

Strategic Housing Market Assessment 2026

City of Bradford Metropolitan District Council

Final Report

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Executive Summary

Purpose of the assessment

The Bradford Strategic Housing Market Assessment (SHMA) 2026 provides an up-to-date, district-wide evidence base on current and future housing need over the period 2025 to 2043. It is intended to inform the emerging Local Plan, the council's Housing Strategy and delivery activity, homelessness prevention and rough sleeping work, the development of specialist housing evidence and the emerging Local Supported Housing Strategy.

The assessment has been produced based on the National Planning Policy Framework, Planning Practice Guidance and good practice and will be a key piece of evidence to inform Local Plan policies and allocations. It may be updated, if necessary, at a future date. The latest NPPF includes transitional arrangements for plans already in preparation, and Bradford's new Local Plan is continuing to be prepared under the December 2024 Framework and associated Planning Practice Guidance on that basis.

The SHMA will be a material consideration for determining planning applications for residential development, to ensure the right type, size and tenure of housing is delivered to address the existing and future housing needs of the district.

The SHMA considers national reforms affecting housing delivery, affordable housing, private renting and supported housing. The 2026 update draws on household survey evidence prepared in 2023, reweighted to current household estimates using council supplied residential address data. It also draws on demographic projections, secondary housing data, stakeholder consultation and estate and letting agent evidence.

Bradford is a large and diverse housing market. It includes the Bradford urban core, the towns of Keighley, Shipley, Bingley and Ilkley and a network of suburban, rural and village settlements across Airedale, Wharfedale and the Worth Valley. The SHMA divides the district into seven housing market sub-areas and 19 Parish/Town Council areas, reflecting substantial differences in housing values, tenure, affordability, dwelling stock and household characteristics.

Current housing market context

The SHMA identifies an estimated 224,837 dwellings in 2025 (government dwelling stock estimates) and 220,314 households in 2026 across Bradford (based on council tax data and similar to 220,654 estimate based on 2022 Office for National Statistics household projections). Around 3.4% of dwellings are vacant, compared with 2.8% nationally. The 2021 Census recorded 209,890 households, which provides the baseline for census based tenure and household analysis. The dwelling stock is dominated by houses and 42.1% of all dwellings are council tax band A (lowest band):

- 61.8% of households are owner occupied, 23.1% are private rented and 15.1% are in affordable housing, including social rented housing and shared ownership.

- 76.7% of dwellings are houses, comprising 37.3% terraced, 29.5% semi-detached and 9.9% detached properties; 16.5% are flats and 6.8% are bungalows.
- Most homes have two or three bedrooms: 12.2% have one bedroom, 26.9% have two bedrooms, 46.7% have three bedrooms and 14.3% have four or more bedrooms.
- An estimated 18.5% of dwelling stock is non-decent. Dissatisfaction with repair is highest among affordable housing and private rented households, at 34.5% and 33.5% respectively.
- Over the ten years from 2015/16 to 2024/25, 13,546 net additional dwellings were completed, averaging around 1,355 per year. Delivery over the most recent five years totalled 5,893 dwellings, averaging 1,179 per year. Additional affordable housing supply totalled 2,151 dwellings over ten years, including 1,016 over the most recent five years.
- Housing tenure profile varies substantially across the district. City Central and Bradford Trident have lower levels of owner occupation and higher proportions of private rented and affordable housing. By contrast, Wharfedale and many suburban, parish and village areas have higher levels of owner occupation and more limited affordable housing provision.

House costs and affordability

House prices and rents have increased substantially over time. In 2025, the district-wide lower quartile house price was £125,000 and the median price was £178,000. The longer-term comparator series records increases since 2000 of 285.3% for lower quartile prices and 265.8% for median prices.

Lower values are concentrated in City Central, Bradford Trident and adjoining parts of the urban core, with further lower value areas around Keighley. Higher prices are concentrated in Wharfedale, Bingley and Shipley and locations including Addingham, Burley, Ilkley and Menston.

Private rents have also risen. In 2025, lower quartile rents were £650 per month and median rents were £758 per month, representing increases since 2010 of 62.9% and 60.6% respectively. Rental values are lowest in City Central and Keighley and Worth Valley and highest in Wharfedale and selected village locations.

Table ES1 Housing affordability indicators

Indicator	Bradford Evidence
Lower quartile rent	£650 per month in 2025; broadly affordable at district level against the 1.5 times Living Wage benchmark of £744 per month, requiring 21.8% of benchmark gross income. However, it is above the £380 per month genuinely affordable level based on Bradford's lower quartile household income.
Median rent	£758 per month in 2025; generally affordable at district level against the 2 times Living Wage benchmark of £992 per month, requiring 19.1% of benchmark gross income. However, it is slightly above the £730 per month genuinely affordable level based on Bradford's median household income.
Lower quartile purchase price	£125,000 in 2025; requires an indicative income of £32,143, assuming a 10% deposit and 3.5 times income multiple.
Median purchase price	£178,000 in 2025; requires an indicative income of £45,771 assuming a 10% deposit and 3.5x income multiple.
Genuinely affordable benchmarks based on reweighted household survey incomes	Lower quartile rent around £380 per month; median rent around £730 per month; lower quartile purchase around £70,150; and median purchase around £134,903.

Note: Purchase prices derived from Land Registry and rents from Zoopla. The genuinely affordable benchmarks are based on lower quartile and median household incomes from the reweighted household survey.

Bradford district compared with other areas

The following table provides key market indicator comparisons between Bradford district, Yorkshire and the Humber and England.

