

Strategic Housing Market Assessment 2019

City of Bradford Metropolitan District Council

Revised Draft Report

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Executive Summary

Introduction

The City of Bradford Metropolitan District Council (CBMDC) Strategic Housing Market Assessment (SHMA) 2019 provides the latest available evidence to help to shape the future planning and housing policies of the area. This study will support the preparation of the Local Plan and other strategic documents. The SHMA evidence base is prepared in accordance with the requirements of the February 2019 National Planning Policy Framework (NPPF) and associated Planning Practice Guidance (PPG). It considers the overall need for housing and the size, type and tenure of housing needed for different groups within the community. This research provides an up-to-date analysis of the social, economic, housing and demographic situation across the area.

The SHMA (2019) comprises:

- A review of existing (secondary) data;
- A comprehensive household survey (3,459 responses were received representing a 14.8% response rate);
- An online survey of stakeholders and discussions with supported/additional needs professionals and advocacy groups ; and
- Interviews with estate and letting agents.

The findings from the study provide an up-to-date, robust and defensible evidence base for policy development, in accordance with Government policy and guidance.

Data have been prepared for the district and seven sub-areas: Bingley and Shipley, City Central, City North East, City South, City West, Keighley & Worth Valley and Wharfedale. Sub-areas summaries have been prepared and accompany this report.

A report by Edge Analytics – Bradford Updating the Demographic Evidence provides detailed demographic analysis to support the SHMA has also been produced

Housing market context

House prices

Median house prices across the district have been consistently lower than those for the Yorkshire and Humber region and for England as a whole¹.

During 2018, median prices across the district were £131,000, compared with £155,000 across Yorkshire and the number and £230,000 across England².

During 2018, lower quartile prices were 4.6x lower quartile incomes. This compares with 5.8x across the region and 7.3x across England. Within the district, affordability ratios were highest

¹ Land Registry Price Paid Data

² Land Registry Price Paid Data

in City North East (6.4x) and City West (6x) and interestingly in Wharfedale there were 5.1 given the higher income profile of the area.

Dwelling stock

This 2019 study assumes a total of 217,930 dwellings³. There are an estimated 9,623⁴ properties (4.4%) which are not occupied, the majority of which are vacant. The SHMA uses a base of 208,307 households across the district⁵.

Based on 2011 Census household data, the tenure profile of the district is: 65% owner occupied (29.3% owned outright and 35.7% owned with a mortgage or loan), 15.4% affordable (14.8% rented from a social landlord and 0.6% shared ownership) and 19.6% private rented or living rent free.

The latest 2017 Valuation Office Agency data reports that:

- 18.9% are 1- or 2-bedroom houses, 43.7% are 3-bedroom houses, 14.1% are 4 or more-bedroom houses;
- 8.3% are 1-bedroom flats, 7.4% are 2 or more-bedroom flats;
- 5.0% are 1- or 2-bedroom bungalows and 2.6% are 3 or more-bedroom bungalows.

Stock condition is a particular issue for the district and associated with terraced houses and older properties.

Demographic drivers

Bradford District is home to around 10% of the Yorkshire and the Humber's population and in 2018 the population was estimated to be 537,173⁶. According to the 2016-based population projections, the population of Bradford District is projected to increase by 2.4% over the period 2019-2037 to around 549,540 in 2037⁷. There will be a marked increase in the number and proportion of older residents. The population aged 65+ years is expected to increase by 39.5% from 80,960 in 2019 to 112,950 in 2037⁸. This compares with an increase of 35.1% across Yorkshire and the Humber and 40.1% across England over the period 2019-2037.

As part of this commission, Edge Analytics⁹ have prepared analysis of the demography of Bradford. This considers how the future population may change based on alternative scenarios linked to migration trends. The work also considers the potential underestimation of population in official statistics due to the influence of international migration on the population.

³ 2018 Council Tax – compares with 216,640 2017 Valuation Office

⁴ 2018 Council Tax

⁵ 2018 Council Tax – compares with a 2018 figure of 208,961 using 2014-based MHCLG household projections

⁶ ONS 2018 Mid-year population estimate

⁷ ONS 2016-based Subnational Population Projections

⁸ ONS 2016-based Subnational Population Projections

⁹ Edge Analytics Bradford- Updating the Demographic Evidence July 2019

Economic drivers

Across Bradford District, 57.3% of Household Reference People are economically active and in employment (2011 Census) and a further 12% are retired from work, 5.8% are unemployed, 9.8% are students and 15.1% are economically inactive. According to the 2011 Census, 70% of residents in employment living in Bradford District also work in the district, with 30% commuting out, in particular to Leeds (14.9%), Calderdale (3.3%), Kirklees (2.7%), Craven (2.3%) and elsewhere (6.7%). The ONS identifies that across the District incomes are lower than the regional and national averages. Lower quartile earnings in 2018 were £19,018 (compared with £19,775 across Yorkshire and the Humber and £21,273 across England) and median incomes were £25,143 (compared with £26,894 across Yorkshire and Humber and £29,869 across England)¹⁰. The council have prepared an ambitious economic strategy and a new Employment Land Review study is currently underway to consider the economic outlook and aspirations for the district.

Dwelling need, type and mix

This SHMA report considers future housing need based on the standard methodology outlined in February 2019 Planning Practice Guidance (PPG). Using 2014-based household projections and latest (2018) affordability indicators, the minimum local housing need figure for Bradford District is 1,703 dwellings each year. Analysis has also considered the minimum housing need established through the Standard Method in the context of alternative demographic scenarios, economic growth, strategic requirements, affordable need and duty to cooperate. Based on this analysis, it is recommended that the 1,703 housing needs figure requires no further uplift and should be taken as the minimum housing need requirement in the local plan.

The scale of affordable requirements has been assessed using latest (2019) household survey evidence. The overall net annual imbalance is calculated to be 441 affordable dwellings each year. The affordable housing needs analysis assumes that the need will be cleared over the 5-year period 2019/20 to 2023/34 and justifies the continuation of a robust affordable housing policy across the district (see Appendix C for a detailed breakdown of the affordable needs model). Detailed analysis concludes that the following sizes of dwelling are needed: 25.1% one bedroom, 30.6% two bedroom, 28.3% three bedroom and 16% four or more bedroom. A tenure split of 65% rented and 35% intermediate tenure is also recommended.

The overall market mix by dwelling type, size and tenure is summarised in Table ES1. This is based on a comprehensive analysis of household change over the period 2019-37; the range of dwellings occupied by households by the age of household reference person and household type; and the findings of the affordable housing needs analysis. The table shows the annual breakdown over the period 2019-37 and is based on a provisional annual dwelling need of 1,703. An overall split of 74% market and 26% affordable is suggested, but the actual proportion of affordable housing policy for specific areas may be higher or lower than this overall figure.

¹⁰ ONS 2018 Annual Survey of Hours and Earnings

Table ES1 Overall annual dwelling mix based on range of housing need 2019-2037

Dwelling type/size	Annual dwelling need =		1,703
	Market (74%)	Affordable (26%)	Total
1/2 bedroom house	49	159	208
3 bedroom house	433	121	554
4 or more bedroom house	247	69	316
1 bedroom flat	128	54	182
2/3 bedroom flat	161	12	173
1/2 bedroom bungalow/level access	156	17	173
3 or more bedroom bungalow/level access	50	3	53
Other (e.g. self-build)	37	6	43
TOTAL	1,262	441	1,703

The needs of other groups

Over the period 2019 to 2037, the number of **older person households** is going to increase by around 32,000 and there will be a 39.5% increase in older people living in the district. The majority of older people want to stay in their home with help and support when needed but there is also a need to diversify the range of specialist older persons' housing. Analysis suggests across Bradford District an increase of 3,900 units of specialist older person (C3) dwellings such as extra care and retirement housing (which is part of the overall housing need); and an increase in around 2,200 units of C2 residential care dwellings.

The ONS Family Resources Survey provides national data on the number of people with disabilities by age group. This can be applied to population projections by age group to establish the potential number of residents who have a disability. It is estimated that around 105,000 people in Bradford have a disability which represents 19.6% of residents in households. There are expected to be 13,860 more people with a disability by 2037 representing 21.6% of residents in households. Regarding **housing for people with disabilities** Around 12,000 households live in properties which have either been purpose-built or adapted for someone with an illness or disability. Household survey data indicates that around 9,100 wheelchair adapted dwellings are needed across the district either now or within the next 5 years (this represented 4.4% of households).

Given the ageing population in the district and the identified levels of disability amongst the population, it is recommended that a policy to provide new homes built to **accessibility standards** is included in the Local Plan. It is recommended (subject to financial viability testing) that a minimum of 5% of new dwellings should be built to M4(3) dwelling standard (wheelchair use dwellings) and all new dwellings should be built to M4(2) dwelling standard (accessible and adaptable dwellings).

1. Introduction

Background, aims and objectives

- 1.1 The City of Bradford Metropolitan District Council (CBMDC) Strategic Housing Market Assessment (SHMA) and Housing Need Report 2019 has been commissioned by the council to inform the strategic housing policies in the partial review of the Local Plan Core Strategy.

Aim

- 1.2 The key aim is to provide robust and defensible evidence to inform the strategic housing policies and housing requirement in the Local Plan. This includes calculating the number of houses needed in the district (using the Ministry of Housing Communities and Local Government (MHCLG) Standard Method) and assess if there is justification for an uplift to the District's Local Housing Need Assessment figure having considered the full range of demographic evidence and the Council's economic strategies, employment land study outcomes and any other relevant data sources.

Objectives

- 1.3 Specifically, the objectives are to:
- Assess and evaluate the robustness of the council's existing housing evidence in relation to the requirements as set out in the latest Legislation, National Planning Policy Framework (NPPF) and Planning Practice Guidance (NPPG).
 - Undertake a local housing need assessment and affordable housing need assessment in accordance with NPPF and PPG requirements using the most up-to-date evidence available.
 - Update and review the District's housing market area definitions and characteristics using the latest housing, demographic and economic evidence.
 - Produce an independent SHMA report including an overall written conclusion(s) and executive summary in plain English.
 - Provide an analysis and summary of the key strategic demographic, housing and economic data and evidence to provide a clear and justified recommendation(s) to inform the production of a new housing need figure for the District's Local Plan.
 - Ensure any conclusions and recommendations are fully justified, transparent and robust using appropriate relevant evidence in accordance with the NPPF and NPPG requirements and best practice.

Geography

- 1.4 Bradford District is a large metropolitan district in West Yorkshire and located in the Yorkshire and The Humber region of England. West Yorkshire consists of a further four

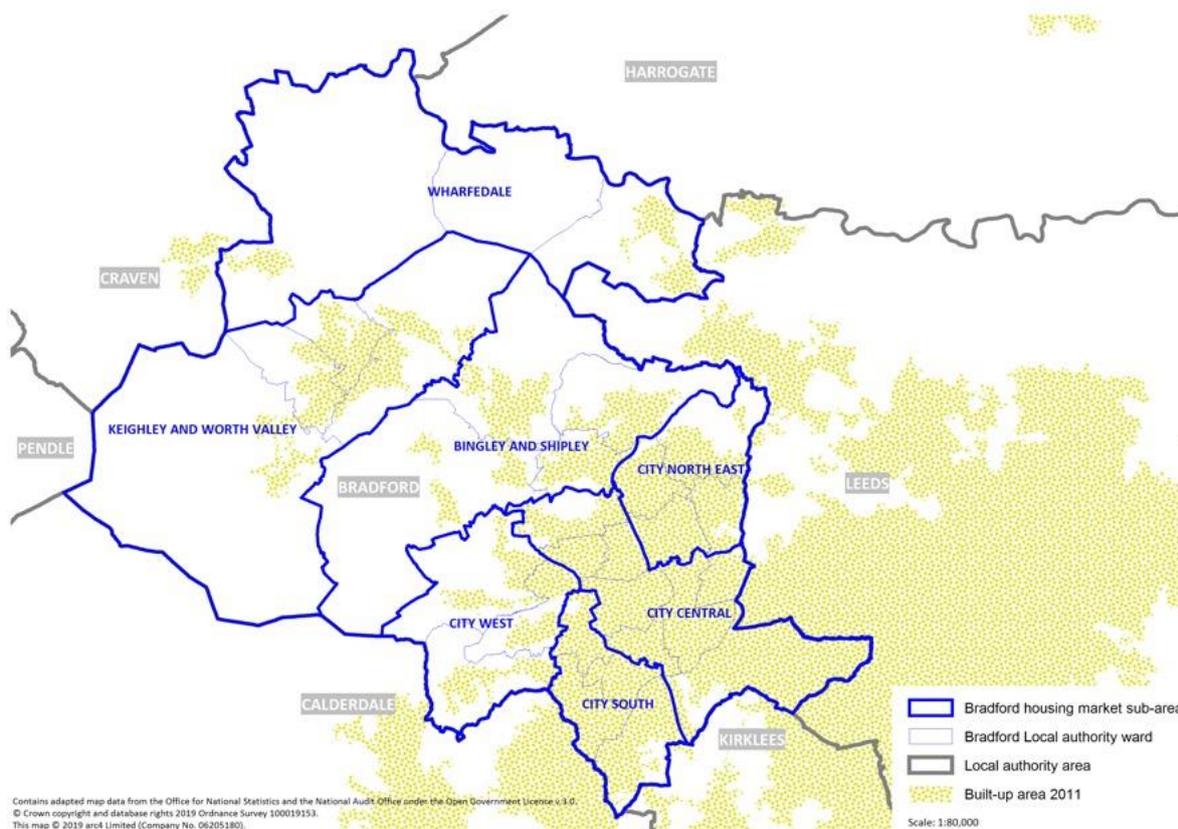
metropolitan authorities; Calderdale, Kirklees, City of Leeds and City of Wakefield. The resident population of the district is estimated to be **537,173** in 2018¹¹.

1.5 Map 1.1 illustrates the geographical context of Bradford District and the neighbouring local authorities.

1.6 For the purposes of the SHMA, Bradford District has been divided into seven sub-areas. The areas were initially devised for the 2010 SHMA and agreed by the project steering group and stakeholders. The areas reflect distinctive sub-areas of the district and are still considered appropriate. The areas are show in Map 1.1 and are:

- Bingley and Shipley
- City Central
- City North East
- City South
- City West
- Keighley and Worth Valley
- Whafedale

Map 1.1 Bradford District geographical context



¹¹ ONS 2018 mid-year population estimate

- 1.7 Household survey data is available down to postcode level and for the purposes of this report, data has been presented based on the seven sub-areas represented in Map 1.1. Lower Super Output Areas (LSOAs) have been used to present data on market activity as this provides detail at a small area level. Ward level data is also available for bespoke analysis.

Research methodology

- 1.8 To deliver the Bradford District SHMA 2019, a multi-method approach was used which comprised:
- A sample survey of households across the Bradford area. Households in the district were contacted during early 2019 and invited to complete a questionnaire. 3,459 questionnaires were returned and used in data analysis. This represents a 14.8% response rate overall and a sample error of +/-1.7% at district level;
 - An online survey of stakeholders which included 30 representatives from strategic and local organisations;
 - Interviews with estate and letting agents operating within the district; and
 - A review of secondary data including the 2011 Census, house price trends, CORE lettings data and CLG Statistics.
- 1.9 Further information on the research methodology is presented at Appendix A.

Presentation of data

- 1.10 Data presented in this report is based on the 2019 Household Survey carried out as part of the SHMA, unless otherwise stated. Where possible, data are 'triangulated' which means several sources are drawn upon to establish robust output.
- 1.11 It is important to note that survey responses have been weighted to correct for response bias and then grossed up to reflect the total number of households and this process is explained in Appendix A. All survey information presented in this report is for weighted and grossed responses which are rounded up where appropriate.

Report structure

- 1.12 The Bradford District SHMA 2019 report is structured as follows:
- **Chapter 2** reviews the national, regional and local policy context within which the research needs to be positioned;
 - **Chapter 3** considers the main features of the housing market dynamics including house price and rental trends, migration and travel to work patterns;
 - **Chapter 4** reviews the current housing stock and provides a detailed analysis of the main tenures;
 - **Chapter 5** considers future housing need which takes account of the Government's standard methodology and alternative demographic assumptions;

- **Chapter 6** considers the need for affordable housing;
 - **Chapter 7** considers household groups with particular housing needs including those with a disability and additional needs;
 - **Chapter 8** sets out an assessment of dwelling type and mix for future housing development within the district; and
 - **Chapter 9** concludes the report with a summary of findings and a consideration of strategic issues.
- 1.13 The report includes a technical appendix, which provides detailed material that underpins the core outputs of the SHMA. The technical appendix material includes:
- Research methodology (Appendix A);
 - Policy review (Appendix B);
 - Housing need calculations (Appendix C);
 - Stakeholder survey (Appendix D).
 - Review of the needs of different groups: housing for people with disabilities and additional needs (Appendix E)

2. Policy and strategic review

- 2.1 The purpose of this chapter is to set out the policy and strategic context for housing delivery in Bradford District.

National policy context

- 2.2 Since 2010 there has been a radical and sustained programme of reform of welfare, housing and planning policy, set within a context of national austerity and an economic policy of deficit reduction and public spending cuts. The Housing and Planning Act 2016 was intended to provide the legislative basis for a number of Conservative Manifesto commitments, including the flagship Starter Homes scheme. The Act also made provisions for other aspects of housing policy such as Pay to Stay, Right to Buy, high value sales and ending lifetime tenancies. The Neighbourhood Planning Act 2017 was passed with the intention of strengthening neighbourhood planning.
- 2.3 Following the General election of June 2017, the Government published a White Paper “Fixing our broken housing market”. This sets out how the Government aims to reform the housing market in order to significantly increase the supply of new homes which nationally has consistently fallen below the levels needed in order to meet increasing demand (with an annual housing delivery target of 300,000 by the mid 2020s). The White Paper focuses on planning for the right homes in the right places, building homes faster, and diversifying the housing market, which specifically includes supporting housing associations, and local authorities to build more homes. The White Paper also proposes some immediate measures, for instance supporting people to buy their own home, making renting fairer for tenants, and preventing homelessness by earlier interventions.
- 2.4 A detailed national policy review is presented at Appendix B.

National Planning Policy Framework

- 2.5 The latest National Planning Policy Framework (NPPF) was published in February 2019 which is supported by Planning Practice Guidance (PPG). The NPPF 2019 sets out the Government’s planning policies for England and how these are expected to be applied. Paragraph 10 of the NPPF states that plans, and decisions should apply a ‘*presumption in favour of sustainable development*’. As part of this, in relation to plan-making, it sets out that this means that ‘*strategic policies should, as a minimum, provide for objectively assessed needs for housing...*’¹².
- 2.6 Paragraph 59 provides an important context to the policy for housing delivery, as follows:

‘To support the Government’s objective of significantly boosting the supply of homes, it is important that a sufficient amount and variety of land can come forward where it is

¹² NPPF Feb 2019, Paragraph 10

needed, that the needs of groups with specific housing requirements are addressed and that land with permission is developed without unnecessary delay.'

2.7 It goes on to state (paragraph 60) that:

'To determine the minimum number of homes needed, strategic policies should be informed by a local housing need assessment, conducted using the standard method in national planning guidance – unless exceptional circumstances justify an alternative approach which also reflects current and future demographic trends and market signals. In addition to the local housing need figure, any needs that cannot be met within neighbouring areas should also be taken into account in establishing the amount of housing to be planned for.'

2.8 The NPPF 2019 (paragraph 61) states that *'the size, type and tenure of housing need for different groups in the community, should be assessed and reflected in planning policies. This is identified as including, but not limited to:*

- *those who require affordable housing,*
- *families with children,*
- *older people,*
- *students,*
- *people with disabilities,*
- *service families,*
- *travellers,*
- *people who rent their homes, and*
- *people wishing to commission or build their own homes.'*

2.9 In addition, the NPPF 2019 paragraph 62 sets out that: *'where a need for affordable housing is identified, planning policies should specify the type of affordable housing required...'*

2.10 The NPPF 2019 (paragraph 65) requires that *'strategic policy-making authorities should establish a housing requirement figure for their whole area, which shows the extent to which their identified housing need (and any needs that cannot be met within neighbouring areas) can be met over the plan period. Within this overall requirement, strategic policies should set out a housing requirement for designated neighbourhood areas which reflects the overall strategy for the pattern and scale of development and any relevant allocations.'*

2.11 The Localism Act 2010 introduced the 'Duty to Co-operate' as a replacement for Regional Spatial Strategy and this requirement is also established in National Planning Policy (NPPF 2019, paragraphs 24-27). Section 110 of the Localism Act requires local authorities to co-operate with other local authorities in maximising the effectiveness with which strategic matters within development plan documents are prepared. The provision of housing development is a strategic priority and the Council will have to ensure that they are legally compliant with the Localism Act at examination. The Duty to Co-operate applies to all local planning authorities, working with neighbouring authorities and other bodies, including Local Enterprise Partnerships, on strategic priorities.

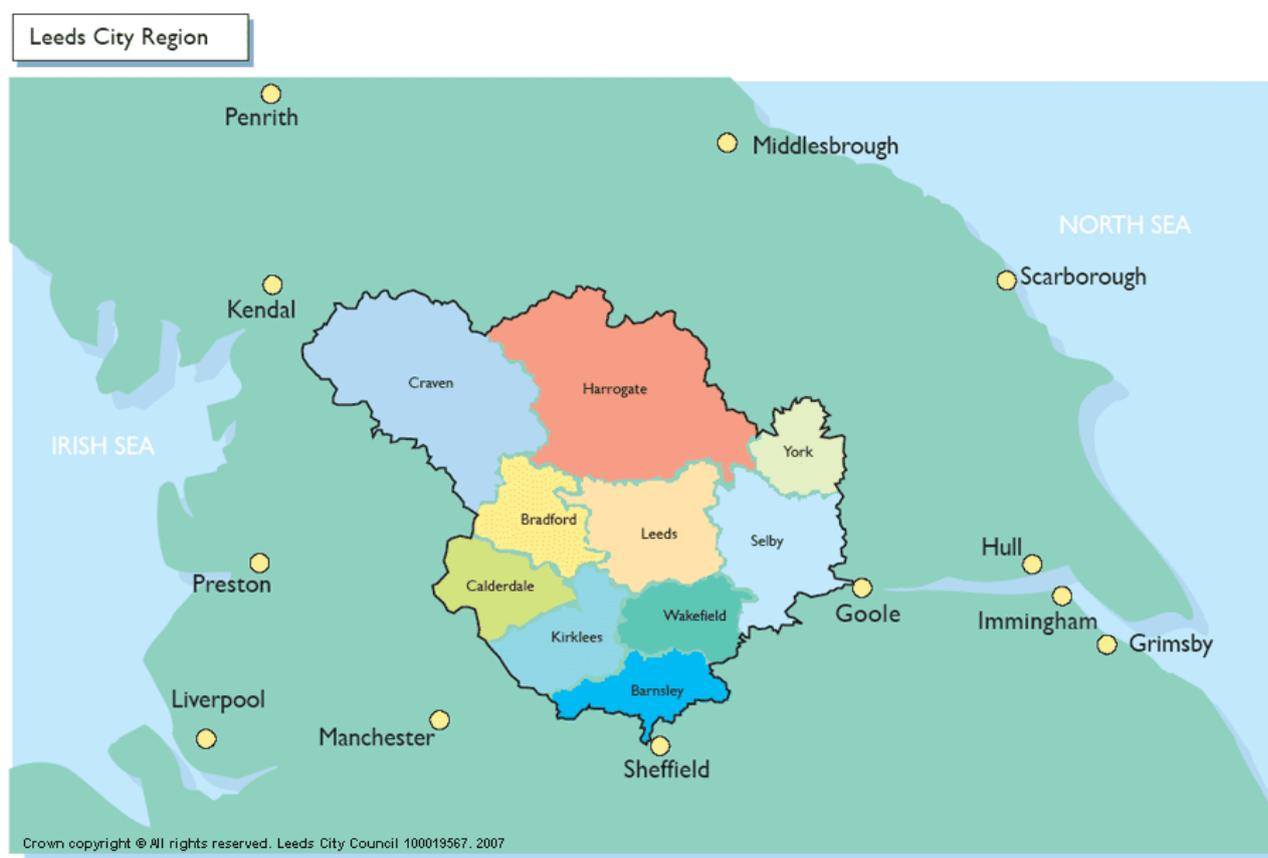
- 2.12 The NPPF 2019 sets out definitions relating to affordable housing which can be found at Appendix A of the SHMA.

Funding for new housing

- 2.13 In October 2018 the Government announced the “geographical targeting” of five Homes England programmes to direct 80% of their funding to high affordability areas as defined by house prices to household income ratios. These funding streams which are targeted at land assembly, infrastructure, estate regeneration and short-term housebuilding will spatially focus £9.740bn of public sector investment across England in the period up to 2024. This announcement followed an earlier statement in June by the Ministry of Housing Communities and Local Government (MCLG) which stated that newly available grant for approximately 12,500 social rented housing outside of London should be targeted at local authority areas which exhibited high affordability issues when measuring the gap between market and social rents across England
- 2.14 An important context to the debate about the spatial targeting of housing resources is the development of the National Productivity Investment Fund. This lists five housing funds:
- Accelerated Construction Fund
 - Affordable Housing
 - Housing Infrastructure Fund;
 - Small Sites infrastructure Fund
 - Land Assembly Fund
- 2.15 Collectively these funds account for £12.185bn of Investment over the period 2017-18 to 2023-24. The spatial targeting of Social Housing Grant announced by MHCLG was based on a simple formula which compared average social housing rents with average private sector rents with eligibility being restricted to those areas where there was a difference of £50 per week or more between the two tenures. The decision made by MHCLG to target resources on the basis of house prices, rents and incomes produces very different outcomes compared to targeting on the basis of measurements of need.
- 2.16 Unless new funding is provided which focuses on the growth and renewal issues of the North then we would expect to see the relative share of public sector investment in housing fall sharply in the medium term.

Regional Context

- 2.17 Bradford is one of 10 local authority areas located within the Leeds City-Region (Map 2.1). The Leeds City Region is a key driver of the Northern Powerhouse which is the focus of investment from central Government in transport and infrastructure to improve connectivity across the North, along with education and training.

Map 2.1 Districts located in the Leeds City Region

2.18 The West Yorkshire Combined Authority has been established to bring together the Leeds City region districts with businesses to *'build a strong, successful economy where everyone can build great businesses, careers and lives'*¹³. The Authority is responsible for a £2Bn programme of devolved government investment to boost jobs, growth and transport in the City Region which includes the £1Bn Local Enterprise Partnership Growth Deal. Specific housing and regeneration projects being funded in Bradford District include:

- Bradford One City Park (creation of high quality commercial space)
- Bradford Odeon (redevelopment of former cinema to a live event venue)
- Bradford Forster Square Station Gateway
- Bradford Interchange Station Gateway
- Corridor Improvement programmes (Great Horton Road and Thornton Road)

2.19 The Leeds City Region Strategic Economic Plan (SEP) Priority 4: infrastructure for growth identifies two integrated spatial priority areas within the district:

¹³ Westyorks-ca.gov.uk

- Bradford is one of the Urban Growth Centres recognised in the SEP. The priority is to support mixed use growth in urban centres through the development of key infrastructure including employment, commercial and residential opportunities;
 - There are 10 Housing Growth Areas in Bradford including the Shipley and Canal Road Corridor. In these growth areas, priorities include accelerating delivery of new homes in balanced and sustainable communities; deliver affordable home ownership options and sufficient supply of affordable rented homes; promote self-build, custom build and modular home delivery; explore models and options to influence the direct delivery of housing; improve energy performance of housing to address fuel poverty and health impacts
- 2.20 The Leeds City Region housing vision sets out the collective aims, ambitions and principles for creating good places to live in the Leeds City Region. Its overall ambitions are:
- Enabling inclusive growth:
- Building inclusive neighbourhoods for towns and cities of the future; and
 - Putting people first: quality of place is as important as delivery of new homes. New housing has to be a good offer in places where people choose to live.
- Delivering 21st century transport:
- Connecting communities, spreading prosperity , extending opportunity.
- Reducing carbon emissions:
- Creating people-centred growth through a clean, high quality development approach.
- Boosting productivity
- Delivering 65,000 new homes over the next five years to support economic growth.

Local context

- 2.21 The Local Plan Core Strategy was adopted in 2017. There are also two adopted Area Action Plans for the City Centre and the Shipley and Canal Road Corridor which are regeneration priorities and Housing Growth Areas to support housing growth and regeneration.
- 2.22 The Council is undertaking a partial review of its Core Strategy (adopted 2017) due to changes in national and local policy. Crucially, the method for calculating overall housing need has changed and recently published household projections are showing a significant reduction in the scale of growth in the District than those used as a starting point for the current Core Strategy housing requirement target.
- 2.23 A series of documents have been prepared to help shape housing across Bradford District and provides a useful backdrop to the 2019 SHMA. 'A place to call home' is the current housing and homeless strategy for Bradford District 2014-2019 (currently

being reviewed and will be informed by this SHMA). This sets out four main objectives: more homes; safe and health homes; affordable homes; and support independence and prevent homelessness. The Council has prepared a housing strategy 2011-2021 for the over 50s 'Great Places to Grow Old'. Key themes identified in the strategy included:

- Providing choice of where people would like to live as they get older through assisting with adaptations, helping with repair/maintenance, providing support and care; and ensuring there are housing choices for a diverse range of dwellings; and assisting people who want to move
 - A nice place to live, with the development of a mix of one and two bedroom dwellings with features including easy access showers, no steps, higher plug sockets, energy efficient and easy to maintain;
 - Providing flexible tenure options.
- 2.24 An economic strategy for Bradford District 2018-2030 has been prepared by the Bradford Economic Partnership which sets out plans 'to grow the local economy by increasing the number of productive businesses and supporting young and enterprising people to innovate, invest and build fulfilling lives in the district'.
- 2.25 The strategy positions Bradford district as a key driver of the Northern Powerhouse and focuses on unlocking the growth potential around four key opportunities: a young and enterprising population; the distinctive offer cultural and heritage offer of Bradford; growth potential building on business and sector growth to drive innovation, increase productivity and create wealth; and improve transport infrastructure and digital connectivity to strengthen trading links and access new markets.
- 2.26 Bradford district suffers from high levels of deprivation and has some of the highest rates of childhood illness in the UK. Born in Bradford is a major research programme which is tracking the lives of 30,000 residents to find out what influences their health and wellbeing. The study has identified a series of key findings which include a reduction in air pollution; improve access and availability of greenspace to enhance physical and mental health; improve the identification of mental ill-health; health and welfare services should be provided in areas of high deprivation to reduce financial insecurity and food insecurity both of which are harmful to physical and mental health.
- 2.27 The Housing Partnership is the lead partnership working towards ensuring the people of Bradford have decent homes and affordable warmth. The council is striving to increase the quality of new housing in the District and has introduced new housing design guidance. A City Village masterplan has been developed for around 1,000 new homes and spaces for businesses built on 'high quality and sustainable principles' in the city centre.

Defining the housing market area: migration and travel to work

- 2.28 Previous PPG guidance asked Councils to consider the extent to which their local authority area was a self-contained housing market area by considering migration and travel to work data. This remains an important consideration for the Council as the degree of interaction may require policy responses and in particular the Duty to Cooperate on strategic cross-boundary matters. Data reported in the 2011 Census

provides evidence from which the degree of self-containment of Bradford District can be derived.

Migration

2.29 Previous PPG and Planning Advisory Service guidance recommends that migration data are tested and that at least 70% of all migration excluding long-distance migration should be contained within the HMA¹⁴. A suitable test are two migration containment ratios:

- **Supply side (origin):** moves within the area divided by all moves whose origin is in the area, excluding long-distance moves; and
- **Demand side (destination):** moves within the area divided by all moves whose destination is in the area, excluding long-distance migration.

2.30 Table 2.1 presents the relevant migration data for Bradford District. Of the total of 50,758 movers in the year preceding the 2011 census, 78.1% originated from Bradford, 11.8% originated from elsewhere in Yorkshire and the Humber and 10.1% from elsewhere in the UK.

Origin/ Destination	Supply Side (Origin)			Demand Side (Destination)		
	All Moves		Excluding Long Distance Moves	All Moves		Excluding Long Distance Moves
	Number	%	%	Number	%	%
Bradford	39,644	78.1	86.9	39644	74.0	83.8
Leeds	2,563	5.0	5.6	2831	5.3	6.0
Kirklees	770	1.5	1.7	1092	2.0	2.3
Calderdale	732	1.4	1.6	1117	2.1	2.4
Craven	508	1.0	1.1	690	1.3	1.5
Wakefield	245	0.5	0.5	230	0.4	0.5
Harrogate	195	0.4	0.4	281	0.5	0.6
Sheffield	194	0.4	0.4	288	0.5	0.6
East Riding of Yorkshire	171	0.3	0.4	237	0.4	0.5
York	144	0.3	0.3	187	0.3	0.4
Elsewhere in Yorkshire and The Humber	480	0.9	1.1	704	1.3	1.5
Elsewhere UK	5112	10.1		6286	11.7	
Total	50,758	100.0	100.0	53,587	100.0	100.0
Base (excluding long-distance moves)			45,646			47,301

Source: 2011 Census

2.31 Table 2.2 summarises the containment ratios that apply to the origin and destination of moving residents. In line with former PPG guidance, this excludes long-distance

¹⁴ 2014 PPG Reference ID: 2a-011-20140306; PAS OAN Advice Note June 2014

migration (which in this case is taken as moves from outside Yorkshire and the Humber). Based on these criteria, the origin containment ratio is 86.9% and the destination is 83.8%. This indicates a high level of self-containment in terms of population migration.

Origin	Moves within the area	All moves originating in the area	Containment Ratio
	45,646	39,644	86.9%
Destination	Moves within the area	All moves whose destination is in the area	Containment Ratio
	47,301	39,644	83.8%

Source: 2011 Census

Travel to work

2.32 The 2011 Census provides an analysis of travel to work patterns and the extent to which residents in Bradford District travel to other areas, together with details of how many people commute into the district area. Table 2.3 presents this data and indicates that 70.1% of people who live in Bradford District work in the district; by comparison, 72.0% of workers in Bradford District, live in the district. This indicates that Bradford District is broadly self-contained in terms of economic activity but there is notable interaction with Leeds, with 9.4% of workers in Bradford District commuting from Leeds, but a higher number of workers commuting out of Bradford District to Leeds resulting in a net outflow of around 10,500 workers to Leeds from Bradford District.

Where do people who live in Bradford District work?			
Live	Work	Number	%
Bradford District	Bradford District	129,611	70.1
	Leeds	27,508	14.9
	Calderdale	6,164	3.3
	Kirklees	4,949	2.7
	Craven	4,279	2.3
	Other	12,390	6.7
Workers		184,901	100.0
Where do people who work in Bradford District live?			
Live	Work	Number	%
Bradford District	Bradford District	129,611	72.0
Leeds		16,957	9.4
Kirklees		8,897	4.9
Calderdale		8,096	4.5
Craven		3,963	2.2
Other		12,515	7.0
Jobs		180,039	100.0

Source 2011 Census

- 2.33 In terms of defining market areas, the ONS provides a definition of Travel to Work areas as follows:

'The current criterion for defining TTWs is that generally at least 75% of an area's resident workforce in the area and at least 75% of the people who work in the area also live in the area...however, for areas with a working population in excess of 25,000, self-containment rates as low as 66.7% are accepted'¹⁵

- 2.34 On this basis, it is concluded that Bradford District can be considered to be self-contained in terms of the travel-to-work patterns of its own resident working population.

Conclusions on housing market area

- 2.35 Based on evidence relating to migration and travel to work, Bradford District is an appropriate housing market area for local plan making purposes.

Regional Housing Market Analysis

- 2.36 The Leeds City Region Housing Market Areas Study (July 2016) was undertaken for the LEP and WYCA by the Centre for Urban and Regional Development Studies (CURDS) at Newcastle University, in conjunction with Nathaniel Lichfield and Partners (NLP).

- 2.37 The core task for the study was to undertake new analyses defining housing market areas (HMAs) with data from the 2011 Census, updating the National Housing and Planning Advisory Unit (NHPAU) HMA definitions that CURDS had previously produced using 2001 Census data.

- 2.38 The study found that two Strategic HMAs cover West Yorkshire. Compared with the previous NHPAU research:

- the Bradford Strategic HMA is now smaller;
- the Leeds Strategic HMA includes all of Calderdale, Kirklees and part of Wharfedale;
- the Leeds Strategic HMA has 'lost' the majority of Barnsley local authority area;
- the Leeds Strategic HMA has 'gained' Tadcaster and the northern part of Harrogate local authority area to encompass Ripon.

- 2.39 The study found that there are only three Local HMAs within West Yorkshire and findings relating to the Leeds Local HMA include:

- The previous NHPAU Leeds Local HMA north-south split is not replicated in the new analysis;
- The Local Leeds HMA 'gained' parts of North Kirklees and Wharfedale from Bradford;

¹⁵<https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/articles/commutingtoworkchangeoftraveltoworkareas/2001to2011>

- Leeds northern boundary with Harrogate is less permeable and Wetherby's allocation is volatile;
- Leeds:Bradford is a mostly impermeable boundary, but has 'weakened' in the Wharfedale part of Bradford local authority area;
- Leeds:Wakefield is a mostly impermeable boundary, apart from in relation to the wider strategic reach of Leeds.

Concluding comments

- 2.40 The main purpose of this chapter has been to consider the general policy and strategic context within which this research needs to be positioned. The Government has established its housing and planning priorities within the context of local decision-making and accountability, a refocus of capital expenditure towards the south, fundamental changes to welfare, a changing role for social rented housing, and a need for future housing investment to support economic growth.
- 2.41 Bradford district remains an appropriate housing market area for plan making, but the regional housing market area study show that the Wharfedale area is exhibiting strong interactions with Leeds.
- 2.42 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 provides the Council with an excellent range of material to inform the new Local Plan and shape local and sub-regional strategic housing priorities.

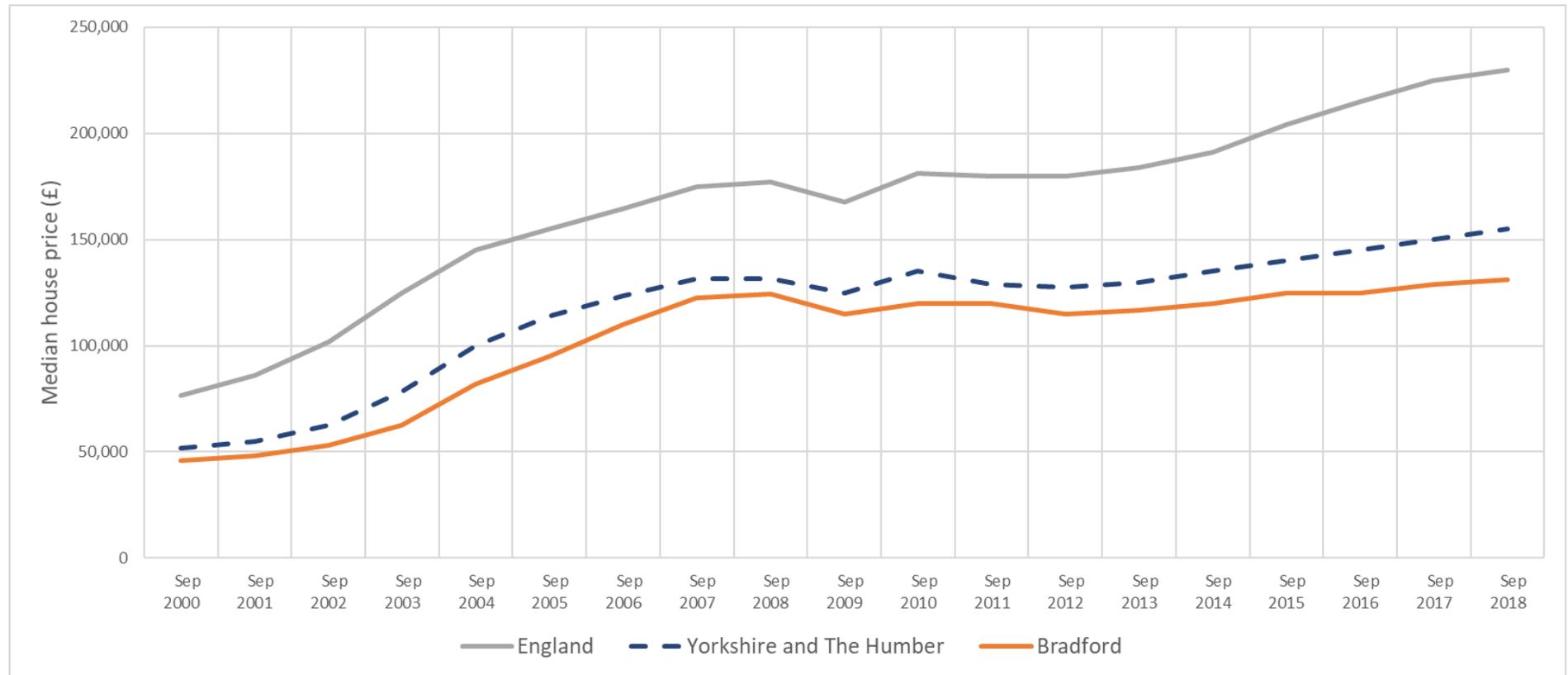
3. The housing market context

- 3.1 The purpose of this chapter is to assess the geographical context of the housing market in Bradford District and its inter-relationships with other areas. By reviewing house prices, migration and travel to work patterns, a picture of the dynamics of housing market emerges.
- 3.2 This chapter considers house price trends, relative affordability, household migration, travel-to-work patterns and dwelling completions data for the district. This chapter provides a clear overview of the housing market dynamics of the area, providing the key evidence needed to determine the appropriate approach to assessing housing need.

House price trends

- 3.3 Figure 3.1 shows how house prices in the district have changed over the period 2000 to 2018, based on full-year Land Registry price paid data. This is compared with Yorkshire and The Humber and England.
- 3.4 Median house prices in Bradford District have been consistently lower than those for the region since 2000 and substantially below England as a whole. Median house prices in the district more than doubled in the period 2000-2007, rising from £46,000 in 2000 to £122,500 in 2007. The next five years saw price stagnation, reflecting regional and national trends, with prices fluctuating between £115,000 and £124,500. However, there has been evidence of growth since, with the six-year period 2012-2018 seeing a rise from a median price of £116,500 to £131,000.
- 3.5 Overall, median prices have increased from £46,000 in 2000 to £131,000 in 2018, an increase of +184.8%. Table 3.1 sets out comparative house price change over this period, which indicates that this rate of growth is lower to that experienced across all six neighbouring local authority areas such as Leeds (+192.4%) and Calderdale (+211.1%), and also lower than the growth experienced across the Yorkshire and The Humber region (+198.1%) and England as a whole (+200.7%).

Figure 3.1 Median house price trends 2000 to 2018: Bradford District, Yorkshire and The Humber and England



Source: Data produced by Land Registry © Crown copyright 2019

Table 3.1 Comparative median house price change 2000-2018 with neighbouring districts, Yorkshire and The Humber and England

Location	Median price (£)		% Change 2000-2018
	2000	2018	
Harrogate	83,500	267,500	220.4
Calderdale	45,000	139,995	211.1
Craven	64,000	197,500	208.6
England	76,500	230,000	200.7
Yorkshire and The Humber	52,000	155,000	198.1
Pendle	33,575	100,000	197.8
Kirklees	49,500	145,000	192.9
Leeds	59,000	172,500	192.4
Bradford	46,000	131,000	184.8

Source: Data produced by Land Registry © Crown copyright 2019

3.6 Table 3.2 examines lower quartile prices and shows a similar picture to median prices. Overall, lower quartile prices have increased from £32,000 in 2000 to £90,000 in 2018, an increase of +181.3%. The comparative house price change over the eighteen year period, indicates that this rate of growth is lower to that experienced across all six neighbouring local authority areas such as Kirklees (+186.1%) and Leeds (+198.8%), and also lower than the growth experienced across the Yorkshire and The Humber region (+197.7%) and England as a whole (+194.1%).

Table 3.2 Comparative lower quartile house price change 2000-2018 with neighbouring districts, Yorkshire and The Humber and England

Location	Lower quartile price (£)		% Change 2000-2018
	2000	2018	
Harrogate	61,950	200,000	222.8
Craven	46,500	149,500	221.5
Pendle	20,000	64,000	220.0
Leeds	41,995	125,500	198.8
Yorkshire and The Humber	36,950	110,000	197.7
Calderdale	31,975	95,000	197.1
England	51,000	150,000	194.1
Kirklees	36,000	103,000	186.1
Bradford	32,000	90,000	181.3

Source: Data produced by Land Registry © Crown copyright 2019

3.7 During 2018, median prices across Bradford District were £131,000 and lower quartile prices were £90,000. Compared to 2007, median house prices have increased by +4.0% in the district as a whole compared to lower quartile prices which have decreased by -9.3%. Tables 3.3 and 3.4 set out comparative house price change by sub-area between 2007 and 2018.

3.8 The analysis for median house price change indicates that there has been variation across the area. Keighley and Worth Valley and City North West have experienced similar growth to the district as a whole; +4.0% and +2.8% respectively. City West has experienced price stagnation with 0.0% change over the eleven years. Two sub areas have seen prices decreases, City South (-11.1%) and City Central (-23.4%). The largest price increase in the district has been in Wharfedale (+15.5%), followed by Bingley and Shipley (+7.8%). These are the two sub areas with the highest median prices in 2018.

Location	Median price by year (£)		% change 2007-2018
	2007	2018	
Wharfedale	210,000	242,500	15.5
Bingley and Shipley	160,000	172,500	7.8
Bradford	125,000	130,000	4.0
Keighley and Worth Valley	125,000	129,950	4.0
City North East	125,475	129,000	2.8
City West	124,995	125,000	0.0
City South	112,500	100,000	-11.1
City Central	104,500	80,000	-23.4

Source: Data produced by Land Registry © Crown copyright 2019

3.9 The analysis for lower quartile price change indicates decreases across the majority of sub-areas. Whilst Wharfedale has seen a similar percentage increase to median values (15.3%), Bingley and Shipley lower quartile prices have stagnated with a decrease of -0.4%. The largest price decrease in the district has been in City Central (-27.5%), followed by City South (-15.7%). The remaining three sub-areas have seen decreases at below the district average of -9.3%; Keighley and Worth Valley (-7.9%), City North East (-5.9%) and City West (-5.3%). Again, Wharfedale and Bingley and Shipley are the two sub areas with the highest lower quartile in 2018

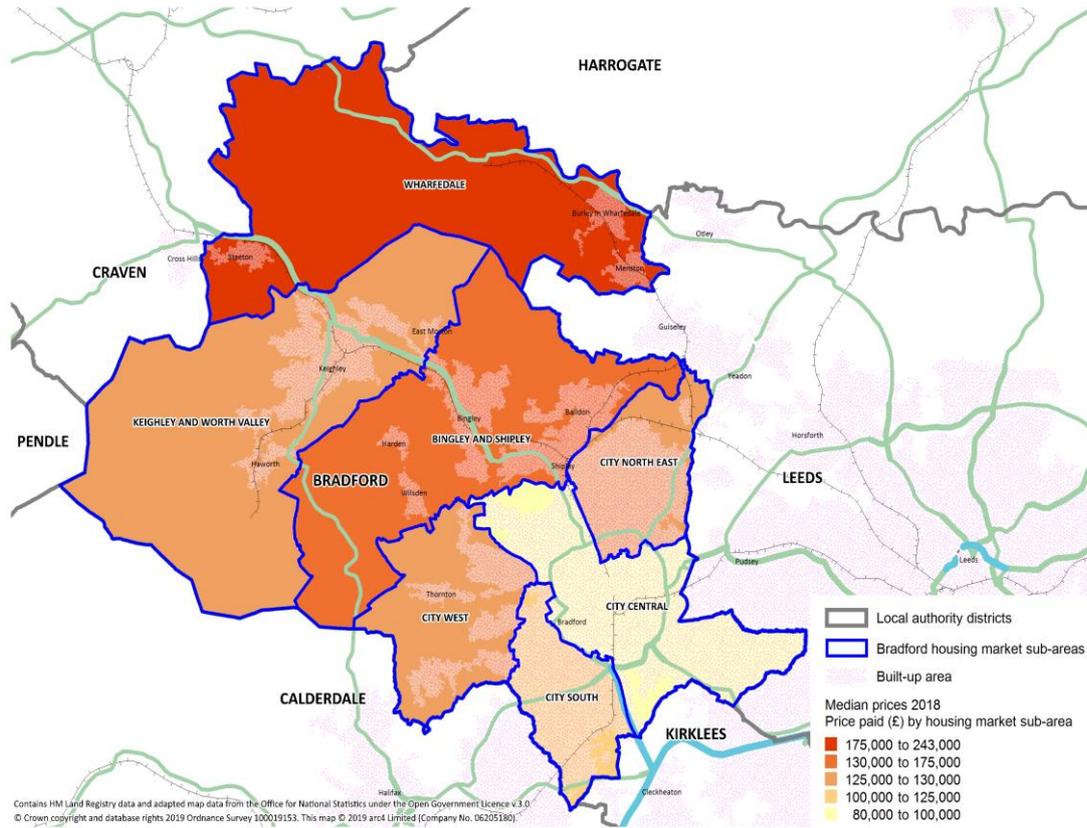
Location	LQ price by year (£)		% change 2007-2018
	2007	2018	
Wharfedale	153,500	177,000	15.3
Bingley and Shipley	125,500	125,000	-0.4
City West	95,000	90,000	-5.3
City North East	102,000	96,000	-5.9
Keighley and Worth Valley	95,000	87,500	-7.9
Bradford District	95,950	87,000	-9.3
City South	89,000	75,000	-15.7
City Central	80,000	58,000	-27.5

Source: Data produced by Land Registry © Crown copyright 2019

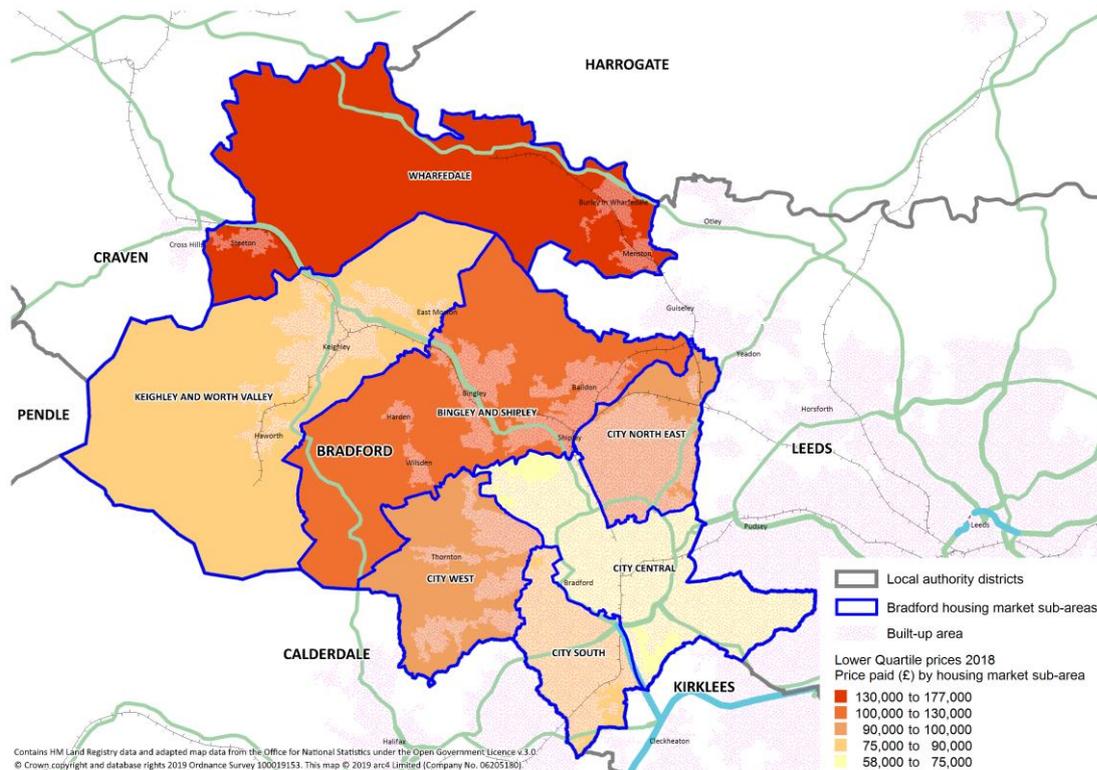
- 3.10 The distribution of median and lower quartile house prices during 2018 by sub area can be visualised in Maps 3.1 and 3.2. Further detail on sale prices within built-up areas at a small area level (Lower Super Output Areas) can be found in maps 3.3 and 3.4. These show that the lowest value sales are concentrated in City Central, City South and Keighley (within the Keighley and Worth Valley sub-area). The maps also indicate that in the Wharfedale sub area there is very little spread across the range of median and lower quartile prices; they are concentrated at the upper end of the scale. Whereas in Bingley and Shipley there is more variation.
- 3.11 Table 3.5 sets out the lower quartile, median and upper quartile house prices by sub-area during 2018. The range between lower and upper quartile was largest in Wharfedale and Bingley and Shipley; and lowers in City Central.

