

Housing

Introduction

Bradford District has approximately 199,000 dwellings, occupied by 180,000 households. More than two-thirds of households live in semi detached or terraced homes, with the remainder living in flats or detached properties. In the inner city the number living in terraced houses rises to 59%. There are around 5,000 back-to-back houses in the district, and 60% of these are in the inner city. The vast majority of properties have two or three bedrooms, although 24% of properties in Wharfedale and 22% in the inner city have 4 or more bedrooms.

Across the District, fast rising housing prices together with obsolete housing stock (in terms of condition and location) and income levels are making affordability a crucial issue.

National and regional priorities

The Government's vision for housing for the next 15 years was set out in its "Sustainable Communities: Building for the Future" launched in February 2003. Two five year strategies were launched by the Government in January 2005: "Sustainable Communities: Homes for All" and "Sustainable Communities: People, Places and Prosperity" and include the following priorities:

- Make sure there are enough quality homes across the whole spectrum of housing where people want to live and work.
- Offer better quality homes to those who rent with more choice about where they live.
- Tackle the issue of low demand, abandoned homes and run down neighbourhoods through market renewal initiatives.
- Make sure all social tenants and seven out of ten vulnerable people in the private sector have a decent home.

The Regional Housing Board for Yorkshire and the Humber first strategy (published in 2003 and updated in 2005) focused on the delivery of three themes up to 2021:

- Creating better places to live by balancing housing markets and creating sustainable places
- Delivering better homes, choice and opportunity to meet people's aspirations.
- Ensuring fair access to quality homes through appropriate housing solutions and by removing obstacles faced by specific groups to housing access.

The Housing Act of 2004, which came into effect in April 2006, includes the following (which will have a significant impact of private sector housing):

- New enforcement powers to tackle poor housing conditions

- A new mandatory licensing scheme to license larger, high risk Houses in Multiple Occupation.
- Long-term empty homes can be brought back into use and badly damaged homes targeted under new powers.

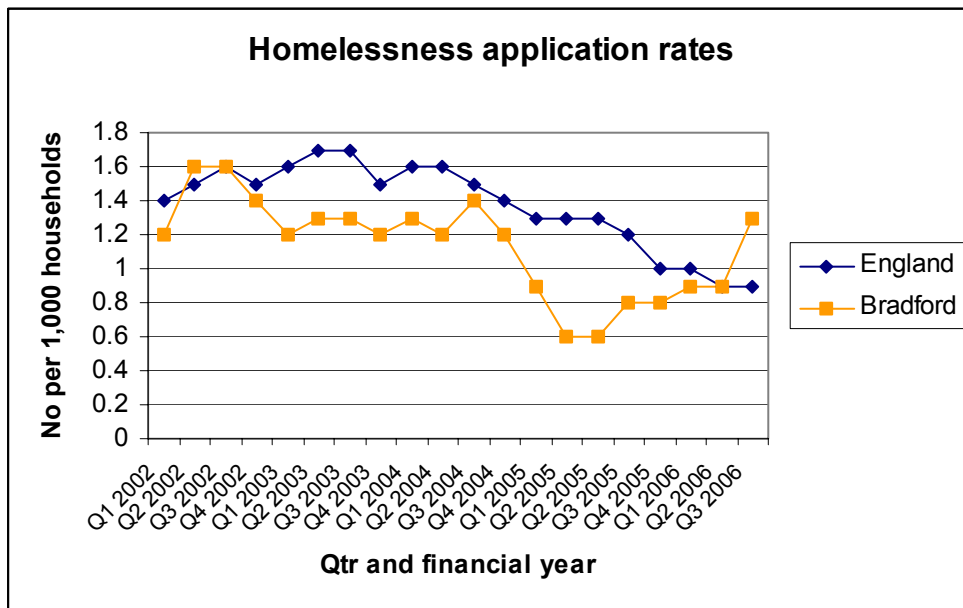
Tenure

Housing in the District is dominated by the private sector. The 2001 census results show that 71% of homes are owner-occupied, 9% of homes are rented privately; Bradford Community Housing Trust is now responsible for the 23,000 (12%) which were previously rented out by Bradford Council; and 6% are rented by a Registered Social Landlord (mainly by housing associations), or some other arrangement. These percentages are broadly in line with national figures.

Dwelling stock by sector				
Year	Private Sector	Registered Social Landlord (excluding BCHT)	Bradford Community Housing Trust	Total Stock
01/04/2003	160,781	10,701	24,574	196,056
01/04/2004	163,338	9,957	24,060	197,355
01/04/2005	165,339 (83%)	10,361 (5%)	23,060 (12%)	198,760 (100%)

Source: Housing Strategy

Homelessness



Local housing authorities have a statutory duty to provide assistance to people who are homeless or threatened with homelessness. Suitable accommodation must be found where the applicant is found to be eligible, unintentionally homeless and falls within a legally defined priority need group. Applicants who are intentionally homeless but fall within a priority need group must be offered temporary accommodation; other applicants are offered advice and assistance to find accommodation.