Table ES2 Comparative housing affordability indicators

Tenure, 2021 Census (% of households)

Indicator	Bradford district	Yorkshire and The Humber	England
Owner occupied	61.8	62.6	61.3
Private rented	23.1	19.6	20.6
Affordable (social and intermediate)	15.1	17.8	18.1
All households (number)	209,890	2,330,658	23,436,085

Dwelling stock by type, 2025 VOA (% of dwellings)

Indicator	Bradford district	Yorkshire and The Humber	England
Detached house	9.9	14.8	16.3
Semi-detached house	29.5	29.5	24.0
Terraced house	37.3	28.8	26.1
Flat or maisonette	16.5	16.1	24.4
Bungalow	6.8	10.7	9.2
All dwellings of known type (number)	213,840	2,510,500	25,267,460

Dwelling stock by number of bedrooms, 2025 VOA (% of dwellings)

Indicator	Bradford district	Yorkshire and The Humber	England
One bedroom	12.2	10.8	13.0
Two bedrooms	26.9	28.6	28.5
Three bedrooms	46.7	45.2	42.5
Four or more bedrooms	14.3	15.5	16.0

House prices, year to September 2025

Indicator	Bradford district	Yorkshire and The Humber	England
Lower quartile price	£131,000	£152,575	£204,995
Median price	£182,000	£252,000	£300,000

Private rents, 2025 (£ per calendar month)

Indicator	Bradford district	Yorkshire and The Humber	England
Lower quartile rent	£650	£741	£1,023
Median rent	£758	£923	£1,551

Sources: ONS Census 2021, table TS054 (tenure). Valuation Office Agency Council Tax Stock of Properties 2025, tables CTSOP3.0 and CTSOP4.0, position at 31 March 2025 (dwelling type and bedrooms; percentages exclude properties of unknown type, and counts are rounded by the VOA to the nearest 10). ONS House Price Statistics for Small Areas, year ending September 2025 (house prices). Zoopla rental listings, 2025 (rents)

Key points of comparator analysis:

- Bradford is a district of houses rather than flats. Terraced and semi-detached properties together account for 66.8% of the dwelling stock, against 58.3% regionally and 50.1% nationally, and flats are 16.5% against 24.4% in England.
- The stock is weighted towards three-bedroom family housing, at 46.7% of dwellings compared with 45.2% regionally and 42.5% nationally, with a corresponding under-representation of larger four or more bedroom homes (14.3% against 16.0% in England).
- Private renting is more prevalent in Bradford than in the region or nationally, at 23.1% of households against 19.6% and 20.6%, while the affordable stock is smaller, at 15.1% against 17.8% and 18.1%.
- Bradford is a low value market on both sale and rental measures. The lower quartile house price of £131,000 is 86% of the regional figure and 64% of the England figure, and the lower quartile rent of £650 per calendar month is 88% of the regional and 64% of the England figure.

Future Housing Need

The standard method calculation establishes a minimum local housing need of 1,872 dwellings each year.

The standard method figure is a minimum assessment of local housing need and does not determine the housing requirement to be included in the Local Plan. The council will need to determine an appropriate and deliverable housing requirement through the plan making process, taking account of land availability, infrastructure, environmental constraints, viability, deliverability and cross-boundary considerations.

The 2022-based projections indicate that Bradford's population is expected to increase from 563,072 in 2025 to 583,578 (3.6%) by 2043. The number of households is projected to increase from 219,093 to 249,697, an increase of 30,604 households or 14%. The strongest household growth is expected among one-person households, other households containing two or more adults and households with an older Household Reference Person.

International migration has become an increasingly important contributor to population growth since 2022, alongside continued positive natural change. This has more than offset sustained net internal migration outflows to other parts of the UK in recent years.

The affordable housing assessment identifies:

- a gross annual affordable housing need of 3,664 dwellings based on latest analysis of existing and newly-forming households in housing need, also including homeless and concealed households;
- an estimated annual affordable housing supply of 2,905 dwellings; and
- a net annual shortfall of 759 affordable dwellings, assuming the existing backlog is addressed over ten years.

The detailed tenure analysis indicates a need comprising approximately 48.2% social rent, 20.9% affordable rent and 30.9% affordable home ownership. For policy

purposes, a split of 70% social/affordable rented housing and 30% affordable home ownership is recommended, with social rented housing maximised where possible. Note that NPPF does not require councils to meet their affordable needs in full.

Recommended dwelling mix

The recommended short-term dwelling mix recognises the need for a broad range of homes. It includes family housing, smaller affordable homes, bungalows and level-access accommodation and provision for households requiring larger dwellings.

For modelling purposes, an overall delivery split of approximately 75% market housing, 17.5% social/affordable rented housing and 7.5% affordable home ownership is assumed. This reflects a minimum 25% affordable housing assumption and a 70:30 split between rented affordable housing and affordable home ownership.

Table ES3a Overall dwelling size and tenure mix recommendations (next 5 years)

Dwelling type/size	Market	Social/ Affordable Rented	Affordable Home Ownership	Total
Overall % split>>	75%	17.5%	7.5%	100%
2 Bedroom House	15-20%	30-35%	10-15%	15-20%
3 Bedroom House	25-30%	15-20%	40-45%	25-30%
4+ Bedroom House	25-30%	0-2%	15-20%	20-25%
1 Bedroom flat	2-5%	10-15%	0-2%	2-5%
2+ Bedroom flat	2-5%	10-15%	5-10%	5-10%
1/2 Bedroom Bungalow/ level access	10-15%	20-25%	10-15%	15-20%
3+ Bedroom Bungalow/ level access	5-10%	2-5%	5-10%	5-10%

Table ES3b Overall dwelling tenure mix recommendations (next 5 years)

Dwelling type	Market	Social/ Affordable Rented	Affordable Home Ownership	Total
House	70-75%	45-50%	70-75%	65-70%
Flat	5-10%	20-25%	5-10%	5-10%
Bungalow/level-access	20-25%	25-30%	20-25%	20-25%