Sub-area	2018 House Price (£)		
	Lower Quartile	Median	Upper Quartile
Bingley and Shipley	£125,000	£172,500	£242,495
City Central	£58,000	£80,000	£109,000
City North East	£96,000	£129,000	£170,000
City South	£75,000	£100,000	£134,000
City West	£90,000	£125,000	£173,000
Keighley and Worth Valley	£87,500	£129,950	£168,950
Wharfedale	£177,000	£242,500	£359,250
Bradford District	£87,000	£130,000	£194,995

Map 3.1 Median house prices 2018 by sub area

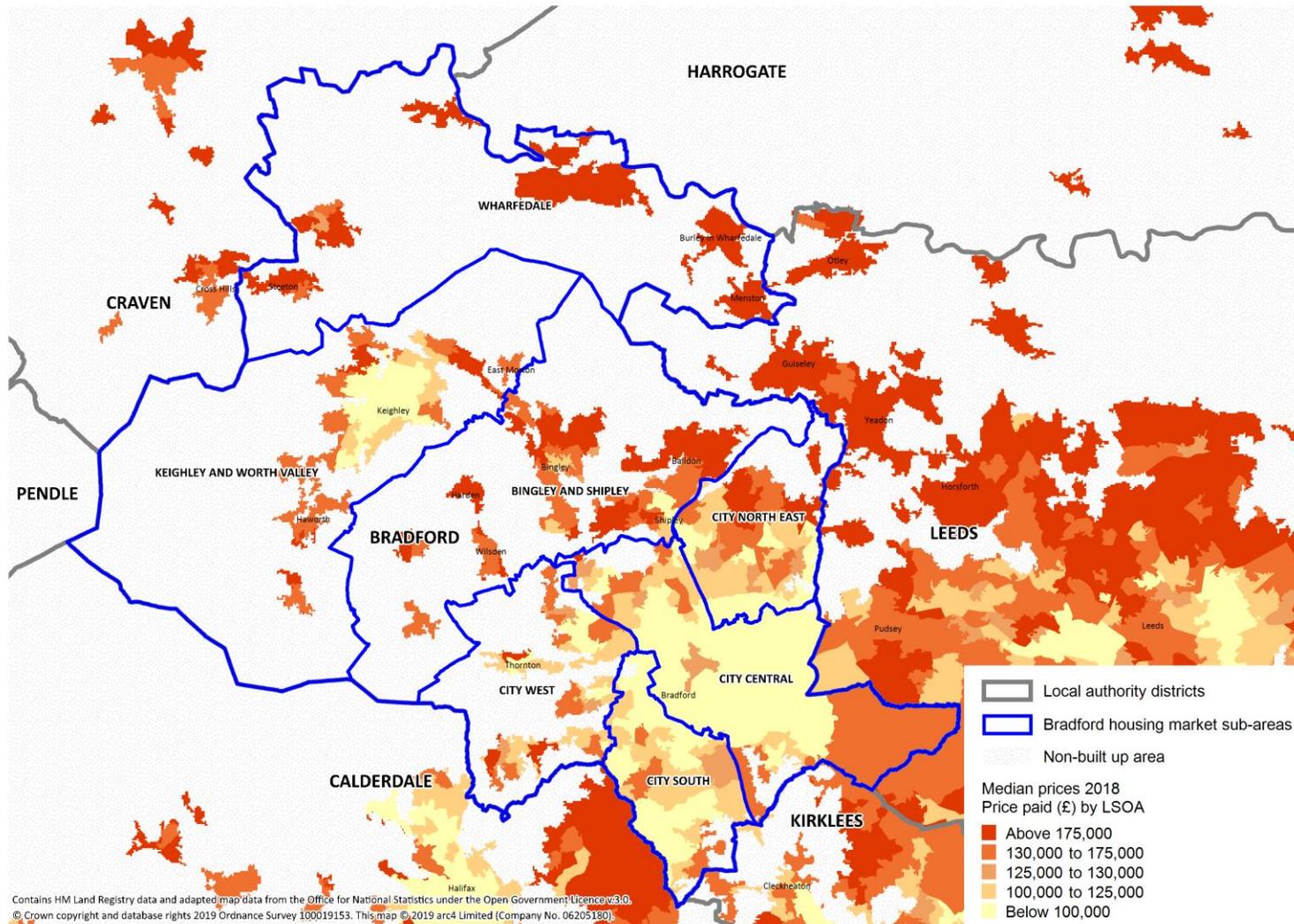


Map 3.2 Lower quartile house prices 2018 by sub-area

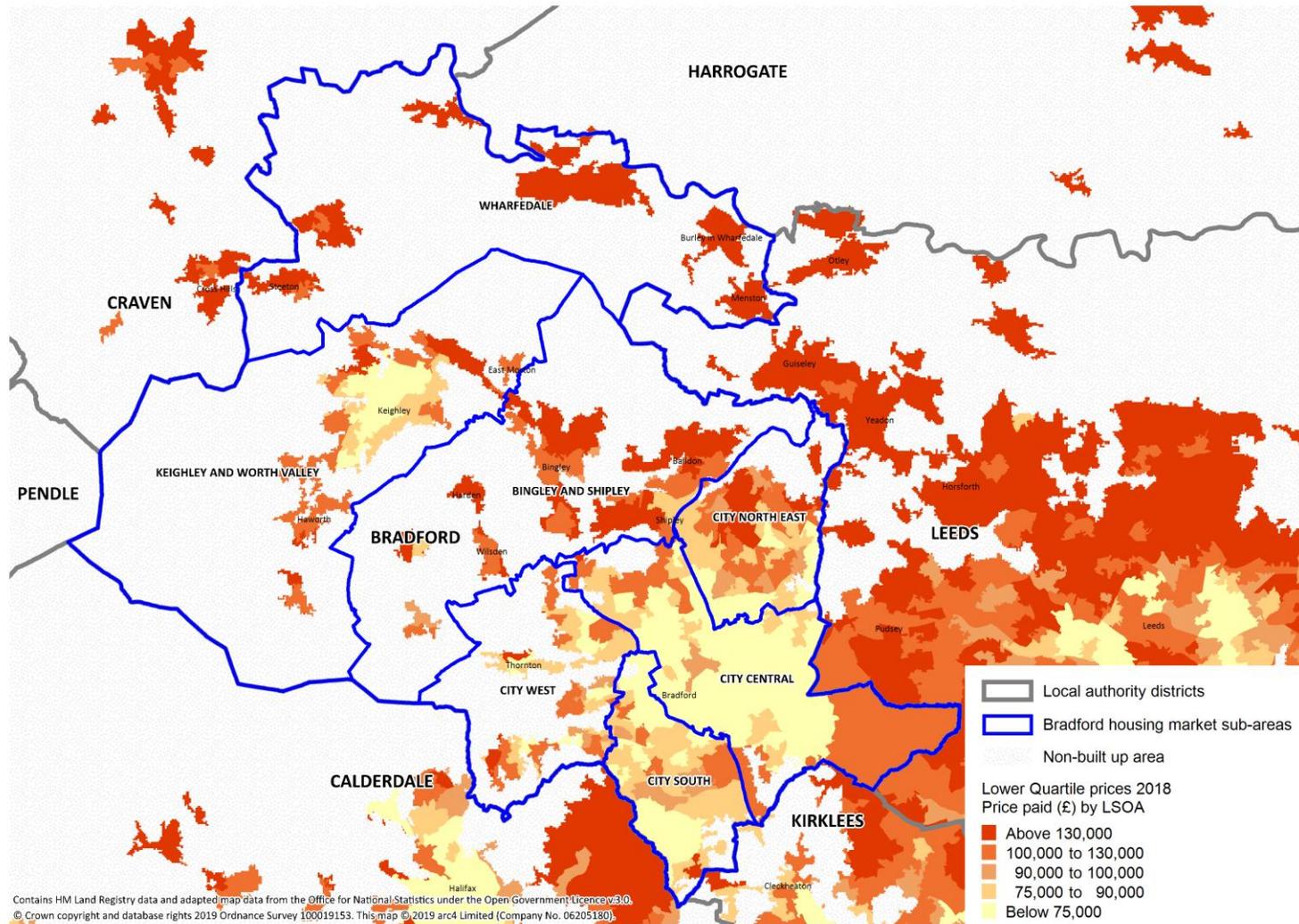


Source: Data produced by and Registry © Crown copyright 2019

Map 3.3 Median house prices 2018 by built-up area LSOAs



Map 3.4 Lower Quartile house prices 2018 by built-up area LSOAs



Relative affordability

- 3.12 The relative affordability of open market dwellings in Bradford District is compared with the other neighbouring local authorities, the region and England in Tables 3.6 and 3.7. These tables are produced by the MHCLG, based on a ratio of earnings to house prices using Land Registry Price Paid and ONS Annual Survey of Hours and Earnings data.
- 3.13 In terms of relative affordability (ranked based on 2018 least-to-most affordable), Bradford District is second most affordable local authority area in the group of eight local authority areas listed, with a lower quartile house price to income ratio in 2018 of 4.6, i.e. lower quartile house prices are 4.6x lower quartile gross earnings. Comparing lower quartile house prices with earnings in 2018, Bradford was more affordable than Harrogate, Craven, Leeds and Kirklees. It was very similar to Calderdale however, it was less affordable than Pendle. Bradford District has consistently been more affordable than Yorkshire and The Humber region (5.8x earnings in 2018), England (7.3x earnings in 2018).

Area	2016	2017	2018
Harrogate	9.5	9.8	9.6
Craven	7.8	9.0	7.7
England	7.2	7.3	7.3
Leeds	5.8	6.0	6.2
Yorkshire and The Humber	5.6	5.7	5.8
Kirklees	5.6	5.4	5.5
Calderdale	4.8	5.0	4.7
Bradford	4.8	4.8	4.6
Pendle	3.3	3.3	3.0

Sources: ONS Ratio of house price to workplace-based earnings

- 3.14 Similarly, in terms of relative affordability based on median prices, Bradford District is the third most affordable local authority area, with a median income to house price ratio in 2018 of 5.2, as illustrated in Table 3.3. This is again based on Land Registry Price Paid and ONS Annual Survey of Hours and Earnings data.

Table 3.7 Relative affordability of median prices by local authority area (workplace based)

Area	2016	2017	2018
Harrogate	10.2	10.3	10.1
England	7.7	7.9	8.0
Craven	7.7	7.9	7.5
Leeds	5.8	6.0	6.3
Yorkshire and The Humber	5.8	5.9	6.0
Kirklees	5.7	5.7	5.8
Bradford	5.1	5.2	5.2
Calderdale	5.1	5.0	5.1
Pendle	3.9	4.0	3.7

Sources: ONS Ratio of house price to workplace-based earnings

3.15 The relative affordability of house prices relative to incomes by sub-area is considered in Table 3.8 based on 2018 prices and household incomes.

Table 3.8 Relative affordability of 2018 lower quartile (LQ) prices and median prices by sub-area

Area	Lower Quartile	Median
Bingley and Shipley	5.00	4.93
City Central	3.87	5.33
City North East	6.40	5.16
City South	5.00	4.00
City West	6.00	5.00
Keighley and Worth Valley	5.83	5.20
Wharfedale	5.06	5.39
Total	5.80	5.20

Source: Land Registry © Crown copyright 2019; CAMEO household income

Note that different income data has been used and therefore the District ratio figures may be different to the official ONS statistics

Recently moving households

3.16 The 2019 Household Survey identified that 30.7% of households had moved home in the preceding five years.

3.17 Information from the Household Survey relating to households who moved home in the previous five years includes:

- A majority (69.0%) moved from a house, 22.2% from a flat/apartment, 5.9% from a bungalow, 1.0% from another property type (including shared houses and caravan/park homes) and 0.9% from a maisonette;
- 16.4% moved from a property with one bedroom/bedsit, around 30.2% previously had two bedrooms, 36.6% had three bedrooms, 11.9% from four bedrooms and 4.9% had five or more bedrooms;

- In terms of tenure, 34.2% of moving households previously lived in an owner-occupied property, 39.8% previously lived in private rented or tied accommodation, 15.0% had been living with family or friends, around 8.4% had lived in affordable accommodation, and around 2.6% stated 'other';
 - The four main reasons for moving were wanting a nicer house (25.1%), wanting to live in a nicer area (17.4%), forced to move (16.6%) and wanting a (bigger) garden (16.0%). Households also had other reasons for wanting to move (37.1%).
 - 29.5% said they are planning to move again within the next 5 years, with around 4.5% stating they would like to move but are unable to.
 - Of those planning to move again, 90.2% would like to move to a house, 5.8% wanting to move to a flat and 3.8% a bungalow. A further 0.2% stated caravan/park home.
- 3.18 The 2019 Household Survey found that 41,428 (24.3%) households plan to move in the next five years. A further 11,765 (6.9%) households would like to move but are unable to. 78.7% of these households said that this is because they cannot afford to move.
- 3.19 The Household Survey identified the following characteristics relating to those households planning to move in the next five years:
- In terms of the number of bedrooms, around 68.7% of households would like three or more bedrooms and 61.5% would expect three bedrooms as a minimum in their next property;
 - 43.6% of households would like a detached house, 23.5% would like a semi-detached house and 17.1% would like some form of bungalow. In terms of expectations, 40.5% would expect to move into a semi-detached house, 19.5% a detached house and 10.1% some form of bungalow. Although only 9% would like some form of terraced house, 16.8% expect to move into this type.
 - Regarding tenure, households would consider a range of options: 64.4% stated they were most likely to move into owner occupation, 15.8% affordable /social rented, 13.4% private renting and 6.5% intermediate tenure.
 - The main reasons why households plan to move are wanting to live in a nicer area (23.8%) and wanting a nicer house (15.5%). A further 17.6% selected the category 'other reasons' for wanting to move.
- 3.20 Table 3.9 sets out the stated first-choice destination of households planning to move in the next five years. The majority of people (67.3%) want to remain living within Bradford District. Of those planning to move outside of the City, 7.8% of households said they would like to move to outside Bradford, 8.9% elsewhere in the UK and 4.3% elsewhere in Yorkshire and the Humber.

Destination	% stating as first preference
Within Bradford District	67.3
Outside Bradford	7.8
Leeds City Council area	2.5
Kirklees Council area	2.4
Harrogate Council area	0.3
Craven Council area	1.5
Pendle Council area	0.1
Calderdale Council area	3.4
Elsewhere in Yorkshire and the Humber	4.3
Elsewhere in the UK	8.9
Outside UK	1.6
Total	100.0
Base (valid responses)	32,355

Source: 2019 Household Survey

Past trends in housing delivery

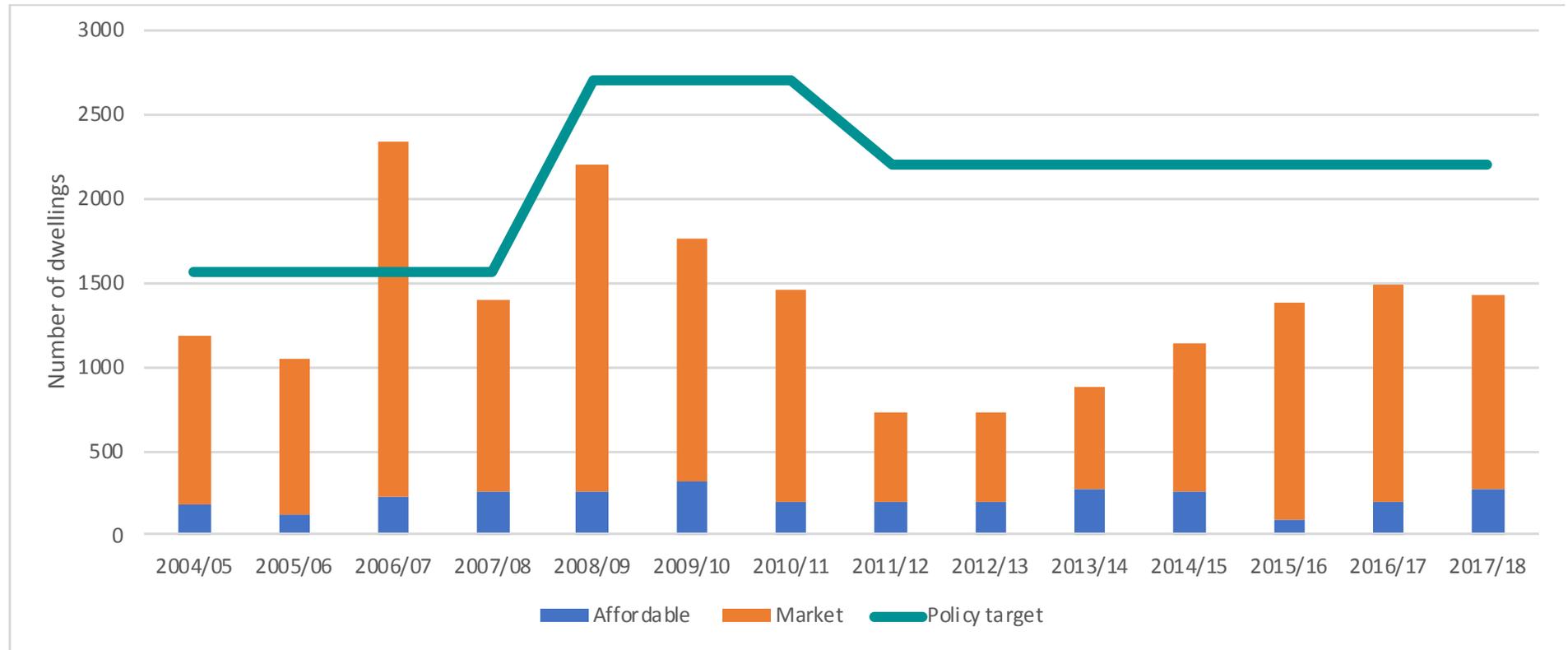
- 3.21 Over the past 14 years (2004/5 to 2017/18) there has been an average of 1,261 completions (net) each year across Bradford District and 1,261 in the past five years (Table 3.10). A comparison of annual completions and the annual target in the Adopted Core Strategy Publication Draft is set out in graphical form in Figure 3.2.

Table 3.10 Dwelling completions 2003/04 to 2017/18

Year	Total	Affordable	Market	Policy H01 Target
2004/05	1,186	181	1,005	1,560
2005/06	1,046	116	930	1,560
2006/07	2,337	233	2,104	1,560
2007/08	1,397	253	1,144	1,560
2008/09	2,199	259	1,940	2,700
2009/10	1,758	322	1,436	2,700
2010/11	1,455	204	1,251	2,700
2011/12	733	198	535	2,200
2012/13	721	196	525	2,200
2013/14	874	279	595	2,200
2014/15	1,134	258	876	2,200
2015/16	1,388	92	1,296	2,200
2016/17	1,488	194	1,294	2,200
2017/18	1,421	274	1,147	2,200
Grand Total (14 years)	19,137	3,059	16,078	29,740
Grand Total (past 5 years)	6,305	1,097	5,208	11,000
Annual average (past 5 years)	1,261	219	1,042	2,200

Source: Bradford AMR 2018, CLG Live tables 1011S

Notes: The official CLG 'net additional dwellings' live tables for year 2015/16, shows an inaccurate net completion figure of 907. Although the Council has tried to have this changed to the correct figure of 1,338 completions for 2015/16, the inaccurate 907 figure remains on public record and is used as part of the Housing Delivery Test assessment. The CLG tables are available at <https://www.gov.uk/government/collections/net-supply-of-housing>.

Figure 3.2 Dwelling completions compared with the annual target

Source: Bradford District AMR 2018, CLG Live tables 10115

Economic data

3.22 The following data provides a broad overview of the economic landscape of the district:

- 58.9% of Household Reference People are economically active and are in employment according to the 2019 Household Survey; a further 25.2% are retired; 6.4% are permanently sick/disabled; 4.5% are either looking after the home or provide full-time care; 4.1% are unemployed and available for work and 0.9% are in full-time education/training;
- According to the Office for National Statistics (ONS) Annual Survey of Hours and Earnings, full-time lower quartile resident earnings in 2018 across BRADFORD DISTRICT were £19,018 each year, which compares with £19,775 for the Yorkshire and The Humber region. The lower quartile earnings for England were £21,273;
- Full-time median resident incomes in 2018 were £25,143, compared with a regional median of £26,894 and a national median of £29,869; and
- In terms of income, the 2019 Household Survey identified that across the City 40.4% of households receive less than £18,200 gross per year, 46.5% receive between £18,201 and £49,400 per year, 11.0% receive between £49,401 and £101,400 per year and 2.0% receive at more than £101,401 per year.

Stakeholder views on the market

3.23 Stakeholders responding to the online survey were asked to identify what they perceive to be the strengths and weaknesses of the housing market in Bradford District. Stakeholders gave a range of views on this, however notably more weaknesses than strengths were identified.

3.24 Strengths identified included:

- Relative affordability;
- One of the easiest places to access home ownership in England;
- There are desirable areas to live in in Bradford;
- Lots of affordable housing;
- Strong housing market area across the north of Bradford;
- A range of settings, from urban centres, to smaller towns, villages and rural areas.

3.25 Weaknesses identified included:

- Viability – low house prices are a challenge to new build viability without precarious funding arrangements;
- Ageing stock and lack of investment over a number of years; however strong in regard to the amount of properties available but those properties do not necessarily meet the aspirations of future generations;
- Much of the affordable housing is in a poor state of repair and lacks investment;

- Need for more quality and diverse social housing; not enough social/affordable housing in rural areas and not enough homes for special/supported housing;
- Poor condition private rented sector housing – driver for health inequalities, through cold, damp, hard to heat homes, fuel-poor conditions, trip and fall hazards in old stock. Slow rate of replacement by new stock, landlords not willing to upgrade property – rents therefore do not fully reflect poor condition;
- Many streets have no green space and no opportunity for off street parking;
- Limited regulation of private landlords;
- Lack of small houses suitable for downsizing in some areas. A problem as a lot of residents do not wish to live in sheltered accommodation;
- There is a significant over-supply of purpose-built student accommodation in the city centre and areas surrounding the University. This over-supply will inevitably have an impact on standards as owners under-invest in repair and required improvements. There may also be issues with under-occupancy and other tenant groups (who the buildings were not intended for) being sought, leading to issues around anti-social behaviour and poor management;
- Housing is needed in the central area where the population growth is centred; but also, there is not enough available housing in general;
- A lack of a five year land supply and the council is therefore not facilitating the delivery of sufficient sites to meet the city's minimum housing requirements. Strong, sustainable outlying areas of the city, e.g. Keighley, are currently weakened by an inability to deliver family homes;
- Too many empty properties and too many 1/2-bedroom apartments in the city centre; and
- Increasing polarisation between high value and low value areas.

Concluding comments

- 3.26 The purpose of this chapter has been to consider the general housing market context of Bradford District and its inter-relationships with other areas. By reviewing house prices, relative affordability, migration, travel to work patterns and dwelling completions, a picture of the market dynamics of the district emerges.
- 3.27 Median house prices across the district have been consistently lower than those for the Yorkshire and Humber region and for England as a whole. During 2018, median prices across the district were £131,000, compared with £155,000 across Yorkshire and the Humber and £230,000 across England. In 2018, the median house price in Bradford District was lower than that all but one of the neighbouring local authority districts, (Pendle in the North West) and a comparative house price change since 2000 of 184.8% is the lowest within the grouping.
- 3.28 Relative affordability, taking account of average earnings, shows a similar trend to house prices. Bradford District is more affordable than the region-wide average and all of the neighbouring local authority areas except for Pendle.

- 3.29 2011 Census migration data indicates Bradford District is a highly self-contained housing market area, with the vast majority of households moving originating within Bradford District. Self-containment ratios (both origin and destination) exceeded 80%. Additionally, the 2019 Household Survey found that of those households planning to move in the next five years, over two-thirds (67.3%) want to remain living within Bradford District.
- 3.30 In terms of travel-to-work patterns, the 2011 Census indicates that 70.1% of those residents of the district who are employed work within Bradford District area, including working from home. Around 30% of the employed population commute out of the district to their place of work. By contrast, of the individuals who work in Bradford District area, 72.0% also live within the district. This also indicates a high degree of self-containment.
- 3.31 Therefore, it can be concluded that Bradford District is a self-contained housing market area for the purposes of planning policy.

4. Housing stock review

- 4.1 The purpose of this chapter is to explore the characteristics of Bradford District and its housing stock, focusing on the current stock profile, condition and tenure characteristics. This includes a detailed analysis of the major tenures: owner occupation, the private rented sector and affordable accommodation.

Estimates of current dwellings in terms of size, type, condition, tenure

- 4.2 The most recent data available from various sources relating to dwelling stock and households is reported in Table 4.1.

Data source	Total Dwellings	Source
2017 Valuation Office Agency	216,640	VOA Table CTSOP1.0
2018 Valuation Office Agency	216,700	VOA Table CTSOP1.0
2017 MHCLG Dwelling Stock Estimates	213,130	MHCLG Live Tables on Dwelling Stock Table 100
2018 Council Tax	217,930	Council
Data source	Total Households	Source
2018 Council Tax Occupied Dwellings	208,307	Council
2014-based DCLG Household Projections 2018 figure	208,961	MHCLG
2016-based DCLG Household Projections 2018 figure	202,683	MHCLG

- 4.3 Council Tax data reports a total of 217,930 dwellings and 208,961 households across the district and this latter figure is taken as the total number of households for the purposes of the Household Survey analysis.
- 4.4 Baseline dwelling and household statistics for each of the sub-areas is set out in Table 4.2.

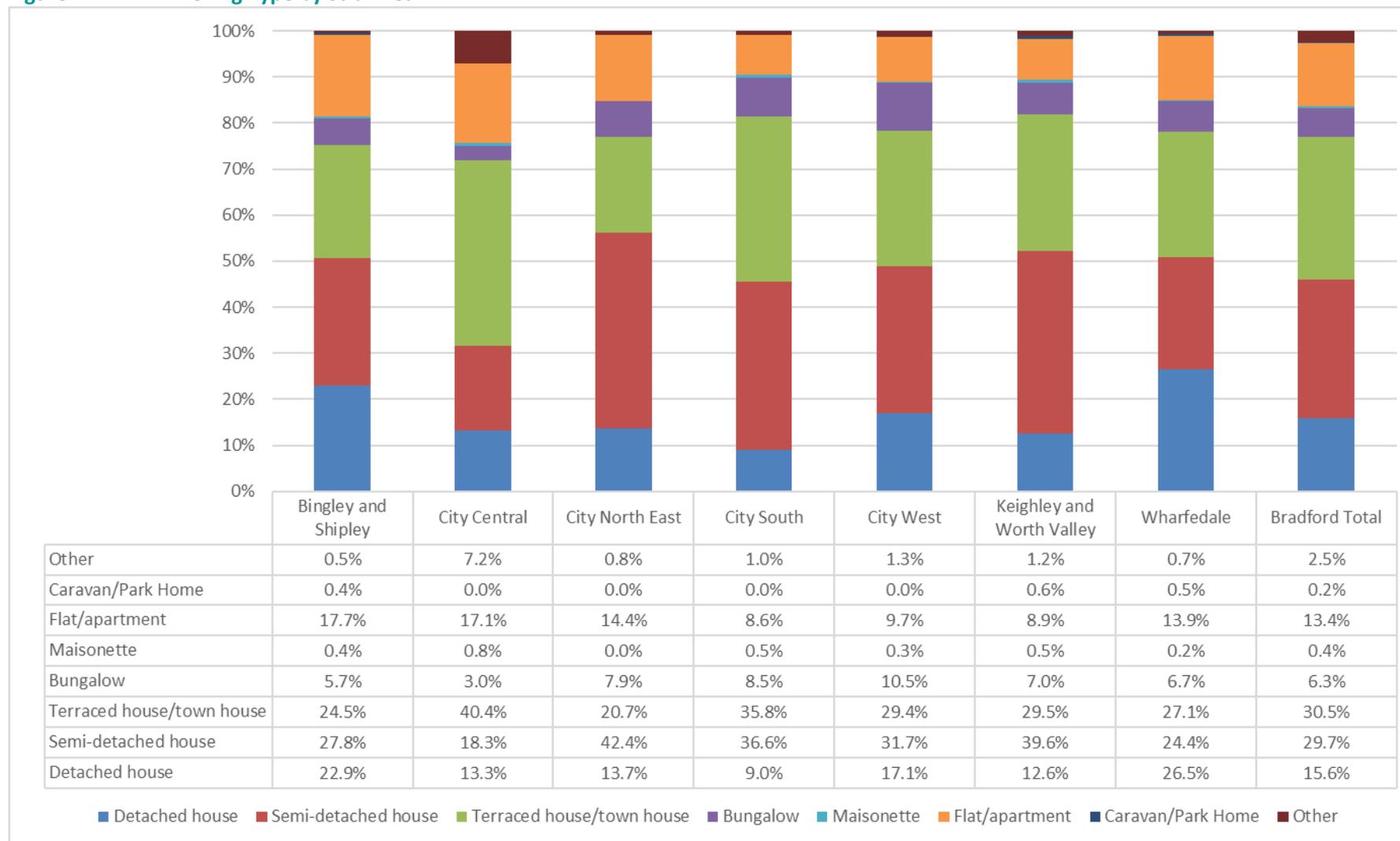
Sub-Area	Total Dwellings	Total Households
Bingley and Shipley	31,862	30,652
City Central	57,551	54,065
City North East	30,129	29,112
City South	27,891	26,840
City West	21,879	21,141
Keighley and Worth Valley	28,141	26,836
Wharfedale	20,477	19,661
Total	217,930	208,307

Source: 2018 Council Tax

- 4.5 According to 2018 Council Tax statistics, there are an estimated 9,623 vacant dwellings (representing 4.4% of the total dwelling stock of 217,930). This compares with national rates of 2.5% (all vacants). The vacancy rate in the district is above the 'transactional vacancy level' of 3%, which represents the proportion of stock which would normally be expected to be vacant to allow movement within the market.

Property size and type

- 4.6 Based on the 2019 Household Survey, the vast majority (75.8%) of occupied properties are houses (of which 15.6% are detached, 29.7% are semi-detached and 30.5% are terraced/town houses), 13.4% are flats/apartments, 6.3% are bungalows, 0.4% are maisonettes and 2.5% are other types of property including park homes/caravans.
- 4.7 Of all occupied properties, 11.2% have one bedroom/bedsit/studio, 24.9% have two bedrooms, 44.0% have three bedrooms, 16.4% have four bedrooms and 3.5% have five or more bedrooms.
- 4.8 Figure 4.1 shows property type information for the each of the sub areas and Bradford District as a whole, based on the findings of the Household Survey. The figure shows that several sub-areas have above-average concentrations of particular property. Across the whole district, 30.5% of dwelling stock is terraced house/town house; this rises to 40.4% of stock in City Central. A further 29.7% of the housing in Bradford District is semi-detached, but in City North East this figure is 42.4%. While 15.6% of the district's stock is detached housing, Wharfedale has 26.5% detached dwellings. Flats/apartments account for 13.4% of dwellings across the district, with highs of 17.7% in Bingley and Shipley and 17.1% in City Central.

Figure 4.1 Dwelling Type by Sub-Area

Source: 2019 Household Survey

- 4.9 How bedroom size varies by the sub areas is set out in Table 4.3 using 2019 Household Survey evidence (this data therefore relates to occupied households rather than dwelling stock). This shows a high proportion of larger properties with four-bedrooms (22.4%) and five or more (8.5%) in Bingley and Shipley. Across Bradford District 15.5% of households have four-bedrooms and 4.5% have five or more. A high proportion of one-bedroom properties are seen in City Central (17.0%) compared to the district average of 11.8%. The highest proportions of three-bedroom dwellings are found in City South (51.8%) compared to the district average of 40.0%.

Sub-Area	1- bedroom	2- bedrooms	3- bedrooms	4- bedrooms	5 or more bedrooms	Bedsit/ studio	Valid Total	Missing Cases	Grand Total
Bingley and Shipley	9.6	24.0	35.4	22.4	8.5	0.1	30,285	367	30,652
City Central	17.0	28.6	34.4	14.5	3.4	2.1	52,852	1,213	54,065
City North East	11.8	30.0	43.0	11.7	3.0	0.5	28,669	443	29,112
City South	10.1	27.8	51.8	9.2	0.6	0.6	26,612	228	26,840
City West	11.8	25.5	40.4	18.3	4.0	0.0	20,983	158	21,141
Keighley and Worth Valley	9.7	27.2	45.0	12.9	4.4	0.8	26,481	355	26,836
Wharfedale	6.7	23.1	34.8	25.2	9.9	0.4	19,487	174	19,661
Total	11.8	27.0	40.0	15.8	4.5	0.9	205,369	2,938	208,307

Source: 2019 Household Survey

The age and condition of Bradford's housing

- 4.10 The age profile of dwelling stock in Bradford District is summarised in Table 4.5. 30.9% of properties were built pre-1919 which compares with a national estimate of 22.1%. In the years between 1919 and 1982 almost half of the district's dwellings were built (47.6% compared with 53.1% nationally) and the remaining 21.5% (compared with 24.8% nationally) were built between 1983 and the present day.

Age of Dwellings	Number	%
pre-1919	65,740	30.9
1919-44	36,890	17.4
1945-64	30,890	14.5
1965-82	33,350	15.7
1983-99	28,840	9.8
post 1999	24,910	11.7
Total	212,620	100.0
Unknown	4,090	
Grand Total	216,700	

Source: VOA 2017 (note base numbers of dwellings varies slightly with this dataset)

- 4.11 The Council has obtained data from the Building Research Establishment BRE) which models the likely number of homes by tenure that have Category One Health and Hazard Ratings System flags (which are serious hazards that require action), experience excess cold and present a risk of falls.

Sub-area	Tenure	Dwelling Total	HHSRS %	Excess Cold %	HHSRS Falls %
Bingley and Shipley	All Stock	30995	13.8%	4.4%	10.6%
	Owner Occupied	5264	13.2%	4.1%	10.7%
	Private Rented	28063	21.8%	7.0%	14.3%
	Social Rented	5788	5.5%	2.4%	4.0%
City Central	All Stock	47074	16.3%	4.5%	11.9%
	Owner Occupied	11462	17.5%	3.9%	13.7%
	Private Rented	56605	23.5%	7.3%	15.1%
	Social Rented	9338	6.8%	3.0%	5.2%
City North East	All Stock	24315	12.0%	2.5%	9.7%
	Owner Occupied	3813	12.4%	2.4%	10.4%
	Private Rented	28058	17.9%	4.0%	13.3%
	Social Rented	4973	4.7%	1.1%	3.6%
City South	All Stock	24182	12.9%	2.7%	10.6%
	Owner Occupied	3569	13.3%	2.8%	11.2%
	Private Rented	28656	18.6%	3.8%	14.2%
	Social Rented	4309	4.4%	0.9%	3.9%
City West	All Stock	18424	12.8%	3.9%	9.9%
	Owner Occupied	1163	13.1%	4.1%	10.4%
	Private Rented	11976	18.6%	5.2%	13.1%
	Social Rented	1498	4.6%	1.6%	3.8%
Keighley and Worth Valley	All Stock	143080	16.2%	5.9%	12.1%
	Owner Occupied	89533	16.2%	6.0%	12.7%
	Private Rented	27808	24.0%	8.4%	15.3%
	Social Rented	25739	6.1%	2.4%	4.8%
Wharfedale	All Stock	68690	13.4%	4.9%	10.0%
	Owner Occupied	50249	12.7%	4.7%	9.7%
	Private Rented	10780	20.9%	6.9%	13.8%
	Social Rented	7661	6.9%	4.0%	5.5%
Bradford District	All Stock	259108	14.3%	4.1%	10.9%
	Owner Occupied	175051	14.3%	4.0%	11.5%
	Private Rented	45925	21.5%	6.4%	14.4%
	Social Rented	38132	5.8%	2.3%	4.5%

Source: BRE modelled data for CBMDC

- 4.12 Table 4.7 compares the proportion of Category One HHSRS by tenure with national estimates in 2017/18.

Tenure	Bradford District HHSRS %	England HHSRS % 2016/17
All Stock	14.3	11.0
Owner Occupied	14.3	11.3
Private Rented	21.5	14.1
Social Rented	5.8	5.8

Source: BRE modelled data for Bradford; 2017/18 English Housing Survey

House condition and repair problems

- 4.13 The 2019 Household Survey reviewed the extent to which households were satisfied with the state of repair their accommodation. Overall 74.9% of respondents expressed satisfaction (36.5% were very satisfied and 38.4% were satisfied); 15.9% were neither satisfied nor dissatisfied; a total of 9.1% expressed degrees of dissatisfaction, of whom 6.4% were dissatisfied and 2.7% were very dissatisfied.
- 4.14 Table 4.8 explores how the level of dissatisfaction with the quality of their accommodation varied by tenure, type and age of property. Note that the data relates to perception and across the private and social rented sectors this may be more reflective of tenant expectations in landlord responses to repairs.
- 4.15 Household Survey data indicates that households in affordable (15.3%) and private rented (12.8%) accommodation expressed more than twice the levels of dissatisfaction than those living in owner occupation (6.2%).
- 4.16 In terms of property type and age, dissatisfaction with the quality of accommodation was highest amongst respondents living terraced house/town house (11.0%) and semi-detached houses (9.4%) and amongst residents who knew the age of their property, the properties built pre 1919 (10.9%).

Table 4.8 Dissatisfaction with quality of accommodation by tenure, property type and property age			
Tenure	No. Dissatisfied	% Dissatisfied	Base
Owner Occupier	8,448	6.2	135,279
Private Rented	5,246	12.8	41,009
Affordable	4,902	15.3	32,019
Total	18,596	8.9	208,307
Property Type	No. Dissatisfied	% Dissatisfied	Base
Detached house	2,175	6.7	32,442
Semi-detached house	5,823	9.4	61,927
Terraced house / town house	6,968	11.0	63,526
Bungalow	964	7.3	13,221
Maisonette	50	5.3	935
Flat / Apartment	1,763	6.3	27,982
Caravan / Park Home	-	0.0	379
Other	514	9.9	5,183
Total	18,257	8.9	205,595
Property Age	No. Dissatisfied	% Dissatisfied	Base
Pre 1919	4,369	10.9	39,912
1919 to 1944	1,413	5.7	24,864
1945 to 1964	1,520	6.8	22,201
1965 to 1984	2,036	6.4	31,932
1985 to 2004	740	3.1	23,632
2005 onwards	219	1.5	14,595
Don't know	7,121	16.2	43,961
Total	17,418	8.7	201,097

Note: Response rate variations result in slight differences between base levels.

Source: 2019 Household Survey

Repair problems

- 4.17 The 2019 Household Survey asked respondents if their home had any repair problems. Almost half, 48.1% of households across the district stated that they have no repair problems. The repair problems mentioned most frequently across the Borough include windows (17.7%), dampness/mould growth (15.3%), bathroom/toilet (12.7%) and roof (12.6%).
- 4.18 Table 4.9 summarises the range of repair problems by tenure. The main repair problem among households living in owner occupation stated were windows (16.8%). In private rent the main repair issues were bathroom / toilet (21.6%), windows (21.3%) and dampness/mould growth (20.9%). In affordable housing the main repair problem was with dampness/mould growth (21.2%) and 41.2% said they had no repair problem, the lowest proportion amongst all the tenure categories.

Repair problem	Tenure (%)			Total
	Owner Occupier	Private rented	Affordable	
No repair problems	50.6	45.1	41.2	48.1
Brick / stonework	10.5	10.9	8.7	10.3
Roof	13.7	10.7	10.0	12.6
Windows	16.8	21.3	16.7	17.7
Kitchen	10.5	14.4	11.8	11.4
Doors	7.2	15.9	12.4	9.7
Bathroom / toilet	9.5	21.6	14.4	12.7
Heating problems	5.9	19.3	12.9	9.6
Dampness / mould growth	12.3	20.9	21.2	15.3
Wiring / electrics	8.2	12.9	4.6	8.6
<i>Base (households)</i>	<i>135,279</i>	<i>41,010</i>	<i>32,019</i>	<i>208,307</i>

Source: 2019 Household Survey

- 4.19 The Household Survey also asked respondents why the repairs have not been done. Almost half of respondents (49.7%) said that they couldn't afford to, 32.2% said that the repairs were not their responsibility and 27.7% said they have not had the time or were planning to do the repairs.
- 4.20 Table 4.10 shows how these responses vary by age. Those under the age of 34 reported affordability issues more frequently than older households. From the age of 60 onwards there is a sharp increase in households who report that cannot physically manage the repairs needed to their homes. Of those who stated repairs are not their responsibility, the responses were highest in the under 34s and the over 85s.

Repair problem	Age of HRP						Total
	15-24	25-34	35-44	45-59	60-84	85+	
Haven't the time / planning to do	23.9	23.1	21.4	31.5	29.1	22.4	27.7
Cannot physically manage	0.0	0.4	5.3	6.7	16.1	34.8	8.0
Cannot afford	64.0	57.6	50.3	51.4	41.7	28.8	49.7
Not my responsibility	54.2	42.8	43.0	24.8	29.1	44.5	32.3
Repair problems too severe	0.0	1.5	2.5	2.5	4.2	0.0	2.7
<i>Base (households)</i>	<i>1,047</i>	<i>12,414</i>	<i>15,231</i>	<i>35,656</i>	<i>20,548</i>	<i>1,105</i>	<i>86,001</i>

Source: 2019 Household Survey

- 4.21 Table 4.11 shows how these responses vary by economic activity. A higher proportion of Households with an HRP at home with children or a volunteer/carer reported that they cannot afford to carry out repairs compared to Bradford District average. However, this reason was also reported frequently by those who are employed. Economic status associated with old age (retired and those sick/disabled) were the highest to report that they cannot physically manage repairs.

Repair problem	Economic Activity							Total
	Employed	Unemployed	Retired	Full-time Education	Sick / Disabled	At Home with Children	Volunteer/ Carer	
Haven't the time / planning to do	31.1	34.9	33.0	11.6	3.3	13.3	4.8	27.9
Cannot physically manage	4.8	5.7	21.5	0.0	19.1	0.0	2.4	8.0
Cannot afford	57.3	31.7	35.9	4.6	33.4	65.5	58.8	50.6
Not my responsibility	26.3	38.3	28.8	60.3	61.3	26.8	41.9	30.8
Repair problems too severe	1.7	0.0	2.5	23.3	10.0	21.2	0.0	3.6
<i>Base (households)</i>	<i>52,695</i>	<i>3,985</i>	<i>11,937</i>	<i>1,500</i>	<i>5,930</i>	<i>3,662</i>	<i>1,561</i>	<i>81,269</i>

Source: 2019 Household Survey

Property tenure

- 4.22 The tenure profile of Bradford District is shown in Table 4.12 which is based on 2011 census household data. The ONS has produced subnational dwelling stock by tenure estimates for local authorities across England 2012-2017. They show¹⁶ that:
- Owner occupied stock was around 65.8% of total stock in 2012 and around 63.3% in 2017;
 - Private rented stock was 18.8% in 2012 and 21.6% in 2017;
 - By deduction, affordable stock represented around 15.4% of stock in 2012 and 15.1% in 2017
- 4.23 The dwelling tenure estimates remain subject to sample error but would suggest a growth in the private rented sector and slight reduction in owner occupation.
- 4.24 Data from the Regulator of Social Housing SDR return 2018 indicates a total of 32,459 affordable dwellings (27,691 general needs, 1,272 supported, 2,907 housing for older people and 589 intermediate tenure). This represents around 15% of all dwelling stock.
- 4.25 These data would suggest that there has been some degree of change in the tenure profile of Bradford since the 2011 census, primarily a growth in the private rented sector and a slight reduction in owner occupation and the social rented sector.

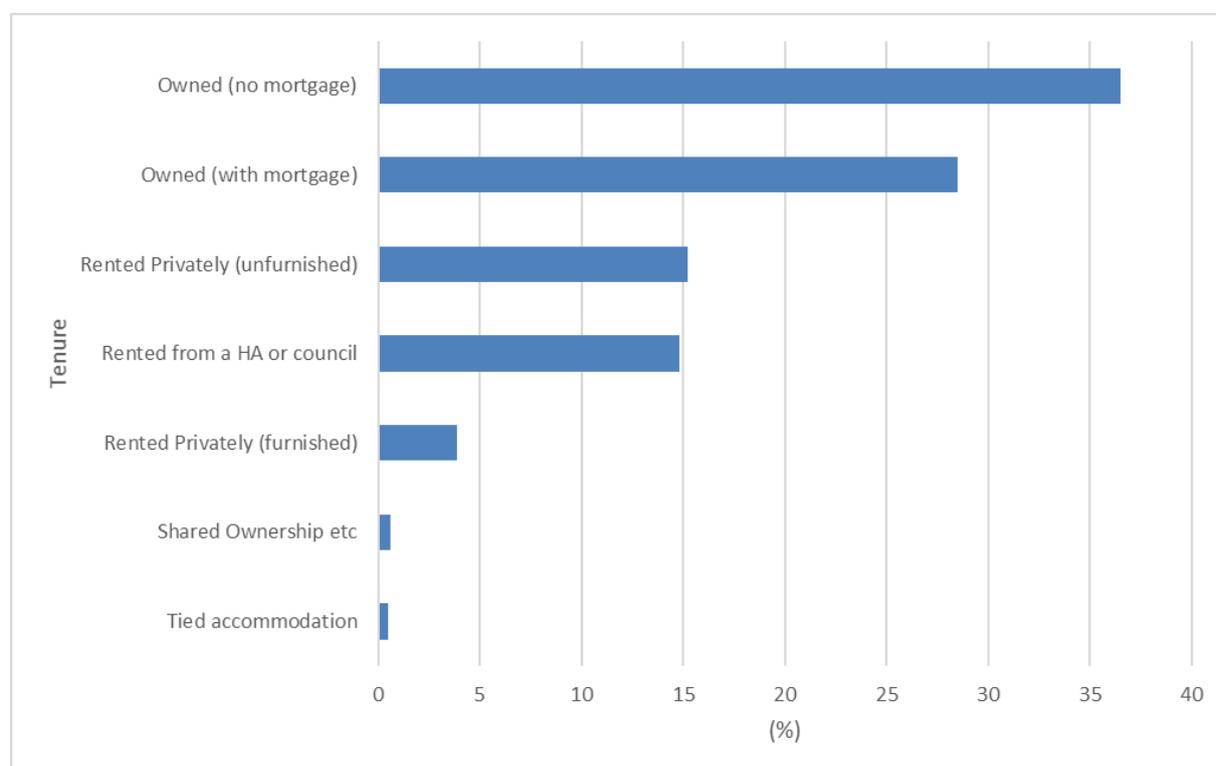
¹⁶ Sample errors exceed +/-5% for these data

	Owned outright	Owned (mortgaged)	Shared ownership	Social rented	Private rented	Living rent free	Total
Bradford District	29.3	35.7	0.6	14.8	18.1	1.5	100.0

Source: 2011 Census

4.26 Based on the findings of the 2019 Household Survey, the tenure profile of the district of Bradford District is summarised in Figure 4.2. Overall, based on the Household Survey evidence, 65.0% of occupied dwellings are owner-occupied, 19.6% are private rented (including tied accommodation), 14.8% are rented from a social housing provider and 0.6% are intermediate tenure dwellings.

Figure 4.2 Bradford District: tenure profile of occupied dwellings



Source: 2019 Household Survey

4.27 The tenure profile varies across the district, as set out in Table 4.13 based on the findings of the 2019 Household Survey. This indicates that the highest and lowest proportions of each tenure can be found in City Central and Wharfedale. The proportion of owner occupied dwellings is highest in Wharfedale (80.1%) and Bingley and Shipley (73.0%) compared to 49.5% in City Central; private renting is highest in City Central (27.3%) and lowest in Wharfedale (13.4%); and affordable housing is highest in City Central (23.3%) and lowest in Wharfedale (6.5%).

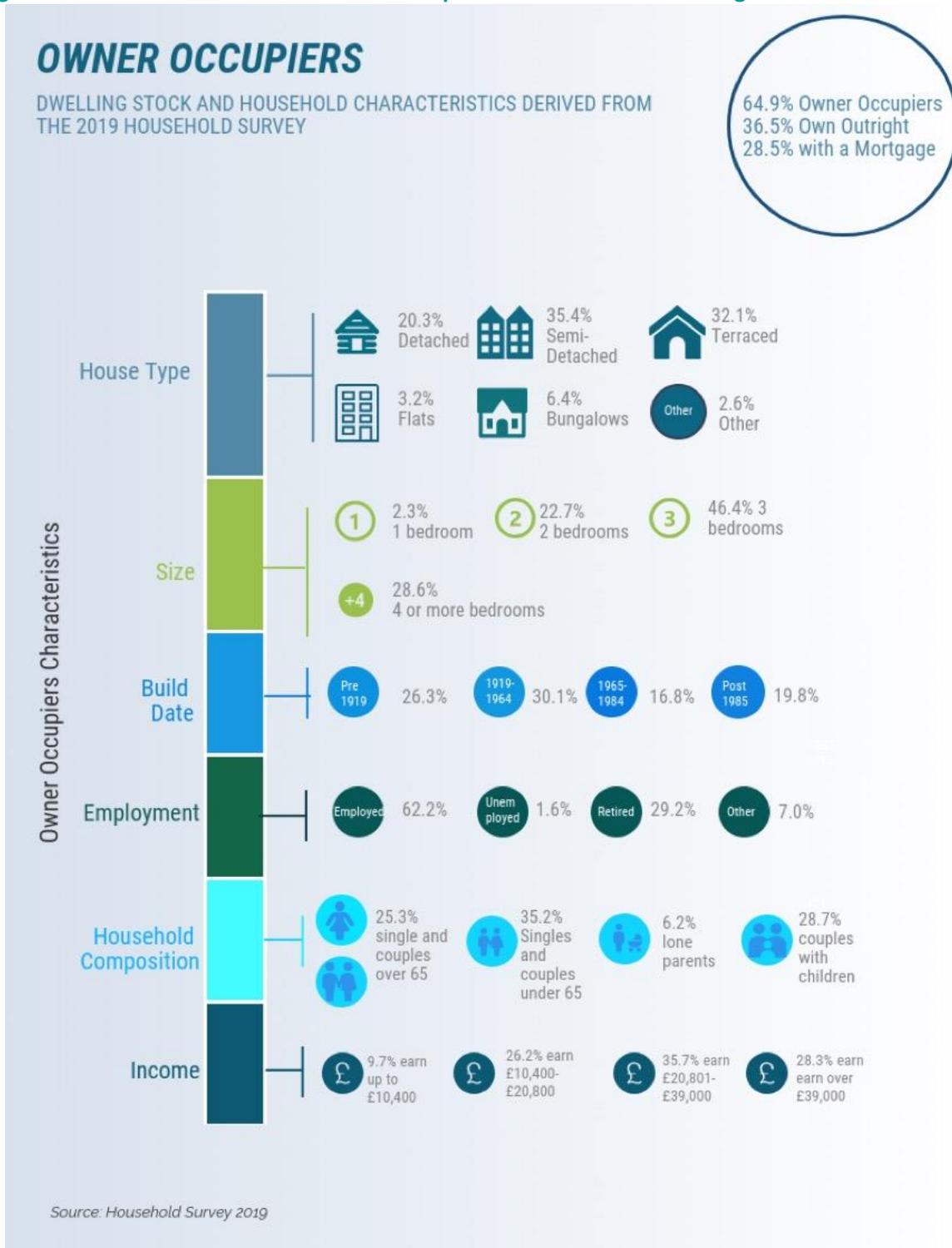
Table 4.13 Property tenure split by sub-area				
Sub-area	Owner occupied	Private rented	Affordable	Base
Bingley and Shipley	73.0%	16.8%	10.2%	30,653
City Central	49.5%	27.3%	23.2%	54,065
City North East	66.8%	16.6%	16.6%	29,111
City South	66.2%	18.9%	14.9%	26,840
City West	69.0%	17.4%	13.6%	21,141
Keighley and Worth Valley	69.3%	18.2%	12.5%	26,836
Wharfedale	80.1%	13.4%	6.5%	19,661
Total	64.9%	19.7%	15.4%	208,307

Source: 2019 Household Survey

Owner-occupied sector

4.28 Figure 4.3 sets out the general characteristics of owner-occupier households and dwellings across Bradford District .

Figure 4.3 Characteristics of owner-occupied households and dwellings



- 4.29 Over the period 2000 to 2018, Land Registry data reveals that lower quartile, median and average house prices across the Borough of Bradford increased dramatically but this is consistent with national trends. This is summarised in Table 4.14 alongside income information.
- 4.30 It is interesting to note that in 2000, a household income of £8,229 was required for a lower quartile price to be affordable; by 2018 this had increased to £23,143. In comparison, an income of £11,829 was required for a median priced property to be affordable in 2000 compared with £33,686 in 2018.

Bradford	House Price (£)		Income required*	
	2000	2018	2000	2018
Lower Quartile	£32,000	£90,000	£8,229	£23,143
Median	£46,000	£131,000	£11,829	£33,686

*Assuming a 3.5x income multiple and a 10% deposit is available

Source: Data produced by Land Registry © Crown copyright 2019

Stakeholder views on the owner-occupied sector

- 4.31 A full analysis of the findings of the online stakeholder survey is set out in Appendix D. A short summary for the owner-occupied sector is provided here. Stakeholders did not make many references to owner occupation however they perceive that one of the strengths of the housing market is that access to the home ownership sector is easy in comparison to the rest of England. Stakeholders also believed that the council should focus on affordability of home ownership for low to middle income working households.