Generally homelessness has been lower in the District than In England, although the third quarter of 2006 saw a higher rate in Bradford than nationally. 2,200 applications were made in 2005, of which almost 600 (27%) were found to be homelessness and in priority need – mostly families with children.

Household size and type

The average household size in the District has fallen from 2.63 in 1991 to 2.55 in 2001, which is higher than the figure for England and Wales. Across the district, 29% of households are people living on their own, about half of these are pensioners. 22% of households are couples (married or cohabiting) with dependant children, and a further 7% are single parents living with their dependant children.

Living Arrangements

The results from the 2001 Census showed that 60% of the District's population aged over 16 years old are living as couples (married or cohabiting). This is very similar to the national picture, but is a slight increase from 1991. The remaining 40% of the population over 16 are either living on their own, as lone parents, or as part of larger households.

Households with dependant children

There are more households with dependant children in Bradford (34%) than nationally (30%). Since the 1991 Census, the total number of single parents with dependant children has almost doubled from 7,900 to 13,000. At 7.4%, the Bradford figure is higher than the national average (6.5%).

Living Conditions

The average number of rooms for each household has risen from 4.9 in 1991 to 5.2 in 2001. Despite this, 8% of households in the District are overcrowded, the highest level in the Yorkshire and Humber region.

The proportion of households with central heating has increased from 62% in 1991 to 77% in 2001, this is still lower than the national average of 91%.

Age of Housing

The age of the housing stock is quite varied; nearly 39% of houses district-wide were built prior to 1919, although for the inner city, this figure rises to over 60%. Most house construction has taken place since the Second World War with 45% private sector stock, and 75% council housing being built in that period.

The social rented sector (Local Stock Voluntary Transfer)

The ownership and management of Bradford's Council housing was transferred to Bradford Community Housing Trust (a Registered Social Landlord) in 2003.

The Government Green Paper "*Quality and Choice: A Decent Home For All*" published in April 2001, set a target of bringing all social housing up to a decent standard by 2010. The table below shows the extent to which the Bradford's social housing has met the decent homes standard:

Social sector stock meeting the decent homes standard, as at April 2005		
Bradford Community Housing Trust (BCHT)	9,454	41%
Other registered social landlords	8,910	86%
Total	18,364	55%

Source: Housing Strategy

Private Sector Housing

There are an estimated 165,000 dwellings in the private sector. 82% of this total is owner-occupied, 8% is privately rented, 5% is rented by a Registered Social Landlord, and other tenures account for the remaining 5%. New house building has fluctuated at between 1,100 to 1,300 houses per annum over the past few years and the social housing sector has averaged around 200 – although this has been offset by the sale of properties under Right to Buy legislation.

The majority of the dwellings are council tax band A, terraced properties. It is reported that there are 8,634 private sector empty houses, of which more than 4,843 have been vacant for more than six months. Empty dwellings in the private sector are concentrated in the Bradford inner city, where property values are low.

Eight percent of properties across the District were classified as 'unfit' in the 2001 House Condition Survey. The percentage was much higher within the private sector, particularly within the private rented sector (21%).

In 2006, the social sector reported 2,725 difficult to let dwellings and 720 low demand dwellings.

The Housing Market

The average cost of buying a house across the Bradford District has been lower than the regional average, which in turn is lower than the national average.

In the last four years, the District has experienced faster rising house prices than nationally. In 2006, this was also true regionally. Although actual prices in Bradford remain significantly lower than the rest of the region – the percentage change, in recent times, from year to year was very similar to the rest of Yorkshire and Humberside, albeit slightly less.

Trends in House Prices 2000 - 2006

	Bradford District		Yorkshire & Humber		National	
	Average Price	% Change	Average Price	% Change	Average Price	% Change
2000	£63,387	N/A	£68,246	N/A	£107,947	N/A
2001	£68,621	8.3%	£73,903	8.3%	£118,632	9.9%
2002	£79,310	15.6%	£86,919	17.6%	£137,214	15.7%
2003	£95,215	20.1%	£106,017	21.9%	£155,042	13.0%
2004	£114,204	19.9%	£127,571	20.3%	£178,336	15.0%
2005	£122,271	7.06%	£138,288	8.4%	£188,892	5.9%
2006	£135,890	11.1%	£149,842	8.4%	£202,978	7.5%

Source: Land Registry

There was a noticeable drop in the turnover of properties in 2005, followed by an increase in 2006.