Table ES3c Overall dwelling size mix recommendations (next 5 years)

Dwelling size	Market	Social/ Affordable Rented	Affordable Home Ownership	Total
1	2-5%	35-40%	2-5%	5-10%
2	30-35%	35-40%	25-30%	30-35%
3	35-40%	20-25%	50-55%	35-40%
4+	25-30%	0-2%	15-20%	20-25%

Longer-term demographic modelling indicates an increasing proportion of houses and flats, with growth particularly associated with two and three-bedroom houses and one-bedroom flats. The proportion of four or more-bedroom houses and bungalow or level-access accommodation is expected to reduce over the longer term. However, the short-term emphasis on bungalows and level-access homes remains important because it reflects household aspirations, older people's needs and the potential to support movement within the existing stock.

The mix should not be applied mechanistically, but used with discretion. It should respond to site characteristics, viability and local evidence within individual sub-areas and Parish/Town Council areas. Affordable housing evidence identifies the strongest stock mismatch for two-bedroom homes, with further shortfalls in three and four or more-bedroom provision. The analysis also identifies a strong requirement for larger homes among some Black and Global Majority households and the need to address overcrowding.

Older people, specialist and accessible housing

Bradford's ageing population is a significant long-term driver of housing need. Between 2025 and 2043:

- the number of people aged 65 and over is expected to increase by 26.7%; and
- the number of households headed by someone aged 65 or over is expected to increase by 17,445, equivalent to 29.8%.

The reweighted household survey indicates that 81.8% of older households want to remain in their current home with help and support when needed. Of older households identifying a future housing choice, 61.7% expect to downsize, 33.7% expect to remain in similar-sized accommodation and 4.7% expect to move to a larger property.

The policy response should therefore combine adaptations, repairs and support for people remaining at home with a wider range of attractive housing options. These include smaller accessible general needs homes, bungalows, level-access accommodation, retirement and sheltered housing, Extra Care housing, residential care and co-housing.

Current specialist older persons provision totals around 11,212 dwellings/bedspaces, comprising:

- 6,630 C3 specialist older persons dwellings
- 809 Extra Care units or bedspaces; and
- 3,773 C2 residential care bedspaces.

Housing LIN modelling identifies a net need for 7,277 additional specialist older persons dwellings and bedspaces by 2043, equivalent to approximately 428 each year. This comprises 5,298 additional C3 specialist older persons dwellings, 1,875 Extra Care units or bedspaces and 104 residential care bedspaces (in the longer-term). The largest identified shortfalls relate to leasehold sheltered housing, enhanced sheltered housing and Extra Care provision.

The reweighted household survey estimates that 114,577 people, equivalent to 20.3% of the projected 2026 population, have an illness or disability, while 87,654

households, or 39.8% of households, include at least one person with an illness or disability. Around 8.3% of dwellings have been adapted or purpose-built for someone with a long-term illness, health problem or disability, and 2.8% of households live in homes adapted or purpose-built for a wheelchair user.

It is recommended that:

- 5% of new dwellings are built to M4(3) wheelchair user standard; and
- at least 40% of all remaining new dwellings are built to M4(2) accessible and adaptable standard, subject to viability and site-specific considerations.

Supported housing, homelessness and move-on accommodation

The SHMA provides a starting evidence base for the council's work on specialist and supported housing. Stakeholder evidence identifies a requirement over the period 2024 to 2034 for approximately 215 additional supported-living units, comprising around 95 units for people with learning disabilities or autism and 120 units for people with severe mental health needs.

The evidence identifies a shortage of modern, self-contained supported housing and limited provision for people with complex or higher-risk needs. It also identifies a key gap in suitable move-on accommodation, particularly for young people, care leavers and people ready to leave temporary or supported accommodation. This can delay progression to independent living and reduce the availability of supported accommodation for people in immediate need.

The Supported Housing (Regulatory Oversight) Act 2023 introduces a statutory duty to prepare a Local Supported Housing Strategy. Government guidance expects the first strategy to be published by 31 March 2027, supported by an assessment of current supply, unmet need and likely future demand. The Bradford strategy should be aligned with the Local Plan, Housing Strategy, homelessness and rough sleeping work, adult social care, children's services, health partners and registered providers.

Private rented sector and Renters' Rights Reform

The private rented sector accommodates 23.1% of Bradford households and plays an important role in meeting housing need. Its role is particularly pronounced in City Central, where private renting accounts for 31.9% of households, Bradford Trident at 31.6% and Shipley Town Council at 28.0%.

The sector provides flexibility and accommodates households unable to access owner occupation or affordable housing. However, the SHMA identifies rising rents, Local Housing Allowance shortfalls, affordability pressures and concerns about housing condition. Around 33.5% of private rented households reported dissatisfaction with the state of repair of their accommodation.

The first phase of the Renters' Rights Act 2025 came into force on 1 May 2026, introducing the new assured periodic tenancy regime and ending the use of Section 21 no-fault evictions for new and existing private tenancies. The remaining reforms are being introduced in later phases.

The council should monitor the effects of these reforms on:

- landlord behaviour and private rented supply;
- rent levels and possession routes;
- homelessness presentations;
- demand for housing advice;
- property standards and enforcement; and
- the availability of suitable move-on accommodation.

The private rented sector should therefore be treated as an integral part of Bradford's wider housing system, with a strategic focus on affordability, standards, responsible management and homelessness prevention.