Private rented sector

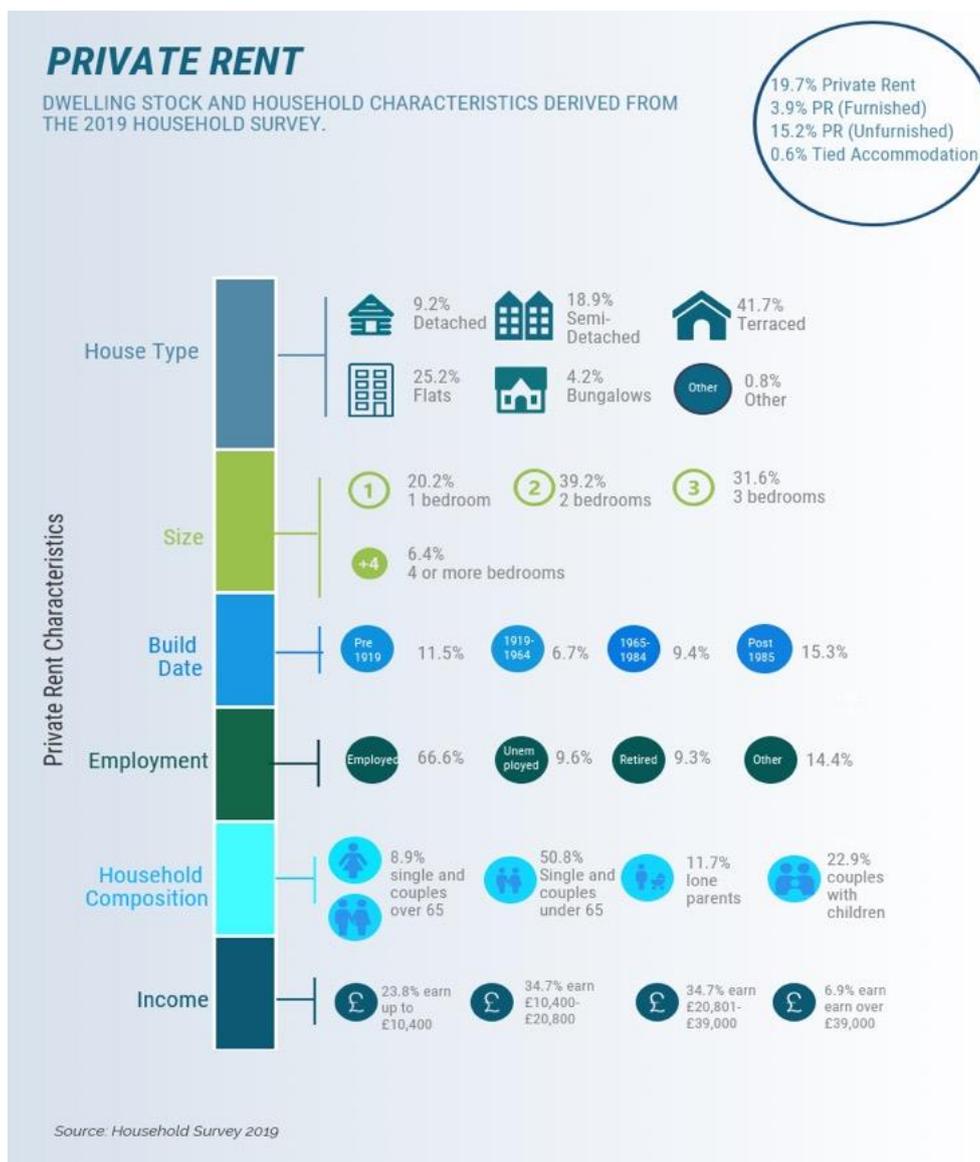
- 4.32 The Government's Housing Strategy (November 2011)¹⁷, set out the Government's plans to boost housing supply. It recognised an increasingly important role for the private rented sector, both in meeting people's housing needs and in supporting economic growth by enabling people to move to take up jobs elsewhere and to respond to changing circumstances.
- 4.33 The private rented sector in England is growing; the Census figures for 2011 confirmed that the sector now totals 16.8%, an increase from 8.8% in 2001. Increasing house prices pre-2007 and the struggling sales market when the down turn came are both factors that have underpinned the growth of the rental market for both 'active choice' renters and 'frustrated would-be' homeowners. Tenure reform and less accessible social rented housing are also likely to be an increasing factor to the growth in the

¹⁷ *Laying The Foundations; A Housing Strategy for England, 2011*

private rented sector and the sector clearly now plays a vital role in meeting housing needs as well as providing an alternative to homeownership.

- 4.34 Local authorities have an important role in ensuring that the private rented sector meets both these requirements. Balancing good quality supply with demand will help to stabilise rents and encouraging good quality management, will improve the reputation of the sector and encourage longer term lets and lower turnover. However, this is a challenging task where existing partners need to be encouraged to participate and new partners and investors need to be identified.
- 4.35 Figure 4.4 sets out the general characteristics of private renting households and dwellings across Bradford district based on the 2019 Household Survey.
- 4.36 Table 4.13 (above) indicates the proportion of stock made up of private rented dwellings by sub-area area. This indicates that the highest proportions of private rented stock are found in City Central (27.3%); this is the only sub-area with a higher proportion than Bradford District average of 19.7%.

Figure 4.4 Characteristics of private rented households and dwellings



- 4.37 In terms of the cost of renting, Tables 4.15 and 4.16 set out the comparative median and lower quartile rents for Bradford District, Yorkshire and The Humber and England as a whole.
- 4.38 The tables indicate that 2018 median (£451 pcm) and lower quartile (£394 pcm) rental prices are below regional and national level. The median price is almost £100 below the regional figure per calendar month and less than half the level of England as a whole. The gap between lower quartile prices in Bradford and the region is smaller. but the lower quartile price is markedly lower than the price for England as a whole.
- 4.39 Comparing the rental price in 2018 with that in 2010 indicates that there has been a decrease in median and lower quartile rental prices in Bradford District during the period. This compares to modest rises in the region and much larger increases for England as a whole. This analysis suggests that the rental market in Bradford District is not following wider trends.

Table 4.15 Comparative median rental price 2010-2018			
Location	Median price by year (£)		% change 2010-2018
	2010	2018	
Bradford	472	451	-4.4
Yorkshire and The Humber	524	550	+5.0%
England	893	1,075	+20.4%

Source: Zoopla PPD 2019

Table 4.16 Comparative lower quartile rental price 2010-2018			
Location	Lower quartile price by year (£)		% change 2010-2018
	2010	2018	
Bradford	399	394	-1.3%
Yorkshire and The Humber	429	451	+5.1%
England	598	676	+13.0%

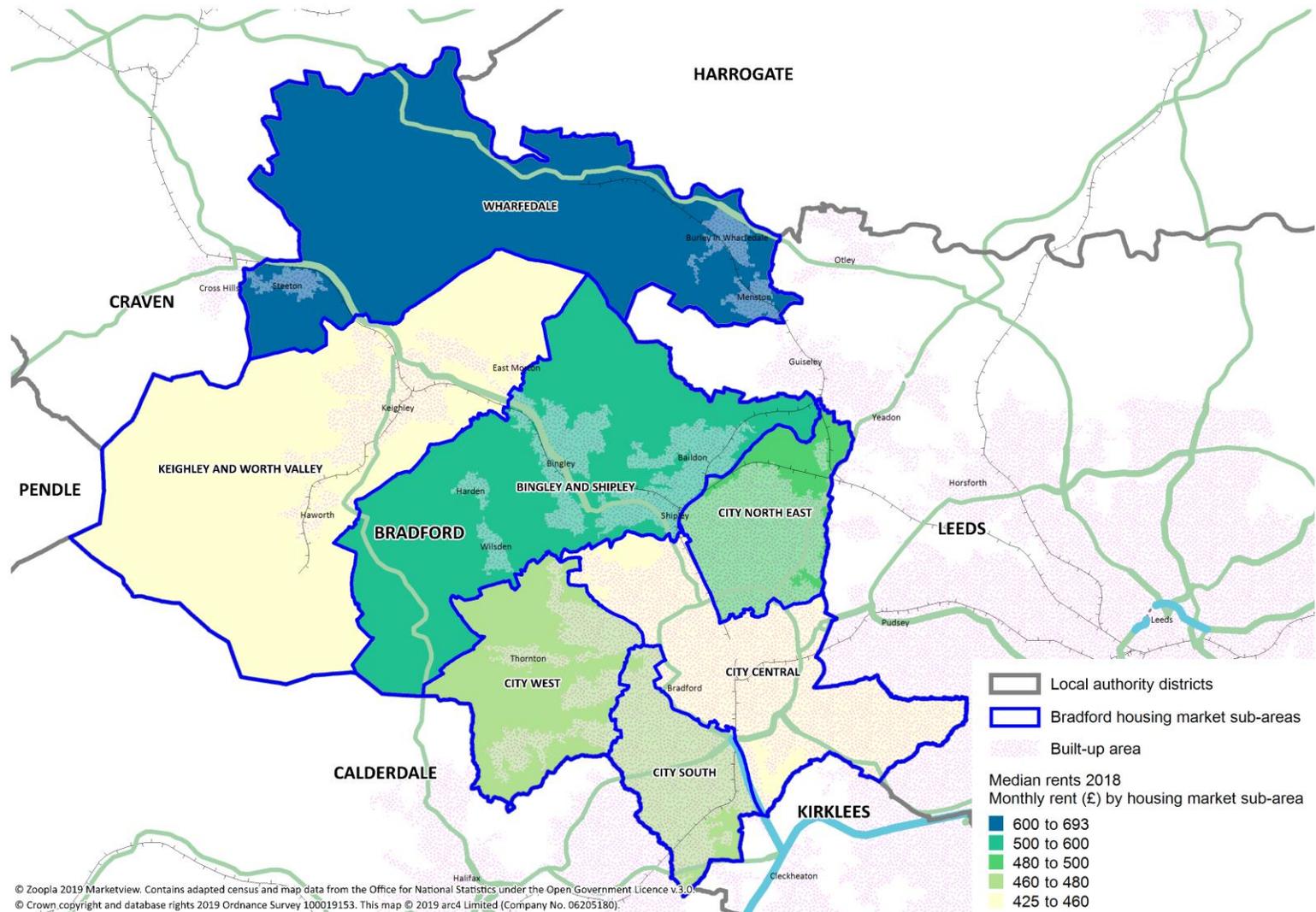
Source: Zoopla PPD 2019

- 4.40 In terms of the seven sub-areas, Table 4.17 shows lower quartile and median rents in 2018. The data indicates that Bingley and Shipley and Wharfedale experienced higher rents at both the lower quartile and median level than the district value. Keighley and Worth Valley sub area is the only one to experience lower rents than the district value. The distribution of median rents in 2018 as detailed in table 4.16 can be visualised in Map 4.1

Sub-Area	Lower quartile (£ each month)	Median (£ each month)
Bingley and Shipley	498	576
City Central	377	451
City North East	399	494
City South	399	477
City West	399	477
Keighley and Worth Valley	360	425
Wharfedale	550	693
BRADFORD DISTRICT	394	451

Source: Zoopla PPD 2019

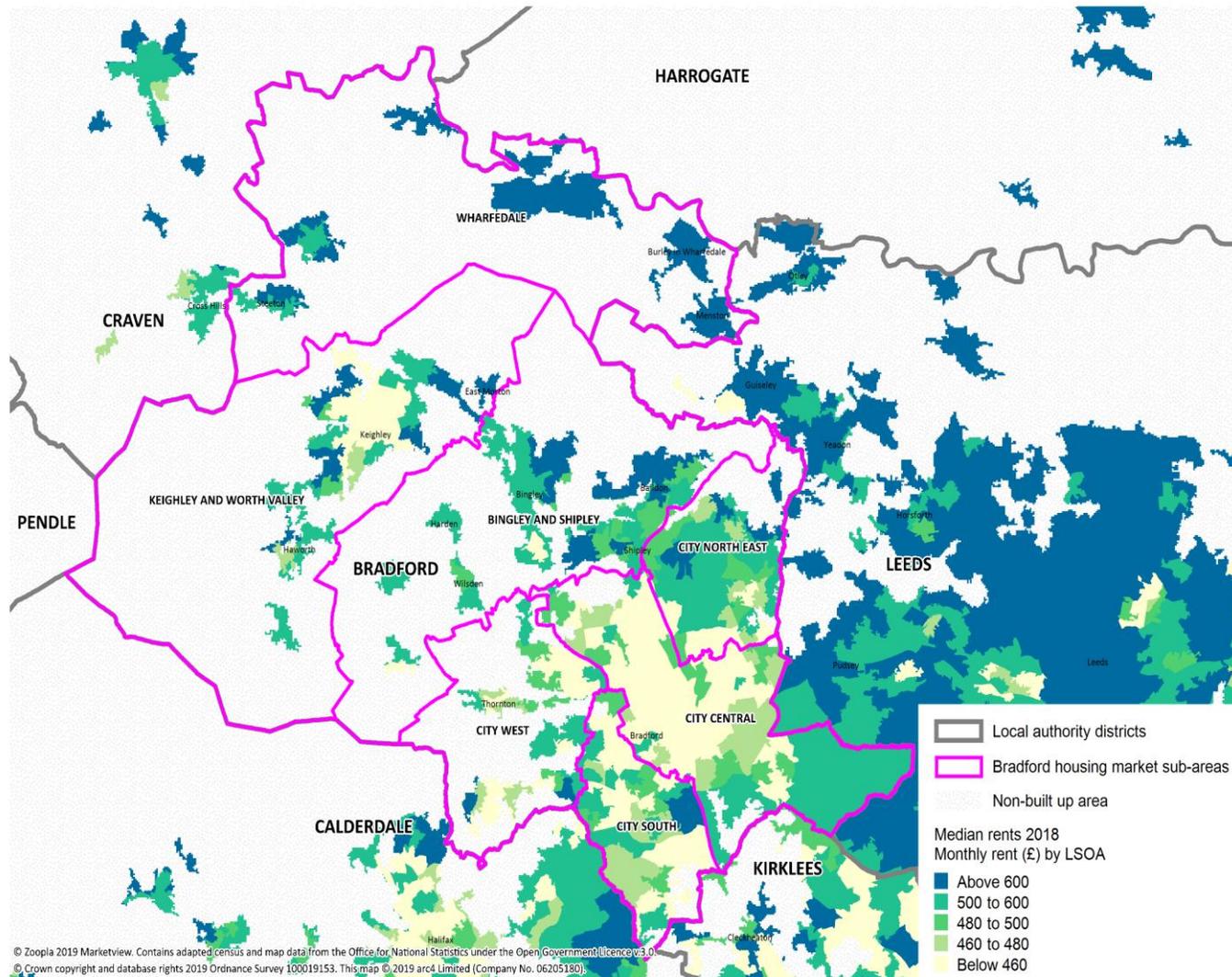
Map 4.1 2018 median rents across Bradford District by sub-area



Source: Zoopla PPD 2019

- 4.41 Further detail is on median rents within built-up areas at a small area level (Lower Super Output Areas) can be found in map 4.2. This illustrates that the lowest monthly rent prices are concentrated in City Central, City South and Keighley (within Keighley and Worth Valley sub-area). The maps also indicate that the highest monthly rents are found within the northern half of the district and, similar to median house prices, there is very little spread across the range of rents in Wharfedale and in 2018 in Wharfedale there were no LSOAs with median rents below £500 per month.

Map 4.2 2018 median rents across Bradford District by built up area LSOAs



Source: Zoopla PPD 2019

- 4.42 The Local Housing Allowance rates for Bradford District were also examined. Bradford is within two Broad Rental Market Area (BRMA)¹⁸. The weekly incomes needed to support these rents without Housing Benefit support are also highlighted and assume that no more than 25% of income is spent on housing.

Bradford & South Dales BRMA

- Shared accommodation rate - £58.26 per week (£233 income per week)
- 1-bedroom rate - £80.55 per week (£322 income per week)
- 2-bedroom rate - £97.81 per week (£391 income per week)
- 3-bedroom rate - £111.83 per week (£447 income per week)
- 4-bedroom rate - £123.58 per week (£494 income per week)

Leeds BRMA

- Shared accommodation rate - £62.31 per week (£249 income per week)
- 1-bedroom rate - £100.05 per week (£400 income per week)
- 2-bedroom rate - £122.36 per week (£489 income per week)
- 3-bedroom rate - £149.59 per week (£598 income per week)
- 4-bedroom rate - £195.62 per week (£782 income per week)

Stakeholder views on private rented sector

- 4.43 A full analysis of the findings of the online stakeholder survey is set out in Appendix D. A short summary for the private rented sector is provided here.
- 4.44 Stakeholders commented on poor housing conditions in the sector and the reluctance of landlords to upgrade properties.
- 4.45 Professionally managed private rented stock was identified as a gap in supply by stakeholders, particularly with reference to accommodation for young and single people.
- 4.46 Amongst suggestions to improve Bradford's housing market stakeholders listed:
- more rented property
 - better regulation of the sector
 - more tenant support, particularly for families with children

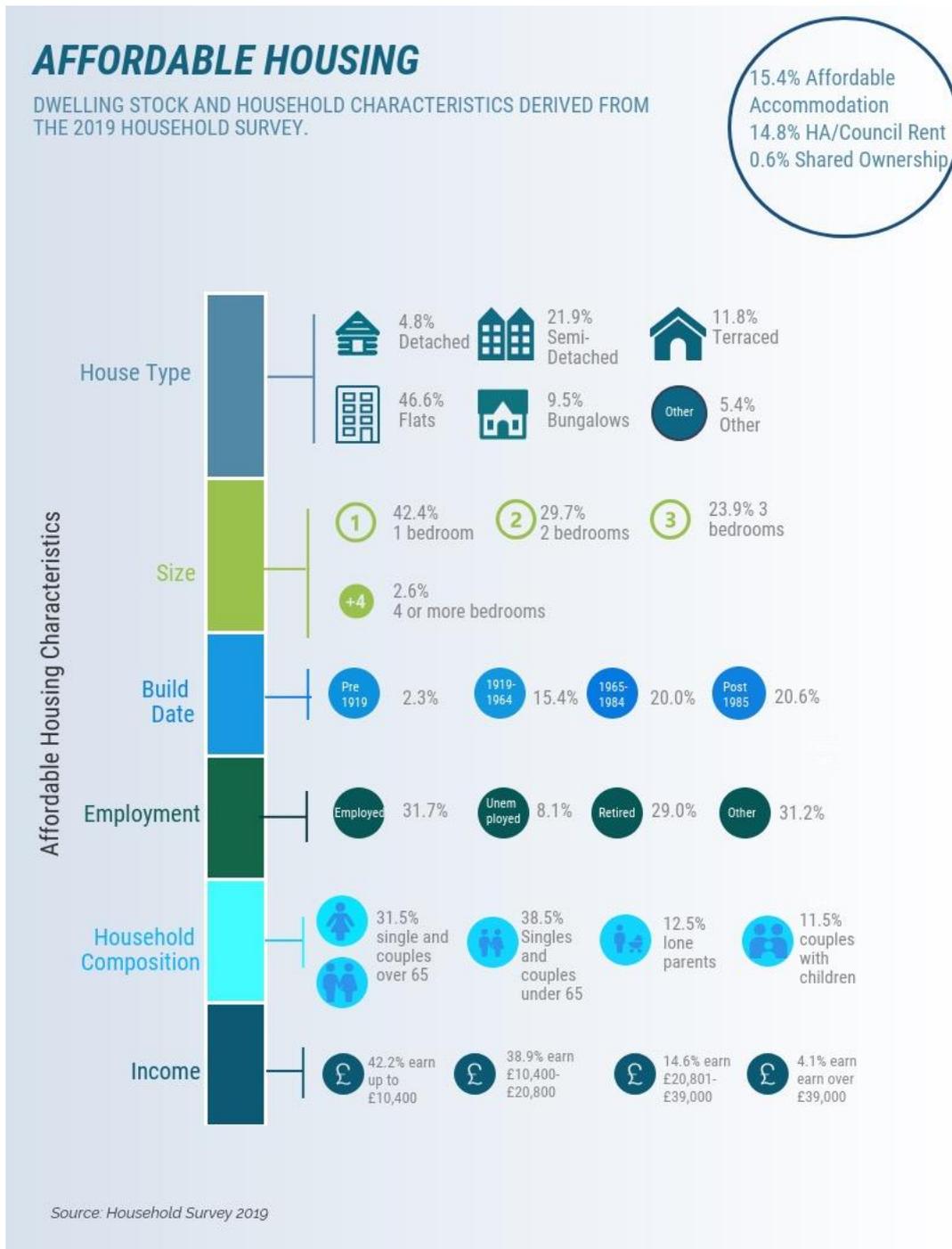
¹⁸ A Broad Rental Market Area is an area 'within which a person could reasonably be expected to live having regard to facilities and services for purposes of health, education, recreation, personal banking and shopping, taking account of the distance of travel, by public and private transport and from those facilities and services'. A BRMA must contain 'residential premises for a variety of types, including such premises held on a variety of tenures' PLUS 'sufficient privately rented residential premises, to ensure that, in the rent officer's opinion, the LHA for the area is representative of the rents that a landlord might reasonably be expected to obtain in that area' Source: VOA BRMA statistics

4.47 Developers reported low rent levels as a challenge for delivering new homes in Bradford

Affordable sector

4.48 Figure 4.5 sets out the general characteristics of affordable households and dwellings across Bradford District based on the 2019 Household Survey.

Figure 4.5 Characteristics of affordable housing households and dwellings



Stakeholder views on affordable housing

- 4.49 A full analysis of the findings of the online stakeholder survey is set out in Appendix D. A short summary for the private rented sector is provided here.
- 4.50 Stakeholders perceived the volume of affordable housing in the district as a strength to the housing market. Although it was also commented that there is a lack in rural and more affluent areas.
- 4.51 Stakeholders commented on the poor state of repairs and lack of investment in affordable housing.
- 4.52 Registered providers believed that there is not enough affordable housing in the right places and of good quality in and around Bradford. Some additional comments that were made regarding the main concerns of affordable housing provision were that there are too many similar types of properties in certain locations; there are too many flats and apartments; the balance of affordable housing across the city is not right; and some areas of affordable housing are still subject to stigmatisation.
- 4.53 Stakeholders were asked what they think needs to happen to improve the provision of affordable housing for rent and sale in Bradford. Stakeholders identified that there needs to be a joined-up approach, as RPs and developers are working in isolation. As well as this, there needs to be a focus on rural areas for growth, and regeneration needs to be targeted in the city and in areas where there is too much social or private rented provision.

Concluding comments

- 4.54 The purpose of this chapter has been to explore the current housing market dynamics affecting and influencing the housing market within Bradford District. This chapter has provided detail on the current profile of dwellings by type, tenure and size along with property condition and property prices.
- 4.55 There are considerable variations in housing market dynamics across the district and a set of sub-areas summaries have been prepared to accompany this report.
- 4.56 In terms of occupied dwelling stock, the 2019 household survey found:
- 30% are terraced houses. The proportion is highest in city central (40.4%) and City South (35.8%) and compares with a national estimate of 27%¹⁹);
 - Higher proportions of detached dwellings are found in Wharfedale (26.5%) and Bingley and Shipley (22.9%) compared with a district average of 15.6% (compared with 16% nationally);
 - Flats account for around 17% of occupied dwellings in Bingley and Shipley and City Central compared with the district average of 13.4% (compared with 22.9% nationally);
 - Bungalows account for 6.3% of stock (compared with 9.3% nationally)

¹⁹ Valuation Office Agency England and Wales 2018

- 4.57 Overall, 11.2% have one bedroom (including bedsit/studio) (12.1% nationally), 24.9% have two bedrooms (28.3% nationally), 44.0% have three bedrooms (44.3% nationally), 20.3% have four bedrooms (15.3% nationally). The proportion of larger dwellings with 4 or more bedrooms is highest in Wharfedale (35.1%) and Bingley and Shipley (30.9%) compared to 20.2% across the district. Three bedroom dwellings are the most frequently property type occupied in each district. The proportion of one and two bedroom dwellings is highest in City Central (45.6%) and City North East (41.8%).
- 4.58 The tenure profile of Bradford district is 64.9% owner occupied, 19.7% private rented and 15.4% affordable. This profile is similar to the latest national estimates of 63.5% owner occupied, 19.5% private rented and 17% affordable.²⁰ The proportions of households renting was highest in City Central (27.3% rent privately and 23.2% rent affordable housing). In Wharfedale, 80.1% of households are owner occupiers.
- 4.59 Stock condition has been considered by the BRE who indicate that 14.3% of all stock Category One Health and Hazard Ratings System flags (which have serious hazards that require action), experience excess cold and present a risk of falls. This compares with 11% nationally. The household survey indicated that dissatisfaction with quality of accommodation was highest with respondents living in terraced houses and dwellings built before 1919. In later chapters, stakeholders raise concerns about stock condition and specifically its relationship to health and wellbeing.

²⁰ Survey of English Housing 2017/18

5. Housing need in Bradford District

Establishing housing need

- 5.1 The 2019 National Planning Policy Framework (NPPF) (Paragraph 60) states ‘to determine the minimum number of homes needed, strategic policies should be informed by a local housing need assessment, conducted using the standard method in national planning guidance - unless exceptional circumstances justify an alternative approach which also reflects current and future demographic trends and market signals. In addition to the local housing figure, any needs that cannot be met within neighbouring areas should also be taken into account in establishing the amount of housing to be planned for’. In February 2019, Planning Practice Guidance was updated to take account of the standard methodology for assessing overall housing need which involves setting a baseline, adjusting for market signals, taking account of existing strategic plans and any need which cannot be met from neighbouring authorities. 2019 PPG defines housing need as ‘an unconstrained assessment of the number of homes needed in an area’²¹
- 5.2 The plan period being considered in this update is the period 2019-2037 (18 years). Further demographic analysis has been prepared by Edge Analytics to verify that the dwelling need calculation using the standard methodology is appropriate for Bradford District. This is in line with 2019 PPG which states that there may be circumstances where identified need can be higher than the number identified in the standard method. The demographic analysis also considers alternative population estimates for the district.
- 5.3 This chapter should be read in conjunction with the report ‘Bradford – Updating the Demographic Evidence Base’ which has been prepared by Edge Analytics (July, 2019). Although 2016-based household projection data from MHCLG was published in September 2018, PPG states ‘any method which relies on using the 2016-based household projections will not be considered to be following the standard method’²². It is also expected that the Council will keep the housing need figure under regular review in response to changing information up to the submission of the Local Plan.

Step 1: Setting the baseline

- 5.4 2019 Planning Practice Guidance²³ states that a baseline should be set using national household projections for the local authority area. The most recent projections need to be used to calculate the average annual household growth over a 10-year consecutive period. Latest Government advice recommends the use of 2014-based rather than the recently released 2016-based household projections in calculating future housing need.

²¹ PPG 2019 Paragraph: 001 Reference ID: 2a-001-20190220

²² PPG 2019 Paragraph 015 Reference ID: 2a-015-20190220

²³ PPG 2019 Paragraph 004 Reference ID: 2a-004-20190220

- 5.5 For Bradford District, over the period 2019-2029, the total number of households under the 2014-based household projections is set to increase from 210,547 to 226,381, a total change of 15,834 households or 1,583 each year (Table 5.1).

Projection	2019 Households	2029 households	2019-29 Household change	Annual change
DCLG 2014-based	210,534	226,381	15,834	1,583

Step 2: An adjustment to take account of affordability

- 5.6 Planning Practice Guidance recommends a further market signals adjustment based on the affordability of the area. PPG states ‘then adjust the average annual projected household growth figure (generated in step 1) based on the affordability of the area. The most recent median workplace-based affordability ratios published by the ONS at a local authority level should be used’²⁴.
- 5.7 The adjustment is based on an affordability ratio using median house prices to median earnings, with data published annually by the Office for National Statistics. An adjustment factor is applied to the underlying household change data to establish what the level of uplift is to respond to market signals:

$$\text{Adjustment factor} = 1 + ((\text{Local Affordability Ratio} - 4)/4) * 0.25$$

- 5.8 The latest affordability ratio (2018) and associated affordability uplift is set out in Table 5.2.

Year	Median price to income affordability ratio	Adjustment factor*
2018	5.21	1.0756

* Adjustment factor is $1 + ((\text{Local Affordability Ratio} - 4)/4) * 0.25$

Source: ONS Ratio of house price to workplace-based earnings

- 5.9 The reason for the affordability adjustment is set out in PPG 2019:

‘An affordability adjustment is applied as household growth on its own is insufficient as an indicator of housing demand because:

- *household formation is constrained to the supply of available properties – new households cannot form if there is nowhere for them to live; and*

²⁴ PPG 2019 Paragraph 004 Reference ID: 2a-004-20190220

- *people may want to live in an area in which they do not reside currently, for example to be near to work, but be unable to find appropriate accommodation that they can afford.*

The affordability adjustment is applied in order to ensure that the standard method for assessing local housing need responds to price signals and is consistent with the policy objective of significantly boosting the supply of homes. The specific adjustment in this guidance is set at a level to ensure that minimum annual housing need starts to address the affordability of homes.²⁵

- 5.10 Table 5.3 sets out the components of the dwelling need calculation using 2019 as a base and applying the latest available (2018) affordability ratios. The basic demographic need under the 2014-based DCLG household projections are presented along with the affordability adjustment to establish the total annual dwelling need using the standard methodology.

Base Year 2019	Baseline demographic need	Affordability Adjustment	Total dwelling need under standard methodology
DCLG 2014-based	1,583	120	1,703

Step 3: Capping the level of any increase

- 5.11 PPG states that ‘the standard methodology may identify a minimum local housing need figure that is significantly higher than the number of homes currently being planned for. The cap is applied to help ensure that the minimum local housing need figure calculated using the standard methodology is as deliverable as possible²⁶. The PPG continues ‘the cap reduces the minimum number generated by the standard method but does not reduce housing need itself. Therefore, strategic policies adopted with a cap applied may require an early review and updating to ensure that any housing need about the capped level is planned for as soon as is reasonably possible²⁷
- 5.12 How the cap is calculated ‘depends on the current status of relevant strategic policies for housing²⁸.
- 5.13 For authorities that have adopted their Local Plan in the last five years, the new annual local need figure should be capped at 40% above the annual requirement figure currently set out in the Local Plan. For Bradford District, the Core Strategy (adopted July 2017) establishes a need for 42,087 dwellings over the period 2013-30. Taking this as a 17-year period, this results in annual need for 2,476 dwellings. A 40% cap would be 3,466 (2,476 + (40% x 2,476)) and therefore, under the parameters set out in the PPG no cap on delivery is required.

²⁵ PPG 2019 Paragraph 006 Reference ID: 2a-006-20190220

²⁶ PPG 2019 Paragraph 007 Reference ID: 2a-007-20190220

²⁷ PPG 2019 Paragraph 007 Reference ID: 2a-007-20190220

²⁸ PPG 2019 Paragraph 004 Reference ID: 2a-004-20190220

Housing need using the standard methodology

- 5.14 Based on the MHCLG standard methodology and 2018 affordability ratios, the minimum local housing need for Bradford District is **1,703** dwellings each year.

Potential adjustments to the evidence base

- 5.15 The MHCLG have indicated that the standard methodology is to be revised to ensure that the Government target of delivering 300,000 dwellings by the mid-2020s is achieved. As a temporary measure, the MHCLG recommends the use of 2014-based household projections in the assessment of housing need. The needs calculation methodology may be subject to further revision, but it believed this is unlikely before the release of the 2018-based population and household projections in 2020.

Housing need uplift

- 5.16 PPG 2019 also considers where a higher figure than the standard methodology may need to be considered:

'The standard method for assessing local housing need provides the minimum starting point in determining the number of homes needed in an area. It does not attempt to predict the impact that future government policies, changing economic circumstances or other factors might have on demographic behaviour. Therefore, there will be circumstances where it is appropriate to consider whether actual housing need is higher than the standard method indicates.

This will need to be assessed prior to, and separate from, considering how much of the overall need can be accommodated (and then translated into a housing requirement figure for the strategic policies in the plan). Circumstances where this may be appropriate include, but are not limited to situations where increases in housing need are likely to exceed past trends because of:

- *growth strategies for the area that are likely to be deliverable, for example where funding is in place to promote and facilitate additional growth (e.g. Housing Deals);*
- *strategic infrastructure improvements that are likely to drive an increase in the homes needed locally; or*
- *an authority agreeing to take on unmet need from neighbouring authorities, as set out in a statement of common ground.*

There may, occasionally, also be situations where previous levels of housing delivery in an area, or previous assessments of need (such as a recently-produced Strategic Housing Market Assessment) are significantly greater than the outcome from the standard method. Authorities will need to take this into account when considering whether it is appropriate to plan for a higher level of need than the standard model suggests.²⁹

²⁹ PPG 2019 Paragraph 010 Reference ID: 2a-010-20190220

- 5.17 In addition to calculating need using the standard methodology, additional analysis by Edge Analytics tests the extent to which the standard method output should vary based on the specific demographic circumstances of Bradford District .

Testing the standard methodology assumptions

- 5.18 Given Bradford's dynamic demographic change profile and potential underestimation post-2011 census, Edge Analytics have considered alternative demographic trend trajectories based on variant migration assumptions.
- 5.19 Having established future housing need using the standard methodology, four alternative trend-based scenarios have been developed which take account of different migration histories and an uplift to international migration post-2011 to take account of the potential underestimation of Bradford's population. This is referred to as 'unattributed population change or UPC'³⁰
- 5.20 The scenarios prepared are summarised as follows:
- **SNPP-2014:** Replicates the ONS 2014-based Sub-National Population Projections (SNPP) for Bradford;
 - **SNPP-2016 (Principal):** Replicates the ONS 2016-based SNPP for Bradford;
 - **SNPP-2016 (High Mig):** Replicates the ONS 2016-based High International Migration Variant for Bradford;
 - **SNPP-2016 (Low Mig):** Replicates the ONS 2016-based Low International Migration Variant for Bradford;
 - **SNPP-2016 (10yr Mig):** Replicates the ONS 2016-based 10-year Migration Variant for Bradford;
 - **PG³¹ Long Term:** Internal migration rates and international migration flow assumptions are based on a seventeen-year historical period (2001/02–2017/18). UPC for 2001/02–2010/11 is included in international migration assumptions;
 - **PG Long Term (UPC Variant):** Internal migration rates and international migration flow assumptions are based on a seventeen-year historical period (2001/02–2017/18). UPC for the 2001/02–2010/11 period and estimated UPC for 2011/12–2017/18 is included in international migration assumptions.
 - **PG Short Term:** Internal migration rates and international migration flow assumptions are based on a six-year historical period (2012/13–2017/18). UPC for 2001/02–2010/11 is included in international migration assumptions;
 - **PG Short Term (UPC Variant):** Internal migration rates and international migration flow assumptions are based on a six-year historical period (2012/13–2017/18). The estimated UPC for 2012/13–2017/18 is included in international migration assumptions.

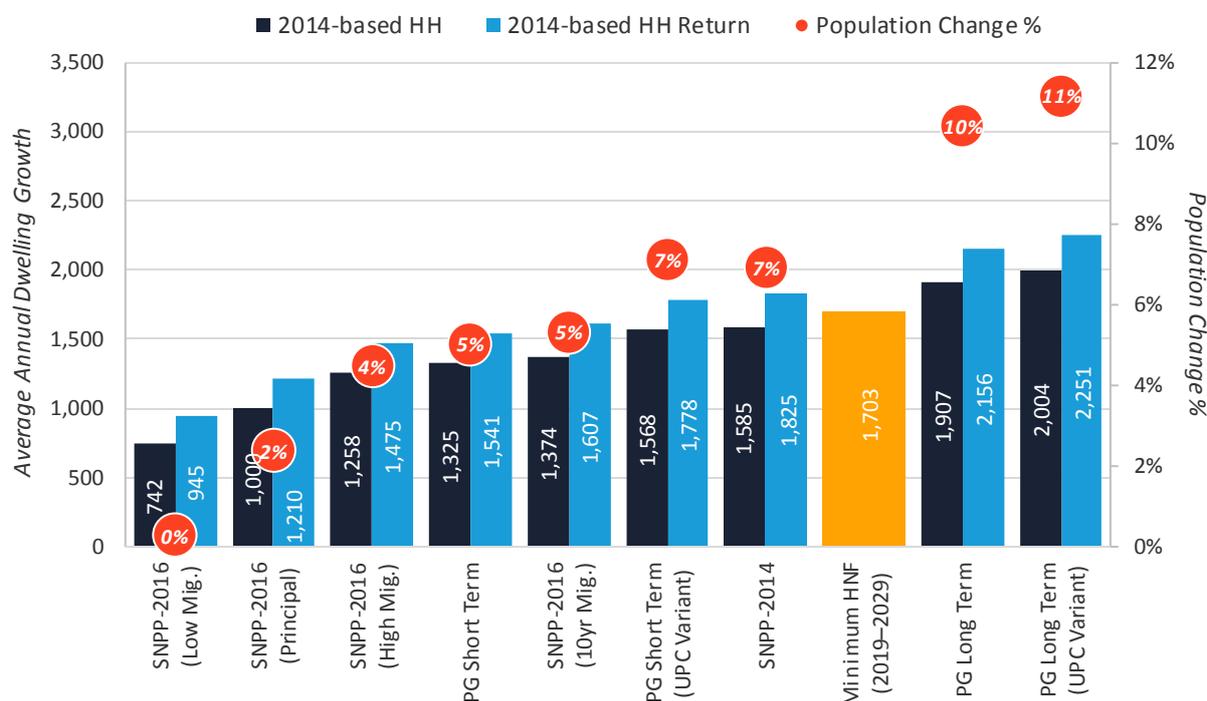
³⁰ The UPC adjustment over the period 2001 to 2011 was +11,555 (averaging +1,156 each year)

³¹ PG refers to POPGROUP, the cohort component model used to develop the forecasts

- 5.21 The demographic trend scenario (PG) incorporate mid-year population estimates, migration, birth and death statistics 2001-2018 (i.e. an additional two years of data to the SNPP-2016 and an additional four years to the SNPP-2014 scenario)
- 5.22 Edge Analytics has modelled alternative assumptions regarding household formation rates on housing need which factor in a higher level of household formation. Edge Analytics has also considered alternative population estimates as a population undercount in official ONS population statistics is a distinct possibility for Bradford given the role of international migration in driving population change. Over the period 2001/2 to 2010/11, there was a consistent undercount of international migration – this became apparent when comparing mid-year population estimates over this period with the 2011 census population. The relationship between UPC and immigration over this period has been used to quantify a post-2011 figure. The result is a UPC estimate of +5,743 for the seven years 2011/12 – 2017/18. This translates to a total population in 2018 of 542,900 compared with the ONS mid-year estimate of 537,173. This analysis is considered in the UPC variant scenarios.
- 5.23 Edge Analytics conclude that net international migration in Bradford has fallen since 2011. The potential estimated undercount estimated for provides a modest uplift but this has an important bearing on estimating future population change based on past migration trends.
- 5.24 The results of the various scenario models are summarised in Table 5.4 and in more detail in Figure 5.1.

Scenario	2014-based	2014-based return	2016-based
PG Long Term (UPC Variant)	2,004	2,251	1,793
PG Long Term	1,907	2,156	1,698
Minimum Housing Need under Standard Methodology	1,703		
SNPP – 2014	1,585	1,825	1,372
PG Short Term (UPC Variant)	1,568	1,778	1,392
SNPP – 2016 (10 Year Migration)	1,374	1,607	1,182
PG Short Term	1,325	1,541	1,154
SNPP – 2016 (High Migration)	1,258	1,475	1,085
SNPP – 2016 (Principal)	1,000	1,210	841
SNPP – 2016 (Low Migration)	742	945	597

Figure 5.1 Population change and average annual dwelling growth under the employment-led scenarios, demographic-led scenarios and MHCLG Standard Method



Source: Edge Analytics

5.25 For Bradford District over the plan period 2019-37:

- The Standard Methodology minimum housing need figure for Bradford district 1,703;
- A continuation of longer-term migration patterns under the PG Long Term and UPC Variant scenarios point to a higher annual dwelling need;
- The SNPP-2014 and 2016 scenarios indicate lower need levels.

5.26 By comparison the current Core Strategy target is 2,476 dwellings each year.

Linking population and employment

5.27 Edge Analytics comment that ‘in the face of a net outflow of domestic migrants, net international migration has maintained Bradford’s relatively youthful population age profile. However, an estimated fall in long-term international migration, coupled with the continuation of the domestic migration outflow, could have an important impact on labour force groups. Bradford needs to retain its working age population to support economic growth.’

5.28 The population and employment analysis is not extended further by Edge Analytics as a forthcoming Employment Land Review will provide the key evidence on Bradford’s economic outlook and aspirations.

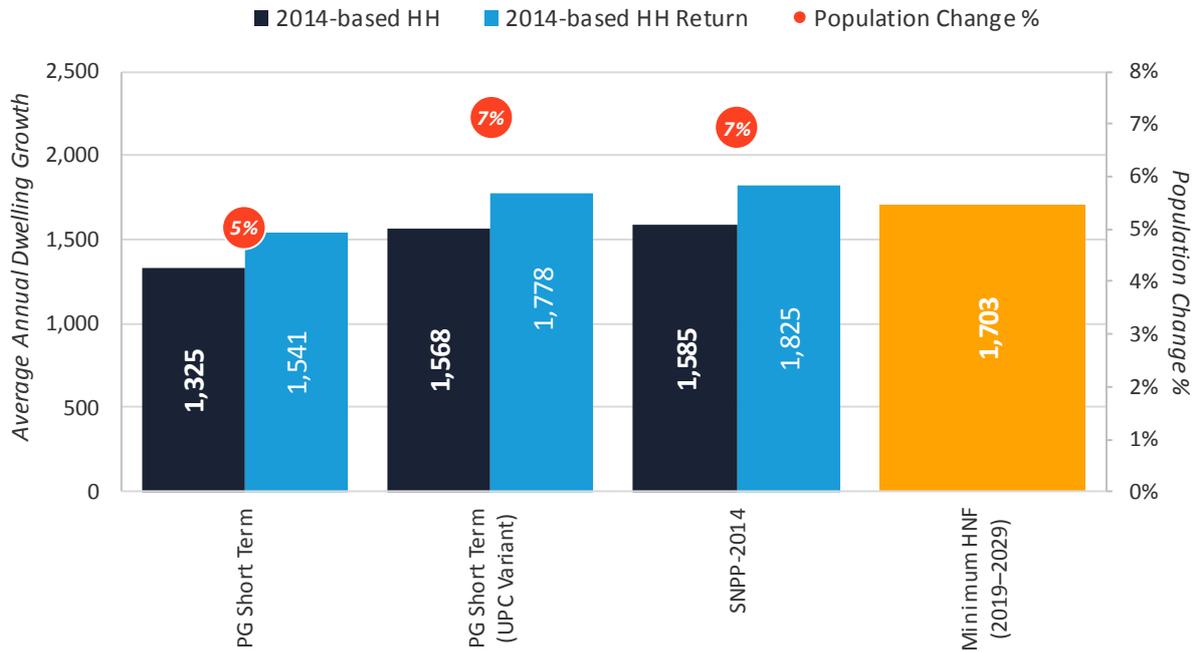
A consideration of further uplifts to the housing number

- 5.29 Additional uplifts based on PPG requirements have been considered. There are no growth strategies or strategic infrastructure improvements that are likely to drive an increase in the number of homes locally. Under the Duty to Co-operate, the Council will engage with neighbouring local authorities as part of the plan-making process. This will include discussions over whether Bradford should be increasing dwelling delivery to accommodate need from neighbouring local authority areas. As present, it is understood there is no need for Bradford to increase its housing number and recently examined plans for Leeds and Craven make no provision for their housing need to be met elsewhere.
- 5.30 An analysis of affordable housing need (in Chapter 6) establishes an annual imbalance of need. Existing affordable housing policies are expected to deliver additional affordable housing across the district. No further uplift to accommodate affordable need is therefore necessary.

Concluding comments on housing need

- 5.31 The Standard Methodology has established a minimum need of 1,703 dwellings each year. To inform the SHMA, Edge Analytics recommend that a condensed range of growth scenarios (Figure 5.2) are considered:
- The **PG Long Term** scenario assumptions have included historical evidence on relatively high levels of international migration that are unlikely to be replicated in the future, even with potential issues relating to population mis-estimation;
 - The suite of ONS **2016-based scenarios** are lower-growth outcomes, underpinned by a relatively high net outflow from domestic migration. This net outflow balance has improved considerably since the 2016-based evidence was formulated;
 - The **PG Short-Term** scenarios incorporate the latest evidence on domestic and international migration, exclude the higher international migration totals pre-2011 and consider the potential impact of population mis-estimation. Together with SNPP-2014, which underpins the MHCLG Standard Method, these scenarios provide an appropriate range for SHMA consideration.
- 5.32 In this condensed range, all dwelling outcomes include a 'return' to higher household formation in the young adult age groups, an important aspiration in seeking to redress housing affordability issues.

Figure 5.2 Dwelling growth range for SHMA consideration 2019-2037



5.33 In conclusion, analysis has considered the minimum housing need established through the MHCLG’s Standard Method in the context of alternative demographic scenarios, strategic requirements, affordable need and duty to cooperate. Notwithstanding the forthcoming ELR evidence on economic outlook and aspiration, the Standard Method would appear to provide an appropriate baseline for the examination of Bradford’s future housing need.

6. Affordable housing need

Introduction

- 6.1 The 2019 NPPF (Paragraph 61) requires that the size, type and tenure of housing needed for different groups in the community should be assessed and reflected in planning policy. It sets out that these should include, but not be limited to, those who require affordable housing, families with children, older people, students, people with disabilities, service families, travellers, people who rent their homes and people wishing to commission or build their own homes.
- 6.2 The 2019 NPPF (Paragraph 62) also states that where a need for affordable housing is identified, planning policies should specify the type of affordable housing required.
- 6.3 This chapter uses evidence from the 2019 household survey and secondary data sources to assess affordable housing requirements in Bradford District. Chapter 7 then considers the needs of particular groups through primary and secondary data analysis and through discussions with key stakeholders. The evidence presented will assist the Council and its strategic partners in making policy decisions regarding future housing development.

Affordable Housing Needs Assessment

- 6.4 The 2019 NPPF defines affordable housing as follows:
- ‘housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers) ...’* (Annex 2).
- 6.5 This section considers affordable housing need for those households who cannot afford to meet their needs in the open market through home ownership or private rental.
- 6.6 PPG 2019 states ‘all households whose needs are not met by the market can be considered in affordable housing need’³².
- 6.7 A detailed analysis of the following factors determines the extent to which there is a shortfall of affordable housing:
- 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); and those who can afford private rent but cannot afford to buy;
 - new households forming who cannot afford to buy or rent in the market;
 - existing households expected to fall into need; and
 - the supply of affordable housing through social/affordable renting and intermediate tenure stock.

Affordable housing need analysis has been based on 2019 household survey evidence.

³² PPG 2019 Paragraph 018 Reference ID: 2a-018-20190220

Assessing affordable housing need using the 2019 Household Survey

- 6.8 The 2019 Household Survey provided a range of evidence on the scale and range of need within communities across Bradford District. Detailed analysis is presented at Appendix C of this report and follows PPG.
- 6.9 Table 6.1 sets out housing need across the district based on the Household Survey and reasons for household need. This shows that there are 29,372 existing households in need, which represents 14.1% of all households.

Category	Factor	District Total
Homeless households or with insecure tenure	N1 Under notice, real threat of notice or lease coming to an end	2,552
	N2 Too expensive, and in receipt of housing benefit or in arrears due to expense	4,307
Mismatch of housing need and dwellings	N3 Overcrowded according to the 'bedroom standard' model	15,410
	N4 Too difficult to maintain	7,852
	N5 Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household	616
	N6 Household containing people with mobility impairment or other special needs living in unsuitable accommodation	4,795
Dwelling amenities and condition	N7 Lacks a bathroom, kitchen or inside WC and household does not have resource to make fit	1,118
	N8 Subject to major disrepair or unfitness and household does not have resource to make fit	2,215
Social needs	N9 Harassment or threats of harassment from neighbours or others living in the vicinity which cannot be resolved except through a move	813
Total no. households in need (with one or more housing needs)		29,372
Total Households		208,307
% households in need		14.1

Note: A household may have more than one housing need. The total number of households in need (29,372) is the total number of households with one or more needs. It is not the sum of the number of households identified as having a particular need Source: 2019 Household Survey

- 6.10 Table 6.2 summarises overall housing need (before further analysis to test the extent to which households can afford open market provision to offset their need) by sub-area and the extent to which housing need varies across the district. The proportion of households in need is highest in City Central (42.1% of households). Three further sub areas have over 10% of households in need; City North East (13.3%), Bingley and

Shipley (10.5%) and Keighley and Worth Valley (10.4%). The lowest proportion of households in need is in Wharfedale (6.5%).

Sub-area	No. of households in need	% of households in need	Total No. households
Bingley and Shipley	3,072	10.5	30,652
City Central	12,370	42.1	54,065
City North East	3,894	13.3	29,112
City South	2,837	9.7	26,840
City West	2,242	7.6	21,141
Keighley and Worth Valley	3,049	10.4	26,836
Wharfedale	1,908	6.5	19,661
Total	29,372	100%	208,307

Source: 2019 Household Survey

6.11 Table 6.3 demonstrates how the proportion of households in housing need varies by tenure and household type for the district. Owner occupiers are more likely to be in housing need, at 48.8% of households, followed by 27.9% in private rented households and 23.3% in affordable housing.

Tenure	No. H'holds in need	% H'holds in need	Total no. households
Owner Occupier	14,336	48.8	135,279
Private Rented	8,198	27.9	41,010
Affordable	6,837	23.3	32,019
District Total (All households in need)	29,371	100.0	208,307

Source: 2019 Household Survey

6.12 Table 6.4 sets out housing need by type of household. Other households (16.9%) and larger families with dependent children (couples) are more likely to be in housing need (16.8% of couples with three or more children under 18 in Bradford District are in housing need). Lone parents with dependent children represent 14.8% of housing need in the district (11.6% with at least two children and 3.2% with larger families). Single adults aged under 65 also form a large category with 14.4% of need concentrated in this group.

Household Type	No. H'holds in need	% H'holds in need	Total no. households
Single Adult (under 65)	4,215	14.4	46,803
Single Adult (65 or over)	2,181	7.5	21,851
Couple only (both under 65)	2,434	8.3	33,339
Couple only (one or both over 65)	1,923	6.6	25,693
Couple with at least 1 or 2 child(ren) under 18	2,000	6.8	27,628
Couple with 3 or more children under 18	4,928	16.8	9,322
Couple with child(ren) aged 18+	1,515	5.2	14,552
Lone parent with at least 1 or 2 child(ren) under 18	3,397	11.6	8,737
Lone parent with 3 or more children under 18	946	3.2	2,139
Lone parent with child(ren) aged 18+	771	2.6	6,159
Other	4,947	16.9	10,481
District Total (All households in need)	29,257	14.1	208,037

Source: 2019 Household Survey

- 6.13 In addition to establishing the overall affordable housing requirements, analysis considers the supply/demand variations by analysis area, and property size (number of bedrooms). Analysis provides a gross figure (absolute shortfalls in affordable provision) and a net figure (which takes into account supply of existing affordable accommodation). Modelling suggests an annual gross imbalance of 3,108 dwellings (Table 6.5) and after taking account of affordable supply an annual net imbalance of 441 affordable dwellings across Bradford District as shown in Table 6.6. The detailed workings of the affordable needs assessment is presented at Appendix C.
- 6.14 In terms of the size of affordable housing required, a broad range of dwellings are needed based on gross shortfall: 25.1% one-bedroom, 30.6% two-bedroom, 28.3% three-bedroom and 16% four or more -bedroom general needs dwellings. However, when likely supply is considered, the need for 3 or more bedroom general needs is particularly identified.

Table 6.5 Gross annual affordable housing imbalance by district and no. of bedrooms 2018/19 to 2022/23

Sub-Area	Number of bedrooms (number)					Annual imbalance
	1	2	3	4	5 or more	Total
Bingley and Shipley	188	142	108	17	58	513
City Central	152	317	395	97	139	1,100
City North East	148	71	62	34	14	329
City South	42	104	134	18	18	317
City West	8	51	24	14	0	96
Keighley and Worth Valley	134	184	66	43	20	448
Wharfedale	104	74	87	32	8	306
Total	776	944	877	255	257	3,108

Sources: 2019 Household Survey; RP CORE Lettings and Sales

Note cells may not sum correctly due to rounding errors

Table 6.6 Net annual affordable housing imbalance by district and no. of bedrooms 2018/19 to 2022/23

Sub-Area	Number of bedrooms (number)					Annual imbalance
	1	2	3	4	5 or more	Total
Bingley and Shipley	-16	45	80	16	58	183
City Central	-282	-25	256	73	139	160
City North East	-60	-114	-35	31	14	-165
City South	-81	22	48	13	18	21
City West	-124	-14	-21	11	0	-149
Keighley and Worth Valley	-32	132	-4	42	20	159
Wharfedale	63	49	80	32	8	232
Total	-532	95	404	218	257	441

Note cells may not sum correctly due to rounding errors

Tenure split

- 6.15 In order to consider an appropriate affordable housing tenure split, the SHMA considers the expressed tenure preferences of existing households in need and newly forming households and the relative affordability of alternative tenure options.
- 6.16 The NPPF also states that 10% of dwellings on larger sites should be made available for affordable home ownership.
- 6.17 Table 6.7 sets out the tenure split based on the tenure preferences of existing and newly-forming households. Analysis indicates that an appropriate tenure split for Bradford District would be around 65% social/affordable rented and 35% intermediate tenure. Further tests of affordability (Table 6.8) confirms that 34% of existing households in need and 35% of newly-forming households could afford intermediate tenure based on a 30% discounted home ownership property.