Terraced properties remain the largest single property type bought within the district, but there has been a noticeably increase in the sales of flats in the last two years. In 2004, the number of flats sold was more than double the number in 2000. This is reflective of many new flats being built across the whole district, and more latterly within the city centre.

Turnover of Private Sector Dwellings 2000 - 2005

	2000	2001	2002	2003	2004	2005	2006
Detached	1,988	2,286	2,610	2,299	2,172	1,441	1,647
Semi detached	3,798	4,491	5,207	4,971	4,838	3,698	4,336
Terraced	5,107	5,869	6,728	6,964	6,873	5,312	5,605
Flat/ Maisonette	411	412	651	909	1,053	1,001	1,142
All sales	11,304	15,059	15,196	15,143	14,941	11,452	12,730
Total no of properties	163,010	164,159	165,728	160,781	163,338	165,339	166,592
Turnover	6.9%	9.2%	9.2%	9.4%	9.1%	6.5%	7.6%

Source: Land Registry

Affordability

Research carried out by the Joseph Rowntree Foundation found that many young households are caught in the trap of not being able to afford a new home, while earning too much money to claim housing benefit to rent one.

Information from the Land Registry cannot be used to assess the levels of provision of affordable accommodation within the District, since the average house prices do not give any indication of the size or distribution of the properties. Affordability is a complex issue to measure with any real accuracy. Properties with Council Tax Band A (rateable value less than £40,000 at 1991 prices) have been used as a proxy for affordable housing. The table below compares the estimated position at 2001 with 2005:

Provision and requirement of affordable housing				
Bradford District	Household gross income less than District average	Number of affordable properties (Council Tax Stock Band A)	Proportion of Band A houses (<£40,000)	Supply
2001	48.4%	49.1%	97,787	0.7%
2005	54.7%	44.7%	87,664	-10.0%

Source: Housing Strategy, Income data CACI 2001 & 2005, Profile of Council Tax Stock

The amount of over supply (in 2001) and under supply (in 2005) should be viewed as a relative measure, although clearly the supply of affordable housing has decreased since 2001.

An exercise carried out by the Housing Strategy section in the summer of 2005 examined the entry-level prices for properties across the District. The exercise looked at aggregated prices for typical first time buyer two bedroom starter homes.

Entry level prices for a two bedroom home – Summer 2005		
	House	Flat/maisonette
Bingley and rural areas	£102,000	£94,000
Central Bradford	£57,000	£75,000
East Bradford	£52,000	£54,000
Keighley and rural areas	£89,000	£95,000
North Bradford	£97,000	£96,000
Shipley-Baildon	£103,000	£96,000
South Bradford	£64,000	£58,000
West Bradford	£74,000	£110,000
Wharfedale	£156,000	£113,000

Source: Housing Strategy – Estate Agent Interviews August – September 2005

Based on the assumption of a household gross income of the district average (£27,500) and a multiplier of 3 ¼, this would allow £89,375 to be borrowed. Being able to provide a 5% deposit would increase the amount to £93,844. Looking at the table, while some areas are clearly affordable, some are clearly out of reach. It is also important to remember that an estimated 54.7% of households (CACI Pay check model 2005) earn less than the District average.

Land Use

As the population is rising, and the average household size is expected to fall, there will be a need to provide additional dwellings, although the amount is difficult to predict. Regional Planning Guidance predicted the need for an annual average rate just over 61,000 new homes in West Yorkshire between 1998 and 2016 – the average annual rate for the District over the same time period is 1,390 new homes.

The Government's target for recycling of land states that by 2008, 60% of additional housing should be provided on previously developed land and through the conversion of existing buildings. Bradford has a target of 57% of dwellings to be provided on previously developed land. The Best Value Performance Indicator 106 which measures the percentage of new homes built on previously developed land shows that the percentage in Bradford District has been increasing since 2002/3 and is on a par with other local authorities in West Yorkshire.

Best Value Performance Indicator 106: Percentage of new homes built on previously developed land

	2001/2	2002/3	2003/4	2004/5	2005/6
Bradford	52%	43.3%	67%	79.47%	87%
Calderdale	61%	74%	78%	81%	89%
Kirklees	49%	70%	90%	85.63%	90.65%
Leeds	74%	86%	89%	93%	96.1%
Wakefield	24%	57%	76.21%	63.34%	78.26%

Source: www.bvpi.gov.uk

More information

Bradford Community Housing Trust

www.bchtgroup.org

Land Registry

www.landregistry.gov.uk/property_info/

This chapter was last updated: 31/1/2007