Key Strategic themes, gaps and opportunities

Theme	Key messages for Bradford
Housing delivery and the Local Plan	Use the SHMA to inform a deliverable housing requirement, site allocations, infrastructure planning, tenure mix, dwelling mix and accessibility standards.
Affordable housing	Address the net shortfall of 759 affordable dwellings per year through a robust policy, maximising social rent where possible and applying the recommended 70:30 rented/home-ownership split.
Place-based housing need	Reflect substantial differences between the seven sub-areas and 19 Parish/Town Council areas rather than applying district averages.
Dwelling size and overcrowding	Deliver a balanced range of homes, including two and three-bedroom affordable housing and larger homes for households experiencing overcrowding and larger-family need.
Older people and specialist housing	Increase the range of adaptations, bungalows, level-access homes, sheltered and retirement housing, Extra Care and residential care.
Supported housing and move-on	Use the Local Supported Housing Strategy to address supply, quality, supported-living need and move-on pathways for young people, care leavers and people with complex needs.
Accessible and adaptable housing	Embed M4(2) and M4(3) requirements in Local Plan policy, subject to viability and site-specific evidence.
Private rented sector	Strengthen intelligence, enforcement, landlord engagement, housing advice and homelessness prevention in response to affordability, condition and legislative reform.
Existing stock and retrofit	Address non-decency, repairs, damp and mould, thermal comfort and energy efficiency through enforcement, investment, adaptation, retrofit and regeneration.
Infrastructure and regeneration	Align housing growth with transport, health, education, drainage and community infrastructure, while making effective use of brownfield land, empty homes and town-centre opportunities.

Theme	Key messages for Bradford
Other identified needs	Reflect the 2026 GTAA evidence, including the minimum requirement for 54 additional Gypsy and Traveller pitches over the assessed plan period, subject to monitoring of delivery and supply; consider negotiated stopping to meet transit meet; continue to monitor self-build, custom-build and localised student housing demand.

Summary of policy recommendations

Housing requirement and delivery

1. Use 1,872 dwellings per year as the current minimum local housing need figure, while recognising that the emerging Local Plan must determine the appropriate and deliverable housing requirement. Keep the standard method calculation under review as dwelling stock and affordability inputs are updated.
2. Use the recommended dwelling mix to secure a balanced housing offer, including family housing, smaller affordable homes, bungalows and level-access accommodation. Apply the mix flexibly to reflect site characteristics and evidence within individual sub-areas, Parish/Town Council areas and support regeneration activities.
3. Apply a place-based approach across Bradford, balancing housing delivery with infrastructure, environmental constraints, transport connectivity, regeneration and the distinct housing market conditions of the district's seven sub-areas and 19 Parish/Town Council areas.

Affordability, tenure and dwelling stock

4. Maintain a robust affordable housing policy to respond to the net shortfall of 759 affordable dwellings per year (based on 25% income for renting and 3.5x for buying). Apply a recommended policy split of 70% social/affordable rented housing and 30% affordable home ownership, with social rent maximised where possible.
5. Strengthen private rented sector strategy, enforcement and homelessness prevention, responding to rent pressures, Local Housing Allowance shortfalls, property condition and the implementation of the Renters' Rights Act 2025.
6. Improve the quality and energy performance of the existing housing stock, particularly older, private rented and affordable homes, through enforcement, investment, adaptations, retrofit, empty homes activity and regeneration.

Meeting the needs of additional groups

7. Address the shortage of affordable two, three and larger-bedroom properties, including the needs of overcrowded households and the stronger requirement for larger homes identified among some Black and Global Majority households.
8. Plan for a wider continuum of older persons housing and support, including adaptations to existing homes, accessible general-needs housing, bungalows, sheltered and retirement housing, Extra Care and residential care. Use the

modelled need for 7,277 additional specialist dwellings and bedspaces by 2043 as a strategic basis for delivery (5,298 C3, 1,875 Extra Care and 104 residential care in the longer-term). The need figures in this assessment assume the current 11,212 units and bedspaces remain fit for purpose to 2043. Much of the sheltered stock is of 1960s to 1980s origin, a registered provider reports that some older persons' housing is becoming less suitable where upper floors are not accessible, and the assessment identifies the weakest demand for conventional sheltered housing for rent. Council should set out a programme for remodelling, reletting or decommissioning ageing sheltered schemes, and the Local Plan should recognise that some new supply will replace rather than add to capacity.

9. Plan positively for Extra Care as the priority form of specialist provision. Extra Care is the one form of provision on which the assessment, the Market Position Statement and the JSNA all agree, and it runs at around 98% occupancy against 83% in residential care. Provide for the modelled requirement of 1,875 units to 2043, treating the Council's own commissioning figure as the deliverable floor, and prioritise the five areas the Council identifies as gaps: Bingley Rural, Craven, Baildon, Idle and Thackley, and Keighley and Worth Valley. Consider allocating or safeguarding sites in those areas rather than relying on windfall delivery
10. Embed accessible and adaptable housing standards in the Local Plan, including 5% of new dwellings to M4(3) wheelchair user standard and at least 40% of remaining dwellings to M4(2), subject to viability and site-specific considerations.
11. Maintain appropriate policy and monitoring responses for other specific housing needs, including the Gypsy and Traveller pitch requirement, self-build and custom-build demand, student housing and accommodation and move-on pathways for looked-after children and care leavers.
12. Prepare the Local Supported Housing Strategy as a linked evidence and delivery document, addressing the stakeholder-identified requirement for additional supported-living provision, gaps in modern self-contained accommodation and weaknesses in move-on pathways.
13. Align the housing evidence with the Council's commissioning and health evidence. The Adult Social Care Market Position Statement 2025-2027, the Home First vision, the Housing and Accommodation Strategy for People with Disabilities and the JSNA housing and health chapter each hold data relevant to this assessment and are now reflected in Chapter 4. The Council should establish a standing link between the Local Plan evidence base and adult social care commissioning, so that successive Market Position Statements and the Local Supported Housing Strategy draw on the same figures as the Local Plan.