- 6.18 The role of intermediate tenures was further explored with newly-forming households. Based on data from sample households where a potentially newly-forming household lived (9,953 households), 78.8% would be interested in buying a starter home and 58% buying under the 'help to buy' scheme. Interest in traditional intermediate tenure options was also noted: 33.5% would be interested in shared ownership, 23.8% in discounted home ownership and 18.9% shared equity. There was also strong interest in having a help to buy ISA to help fund a purchase (61% of respondents).

Table 6.7 Affordable tenure split by sub-area

Overall	Bingley and Shipley	City Central	City North East	City South	City West	Keighley and Worth Valley	Wharfedale	Total
Social/affordable	82.7	83.5	80.7	69.4	100.0	20.0	47.1	63.8
Intermediate	17.3	16.5	19.3	30.6	0.0	80.0	52.9	36.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Base (annual gross need)	513	1,100	329	317	96	448	306	3,108

Table 6.8 Affordability of intermediate tenure products

Overall % who could afford Discounted Home Ownership products	Bingley and Shipley	City Central	City North East	City South	City West	Keighley and Worth Valley	Wharfedale	Total
% existing households in need	23.8	37.3	32.4	44.4	48.2	41.7	19.5	34.2
% newly-forming households	38.1	46.5	38.9	22.7	25.7	19.2	21.1	34.7
Overall	30.8	42.7	34.8	31.0	31.6	30.7	20.5	34.4
Base (annual gross need)	513	1,100	329	317	96	448	306	3,108

Property type preferences

- 6.19 The Household Survey 2019 allows analysis of property type preferences based on what existing households in need expect to move to and what newly-formed households have moved to suggests that a mix of houses (78.6%), flats (15.1%), bungalows (4.8%) and other types of dwelling (1.5%) would be appropriate for affordable housing delivery.

Summary

- 6.20 This chapter and the associated appendices provide a clear definition of housing need and affordable housing required, along with a step-by-step explanation of the housing needs assessment model.

- 6.21 Analysis has identified a total of 29,372 existing households in housing need, representing 14.1% of all households across Bradford District based on 2019 Household Survey evidence.
- 6.22 Affordable housing need analysis reveals that there is a net annual imbalance of 441 affordable dwellings across the district.
- 6.23 Overall, analysis would suggest an affordable tenure split of 65% social rented and 35% intermediate tenure based on the tenure choices being considered by existing and newly-forming households in need of affordable housing. This has been tested using household income data which confirms households in need can afford intermediate tenure products profiles to ensure that intermediate tenures are affordable.
- 6.24 A broad range of affordable dwellings are needed: 25.1% one-bedroom, 30.6% two-bedroom, 28.3% three-bedroom and 16% four or more -bedroom general needs dwellings. However, when likely supply is considered, the need for 3 or more bedroom general needs is particularly identified.

Relative affordability of housing tenure options

- 6.25 Assessing local house prices for a variety of tenure options, we can also gain an understanding of the incomes required and take a view on affordability by sub-area. The relative cost of alternative housing options across the CBMDC and the sub-areas is explored in Table 6.9. This includes affordable and market rent options and intermediate tenure options. Table 6.10 shows the income required for alternative tenure options to be affordable and Table 6.11 presents the assumptions underpinning the analysis. Note that the model assumes that all tenures are available in all sub-areas although in reality some tenure options may not be currently available.
- 6.26 This analysis indicates that for open market housing at district-level the minimum gross income required is £18,912 (for lower quartile or entry-level renting) or £22,371 (for lower quartile or entry-level house prices). These amounts do vary by sub-area, for example income requirements for entry-level renting range between £17,280 in Keighley and Worth Valley and £26,400 in Wharfedale. For entry-level home ownership, income requirements range between £14,914 in City Central and £45,514 in Wharfedale.

Table 6.9 Cost of alternative tenure options by sub-area								
Tenure option	Price (2018)							
	Bingley and Shipley	City Central	City North East	City South	City West	Keighley and Worth Valley	Wharfedale	Bradford
Social Rent	£343	£343	£343	£343	£343	£343	£343	£343
Affordable Rent	£480	£364	£403	£384	£396	£365	£615	£390
Market Rent - Lower Quartile	£498	£377	£399	£399	£399	£360	£550	£394
Market Rent - Median	£576	£451	£494	£477	£477	£425	£693	£451
Market Sale - Lower Quartile (assumes 10% deposit)	£125,000	£58,000	£96,000	£75,000	£90,000	£87,500	£177,000	£87,000
Market Sale - Median (assumes 10% deposit)	£172,500	£80,000	£129,000	£100,000	£125,000	£129,950	£242,500	£130,000
Market Sale - Average (assumes 10% deposit)	£197,425	£93,167	£147,882	£110,258	£138,139	£143,283	£299,567	£161,855
Starter Home	£157,940	£74,534	£118,306	£88,206	£110,511	£114,626	£239,654	£129,484
Shared ownership (50%)	£86,250	£40,000	£64,500	£50,000	£62,500	£64,975	£121,250	£65,000
Shared ownership (25%)	£43,125	£20,000	£32,250	£25,000	£31,250	£32,488	£60,625	£32,500
Help to buy	£129,375	£60,000	£96,750	£75,000	£93,750	£97,463	£181,875	£97,500
Discounted sale	£103,500	£48,000	£77,400	£60,000	£75,000	£77,970	£145,500	£78,000

Source: Data produced by Land Registry © Crown copyright 2019, Zoopla 2019, CLG

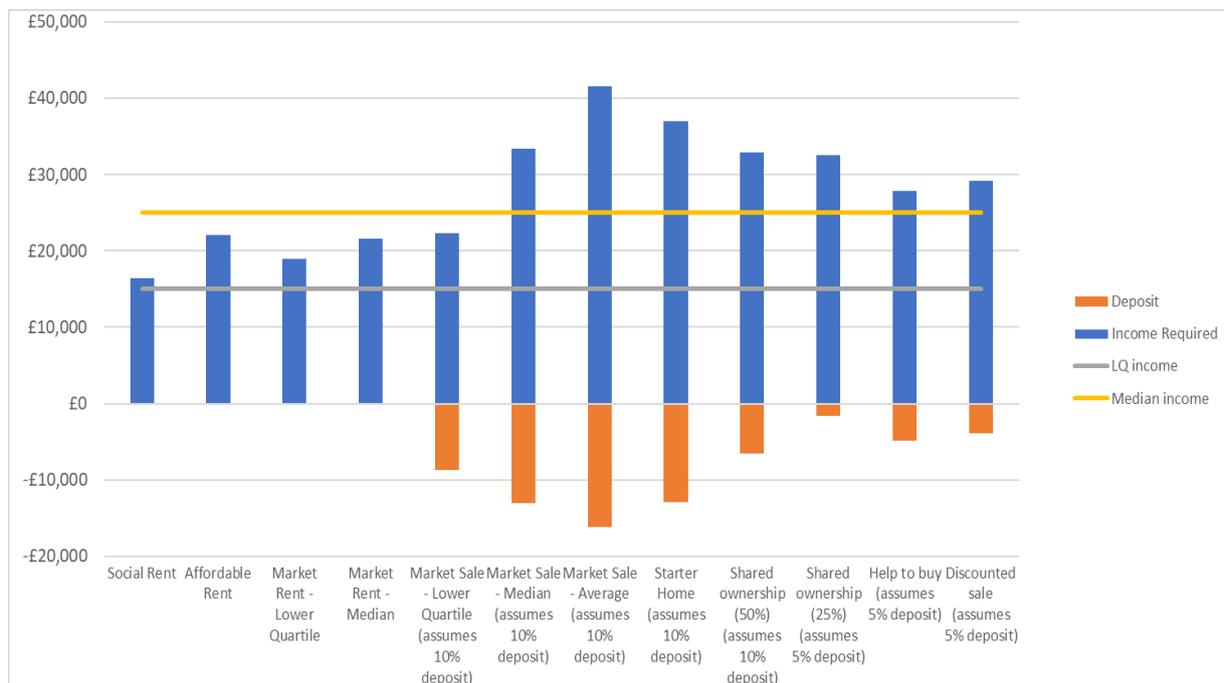
Table 6.10 Gross Income required for alternative tenure options by sub-area								
Tenure option	Price (2018)							
	Bingley and Shipley	City Central	City North East	City South	City West	Keighley and Worth Valley	Wharfedale	Bradford
Social Rent	£16,461	£16,461	£16,461	£16,461	£16,461	£16,461	£16,461	£16,461
Affordable Rent	£23,021	£17,452	£19,353	£18,420	£18,994	£17,524	£29,501	£18,741
Market Rent - Lower Quartile	£23,904	£18,096	£19,152	£19,152	£19,152	£17,280	£26,400	£18,912
Market Rent - Median	£27,648	£21,648	£23,712	£22,896	£22,896	£20,400	£33,264	£21,648
Market Sale - Lower Quartile (assumes 10% deposit)	£32,143	£14,914	£24,686	£19,286	£23,143	£22,500	£45,514	£22,371
Market Sale - Median (assumes 10% deposit)	£44,357	£20,571	£33,171	£25,714	£32,143	£33,416	£62,357	£33,429
Market Sale - Average (assumes 10% deposit)	£50,767	£23,957	£38,027	£28,352	£35,521	£36,844	£77,032	£41,620
Starter Home	£45,126	£21,295	£33,802	£25,202	£31,575	£32,750	£68,473	£36,995
Shared ownership (50%)	£41,330	£23,029	£32,724	£26,986	£31,932	£32,912	£55,180	£32,921
Shared ownership (25%)	£32,598	£32,598	£32,598	£32,598	£32,598	£32,598	£32,598	£32,598
Help to buy	£36,964	£17,143	£27,643	£21,429	£26,786	£27,846	£51,964	£27,857
Discounted sale	£35,537	£16,770	£26,619	£19,846	£24,865	£25,791	£53,922	£29,134

Source: Data produced by Land Registry © Crown copyright 2019, Zoopla 2019, CLG

Tenure	Tenure price assumptions	Affordability assumptions
Social rent	Prevailing prices	Affordability 25% of gross income
Affordable rent	80% of average market rent	Affordability 25% of gross income
Market Rent – lower quartile	Prevailing prices	Affordability 25% of gross income
Market Rent – median	Prevailing prices	Affordability 25% of gross income
Market Rent – upper quartile	Prevailing prices	Affordability 25% of gross income
Market Sale – lower quartile	Prevailing prices	90% LTV, 3.5x gross income
Market Sale – median	Prevailing prices	90% LTV, 3.5x gross income
Market Sale – average	Prevailing prices	90% LTV 3.5x gross income
Starter Home	20% discount on full value (assumed to be median), 10% deposit on discounted portion, remainder mortgage based on 3.5x income	90% LTV, 3.5x gross income
Shared ownership (50%)	Total price based on median price and 50% ownership. Mortgage based on 40%. 10% deposit required, annual service charge £395, Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x gross income for equity and 25% of income for rental element
Shared ownership (25%)	Total price based on median price and 25% ownership. Mortgage based on 20%. 5% deposit required, annual service charge £395, Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x gross income for equity and 25% of income for rental element
Help to buy	Total price based on median price. Mortgage based on 75% equity. 20% loan and deposit of 5%. Loan fee of 1.75% in year 6 of outstanding equity loan increasing annually from yr7 at RPI+1%	70% LTV, 3.5x gross income
Discounted sale	Total price based on mean market sales. Mortgage based on 70% equity and deposit of 5%	70% LTV, 3.5x gross income

- 6.27 Analysis has considered the income requirements for intermediate tenure and the minimum income required is £32,598 for a shared ownership property (based on a 25% equity share).
- 6.28 Figure 6.1 summarises in graphical form the relative affordability of alternative tenures at the Bradford District level, setting out the income and deposit required for different options set against prevailing lower quartile and median earnings. It uses lower quartile and median earnings derived from the ONS Annual Survey of Hours and Earnings for 2018.
- 6.29 This indicates that there are no tenure options which are affordable for households on lower quartile incomes assuming that 25% income is spent on housing costs and no Housing Benefit is being received. By comparison, several intermediate rent and market tenures, market rent at lower quartile and median prices and market sales at lower quartile prices are affordable to households on median incomes. Market sales at the current District-average prices were not affordable to households on lower quartile or median incomes, including starter homes, 50% and 25% shared ownership, Help to Buy and discounted sale. This comparison of local incomes with the cost of local house prices and rents illustrates the affordability challenge faced by residents within Bradford District. It shows the particular problem faced by households who do not have either existing equity or savings.

Figure 6.1 Bradford District household income and housing costs



Source: Data produced by Land Registry © Crown copyright 2019, Zoopla 2019, CLG, ASHE 2018

Note: The deposit requirements are shown on the figure as a negative number

7. The needs of different groups

Introduction

- 7.1 The NPPF (2019) (Paragraph 61) acknowledges that there are a range of household groups who have particular housing requirements. It sets out that the needs of different groups should be assessed and reflected in planning policy in terms of the size, type and tenure of housing. It states that these households include but are not limited to those who require affordable housing, families with children, older people, students, people with disabilities, service families, travellers, people who rent their homes and people wishing to commission or build their own homes.
- 7.2 The needs of those who require affordable housing have been addressed in the previous section of this chapter. The following sections look at other groups and consider their particular housing needs.
- 7.3 In June 2019, additional Planning Practice Guidance was issued which guides councils in preparing planning policies on housing for older and disabled people. This PPG also includes advice on accessible and adaptable housing. Regarding older people, the PPG states *'The need to provide housing for older people is critical. People are living longer lives and the proportion of older people in the population is increasing...Offering older people a better choice of accommodation to suit their changing needs can help them live independently for longer, feel more connected to their communities and help reduce costs to the social care and health systems. Therefore, an understanding of how the ageing population affects housing needs is something to be considered from the early stages of plan-making through to decision-taking'*³³
- 7.4 Regarding people with disabilities. The PPG states *'The provision of appropriate housing for people with disabilities, including specialist and supported housing, is crucial in helping them to live safe and independent lives. Unsuitable or unadapted housing can have a negative impact on disabled people and their carers. It can lead to mobility problems inside and outside the home, poorer mental health and a lack of employment opportunities. Providing suitable housing can enable disabled people to live more independently and safely, with greater choice and control over their lives. Without accessible and adaptable housing, disabled people risk facing discrimination and disadvantage in housing. An ageing population will see the numbers of disabled people continuing to increase and it is important we plan early to meet their needs throughout their lifetime.'*³⁴
- 7.5 The PPG notes that 'for plan-making purposes, strategic policy-making authorities will need to determine the needs of people who will be approaching or reaching retirement over the plan period, as well as the existing population of older people'³⁵

³³ PPG June 2019 Paragraph: 001 Reference ID: 63-001-20190626

³⁴ PPG June 2019 Paragraph: 002 Reference ID: 63-002-20190626

³⁵ PPG June 2019 Paragraph: 003 Reference ID: 63-001-20190626

Structure of this chapter

- 7.6 This chapter is carefully structured to reflect the requirements of PPG. It is divided into the following sections:
- Housing for older people;
 - Adaptations to existing properties and assistance required in the home;
 - Housing for people with disabilities and additional needs (summary with detailed outputs at Appendix E);
 - Optional accessibility standards for newbuild.

Housing for older people

- 7.7 The February 2019 Planning Practice Guidance 'Housing and economic needs assessment' states that *'The health and lifestyles of older people will differ greatly, as will their housing needs. Strategic policy-making authorities will need to determine in relation to their plan period the needs of people who will be approaching or reaching retirement as well as older people now'*. It continues *'Strategic policy-making authorities will need to consider the size, location and quality of dwellings needed in the future for older people in order to allow them to live independently and safely in their own home for as long as possible, or to move to more suitable accommodation if they so wish. Supporting independent living can help to reduce the costs to health and social services and providing more options for older people to move could also free up houses that are under occupied.'*
- 7.8 The PPG notes that *'for plan-making purposes, strategic policy-making authorities will need to determine the needs of people who will be approaching or reaching retirement over the plan period, as well as the existing population of older people'*³⁶
- 7.9 The NPPF Annex 2 defines older people as *'people over or approaching retirement age, including the active, newly-retired through to the very frail elderly; and whose housing can encompass accessible, adaptable general needs housing through to the full range of retirement and specialist housing for those with care and support needs.'*
- 7.10 The February and June PPG recommends the following are considered in an assessment of older persons need:
- The future need for specialist accommodation (including but not restricted to age-restricted general market housing, retirement living or sheltered accommodation, extra-care or housing with care), broken down by type and tenure;
 - The need for care in residential care and nursing homes (C2);
 - The need for co-housing communities;
 - The role of general housing and in particular bungalows and homes that can be adapted to meet a change in needs.

³⁶ PPG June 2019 Paragraph: 003 Reference ID: 63-001-20190626

- 7.11 PPG notes that ‘plan-making authorities will need to count housing provided for older people against their housing requirement’³⁷.

The number of older people in Bradford

- 7.12 A major strategic challenge for the Council is to ensure a range of appropriate housing provision, adaptation and support for the district’s older population. Table 7.1 indicates that the number of people across Bradford District aged 65 or over is projected to increase from 80,957 in 2019 to 112,954 by 2037 (39.5% increase). The percentage increases are larger when looking at the categories of 75 years plus (56.7%) and 85 years plus (68.5%).

Older age groups	2019	2037	Number change	% change
All Older 65+	80,957	112,954	31,997	39.5
All Older 75+	36,145	56,650	20,505	56.7
All Older 85+	10,582	17,830	7,248	68.5

Source: ONS 2016-based subnational population projections

- 7.13 According to 2014-based household projections³⁸, the number of households headed by someone aged 60 and over is expected to increase by 58,272 by 2037.
- 7.14 Data from the household survey suggests that there are around 23% of heads of households who are aged over 65 in the district; 12% aged 65-74 and around 9% aged over 75.

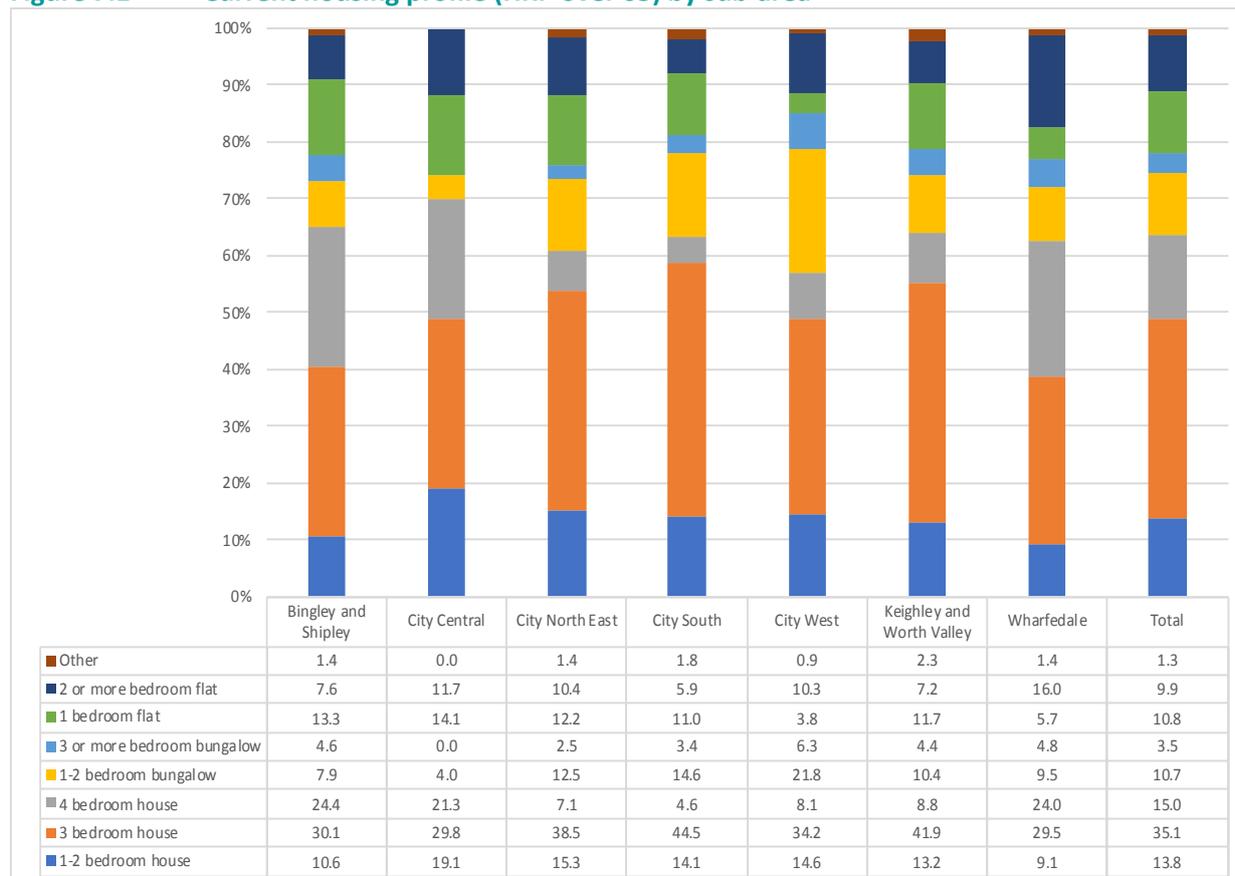
Type and size of dwellings occupied

- 7.15 Figure 7.1 shows the type and size of the property currently occupied by older households by sub-area . 50% of households currently live in a house with 3 or more bedrooms.

³⁷ PPG June 2019 Paragraph: 016 Reference ID: 63-016-20190626

³⁸ CLG 2014-based household projections are the latest available at the time of drafting this report

Figure 7.1 Current housing profile (HRP over 65) by sub-area

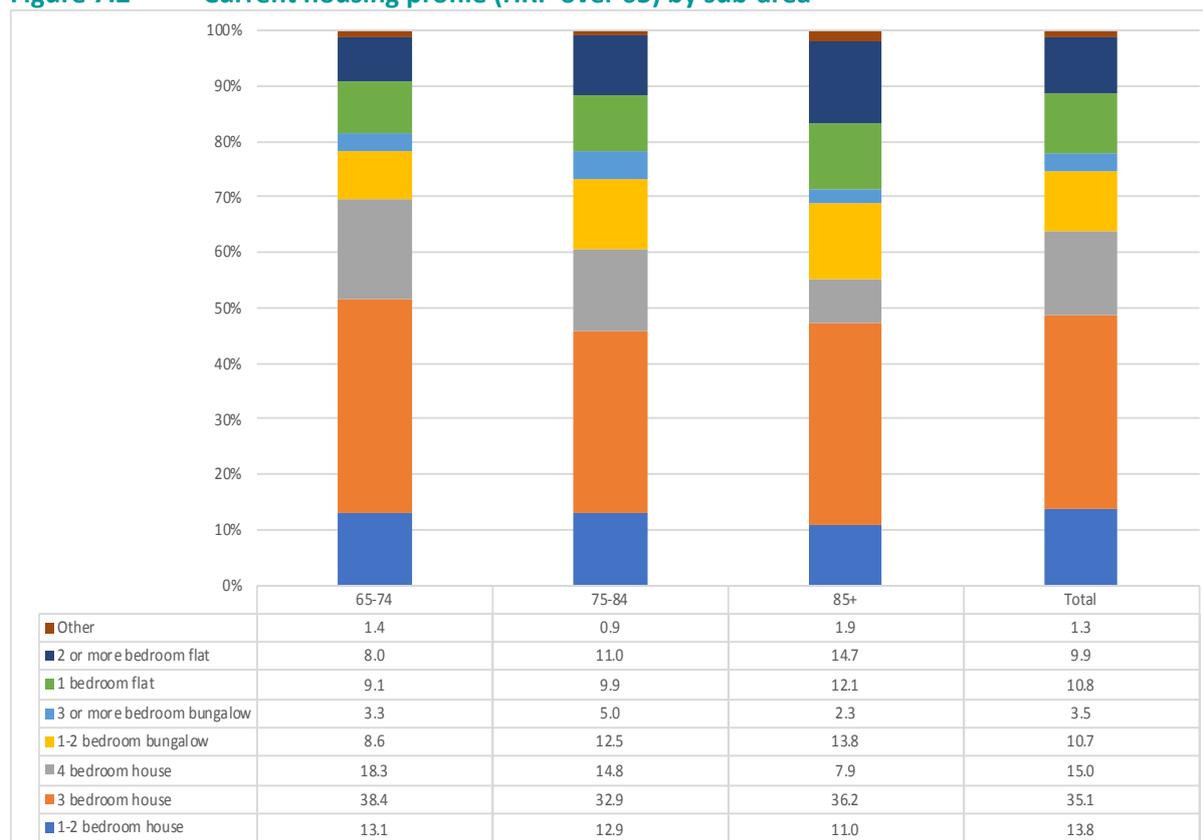


Source: 2019 Household Survey

7.16 Figure 7.2 shows the type and size of the property currently occupied by older people by age group. Overall:

- For those aged 65-74, 69.7% live in houses, 17.0% in flats, 11.8% in bungalow and 1.4% in other property types;
- For those aged 75-84, 60.7% live in houses, 20.9% in flats, 17.5% in bungalows and 0.9% in other property types;
- For those aged 85 and over, 63.8% live in houses, 20.7% in flats, 14.2% in bungalows and 1.3% in other property types.

Figure 7.2 Current housing profile (HRP over 65) by sub-area



Source: 2019 Household Survey

Older person households considering moving

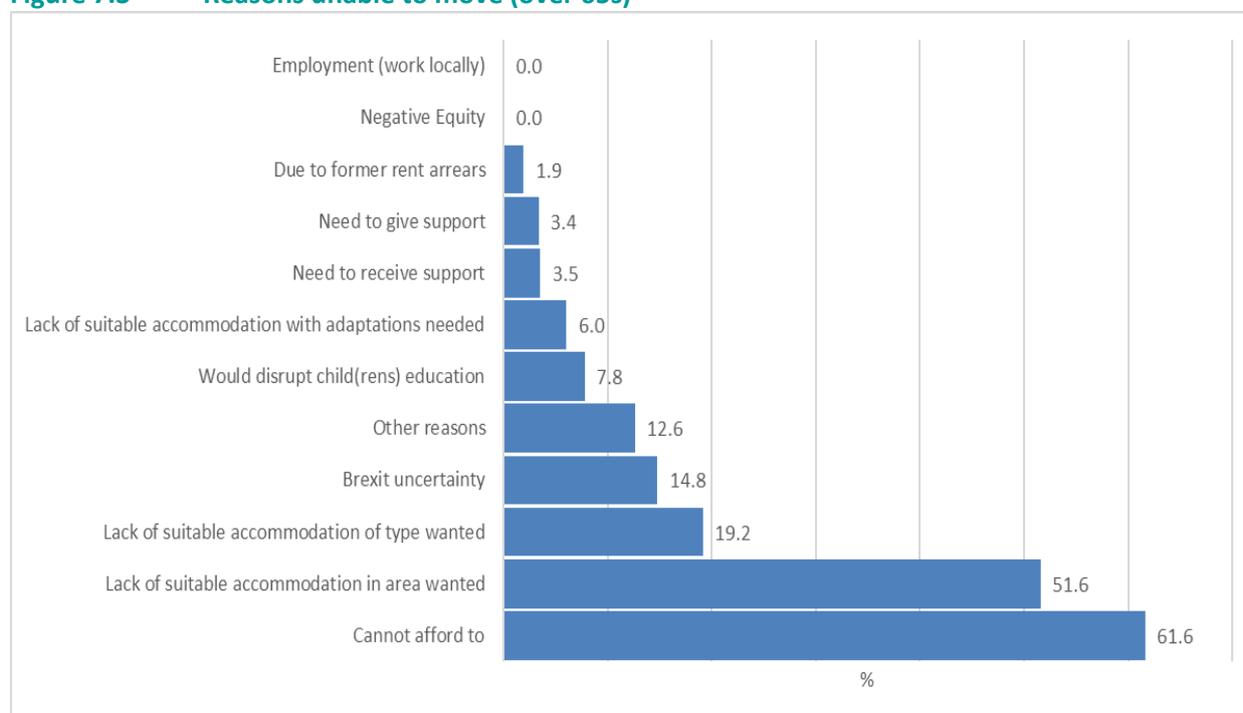
- 7.17 The 2019 household survey identified that 14% (4,590) of households with a HRP aged 65 and over were planning to move in the next 5 years and 4.7% (1,536) would like to move but felt unable to.
- 7.18 Further analysis on the current location of households aged over 65 compared with their location choice should they wish to move produces the following outcome (Table 7.2). The results show that older people who live in the City sub-areas would choose to move outside their current location, whilst older households currently living in the more rural areas of the district would primarily choose to remain within their current location.

Move to	Current location						
	Bingley and Shipley	City Central	City North East	City South	City West	Keighley and Worth Valley	Wharfedale
Bingley and Shipley	46.4	56.3	29.0	0.0	6.0	4.5	0.0
City Central	3.4	16.5	0.0	0.0	8.4	0.0	0.0
City North East	0.0	13.2	24.5	0.0	0.0	0.0	0.0
City South	0.0	0.0	0.0	29.4	0.0	0.0	0.0
City West	0.0	0.0	0.0	0.0	8.7	0.0	0.0
Keighley and Worth Valley	0.0	0.0	0.0	0.0	0.0	65.2	0.0
Wharfedale	20.3	0.0	0.0	0.0	6.0	4.5	78.8
Elsewhere out of Area	29.9	14.0	46.6	70.6	71.0	25.9	21.2
Total	100	100	100	100	100	100	100

Source: Household Survey 2019

7.19 The Household Survey 2019 revealed that around 4.7% of older households would like to move but are unable to. The reasons that they are unable to move are shown in Figure 7.3 (note that respondents could tick more than one option). The main reasons are around affordability (61.6%) and being unable to find a suitable house in the area they would like to move to (51.6%).

Figure 7.3 Reasons unable to move (over 65s)



Source: Household Survey 2019

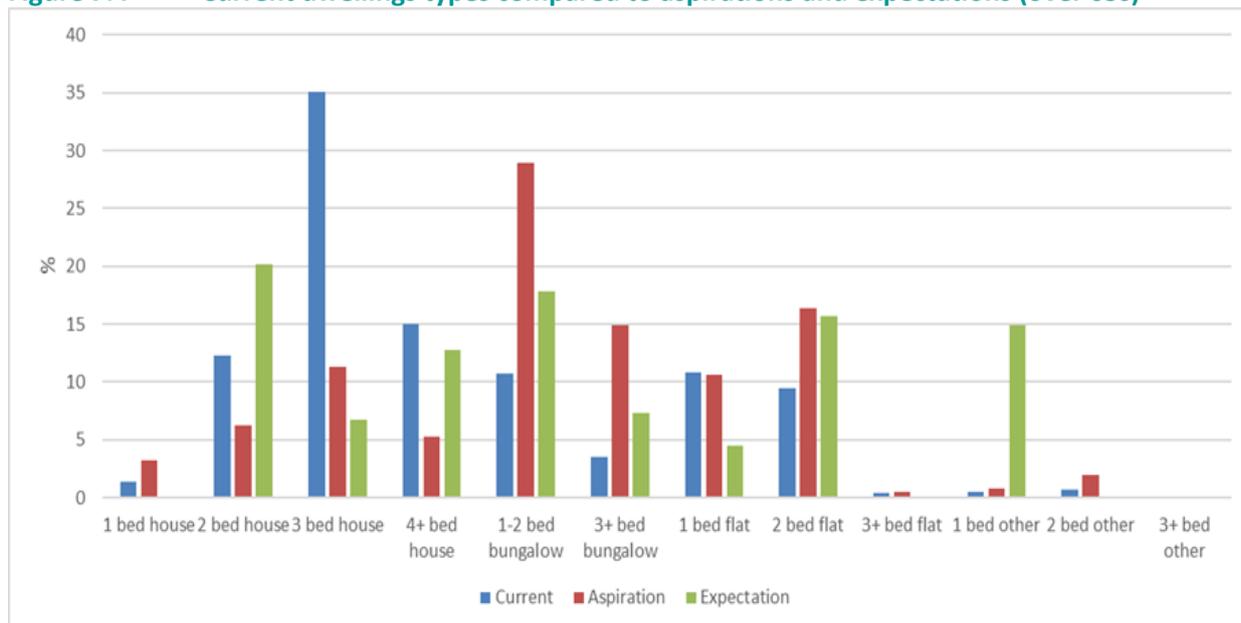
- 7.20 Analysis on the type of housing required in the future by older households and by the location required is summarised in Table 7.3 below.

Property type preference	Location preference							
	Bingley and Shipley	City Central	City North East	City South	City West	Keighley and Worth Valley	Wharfedale	Outside Bradford
1 bed house	0.0	100.0	0.0	0.0	0.0	0.0	1.6	0.0
2 bed house	2.0	0.0	0.0	45.6	0.0	3.1	12.8	2.0
3 bed house	5.5	0.0	0.0	0.0	61.2	10.5	9.7	5.5
4+ bed house	0.0	0.0	14.6	0.0	0.0	10.8	9.0	0.0
1-2 bed bungalow	47.7	0.0	0.0	54.4	30.4	19.7	17.5	47.7
3+ bed bungalow	11.2	0.0	17.7	0.0	0.0	11.4	26.6	11.2
1 bed flat	21.9	0.0	33.5	0.0	8.4	2.9	0.0	21.9
2 bed flat	9.6	0.0	34.2	0.0	0.0	38.3	16.7	9.6
3+ bed flat	0.0	0.0	0.0	0.0	0.0	3.1	0.0	0.0
1 bed other	2.2	0.0	0.0	0.0	0.0	0.0	0.0	2.2
2 bed other	0.0	0.0	0.0	0.0	0.0	0.0	6.2	0.0
3+ bed other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: 2019 Household Survey

- 7.21 Older households wanting to move to a more rural location suggested that they would like smaller sized accommodation, such as, 1 and 2-bedroom houses, 1 and 2-bedroom flats and 1 and 2-bedroom bungalows.
- 7.22 Bungalows were also a leading choice for older households looking to move to the sub-areas of Bingley, Shipley and Wharfedale and outside of Bradford.
- 7.23 The difference in older households' current accommodation, their aspirations and their expectations are shown in Figure 7.4. This indicates that older people are particularly living in three- and four- bedroom houses and to a lesser extent, two-bedroom houses. Of those who intend to move in the next five years, these households have strong aspirations and expectations for smaller dwellings and 'other' property types which includes specialist provision; 28.9% aspire to live in bungalows with up to two bedrooms. Given the anticipated increase in older person households, it is important that the Council recognises the impact this will have on the range of dwelling types and sizes being developed over the plan period.

Figure 7.4 Current dwellings types compared to aspirations and expectations (over 65s)



Source: 2019 Household Survey

Older person rightsizing

- 7.24 Of households with a HRP aged 65 and over and planning to move in the next 5 years (4,590 households), the household survey found that the main reasons for moving were health problems and/or need housing suitable for older/disabled person (29.9%), want to live closer to family/friends (13.4%) and cannot manage existing house (house/garden too big) (13%).
- 7.25 Table 7.4 considers the number of older person households who want to downsize to a smaller property, remain in the same size of property or upsize. The table shows the number of bedrooms the household currently has and the number they would like.

Current property size	Number of bedrooms would like?				Total
	One	Two	Three	Four	
One	250	227	0	0	477
Two	276	750	85	0	1,111
Three	88	850	528	235	1,701
Four	53	267	197	211	728
Five or more	0	37	65	63	165
Total (Valid responses)	667	2,131	875	509	4,182

Source: 2019 Household Survey

Note base is 4,182 as some respondents did not provide the information needed for this calculation

Downsize
Remain same size
Upsize

- 7.26 Table 7.5 considers the future housing choices being considered by older households within the next 5 years by reference to their current number of bedrooms and the number of bedrooms they would like to move to and expect to move to. In terms of moving to a smaller property, 45.3% of older households would like to downsize and 62.9% expected to do so (i.e. move to a property with fewer bedrooms). 41.6% would like to move into a property with the same number of bedrooms as they presently occupy; 24.4% expected to achieve this. A further 13.1% of older households would like to move to a property with a larger number of bedroom (upsizing), and 12.7% expected to achieve this.

Housing choice	Aspiration (%)	Expectation (%)
Downsizing (moving to a smaller property)	45.3	62.9
Staying same	41.6	24.4
Upsizing (moving to larger property)	13.1	12.7
Total	100.0	100.0
<i>Base (households responding)</i>	<i>4,182</i>	<i>3,073</i>

Source: 2018 Household Survey

- 7.27 The overall impact of older persons housing need is considered in the dwelling type and mix analysis in Chapter 8.

Assistance in the home

- 7.28 Growing older can come with an increased need for help and support within the home. Survey data captured the responses from older households on what type of support or assistance they may need now or in the near future. In Table 7.6 the range of assistance required from households under 60 is compared to those households aged 60-84 and 85+ age groups. Except for 'help with repair and maintenance', the level of assistance required increases with age group and the majority of 85+ households require help with, gardening, cleaning the home and other practical tasks. Company and friendship are selected by around one in five households across all age groups.

Type of assistance	Under 60		60-84		85+	
	Need now	Need in 5 years	Need now	Need in 5 years	Need now	Need in 5 years
Help with repair and maintenance of home	79.1	75.9	53.1	63.4	44.9	41.4
Help with gardening	43.5	51.9	57.2	55.2	65.6	50.1
Help with cleaning home	27.4	44.6	41.0	41.8	68.3	59.7
Help with other practical tasks	21.6	34.9	38.7	36.2	69.2	48.0
Help with personal care	19.4	31.4	21.9	29.7	31.5	42.9
Want company / friendship	23.6	30.9	22.8	24.8	23.3	35.1
<i>Base (All households)</i>	<i>121,996</i>		<i>66,958</i>		<i>5,466</i>	

Source: 2019 Household Survey

- 7.29 Older households were also asked to give their reasons for wanting to move home in the future. Of households with an HRP aged 60 and over the majority of responses were centred around health reasons and not being able to manage their current property. For those aged between 60 and 84, 16.4% mentioned being unable to manage their property due to the size of the house or garden and 16.7% selected the response 'other reason'. Almost half of households with an HRP aged over 85 responded that health problems and needing housing suitable for older/disabled persons was their main reasons for wanting to move.
- 7.30 Due to the fact that generally older households are still living in their family home (*over half of households – aged 60+ have lived in their current home for over 20 years*), and those properties are perhaps under occupied now, downsizing could be a sounder option.

Future need for specialist older person accommodation and residential care provision

- 7.31 Table 7.7 sets out the categories of specialist older person accommodation as shown on the Elderly Accommodation Counsel (EAC) website³⁹. PPG recognises that *'there is a significant amount of variability in the types of specialist housing for older people. The list provided provides an indication of the different types of housing available, but is not definitive. Any single development may contain a range of different types of specialist housing'*⁴⁰

³⁹ www.housingcare.org

⁴⁰ PPG June 2019 Paragraph: 010 Reference ID: 63-010-20190626

Table 7.7 Categories of older person accommodation

Category	Number of units	Description
Age-exclusive housing	1,707	<p>EAC definition: Schemes or developments that cater exclusively for older people, usually incorporate design features helpful to older people, and may have communal facilities such as a residents' lounge, guest suite and shared garden, but do not provide any regular on-site support to residents.</p> <p>PPG definition: This type of housing is generally for people aged 55 and over and the active elderly. It may include some shared amenities such as communal gardens, but does not include support or care services.</p>
Care homes	1,945	<p>EAC definition: A residential setting where a number of older people live, usually in single rooms, and have access to on-site care services. Since April 2002 all homes in England, Scotland and Wales are known as 'care homes', but are registered to provide different levels of care. A home registered simply as a care home will provide personal care only - help with washing, dressing and giving medication.</p> <p>PPG definition: These have individual rooms within a residential building and provide a high level of care meeting all activities of daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes.</p>
Care home with nursing	1,958	A home registered as a care home with nursing will provide the same personal care but also have a qualified nurse on duty twenty-four hours a day to carry out nursing tasks. These homes are for people who are physically or mentally frail or people who need regular attention from a nurse.
Enhanced sheltered/close care	65	Sheltered housing that provides more in facilities and services than traditional sheltered housing but does not offer the full range of provision that is found in an Extra Care housing scheme
Retirement/Sheltered housing	4,333	<p>EAC definition: Sheltered housing means having your own flat or bungalow in a block, or on a small estate, where all the other residents are older people (usually over 55). With a few exceptions, all developments (or 'schemes') provide independent, self-contained homes with their own front doors. Retirement housing means housing developments of a similar type to sheltered housing (see below), but built for sale, usually on a leasehold basis.</p> <p>PPG definition: This usually consists of purpose-built flats or bungalows with limited communal facilities such as a lounge, laundry room and guest room. It does not generally provide care services, but provides some support to enable residents to live independently. This can include 24 hour on-site assistance (alarm) and a warden or house manager.</p>
Extra Care housing or housing with care	739	EAC definition: Extra Care Housing is housing designed with the needs of frailer older people in mind and with varying levels of care and support available on site. People who live in Extra Care Housing have their own self-contained homes, their own front doors and a legal right to occupy the property. Extra Care Housing

Category	Number of units	Description
		<p>is also known as very sheltered housing, assisted living, or simply as 'housing with care'. It comes in many built forms, including blocks of flats, bungalow estates and retirement villages. It is a popular choice among older people because it can sometimes provide an alternative to a care home.</p> <p>PPG definition: This usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required, through an onsite care agency registered through the Care Quality Commission (CQC). Residents are able to live independently with 24 hour access to support services and staff, and meals are also available. There are often extensive communal areas, such as space to socialise or a wellbeing centre. In some cases, these developments are known as retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.</p> <p>Note extra care can also provide accommodation for people with additional needs who are not older people</p>
Total	10,747	

Source: EAC database www.housingcare.org; Council lists of accommodation

- 7.32 Across the district, there are around 10,747 units of specialist older persons accommodation. This includes 3,903 units of residential care (C2 planning use class) dwellings and 6,844 units of specialist older person accommodation (C3 planning use class).
- 7.33 Analysis would indicate that 61.3% of specialist older person provision including sheltered housing is owned by registered/social providers and 37.7% by private organisations and charities.
- 7.34 Table 7.8 considers the ratio of older people to current provision and then applies this ratio to future household projections. This results in the need for 3,884 additional specialist older persons accommodation (C3) and 2,214 additional units of residential care provision (C3) over the plan period to 2037.⁴¹

⁴¹ 2019 PPG Paragraph: 016 Reference ID 63-016-20190626 states '...for residential institutions, to establish the amount of accommodation released in the housing market, authorities should base calculations on the average number of adults living in households, using the published Census Data. Census table QS421EW reported 3,380 people living in residential institutions: 1,484 residents in care homes with nursing, 1,896 in care homes without nursing and 0 in sheltered communal establishments and therefore the EAC data is used as a basis for a more up to date calculation

Current provision (and planning use class)	Number of units 2018	Number aged 75 and over 2019	Number aged 75 and over 2032 (projected)	Change in need
		36,145	56,650	
		Ratio of population to current provision	Ratio applied to 2037 population	
Specialist older person(C3)	6,844	0.18940379	10,727	3,883
Residential Care (C2)	3,903	0.10798174	6,117	2,214
Total	10,747		16,844	6,097

Need for specialist older person housing evidenced in the Household Survey

- 7.35 In addition to the current and projected specialist accommodation in Bradford District, the household survey also captured data on older persons need for specialist housing.
- 7.36 The Household Survey asked, 'If you think it is relevant to you, which of the following older persons' housing options would you seriously consider either now or in the next 5 years?'. Table 7.9 reports the number of households who would consider different older persons' housing options (respondents could tick more than one option) across Bradford District and by age group. Overall, of respondents aged 65 and over, 68.6% were planning to continue to live in their current home with support when needed. Of additional note, 27.4% would consider renting sheltered housing, 18.3% rent extra care housing and 13.2% buying sheltered accommodation. 13.0% would consider co-housing and 12.4% would consider a residential care home. Table 7.10 summarises the data by sub-area.

Housing option	All 65+	65-74	75+
Continue to live in current home with support when needed	68.6	65.5	75.0
Buying a property on the open market	10.0	14.8	6.6
Rent a property from a private landlord	3.8	3.8	3.6
Rent from a housing association	8.4	10.3	7.1
Sheltered accommodation – renting	27.4	26.6	23.5
Sheltered accommodation – buying	13.2	15.4	10.7
Sheltered accommodation – shared ownership	7.9	8.1	7.4
Extra care housing – renting	18.3	16.9	19.9
Extra care housing – buying	7.9	6.2	7.5
Extra care housing – shared ownership	5.7	5.0	5.6
Supported housing	2.4	3.5	0.6
Residential care home	12.4	4.5	16.7
Co-housing	13.0	12.8	12.8
Go to live with children or other relatives/friends	5.5	7.5	4.4
Other	2.2	1.3	3.2
<i>Base (total households responding)</i>	<i>15,865</i>	<i>6,498</i>	<i>8,044</i>

Note: Although all households aged 65+ could be identified from the survey, some did not provide age information, so the sample broken down by age group is slightly smaller

7.37 Given the high proportion of older households who want to continue living in their own home, the provision of home-based assistance, support and care is an increasingly important issue in the meeting of housing needs for older people. The key challenge for local authorities is the funding of services for growing numbers of older people.

Table 7.10 Older persons' housing options by sub-area

Housing option	Sub-area							Bradford District
	Bingley and Shipley	City Central	City North East	City South	City West	Keighley and Worth Valley	Wharfedale	
Continue to live in current home with support when needed	63.9	54.8	74.3	73.5	73.7	66.6	81.1	68.6
Buying a property in the open market	20.8	2.7	5.7	5.4	7.1	12.1	12.7	10.0
Rent a property from a private landlord	5.3	2.4	2.8	4.1	4.2	5.8	1.7	3.8
Rent from HA	10.8	4.4	10.6	7.9	11.2	9.2	6.6	8.4
Sheltered Accommodation – Renting	26.7	38.1	25.1	25.5	37.7	25.4	16.0	27.4
Sheltered Accommodation – Buying	23.8	6.7	11.4	8.2	11.2	13.0	15.4	13.2
Sheltered Accommodation - Shared Ownership	14.4	6.5	3.1	6.0	10.0	7.3	7.1	7.9
Extra Care Housing – Renting	16.5	20.4	27.2	9.0	29.2	18.4	14.4	18.3
Extra Care Housing – Buying	17.7	2.0	5.7	3.0	9.3	5.9	11.1	7.9
Extra Care Housing - Shared Ownership	11.3	4.0	1.6	2.4	9.8	5.3	5.9	5.7
Supported Housing	1.6	3.9	3.1	0.0	0.0	7.0	0.0	2.4
Residential Care Home	14.8	5.1	15.3	9.1	10.0	12.7	20.2	12.4
Co-housing	16.3	8.1	15.4	8.9	10.7	19.2	11.4	13.0
Go to live with children or other relatives	5.3	4.5	7.7	1.1	5.6	9.5	4.8	5.5
Other	4.5	0.0	0.0	3.6	0.0	3.6	2.4	2.2
Base	2,869	2,788	1,925	2,230	1,181	2,505	2,367	15,865

Source: 2019 Household Survey

People with dementia and early onset dementia

- 7.38 The PPG makes specific reference to dementia and that *'there should be a range of housing options and tenures available to people with dementia, including mainstream and specialist housing. Innovative and diverse housing models should be considered where appropriate'*⁴²
- 7.39 The PPG also outlines the characteristics of a dementia- friendly communities:
- easy to navigate physical environment
 - appropriate transport
 - communities shaped around the views of people with dementia and their carers
 - good orientation and familiarity
 - reduction in unnecessary clutter
 - reduction in disorienting visual and auditory stimuli.
- 7.40 Information relating to people with dementia is presented at Appendix E. In summary, across Bradford district, there are an estimated 5,000 people with dementia and this is expected to increase by around 1,500 by 2021. There is currently one extra care unit with 32 apartments for people with dementia. Recommendations for additional provision include:
- Community housing so people with dementia can live as part of a larger community;
 - Building capacity within the local authority to Help people in their own home and through the effective use of technology;
 - Promoting dementia-friendly communities;
 - Building homes that can be easily adapted to suite needs including dementia.

Senior co-housing communities

- 7.41 The household survey indicated interest in co-housing, particularly from respondents in Keighley and Worth Valley, Bingley and Shipley and City North East. Senior co-housing is specifically mentioned in PPG as a housing option for older people: *'Senior co-housing communities are created and run by residents, based on the intention to live with a group of people of a similar age. The sites often consist of self-contained private homes as well as shared community space. Some communities offer an additional option for informal care.'*
- 7.42 A total of 4,242 households interested in co-housing as a residential option:
- Most were owner occupiers (76.8%), 13.2% lived in affordable housing and 10% privately rented;

⁴² June 2019 PPG Paragraph: 019 Reference ID: 63-019-20190626

- Households were mainly expecting to buy a property in a co-housing community (81.1%), 13.1% were expecting to privately rent and 5.8% to rent from a social landlord;
- 27.4% had a household income of less than £300 each week, 41.9% between £300 and £500 each week and 30.7% at least £500 each week;
- Table 7.11 sets out the dwelling type and size preferences

Dwelling type/size	Like (%)	Expect (%)
2 bed house	22.4	35.7
3 bed house	14.5	2.3
1 bed flat	4.8	15.4
2 bed flat	15.5	6.1
1-2 bed bungalow	6.3	38.0
3+ bed bungalow	34.6	2.5
2 bed other	2.1	100
Base (valid responses)	1104	908

Stakeholder views on older persons' housing

- 7.43 Stakeholders comment that older people tend to want to stay in their own homes and in the area they have lived or grown up in. Policies are geared towards supporting people in their own homes but there are gaps for people who are not eligible for a social care assessment and for those who self-fund their support. However, there is a particular need from those who are experiencing ill health and can no longer manage at home and are thinking about sheltered housing or residential or nursing care.
- 7.44 Stakeholder comments are presented at Appendix E and key findings include:
- A need to consider adapting existing homes rather than rightsizing, particularly to help those without the financial resources to move;
 - Improving access to information on housing options across all tenures
 - Increase the range of choice available to older movers;
 - Concerns about the poor quality of residential care and nursing homes (although these have been improving). There is an oversupply of residential home beds but an undersupply of nursing home beds;
 - Concerns about households struggling with service changes in private extra care schemes;
 - Concern about the poor condition of older persons dwellings but initiatives such as Warm Homes run by Age Concern to help those struggling to heat their homes and the Council run a means-tested 'Healthy Heat' service aimed at older owner occupiers;

- Access to transport was raised as an issue, particularly for older people in rural areas getting to health and hospital appointments;
- A specific need has been identified for people with dementia who need appropriate community-based accommodation for single people, couples and for people leaving hospital; and
- Accessible new-build housing is needed, with accommodation on one floor (bungalow or level-access). Being part of a community is important, so developments with shared indoor and outdoor spaces and facilities are appropriate. Newbuild need to be accessible for wheelchair and mobility scooter users.

Conclusions of the need for older persons' housing

- 7.45 In accordance with PPG, the SHMA has considered the future need for specialist accommodation, the need for residential care institutions and considered the role of general housing in meeting needs, in particular bungalows and homes that can be adapted to meet a change in needs.
- 7.46 The number of households headed by someone aged 65 or over is expected to increase by 27,985 (49%) by 2037. The majority of older people and 65 and over (68.6%) want to continue to live in their current home with support when needed according to the Household Survey, with help with repair/maintenance, gardening, cleaning and other practical tasks – key support which would help people remain in their own home. However, the Household Survey also points to a need to deliver a range of smaller dwellings for older people in the general market and specialist older housing provision.
- 7.47 Across the district, there are currently around 10,747 units of specialist older persons accommodation. This includes 3,903 units of residential care (C2) dwellings and 6,844 specialist older persons dwellings (C3). 61.3% of specialist older person provision including sheltered housing is owned by registered/social providers and 37.7% by private organisations and charities. It is estimated that an additional 3,884 units of specialist older person (C3) and 2,214 units of residential care (C2) will be required to 2037. The SHMA does not specify the precise nature of specialist older person dwellings to be built. This is to allow flexibility in delivery and PPG states that *'any single development may contain a range of different types of specialist housing'*⁴³
- 7.48 A key conclusion is that there needs to be a broader housing offer for older people across the district and the SHMA has provided evidence of scale and range of dwellings needed.

⁴³ PPG June 2019 Paragraph: 010 Reference ID: 63-010-20190626

Adaptations to existing properties and assistance in the home

- 7.49 Given that the majority of older people (68.6%) want to remain in their own homes with help and support when needed, the extent to which their properties need to be adapted needs careful consideration. Additionally, the need to adapt properties for people aged under 65 also needs to be considered.
- 7.50 Table 7.12 shows how many homes by sub-area have been adapted, whether care and support is required and whether there is sufficient space for a carer to stay overnight if needed. The 2019 Household Survey found that across the seven sub-areas, between 8.9% and 25.2% of all properties have been adapted or purpose built for a person with a long-term illness, health problem or disability. Between 5.6% and 45.7% stated that they needed care or support to remain in their current home and between 10.3% and 18.0% said they had sufficient room should a carer need to stay over.

Sub-Area	Current home has been adapted or purpose-built for a person with a long-term illness, health problem or disability (%)	You or other members of your household require care or support to enable you/them to stay in this home (%)	Sufficient space in your home for a carer to stay overnight, if this was needed, is available (%)
Bingley and Shipley	11.5%	8.5%	18.0%
City Central	25.2%	45.7%	17.9%
City North East	11.5%	9.2%	14.6%
City South	14.2%	11.1%	12.1%
City West	10.6%	7.1%	10.3%
Keighley and Worth Valley	18.0%	12.8%	14.0%
Wharfedale	8.9%	5.6%	12.5%

Source: 2019 household survey

- 7.51 In terms of adaptations, these are most prevalent in City Central (25.2% of households) and Keighley and Worth Valley (18.0%) sub-areas. It is the City Central sub-area (45.7%) where the highest levels of care/support to enable household members to stay at their home were also reported.
- 7.52 The 2019 Household Survey asked whether adaptations were required by households (Table 7.13). This takes account of the PPG which asks Councils to consider the extent to which existing dwelling stock can help meet the needs of older people⁴⁴. When asked about adaptations and home improvements required in the home now and in the future households aged under 60 focused more on the house itself, specifically, better heating, double glazing and more insulation. However, households aged over 85 paid more emphasis to adaptation needed for assistance in the home, including, adaptations to bathroom, internal and external handrails, stair lift and alarm services.

⁴⁴ PPG February 2019 Paragraph: 017 Reference ID: 2a-017-20190220

Table 7.13 Adaptations and home improvements required either now or in next 5 years by age group

Adaptation/improvement required	Age group (% of households)			Total
	Under 60 years	60-84 years	85+	
Better heating	51.0	35.6	19.6	45.6
More insulation (loft, wall cavities)	48.3	23.0	14.4	39.9
Double glazing	45.3	22.0	15.1	37.6
Adaptations to kitchen	18.4	14.6	17.0	17.2
Adaptations to bathroom	21.0	28.6	32.6	23.6
Additional entrances / exits	12.7	4.8	7.1	10.2
Support with keys / fob access to property	12.3	8.9	16.5	11.4
Opening or closing front door / accessing communal entrance	10.3	6.1	13.0	9.2
Adaptations relating to sensory needs	13.3	8.4	14.8	11.9
Internal handrails / grab rails	18.0	24.4	29.6	20.2
External handrails /grab rails	15.1	21.8	27.0	17.4
Downstairs WC	18.0	14.2	14.7	16.8
Stair lift / vertical lift	12.9	16.8	26.6	14.4
Improvements to access (e.g. level access in and around home)	11.5	13.2	16.9	12.2
Wheelchair adaptations (including door widening and ramps)	11.2	6.6	18.0	10.0
Lever door handles	11.5	5.3	9.4	9.6
Room for a carer	9.9	7.0	12.7	9.1
Community alarm service	12.7	10.7	24.9	12.4
Security alarm	27.4	13.7	7.4	22.8
Increase the size of property (e.g. extension, loft conversion)	25.4	7.3	5.6	19.5
Sound proofing	21.7	11.3	8.0	18.3
Improved ventilation	23.5	10.6	7.3	19.2
Base (all households)	121,996	66,958	5,466	194,420

Source: 2019 Household Survey

7.53 Resources for aids and adaptations remain limited, particularly for households in the private sector (owner occupation or privately rented accommodation). However, as mentioned above in respect of support requirements, the provision of appropriate adaptations is essential to older households in maintaining independent living. Alternative sources of funding, such as equity loans, could be considered to finance remedial measures required by older person households. It should be pointed out that whilst local authorities will assess anyone's needs, assistance is means tested and many will self-fund.

7.54 Applying data from the household survey to MHCLG 2014-based household projections (Table 7.14) allows us to estimate the future number of adapted properties required by age group across Bradford District. Analysis indicates that over the plan

period to 2017, an additional 4,051 properties will require adaptations, either through the adaptation of existing properties or through newbuild.

Age Group	Year			% properties with adaptations	Number of adapted properties required by age group		
	2019	2037	change		2019	2037	change
15-24	6,613	6,053	-560	0.0	0	0	0
25-34	28,070	24,550	-3,520	2.6	734	642	-92
35-44	41,164	40,933	-231	2.4	979	973	-5
45-59	60,711	63,311	2,600	4.4	2,647	2,761	113
60-74	46,276	55,536	9,260	6.2	2,885	3,462	577
75-84	19,368	30,801	11,433	12.7	2,461	3,913	1,452
85+	8,345	16,790	8,445	23.7	1,981	3,987	2,006
Total	210,547	237,974	27,427	5.4	11,687	15,738	4,051
Source	MHCLG2014-based household projections			2019 Household Survey	2019 survey applied to MHCLG 2014-based household projections		

Source: 2019 Household Survey and ONS 2016 population projections

Housing for people with disabilities and additional needs

7.55 February 2019 PPG comments that ‘The provision of appropriate housing for people with disabilities, including specialist and supported housing, is crucial in ensuring that they live safe and independent lives’⁴⁵. The NPPF and PPG provide definitions of people with disabilities.

Definitions

7.56 The NPPF Annex 2 defines people with disabilities as people who ‘have a physical or mental impairment, and that impairment has a substantial and *long-term adverse effect on their ability to carry out normal day-to-day activities. These people include, but are not limited to, people with ambulatory difficulties, blindness, learning difficulties, autism and mental health needs.* The PPG notes that these disabilities’ *may generate a range of housing requirements which can change over time. Local planning authorities may also wish to consider groups outside of the scope of this definition in order to meet specific needs within their community. To enable disabled people to live more safely and independently, local planning authorities will need to consider their variety of needs in both plan-making and decision-taking’.*

7.57 Arc4 considers two broad categories of need when assessing the needs of people with additional needs

A. People with disability and health needs

⁴⁵ PPG February 2019 Paragraph: 017 Reference ID: 2a-017-20190220

B. Other people with support needs

- 7.58 Appendix E sets out detailed analysis of the number of people in Bradford district with disabilities and additional needs. It then presents information obtained for different groups including a review of existing provision and future accommodation need.

Key findings

Overall level of disability/support needs across Bradford District

- 7.59 A range of sources have been considered to establish the overall scale of disability / support needs across the district.
- According to the 2011 census, 5.7% of residents were either in bad/very bad health (particularly older age groups) and 13.5% were in 'fair health'. Overall, around 99,000 or 19.2% of residents were in these health categories.
 - 8% reported that their daily activities were limited 'a lot' and 8.9% 'a little' (particularly older age groups);
 - 2.9% of residents receive disability living allowance, with learning difficulties and arthritis the most frequently mentioned reasons for claiming;
 - Applying national disability prevalence rates to Bradford district would suggest around 105,000 people have a disability and this is predicted to increase by around 13,900 to 118,900 by 2037;
 - The SHMA 2019 household survey indicated around 87,000 people had an illness or disability, with physical/mobility impairment and a long-standing illness/health condition most frequently mentioned.

Specialist housing need in Bradford

- 7.60 Extensive stakeholder consultation with Commissioners, service providers and advocacy groups has provided an insight into specialist housing need in Bradford. Findings are presented in Appendix E and key points include:
- The Joint Strategic Needs Assessment (JSNA) which seeks to identify 'big picture' health and wellbeing points to residents experiencing higher than average levels of risk from poor quality housing. Cold, damp and unsafe housing increases the risk of ill health and falls and 26% of private sector homes have the highest level of risk. Bradford district is the 11th most deprived district in England and the Bradford City health area identified as one of the most deprived areas of the country;
 - The Health and Wellbeing Strategy is seeking tackle challenges for people with long-term conditions, physical disabilities, sensory needs and learning disabilities
 - In 2017/18, 5,735 people were in receipt of long-term adult social care support, with 58% aged 65 and over. There is a shift away from providing residential care and nursing services towards community-based services.
 - A comprehensive mapping exercise is being carried out by the Council for people with additional needs.

A. People with disabilities and health needs

People with learning disabilities and autism

- 7.61 Estimates of people with learning disabilities do vary but a figure of between 8,000 and 9,400 is suggested. The Council published a report 'Learning Disability and Autism in Bradford: A health needs assessment' in February 2019.
- 7.62 A key driver to future housing delivery is the national Transforming Care Plan which is seeking to reduce the number of people with learning disabilities and autism needing to go into hospital for their care. There is a concerted effort through the programme to provide a range of housing needs to accommodate the planned reduction in inpatient facilities/admissions.
- 7.63 A key challenge is the high proportions who live with their families and 'there is nowhere for people to go on leaving home'⁴⁶. There is a general lack of housing particularly in Bradford East, Bradford West and Keighley; Baildon, Wharfedale and Haworth were also mentioned.
- 7.64 Seven new housing schemes are being developed offering a choice of single and shared tenancies for up to 92 people. There is also a need for level access properties or properties compliant with accessible standards.

B. Other people with support needs

People with mental health issues

- 7.65 The 2019 household survey identified 18,848 people who self-reported a mental health issue. The Mental Wellbeing Strategy for Bradford and Craven districts indicates there are a large number of people are living in environments linked to poor housing which present a high-risk of mental illness. Community Mental Health Team professionals comment that people with mental health problems regularly experience homelessness. It is estimated that 1% are currently street homeless and a further 10% are sofa-surfing and not in settled accommodation. Those who are homeless often have at least one additional need such as physical health issue, learning disability, substance-misuse issue or history of offending⁴⁷.
- 7.66 A Multiple Needs Contract is provided by Horton Housing which commissions 3 hostels with 20 beds each and also includes units of dispersed accommodation. This service provides 6 months of intensive support with 24/7 staffing but the supply of appropriate move-on accommodation with appropriate low-level support is limited.
- 7.67 Other issues identified by stakeholders include:
- Accessing housing support can be a challenge, for instance due to the formality of processes and limited contact-ability;

⁴⁶ Learning Disability and Autism in Bradford A Health Needs Assessment City of Bradford Metropolitan District Council, February 2019, p154

⁴⁷ Ibid, p47

- often it is inappropriate for individuals with mental health needs to be placed near other people with similar needs due to their vulnerabilities;
- commissioned supported accommodation has a zero-tolerance policy on substance-use. Individuals may be expected to be substance free for a period of six-months before being accepted into accommodation. For many people with multiple needs who often find themselves facing homelessness this accommodation is not accessible.
- good housing providers with a range of provision in a reasonable area with quality accommodation where support can be provided are needed.
- Cuts to service provision are impacting on the provision of accommodation and support;
- It was recommended that Bradford plot need and be more creative about how people are supported.

People needing short term housing

- 7.68 There is a single point of access gateway via Housing Options for people eligible for short-term housing (available for up to 6 months). This includes people who are homeless, with multiple needs, high risk offenders, young people and people experiencing domestic violence.

Homeless and people with multiple needs

- 7.69 In 2018 9,500 people presented as homeless to Bradford Council of whom 25% met the prevention or relief categories of homelessness and 70% of these wanted to access information about the housing register and gain advice and support. A Bradford Homelessness and Rough Sleeping Strategy Review 2020 – 2025 is being produced
- 7.70 Stakeholders identify two broad categories of people presenting as homeless. Firstly, people with a change in economic circumstances or landlords who have given them notice. This group need short-term support to get the right property at the right price.
- 7.71 In the second group homelessness is driven by need, for example, domestic abuse, drug and alcohol use, mental health needs and more commonly dual diagnosis, where people have issues with their mental health and drug and alcohol issues. It is this group who are experiencing the biggest gap in support, housing and services in Bradford. They are the most complex group, the services supporting them have been dramatically cut, leaving gaps in services where providers pass people between services because their new service criteria does not fit. It was reported that women who become homeless mainly due to family and relationships breakdown. Whilst men become homeless often due to mental health and drug and alcohol use.
- 7.72 Short-term accommodation includes:
- Human Kind scheme 'No second night out; which provides 17 beds and extra beds are made available when the temperature drops below 0 degrees in the winter;

- Hostel provision by providers including the Salvation Army (60 beds) and the Council;
- Two projects by the Cyrenians, one for Offenders and one for Rough Sleepers. They have 10-20 bed spaces and 1-2 workers;
- Specialist refuge for women fleeing domestic abuse, the Anah Project

7.73 Issues raised by stakeholder in relation to homelessness includes:

- There has been a significant increase in the presentation of homelessness since 2012 in Bradford. It has increased by 10% each year.
- There is a struggle to find family homes with 3-4 beds.
- There is a cohort of 'impossible to house', people who demonstrate 'anti-social behaviour' or have issues relating to drug and alcohol use. These individual often become repeat clients for temporary accommodation.
- The average length of stay in a Bed & Breakfast is from 9 to 12 days.
- There has been an increase from 4,500 nights to 9,500 nights in Bed & Breakfast accommodation.
- Temporary accommodation is expensive. The Cyrenians, Holroyd Housing and Horton Housing provide temporary accommodation. Temporary accommodation tends to be used by people who are unsuitable for other types of accommodation.
- There is a lack of move-on accommodation between hostel & supported accommodation to the wider general needs accommodation and gaining a tenancy.
- A solution or recommendation was for the Council to buy some HMOs and B&Bs and start accommodating people in Bradford with floating support to maintain tenancies.
- It was recommended that a relationship building exercise with providers could help Bradford Council work out what work they can do together around homelessness and where they can no longer work together and where their organisational plans diverge.

Young people

7.74 There is a range of accommodation for young people including:

- Hostel, dispersed accommodation and floating support provided by Horton Housing and Centre Point;
- Bradford Night Stop supports young people aged 16-25 to find accommodation with volunteers who offer spare rooms;
- Housing First project which is an early intervention pathway supporting individuals with challenging behaviours

Domestic violence

- 7.75 There are refuges, dispersed units and floating support provided by CentrePoint and Horton Housing. Work includes getting people ready for move-on tenancies and independence. There is currently a review being undertaken of domestic violence services.

High-risk offenders

- 7.76 Horton Housing have a multiple needs High-Risk Offenders Contract. This includes a 14 unit hostel, 20 dispersed units and 58 units of floating support

People with behaviours that challenge

- 7.77 The Bradford Learning Disabilities Transformation Plan is an all age change programme focusing on improving services for people with learning disabilities, including those who may have autism, who display behaviour that challenges, and including those with a mental health condition. The programme is designed to support change across the system and enable more people with a learning disability who have complex behaviour to:
- Have a home within their community
 - Be able to develop and maintain relationships
 - Get the support they need to live healthy, safe and rewarding lives⁴⁸

People with physical disabilities and sensory impairments

- 7.78 The 2019 household survey identified around 26,430 people with physical disabilities and 11,942 people with visual impairment. The Strategic Disability Partnership is the lead partnership, working to improve health and wellbeing for people with disabilities, sensory needs and long-term conditions.
- 7.79 A key area for action for Bradford District is to 'improve housing, assistive technology and support at home'⁴⁹ and move away from placing people with physical disabilities in residential care settings. There is a need for accommodation with appropriate adaption and ground/accessible accommodation is preferred.
- 7.80 Inspired Communities are building 61 new social rented supported housing units in Bradford East for people with mental health needs, physical disability and include employment support.

⁴⁸ Learning Disability and Autism in Bradford A Health Needs Assessment City of Bradford Metropolitan District Council, February 2019, p38

⁴⁹ Good Health and Wellbeing Strategy to improve health and wellbeing and reduce health inequalities 2013 – 2017, Bradford and Airedale Health and Wellbeing Board, p18

Rough sleeping

- 7.81 The number of rough sleepers in Bradford is increasing, with 24 reported on the November 2018 count

Summary of housing for people with disabilities and additional needs

- 7.82 A range of data has been assembled to help the Council better understand the wide and diverse needs of housing for people with disabilities and additional needs. More detailed information can be found at Appendix E.

Optional accessibility and wheelchair standard housing

- 7.83 PPG states that *'where an identified need exists, plans are expected to make use of the optional technical housing standards (footnote 46 of the NPPF). To help bring forward an adequate supply of accessible housing . In doing so planning policies for housing can set out the proportion of new housing that will be delivered to the following standards:*

- *M4(1) Category 1: Visitable dwellings (the minimum standard that applies where no planning condition is given unless a plan sets a higher minimum requirement);*
- *M4(2) Category 2: Accessible and adaptable dwellings; and*
- *M4(3) Category 3: Wheelchair user dwellings*

Planning policies for accessible housing need to be based on evidence of need, viability and a consideration of site specific factors'.⁵⁰

- 7.84 Optional accessibility standards for dwellings were introduced by the Government in 2015 to provide a mechanism for improving accessibility of housing for those with additional needs. National standards have been established and contained within Part M Volume 1 of the Building Regulations⁵¹ as set out in Table 7.15. The M4(1) visitable dwelling is the mandatory minimum standard applied to all new dwellings. Only one accessible housing standard can apply to any dwelling. The M4(2) accessible and adaptable dwelling standard is based on, and in 2015 effectively replaced, the 'Lifetime Homes' standard. Figures 7.5 and 7.6 define these optional accessibility standards further. The optional standards are now being proposed by local authorities in their local plans⁵².

⁵⁰ PPG June 2019 Paragraph: 009 Reference ID: 63-009-20190626

⁵¹https://www.planningportal.co.uk/info/200135/approved_documents/80/part_m_-_access_to_and_use_of_buildings

⁵² In Greater London, the target is 90% for M4(2) and 10% for M4(3). In Greater Manchester, the Greater Manchester Spatial Framework policy GM H3 calls for all new dwellings to be built to the 'accessible and adaptable' standard in Part M4(2) of the Building Regulations, unless specific site conditions make this impracticable

Standard Label	Standard title	Level of accessibility provided	Mandatory or optional
M4(1)	Visitable dwellings	Level access not necessarily provided into the dwellings – few accessibility features	Mandatory
M4(2)	Accessible and adaptable dwellings	Level access is provided into the dwelling – easy to adapt to make more accessible – not suitable for most wheelchair users	Optional
M4(3)	Wheelchair user dwellings	Dwellings suitable for wheelchair users: either wheelchair accessible or wheelchair adaptable	Optional

Figure 7.5 Explanation of optional accessibility standard M4(2)

In the Secretary of State's view, optional requirement M4(2) will be met where a new dwelling makes reasonable provision for most people to access the dwelling and incorporates features that make it potentially suitable for a wide range of occupants, including older people, those with reduced mobility and some wheelchair users. Reasonable provision is made if the dwelling complies with all of the following.

- a. Within the curtilage of the dwelling, or of the building containing the dwelling, it is possible to approach and gain step-free access to the dwelling and to any associated parking space and communal facilities intended for the occupants to use.
- b. There is step-free access to the WC and other accommodation within the entrance storey, and to any associated private outdoor space directly connected to the entrance storey.
- c. A wide range of people, including older and disabled people and some wheelchair users, are able to use the accommodation and its sanitary facilities.
- d. Features are provided to enable common adaptations to be carried out in future to increase the accessibility and functionality of the dwelling.
- e. Wall-mounted switches, socket outlets and other controls are reasonably accessible to people who have reduced reach.

Figure 7.6 Explanation of optional accessibility standard M4(3)

In the Secretary of State's view, optional requirement M4(3) will be met where a new dwelling makes reasonable provision, either at completion or at a point following completion, for a wheelchair user to live in the dwelling and use any associated private outdoor space, parking and communal facilities that may be provided for the use of the occupants. Reasonable provision is made if the dwelling complies with all of the following.

- a. Within the curtilage of the dwelling or of the building containing the dwelling, a wheelchair user can approach and gain step-free access to every private entrance to the dwelling and to every associated private outdoor space, parking space and communal facility for occupants' use.
- b. Access to the WC and other accommodation within the entrance storey is step-free and the dwelling is designed to have the potential for step-free access to all other parts.
- c. There is sufficient internal space to make accommodation within the dwelling suitable for a wheelchair user.
- d. The dwelling is wheelchair adaptable such that key parts of the accommodation, including sanitary facilities and kitchens, could be easily altered to meet the needs of a wheelchair user or, where required by a local planning authority, the dwelling is wheelchair accessible.
- e. Wall-mounted switches, controls and socket outlets are accessible to people who have reduced reach.

- 7.85 The 2019 Household Survey indicates that 5.4% of households live in properties that have been adapted or purpose built for those with an illness/disability. Analysis of demographic data would suggest that the number of adapted properties will need to increase by 4,051 over the plan period. This figure has been derived from data on the number of households with adaptations by age group of the Household Reference Person; how the number of households by HRP age group is expected to change; and applying the proportion of adapted properties to future household numbers by age group.
- 7.86 As reported above, the volume of adaptations and their cost is significant and in the long-term adoption of these standards would help to reduce the need for adaptations.
- 7.87 Residents in 4.2% of all properties across the borough have stated that they require wheelchair accessibility in their home. Demographic modelling of data would suggest that the number of wheelchair accessible dwellings needs to increase by around 1,150 dwellings over the plan period – this will be from the adaptation of existing properties and through newbuild. It is important to consider that some dwellings will not be capable of adaptation or they are situated in an area that is unsuitable for people with disabilities. For example, dwellings that are built on a hill, have poor vehicular access, or are located some distance from health care, support and retail facilities.
- 7.88 Given the ageing population in the district and the identified levels of disability amongst the population, it is recommended that a policy to provide new homes built to accessibility standards is included in the Local Plan. On the basis of available evidence, it is therefore suggested:
- That 4% of new dwellings are built to M4(3) wheelchair accessible standard⁵³; and
 - The Council should consider building all remaining dwellings to M (4)2 standard, subject to viability considerations. This reflects the ambitions of many local authorities including the Greater London Authority (90%) and Greater Manchester (all)
- 7.89 The aspiration to deliver a high number of M4(2) dwellings was supported by stakeholders who commented on the importance of building homes that can be easily adapted from day one and incorporating design to suit different needs (for instance dementia, autism and physical disability). The need to deliver adapted properties was also highlighted in a report by David Lock Associates⁵⁴, who also commended that building adapted homes for older people has the potential to free up family housing; and as much of the existing stock is old it is difficult to adapt.
- 7.90 It should be noted however that any percentage requirements for accessible housing are subject to cumulative viability testing. It is also recommended that needs are monitored closely given the ageing population over the Plan Period.

⁵³ This is based on a need for 1,150 wheelchair accessible dwellings to be built over the plan period 2019 to 2037 (18 years) out of a total of 30,654 ((1,703x 18years) = 3.8% rounded up to 4%

⁵⁴ Housing Research Study – Evidence of need and viability, David Lock Associates 2016

Summary of need of accommodation for people with additional needs

- 7.91 A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across Bradford District's population. Although it is a challenge to quantify the precise accommodation and support requirements, the SHMA has helped to scope out where needs are arising and has provides indicators of specific needs across various needs groups.

People who rent their homes

- 7.92 Chapter 4 presents a range of data on the characteristics of households who rent their homes – either privately or from a social housing provider.

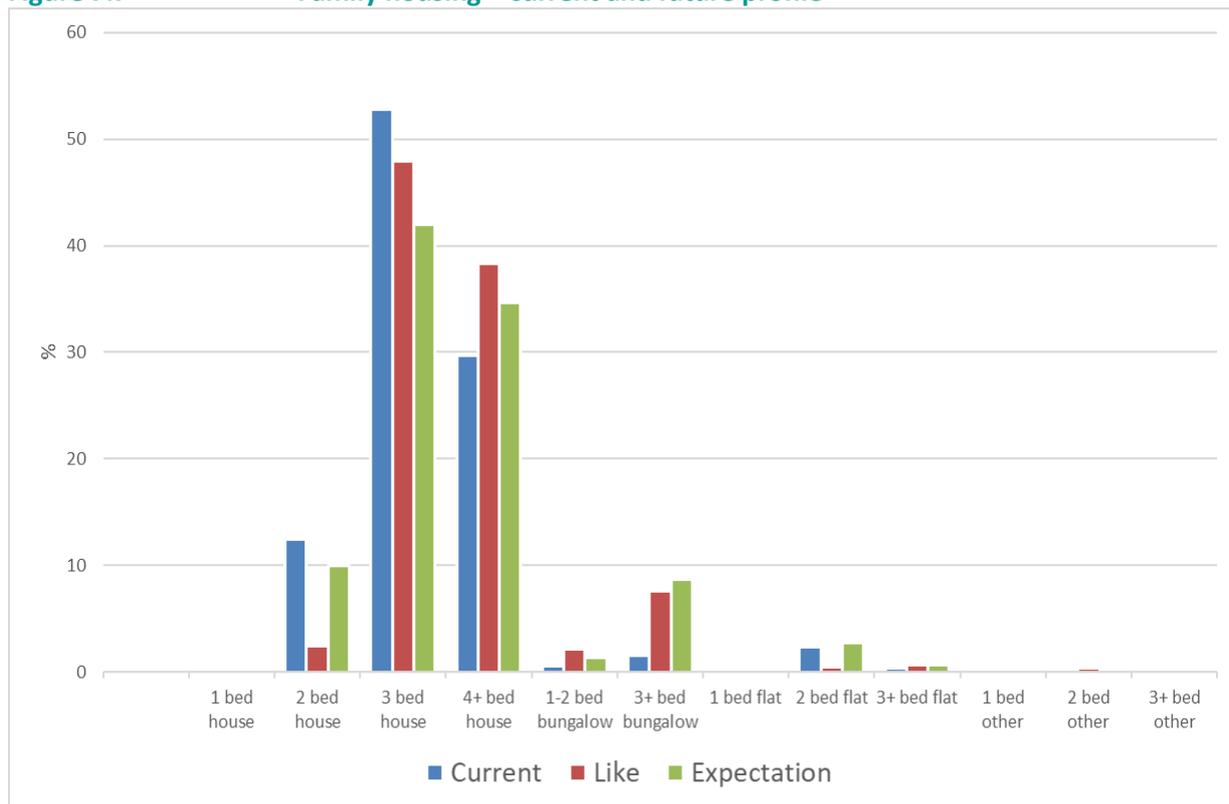
Self-build and custom housebuilding

- 7.93 The National Planning Policy Framework (NPPF) 2019 set out that the Government wants to enable more people to build their own homes and wants to make this form of housing a mainstream housing option. The Self-Build and Custom Housebuilding Act 2015 and subsequent Self-Build and Custom Housebuilding (Register) Regulations 2016 require authorities to maintain a register of those who have expressed an interest in buying serviced plots. Local authorities are under a duty to have regard to these registers in carrying out their planning function.
- 7.94 The 2019 Household Survey identified 1,175 households (3.1%) who had registered on the council's self-build register.

Family housing/households with children

- 7.95 The 2019 Household Survey found that families (that is couples and lone parents) with dependent children (aged under 18) account for almost one-quarter (23.0%) of households across Bradford District. A further one in ten (9.9%) of all households are couples and lone parents with adult children (aged 18 or over) living with them. The analysis assumes therefore a total of 32.9% of households who are families (including those with adult children still living at home).
- 7.96 The current dwelling profile and market aspirations of families (including those with adult children living at home), as identified in the Household Survey, are summarised in Figure 7.7. This suggests a particular aspiration for houses with three and four or more bedrooms (86.3% of families). Of these, 48.0% would like to move to a property with 4 or more bedrooms. In comparison, 42.0% would expect to move to a 3-bedroom property. 7.6% of families aspire to live in larger bungalows, that is those with three or more bedrooms, and 8.7% expect to move to one; this is considerably higher than the 1.5% who currently live in this property type. Relatively few families have an aspiration to or would expect to move to a flat.

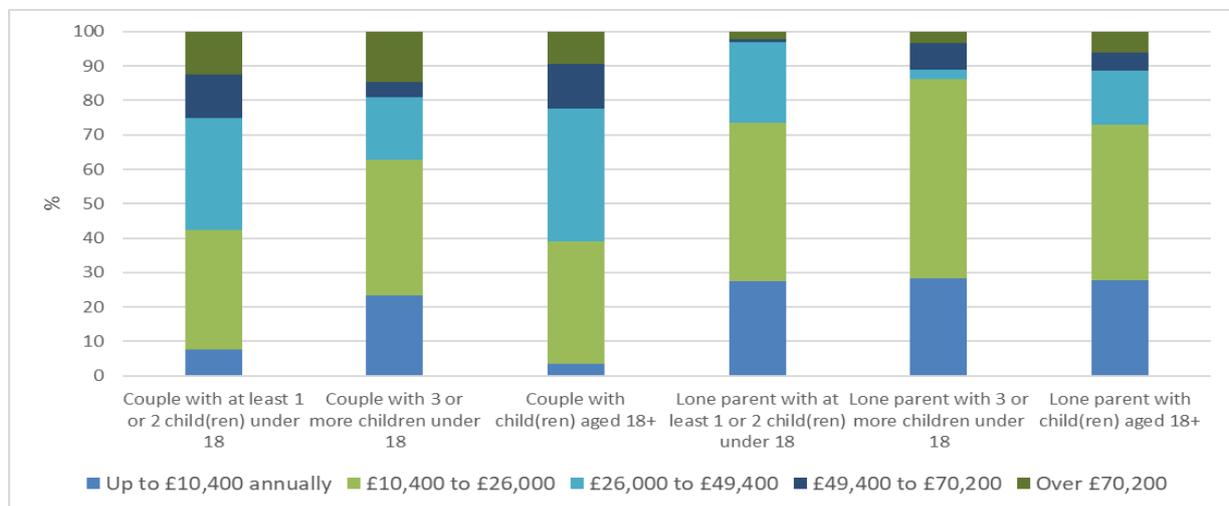
Figure 7.7 Family housing – current and future profile



Source: 2019 Household Survey

7.97 Income data obtained through the 2019 Household Survey is set out in Figure 7.8. This indicates that couples with children (dependent and adult) tend to have relatively high incomes and a greater spread across the range than lone parents. Looking at the lowest two income categories, between 70% and 80% of lone parents with children (dependant an adult) have incomes up to a maximum £26,000. For households containing couples with up to 2 children, only around 42% earn up to £26,000, meaning the majority earn more. The largest proportion of households with incomes over £70,200 are couples with 3 or more dependent children.

Figure 7.8 Family incomes comparisons across family types



Source: 2019 Household Survey

- 7.98 In terms of housing need (see Table 6.4), compared with the overall proportion of households in need of 13.9%, around 18.3% of all families are in housing need. Overall, 19.3% of families with children under 18 are in housing need and 16.4% of families with adult children living at home are in housing need. The proportion of households in need is highest amongst lone parents with 3 or more children under 18 (851 or 66.9%) and couples with 3 or more children under 18 (1,811 or 37.2%).
- 7.99 Modelling of affordable housing requirements suggests that a range of affordable dwellings are required which will help to address the needs of families.
- 7.100 Looking further into the tenure occupied by families in housing need suggests that around 20.6% of couples with children living in housing need currently live in private rent, and 32.6% live in affordable housing. The data suggest that around 39.0% of lone parents in housing need are currently living in affordable accommodation, followed by around 35.5% living in private rent.

Student households

- 7.101 In the 2011 Census there were over 35,000 students aged 16-74 in Bradford District this represents almost one in ten of the 16-74 population (9.8%). This has grown by 35.7% from around 26,000 in 2001, when students made up 8.1% of the 16-74 population⁵⁵.
- 7.102 The 2011 census also showed that there were 2,640 student only households in the borough (where all students are aged 18 or over). Over half of these households (53%) consisted of a single student⁵⁶.
- 7.103 The University of Bradford has around 10,000 students enrolled each year. In 2017/18 of the 10,115 enrolled 85.1% were from the UK, 9.7% were non-European union residents and 5.1% were from EU countries outside the EU⁵⁷.
- 7.104 In the 2018 Times Higher Education Student Experience Survey, The University of Bradford appeared in top half rankings for the proportion of students who agreed that their university offered 'good accommodation'. The University ranked 48 out of 116 (where lower is better)⁵⁸. The University offers on-campus student accommodation at 'The Green' and works with the charity Unipol to provide students with a private rented accommodation service.

Homeless and previously-homeless households

- 7.105 Ministry of Housing, Communities and Local Government (MHCLG) Homelessness Statistics for the year 2017/18 indicate that a total of 809 decisions were made on households declaring themselves as homeless across the Borough (Table 7.16). Of

⁵⁵ <https://www.nomisweb.co.uk/> [accessed April 2019]

⁵⁶ <https://www.ons.gov.uk/peoplepopulationandcommunity/housing/adhocs/008207ct07732011censusnumberofstudentsinstudentonlyhouseholdnationaltolocalauthoritylevel> [accessed April 2019]

⁵⁷ HESA website <https://www.hesa.ac.uk/data-and-analysis/students/where-study> [accessed April 2019]

⁵⁸ <https://www.timeshighereducation.com/student/best-universities/student-experience-survey-2018-best-uk-universities-accommodation> [accessed April 2019]

these households, 379 were classified as homeless and in priority need. Over the eight years 2010/11 to 2017/18, there has been a general increasing trend in the number of households accepted as homeless.

Table 7.16 Homeless decisions, acceptances and unsuccessful applications 2010/11 to 2017/18

Year	Total Decisions	Accepted as Homeless	Homeless but not Priority	Eligible but not homeless	Intentionally homeless
2010-11	422	146	26	235	15
2011-12	592	215	113	247	17
2012-13	869	329	116	394	30
2013-14	981	346	113	475	47
2014-15	802	304	94	374	30
2015-16	1,156	396	111	577	72
2016-17	1,011	413	68	474	56
2017-18	809	379	93	260	77
Total	6,642	2,528	734	3,036	344
Annual Average	830	316	92	380	43

Source: MHCLG Homelessness Statistics

- 7.106 The 2019 Household Survey identified a small number of households who had been previously homeless or living in temporary accommodation and had moved to their present accommodation in the past five years.
- 7.107 Table 7.17 presents a range of information relating to the characteristics of previously homeless households /living in temporary accommodation and the dwelling choices that they have made. 46.6% of households previously homeless have moved into social rented or affordable accommodation, 35% into owner occupation and 18.4% into private rented accommodation. 60.5% have moved into houses and 39.5% into flats; with a majority (68%) moving into dwellings with one or two bedrooms.
- 7.108 The incomes of previously homeless households are generally low with 24.8% receiving less than £150 each week, and a further 39.5% receiving between £100 and £350 each week. 61.3% of previously-homeless households identified as single adults under 65 years, 19% were couples, 6.7% were couples with children and 13% were lone parents.

Table 7.17 Characteristics of households previously homeless			
Household Type	%	Current Property Type	%
Single Adult (under 65)	61.3	House	60.5
Single Adult (65 or over)	0.0	Flat/apartment	39.5
Couple only (both under 65)	0.0	Bungalow	0.0
Couple only (one or both 65 or over)	19.0		
Couple with 1 or 2 child(ren) under 18	6.7		
Couple with 3+ children under 18	0.0		
Couple with child(ren) aged 18+	0.0		
Lone parent with 1 or 2 child(ren) under 18	13.0		
	0.0		
Lone parent with child(ren) aged 18+	0.0		
Student Household	0.0		
Other	0.0		
Total	100.0	Total	100.0
Current tenure	%	Previous Location	%
Owner Occupied	35.0	City North East	41.3
Private Rented	18.4	Bingley and Shipley	7.8
Social Rented/Affordable	46.6	Wharfedale	2.3
		Outside BRADFORD DISTRICT	4.2
		Refused	44.4
Total	100.0	Total	100
Current income (Gross weekly)	%	Current Property size	%
Under £150	24.8	Studio/1 Bed	46.6
£150 to <£350	39.4	2 Beds	21.4
£350+	35.8	3 or more Beds	32.0
Total	100	Total	100

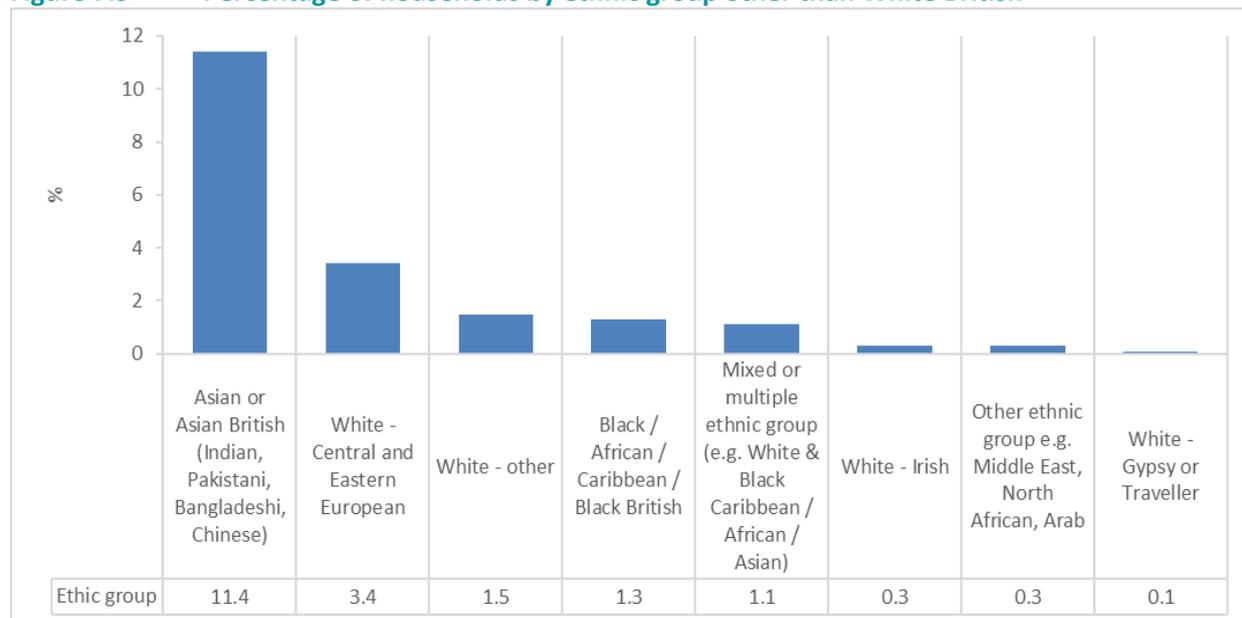
Base: 738 households previously homeless

Source: 2019 Household Survey

Black and Minority Ethnic households (BAME)

7.109 The 2019 household survey indicates that 80.6% of Household Reference People (HRP) describe themselves as White British and 19.4% describe themselves as having other ethnicities. Figure 7.9 summaries the ethnic groups in the district. Around one in ten households across Bradford District are Asian or British Asian.

Figure 7.9 Percentage of households by ethnic group other than White British



Source: 2019 Household Survey

7.110 Table 7.18 sets out a range of data exploring the dynamics of BAME households. Some headlines from these data are:

- 64.9% of BAME households live in City Central (and account for almost half of households there);
- Although the majority are owner occupiers, BAME households are more likely to rent privately than live in affordable housing;
- 40.3% of all households living in 3 or more bedroom terraced houses are BAME households;
- 59.7% of all couples with 3 or more children under 18 and 60% of lone parents with 3 or more children are BAME households;
- Household incomes tend to be lower, with 47.% of BAME households receiving less than £300 each week compared with 33.2% across the total population

Table 7.18 BAME household characteristics

		BAME households %	All Households %	% all households who are BAME
Sub-area	Bingley and Shipley	6.3	14.7	8.1
	City Central	64.9	26.0	47.3
	City North East	5.5	14.0	7.4
	City South	9.3	12.9	13.6
	City West	4.2	10.1	7.9
	Keighley and Worth Valley	7.9	12.9	11.7
	Wharfedale	1.9	9.4	3.8
	Total	100.0	100.0	18.9
Tenure	Owner Occupied	57.9	64.9	16.9
	Private	28.5	19.7	27.4
	Affordable	13.6	15.4	16.7
	Total	100.0	100.0	18.9
Dwelling type	1/2 bedroom detached house	3.0	1.7	33.4
	3 bedroom detached house	7.0	4.3	30.3
	4+ bedroom detached house	4.5	9.6	8.6
	1/2 bedroom semi detached house	3.5	5.0	12.9
	3 bedroom semi detached house	16.7	20.3	15.3
	4+ bedroom semi detached house	7.4	4.9	28.6
	1/2 bedroom terraced house	11.9	12.4	17.8
	3 bedroom terraced house	21.6	13.2	30.5
	4+ bedroom terraced house	11.9	5.5	40.3
	1/2 bedroom bungalow	0.6	4.5	2.4
	3 bedroom bungalow	0.6	1.8	6.4
	4+ bedroom bungalow	0.4	0.2	35.3
	1 bedroom flat	5.7	8.0	13.2
	2 bedroom flat	4.3	5.6	14.3
	3+ bedroom flat	0.2	0.3	11.7
	1 bedroom other	0.1	0.8	2.4
	2 bedroom other	0.7	1.4	9.3
	3+ bedroom other	0.0	0.4	0.0
	Total	100.0	100.0	18.9
	Satisfaction with state of repair of accommodation	Very satisfied	24.0	36.5
Satisfied		38.9	38.4	19.2
Neither satisfied nor dissatisfied		25.4	15.9	30.4
Dissatisfied		7.9	6.4	23.5
Very dissatisfied		3.8	2.7	26.2
Total	100.0	100.0	18.9	
Household type	Single Adult (under 65)	17.5	22.6	14.6
	Single Adult (65 or over)	3.1	10.6	5.5
	Couple only (both under 65)	10.0	16.1	11.7
	Couple only (one or both over 65)	5.2	12.4	7.9
	Couple with at least 1 or 2 child(ren) under 18	26.2	13.4	37.0
	Couple with 3 or more children under 18	14.3	4.5	59.7
	Couple with child(ren) aged 18+	4.1	7.0	10.9
	Lone parent with at least 1 or 2 child(ren) under 18	4.0	4.2	17.7
	Lone parent with 3 or more children under 18	3.3	1.0	60.3
	Lone parent with child(ren) aged 18+	3.6	3.0	22.6
	Other type of household	8.9	5.1	33.0
Total	100.0	100.0	18.9	
Adaptations made to property	Yes	4.1	5.9	13.2
	No	95.9	94.1	19.2
	Total	100.0	100.0	18.9
Household income	Under £300 each week	47.8	33.2	25.6
	Between £300 and up to £500 each week	25.9	27.8	16.5
	Between £500 and up to £750 each week	12.7	18.0	12.6
	£750 each week or more	13.5	21.1	11.4
	Total	100.0	100.0	18.9
Overall base number of households		39,174	207,494	

Source: 2019 Household Survey

7.111 In terms of housing need, 27.4% of all BAME households were in some form of housing need compared with 14.1% of all households (Table 7.19) and overall 36.8% of all households in need were BAME. Overcrowding the most frequently mentioned reason for being in need (23.6% of BAME households). 60% of households who were in need due to overcrowding were BAME households and 75% of those sharing a kitchen or other facilities were BAME households.

Housing need factor	BAME households %	All Households %	% all households who are BAME
N1: Under notice, real threat of notice or lease coming to an end	0.3	1.2	4.1
N2: Too expensive, and in receipt of housing benefit or in arrears due to expense	3.1	2.1	28.5
N3: Overcrowded according to the bedroom standard model	23.6	7.4	60.0
N4: Too difficult to maintain	2.4	3.8	11.9
N5: Couples, people with children and single adults over 25 sharing a kitchen, bathroom or wc with another household	1.2	0.3	75.0
N6: Household containing people with mobility impairment or other special needs living in unsuitable accommodation	2.0	2.3	16.0
N7: Lacks a bathroom, kitchen or inside WC and household does not have resources to make fit	1.3	0.5	44.7
N8: Subject to major disrepair or unfitness and household does not have resources to make fit	2.5	1.1	43.8
N9: Harrassment or threats of harrassment from neighbours or others living in the vicinity which cannot be resolved expect through a move	0.6	0.4	30.3
% with one or more housing need	27.4	14.1	36.8
Base	39,174	207,494	18.9

7.112 Stakeholders report that more BAME families are becoming nuclear families meaning that there is a need for the 'Asian Elders' to find smaller 2-3 bedroom properties. These need to be located in their support networks and cultural and religious facilities and the community they relate to. Layout and amenities are important, with preference for a gas supply in the home, a separate sitting and dining room and a separate kitchen and bidets in bathrooms. The areas where properties are needed where there are a high proportion of older adults from BAME communities are Bradford 7, 3, 8 and part of 2 along with Keighley and Manningham, where there are a lot of older properties in a poor state in the private sector.

Gypsy and Traveller Households

- 7.113 The borough has a significant gypsy and traveller population. The 2011 census identified 424 households of whom 324 (76.4%) lived in bricks and mortar accommodation and 100 (23.6%) lived in caravans.
- 7.114 The MHCLG Traveller Caravan Count (July 2018) identified a total of 63 caravans in Bradford District. 30 of these were on authorised private sites (with planning permission) and 33 were socially rented and on authorised sites with planning permission. The MHCLG Count of Travelling Showpeople caravans (undertaken annually every January) recorded 24 Travelling Showpeople's caravans in January 2018. All 24 are private caravans with permanent planning permission.
- 7.115 An updated Gypsy and Traveller Accommodation Assessment carried out as part of the SHMA has identified an overall need for 17 Gypsy and Traveller pitches (cultural) and 10 PPTS. However, there are a range of potential supply options which could reduce this shortfall, with an overall plan requirement reducing to 6 (cultural) and PPTS need being addressed if turnover rates continued in line with recent trends. The GTAA also showed no additional need for Travelling Showpeople after discussions with the owner of the Showpersons' yard in the district.

Summary

- 7.116 This chapter has considered the needs of different groups in line with the NPPF and requirements of the brief. Key findings are now summarised.
- 7.117 In terms of older people, it is evident that the vast majority of older people wish to stay within their existing homes. For most, this is an informed and appropriate choice where current and future housing needs can be addressed through in situ solutions (including adaptations).
- 7.118 Currently there are around 10,747 units of specialist older person accommodation including around 3,903 units of residential care (C2) dwellings. Analysis of demographic change would suggest a need for an additional 3,884 units of specialist (C3) units and 2,214 additional units of residential (C2) units to 2037.
- 7.119 A key conclusion is that there needs to be a broader housing offer for older people across Bradford District and the SHMA has provided evidence of scale and range of dwellings needed.
- 7.120 A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across Bradford District population. Although it is a challenge to quantify the precise accommodation and support requirements, the SHMA has helped to scope out where needs are arising.

8. Dwelling type and mix

Introduction

- 8.1 The purpose of this chapter is to consider the dwelling type and size mix which is appropriate for Bradford District over the plan period 2019-2037. There are two main data sources that inform this analysis: household projections and data exploring the relationship between households and dwellings derived from the 2019 household survey.
- 8.2 The latest ONS 2014-based household projections are used to establish the number of households by Household Reference Person (HRP) and household type and how this is expected to change over the plan period.
- 8.3 Household survey data can be used to establish the relationship between HRP age group and household type, and the dwelling types and sizes occupied (Table 8.1). The household survey also provides data on household aspirations and what households would expect to move to. This data can also be broken down by HRP age group and household type.
- 8.4 By combining this range of data, it is possible to model the likely change in dwelling type/size requirements with reference to:
- The current relationship between HRP/household type and dwelling type/size and this remains constant over the plan period (demographic baseline);
 - Household aspirations by HRP/household type (aspirations); and
 - What households would expect by HRP/household type (expect).

Age group of Household Reference Person	Household (HH) type	Dwelling type	Dwelling size
15_24	One Person	1 Bed House	1 Bedroom
25_34	Couple only	2 Bed House	2 Bedrooms
35_44	HH with 1/2 Child(ren)	3 Bed House	3 Bedrooms
45_59	HH with 3 Children	4 or more bed House	4+ Bedrooms
60_84	Other Multi-person	1 Bed Flat	All
85+	All	2 Bed Flat	
All		3+ Bed flat	
		1-2 Bed Bungalow	
		3+ Bed Bungalow	
		All	

Source: Household Survey 2019

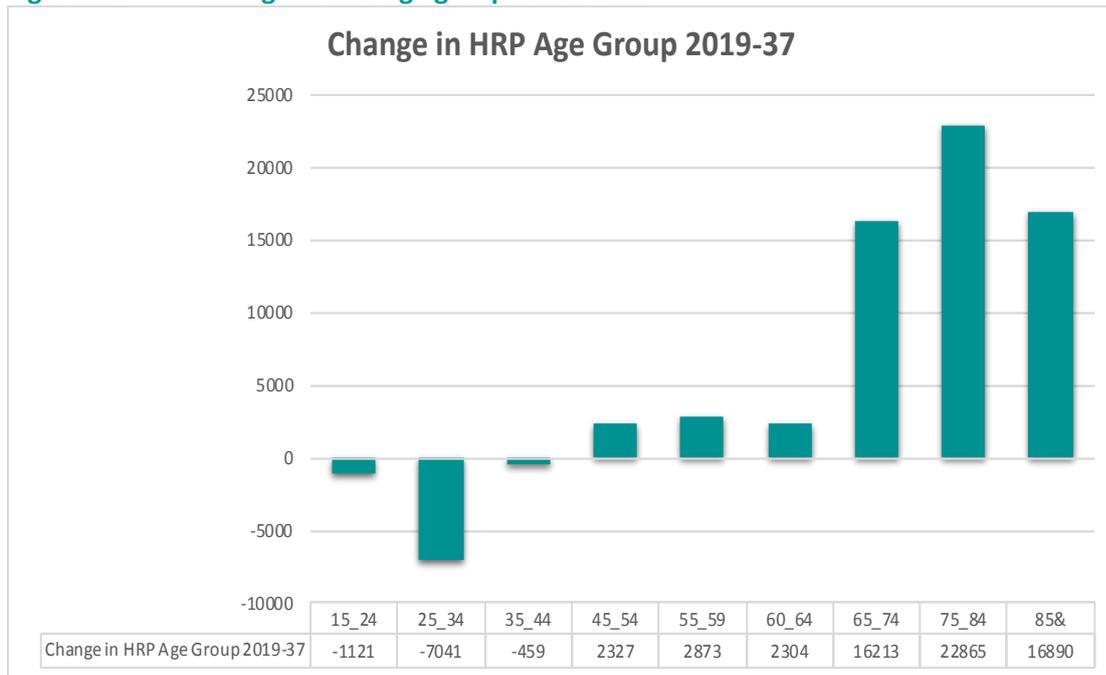
- 8.5 For each age group, the proportion of Household Reference Persons (HRPs) by household type living in different type/size and size of dwelling has been calculated.

Further analysis considers the relationship between age and household type with what moving households within those groups would expect to move to.

Applying the data at district level

- 8.6 Applying the data at district level is done in a systematic way. Firstly, the change in the number of households by age group and household type is established from household projections. Assuming that the dwelling needs of these households do not change over the Plan Period, the overall impact on type/size of dwellings can be determined.
- 8.7 This is further explained by a worked example.
- In 2019, 47.7% of couples (1,835) with an HRP aged 25-34 lived in a two-bedroom house and there was a total of 3,845 households in this age and HRP cohort. By 2037, the number of households in this cohort is expected to reduce to 2,674 and assuming that 47.7% live in a two-bedroom house, there will be 1,276 living in two-bedroom houses. There will be a net reduction in need by 559 from this particular cohort for two-bedroom houses
 - In contrast, the number of couples aged 60-84 is expected to increase from 26,752 in 2019 to 37,303 in 2037. In 2019, 12.8% (3,435) lived in two-bedroom houses and this would increase to 4,789 in 2037. There would be a net increase in need of 1,355 from this particular cohort for two-bedroom dwellings.
- 8.8 Tables 8.2A and 8.2B present the baseline demographic data for the district. This illustrates that the total number of households is expected to increase by around 27,430 over the Plan Period 2019-2037 using 2014-based DCLG household projections. Analysis however indicates an absolute decline in households where the HRP is aged under 60 (-1,711) and an increase in households where the HRP is aged 60 and over (+27,427). Figure 8.1 illustrates how the number of households by HRP age is expected to change over the Plan period 2019-2037. This demonstrates a dramatic increase in the number of households with an HRP aged 60 and over.

Figure 8.1 Change in HRP age groups 2019-2037



Source: 2014-based MHCLG household projections

Age group	Household (HH) Type	Year		Change in households 2019-2037
		2019	2037	
15-24	One Person	2,241	2,669	428
	Couple only	641	341	-300
	Household with 1/2 children	2,657	2,266	-391
	Household with 3 children	220	123	-97
	Other Multi-person	854	653	-201
	Total	6,613	6,053	-560
25-34	One Person	6,433	6,569	136
	Couple only	3,845	2,674	-1,171
	Household with 1/2 children	10,576	7,711	-2,865
	Household with 3 children	4,492	3,850	-642
	Other Multi-person	2,724	3,745	1,021
	Total	28,070	24,550	-3,520
35-44	One Person	8,700	10,607	1,907
	Couple only	3,252	2,610	-642
	Household with 1/2 children	16,613	13,103	-3,510
	Household with 3 children	10,352	12,429	2,077
	Other Multi-person	2,245	2,185	-60
	Total	41,164	40,933	-231
45-59	One Person	15,208	17,857	2,649
	Couple only	10,565	6,963	-3,602
	Household with 1/2 children	18,432	21,533	3,101
	Household with 3 children	3,456	3,837	381
	Other Multi-person	13,051	13,122	71
	Total	60,711	63,311	2,600
60-84	One Person	26,627	32,055	5,428
	Couple only	26,752	37,303	10,551
	Household with 1/2 children	1,934	2,567	633
	Household with 3 children	195	127	-68
	Other Multi-person	10,139	14,284	4,145
	Total	65,644	86,337	20,693
85+	One Person	5,604	10,428	4,824
	Couple only	1,621	3,656	2,035
	Household with 1/2 children	51	72	21
	Household with 3 children	6	3	-3
	Other Multi-person	1,063	2,631	1,568
	Total	8,345	16,790	8,445

Continued overleaf/...