1. Introduction

Background, aims and objectives

- 1.1 The City of Bradford Metropolitan District Council Strategic Housing Market Assessment (SHMA) 2026 provides the council with up-to-date evidence on housing need across all sections of the community over the period 2025 to 2043. The evidence will inform the preparation and review of planning policy, other strategies, policies and decisions of the council and its partners. The SHMA builds upon the previous 2021 SHMA and unpublished work undertaken in 2023, from which the primary research is derived.

National Planning Policy Framework

- 1.2 The [National Planning Policy Framework \(NPPF\)](#), published in December 2024 and amended in February 2025, provides the overarching planning policy context for this particular assessment. The NPPF requires local planning authorities to apply a presumption in favour of sustainable development and, through strategic policies, to provide as a minimum for objectively assessed housing needs.
- 1.3 Paragraph 61 of the NPPF establishes the core objective: to ensure a sufficient amount and variety of land comes forward where it is needed, that the needs of groups with specific housing requirements are addressed, and that land with permission is developed without unnecessary delay. Paragraph 62 requires that the minimum number of homes needed is determined through a local housing need assessment conducted using the standard method set out in national planning practice guidance.
- 1.4 Paragraph 63 is directly relevant to this SHMA, requiring that the size, type and tenure of housing needed for different groups, including those requiring affordable housing (including Social Rent), families with children, looked-after children, older people, students, people with disabilities, service families, Gypsies and Travellers, private renters and self-builders, should be assessed and reflected in planning policies. Paragraph 64 adds that where a need for affordable housing is identified, policies should specify the type required. Paragraph 66 expects the mix of affordable housing to meet identified local needs across Social Rent, other affordable rent and affordable home ownership tenures.
- 1.5 Paragraphs 156-157 introduce the 'Golden Rules' for green belt development, requiring affordable housing to be set at a higher level than would otherwise apply. In the absence of a pre-existing requirement for affordable housing, a 50% affordable housing contribution should apply by default.
- 1.6 Paragraph 69 requires strategic policy-making authorities to establish a housing requirement figure for their whole area, showing the extent to which identified housing needs can be met over the plan period. Within this overall requirement, strategic policies should also 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. Once the strategic policies

have been adopted, these figures should not need re-testing at the neighbourhood plan examination, unless there has been a significant change in circumstances that affects the requirement.

- 1.7 The NPPF is supported by Planning Practice Guidance (PPG), which provides more detailed guidance on the preparation of Local Housing Need assessments, Strategic Housing Market Assessments and viability testing.
- 1.8 The Government published a revised National Planning Policy Framework on 17 August 2026, replacing the December 2024 Framework. It is the most substantial rewrite of the NPPF since 2012. Policies now carry named codes rather than paragraph numbers, plan-making policies are separated from national decision-making policies (which took effect on publication), and Chapter 6, Delivering a sufficient supply of homes, contains policies HO1 to HO13. For housing evidence, the main differences are:
 - policy HO1 sets out the evidence plans must be based on: minimum need using the standard method, permanent and transit traveller need, needs that cannot be met in neighbouring areas, and the size, type and tenure needs of named groups;
 - policy HO2 separates the requirement figure from the need figure and requires figures for designated neighbourhood areas, with explicit criteria for when a nil figure is acceptable;
 - policy HO5 requires plans to set the type and mix of affordable housing, a minimum proportion of Social Rent homes on major development, and the proportions of homes built to M4(2) and M4(3), with at least 40% of homes on major developments meeting M4(2);
 - plan-making policies require affordable housing requirements to be expressed as a single figure, and standards above Building Regulations to be justified by costed evidence; and
 - policy HO6 requires at least 10% of the housing requirement on sites up to one hectare and a further 10% on sites of one to two and a half hectares.
- 1.9 For decision-making, the “tilted balance” in former paragraph 11(d) is replaced by a presumption in favour of sustainable development in policies S3 to S6. This gives a default yes to development within settlements and to defined categories of development outside them, including where there is evidenced unmet housing need. Minimum densities of 35 to 45 dwellings per hectare apply near well-connected stations, the Green Belt and grey belt reforms are retained, and existing development plan policies that are materially inconsistent with the national decision-making policies now carry very limited weight.
- 1.10 The Framework includes transitional arrangements for plans already in preparation, and Bradford’s new Local Plan is continuing to be prepared under the December 2024 Framework and associated Planning Practice Guidance on that basis.

Levelling Up and Regeneration Act 2023 and the National Planning Policy Framework

- 1.11 [The Levelling Up and Regeneration Act 2023](#), a key component of the wider Levelling Up agenda, represents one of the most significant pieces of planning legislation in recent years. Receiving Royal Assent in October 2023, the Act seeks to reduce regional inequalities, drive regeneration, and deliver substantial reforms to the housing and planning systems.
- 1.12 Key provisions of the Act include:
- Reform of the planning system to streamline development processes, encourage up-to-date Local Plans, and promote the creation of “beautiful and sustainable” places.
 - Simplified procedures for local authorities to use compulsory purchase orders (CPOs) to acquire land for development, enabling easier reclamation of underused or derelict land for housing.
 - Measures to support high-street regeneration, including converting vacant retail and commercial spaces into housing, particularly in town and city centres, to boost housing supply and revitalise local economies.
 - Requirements for local authorities to update and adopt Local Plans, with a stronger emphasis on community involvement and consistency with national growth and sustainability priorities.