Age group	Household Type	Year		Change in households 2019-2037
		2019	2037	
ALL	One Person	64,812	80,185	15,373
	Couple only	46,678	53,547	6,869
	Household with 1/2 children	50,261	47,253	-3,008
	Household with 3 children	18,719	20,370	1,651
	Other Multi-person	30,075	36,620	6,545
	Total	210,545	237,975	27,430

Source: MHCLG 2014-based household projections (subject to rounding)

8.9 Table 8.3 summarises the change in the number of households by age group.

Year and Household Type	Household Reference Person Age Group						Total
	15_24	25_34	35_44	45_59	60_84	85+	
2019							
One Person	2,241	6,433	8,700	15,208	26,627	5,604	64,813
Couple only	641	3,845	3,252	10,565	26,752	1,621	46,676
Household with 1/2 children	2,657	10,576	16,613	18,432	1,934	51	50,263
Household with 3 children	220	4,492	10,352	3,456	195	6	18,721
Other Multi-person	854	2,724	2,245	13,051	10,139	1,063	30,076
Total	6,613	28,070	41,162	60,712	65,647	8,345	210,549
2037							
One Person	2,669	6,569	10,607	17,857	32,055	10,428	80,185
Couple only	341	2,674	2,610	6,963	37,303	3,656	53,547
Household with 1/2 children	2,266	7,711	13,103	21,533	2,567	72	47,252
Household with 3 children	123	3,850	12,429	3,837	127	3	20,369
Other Multi-person	653	3,745	2,185	13,122	14,284	2,631	36,620
Total	6,052	24,549	40,934	63,312	86,336	16,790	237,973
Change 2019-37							
One Person	428	136	1,907	2,649	5,428	4,824	15,372
Couple only	-300	-1,171	-642	-3,602	10,551	2,035	6,871
Household with 1/2 children	-391	-2,865	-3,510	3,101	633	21	-3,011
Household with 3 children	-97	-642	2,077	381	-68	-3	1,648
Other Multi-person	-201	1,021	-60	71	4,145	1,568	6,544
Total	-561	-3,521	-228	2,600	20,689	8,445	27,424

Source: MHCLG 2014-based household projections (subject to rounding)

8.10 Table 8.4 applies household survey data on dwelling occupancy to the demographic trends across Bradford District over the period 2019-2037. The two right hand columns indicate the likely change in demand for dwelling types and sizes and how this translates to an overall percentage change in dwelling requirement. Initial analysis

indicates that the majority of need will be for 3-bedroom (36.6%) followed by 2-bedroom (28.6%), 4+-bedroom (18.5%) and 1-bedroom (16.3%). Regarding dwelling type, analysis suggests a broad split of 63.3% houses, 20.9% flats, 13.3% bungalows (or level-access accommodation) and 2.5% other (for instance self/custom build and specialist accommodation).

Table 8.4 Impact of change in households by age group on dwellings occupied

Dwelling type/size	Age group of Household Reference Person						Total	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1 Bedroom House	-54	0	-6	58	471	94	563	2.1
2 Bedroom House	-155	-1,156	-37	400	2,894	835	2,782	10.1
3 Bedroom House	-260	-1,625	-114	979	6,882	3,059	8,922	32.5
4 or more Bed House	-29	-268	-46	700	4,057	670	5,083	18.5
1 Bedroom Flat	-53	-261	-8	167	2,065	1,024	2,935	10.7
2 Bedroom Flat	0	-164	-11	88	1,514	1,213	2,641	9.6
3+ Bedroom Flat	0	-9	-1	6	120	30	146	0.5
1 Bedroom Bungalow	0	-2	-1	12	353	259	620	2.3
2 Bedroom Bungalow	0	-8	-3	41	1,237	907	2,174	7.9
3+ Bedroom Bungalow	-10	-27	-1	44	662	192	860	3.1
1 Bedroom Other	0	0	0	2	224	119	345	1.3
2 Bedroom Other	0	0	0	91	122	41	254	0.9
3+ Bedroom Other	0	0	0	11	89	0	100	0.4
Total	-561	-3,521	-228	2,600	20,689	8,445	27,424	100.0

Dwelling type/size	Age group of Household Reference Person						Total	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1	-107	-264	-15	239	3,114	1,496	4,463	16.3
2	-155	-1,328	-51	621	5,767	2,997	7,851	28.6
3	-270	-1,661	-115	1,040	7,752	3,281	10,027	36.6
4 or more	-29	-268	-46	700	4,057	670	5,083	18.5
Total	-561	-3,521	-228	2,600	20,689	8,445	27,424	100

Note totals by age group may vary slightly due to rounding errors

Source: MHCLG 2014-based household projections and 2019 Household Survey

Aspiration scenario

8.11 Under the aspiration scenario, the relationship between HRP/household type and dwelling type/size is based on the aspirations of households who are intending to move in the next 5 years. The profile of dwellings is applied to changes in HRP/household type over the plan period. The impact of this on overall dwelling type/mix is shown in Table 8.5. Analysis indicates that the highest level of need is for 2-bedroom (52.1%) and 3-bedroom (24.7%) dwellings followed by one-bedroom (13.7%) but a reduction in demand for 4+ bedroom (9.4%) dwellings. Regarding dwelling type, analysis suggests a marked shift towards bungalow/level access accommodation, with broad split of 31.7% houses, 31.2% bungalows (or level-access accommodation), 33.8% flats and 3.3% in other property types (for instance older

persons specialist accommodation). This dramatic change in property type is a result of the ageing of the borough's population.

Table 8.5 Impact of Change in households by age group on dwellings occupied: aspirations

Dwelling type/size	Age group of Household Reference Person						Total	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1 Bedroom House	-92	-144	0	0	0	444	209	0.8
2 Bedroom House	-240	-355	-8	367	2,188	1,175	3,127	11.4
3 Bedroom House	-155	-1,795	-117	989	3,854	0	2,776	10.1
4 or more Bed House	-74	-1,099	-87	581	3,251	0	2,572	9.4
1 Bedroom Flat	0	0	-4	40	1,021	730	1,788	6.5
2 Bedroom Flat	0	0	0	66	2,452	4,699	7,217	26.3
3+ Bedroom Flat	0	0	0	18	242	0	260	0.9
1 Bedroom Bungalow	0	-21	-1	72	866	155	1,070	3.9
2 Bedroom Bungalow	0	-75	-3	253	3,037	544	3,755	13.7
3+ Bedroom Bungalow	0	-31	-8	193	3,584	0	3,738	13.6
1 Bedroom Other	0	0	0	0	0	698	698	2.5
2 Bedroom Other	0	0	0	8	194	0	202	0.7
3+ Bedroom Other	0	0	0	12	0	0	12	0.0
Total	-560	-3,521	-228	2,600	20,689	8,445	27,425	100.0
Dwelling size	Age group of Household Reference Person						Total	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1	-92	-165	-5	112	1,887	2,028	3,766	13.7
2	-240	-430	-11	694	7,871	6,417	14,301	52.1
3	-155	-1,827	-125	1,213	7,680	0	6,786	24.7
4 or more	-74	-1,099	-87	581	3,251	0	2,572	9.4
Total	-560	-3,521	-228	2,600	20,689	8,445	27,425	100

Note totals by age group may vary slightly due to rounding errors

Source: MHCLG 2014-based household projections and 2019 Household Survey

Expect scenario

8.12 Under the expect scenario, the relationship between HRP/household type and dwelling type/size is based on what households would accept to move to if they are intending to move in the next 5 years. The profile of dwellings is applied to changes in HRP/household type over the plan period. The impact of this on overall dwelling type/mix is shown in Table 8.6. Analysis indicates a continued focus on the need for 2-bedroom (55.4%) and 3-bedroom (20.8%) dwellings, followed by 1-bedroom (12.1%) and 1-bedroom (11.7%). Regarding dwelling type, analysis continues to suggest a marked shift towards bungalow/level access accommodation, with broad split of 37.8% houses, 38.7% flats, 23.4% bungalows (or level-access accommodation) and 0.1% other property types (principally older persons specialist accommodation).

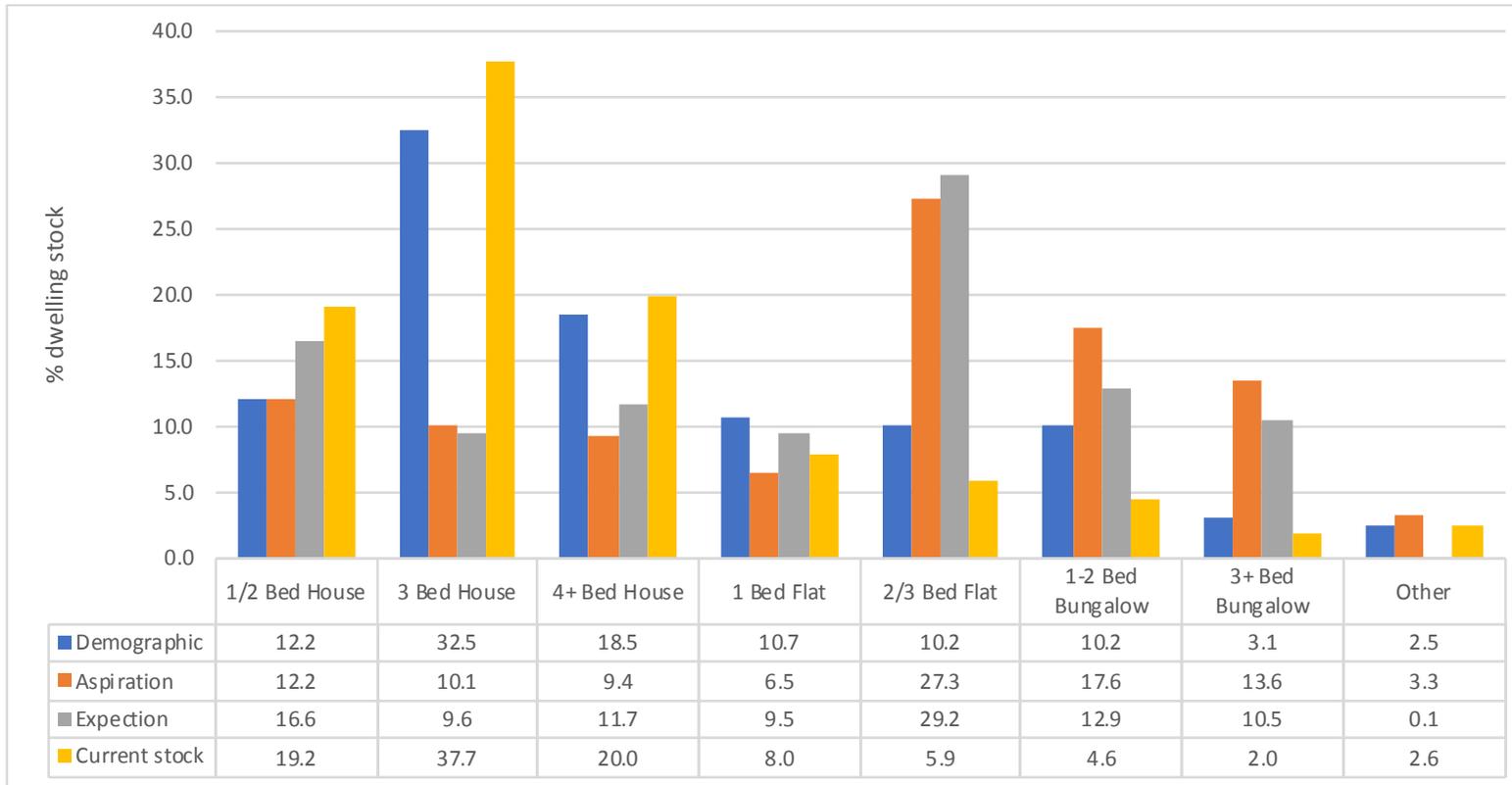
Dwelling type / size	Age group of Household Reference Person						Total	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1 Bedroom House	-127	-160	0	0	200	0	-86	-0.3
2 Bedroom House	-332	-717	-43	580	3,362	1,775	4,626	16.9
3 Bedroom House	-70	-1,849	-102	764	3,884	0	2,627	9.6
4 or more Bed House	-33	-762	-66	631	3,430	0	3,201	11.7
1 Bedroom Flat	0	0	-7	16	2,603	0	2,613	9.5
2 Bedroom Flat	0	-33	-10	118	2,118	5,614	7,807	28.5
3+ Bedroom Flat	0	0	-1	7	190	0	196	0.7
1 Bedroom Bungalow	0	0	0	40	513	234	787	2.9
2 Bedroom Bungalow	0	0	0	140	1,799	821	2,760	10.1
3+ Bedroom Bungalow	0	0	0	290	2,586	0	2,876	10.5
1 Bedroom Other	0	0	0	0	0	0	0	0.0
2 Bedroom Other	0	0	0	0	0	0	0	0.0
3+ Bedroom Other	0	0	0	15	0	0	15	0.1
Total	-561	-3,520	-228	2,600	20,686	8,445	27,421	100.0
Dwelling size	Age group of Household Reference Person						Total	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1	-127	-160	-7	56	3,316	234	3,313	12.1
2	-332	-750	-53	837	7,280	8,211	15,193	55.4
3	-70	-1,849	-103	1,076	6,660	0	5,715	20.8
4 or more	-33	-762	-66	631	3,430	0	3,201	11.7
Total	-561	-3,520	-228	2,600	20,686	8,445	27,421	100

Note totals by age group may vary slightly due to rounding errors

Source: MHCLG 2014-based household projections and 2019 Household Survey

8.13 Figure 8.2 provides a further illustration of the variance between current stock and the alternative dwelling mix scenarios. Under the baseline demographic scenario, delivery of 2- and 3- bedroom houses and an increasing proportion of bungalows is identified. However, under aspiration and expectation scenarios, there is a marked shift towards flats and bungalows/level access accommodation.

Figure 8.2 Summary of dwelling types under baseline demographic and aspiration/expectation scenarios



Source: 2019 household survey

Summary of scenarios

- 8.14 Table 8.7 summarises the outcome of the dwelling type/mix scenario analysis. The key message is by taking into account what people aspire to and what they expect to, there is a marked shift towards a need for smaller dwellings and a reduced emphasis of houses in favour of flats and bungalows/level access accommodation.

Dwelling type/size	Scenario		
	Demographic baseline (%)	Aspiration (%)	Expectation (%)
1/2 Bedroom house	12.2	12.2	16.6
3 Bedroom house	32.5	10.1	9.6
4+ Bedroom house	18.5	9.4	11.7
1 Bedroom flat	10.7	6.5	9.5
2/3 Bedroom flat	10.2	27.3	29.2
1-2 Bedroom bungalow	10.2	17.6	12.9
3+ Bedroom bungalow	3.1	13.6	10.5
Other	2.5	3.3	0.1
TOTAL	100.0	100.0	100.0
Dwelling type	Demographic baseline (%)	Aspiration (%)	Expectation (%)
House	63.3	31.7	37.8
Flat	20.9	33.8	38.7
Bungalow	13.3	31.2	23.4
Other	2.5	3.3	0.1
Total	100.0	100.0	100.0
Number of bedrooms	Demographic baseline (%)	Aspiration (%)	Expectation (%)
1	16.3	13.7	12.1
2	28.6	52.1	55.4
3	36.6	24.7	20.8
4	18.5	9.4	11.7
Total	100.0	100.0	100.0

Note totals by age group may vary slightly due to rounding errors

Source: 2019 Household Survey

Overall dwelling mix by tenure

- 8.15 Table 8.8 summarises dwelling type/size mix based on the demographic scenario. Note that the only major difference under the aspiration and expectation scenario is a higher proportion of smaller and level-access dwellings. This analysis assumes an annual target of 1,703 dwellings and an affordable housing target of at least 20% overall and factors in the dwelling type/size analysis carried out as part of the affordable housing need calculation.

Dwelling type/size	Tenure		Total
	Market (74%)	Affordable (26%)	
1/2 Bedroom house	49	159	208
3 Bedroom house	433	121	554
4+ Bedroom house	247	69	316
1 Bedroom flat	128	54	182
2/3 Bedroom flat	161	12	173
1-2 Bedroom bungalow	156	17	173
3+ Bedroom bungalow	50	3	53
Other	37	6	43
TOTAL	1,262	441	1,703
Dwelling type	Market (74%)	Affordable (26%)	Total
House	729	349	1,077
Flat	289	66	355
Bungalow	207	20	227
Other	37	6	43
Total	1,262	441	1,703
Number of bedrooms	Market (74%)	Affordable (26%)	Total
1	166	111	277
2	353	135	487
3	498	125	623
4	245	71	316
Total	1,262	441	1,703

8.16 Analysis of the relationship between the age of the Household Reference Person (HRP) and tenure (table 8.9) indicates that over the period 2019-2037, there is expected to be an increase mainly in the number of households living in owner occupation followed those living in affordable housing. The private rented sector is only expected to grow slightly. This is due to the underlying demographic change taking place across Bradford District and the fact there will be fewer HRPs in the household groups who were more likely to live in the private rented sector (in particular the 15-24 and 25-34 age group).

Table 8.9 Tenure profile by age group and potential change 2019-37				
Tenure profile (2019) by HRP age group				
	Tenure (%)			
	Owner Occupied	Private	Affordable	Total
15-24	14.6	81.7	3.7	100.0
25-34	48.0	43.4	8.6	100.0
35-44	57.3	28.4	14.3	100.0
45-59	70.3	18.6	11.1	100.0
60-74	71.2	10.7	18.0	100.0
75-84	73.2	7.3	19.5	100.0
85+	66.1	9.0	24.9	100.0
All	66.0	19.8	14.1	100.0
Change in HRP 2019-37 and impact on number of households in different tenures				
	Tenure (number)			
	Owner Occupied	Private	Affordable	Total
15-24	-82	-457	-21	-560
25-34	-1,691	-1,526	-303	-3,520
35-44	-132	-66	-33	-231
45-59	1,828	484	288	2,600
60-74	6,594	995	1,671	9,260
75-84	8,364	838	2,231	11,433
85+	5,584	757	2,104	8,445
Total	20,466	1,024	5,937	27,427
% change	74.6	3.7	21.6	100

Conclusions

- 8.17 The purpose of this chapter has been to explore the relationship between households and dwellings occupied to establish an indication of appropriate dwelling mix for Bradford District over the plan period.
- 8.18 Having established future household change and the implications this has for dwelling type, size and tenure mix, the Council can make informed strategic decision in the range of dwellings to be built over the plan period.
- 8.19 Overall, using the 'demographic scenario' which takes account of the 2014-based household projections, the following newbuild is suggested to reflect the needs of the population:
- 51.1% 3 and 4+ bedroom houses (32.5% 3-bedroom and 18.5% four or more-bedroom);
 - 12.2% 1- and 2-bedroom houses;
 - 20.9% flats (10.7% 1-bedroom and 10.2% 2-bedroom);
 - 13.3% bungalow (10.2% 1- and 2-bedroom and 3.1% 3 or more-bedroom); and
 - 2.5% other (such as self-build and specialist housing)
- 8.20 However, given the ageing of the population, when aspirations/expectations are considered, there is a marked shift towards the need for flats and bungalows and a reduction in the need for houses, particularly 4 or more bedroom.

- 8.21 Regarding property size, under the demographic scenario the needs are 16.3% 1-bedroom, 28.6% 2-bedroom, 36.6% 3-bedroom and 18.5% 4 or more bedroom. Under the aspiration/expectation scenarios, the need for 2-bedroom dwelling increases (52.1% aspiration and 55.4% expectation).
- 8.22 Analysis has also considered market mix and the specific market and affordable dwelling needs as summarised in Table 8.10. The priority across both markets is to maintain a diversity of housing choice. The focus for the affordable sector is to build houses and flats; and the market sector a broader range of dwellings and in particular bungalows. Whilst broad range of dwelling sizes by number of bedrooms is evidenced across both sectors, affordable need is skewed towards smaller dwellings (55% one- and two-bedroom) and market need skewed towards larger dwellings (58.9% three- and four or more-bedroom dwellings).
- 8.23 In terms of tenure change, it is anticipated over the plan period that most growth will be across the owner occupied sector (74.6%) followed by the affordable sector (21.1%), with the private rented sector only increasing marginally (3.7%). This is due to the changing demography of the district which means there will be fewer households in younger age cohorts who would have tended to live in the private rented sector.

Table 8.10 Overall dwelling type/size and tenure mix percentages under baseline demographic scenario

Dwelling type/size	Tenure		Total
	Market (74%)	Affordable (26%)	
1/2 Bedroom house	3.9	36.0	12.2
3 Bedroom house	34.3	27.4	32.5
4+ Bedroom house	19.5	15.7	18.5
1 Bedroom flat	10.2	12.3	10.7
2/3 Bedroom flat	12.8	2.7	10.2
1-2 Bedroom bungalow	12.4	3.9	10.2
3+ Bedroom bungalow	4.0	0.7	3.1
Other	2.9	1.5	2.5
TOTAL	100.0	100.0	100.0
Dwelling type	Market (74%)	Affordable (26%)	Total
House	57.7	79.1	63.3
Flat	22.9	14.9	20.9
Bungalow	16.4	4.5	13.3
Other	2.9	1.5	2.5
Total	100.0	100.0	100.0
Number of bedrooms	Market (74%)	Affordable (26%)	Total
1	13.2	25.1	16.3
2	27.9	30.6	28.6
3	39.5	28.3	36.6
4	19.4	16.0	18.5
Total	100.0	100.0	100.0

9. Conclusion: policy and strategic issues

- 9.1 This document has been prepared to equip the Council and their partners with robust, defensible and transparent information to help inform strategic decision-making and the formulation of appropriate housing and planning policies. The work also takes account of existing and emerging Government policy and guidance.
- 9.2 Bradford District SHMA 2019 will help the Council plan for a mix of housing based on current and future demographic trends, market trends and the needs of different groups in the community. Specifically, the SHMA 2019 identifies the size, type and tenure of housing required by considering current market demand relative to supply; and also identifies a continued affordable housing imbalance across Bradford District.
- 9.3 This concluding chapter summarises key messages from the research findings, structured around a commentary on the current and future housing markets and key local strategic issues.

Future housing need and drivers for change

- 9.4 Using the MHCLG standard methodology, the SHMA concludes that the minimum housing need figure is 1,703 dwellings each year over the plan period to 2019-2037.

Dwelling type, tenure and mix

- 9.5 The relationship between household change and dwelling type/size and tenure requirements have been fully explored. Evidence will help the Council deliver an appropriate range of dwelling stock for residents over the plan period. Analysis concludes there is an ongoing need for all types and sizes of dwelling with an increasing emphasis on the need for flats and bungalows/level access accommodation. Strongest need is for two and three bedroom dwellings with continued need for one- and four-bedroom dwellings. When household aspirations and what people would expect are considered, there is a marked shift towards a need for smaller dwellings and a reduced emphasis on houses in favour of flats and bungalows/level access accommodation.
- 9.6 Regarding affordable need, there is an annual imbalance of 441. Analysis indicates that an appropriate dwelling profile is 25% one-bedroom, 30.4% two-bedroom, 28.2% three-bedroom, 16.4% four or more-bedroom. An appropriate affordable tenure split for Bradford District would be around 65% rented and 35% intermediate tenure.

Meeting the needs of older people and those with disabilities

- 9.7 There is evidence to support a programme of accommodation delivery to help meet the needs of older people and those with disabilities. Although the vast majority of older people want to remain in their own home with support when needed, there is a need to diversify options available to older people wanting to move to more

appropriate accommodation. Currently there are around 10,747 units of specialist older person accommodation including around 3,903 units of residential care (C2) dwellings. Analysis of demographic change would suggest a need for an additional 3,884 units of specialist (C3) units and 2,214 additional units of residential (C2) units to 2037.

- 9.8 A key conclusion is that there needs to be a broader housing offer for older people across Bradford District and the SHMA has provided evidence of scale and range of dwellings needed.
- 9.9 A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across Bradford District's population. Although it is a challenge to quantify the precise accommodation and support requirements, the SHMA has helped to scope out where needs are arising.
- 9.10 Given the changing demographics of Bradford District, it is wholly appropriate that the Council has a policy of ensuring new dwellings meet optional accessibility standards. Subject to economic viability, it is recommended that 4% of new dwellings are built to M4(3) wheelchair accessible standard and all remaining dwellings are built to M4(2) standard. It is also assumed that there will be ongoing adaptation of existing dwellings to support those with additional needs.

Final comments

- 9.11 The evidence presented in this SHMA suggests that there are three main policy areas that require particular attention from both a planning policy and social policy perspective:
- the challenge of enabling the quantity and mix of housing that needs to be delivered;
 - the challenge of ensuring that the housing and support needs of older people are met going forward; and
 - ensuring that new development takes account of the particular needs across housing market areas within Bradford District.

Introduction to Technical Appendices

- Technical Appendix A: Research methodology
- Technical Appendix B: Policy review
- Technical Appendix C: Housing need
- Technical Appendix D: Stakeholder survey
- Technical Appendix E: The needs of different groups: housing for people with disabilities and additional needs

Technical Appendix A: Research methodology

Overall approach

- A.1 A multi-method approach was adopted in order to prepare a robust and credible Strategic Housing Market Assessment for Bradford District:
- A survey of households across Bradford District. 23,333 households in the Borough were randomly selected to complete a questionnaire during February 2019. 3,459 questionnaires were returned and used in data analysis. This represents a 14.8% response rate overall resulting in a Borough-level sample error of +/-1.7
 - An online survey of key stakeholders including representatives from district and county councils, district and parish councillors, housing associations, voluntary groups and some independent representatives;
 - Interviews with estate and letting agents operating within the Borough; and
 - A review of relevant secondary data including the 2011 Census, house price trends, CORE lettings data and MHCLG Statistics.

Baseline dwelling stock information and Household Survey sample errors

- A.2 Table A1 summarises total dwelling stock and the number of households contacted by survey area, achieved responses and sample errors.

Local analysis areas (Defined by ward)	Total Households (Council Tax)	Mail out	Achieved Response	Sampling Error	Achieved Response Rate	
					Rate (%)	Census or Sample
Bingley and Shipley	30652	3,333	686	3.7%	20.6	Sample
City Central	54065	3,333	211	6.7%	6.3	Sample
City North East	29112	3,333	459	4.5%	13.8	Sample
City South	26840	3,333	394	4.9%	11.8	Sample
City West	21141	3,333	431	4.7%	12.9	Sample
Keighley and Worth Valley	26836	3,333	475	4.5%	14.3	Sample
Wharfedale	19661	3,333	803	3.4%	24.1	Sample
Total	208,307	23,333	3459	1.7%	14.8	Sample

Source: Council Tax Data 2019

Sample error is based on the 95% confidence interval which is the industry standard to establish result accuracy.

Weighting and grossing

A.3 In order to proceed with data analysis, it is critical that survey data is weighted to take into account response and non-response bias and grossed up to reflect the total number of households. Weighting for each survey area was based on:

- **Tenure** (the proportion of affordable (social rented and intermediate tenure) and open market dwellings based on 2011 Census data);
- **Age of Household Reference Person** based on the proportions of household reference people aged under 65 and 65 or over living in affordable and open market provision derived from the 2011 Census; and
- **Council Tax occupied dwellings** based on the number of occupied dwellings and used as a grossing factor in the weighting to ensure that there is a suitable uplift on the Census 2011 data.

A.4 Ultimately, the survey element of the assessment is sufficiently statistically robust to undertake detailed analysis and underpin core outputs of the study down to the survey areas presented in Table A1. Furthermore, the survey findings are enhanced and corroborated through analysis of secondary data and stakeholder consultation.

Affordable housing definitions

9.12 Definitions relating to affordable housing are presented in the NPPF 2019 (Annex 2):

Affordable housing: housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions:

- a) **Affordable housing for rent:** meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for social rent or affordable rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes, affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).
- b) **Starter homes:** is as specified in Sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute and any such secondary legislation at the time of plan-preparation or decision-making. Where secondary legislation has the effect of limiting a household's eligibility to purchase a starter home to those with a particular maximum level of household income, those restrictions should be used.
- c) **Discounted market sales housing:** is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.
- d) **Other affordable routes to home ownership:** is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low-cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision or refunded to Government or the relevant authority specified in the funding agreement.

Technical Appendix B: Policy review

- B.1 The purpose of this Appendix is to set out the national policy agenda of relevance to this Strategic Housing Market Assessment.

Introduction

- B.2 Under the Conservative and Liberal Democrat Coalition Government, the period 2010-2015 saw a radical and sustained programme of reform of welfare, housing and planning policy. This was set within the context of national austerity and an economic policy of deficit reduction and public spending cuts following a period of recession and financial turbulence. The reforms championed localism, decentralisation and economic growth.
- B.3 This agenda continued to be pursued under the leadership of David Cameron following the election of a majority Conservative Government in May 2015. Further welfare reforms were accompanied by policies seeking to increase the rate of housebuilding and promoting home ownership as the tenure of choice. The Housing and Planning Act 2016 was intended to provide the legislative basis for a number of Conservative Manifesto commitments, including the flagship Starter Homes scheme. The Act also made provisions for other aspects of housing policy such as Pay to Stay, Right to Buy, high value sales and ending lifetime tenancies.
- B.4 The European Union Referendum of June 2016 resulted in significant changes in the political climate at a number of levels. Changes in Government leadership – with the appointment of Theresa May as Prime Minister – quickly led to discussions regarding the direction of housing and planning policy. Alongside significant delays (and in some cases abandonment) in the implementation of secondary legislation relating to aspects of the Housing and Planning Act 2016; conference speeches, ministerial statements and the Housing White Paper (February 2017) indicated a change in attitude towards housing policy. The 2016-17 Administration signalled a broader ‘multi-tenure’ housing strategy, including support for a range of tenures in addition to home ownership. The Neighbourhood Planning Act 2017 was passed with the intention of strengthening neighbourhood planning by ensuring that decision-makers take account of well-advanced neighbourhood development plans and giving these plans full legal weight at an earlier stage.
- B.5 The snap General Election of June 2017 created a new wave of political change and uncertainty, although the overall Government leadership remains under Conservative control and ministers are keen to keep housing as a key domestic policy priority.

2010-2015 (Coalition Government)

- B.6 Following the Coalition Agreement of May 2010, the Localism Act 2011 was passed with the express intention of devolving power from central government towards local people. The Localism Act set out a series of measures to seek a substantial and lasting shift of powers including:

- new freedoms and flexibilities for local government, including directly elected mayors and empowering cities and other local areas;
 - new rights and powers for communities and individuals;
 - reform to make the planning system more democratic and more effective, including the abolition of regional spatial strategies (RSS), the introduction of the 'Duty to Cooperate', neighbourhood planning, Community 'Right to Build', reforming the community infrastructure levy and reforming the Local Plan process; and
 - reform to ensure that decisions about housing are taken locally.
- B.7 In terms of housing reform, the Localism Act enabled more decisions about housing to be made at the local level. Local authorities were granted greater freedom to set their own policies about who can qualify to go on the waiting list in their area. In addition, the Act allowed for more flexible tenure arrangements for people entering social housing, with social landlords able to grant tenancies for a fixed length of term rather than lifetime tenancies for all. In respect to homelessness, the Act allowed local authorities to meet their homelessness duty by providing private rented accommodation, rather than in temporary accommodation until long-term social housing becomes available. The Act also reformed social housing funding, allowing local councils to keep the rent they collect and use it locally to maintain their housing stock.
- B.8 The **National Housing Strategy for England, *Laying the Foundations: A Housing Strategy for England***, was published in November 2011 under the Coalition Administration and it currently remains in place. The Strategy acknowledged some of the problems within the housing market and set out the policy response. The measures set out promote home ownership, including a new-build mortgage indemnity scheme (providing up to 95% loan-to-value mortgages guaranteed by Government) and a 'FirstBuy' 20% equity loan scheme for first-time buyers.
- B.9 The National Housing Strategy acknowledges the importance of social housing and the need for more affordable housing. However, the document reaffirms the programme of reforming this sector, including *'changes to the way people access social housing, the types of tenancies that are provided and the way the homelessness duty is discharged'*. The private rented sector is considered to play *'an essential role in the housing market, offering flexibility and choice to people and supporting economic growth and access to jobs'*. The document sets out an intention to support the growth of the private rented sector through innovation and investment, to meet continuing demand for rental properties.
- B.10 The National Housing Strategy set out the objectives of preventing homelessness, protecting the most vulnerable and providing for older people's housing needs. However, it also confirmed a radical package of welfare reforms, including a reduction in Housing Benefit, changes to the Local Housing Allowance (Housing Benefit in the private sector) and the introduction of 'Universal Credit' to replace other means-tested working age benefits and tax credits.
- B.11 The **National Planning Policy Framework (NPPF)** was published in March 2012. It sets out the Government's planning policies for England and how these are expected to be

applied. The NPPF formed a key part of the Coalition Government's planning system reforms, simplifying national guidance (previously contained in multiple Planning Policy Statements and Planning Policy Guidance) and reducing the quantity of policy pages. Fundamentally, it must be taken into account in the preparation of local and neighbourhood plans and is a material consideration in planning decisions. The document states that *'at the heart of the National Planning Policy Framework is a presumption in favour of sustainable development, which should be seen as a golden thread running through both plan-making and decision-taking.'*

- B.12 The NPPF sets out 12 core planning principles to underpin both plan-making and decision-taking. It also establishes 13 aspects to achieving sustainable development, which include delivering a wide choice of high-quality homes (#6) and promoting healthy communities (#8). The Framework also sets out the accepted definitions of affordable housing covering social rented housing, affordable rented housing and intermediate housing.
- B.13 **National Planning Practice Guidance** (NPPG) on a range of specific topics has been made available through an online system since March 2014. PPG topics include Duty to Cooperate, Housing and Economic Development Needs Assessments, Housing and Economic Land Availability Assessment, Housing - Optional Technical Standards, Local Plans, Neighbourhood Planning, Rural Housing and Starter Homes.
- B.14 Revisions to both NPPF and NPPG were published for consultation in March 2018 (see below).

2015-2016 (Conservative Government under David Cameron)

- B.15 Following the election of a majority Conservative Government in May 2015 under David Cameron, the Government's **Summer Budget 2015** was presented to Parliament by the then-Chancellor George Osborne. The Budget set out widespread reforms to the welfare system, including a four-year freeze on working-age benefits; a reduction in the household benefit cap; restrictions on Child Tax Credit; training requirements for those on Universal Credit aged 18 to 21; the removal of automatic entitlement to Housing Benefit for those on Universal Credit aged 18 to 21; and the removal of the Family Premium element of Housing Benefit for new claims from April 2016. Alongside these welfare cuts, it was announced that rents for social housing will be reduced by 1% per year for four years, while tenants on incomes of over £30,000, or £40,000 in London, will be required to pay market rate (or near market rate) rents. A review of 'lifetime tenancies' was confirmed, with a view to limiting their use to ensure the best use of social housing stock. Support for home ownership measures was reiterated with measures such as the extension of the Right to Buy to housing association tenants and the introduction of Help to Buy ISAs.
- B.16 Alongside the Summer Budget 2015 the Government published a '**Productivity Plan**', ***Fixing the foundations: Creating a more prosperous nation*** (10th July 2015). This sets out a 15-point plan that the Government will put into action to boost the UK's productivity growth, centred around two key pillars: encouraging long-term investment and promoting a dynamic economy. Of particular relevance to housing was the topic regarding 'planning freedoms and more houses to buy'. This set out a number of proposals in order to increase the rate of housebuilding and enable more

people to own their own home, including a zonal system to give automatic planning permission on suitable brownfield sites; speeding up local plans and land release, stronger compulsory purchase powers and devolution of planning powers to the Mayors of London and Manchester, extending the Right to Buy to housing association tenants, delivering 200,000 Starter Homes and restricting tax relief to landlords.

B.17 The Spending Review and Autumn Statement 2015 (November 2015) continued the policy themes of the Summer Budget. This included:

- Plans to extend the 'Local Housing Allowance' to social landlords so that the Housing Benefit paid to tenants living in housing association properties will be capped at the LHA rate;
- A new 'Help to Buy Shared Ownership' scheme, removing restrictions on who can buy shared ownership properties to anyone with a household income of less than £80,000 outside London and £90,000 in London;
- 'London Help to Buy' – an equity loan scheme giving buyers 40% of the new home value (as opposed to 20% under the Help to Buy scheme);
- 200,000 'Starter Homes' to be built over the following five years;
- From 1st April 2016 an extra 3% in stamp duty to be levied on people purchasing additional properties such as buy-to-let properties or second homes;
- Right to Buy extension to housing association tenants;
- £400 million for housing associations and the private sector to build more than 8,000 new 'specialist' homes for older people and people with disabilities;
- Consulting on reforms to the New Homes Bonus, with a preferred option for savings of at least £800 million which can be used for social care; and
- A commitment to extra funding for targeted homelessness intervention.

B.18 In December 2015, DCLG published a **Consultation on proposed changes to national planning policy**, which was open for consultation until February 2016. This consultation sought views on some specific changes to NPPF in terms of the following:

- broadening the definition of affordable housing, to expand the range of low-cost housing opportunities for those aspiring to own their new home;
- increasing residential density around commuter hubs, to make more efficient use of land in suitable locations;
- supporting sustainable new settlements, development on brownfield land and small sites, and delivery of housing allocated in plans; and
- supporting the delivery of Starter Homes.

B.19 The March 2018 publication of a Draft Revised NPPF is set out below.

B.20 The 2015-16 Parliament saw several Acts passed with special relevance to housing and planning, implementing some of the policies set out in the preceding Budgets:

- The Cities and Local Government Devolution Act 2016 makes provision for the election of mayors for the areas of combined authorities established under Part 6 of the Local Democracy, Economic Development and Construction Act 2009. It

makes provision about local authority governance and functions; to confer power to establish, and to make provision about, sub-national transport bodies; and for connected purposes. This Act is central to the Government's devolution plans for England, facilitating its vision of a 'Northern Powerhouse'.

- The Welfare Reform and Work Act 2016 makes provisions relating to a range of welfare benefits and employment schemes, including the benefit cap, social security and Tax Credits, loans for mortgage interest, social housing rents and apprenticeships. Secondary legislation (Social Housing Rents Regulations, March 2016) sets out that the 1% cut to social housing rents will not apply to households with an income of £60,000 or more.
- The Housing and Planning Act 2016 sets out the legislative framework for the Starter Homes scheme and includes provisions relating to other important aspects of housing policy such as Pay to Stay, Right to Buy, high value sales and ending lifetime tenancies.

B.21 The **Budget 2016 (March 2016)** continued the policy emphasis of promoting home ownership and facilitating first-time buyers to enter the market. A new 'Lifetime ISA' was announced, extending the principle of the Help to Buy ISA by incentivising saving for under-40s. Of relevance to the private rented sector were stamp duty increases for institutional investors and the withholding of capital gains reductions from companies investing in residential property. In seeking to deliver more homes for ownership, announcements were made of further planning reforms; releasing public land for development; and a £1.2 billion Starter Homes Fund for brownfield remediation. The anticipated 'duty to prevent' homelessness was not announced, but instead the Chancellor committed £115 million to preventing and reducing rough sleeping.

B.22 A **Technical consultation on Starter Homes regulations** (March 2016) sought views on the framework to be established in the forthcoming regulations, including the restrictions that should be placed on Starter Homes, how age eligibility criteria should work, what threshold (size of site/development) should apply, what the percentage requirement should be, whether exemptions should apply and whether off-site payments should be acceptable. The consultation document set out that, in terms of the period within which Starter Homes should not be sold at full market value, the DCLG does not support a period of longer than 8 years. The paper proposed that the requirement to provide 20% of dwellings as Starter Homes should apply to sites of 10 dwellings or more (or 0.5 hectares). However, secondary legislation relating to Starter Homes has still not been published.

Post EU-Referendum (Theresa May Administration)

B.23 The resignation of David Cameron following the European Union Referendum of June 2016 and subsequent appointment of Theresa May as Prime Minister led to a Cabinet reshuffle and a change in the policy climate within Government. The **Autumn Statement (2016)** brought an important focus onto housing; provisions included:

- £1.4 billion of extra cash to build 40,000 affordable homes, with a relaxation of restrictions on grant funding;

- £2.3 billion Housing Infrastructure Fund to pave the way for up to 100,000 new homes to be built in areas of high demand;
 - £3.15 billion of the Affordable Homes Programme will be given to London to deliver 90,000 homes;
 - New regional pilots of the Right to Buy extension, allowing more than 3,000 tenants to buy their properties;
 - £1.7 billion to pilot 'accelerated construction' on public sector land;
 - Letting agents in the private rented sector to be banned from charging fees; and
 - Confirmation that compulsory Pay to Stay will not be implemented for councils.
- B.24 The Autumn Statement indicated a clear shift in housing policy, away from an exclusive focus on homeownership and towards boosting overall housing supply. A removal of grant-funding restrictions will allow housing associations to increase the delivery of sub-market rented housing, including affordable rented, shared ownership and rent-to-buy homes.
- B.25 Many of the 'flagship' housing policies of the Cameron Administration have their legislative basis in the provisions of the Housing and Planning Act 2016 but require further secondary legislation. Their implementation has been subject to ongoing delay and seem increasingly unlikely to be carried forward in practice as originally envisaged. These schemes include the Voluntary Right to Buy, the higher asset levy (intended to fund the building of new homes) and Pay to Stay (no longer compulsory for councils).
- B.26 The **Housing White Paper, *Fixing our broken housing market***, was published in February 2017. The White Paper proposed a number of changes to reshape the approach to housebuilding and increase housing supply. These changes centred around the following four areas:
- Planning for the right homes in the right places, by making it simpler for local authorities to put Local Plans in place and keep them up-to-date, ensuring sufficient land is allocated to meet housing needs and building upon neighbourhood planning to ensure communities have control over development in their area. The White Paper aims to make more land available for homes by maximising the contribution from brownfield and surplus public land, regenerating estates, releasing more small and medium sized sites, allowing rural communities to grow and making it easier to build new settlements. It reaffirms that the existing protections for the Green Belt remain unchanged and emphasises that authorities should only make exceptional amendments to Green Belt boundaries.
 - Building homes faster, by increasing certainty around housing numbers, aligning new infrastructure with housing, supporting developers to build more quickly and improving transparency. White Paper proposals include amending the NPPF to give local authorities the opportunity to have their housing land supply agreed on an annual basis and fixed for a one-year period, in order to create more certainty about when an adequate land supply exists. Authorities taking advantage of this would have to provide a 10% larger buffer on their five-year land supply. In addition, the White Paper suggests changing the NPPF to introduce a housing delivery test for local authorities. If delivery falls below specified thresholds extra

land would be added onto the five-year land supply as well as further thresholds which would allow the presumption in favour of sustainable development to apply automatically.

- Diversifying the market, by establishing a new Accelerated Construction Programme, supporting more Build to Rent developments, supporting housing associations to build more housing and boosting innovation. The White Paper proposes ensuring that the public sector plays its part by encouraging more building by councils and reforming the Homes and Communities Agency.
- Helping people through Help to Buy, Right to Buy, the Shared Ownership and Affordable Homes Programme (SOAHP), the new Lifetime ISA, amendments to Starter Homes requirements and the announcement of a new statutory duty on planning to meet the needs of older and disabled people.

B.27 In April 2017 some of the welfare reform provisions came into effect. This included Universal Credit claimants aged 18-21 no longer being able to claim benefits to support their housing costs unless they fit into at least one of 11 exemption categories. However, the Government also announced that they were cancelling controversial plans to cap benefit for Supported Housing tenants at the LHA rates.

B.28 During the 2016-17 Parliament there were two Acts that gained Royal Assent that have particular relevance to emerging housing policy:

- The Neighbourhood Planning Act 2017 aims to speed up the delivery of new homes by strengthening neighbourhood planning, limiting the use of pre-commencement planning conditions, use of the planning register and the reform of compulsory purchase. During its passage through Parliament, the Bill was subject to various amendments, including changes to the Local Plan process to allow the Secretary of State to intervene and invite county councils to prepare or revise Local Plans where districts have not delivered and to allow the preparation of joint Local Plans where there are cross-boundary issues between two or more local authorities. This followed the recommendations of the Local Plans Expert Group (LPEG) report of March 2016. Some of the provisions of the Act require secondary legislation. A commencement order introduced in July 2017 under the Act requires post-examination neighbourhood plans to be treated as 'material considerations' in the determination of planning applications.
- The Homelessness Reduction Act 2017 requires councils to seek to prevent homelessness by starting work with households threatened with homelessness 56 days in advance of the date on which they are expected to become homeless (28 days earlier than under the previous legislation). It also requires the provision of advisory services to specified groups including (but not limited to) people leaving prison, young people leaving care, people leaving armed forces, people leaving hospital, people with a learning disability and people receiving mental health services in the community. The Act sets out that councils must assess and develop a personalised plan during the initial presentation to the service. In addition, they must help prevent an applicant from becoming homeless and take reasonable steps to help those who are eligible for assistance to secure accommodation for at least six months (during a 56-day period before a homeless decision can be made).

- The Act dissolves the local connections rules apart from a duty to provide care leavers with accommodation (under the Children Act 1989) to the age of 21.
- B.29 Following the snap General Election in June 2017, Theresa May's Conservative Government formed an alliance with the DUP and the Cabinet was subject to another reshuffle.
- B.30 ***Planning for homes in the right places*** was published for consultation in September 2017, setting out the Government's proposals for a standardised approach to assessing housing need. The overall rationale is that local authorities across England currently use inconsistent methods to assess housing requirements, leading to long debates over whether local plans include the correct housing targets. The proposed new standardised approach to assessing housing need therefore aims to have all local authorities use the same formula to calculate their housing requirement. The standardised approach would set a minimum figure, but local authorities would be able to increase their target from this baseline, for example if they plan for employment growth and want to provide an uplift in housing provision to account for this. The consultation document proposes that the new housing need calculation method would be applied for assessing five-year housing land supply from 31st March 2018 onwards.
- B.31 The **Autumn Budget 2017** (November 2017) included a range of provisions focused on housing, although these were welcomed cautiously by some who would have preferred a greater emphasis on affordability. Provisions included:
- A commitment to be providing 300,000 new homes per year by the mid-2020s;
 - A total of £15.3 billion of new capital funding, guarantee and loan-based funding;
 - £1 billion of extra borrowing capacity for councils in high demand areas to build new affordable homes;
 - £1.5 billion of changes to Universal Credit, including scrapping the seven-day waiting period at the beginning of a claim, making a full month's advance available within five days of making a claim and allowing claimants on housing benefit to continue claiming for two weeks;
 - £125 million increase over two years in Targeted Affordability Funding for LHA claimants in the private sector who are struggling to pay their rents;
 - Stamp duty scrapped on the first £300,000 for first-time buyers (on properties worth up to £500,000);
 - New Housing First pilots announced for West Midlands, Manchester and Liverpool;
 - Power to councils to charge 100% Council Tax premium on empty properties;
 - Five new garden towns; and
 - A review to look at land banking, including considering compulsory purchase powers.
- B.32 In December 2017 the Government announced new measures to crack down on bad practices, reduce overcrowding and improve standards in the private rented sector. The measures have been introduced under the provisions of the Housing and Planning Act 2016.

- B.33 The £5 billion Housing Infrastructure Fund is a Government capital grant programme to help unlock new homes in areas with the greatest housing demand, assisting in reaching the target of building 300,000 homes a year by the mid-2020s. Funding is awarded to local authorities on a highly competitive basis. The fund is divided into 2 streams, a Marginal Viability Fund (available to all single and lower tier local authorities in England to provide a piece of infrastructure funding to get additional sites allocated or existing sites unblocked quickly with buds of up to £10 million) and a Forward Fund (available to the uppermost tier of local authorities in England for a small number of strategic and high-impact infrastructure projects with bids of up to £250 million). On 1st February 2018, the Minister for Housing, Communities and Local Government Sajid Javid and Chancellor Philip Hammond announced that 133 council-led projects across the country will receive £866 million investment in local housing projects, the first wave of funding from the £5 billion Housing Infrastructure Fund. The finances will support vital infrastructure such as roads, schools and bridges. On 18th February 2018, Housing Minister Dominic Raab announced a £45 million cash injection into 79 key community projects across 41 local authorities to councils to combat barriers that would otherwise make land unusable for development. This will support building up to 7,280 homes on council-owned land.
- B.34 In March 2018 the Ministry of Housing, Communities and Local Government (MHCLG) published a **Draft Revised National Planning Policy Framework** (Draft Revised NPPF) for consultation. Alongside this the Government also published **Draft Planning Practice Guidance** (Draft PPG) on the following topics: Viability, Housing Delivery, Local Housing Need Assessment, Neighbourhood Plans, Plan-making and Build to rent.
- B.35 **Draft PPG: Housing Delivery** requires that authorities demonstrate a five-year land supply of specific deliverable sites to meet their housing requirements. The five-year land supply should be reviewed each year in an annual position statement. Areas which have or are producing joint plans will have the option to monitor land supply and the Housing Delivery Test over the joint planning area or on a single-authority basis. Draft PPG sets out that where delivery is under 85% of the identified housing requirement, the buffer will be increased to 20% with immediate effect from the publication of Housing Delivery Test results.
- B.36 **Draft PPG: Local Housing Need Assessment** sets out the expectation that strategic plan-making authorities will follow the standard approach for assessing local housing need, unless there are exceptional circumstances that justify an alternative. This approach is set out in three steps: setting the baseline using household projections; an adjustment to take account of market signals (particularly affordability); and the application of a cap on the level of increase required. The draft guidance states that the need figure generated by the standard method should be considered as the 'minimum starting point' in establishing a need figure for the purposes of plan production.
- B.37 The **Revised National Planning Policy Framework (NPPF)** was published in July 2018 and updated in February 2019. It introduces a housing delivery test for local authorities, which will measure the number of homes created against local housing need. The Revised NPPF 2018/9 also introduces a new standardised method of calculating housing need; this approach uses the Government's household growth projections and applies an affordability ratio to the figures, comparing local house

prices with workplace earnings to produce a need figure. The Government has said that it will consider adjusting the methodology in order to ensure it meets the target of delivering 300,000 new homes per year by the mid-2020s. The presumption in favour of sustainable development includes a requirement that strategic policies should, as a minimum, provide for objectively assessed needs for housing.

- B.38 **The Housing Delivery Test Measurement Rule Book** was also published in July 2018. This sets out the methodology for calculating the Housing Delivery Test (HDL) measurement. The HDL is the annual measurement of housing delivery performance, to commence in November 2018.
- B.39 In October 2018 the Government announced the “geographical targeting” of five Homes England programmes to direct 80% of their funding to high affordability areas as defined by house prices to household income ratios. These funding streams which are targeted at land assembly, infrastructure, estate regeneration and short-term housebuilding will spatially focus £9.740bn of public sector investment across England in the period up to 2024. This announcement followed an earlier statement in June by the Ministry of Housing Communities and Local Government (MHCLG) which stated that newly available grant for approximately 12,500 social rented housing outside of London should be targeted at local authority areas which exhibited high affordability issues when measuring the gap between market and social rents across England
- B.40 An important context to the debate about the spatial targeting of housing resources is the development of the National Productivity Investment Fund. This lists five housing funds:
- Accelerated Construction Fund
 - Affordable Housing
 - Housing Infrastructure Fund;
 - Small Sites infrastructure Fund
 - Land Assembly Fund
- B.41 Collectively these funds account for £12.185bn of Investment over the period 2017-18 to 2023-24. The spatial targeting of Social Housing Grant announced by MHCLG was based on a simple formula which compared average social housing rents with average private sector rents with eligibility being restricted to those areas where there was a difference of £50 per week or more between the two tenures. The decision made by MHCLG to target resources on the basis of house prices, rents and incomes produces very different outcomes compared to targeting on the basis of measurements of need.

Technical Appendix C: Housing need calculations

Introduction

- C.1 The purpose of this section is to set out the affordable housing need calculations for Bradford District using the framework for analysis established in the PPG 2019.
- C.2 All households whose needs are not met by the market can be considered (to be) in affordable housing need⁵⁹. PPG 2019 then considers how affordable housing need should be calculated:
- ‘Strategic policy-makers will need to estimate the current number of households and projected number of households who lack their own housing or who cannot afford to meet their housing needs in the market. This should involve working with colleagues in their relevant authority (e.g. housing, health and social care departments).’⁶⁰*
- C.3 The 2019 household survey provides an appropriate source of data from which a robust assessment of need can be calculated.
- C.4 Affordable housing need analysis and modelling has been prepared in accordance with PPG guidance at the district and sub-area level. In summary, the model reviews in a step-wise process:
- Stage 1: Current housing need (gross backlog)
 - Stage 2: Newly-arising need
 - Stage 3: Likely future affordable housing supply
 - Stage 4: Total and annual need for affordable housing
- C.5 Table C1 provides an overall summary of needs analysis and a description of each stage of the model is then discussed in detail in this Appendix. Table C2 provides analysis at sub-area level.