Planning and Infrastructure Act 2025

- 1.13 The [Planning and Infrastructure Act 2025](#) introduces major reforms intended to accelerate decision-making, reduce bureaucracy, and unlock sites for housing growth. Key measures include:
- Halving the time required for major housing schemes to obtain planning approval (reducing average determination periods from four years to under two).
 - Shifting greater decision-making powers from local councillors to professional planning officers, to reduce political delays and increase consistency.
 - Reforming compulsory purchase rules to allow land assembly at lower cost and with clearer compensation arrangements, helping to bring forward stalled sites.
 - Introducing a new “first ready, first connected” approach to grid connections, ensuring that developments which are construction-ready can access energy supplies more quickly.
 - Expanding national grid capacity to support housing delivery in areas previously constrained by power-supply limitations.
- 1.14 The Act underpins the government’s target to deliver 1.5 million new homes during the current parliamentary term, with a particular focus on brownfield land and urban regeneration.

Affordable Housing Supply – The Government’s Growth Agenda

- 1.15 The current government has committed to a significant uplift in housing delivery, including an ambition to deliver 1.5 million homes over this parliament. This is underpinned by the revised standard method for calculating local housing need, mandatory housing targets for local authorities, and a renewed emphasis on brownfield development alongside selected Green Belt release. The Planning and Infrastructure Act 2025 further reforms the planning system to support this ambition.

Supported Housing - A New Statutory Duty for Local Authorities

- 1.16 The Supported Housing (Regulatory Oversight) Act 2023 is one of the most significant pieces of legislation directly affecting this SHMA. The Act introduced a new statutory duty for local authorities to formulate and publish a [Local Supported Housing Strategy](#). In order to comply with this duty, local authorities must assess the current availability of supported housing within their district, and project the likely need for supported housing during the five years from the date the strategy is published.
- 1.17 Strategies must be published by 31 March 2027 and updated at least every five years, with regular annual reporting to the Ministry of Housing, Communities and Local Government (MHCLG).
- 1.18 The strategy must cover Supported Exempt Accommodation as defined in section 12 of the Act. Local authorities should also include retirement or sheltered housing, even where this is not classified as Supported Exempt Accommodation, and may also find it useful to consider other specialist housing need alongside the statutory requirement, for example the need for accessible or adapted homes. [GOV.UK](#)
- 1.19 The Act also gives the Secretary of State powers to introduce a licensing regime for supported housing and to set National Supported Housing Standards, with draft regulations expected to be consulted on in late 2026. Alongside the statutory strategy, local authorities are strongly encouraged to produce a Specialist Strategic Housing Market Assessment, a comprehensive, evidence-based document setting out current provision, unmet need and future demand across all groups with additional housing and support needs.
- 1.20 The strategy will need to be informed by a supported housing needs assessment and a partnership-based delivery plan. For Bradford, this should align with the Housing Strategy, the homelessness strategy refresh, the Local Plan evidence base, adult social care commissioning, health and care partnership work, and WYCA affordable and specialist housing priorities.
- 1.21 Key requirements and considerations are:
- assessing the current supply of supported housing and estimating current unmet need and future demand across the district;

- covering Supported Exempt Accommodation and including retirement or sheltered housing, with consideration also encouraged of other specialist housing need such as accessible or adapted homes;
 - setting strategic priorities, partnership arrangements, governance and a delivery plan, including funding, development pipeline, referrals, void management and move-on pathways;
 - engaging key partners including public health, Integrated Care Boards, supported housing providers, health and social care providers, probation, residents and relevant internal council services; and
 - using this Housing Market Assessment as part of the evidence base for specialist, supported, accessible and move-on housing need to inform the Strategic Needs Assessment Housing and Health.
- 1.22 The NPPF 2024 sets out affordable housing definitions which are presented in Technical Appendix B.

Bradford local policy context

Regional context: West Yorkshire Combined Authority

- 1.23 Bradford is one of the five local authority partners of the West Yorkshire Combined Authority (WYCA), alongside Calderdale, Kirklees, Leeds and Wakefield. WYCA is led by the Mayor of West Yorkshire and exercises devolved powers and funding across regional priorities including transport, skills, housing, regeneration and inclusive growth. Statutory housing, homelessness and planning functions continue to sit with Bradford Council as the local housing authority and local planning authority, but the regional policy context is increasingly material to housing investment and strategic planning in the district.
- 1.24 Key elements of the regional agenda are:
- The [West Yorkshire Housing Strategy 2040](#) sets the regional housing agenda around four objectives: building the right homes in the right places; delivering more accessible and affordable homes; improving the quality of existing homes; and creating places that support wellbeing.
 - From April 2026, [WYCA's Integrated Settlement](#) brings together funding streams across transport, skills, housing and related programmes, with more than £1.9 billion allocated over four years to support regional priorities.
 - WYCA works with Homes England through the [West Yorkshire/Homes England Strategic Place Partnership](#). In Bradford, the West Yorkshire Housing Strategy identifies spatial priority and housing focus areas including Bradford city centre, the Canal Road Corridor/New Bolton Woods and Holme Wood Urban Extension.
 - Under the [Social and Affordable Homes Programme 2026 to 2036](#), WYCA's published regional priorities include delivering on the Mayor's pledge for 5,000 affordable homes during the 2024 to 2028 term. The tenure ambition is 60 per cent Social Rent, 20 per cent Affordable Rent or similar rental

products, and 20 per cent affordable home ownership such as Shared Ownership.

- Strategic planning is also moving to a West Yorkshire geography. [Government proposals identify West Yorkshire Combined Authority](#) as the proposed spatial development strategy area, while the [West Yorkshire Mass Transit Spatial Development Framework Joint Development Plan Document](#) is intended to coordinate land use, growth, regeneration and transport decisions across the five local planning authorities.