⁵⁹ PPG 2019 Paragraph: 018 Reference ID: 2a-018-20190220

⁶⁰ PPG 2019 Paragraph: 019 Reference ID: 2a-019-20190220

Table C1 Affordable housing need calculation for Bradford District			
Step	Stage and Step description	Calculation	District Total
		Total households =	208,307
Stage 1: CURRENT NEED			
1.1	Total existing households in need	Total	29,372
1.2	% in need who cannot afford open market (buying or renting)		42.9%
1.3	TOTAL in need and cannot afford open market (buying or renting)		12,602
Stage 2: FUTURE NEED			
2.1	New household formation (Gross per year)	Based on 1.55% national household formation rate	3,229
2.2	% of new households requiring affordable housing	% based on actual affordability of households forming	43.9%
	Number of new households requiring affordable housing	Number cannot afford	1,416
2.3	Existing households falling into need	Annual requirement	291
2.4	TOTAL newly-arising housing need (gross each year)	2.2 + 2.3	1,707
Stage 3: AFFORDABLE HOUSING SUPPLY			
3.1	Affordable dwellings occupied by households in need		4,499
3.2	Surplus stock	Vacancy rate <2% so no surplus stock assumed	0
3.3	Committed supply of new affordable units	Over 5 years	1,097
3.4	Total affordable housing stock available	3.1+3.2+3.3-3.4	5,596
3.5	Annual supply of social re-lets (net)	Annual Supply (3yr ave)	2,667
3.6	Annual supply of intermediate affordable housing available for re-let or resale at sub-market levels	Annual Supply (3yr ave)	0
3.7	Annual supply of affordable housing	3.5+3.6	2,667
Stage 4: ESTIMATE OF ANNUAL HOUSING NEED			
4.1	Total backlog need	1.1-3.4	7,006
4.2	Quota to reduce over Plan Period (5%)		20%
4.3	Annual backlog reduction	Annual requirement	1,401
4.4	Newly-arising need	2.4	1,707
4.5	Total annual affordable need (GROSS need)	4.3+4.4	3,108
4.6	Annual affordable capacity	3.7	2,667
4.7	NET ANNUAL SHORTFALL (4.5-4.6)	NET	441

Source: 2019 Household survey, RP Core Lettings and Sales data

Table C2 Affordable housing need calculation for Bradford District by sub-area

Step	Stage and Step description	SUB-AREAS>>>	Bingley and Shipley	City Central	City North East	City South	City West	Keighley and Worth Valley	Wharfedale	CBMDC
		Total households>>>	30652	54065	29112	26840	21141	26836	19661	208307
	Stage 1: CURRENT NEED									
1.1	Total in need	Current need	3073	12371	3893	2837	2241	3049	1908	29372
1.2	% in need who cannot afford open market (buying or renting)		58.8%	40.9%	50.1%	35.0%	33.1%	40.2%	43.2%	42.9%
1.3	TOTAL in need and cannot afford open market (buying or renting)	Total	1808	5058	1952	994	741	1225	824	12602
	Stage 2: FUTURE NEED									
2.1	New household formation (Gross per year)	Based on average of national rate and households expected to form	475	838	451	416	328	416	305	3229
2.2	% of new households requiring affordable housing	% Based on actual affordability of households forming	53.7	53.5	11.3	45.1	21.9	49.2	64.8	43.9
	Number of new households requiring affordable housing	Numbr cannot afford	255	448	51	188	72	205	197	1416
2.3	Existing households falling into need	Annual requirement	0	200	69	6	0	16	0	291
2.4	Total newly-arising housing need (gross each year)	2.2 + 2.3	255	649	120	194	72	221	197	1707
	Stage 3: AFFORDABLE HOUSING SUPPLY									
3.1	Affordable dwellings occupied by households in need	(based on 1.1)	370	2561	764	335	370	0	99	4499
3.2	Surplus stock	Vacancy rate <2% so no surplus stock assumed	0	0	0	0	0	0	0	0
3.3	Committed supply of new affordable units	Assuming 5 year trend	149	241	140	46	248	89	184	1097
3.4	Total affordable housing stock available	3.1+3.2+3.3	519	2802	904	381	618	89	283	5596
3.5	Annual supply of social re-lets (net)	Annual Supply (3 year average)	329	940	494	296	245	289	73	2667
3.6	Annual supply of intermediate affordable housing available for re-let or resale at sub-market levels	Annual Supply (3 year average)	0	0	0	0	0	0	0	0
3.7	Annual supply of affordable housing	3.5+3.6	329	940	494	296	245	289	73	2667
	Stage 4: ESTIMATE OF ANNUAL HOUSING NEED									
4.1	Total backlog need	1.1-3.5	1289	2256	1048	613	123	1136	541	7006
4.2	Quota to reduce over plan period	Annual reduction	20%	20%	20%	20%	20%	20%	20%	20%
4.3	Annual backlog reduction	Annual requirement	258	451	210	123	25	227	108	1401
4.4	Newly-arising need	2.4	255	649	120	194	72	221	197	1707
4.5	Total annual affordable need	4.3+4.4	513	1100	329	317	96	448	306	3108
4.6	Annual affordable capacity	3.7	329	940	494	296	245	289	73	2667
4.7	Net annual imbalance	4.5-4.6 NET	183	160	-165	21	-149	159	232	441

Source: 2019 household survey, RP Core Lettings and Sales data

Stage 1: Current households in affordable housing need

- C.6 PPG 2019⁶¹ states that ‘strategic policy-making authorities can establish the unmet (gross) need for affordable housing by assessing past trends and current estimates of:
- the number of homeless households;
 - the number of those in priority need who are currently housed in temporary accommodation;
 - the number of households in over-crowded housing;
 - the number of concealed households;
 - the number of existing affordable housing tenants in need (i.e. householders currently housed in unsuitable dwellings);
 - the number of households from other tenures in need and those that cannot afford their own homes, either to rent or to own if that is their aspiration.’
- C.7 PPG 2019 notes that care should be taken to avoid double-counting and to only include those households who cannot afford to access suitable housing in the market.
- C.8 Using evidence from the 2019 household survey, a total of 29,372 households are identified to be in housing need representing 14% of all households across Bradford District.

Homeless households and households in temporary accommodation

- C.9 Table C3 considers trends in decisions and acceptances of homeless households and indicates that an annual average of 414 households have been accepted as homeless over the period 2010/11 to 2017/18.

Table C3 Homeless decisions and acceptances 2010/11 to 2017/18		
Year	Decisions made	Accepted as homeless
2010/11	422	276
2011/12	592	377
2012/13	869	540
2013/14	981	635
2014/15	802	498
2015/16	1,156	760
2016/17	1,011	598
2017/18	809	430
Total	6,642	4,114
Annual Average	830	414

Source: MHCLG Homelessness Statistics

⁶¹ Paragraph: 020 Reference ID: 2a-021-20190220

- C.10 The 2019 household survey identifies a total of 2,552 households who are either homeless or living in temporary accommodation (most of this number are likely to be living in temporary accommodation).

Overcrowding and concealed households

- C.11 The extent to which households are overcrowded is measured using the 'bedroom standard'. This allocates a standard number of bedrooms to each household in accordance with its age/sex/marital status composition. A separate bedroom is allocated to each married couple, any other person aged 21 or over, each pair of adolescents aged 10-20 of the same sex and each pair of children under 10. Any unpaired person aged 10-20 is paired if possible, with a child under 10 of the same sex, or, if that is not possible, is given a separate bedroom, as is any unpaired child under 10. This standard is then compared with the actual number of bedrooms (including bedsits) available for the sole use of the household.
- C.12 The 2019 household survey identifies a total of 15,410 households living in overcrowded conditions (7.4% of all households).

Existing affordable tenants in need

- C.13 The 2019 household survey identified a total of 4,499 affordable tenants in housing need

Households in other tenures in need

- C.14 The 2019 household survey identified a total of 12,662 other households in need and those that could not afford their own homes, either to rent or to own.

Summary of existing households in need

- C.15 Table C4 provides a summary of the number of existing households in need and after taking into account households with more than one need, the final figure of 29,372 is established. Note that the components of need do not sum to 29,372 because a household may have more than one need.

Table C4 Reason for housing need	
Reason for need	Total in need
Homeless household / in temporary accommodation	2,552
Overcrowded/concealed	15,410
Existing affordable tenants in need	4,499
Other tenures in need	12,662
All households in need	29,372

Source: 2019 household survey

- C.16 The total of 29,372 households who are in housing need represents 14.1% (29,372*100/208,307) of all households (arc4 would expect between 5 and 10% of households in need based on our other studies).
- C.17 Step 1.2 then considers the extent to which households can afford open market prices or rents, tested against lower quartile prices at the sub-level (Table C5). This analysis has been based on lower quartile prices for 2018 derived from Land Registry address-level data and private sector rents from lettings reported by Zoopla during 2018. Modelling assumes that a rent is affordable if it costs no more than 25% of household income and a 3.5x household income multiple plus any savings/equity is the affordability benchmark for buying.
- C.18 This analysis demonstrates that across the borough 42.9% of existing households in need could not afford open market prices or rents (12,602 households) based on household survey evidence.

Locality	Lower quartile price (£)	Lower quartile Private Rent (Per calendar month)
Bingley and Shipley	£125,000	£498
City Central	£58,000	£377
City North East	£96,000	£399
City South	£75,000	£399
City West	£90,000	£399
Keighley and Worth Valley	£87,500	£360
Wharfedale	£177,000	£550
BRADFORD	£87,000	£394

Source: Data produced by Land Registry © Crown copyright 2018, Zoopla 2018

Stage 2: Newly-arising affordable need

- C.19 The 2019 PPG considers how the number of newly-arising households likely to need affordable housing: *'Projections of affordable housing need will have to reflect new household formation, the proportion of newly forming households unable to buy or rent in the market area, and an estimation of the number of existing households falling into need. This process will need to identify the minimum household income required to access lower quartile (entry level) market housing (strategic policy-making authorities can use current cost in this process but may wish to factor in anticipated changes in house prices and wages). It can then assess what proportion of newly-forming households will be unable to access market housing.'*⁶²

⁶² Paragraph: 021 Reference ID: 2a-021-20190220

New household formation (gross per year)

- C.20 The national household formation rate reported in the English Housing Survey is currently 1.55% based on the latest three-year average national rate reported in the English Housing Survey over the period 2013/14 to 2015/16. Applying the gross national household formation rate, to household estimates, this establishes an annual household formation of 3,229. Alternative analysis based on the household survey resulted in a figure of 3,292 which was consistent with the national estimate used.
- C.21 Household survey income data was analysed to identify the proportion of newly-forming households who could afford lower quartile house prices and/or rents. Overall 43.9% could not afford open market prices or rents (1,416).

Existing households expected to fall into need

- C.22 The household survey identified an annual need of 291 households who are likely to fall into need.

Total newly arising housing need (gross per year)

- C.23 Total newly arising need is calculated to be 1,707 households each year across Bradford District.

Stage 3: Affordable housing supply

- C.24 The 2019 PPG states how the current stock of affordable housing supply should be calculated:
- *the number of affordable dwellings that are going to be vacated by current occupiers that are fit for use by other households in need;*
 - *suitable surplus stock (vacant properties); and*
 - *the committed supply of new net affordable homes at the point of the assessment (number and size).⁶³*
- C.25 Total affordable housing stock available = Dwellings currently occupied by households in need + surplus stock + committed additional housing stock – units to be taken out of management.

Step 3.1 Affordable dwellings occupied by households in need

- C.26 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.

⁶³ Paragraph: 022 Reference ID: 2a-022-20190220

- C.27 A total of 4,499 households are current occupiers of affordable housing in need. Although the movement of these households within affordable housing will have a nil effect in terms of housing need (i.e. they already live in affordable housing), the model assumes that these households will move in the next 5 years to address their housing need.

Step 3.2 Surplus stock

- C.28 A proportion of vacant properties are needed to allow households to move within housing stock. Across the social rented sector, this proportion is generally recognised as being 2%. Stock above this proportion is usually assumed to be surplus stock. Modelling assumes no surplus social rented stock across the District.
- C.29 However, it should be noted there is planned demolition of 627 flats in 11 unsustainable tower blocks which are mainly empty and replaced with around 500 new family homes, resulting in a net loss of 127 dwellings.

Step 3.3 Committed supply of new affordable units

- C.30 The model assumes that a similar level of newbuild affordable dwellings are delivered over the period 2019/20 to 2023/24 compared with the period 2013/14 to 2017/18 when 1,097 affordable units were delivered. The model therefore assumes that there are **1,097** to be built 2019/20 onwards as the committed supply of affordable housing.

Step 3.4 Total affordable housing stock available

- C.31 It is assumed that there are 4,499 social (affordable) rented dwellings available arising from households moving within the stock and 1,097 affordable new build over the next 5 years. This results in a total of 5,596 units of housing stock available. It is noted that there may be a stock loss of around 127 units of unsustainable stock, but no further adjustment has been made to the number of total housing stock available as it is anticipated that a higher number of affordable dwellings will be built over the next 5 years to compensate for this stock loss.

Step 3.6 Annual supply of social re-lets

- C.32 Over the three period 2015/16 to 2017/18 there were a total of 8,001 lettings made across Bradford District, with an annual average of 2,667 affordable dwellings let.

Step 3.7 Annual supply of intermediate re-lets/sales

- C.33 There has been a very limited supply of intermediate dwellings over the past three years 2015/16 to 2017/18. Therefore, the model report assumes no annual supply.

Summary of Stage 3

- C.34 Overall, the model assumes a stock of 5,596 affordable dwellings coming available from either existing households moving or new build. In addition, the model assumes there is an annual affordable supply through general lettings of 2,667 dwellings but on intermediate sales/relets.

Stage 4: Estimate of total annual need for affordable housing

Overview

- C.35 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 in line with PPG.
- C.36 This has been reconciled with the overall supply of affordable dwellings. Based on the affordable needs framework model, analysis suggests that **there is an overall annual net imbalance of 441 dwellings each year**. This justifies a continued need for an affordable housing policy and assumes that 1,097 affordable dwellings are built in the five years 2019/20 to 2023/24.
- C.37 Stage 4 brings together the individual components of the needs assessment to establish the total net annual shortfall.

Step 4.1 Total backlog need

- C.38 Step 4.1 is the total backlog need which is derived from the number of households in Step 1.1 minus total affordable housing stock available (Step 3.5). The total backlog need is 7,006.

Steps 4.2 to 4.6

- C.39 Step 4.2 is a quota to reduce the total backlog need which is assumed to be 20% (this was the standard modelling assumption in former CLG guidance). This also reflects the urgency for which households in need ought to be provided with alternative and more appropriate accommodation.
- C.40 Step 4.3 is the annual backlog reduction based on Step 4.2 (1,401 each year).
- C.41 Step 4.4 is a summary of newly-arising need from both newly forming households and existing households falling into need (1,707 each year).
- C.42 Step 4.5 is the total annual affordable need based on Steps 4.3 and 4.4 (3,108 each year) (*this is also the gross need*).
- C.43 Step 4.6 is the annual social/affordable rented and intermediate tenure capacity based on Step 3.8 (2,667 each year).

Total gross and net imbalance

- C.44 The overall gross imbalance across Bradford District is 3,108 affordable dwellings each year. After taking into account supply of affordable accommodation, the net imbalance is 441 each year.
- C.45 Sensitivity analysis has been carried out which assumes private rents are affordable if 30% of household income is spent on housing. This reduces the affordable need to 22 each year.

Relationship between current housing stock and current and future needs

- C.46 The 2019 PPG states that 'Strategic policy-making authorities will need to look at the current stock of different sizes and assess whether these match current and future needs'⁶⁴. The analysis of affordable housing need therefore includes a review of the dwelling sizes of new affordable units.
- C.47 Table C6 breaks down the overall gross need for 3,020 affordable dwellings by size (number of bedrooms) each year.

Table C6 Gross annual imbalance of affordable dwellings by sub-area and number of bedrooms								
Number of bedrooms	Sub-area							Total
	Bingley and Shipley	City Central	City North East	City South	City West	Keighley and Worth Valley	Wharfedale	
One	188	152	148	42	8	134	104	776
Two	142	317	71	104	51	184	74	944
Three	108	395	62	134	24	66	87	877
Four	17	97	34	18	14	43	32	255
Five or more	58	139	14	18	0	20	8	257
Total	513	1100	329	317	96	448	306	3,108

- C.48 Table C7 shows the likely supply of affordable dwellings by sub-area and dwelling size (number of bedrooms) based on lettings data over the period 2015/16 to 2017/19. This shows a considerable supply of one-bedroom dwellings coming forward to help address need.

Table C7 Likely annual supply of affordable dwellings by number of bedrooms								
Number of bedrooms	Sub-area							Total
	Bingley and Shipley	City Central	City North East	City South	City West	Keighley and Worth Valley	Wharfedale	

⁶⁴ 2019 PPG Paragraph 023 Reference ID: 2a-023030190220

One	203	434	208	123	132	166	41	1,308
Two	97	342	186	82	65	52	26	849
Three	29	139	97	86	45	70	7	472
Four	1	24	4	5	3	1	0	37
Five or more	0	0	0	0	0	0	0	0
Total	329	940	494	296	245	289	73	2,667

Source: Bradford District social/affordable lettings 2015/17 to 2017/18.

C.49 Table C8 shows annual net imbalance of affordable dwellings by sub-area and number of bedrooms. Having considered overall need and likely supply, the analysis indicates that the focus of development should be two- and three or more-bedroom affordable dwellings. Table C9 compares current affordable supply with overall gross needs evidenced in Table C6.

Table C8 Net annual imbalance of affordable dwellings by sub-area and number of bedrooms								
Number of bedrooms	Sub-area							Total
	Bingley and Shipley	City Central	City North East	City South	City West	Keighley and Worth Valley	Wharfedale	
One	-16	-282	-60	-81	-124	-32	63	-532
Two	45	-25	-114	22	-14	132	49	95
Three	80	256	-35	48	-21	-4	80	404
Four	16	73	31	13	11	42	32	218
Five or more	58	139	14	18	0	20	8	257
Total	183	160	-165	21	-149	159	232	441

Table C9 Comparison between current supply and annual gross need				
Number of bedrooms	Current supply	%	Annual gross imbalance need %	Variance
1 Bedroom	12,619	41.1	25.0	-16.2
2 Bedroom	8,373	27.3	30.4	3.1
3 Bedroom	8,355	27.2	28.2	1.0
4 Bedroom	1,064	3.5	8.2	4.7
5 Bedroom	272	0.9	8.3	7.4
Total	30,683	100.0	100.0	

Source (current supply): Regulator of Social Housing Statistical Data Return 2018

Dwelling type and size

- C.50 Although not a specific requirement of PPG 2019, Table C10 shows the type and size requirements of affordable housing based on the annual gross imbalance. This analysis is based on what existing households in need expect to move to along with the type/size of dwelling newly forming households moved to. This would suggest an overall dwelling mix of 78.6% houses, 15.1% flats, 4.8% bungalows and 1.5% other (for instance extra care). This analysis also feeds into the overall market mix analysis of the SHMA.

Dwelling type/size	Bingley and Shipley	City Central	City North East	City South	City West	Keighley and Worth Valley	Wharfedale	Total	%
1/2 Bed House	110	343	153	112	46	285	57	1,106	35.8
3 Bed House	93	395	62	129	22	48	87	835	27.1
4+ Bed House	74	233	47	37	3	61	29	483	15.7
1 Bed Flat	147	92	36	0	0	29	79	383	12.4
2/3 Bed Flat	18	0	3	0	7	16	39	82	2.7
1-2 Bed Bungalow	41	0	27	34	6	5	15	128	4.1
3+ Bed Bungalow	15	0	0	4	0	2	0	21	0.7
Other	13	33	0	0	0	0	0	46	1.5
TOTAL	512	1096	328	315	84	446	304	3,086	100.0

Tenure split

- C.51 In order to consider an appropriate affordable housing tenure split, the SHMA considers the expressed tenure preferences of existing households in need and newly forming households and the relative affordability of alternative tenure options.
- C.52 The NPPF states that 10% of dwellings on larger sites should be made available for affordable home ownership.
- C.53 Table C11 sets out the tenure split based on the tenure preferences of existing and newly-forming households. Analysis indicates that an appropriate tenure split for Bradford District would be around 65% social/affordable rented and 35% intermediate tenure. Further tests of

affordability (Table C12) confirms that 34% of existing households in need and 35% of newly-forming households could afford intermediate tenure based on a 30% discounted home ownership property.

- C.54 The role of intermediate tenures was further explored with newly-forming households. Based on data from sample households where a potentially newly-forming household lived (9,953 households), 78.8% would be interested in buying a starter home and 58% buying under the 'help to buy' scheme. Interest in traditional intermediate tenure options was also noted: 33.5% would be interested in shared ownership, 23.8% in discounted home ownership and 18.9% shared equity. There was also strong interest in having a help to buy ISA to help fund a purchase (61% of respondents).

Tenure preference	Sub-Area							Total
	Bingley and Shipley	City Central	City North East	City South	City West	Keighley and Worth Valley	Wharfedale	
Existing households in need								
% could afford Discounted Home Ownership (DHO)*	23.8	37.3	32.4	44.4	48.2	41.7	19.5	34.2
Number could afford Discounted Home Ownership (DHO)	61	168	68	54	12	95	21	479
Base (annual gross need)	258	451	210	123	25	227	108	1,401
Newly-forming households								
% could afford Discounted Home Ownership (DHO)	38.1	46.5	38.9	22.7	25.7	19.2	21.1	34.7
Number could afford Discounted Home Ownership (DHO)	97	302	47	44	18	42	42	592
Base (annual gross need)	255	649	120	194	72	221	197	1,707
Overall								
% could afford Discounted Home Ownership (DHO)	158	470	115	98	30	137	63	1071
Number could afford Discounted Home Ownership (DHO)	30.8	42.7	34.8	31.0	31.6	30.7	20.5	34.4
Base (annual gross need)	513	1,100	329	317	96	448	306	3,108

Source: 2019 household survey

*Discounted Home Ownership affordability test based on 70% of average market value by sub-area

Table C12 Tenure split by sub-area								
Tenure preference	Sub-Area							Total
Existing households in need	Bingley and Shipley	City Central	City North East	City South	City West	Keighley and Worth Valley	Wharfedale	
Social/affordable	100.0	59.8	100.0	100.0	100.0	0.0	87.6	69.9
Intermediate	0.0	40.2	0.0	0.0	0.0	100.0	12.4	30.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Base (annual gross need)	258	451	210	123	25	227	108	1,401
Newly-forming households	Bingley and Shipley	City Central	City North East	City South	City West	Keighley and Worth Valley	Wharfedale	Total
Social/affordable	65.2	100.0	47.0	50.1	100.0	40.6	24.9	58.8
Intermediate	34.8	0.0	53.0	49.9	0.0	59.4	75.1	41.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Base (annual gross need)	255	649	120	194	72	221	197	1,707
Overall	Bingley and Shipley	City Central	City North East	City South	City West	Keighley and Worth Valley	Wharfedale	Total
Social/affordable	82.7	83.5	80.7	69.4	100.0	20.0	47.1	63.8
Intermediate	17.3	16.5	19.3	30.6	0.0	80.0	52.9	36.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Base (annual gross need)	513	1,100	329	317	96	448	306	3,108

Source: 2019 Household Survey

Technical Appendix D: Stakeholder survey

Bradford Council SHMA

General Stakeholder Responses Summary

- 9.13 Stakeholders were invited to participate in a general questionnaire survey aimed at identifying a range of information, including establishing the key perceived housing market issues in Bradford. Stakeholders were asked to respond to any of the questions within the survey that they felt related to their area of knowledge or experience and certain sections of the survey related to certain stakeholder groups. A total of 30 separate responses to the stakeholder consultation were obtained. Respondents were asked to answer only the questions that they felt were relevant to their knowledge and experience. This is a qualitative summary of the views expressed by stakeholders responding to the online survey and is split into the different stakeholder groups.
- 9.14 77.8% of stakeholders responding to the survey work within the Bradford Council area, whilst 48.2% of stakeholders work outside of Bradford Council area.

All stakeholders

- 9.15 All stakeholders responding to the survey were asked to give their opinion in regard to the strengths and weaknesses of Bradford's housing market. Stakeholders gave a range of views on this, however notably more weaknesses than strengths were identified. These are outlined below.

Strengths:

- Relative affordability;
- One of the easiest places to access home ownership in England;
- There are desirable areas to live in in Bradford;
- Lots of affordable housing;
- Strong housing market area across the north of Bradford;
- A range of settings, from urban centres, to smaller towns, villages and rural areas.

Weaknesses:

- Viability – low house prices are a challenge to new build viability without precarious funding arrangements;
- Ageing stock and lack of investment over a number of years; however strong in regard to the amount of properties available but those properties do not necessarily meet the aspirations of future generations;
- Much of the affordable housing is in a poor state of repair and lacks investment;
- Need for more quality and diverse social housing; not enough social/affordable housing in rural areas and not enough homes for special/supported housing;

- Poor condition private rented sector housing – driver for health inequalities, through cold, damp, hard to heat homes, fuel-poor conditions, trip and fall hazards in old stock. Slow rate of replacement by new stock, landlords not willing to upgrade property – rents therefore do not fully reflect poor condition;
- Many streets have no green space and no opportunity for off street parking;
- Lots of unscrupulous landlords exist in the area; poor regulation of private landlords;
- Lots of new housing is being built on green space away from the city centre without adequate public transport, schools and other infrastructure;
- Lack of small houses suitable for downsizing in some areas. A problem as a lot of residents do not wish to live in sheltered accommodation;
- There is a significant over-supply of purpose-built student accommodation in the city centre and areas surrounding the University. This over-supply will inevitably have an impact on standards as owners under-invest in repair and required improvements. There may also be issues with under-occupancy and other tenant groups (who the buildings were not intended for) being sought, leading to issues around anti-social behaviour and poor management;
- Housing is needed in the central area where the population growth is centred; but also, there is not enough available housing in general;
- The Council does not have a 5 year land supply and the council is therefore not facilitating the delivery of sufficient sites to meet the city's minimum housing requirements. Strong, sustainable outlying areas of the city, e.g. Keighley, are currently weakened by an inability to deliver family homes without the release of land from the Green Belt;
- Too many empty properties and too many 1/2-bedroom apartments in the city centre; and
- Increasing polarisation between high value and low value areas.

9.16 Stakeholders were then asked whether there are any gaps in the supply of types of housing in Bradford. The gaps identified were as follows:

- Family housing, especially larger family homes;
- Affordable housing opportunities in more affluent areas; lack of affordable housing in outlying villages/rural areas;
- Lack of bungalows and other suitable properties for downsizing;
- A lack of housing opportunities for all types of new homes, particularly houses of 2, 3 & 4 bedrooms in size;
- There are gaps in social/affordable rented older persons' accommodation for the BME community especially around low-level, such as bungalows which are of a generous space size and in the right locations;
- Strong, sustainable outlying areas of the city are currently weakened by their inability to deliver much needed family homes without the release of land from the

Green Belt. This creates a large gap in the Bradford housing market that must be addressed by releasing land from the Green Belt;

- Housing for people with mental health/addictions who end up in general needs housing which they don't sustain;
- Not enough good quality social housing and really affordable decent quality homes for sale; low priced properties are often in poor condition;
- Lack of young, single people / single person's accommodation; and lack of professionally managed private rented stock;
- More extra care housing is needed – need likely to be focused in more low-income areas of the district; transitional / taster flats in extra care locations would help with bed blocking and supporting customers considering moving from general needs into more supported accommodation; and
- It is increasingly important that the general housing stock is accessible and adaptable enough to remain fit for purpose through different stages of life and as people's needs change – adaptable, multi-generation housing may be a need.

9.17 Stakeholders were asked what can be done to improve the housing market in Bradford. Stakeholders identified a wide range of improvements, including:

- Focus on bringing empty homes back into use and existing housing quality rather than housing growth;
- Further investment to improve the quality of the stock offered;
- Investment into less desirable areas and homes that are affordable for local people and not driven by the profit for developers;
- Building dwellings in a variety of locations, where people want to live;
- Approve more schemes through adding more flexibility to policy requirements. Taking account of need and demand in specific market areas by utilising local agents and developer knowledge of market trends;
- More social housing, more rented property and more co-housing and hostel accommodation for people at the very bottom of the ladder;
- A temporary prohibition on further development of new purpose-built student accommodation;
- Acceleration of the delivery of the Site Allocations DPD so that land can be released from the Green Belt to deliver new homes;
- Better use of LA funding and HA funding to address some of the issues in relation to bring some of the long-standing empty homes in the city in conjunction with the Homes England "Move on Fund" around homelessness and domestic abuse;
- Improve reputation, promote rural living, improve city centre, transport and infrastructure improvements, better schools and create a USP for Bradford to encourage employment and university migration;
- Better regulation of private rented sector and more tenant support. End to low quality B&B and emergency provision which exploits poor and vulnerable people;

- Better connectivity to the wider city region – transport and digitally attractive city centre offer but also well-designed space for new neighbourhoods to be established in the city centre;
- Social housing integrated across developments, not grouped together – mix of tenures on developments; and
- Better internal design - particularly in small, starter homes - flexible layout, more open-plan. Also, better designed developments that support wellbeing.

9.18 Stakeholders were then asked what they think the council needs to consider when assessing the future requirements and need for market, affordable and specialist housing in the city. Stakeholders provided a range of answers to this question, which include:

- To ensure that all processes are aimed at making sites profitable and get built out;
- Focus on our strengths as an affordable city for home ownership; particularly for low to middle income working households;
- A need to focus on increasing household income rather than providing more new 'affordable' housing that is actually less affordable than the existing housing;
- Focus on enticing older households into housing more appropriate and suitable for their needs thus freeing up existing housing for families;
- Increasingly mental health and the lack of supportive housing provision is coming onto the agenda, consideration needs to be given on how this should be addressed across the borough;
- General infrastructure needs to be taken into account; access to local services and transport;
- Location and travel pattern will remain critical for reasons of viability. Infrastructure impact on the SRN and LHN will be a key factor as mitigation of issues on these networks is costly. Councils will need to take into account added mitigation costs associated to reducing the impact of traffic noise in newly proposed housing sites in close proximity to transport networks;
- The population of Bradford and the forecast increase (an increasing population) and demographic information;
- Innovation e.g. retirement villages, subsidised home ownership opportunities in less desirable areas, purpose-built accommodation to support vulnerable groups;
- Investment into less desirable areas – regeneration, employment and infrastructure;
- Any future requirements for housing supply should be considered in the context of flood risk and other environmental constraints (proximity to neighbouring uses for example);
- The council should take into account the relationship with surrounding housing market areas, for example Kirklees;
- The pent-up demand from under delivery, households on housing waiting lists;

- Needs to be informed by the JSNA, strategies such as Happy, Healthy and at Home and the Joint Health and Wellbeing Strategy; Consideration should be consistent with the NPPF and NPPG;
- Making sure housing locations are safe and secure;
- New developments in close proximity to employment opportunities;
- Consideration of student numbers at the university and college, but importantly analyse this information more closely by looking at data on the 'home address' of these students and use this to guide whether any further student accommodation is required in the city as students who are already resident in Bradford or West Yorkshire are unlikely to require rented accommodation in the city;
- New housing sites that have been earmarked for housing for a circa 20-year period or which are not constrained by current local planning policy should not be allocated due to deliverability concerns;
- Ageing population and increased need for homes for those with low mobility or disability, and social/affordable homes for people unable to access home or shared ownership;
- Allocation of sites such as Bellway Homes Limited's 13-acre site at Carr Bank, Riddlesden site, which can make a significant contribution to the provision of much needed housing opportunities in the wider Bradford housing market, by delivering a comprehensive development of market and affordable housing alongside a number of community benefits;
- Housing delivery should not be impeded through seeking to implement size standards. Phasing should be removed as this could be a constraint to meeting any latent demand/market flexibility;
- The Build to Rent sector and the delivery of apartments should be focused in the city centre;
- Improve reputation, promote rural living, improve city centre, transport and infrastructure improvements. Better schools and make create a USP for Bradford to encourage employment and university migration;
- Tenants should be better protected – should introduce local rules for regulating rental sector;
- Retaining and attracting in new urbanites who want to work and live in an attractive well-connected city centre;
- Consider the potential for new build sites to be diverse in their provision so that they encourage people of all backgrounds to mix, and reduce slide towards further residential segregation;
- Availability of emergency accommodation as high rates of domestic violence in the area;
- That affordable housing for sale, and affordable and social-rented housing must be provided across the District and integrated within and across developments; and

- Take the needs of each area separately. For instance, the type of housing required in Inner Bradford is quite different to that needed in the outlying areas.
- 9.19 Stakeholders were then asked what should be considered when setting future housing standards, such as accessibility, size and quality for new housing in the city. Considerations include:
- Targets should be on accessibility, size and quality of new housing rather than quantity of new homes in the district;
 - Encouraging social landlords to invest in the borough with the provision of land in exchange for nomination rights;
 - Further provision of LSE properties for downsizing and funding for transitional / taster flats in extra care; scooter storage for elderly persons housing needs to be considered;
 - Public transport penetration to new sites, especially those outside of established corridors will take time to embed and will also be costly - a factor which housing developers should be made aware of early by the council in order that a full viability assessment can be undertaken by both parties;
 - There is an oversupply of flats and smaller properties and under supply of family housing with gardens;
 - Consideration given to flood resilient construction methods;
 - Introduction of standards in excess of building regulations and enhance the quality in terms of size and quality. However, all of these come at a cost which is then reflected in construction costs and sale price and could render schemes unviable or result in less affordable housing being provided;
 - Giving more flexibility to policy requirements in order to receive more successful applications;
 - Health and wellbeing – recognition of the housing conditions that will support children to thrive - for example - gardens to play in, space to do homework. Need to consider the sustainability/climate change agenda – low carbon. Housing quality – we should be mindful of reducing fuel poverty (energy efficiency), affordability of heating and running a home;
 - Housing standards in terms of environmentally friendly homes;
 - The local authority should set a comfortable minimum room size for PBSA to avoid over-development of new sites and the provision of inappropriate or poor quality PBSA;
 - Sustainability in terms of accessibility to and provision of quality public transport;
 - To ensure sufficient homes are delivered to meet housing needs, developers require flexibility to ensure that sites remain deliverable and market facing;
 - Consideration of BME housing and old age – the BME older population is set to grow 12-fold in the period between 2001 and 2051. From a relatively small population of 230,000 in 2001, forecasts show that the over-65 Black and minority ethnic population will have grown to roughly 2.7 million in 2051; and

- Target regeneration of obsolete or poor-quality housing – don't just focus on growth. Promote the rural aspects of Bradford and release green belt land in rural areas to provide mixed tenure housing.
- 9.20 The next part of the survey instructed stakeholders to either go through all of the questions in the consultation or to move through specific sections targeted at particular stakeholder groups.

Registered Providers

- 9.21 Stakeholders were asked about their main concerns surrounding affordable housing provision. Specifically, whether there is enough, too much or whether it is of the right size, and whether it is of good quality and in the right place. All stakeholders responding to this question believed that there is not enough affordable housing in the right places and of good quality in and around Bradford. Some additional comments that were made regarding the main concerns of affordable housing provision were that there are too many similar types of properties in certain locations; there are too many flats and apartments; the balance of affordable housing across the city is not right; and some areas of affordable housing are still subject to stigmatisation.
- 9.22 In relation to demand for intermediate housing products, stakeholders gave mixed responses. Some believed that there could be demand for intermediate housing products in the area which could meet the need for affordable housing, however, this housing needs to be in the right location. Others believed that intermediate housing products, particularly shared ownership, is not the answer. Reasons given for this were that shared ownership is often no cheaper than outright purchase and that restrictions are often placed upon such products which means that housing need cannot be met by such products.
- 9.23 Stakeholders were asked what they think needs to happen to improve the provision of affordable housing for rent and sale in Bradford. Stakeholders identified that there needs to be a joined-up approach, as RPs and developers are working in isolation. As well as this, there needs to be a focus on rural areas for growth, and regeneration needs to be targeted in the city and in areas where there is too much social or private rented provision.

Developers/housebuilders

- 9.24 Stakeholders were asked what the main challenges were facing the delivery of new homes in Bradford. Some of the main challenges mentioned include:
- City centre of Bradford needs to be attractive for investors and existing/new residents;
 - Getting existing businesses to stay in Bradford and new ones in to enhance the economy of Bradford;
 - Viability for developers;

- The Council does not have a five year land supply; the need to release land from the Green Belt and the potential reliance on undeliverable sites that have not come forward for over 20 years;
 - Land value, high costs for development, low rent levels and topography; and
 - Provision of greener homes versus the need to build at a certain cost to make them viable.
- 9.25 All stakeholders believed that family housing is in the greatest demand in Bradford. Other types of housing thought to be in demand were bungalows and specialist accommodation.
- 9.26 The survey asked stakeholders to describe the typical customers for new homes. All stakeholders mentioned that there is a range of customers for new homes, however typical customers tend to be: second stage movers, first time buyers, families and down sizers.
- 9.27 Stakeholders were then asked whether these customers are looking for rent or sale. The responses conclude that customers are predominantly looking for homes to buy / for sale. One respondent commented that provision should be made for a much more flexible approach to tenure.
- 9.28 In regard to build to rent housing products, stakeholders were asked what the role and main issues are regarding its delivery in the housing market area. It was mentioned that this product is and should be delivered in the city centre, usually at high density and incorporating apartments. One stakeholder specifically mentioned that the build to rent sector should not be focused in outlying areas of the city and another stakeholder commented that these products are not popular or well understood.
- 9.29 Suggestions given about what would help developers/housebuilders to deliver new homes across the Bradford housing market included:
- Bradford needs a local plan in place which allocates new sites for housing in sustainable locations but most importantly where people want to live;
 - Flexibility in policy requirements will help contribute towards providing new homes in the district;
 - Accelerating the adoption of the Site Allocations DPD to release land from the Green Belt; and
 - Downsizing homes and bungalows for the ageing population and flexible tenure for the young and young families.

Specialist Housing Providers

- 9.30 There was a limited response from specialist housing providers. Only one stakeholder answered questions in this section.
- 9.31 The survey asked whether there is enough specialist housing in Bradford. One stakeholder responded in the negative, commenting that there is a lack of accommodation for homeless people and other disadvantaged client groups.

- 9.32 With regard to supply and demand issues for particular types of specialist housing products in the area, one stakeholder commented that provision is needed for people with multiple and complex needs and for those who will never be able to live independently but do not meet the threshold for statutory provision.
- 9.33 No evidence was given of the need for specialist housing.

Bradford Local Authority Staff

- 9.34 The main challenges facing the local authority in delivering new homes were identified as:
- The 'chase' for new homes – the national rhetoric is around new housing growth and affordable house building but Bradford's local circumstances are different, and politicians may not take this into account;
 - Viability – low house prices in the city area mean that achieving quality housing is difficult;
 - Permissive development in the city centre e.g. conversion to residential accommodation. Because of over-supply of this specific type of accommodation they often remain empty and can quickly spiral into decline due to service charges not being paid;
 - Developer bias to high-value areas where land is often plentiful but restricted by national/local policy combined with restricted land supply and low-value in most urban areas;
 - Austerity – year on year struggle to operate within reducing budgets makes new freedom for LAs to build harder to achieve in practice.
- 9.35 Stakeholders were asked what the main challenges are with their existing housing stock (private sector stock). These challenges were identified as:
- A high number of empty homes;
 - Poor quality housing and ageing housing stock;
 - Lack of investment by owners;
 - Enforcement of standards;
 - Risk of trips and falls, falls between levels through steep stairs, cold, damp stock, hard to heat and retain heat, poor quality loft conversions that leak heat; and
 - Poor levels of maintenance by some private-sector landlords.
- 9.36 Stakeholders gave ways in which these identified challenges can be met, such as, a focus away from new build to investment in existing housing stock, investment in more resources and consideration of a broader approach to PRS landlords who rent out poor-quality properties.
- 9.37 In terms of cross-boundary issues facing the Bradford housing market area, stakeholders identified that there are strong travel to work linkages across boundaries. Investment in transport infrastructure could unlock investment into existing

neighbourhoods. It was also mentioned that Bradford's proximity to Leeds offers a great opportunity to benefit from Leeds economic growth and high house prices.

Neighbouring/Adjacent Local Authority Staff

- 9.38 The survey asked stakeholders whether they are reviewing their local plan, of which two stakeholders responded 'yes', in respect of Pendle Borough Council's Local Plan and Craven District Council's Local Plan.
- 9.39 Adoption for Pendle's Local Plan is envisaged in early 2021 and will cover the period up to 2030, whilst adoption of the Craven Local Plan is envisaged in June 2019 and will cover the period up to 2032.
- 9.40 Pendle Borough Council is undertaking a new or updated SHMA or HNS to support the new plan, whilst Craven District Council's SHMA is already published on the council's website (latest documents 2017/2018).
- 9.41 No significant housing developments are proposed near to the boundary with the City of Bradford in Pendle's Local Plan. However, between the years 2012 to 2032, the Craven Local Plan makes provision for the following scale of new housing in settlements relatively close to the boundary with the City of Bradford: Skipton 2,300; Glusburn/Crosshills 160; Cononley 115; Farnhill and Kildwick 18; Low Bradley 37; Sutton in Craven 55. The settlements in Craven District closest to the boundary with the City of Bradford, are quite small in size and have a relatively low level of services. The stakeholder commented that the above growth is unlikely to have significant impacts on infrastructure in Bradford.
- 9.42 Stakeholders were asked whether there are any significant infrastructure developments proposed near to the boundary with the City of Bradford. With regard to Pendle, the stakeholder commented that there are none, however the extension of the M65 motorway east into North / West Yorkshire remains a consideration. In addition to this, Policies SP2 c) iv) and INF7 a) of the Craven Local Plan support the re-opening of the Crosshills Railway Station by safeguarding land at the former railway station from other forms of development. More generally these policies support enhanced transport connectivity with the wider Leeds City Region.
- 9.43 The representative from Pendle Borough Council identified no significant regeneration projects proposed near to the boundary with the City of Bradford. Additionally, Policy EC5 of the Craven Local Plan seeks to support the ongoing enhancement of town, district and local centres which include the following centres relatively close to the boundary with the City of Bradford: Skipton and Crosshills. Sites SK139 and SK140 in Policy SP5 allocate land for town centre uses to regenerate these parts of the town centre.
- 9.44 Representatives from both councils identified no proposals to develop or extend accommodation based special care facilities for adult social care clients or young people that would impact on the City of Bradford.

Selling and lettings agents

- 9.45 There was no response from any stakeholders regarding the questions relating to sales and lettings agents.

Summary

- 9.46 From all of the challenges facing the Bradford housing market, stakeholders were asked what the key priority is for themselves or their organisation. The key priorities identified were:

- The provision of a holistic sustainable transport infrastructure and the minimisation of impact on the continued safe operation of the strategic road network (M606/M62) in the area, including the cross-boundary impacts of employment and housing sites with the neighbouring Kirklees and Calderdale Councils;
- To ensure that any future housing supply is considered in regard to the context of flood risk and other environmental considerations;
- Collaborative working with the council and development industry to achieve a positive working relationship, meaning that there is a rise in successful planning applications to enable viable schemes to be developed in all market areas;
- Using this as an opportunity to improve the health and wellbeing of our population through housing. For example, high quality standards for new housing anticipate rising demand for homes that support health and wellbeing;
- Good design and materials and high standards of energy efficiency and insulation;
- Better protection for families who are renting and better environments for children to grow up in;
- Increasing housing supply and increasing the pace of supply and the quality of the product;
- A good housing offer that supports increased economic development and encourages higher earners into the city centre in particular; new housing is connected into the transport system so that residents can access jobs, training, education and hence increased opportunity;
- Consideration of how housing strategies - including building new homes, and new social housing - can support improved integration in terms of ethnic background, faiths, and economic status;
- For public health, tackling poor quality private sector stock; ensuring that what is built is decent and will not form the fuel-poor, or hazardous housing of the future - healthy housing set in healthy places; and a housing market that works for people as much as for developers.
- Ensuring new development is reduced or non-existent on the green belt, specifically in Menston and Ilkley.

- 9.47 In terms of further comments that stakeholders would like to make about this research, these include:

- Bradford is not a single housing market. A single housing solution cannot apply across the piece. The 30+ towns and villages in the District each need to retain

their distinctiveness, while embracing good modern design and alternative life styles – such as co-housing;

- The positioning of specialist accommodation for the elderly needs much more consideration;
- Housing is a key factor in the health of these very young children and improving housing quality should be a priority for the council; and
- Tandem working with neighbouring authorities to meet unmet need and to pool resources and intelligence.

Parish Council Stakeholder Responses Summary

- 9.48 Stakeholders from parish councils were invited to participate in a similar questionnaire survey aimed at identifying a range of information, including establishing the key perceived housing market issues in Bradford. Stakeholders were asked to respond to any of the questions within the survey that they felt related to their area of knowledge or experience and certain sections of the survey related to certain stakeholder groups. A total of 16 separate responses to the stakeholder consultation were obtained. Respondents were asked to answer only the questions that they felt were relevant to their knowledge and experience. This is a qualitative summary of the views expressed by stakeholders responding to the online survey and is also split into different stakeholder groups.
- 9.49 92.9% of stakeholders responding to the survey work within the Bradford Council area, whilst 7.1% of stakeholders work outside of Bradford Council area.

All stakeholders

- 9.50 All stakeholders responding to the survey were asked to give their opinion in regard to the strengths and weaknesses of Bradford's housing market. Stakeholders gave a range of views on this, however notably more weaknesses than strengths were identified. These are outlined below.

Strengths:

- A district that caters for all needs and income levels, protecting the established Wharfe Valley commuter belt enables prosperity to all areas and crucially provides aspiration not saturation;
- Availability of brownfield sites; and
- Infrastructure and facilities in central city area.

Weaknesses:

- A lack of social / affordable housing, particularly smaller properties for young families and older people downsizing;
- Parking problems created by more users;
- Not enough use of brownfield sites;
- Poor inner-city conditions;
- The major city and town centres maintain low values which is off-putting to potential investors as there is little prospect of capital growth. The rural areas maintain high values which creates demand but also provides difficulties for first time buyers and those seeking affordable housing;
- Some wards have insufficient resources such as schools, doctors and a lack of infrastructure transport links;
- House building is developer led and is being built on the easiest to develop sites and are those which provide large profits, rather than responding to the actual need of locals in terms of size, housing type, affordability and location; and

- Too many houses with small gardens – complete lack of regard for need of green space.
- 9.51 Stakeholders were then asked whether there are any gaps in the supply of types of housing in Bradford. The gaps identified were as follows:
- Good quality smaller properties (1 and 2 bed);
 - Housing stock is in poor condition in many inner-city areas;
 - Low cost housing which is genuinely affordable for first time buyers and in areas close to where they work;
 - Insufficient use of brownfield and inner-city sites – developers prefer ‘easy’ and lucrative greenfield sites;
 - Low to middle income affordable housing;
 - There should be the right mix of housing for local residents to choose from e.g. suitable accommodation for the ageing population and accommodation that matches the needs of those with mobility issues and medical needs; and
 - Mixed community development.
- 9.52 Stakeholders were asked what can be done to improve the housing market in Bradford. Stakeholders identified a wide range of improvements, including:
- Houses need to be built which are above the government’s minimum space requirements, to give a decent quality of living;
 - Far greater attention should be paid to the environmental impact of new builds and carbon neutral options;
 - Concentrate on 1 / 2-bedroom low cost council funded inner city brownfield sites;
 - Prioritise building on brownfield sites;
 - Focus on regeneration;
 - Improve traffic infrastructure and encourage mixed communities rather than the closed communities;
 - Adoption of a policy to ensure that house builders build the type of homes that local people actually need;
 - Encourage more community-based housing schemes and offer sites to this type of development ahead of private developers;
 - Provide a mix of house types; and
 - Provide the right homes in the right places to minimise commuting to access local jobs (e.g. close to business parks etc.).
- 9.53 Stakeholders were then asked what they think the council needs to consider when assessing the future requirements and need for market, affordable and specialist housing in the city. Considerations include:
- Draft policies contained in local Neighbourhood Development Plans;
 - Future population projections and economic growth;

- Taking schools, doctors, green spaces, public transport etc. into account when granting planning permission;
 - Making Bradford a leader in design and build of environmentally friendly, carbon neutral properties;
 - Stipulating that all large new housing projects must provide leisure space for all ages, shops, and must have excess to public transport;
 - Make Bradford a safe city, not one which is blighted by anti-social behaviour;
 - Protection of the green belt and prioritise the use of brownfield sites;
 - Developers should be partners in this not driven by profit only;
 - Address local needs for every area, but also consider the infrastructure requirements to make developments sustainable;
 - Good mix of house types and demographics to ensure cohesion in the community;
 - Engagement with local communities to address local community needs; and
 - Specialist housing for persons of impaired mobility etc. close to support services (hospital, care services etc) needs to be prioritised to meet anticipated demand from ageing population.
- 9.54 Stakeholders were asked what should be considered when setting future housing standards, such as accessibility, size and quality for new housing in the city. Responses included:
- Environmentally considerate building projects;
 - Insist on brownfield development;
 - The requirements of existing local residents;
 - Accessibility to public transport and available social infrastructure (doctors, schools, shops);
 - Regenerate all the derelict buildings and revive neglected areas of the city;
 - Consideration to the older generation downsizing and first-time buyer properties;
 - More building control surveillance is required;
 - Sheltered housing is required, which is DDA compliant and one- and two-bedroom affordable homes;
 - Housing needs to be high quality, with good green space, and sited near to good transport links;
 - Current design standards are too low; and
 - Providing a range of sizes taking into account the proportion of sizes of homes in a local area to facilitate a proportionate growth in local communities.
- 9.55 The next part of the survey instructed stakeholders to either go through all of the questions in the consultation or to move through specific sections targeted at particular stakeholder groups.

Registered Providers

- 9.56 Stakeholders were asked about their main concerns surrounding affordable housing provision. Specifically, whether there is enough, too much or whether it is of the right size, and whether it is of good quality and in the right place. All stakeholders responding to this question believed that there is not enough affordable housing. Some additional comments that were made regarding the main concerns of affordable housing provision were that it is too expensive and insufficient. One stakeholder stated that developers should not be allowed to remove the affordable housing element at a later stage in their planning applications.
- 9.57 In relation to demand for intermediate housing products, there was limited response, however two stakeholders stated that intermediate housing products, particularly shared ownership, could meet the need for affordable housing, if it facilitates people getting onto the housing ladder.
- 9.58 Stakeholders were asked what they think needs to happen to improve the provision of affordable housing for rent and sale in Bradford. Stakeholders identified that there needs to be more control on developers and that local authorities should be providing more social housing and using all their power to bring back into use the thousands of properties in the area that are currently unoccupied.

Developers/housebuilders

- 9.59 There was limited response to questions relating to developers/housebuilders. Stakeholders were asked what the main challenges were facing the delivery of new homes in Bradford. One stakeholder commented that one of the main challenges is avoiding green field sites.
- 9.60 No stakeholder commented on the type of housing that is in the greatest demand in the area.
- 9.61 The survey asked stakeholders to describe the typical customers for new homes. One stakeholder responded with 'all'.
- 9.62 No stakeholders commented on whether these customers are looking for rent or sale. Likewise, no stakeholder answered the question relating to build to rent housing products and their role and main issues in delivery in the housing market area.
- 9.63 Suggestions given about what would help developers/housebuilders to deliver new homes across the Bradford housing market included:
- Proper use of in the city and brownfield sites, in preference to green belt destruction; and
 - Improvements to infrastructure.

Specialist Housing Providers

- 9.64 There was a limited response from specialist housing providers. One stakeholder stated that there is not enough specialist housing in Bradford. With regard to supply

and demand issues for particular types of specialist housing products in the area, no stakeholders commented. No evidence was given of the need for specialist housing.

Bradford Local Authority Staff

- 9.65 There was no response from any stakeholders regarding the questions relating to Bradford local authority staff.

Neighbouring/Adjacent Local Authority Staff

- 9.66 There was no response from any stakeholders regarding the questions relating to neighbouring/adjacent local authority staff.

Selling and lettings agents

- 9.67 There was no response from any stakeholders regarding the questions relating to sales and lettings agents.

Summary

- 9.68 From all of the challenges facing the Bradford housing market, stakeholders were asked what the key priority is for themselves or their organisation. Key priorities mentioned included:

- Serving the residents of their parishes and supporting their needs;
- To protect the green belt and to prioritise brown field sites;
- To provide good quality 'starter' affordable housing for young families, to improve the provision of social housing, and to encourage development of smaller properties for an ageing population so those who wish to can downsize and release larger properties;
- Maintaining and growing the sense of community, ensuring development is in scale with current village size and character and tailored to local needs;
- Address problems as to why many residents in the outer wards do not use Bradford City as their main area for employment, shopping or entertainment. The lack of transport links into Bradford, lack of quality employment and its lack of quality and choice of retail all contribute to its lack of economic growth.
- Guarantee far more green space in any development with a greater social mix;
- Reducing and reducing exposure to pollution, respecting and enhancing existing habitats, and minimising the need to commute and improving local public transport.

- 9.69 In terms of further comments that stakeholders would like to make about this research, these include:

- Review the housing numbers in light of recent figures from the statistics authority as well as reviewing the status of villages and small towns also needs to be reviewed;

- Leave villages alone and target the city centre for improvements;
- Ensure all wards are being treated equally and the focus is not just on the city centre;
- Ensure that it is the needs of the locals rather than the developers and estate agents that are listened to and ensure that more consideration is made to the damaging impact that large scale developments are and will make in small residential areas;
- There needs to be an explanation given as to why so many houses are required and why brownfield sites are not targeted effectively and there needs to be a commitment to publicly owned and operated housing to cater for the whole social spectrum; and
- The Bradford District is a large and diverse area, it needs to be recognised that the needs of the inner city are fundamentally different to those of the outlying areas.

Technical Appendix E: The needs of different groups: housing for people with disabilities and additional needs

Introduction

E.1 This appendix provides further details of the groups considered in Chapter 7. Arc4 considers that the following categories of need should be considered in an assessment of needs for people with disabilities and additional needs:

A. People with disability and health needs:

- People with learning disabilities,
- People with profound intellectual and multiple disabilities (complex needs),
- People with Autism including Asperger's,
- People with behaviours which challenge e.g. people with complex mental health needs, learning disabilities and autism (Transforming Care cohort) who may be a risk to self and to others,
- People with physical disabilities,
- People with sensory impairments,
- Rehabilitation or Reablement support (e.g. acquired brain injury, stroke, following a hospital stay),
- People with profound/complex needs who have a combination of conditions which can also include long-term conditions (e.g. diabetes, heart disease),
- People experiencing early onset dementia.