City of Bradford Metropolitan District Council Plan 2025-2030 (Corporate Plan)

- 1.25 Bradford Council's Council Plan 2025 to 2030 is the council's principal delivery document for its contribution to the [District Strategy 2025 to 2035](#). The District Strategy sets a shared vision for Bradford district to be known as a leader in culture, innovation and sustainability, where residents can live digitally smart, healthy and happy lives, thrive together and share pride in their communities.
- 1.26 The District Strategy is structured around four shared ambitions:
 - Growth and Regeneration: growing the economy, creating more and higher-quality jobs, increasing productivity and making sure the district has the right skills.
 - Strong and Safe Communities: ensuring places and communities are safe, welcoming and supportive, with a focus on belonging and reducing crime and fear of crime.
 - Healthy and Happy Residents: working with partners so health, care and community services are joined up, close to communities and supported by good living environments.
 - A Great Place to Grow Up: supporting children and young people through good schools, strong and safe communities, high-quality jobs and action to reduce poverty and inequality.
 - Cross-cutting missions: tackling inequality and delivering inclusive services; and reducing and alleviating poverty.
- 1.27 For the housing market assessment, the most directly relevant delivery strand is the [Growth and Regeneration](#) objective, which focuses on improving access to secure and affordable housing. The Council Plan commits to accelerating the delivery of decent, affordable homes through partnerships with developers, registered providers, WYCA and Homes England; delivering a minimum of 1,703 net new homes and at least 411 affordable homes in each year of the plan; progressing the delivery of 1,000 homes through the City Village programme; reducing rough sleeping to as close to zero as possible by 2027; reducing the number of households in temporary accommodation by 40 per cent by March 2029; bringing at least 300 long-term empty homes back into use by March 2029; and establishing a One Council Accommodation Offer with a new Housing Commissioning Framework.

Build Different: Bradford 2025-2035 Regeneration and Growth Plan

- 1.28 In January 2026 the Council's Executive adopted [Built Different: Bradford 2025-2035 Regeneration and Growth Plan](#) as the shared framework for regeneration and inclusive economic growth across the district to 2035. The plan's stated ambition is to re-establish Bradford as a UK core city by reducing poverty and improving household incomes, drawing on the district's young population. It is structured around four main drivers, culture, transport, skills and the regeneration pipeline; seven Big Game Changer projects; and three delivery themes of People, Productivity and Place.
- 1.29 The Big Game Changers of most direct relevance to housing are the Bradford Rail Programme, which would deliver a new city centre station within Northern Powerhouse Rail with a final investment decision expected in summer 2026; West Yorkshire Mass Transit, an approximately £2bn tram system connecting Bradford to Leeds with first phase services in the late 2030s; the Southern Gateway regeneration site of approximately 126 hectares; City Village, of up to 1,000 new homes across 25 hectares with a planning decision and site start in 2026; and the Transforming Towns programme covering Keighley, Shipley, Ilkley and Bingley. The plan also sets a district target of carbon neutrality by 2038.
- 1.30 In housing terms the plan states that 17,000 new homes will be built over the next decade, including 10,000 new city-centre homes, and 8,000 affordable, decent homes district-wide through the Housing Transformation Programme. The Executive report accompanying the plan refers to 19,000 new homes over the same period, and the two documents give different figures for the Southern Gateway, of over 5,000 homes in the plan and 2,500 in the covering report and in the earlier City of Bradford Development Framework of February 2024. These figures are reported here as stated. They are framework ambitions rather than committed supply: the plan is described as a shared framework guiding activity rather than a binding mandate, carries no direct financial implications of its own, and records that individual projects require separate business cases and affordability assessments.
- 1.31 The plan is nonetheless material to this assessment. Its district-wide ambition of between 1,700 and 1,900 homes a year is of the same order as the local housing need figure derived in Chapter 5, and its affordable housing ambition of 800 a year is close to the net annual affordable shortfall of 759 dwellings identified in this assessment. Both comparisons are examined in Chapters 2 and 5. Progress is monitored by the Bradford Growth and Skills Board through an annual progress report and an annual refresh of a rolling delivery plan.
- 1.32 The plan sits alongside the City of Bradford Development Framework of February 2024, which provides the spatial expression of the regeneration programme through twelve growth areas, and is supported by the Council Plan 2025 to 2030 and the District Strategy. The Climate Action Plan 2025 to 2028 bears on housing standards and retrofit of the existing stock, and the Adult Social Care Market Position Statement informs the analysis of older people's and specialist housing need in Chapter 4.
- 1.33 The Council is also working with WYCA and Cushman & Wakefield on city housing market challenges and opportunities. This may include an enhanced

focus upon a wide variety of housing product options (build to rent, co-living, senior urban housing) – particularly in light of key city regeneration opportunity / investment areas (including Southern Gateway and City Village). Further investment in a new rail station and Mass Transit is likely to better connect Bradford to Leeds and improved access to other locations.