B. Other people with support needs:

- People with multiple disadvantages,
- People with mental health issues,
- Rehabilitation support for substance users (e.g. drugs, alcohol),
- People experiencing homelessness and rough sleepers,
- Young people with support needs (including NEET, floating support, leaving care and at risk),
- People fleeing domestic abuse,
- Ex-offenders and people using probation services,
- People with learning difficulties (e.g. ADHD, dyslexia, dyspraxia, dysphasia),
- Ex-armed forces,
- People without recourse and access to finances (not in receipt of benefits) – e.g. asylum seekers, refugees and people unable to claim benefits.

- E.2 Whilst information is not necessarily readily available for all these groups, it is recommended that this analysis provides basis for future reviews of supported and special needs housing across the district.
- E.3 This appendix sets out the range of data sources considered in the assessment of the housing needs of people with disabilities and additional needs. It then sets out overarching contextual data which considers:
- the overall level of disability/support needs across the district;
 - specialist housing need in the district: the views of commissioners, service providers and advocacy groups;
 - findings from the Joint Strategic Needs Assessment;
 - Adult Social Care Outcomes Framework (ASCOF) data;
- E.4 The appendix then focuses on information obtained for different groups, including current provision and current/future accommodation needs. It is structured in accordance with the general framework established by arc4 around the themes of:
- A. People with disabilities and health needs;
 - B. Other people with support needs.
- E.5 Further information is also provided on older persons housing need.
- E.6 **Please note that the stakeholder material presented is based on interviews carried out and reflect the views expressed.**

Data sources

- E.7 A range of data has been collected to assess the housing needs of people with disabilities and additional needs. This section considers data which sets out the likely scale of residents who have particular disabilities and additional needs; and then considers any evidence regarding the nature of dwelling stock required to help meet the needs of different groups.
- E.8 The data assembled falls into the following categories:
- national sources including the Census, national disability prevalence rates applied to the Borough population, Disability Living Allowance statistics;
 - data from the 2019 Household Survey
 - qualitative data obtained from service providers within the Council through in-depth discussions;
 - feedback from general stakeholder consultation carried out as part of the SHMA process.
- E.9 It should be noted that there can be variation in the estimates of residents with particular disabilities and additional needs. There are several reasons for this, for instance a person may self-report as having an illness/disability on the 2011 Census or the 2019 Household Survey but not be known to service providers; and some data may be collected for specific administrative purposes, for instance when someone presents

themselves to service providers for assistance. There are also variations in the timescales for data reported across different groups. Therefore, the data is not necessarily consistent across each of the needs groups, but a genuine attempt has been made to compile available data from published sources and primary research and consider the accommodation needs of particular groups.

Establishing the overall level of disability/support needs across Bradford District area

- E.10 A range of sources can be drawn upon to establish the overall scale of disability/support needs across the district. The extent to which specific accommodation for different groups may be required is then explored using available data and specific gaps in understanding are also highlighted.

Census 2011 data

- E.11 The Census records a baseline of broad measures of disability across the population. Table D.1 reports that across Bradford District, 5.7% of residents stated they were in bad or very bad health (and particularly associated with older age groups) and a further 13.5% were in 'fair' health. The majority (80.8%) were in 'very good or good health'. Overall, the 2011 Census estimated that around 99,011 residents were in fair or bad/very bad health (19.2% of residents). This compares with 18.3% for England.

Table D.1 Long-term health problem or disability			
Age Group	Measure of health (%)		
	Very good or good health (%)	Fair health (%)	Bad or very bad health (%)
Age 0 to 15	95.9	3.2	0.9
Age 16 to 24	93.5	5.2	1.4
Age 25 to 34	89.4	8.2	2.5
Age 35 to 49	81.9	12.9	5.2
Age 50 to 64	67.2	21.8	11.0
Age 65 to 74	56.3	30.6	13.1
Age 75 to 84	41.1	41.3	17.6
Age 85 and over	27.7	48.8	23.5
All categories: Age	80.8	13.5	5.7
Total by measure of health	416,304	69,773	29,238

Source: 2011 Census Table DC3302EW

- E.12 The Census also reported that around 41,150 (8.0%) of residents reported that their daily activities were limited 'a lot' and 45,704 (8.9%) 'a little'. This compares with marginally higher figures for England (8.3% and 9.3% respectively). Table D.2 shows how this is again particularly associated with older age groups.

Table D.2 Long-term health problem or disability			
Age Group	Daily activity limitations (%)		
	Day-to-day activities limited a lot	Day-to-day activities limited a little	Day-to-day activities not limited
Age 0 to 15	1.7	2.1	96.2
Age 16 to 24	2.4	3.2	94.4
Age 25 to 34	3.1	4.5	92.4
Age 35 to 49	6.0	7.6	86.4
Age 50 to 64	12.9	14.3	72.8
Age 65 to 74	19.2	22.5	58.4
Age 75 to 84	30.3	31.0	38.7
Age 85 and over	51.6	30.8	17.6
All categories: Age	8.0	8.9	83.1
Total by level of limitation	41,150	45,704	428,461

Benefit claimants - disability living allowance (DLA) by disabling condition

- E.13 The Department of Work and Pensions (DWP) publishes district-level information about the number of people receiving Disability Living Allowance (DLA) by age group and the conditions associated with the claim. For Bradford District, Table D.3 indicates that 2.9% of the population receive DLA, with 3.7% of all residents under 16, 2.0% of residents aged 16-49, 2.6% of residents aged 50-64 and 7.0% of all residents aged 65 and over in receipt of DLA. The disabling conditions reported by Bradford District residents in receipt of DLA are shown in Table D.4 and indicates that the most prevalent conditions are learning difficulties and arthritis.

Table D.3 DLA claimants by age group				
Age group	Number of claimants	% of claimants	Population 2018 est	% population DLA claimant
Under 16	4,760	30.8	127,333	3.7
16-24	500	3.2	60,092	0.8
25-49	2,060	13.4	175,269	1.2
50-64	2,410	15.6	93,136	2.6
65 and over	5,700	36.9	80,957	7.0
Total	15,430	100	536,787	2.9

Source: NOMIS and DWP 2018

Disabling Condition	Age Group			Total %
	<65	65+	Total	
Total	9,730	5,700	15,440	
Learning Difficulties	3,190	100	3,290	21.3
Arthritis	480	2,000	2,480	16.1
Disease of the Muscles, Bones or Joints	470	320	800	5.2
Psychosis	580	210	780	5.1
Behavioural Disorder	760	-	750	4.9
Neurological Diseases	590	120	700	4.5
Back pain - other / Precise diagnosis not Specified	230	300	540	3.5
Heart Disease	120	410	520	3.4
Psychoneurosis	300	160	470	3.0
Cerebrovascular Disease	120	300	430	2.8
Blindness	290	130	420	2.7
Spondylosis	80	280	360	2.3
Chest Disease	80	260	340	2.2
Deafness	290	30	320	2.1
Diabetes Mellitus	190	130	320	2.1
Epilepsy	250	40	290	1.9
Trauma to Limbs	120	90	210	1.4
Multiple Sclerosis	120	90	210	1.4
Malignant Disease	70	90	160	1.0
Other (conditions each representing less than 1% of total recipients)	950	480	1,500	9.7
Unknown/ Transfer from Attendance Allowance	390	160	560	3.6

Source: Nomis and DWP 2018

National disability prevalence rates applied to Bradford District

E.14 The ONS Family Resources Survey provides national data on the number of people with disabilities by age group. This can be applied to population projections by age group to establish the potential number of residents who have a disability at the start of the plan period and how this is likely to change over the plan period 2019-2037 (Table D.5). Although the number of people does not necessarily translate to a specific housing need, it provides a further insight into the likely level of disability experienced by residents in the district. A total of around 105,021 people experiencing a disability is suggested which represents 19.6% of residents in households and this is expected to increase to 21.6% by 2037. This increase of two percentage points equates to an additional 13,859 residents living with a disability.

Table D.5 Estimate of the number of people with a particular disability			
Year:	Estimate of residents with a disability		
	2019	2037	Change
Base (total in households with disability)	105,021	118,880	13,859
% of population with disability	19.6	21.6	+2%

Source: ONS Family Resources Survey 2016/17 and ONS 2016-based population projections

- E.15 The 2019 household survey data invited respondents to provide data on any illness or disability present in their current household. Table D.6 shows the results for the number of people stating an illness / disability and the type of condition. The most frequently mentioned illness/disability was longstanding illness/health condition (7.8%) followed by physical/mobility impairment (5.5%).

Table D.6 Number of people stating illness/disability		
Illness/disability	Number of people	As % of population
Physical / mobility impairment	26,430	5.5
Learning disability / difficulty	9,399	1.9
Mental health problem	18,848	3.9
Visual impairment	10,943	2.3
Hearing impairment	18,017	3.6
Long standing illness or health condition	37,874	7.8
Older Age-related illness or disability	7,136	1.5
Other	20,043	4.4
<i>Base (Number of people)</i>	86,829	17.9

Source: 2019 household survey

Specialist housing need in Bradford

- E.16 Extensive stakeholder consultation with Commissioners, service providers and advocacy groups has provided an insight into specialist housing need in Bradford. The following sections relate to specific needs groups and draw together available evidence on the number of people with particular disabilities/additional needs. Any relevant information from stakeholders is also presented along with available evidence of particular housing or support needs for the needs group.
- E.17 A major supported housing needs assessment is currently being carried out by Campbell Tickell which is due to report in October 2019. This work is mapping current short-term supported housing provision and pathways into that provision, including gap analysis. The work will provide evidence of future short-term supply by location, type/tenure/size, client group and phasing of development.

Joint Strategic Needs Assessment (JSNA)

- E.18 The JSNA in Bradford focuses on ‘connecting people and place for better health and wellbeing’ with the ideals of ‘happy, healthy and at home’⁶⁵ and good quality housing at the centre of its priorities as a wider determinant of health. The Joint Health and Wellbeing Strategy for Bradford and Airedale has a strong emphasis on the place where people live.⁶⁶
- E.19 The JSNA is considered a ‘living document’ and seeks to identify the ‘big picture’ health and wellbeing needs and inequalities of local population and informs future service planning, taking into account evidence of effectiveness. It is an ongoing process that includes identifying present and future needs of the local population across a number of priority areas including housing.
- E.20 In 2013-14 people in Bradford District were experiencing higher than average levels of risk from poor quality housing.⁶⁷ Colleagues at the Council reflected this as a major issue during interviews stating that people with higher levels of need often get offered poorer quality housing. Quality was cited across the tenure types, with it being the most frequently mentioned need, whether in residential and nursing care or in single person tenancies.
- E.21 Cold, damp and unsafe houses that increase the risk of ill health and falls are seen as a major challenge to improving outcomes for citizens, with ‘26% of private sector homes having a Grade 1 level hazard (mostly risk of cold or falls)’.⁶⁸ Only 14% of dwelling are classed as relatively modern (post 1981)⁶⁹.
- E.22 Housing is a priority for Bradford to become a ‘health-promoting place to live’⁷⁰ by increasing the supply of accessible and easily adapted housing which will ‘meet changing needs and reduce or delay the need for expensive adaptations and for residential care’⁷¹ and impact health inequalities.
- E.23 Poor housing quality is part of the larger picture of inequalities which links strongly to high unemployment, low income, social isolation and poor mental wellbeing; with Bradford having a suicide rate higher than national level,⁷² with half its inner-city population dying before age 75.⁷³
- E.24 In 2015 Bradford District was positioned eleventh highest for overall deprivation in England, whilst Bradford City health area was classed as the most deprived in the country⁷⁴ leading to a higher than average number of challenges.
- E.25 Living Well Priority 8 of the Health and Wellbeing Strategy (2013-2017) seeks to tackle these challenges for people with long-term conditions, physical disabilities, sensory needs and learning disabilities. 18.5% of the population of Bradford District consider

⁶⁵ <https://bdp.bradford.gov.uk/our-strategies/health-and-wellbeing-strategies/>

⁶⁶ Connecting people and place for better health and wellbeing A Joint Health and Wellbeing Strategy for Bradford and Airedale 2018 – 2023, p4

⁶⁷ Ibid, p7

⁶⁸ Ibid, p9

⁶⁹ Bradford Homelessness and Rough Sleeping Strategy 2020 – 2025 Strategy Review, p9

⁷⁰ Ibid, p10

⁷¹ Ibid

⁷² Ibid, p7

⁷³ Ibid, p8

⁷⁴ Ibid, p4

that they have a long-term limiting illness, slightly higher than national average. Long term conditions represent 69% of spend on health care.

Adult Social Care Outcomes Framework (ASCOF) data

- E.26 In 2017-18 there were 5,735 people in receipt of long-term adult social care support in Bradford (Table D.7). 42% are aged 18-64 and 58% aged 65+. The total gross weekly cost to the council was £2.1m, with an average package cost of £19.5k75.
- E.27 The data shows a significant change in how people are accessing services with a shift away from residential and nursing services, to community-based services. In April 2017, 37% of all people accessing long term services were in either a residential or Nursing setting, this had fallen to 31%.
- E.28 In 2017-2018 3,500 people with a learning disability were on the GP register. 85% of the population are over 18. 2,300 are known to Adult Social Care. 1,476 people were in receipt of long-term support funded by Bradford council at 1st July 2018.
- E.29 There were 7,630 clients receiving long term support from adult social care during 2015-1676.
- E.30 The most common Primary Support Reason for clients aged 18-64 was Learning Disability Support (58%) and for individuals aged 65 and over it was Physical Support: Personal Care Support (73%).

⁷⁵ Report of the Strategic Director of Health and Wellbeing to the meeting of the Health and Social Care Overview and Scrutiny Committee to be held on 4 October 2018 Subject: Adult Social Care Annual Performance Report 2017/18 Appendix E

⁷⁶ Understanding Bradford District, City of Bradford Metropolitan District Council Intelligence Bulletin, November 2016, Adult Social Care, p6

Table D.7 Adult Social Care long-term support by primary support reason 2017/18						
Long Term Support at year end by Primary Support Reason 18+	Age Band	Nursing	Residential	Community	TOTAL	%
Learning Disability Support	18-64	18-64	48	144	1,249	25.1
	65+	65+	18	55	74	2.6
	Total	Total	66	199	1,323	27.7
Mental Health Support	18-64	18-64	2	12	192	3.6
	65+	65+	2	4	13	0.3
	Total	Total	4	16	205	3.9
Physical Support	18-64	18-64	40	64	431	9.3
	65+	65+	279	788	1,588	46.3
	Total	Total	319	852	2019	55.6
Sensory Support	18-64	18-64	1	3	34	0.7
	65+	65+	1	4	24	0.5
	Total	Total	2	7	58	1.2
Social Support	18-64	18-64	0	11	0	0.1
	65+	65+	0	1	0	0.0
	Total	Total	0	12	0	0.2
Support with Memory and Cognition	18-64	18-64	29	76	28	2.3
	65+	65+	104	291	128	9.1
	Total	Total	133	367	156	11.4
TOTAL	18-64	18-64	120	310	1934	41.2
	65+	65+	404	1143	1827	58.8
	Total	Total	524	1453	3761	100.0

SOURCE: Understanding Bradford District, City of Bradford Metropolitan District Council Intelligence Bulletin, November 2018, Adult Social Care, p6

A. People with disabilities and health needs

People with learning disabilities and autism

- E.31 Estimates of people with learning disabilities do vary but a figure of between 8,000 and 9,400 is suggested. Learning disability can also be linked with other conditions such as obesity and epilepsy⁷⁷. There is also an excess mortality rate for adults with learning disabilities under 60 years⁷⁸.
- E.32 The Quality Outcomes Framework Register (QOF) informs how many people with learning disabilities are known to GP services. Based on QOF data for 2016/17, there were 3,607 people (of all ages) on the Bradford QOF Register. This equates to 0.6% of the population which is higher than the regional and national figures (both 0.5%). In 2017/18 there were 4,028, equating to 6.37 per 1000 population.
- E.33 It is acknowledged that there is an identification deficit, but using prevalence estimates the number of people with learning disabilities and autism who are not accessing services can be estimated. It is expected that the number of people with learning disabilities and autism will increase as people live longer healthier lives.
- E.34 Table D.8 summarises available data expressing the number of people with learning disabilities and autism across the district from range of data sources.

Table D.8 Residents with learning disabilities and autism		
Number of people	Source	Comment
Learning Disability		
9,399	2018 Household Survey	Household self-reported data
Children Known = 5,317 Est. prevalence = 3,551	Learning Disability and Autism in Bradford : A health needs assessment Feb 2019	Higher prevalence of children with LD than estimates would suggest Overall household survey produces similar number to detailed estimates
Adults Known = 1,519 Est. prevalence = 7,260		
3,190	Disability living allowance claimants	Officially in receipt of DLA
1,588	Adult Social Care long-term support	
4,028 (Bradford and Craven)	eMBED QoF Figures	QoF Prevalence of LD (All Ages)
1,670	NHS Digital Adult Social Care Activity	Adults with LD getting long term LA

⁷⁷ Good Health and Wellbeing Strategy to improve health and wellbeing and reduce health inequalities 2013-2017, Bradford and Airedale Health and Wellbeing Board, p18

⁷⁸ Ibid, p34

	and Finance Report	support (18+) 2015/16
1,519	CBMDC Social Care	Social Care LD Team Register (Adults 18+) 2018
8,300	PANSI	Projected prevalence of LD age 18-64 in 2020
Autism		
Children Known = 1,028 Est. prevalence = 2,310 Adults Known = 3,000 Est. prevalence = 4,310	Learning Disability and Autism in Bradford : A health needs assessment Feb 2019	
3,441 (Bradford and Craven)	eMBED QoF Figures	QoF Prevalence of Autism (All Ages) 2017/18
1,028	PHE	Children with autism known to schools 2017

- E.35 Comprehensive research has been carried out for the Council⁷⁹ which provides estimates of the number of people with learning difficulties and autism. This report also considers current accommodation provision and future need. The report states *'the general strategic direction of the Council is to move away from the use of residential properties and prioritising specialist housing needs for people with complex care needs requiring discharge from ATU and residential settings. These individuals may require adaptations that are not always within general housing such as assistive technology (fob entry on doorways, motion sensors), sensory spaces and specialist materials for the environment'*. The report also notes that appropriate provision should be made in residential areas within local communities.
- E.36 A key driver to future housing delivery is the national Transforming Care Plan which is seeking to reduce the number of people with learning disabilities and autism needing to go into hospital for their care. There is a concerted effort through the programme to provide a range of housing needs to accommodation the planned reduction in inpatient facilities/admissions.
- E.37 The Strategic Disability Partnership is the lead partnership, working together with the Learning Disability Partnership to improve health and wellbeing for people with disabilities, sensory needs and long term conditions. 'Independence, inclusion and support: our integrated commissioning strategy for adults with physical disabilities, sensory needs and long-term conditions 2011 – 2014' and the 'Changing Lives'

⁷⁹ Learning Disability and Autism in Bradford : A health needs assessment Feb 2019

Programme outline priorities for people with disabilities, sensory needs and long-term conditions. A key area for action for Bradford District is to ‘improve housing, assistive technology and support at home’.

E.38 General comments from Adult Social Care interviews and supplied documents:

- Bradford is moving away from residential care properties for adult with learning disabilities and are now using ‘home first’ model. The current stock exists of general let shared homes, but issues arise with voids and compatibility of tenants. They are de-registering one nursing home for people with learning disabilities.
- The Bradford Home First Strategy has been designed by Bradford Council to ensure that: “where possible, people in the Bradford District who are in receipt of health and social care services should be supported to stay in their own home, so that they can continue to enjoy relationships with their family, friends and be active members of their local community while being able to participate in activities in the wider District”⁸⁰.
- The Transforming Care Programme has led to an effort to provide a range of housing for people leaving inpatient beds.
- A comprehensive mapping exercise is underway by the Council which includes housing for people with learning disabilities.
- High proportions of people in this group live with their families, for example in 2017 76.2% of adults with a learning disability lived in their own home or their family home⁸¹.
- A focus group as part of the Learning Disability and Autism Health Needs Assessment completed in February 2019 stated that there is ‘nowhere for people to go on leaving home’⁸².
- A key area for action for Bradford District is to ‘improve housing, assistive technology and support at home’ so that people can have independence, be included and have the right support.
- Gaps identified by the independent sector were for people with learning disabilities and/or autism. By looking at health needs an organisation identified through surveys and research there is a lack of housing for these groups particularly in Bradford East, but it was acknowledged that housing is also needed in Bradford West and Keighley.
- Young people who have a learning disability in transition need appropriate housing with support to enable independence and be affordable, this is difficult. The Extra Care model could work well here;
- A recommendation to map the housing needs of the district’s LD/Autism population over the next 5-10 years in order to accommodate the diversity of need and ensure housing plays a central part of support planning for adults and young people leaving.

⁸⁰ Home First: Our Vision for Wellbeing, Bradford Council, 2018

⁸¹ NHS Digital

⁸² Learning Disability and Autism in Bradford A Health Needs Assessment City of Bradford Metropolitan District Council, February 2019, p154

- E.39 There is a Dynamic Risk Register for people in transition and people with autism 14-18 years to identify those at risk of hospital admission.
- E.40 In February 2018 there were fifteen people in low or medium secure services in the Bradford district. Plans for five of the fifteen people were for three people to move to a community service and two people to move to a locked rehab service or a community rehab service.
- E.41 Housing needs are currently being addressed by:
- Housing development in Bradford which includes seven new housing schemes across Bradford and Keighley districts. This will offer people a choice of single and shared tenancies for up to ninety-two people⁸³. The sites will vary in how support is delivered in that some of the schemes will offer a Core and Cluster housing model. This will support people with varied support needs from medium needs to those with complex presentations. It is expected that all these properties will be completed by 2020.
 - Prioritising for the next three years delivery of housing plans and support to prevent unnecessary admission to hospital, with the right care being provided in the right place.
- E.42 Regarding current accommodation provision, Table D.9 summarises the current profile of dwellings occupied by people with Learning Disability using Adult Social Care caseload statistics, showing the largest numbers are in settled mainstream housing followed by supported accommodation and residential care homes. There is one extra care scheme (Wagtail Close) managed by Habinteg for people with learning disabilities.

Table D.9 Accommodation provision for people with Learning Disabilities	
Accommodation type	Number
Adult placement scheme	22
House rented from Council	6
House rented from housing association	99
House rented from private landlord	31
Lives in registered care home	150
Lives in own home	16
Settled mainstream housing	669
Sheltered housing	10
Staying with friends	12
Supported accommodation	341
Supported Group Home	12
Others	6
Not recorded	151
TOTAL	1,525

Source: Adult Social Care Team Learning Disability Housing Caseload, January 2019

⁸³ <https://www.bradfordcityccg.nhs.uk/about-us/our-performance/learning-disabilities/>

E.43 Additionally, regarding current accommodation provision:

- One Extra Care unit having 69 apartments has been built on an ex-school site (Bronte) in Keighley alongside a short-term care home with 50 units. 32 out of the 69 apartments are for people with dementia. The other 30 apartments are for people with any other support needs including mental health or learning disability.
- Young people who have a learning disability in transition need appropriate housing with support to enable independence and be affordable, this was reported to be difficult in Bradford. It was expressed that the Extra Care model could work well for this needs group.
- Inspired Neighbourhoods are working with Homes England to build 61 new social rented supported housing units in Bradford East. This new build will have support for mental health needs, physical disability and include employment support. It will be a wrap-around service and will provide care and support including support to become a part of the community and support for independence. There will be health facilities next door and 24/7 care if needed as well as domiciliary support. The units will be available for people with learning disabilities, autism and dementia⁸⁴.
- Housing stock on the large council estates is often inappropriate for people with learning disabilities and autism because they do not have appropriate facilities or are in inappropriate areas. The properties are not fit for purpose and are often in an undesirable area or the person does not want to live there.
- The policy in Bradford is to move away from shared houses which are problematic regarding creation of voids, which cost the local authority approximately £150k per annum. Shared housing also does not work due to compatibility problems.
- Shared Lives provides some long-term support and some respite.

E.44 Planned provision:

- Up to 100 bedspaces in 2019/20 of high specification bespoke Learning Disability housing in Bradford and Keighley.

E.45 Specific housing needs identified by stakeholder:

- people with learning disabilities and physical disabilities are needing level access properties with lifts in apartments with mixed needs or properties on general needs housing estates that are compliant with accessible standards.
- areas identified by commissioners are Baildon, Wharfedale, Keighley and Haworth not Holme Wood or Bierley and not many people with learning disabilities choose to live in the city centre.

⁸⁴ http://www.incic.co.uk/?page_id=285

B. Other people with support needs

People with mental health issues

- E.46 The Mental Wellbeing Strategy in Bradford district and Craven (2016-2021) states that there are a large number of people living in environments that present a high-risk of mental illness. In a survey of Bradford’s housing, ‘just over 40% of housing in the private sector was classed as “non-decent”⁸⁵ and 18% of housing had class 1 hazards classifying them as non-decent⁸⁶.
- E.47 Information from Community Mental Health Team professionals demonstrates that people with mental health problems regularly experience homelessness. The Integrated Outreach Team operates a caseload of approximately 300 service-users. Professionals estimate that 1% are currently street homeless, but that a further 10% are sofa-surfing and not in settled accommodation⁸⁷.
- E.48 In addition to the mental health issues for which they are receiving treatment, the data demonstrates that three-quarters of inpatients supported with issues of homelessness or housing have at least one additional need, for example, a physical health issue, learning disability, substance-misuse issue or history of offending⁸⁸.
- E.49 40% of inpatients supported with issues of homelessness or housing have 2-3 additional needs. This complexity impacts on the length of hospital stays as a result of difficulty securing housing.
- E.50 Community Mental Health Teams and inpatient services struggle to support people who have housing needs due to lack of knowledge, information and resources.
- E.51 Table D.10 summarises available data expressing the number of people with mental health issues across the district

Number of people	Source	Comment
18,848	2018 Household Survey	Household self-reported data

- E.52 Key information and recommendations from interviews with relevant Council officers and shared documents is now presented:
- people with mental health problems struggle to access general housing lists and need reasonable adjustments and support to access the formal processes ‘as a

⁸⁵ Mental wellbeing in Bradford district and Craven: a strategy 2016-2021, p21

⁸⁶ City of Bradford Intelligence Bulletin, Housing, January 2016, p1

⁸⁷ Bradford Homelessness and Rough Sleeping Strategy 2020 – 2025 Strategy Review, p46

⁸⁸ Ibid, p47

result of chaotic lifestyles, limited contact-ability, high levels of anxiety' among other reasons⁸⁹.

- often it is inappropriate for individuals with mental health needs to be placed near other people with similar needs due to their vulnerabilities, making suitable placements difficult to find.
- much of the commissioned supported accommodation for service-user's with mental health issues takes a zero-tolerance policy on substance-use. Individuals may be expected to be substance free for a period of six-months before being accepted into accommodation. For many people with multiple needs who often find themselves facing homelessness this accommodation is not accessible.
- there is a view that what is needed are good housing providers with a range of provision in a reasonable area with quality accommodation where support can be provided.
- one view was that there are too many high-end restrictive 24/7 services which are like a small hospital and have less independent support. What is viewed as needed in mental health is a recovery-based model.
- It was recommended that Bradford plot need and be more creative about how people are supported.
- Bradford's offer can be improved by ensuring mixed communities and quality accommodation in safe communities. It was recommended that Bradford look at what helps create safe communities; what are the component parts? What makes a difference? One solution was for Bradford to regenerate its unsafe estates.
- Bradford needs a strategic narrative to stop builders planning developments which are not meeting the needs of the population.
- There are two categories of people presenting as homeless; people with a change in economic circumstances or where landlords have given notice. This group need short term support to get the right property at the right price.
- In the second group homelessness is driven by need, for example, domestic abuse, drug and alcohol use, mental health needs and more commonly dual diagnosis, where people have issues with their mental health and drug and alcohol issues. It is this group who are experiencing the biggest gap in support, housing and services in Bradford.
- For this most complex group, the services supporting them have been dramatically cut, leaving gaps in services where providers pass people between services because their new service criteria does not fit.
- Assertive Outreach used to support people with complex needs, however, this service has been cut. Now only people with the ability to cope with the system can gain access to the system, for example, they have to meet appointment times. They need to want to recover. People in a pre-engagement stage, who need

⁸⁹ Bradford Homelessness and Rough Sleeping Strategy 2020 – 2025 Strategy Review, p48

encouragement to start the recovery journey, can no longer get support from the Council as the money to do this has gone from the contracts.

- For single people, Bradford is rich in accommodation, having plenty of one bed apartments, but they may not be of the right quality or in the right area and may not be sustainable because the accommodation comes without support.
- Bradford's relationships with providers of services was previously good but providers are now becoming clearer on their own boundaries and what they will and will not support. This clearer definition of offer has meant less flexible services.

Specific accommodation supply and needs

- E.53 Regarding supply, the team told us that there is a Multiple Needs Contract provided by Horton Housing which commissions 3 hostels with 20 beds each and also includes units of dispersed accommodation. This service provides 6 months of intensive support with 24/7 staffing.
- E.54 The **gap** identified here is that there is a **block** for people needing to move on into social housing, PRS and lower level supported housing from the intensive support.
- E.55 The Council needs to provide support to enable people to move on into social housing as the system gets blocked and no new people can access the intensive support service.
- E.56 Communities need to be 'balanced' so that needs are mixed and balanced.
- E.57 Lower level supported housing provides 1-2 hours of support a week to individuals to assist them in managing their tenancy. These services cannot take people with a higher-level need.
- E.58 Private Rented Sector landlords may not always take people with support needs. People who can get paid work will get a better standard of accommodation. People with higher needs often get poorer quality housing offers.

People needing short term housing

- E.59 There is a single point of access gateway via Housing Options for people eligible for short-term housing (available for up to 6 months). This includes people who are homeless, with multiple needs, high risk offenders, young people and people experiencing domestic violence.

Homeless and people with multiple needs

- E.60 In 2018 9,500 people presented as homeless to Bradford Council. 70% of these wanted to access information about the housing register and gain advice and support. 25% met the prevention or relief categories of homelessness. Out of this 25% there was a 76% success rate to house individuals. 24% were unsuccessful and 20% withdraw their application.

- E.61 Stakeholders identify two broad categories of people presenting as homeless. Firstly, people with a change in economic circumstances or landlords who have given them notice. This group need short-term support to get the right property at the right price.
- E.62 In the second group homelessness is driven by need, for example, domestic abuse, drug and alcohol use, mental health needs and more commonly dual diagnosis, where people have issues with their mental health and drug and alcohol issues. It is this group who are experiencing the biggest gap in support, housing and services in Bradford. They are the most complex group, the services supporting them have been dramatically cut, leaving gaps in services where providers pass people between services because their new service criteria does not fit. It was reported that women who become homeless mainly due to family and relationships breakdown. Whilst men become homeless often due to mental health and drug and alcohol use.
- E.63 Sources considered there are sufficient homes in Bradford to place people. However, the main issues relate to the individual and their ability to maintain their tenancy. The Bradford Homelessness and Rough Sleeping Strategy Review 2020 – 2025 is being produced.
- E.64 Bradford offers housing-related support by providing short term hostel accommodation, or through maintaining independent living providing support at an individual's home. People are able to maintain their support networks as well as their independence. A complete wrap-around service is offered.
- E.65 Human Kind a scheme 'No second night out; which provides 17 beds and extra beds are made available when the temperature drops below 0 degrees in the winter.
- E.66 The Salvation Army have a 60 bed hostel running on the Housing Benefit model, meaning they can only support people in receipt of housing benefit and there is no extra money for support, so there is less support and charitable funding needs to be found to fund this. This means these services tend to support people who have lower support needs.
- E.67 The Cyrenians apply for grant funding to supplement the Housing Benefit model in their projects. They have two project one for **Offenders** and one for **Rough Sleepers**. They have 10-20 bed spaces and 1-2 workers.
- E.68 BAME Provision includes a specialist refuge for women fleeing domestic abuse, the Anah Project. Grant funding and housing benefit model is again used here.
- E.69 Issues raised by stakeholder in relation to homelessness included:
- There has been a significant increase in the presentation of homelessness since 2012 in Bradford. It has increased by 10% each year.
 - There is a struggle to find family homes with 3-4 beds.
 - There is a cohort of 'impossible to house', people who demonstrate 'anti-social behaviour' or have issues relating to drug and alcohol use. These individual often become repeat clients for temporary accommodation.
 - The average length of stay in a Bed & Breakfast is from 9 to 12 days.
 - There has been an increase from 4,500 nights to 9,500 nights in Bed & Breakfast accommodation.

- Temporary accommodation is expensive. The Cyrenians, Holroyd Housing and Horton Housing provide temporary accommodation. Temporary accommodation tends to be used by people who are unsuitable for other types of accommodation.
- There is a lack of move-on accommodation between hostel & supported accommodation to the wider general needs accommodation and gaining a tenancy.
- A solution or recommendation was for the Council to buy some HMOs and B&Bs and start accommodating people in Bradford with floating support to maintain tenancies.
- It was recommended that a relationship building exercise with providers could help Bradford Council work out what work they can do together around homelessness and where they can no longer work together and where their organisational plans diverge.

Young people

- E.70 Horton Housing also have 63 units of hostel accommodation and 67 units of dispersed accommodation and 232 floating support units for people living in their own home.
- E.71 CenterPoint have 28 hostel units, 50 dispersed units and 55 floating support units for under 25s. Centre-Point, Bradford, works exclusively with young people who are homeless or threatened by it. From 2017 to January 2019 they supported 455 young people into settled accommodation and 274 received floating support.
- E.72 The charity Bradford Night Stop supports young people aged 16-25 to find a bed in a crisis via volunteers' offers of a spare room. In 2018, 242 young people were accommodated for over 750 nights.
- E.73 The Housing First project (16 beds increasing to 24) is an early intervention pathway and targets individuals, for example children in transition, who may be showing signs of problem behaviours, which if tackled early could be prevented from escalating.

Young People in Transition Special Educational Needs and Disability (SEND)

- E.74 Local data suggests that Bradford has a higher than expected number of children with disabilities (Tables D.11 to D.13). National data and the deprivation profile for the District indicates that many of the District's disabled children are likely to live in low income households. Some of these will have parents who find it difficult to access services.⁹⁰ The Local Offer mentions finding accommodation, supported housing, the disabled facilities grant and living independently using Housing Options.

⁹⁰ Needs Assessment Children with Disabilities SEN and Complex Health Needs, 2014/15, p9

Table D.11 Young people known to SEN school age or 14-19 teams or to Children's Complex Disabilities and Health Team

Age	April 2014
14	183
15	201
16	185
17	201
18	134
19	121
20	61
21	20
22	17
23	/
24	/
Total	1,123
/ = number below 5	

Table D.12 Children aged 14-17 in transition from Children's Complex Disabilities and Health Team

Age	2013-2014	2014-2015
14	26	25 (of whom 5 were looked after)
15	33	38 (of whom 5 were looked after)
16	28	33 (of whom 10 were looked after or care leavers)
17	28	43 (of whom 8 were looked after or care leavers)
Total	115	129

Table D.13 Young people in transition from SEN 14-19 team to Adult Services 2015-2017

Age	2014-15	2015-16
16		11
17	11	188
18	136	
19	112	
20	51	
21	26	
22	10	
23	/	
Total	346	
/ = number below 5		

Domestic violence

E.75 There are refuges, dispersed units and floating support provided by CentrePoint and Horton Housing. Work includes getting people ready for move-on tenancies and

independence. There is currently a review being undertaken of domestic violence services.

- E.76 It takes an individual on average nine months to move from a hostel to their own accommodation. With the right support people with lower needs can move on. There are 24 beds in Bradford to support people fleeing domestic abuse. Some people cannot get into the Bradford refuge and have to go out of area, this may be to any other available refuge in the network across England which suits their needs and situation.
- E.77 Bradford Council could buy housing with a view to making a social return on their investment as well as a financial return. People could access accommodation instead of refuges or move on from the refuge more quickly. Money is available for social investment for housing for victims of domestic abuse. .
- E.78 One issue faced by people who have pets is that they are often not welcome in supported or social housing. Older children also struggle to get into refuge provision.

High-risk offenders

- E.79 Horton Housing have a multiple needs High-Risk Offenders Contract. This includes a 14 unit hostel, 20 dispersed units and 58 units of floating support

People with behaviours that challenge

- E.80 The Bradford Learning Disabilities Transformation Plan is an all age change programme focusing on improving services for people with learning disabilities, including those who may have autism, who display behaviour that challenges, and including those with a mental health condition. The programme is designed to support change across the system and enable more people with a learning disability who have complex behaviour to:
- Have a home within their community
 - Be able to develop and maintain relationships
 - Get the support they need to live healthy, safe and rewarding lives⁹¹

People with physical disabilities and sensory impairments

- E.81 The Strategic Disability Partnership is the lead partnership, working to improve health and wellbeing for people with disabilities, sensory needs and long-term conditions. 'Independence, inclusion and support' is Bradford's integrated commissioning strategy for adults with physical disabilities, sensory needs and long-term conditions (2011 – 2014) and the 'Changing Lives' Programme outline priorities for people with disabilities, sensory needs and long-term conditions.

⁹¹ Learning Disability and Autism in Bradford A Health Needs Assessment City of Bradford Metropolitan District Council, February 2019, p38

E.82 A key area for action for Bradford District is to ‘improve housing, assistive technology and support at home’⁹².

E.83 Tables D.14 and D.15 summarise the available data expressing the number of people with physical disabilities and visual impairments across the Council.

Table D.14 Residents with physical disabilities		
Number of people	Source	Comment
26,430	2018 Household Survey	Household self-reported data; includes mobility impairment

Table D.15 Residents with visual impairment		
Number of people	Source	Comment
10,942	2018 Household Survey	Household self-reported data;

E.84 General comments from Adult Social Care interviews

- Bradford are moving away from a model which places adults with a physical disability in a residential home. This is key because the preference is for people to live in their own home in the community with adaptations, assistive technology and social care support if needed. Requirements are therefore:
 - Wide doors; and
 - Wheelchair access.
- Ground floor accommodation is preferred or an easy access lift and accessible building with no steps

E.85 Current accommodation:

- Inspired Communities are working with Homes England to build 61 new social rented supported housing units in Bradford East. This new build will have support for mental health needs, physical disability and include employment support. It will be a wrap-around service and will provide care and support including support to become a part of the community and support for independence. There will be health facilities next door and 24/7 care if needed as well as domiciliary support⁹³.

Rough sleeping

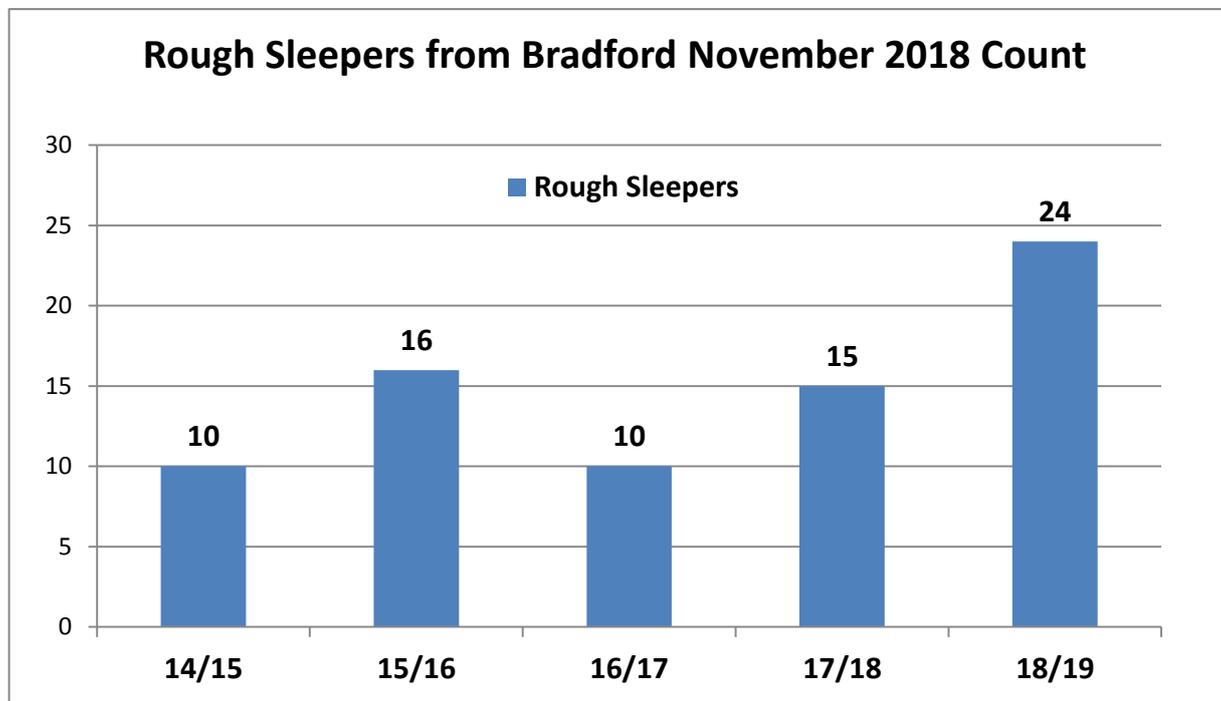
E.86 Data from Bradford district regarding rough sleeping is shown in Figure D.1. The Cyrenians apply for grant funding to supplement the Housing Benefit model in their

⁹² Good Health and Wellbeing Strategy to improve health and wellbeing and reduce health inequalities 2013 – 2017, Bradford and Airedale Health and Wellbeing Board, p18

⁹³ http://www.incic.co.uk/?page_id=285

projects. They have two project one for Offenders and one for Rough Sleepers. They have 10-20 bed spaces and 1-2 workers.

Figure D.1 Rough sleepers in Bradford district November 2018

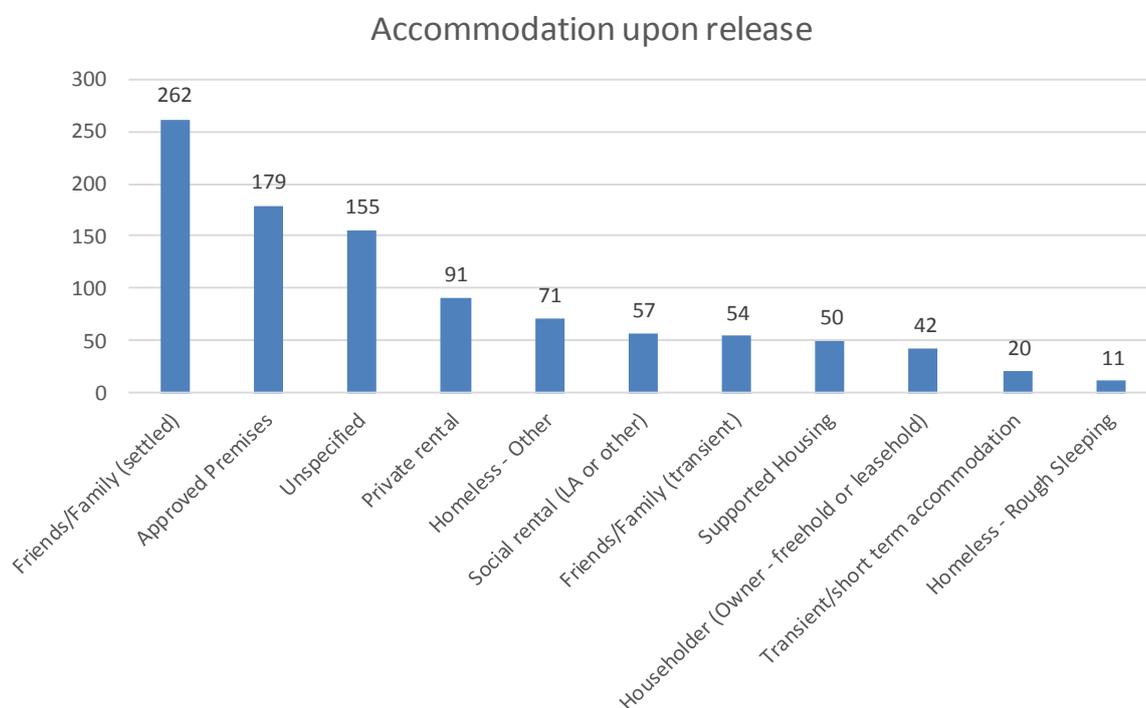


Source: Bradford Homelessness and Rough Sleeping Strategy 2020 – 2025 Strategy Review

Probation

E.87 Bradford Probation Service from 1st October to 30th September 2018 dealt with 1,122 clients of which 68 were female. Their accommodation on release is presented in Figure D.2

Figure D.2 Probation: accommodation on release



Source: Bradford Homeless and Rough Sleeping Strategy, Strategy Review 2020-2025, p50

Older people

Stakeholder views on older persons' housing

- E.88 Stakeholders comment that older people tend to want to stay in their own homes and in the area they have lived or grown up in. Policies are geared towards supporting people in their own homes but there are gaps for people who are not eligible for a social care assessment and for those who self-fund their support. However, there is a particular need from those who are experiencing ill health and can no longer manage at home and are thinking about sheltered housing or residential or nursing care.
- E.89 Rather than 'rightsize', households often want adapt their homes to enable them to stay there. Bradford has an 'Appreciation Loan' scheme to enable eligible people without finance to adapt their housing. The loan is like equity release, people will have a financial assessment and if a loan is granted the money is taken back when the home is sold or the individual dies and the property is then sold. Commonly houses are run down with no central heating, need roofing repairs or the kitchen is in disrepair. Some properties however are small terraced dwellings that cannot be adapted and people end up living in their front rooms.

- E.90 There is a Home from Hospital scheme operated by Carers Resource which provides a 6 week service getting people settled after a hospital stay. During that time they are assessed for aids and adaptations including items like key safes, grab rails, ramps, and kitchen equipment for example.
- E.91 People generally (and in particular owner occupiers) do not know where to find information about housing options and helping them plan for the future. Age UK provide help and advice have a list of older persons housing schemes and note there is a waiting list for sheltered housing . However, there is a general sense of confusion over options, particularly for home owners. Stakeholders also commented on a lack of choice with alternative housing options for older people.
- E.92 Stakeholders report there are around 4,000 care home beds across the district (which corresponds with the data in Table 7.7 but includes people with physical disabilities).
- E.93 Concerns were raised about the poor quality of residential care and nursing homes in the district, with poor CQC ratings (although these have been improving). Commissioners comment that there is an oversupply of residential home beds, but not an oversupply of nursing home beds. The residential sector in Bradford was described by one stakeholder as ‘fragile’ with service quality issues and there has been a move over the past five years towards having fewer people in residential care. An oversupply of residential care homes in the south of the district was noted.
- E.94 Age UK also note concern from households struggling with the cost of service charges in private extra care schemes. There is a broader concern of homes being in poor condition but there are initiatives such as the Warm Homes programme run by Age Concern to provide emergency heating and warm packs for people who struggle to heat their homes; a means-tested boiler repair service; and the Council run a ‘Healthy Heat’ service to assist people who have a long-term illness which may be made worse by cold living conditions. This is a means-tested service aimed at owner occupiers.
- E.95 Access to transport is a broader issue, particularly for older people in rural areas getting to health and hospital appointments.
- E.96 A specific need has been identified for people with dementia who need appropriate community-based accommodation for single people, couples and for people leaving hospital. Currently, the only options for people with dementia are sheltered extra care and residential or nursing care. There is a need for community housing so that people with dementia can live as part of a larger community.
- E.97 There is currently no known support or services for people with early onset dementia, but there are specialist dementia friendly care homes, befriending services and clubs for people with dementia run by the Alzheimers Society.
- E.98 According to Age UK, accessible new-build housing is needed, with accommodation on one floor (bungalow or level-access). Being part of a community is important, so developments with shared indoor and outdoor spaces and facilities are appropriate. Newbuild need to be accessible for wheelchair and mobility scooter users

People with dementia and early onset dementia

- E.99 In the Good Health and Wellbeing Strategy 2013-2017 it was estimated that nearly 3,000 people in Bradford District were diagnosed with dementia, with an additional 2,000 people undiagnosed and living with dementia. The document states that one in twenty people over 65 have dementia, one in five people over 80 have dementia, and 2% of patients with dementia are under the age of 65. The prevalence of early onset dementia is higher in men than in women; in Black and Minority Ethnic groups and in those aged 50–65⁹⁴.
- E.100 Table D.16 outlines the projected increase in numbers of people with dementia across the district up to 2020. These estimates suggest that there will be an additional 700 cases over the next seven years.

	2012	2014	2016	2018	2020
People aged 65-69 predicted to have dementia	260	268	304	287	289
People aged 70-74 predicted to have dementia	444	453	467	553	591
People aged 75-79 predicted to have dementia	836	853	840	815	844
People aged 80-84 predicted to have dementia	1,266	1,287	1,334	1,391	1,401
People aged 85-89 predicted to have dementia	1,317	1,294	1,367	1,428	1,506
People aged 90 and over predicted to have dementia	1,047	1,136	1,253	1,312	1,429
Total population aged 65 and over predicted to have dementia	5,169	5,309	5,564	5,785	6,059

Source: Dementia in Bradford and Airedale, A Health Needs Assessment and Strategy for 2015-2020

- E.101 The Joint Strategic Needs Assessment identifies that the total number of people in Bradford District with diagnosed and undiagnosed dementia is forecast to increase by around 1,500 by 2021.
- E.102 The Dementia GP register for Bradford and Airedale recorded 2,960 people⁹⁵. The Dementia GP Register for Bradford, Airedale and Craven = 3,394⁹⁶. By December 2018 the figure for Bradford district was recorded as 5.07% of people aged 65+ or the equivalent of 4,212 individuals⁹⁷.
- E.103 It is estimated that a third of people with dementia at any one time will be in the later stages of the disease. If this estimate is applied to people with a diagnosis of dementia in Bradford and Airedale, the following estimates can be derived:
- Bradford & Airedale: 986⁹⁸
- Bradford & Airedale plus Craven: 1,131⁹⁹

⁹⁴ Good Health and Wellbeing Strategy to improve health and wellbeing and reduce health inequalities 2013 – 2017 Bradford and Airedale Health and Wellbeing Board, p19

⁹⁵ Dementia in Bradford and Airedale A Health Needs Assessment and Strategy for 2015-2020, Executive Summary, p4

⁹⁶ Ibid

⁹⁷ Dementia Needs Assessment The needs of people living with dementia in Bradford and Airedale April 2019, p5

⁹⁸ Bradford JSNA, Section 14 - Dementia and End of Life Care/Palliative Care, p2

Available data suggest that the indicative benchmark for the number of people with dementia who require end of life care (EOLC) is around 0.80%, or 800 per 100,000 people, aged 65 and older, per year. The average number of people with dementia who will require EOLC is 0.80% of the population aged 65 and older, per year¹⁰⁰.

For whole District: 75000 >65 = 600 per year. The total being 74,315 with 595 needing end of life care.

- E.104 To avoid unnecessary hospital admissions, it is recommended that Bradford develop the capacity to deliver expertise to the individual's home and through more effective use of technology and workforce development.
- E.105 Bradford supports dementia friendly communities. The Alzheimer's Society believe this approach could save £11,000 per person per year by helping people with dementia to remain independent, stay out of care for longer and have a better quality of life. By delaying 5% of admissions to residential care for one year as a result of dementia-friendly communities, there would be an estimated net saving of £55 million per annum across England, Wales and Northern Ireland. Pro rata this would equate to around £500,000 per annum for Bradford and Airedale.
- E.106 General comments from Adult Social Care and stakeholder interviews:
- One stakeholder identified a need for people with dementia who need appropriate community-based accommodation for single people, couples and for people leaving hospital. Currently, the only options for people with dementia are sheltered extra care and residential or nursing care. There is a need for community housing so that people with dementia can live as part of a larger community.
 - Homes should be built that can be easily adapted from day one by incorporating design to suit needs including dementia.
- E.107 Current accommodation provision:
- One Extra Care unit has 69 apartments has been built on an ex-school site (Bronte) in Keighley alongside a short-term care home with 50 units. 32 out of the 69 apartments are for people with dementia. The other 30 apartments are for people with any other support needs including mental health or learning disability.
 - There is currently a waiting list of 39 people for the 69 apartment Extra Care unit.

Early Onset Dementia

- E.108 The QoF dementia register for Bradford and Airedale records 131 people with diagnosed Early-onset dementia in the district in November 2013.
- E.109 The Dementia UK report estimated that there are around 17,000 people in the UK with Early-onset dementia, which would equate to around 140-150 for Bradford and Airedale, however this number is expected to be an under-estimate, and the true

⁹⁹ Ibid

¹⁰⁰ End of life care for people with dementia - Commissioning guide. National Institute for Health and Clinical Excellence 2010.

figure may be up to three times higher, which could suggest an actual figure of around 400 people¹⁰¹.

- E.110 Table D.17 below predict the number of residents in the Council with early onset dementia. The table applies estimates from UK research as cited in the Health Needs Assessment which demonstrate projected rises in early onset dementia for Bradford and Airedale. Figures are slightly lower than the QoF, indicating that increases to 2020 are likely to be small¹⁰².

	2012	2014	2016	2018	2020
30-39 predicted to have early onset dementia	6	6	6	7	7
40-49 predicted to have early onset dementia	15	15	15	15	15
50-59 predicted to have early onset dementia	58	60	60	62	63
60-64 predicted to have early onset dementia	40	40	41	41	42
Total aged 30-64 predicted to have early onset dementia	119	121	122	125	127

Source: Dementia in Bradford and Airedale, A Health Needs Assessment and Strategy for 2015-2020, Executive Summary, p19

¹⁰¹ Bradford JSNA, Early Onset Dementia, 2016

¹⁰² Dementia in Bradford and Airedale, A Health Needs Assessment and Strategy for 2015-2020, Executive Summary, p19