Bradford Local Plan and emerging Local Plan

- 1.34 [Bradford's adopted Local Plan](#) documents provide the statutory strategic framework for new development in the district and are used as the basis for determining planning applications. The adopted Core Strategy Development Plan Document was adopted on 18 July 2017 and sets the strategic planning framework and policies to guide development within the district up to 2030. [Bradford Council](#) is preparing a new integrated Local Plan, combining earlier partial review and allocations work, to plan growth and development to 2043
- 1.35 In relation to housing delivery:
- [Adopted Core Strategy Policy](#) HO1 requires provision for at least 42,100 homes over the period 2013 to 2030, equivalent to 2,476 dwellings per annum for monitoring purposes.
 - The [Draft Bradford District Local Plan Preferred Options](#) Regulation 18 consultation in 2021 proposed a housing requirement of 1,704 dwellings per annum, or 30,672 homes over 2020 to 2038, together with almost 8,000 affordable homes. This is an emerging plan figure and is not yet the adopted requirement.
 - Based on the new standard method and latest data in relation to the affordability of housing and housing stock, the housing need figure is 1,872.
 - Net additional dwellings delivered between 1 April 2013 and 31 March 2024 totalled 14,617, an average of approximately 1,329 dwellings per annum. Gross affordable housing completions over the same period totalled 2,235, equal to 15 per cent of total completions and below the Core Strategy affordable housing target of 20 to 25 per cent.
 - As at 31 October 2025, the district had 7,550 vacant homes (3.4% of all stock), of which 3,414 were long-term vacant homes (1.5% of all stock). The Council Plan's empty homes commitment should therefore be read alongside the Local Plan and Housing Strategy evidence base.
 - [The Local Development Scheme 2025 to 2028](#) sets out the programme for the new Local Plan, with Regulation 19 publication draft consultation scheduled for 2026 and a new commitment to a [joint Development Plan Document for West Yorkshire Mass Transit](#) which is now at consultation stage.

Bradford Housing Strategy 2020-2030

- 1.36 Bradford's Housing Strategy 2020 to 2030, "A Place to Call Home, A Place to Thrive", sets the vision that everyone in Bradford District should have a place to call home which meets their needs and in which they can thrive. It recognises

housing as central to a productive and inclusive economy, health and social equality, climate change and stronger communities.

1.37 The strategy has three core objectives:

1. More Homes: increasing the supply of homes of the right type and in the right locations, increasing housebuilding, delivering more family homes, increasing affordable housing and reducing empty homes.
2. Quality Homes and Neighbourhoods: tackling poor quality stock, bringing homes including empty homes into good repair, addressing the health impacts of poor quality housing, supporting sustainable design and construction, and ensuring new homes meet Nationally Described Space Standards.
3. Homes for All: improving access to suitable housing, increasing accessible housing, supporting specialist accommodation, and helping vulnerable residents maintain tenancies and live independently.

1.38 The strategy's headline success measures include a minimum of 1,703 net housing completions per annum and 411 affordable homes per annum, alongside reducing the gap between Bradford's long-term empty homes and the West Yorkshire average, improving private sector housing conditions, increasing homelessness prevention and reducing average bed and breakfast stays.

[Bradford Homelessness and Rough Sleeping Strategy 2020-2025 and emerging refresh](#)

1.39 Bradford's most recent published Homelessness and Rough Sleeping Strategy covers 2020 to 2025. Bradford Council's housing strategies page states that the strategy has expired and that a new strategy is being worked on. Until a replacement is published, the 2020 to 2025 strategy remains the principal published policy statement on Bradford's strategic approach to homelessness and rough sleeping.

1.40 The strategy's vision is to work across partnerships towards ending homelessness and rough sleeping once and for all, with the principle that homelessness is everyone's business. It is structured around five themes:

- Early intervention and prevention of homelessness.
- Delivering support in the right way and at the right time to people who are homeless.
- Tackling rough sleeping.
- Improving access to housing for people who are homeless.
- Working better together across agencies and partnerships.

1.41 The published strategy also identifies targets to increase successful homelessness prevention, reduce bed and breakfast stays, reduce placements into temporary accommodation, and significantly reduce rough sleeping. The Council Plan 2025 to 2030 updates this agenda through commitments to reduce rough sleeping as close to zero as possible by 2027, reduce households

in temporary accommodation by 40 per cent by March 2029, and establish a One Council Accommodation Offer and new Housing Commissioning Framework.

Home First: the Council's vision for health and wellbeing

- 1.42 Home First is the strategic vision of Bradford Council's Department of Health and Wellbeing, covering public health, environmental health and adult social care. Its central proposition is that, where possible, people in receipt of health and social care should be supported to stay in their own home. It was developed with NHS partners, the community and voluntary sector, service user groups and elected members, and was aligned to the Council's Corporate Plan 2016-20.
- 1.43 The vision statement is 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'. It is structured around three themes, Home, Health and Happiness, and is illustrated by four case studies that between them cover an older person after a fall, a young person with a learning disability in transition, a wheelchair user isolated in a care home, and a working age man with mental health needs. The Adult Social Care Market Position Statement 2025-2027 opens by committing the Council to 'supporting people to live well at home and in their communities for as long as possible, happy, healthy, at home'.

Adult Social Care Market Position Statement 2025-2027

- 1.44 The [Adult Social Care Market Position Statement 2025-2027](#) sets out the Council's view of the current state of the social care and support market, how it intends to work with that market, and the opportunities for business change that providers may wish to consider. Its organising principle is the Council's Happy, Healthy and at Home approach, which prioritises supporting people to remain in their own communities for as long as possible.
- 1.45 It is published as a set of web pages rather than a single document, structured in three parts: Welcome to Bradford, covering district context; a market overview organised by service type; and quality and monitoring. The market overview is the substantive part for this assessment and covers care homes, home support, extra care, carers, supported living, day activities, early help and prevention, and housing related support.
- 1.46 Further material from the MPS is presented in Chapter 4 of this SHMA.

General housing and policy context

- 1.47 Labour's manifesto sets out the intention to:
- Update the NPPF, restore mandatory housing targets, and introduce effective new mechanisms for cross-boundary strategic planning. Combined authorities will be given new planning powers, freedoms and flexibilities to make better use of grant funding.

- Take action to ensure that planning authorities have up-to-date Local Plans and reform and strengthen the presumption in favour of sustainable development.
- Further reform compulsory purchase compensation rules to improve land assembly, speed up site delivery and deliver housing, infrastructure, amenity, and transport benefits in the public interest.
- Ensure local communities continue to shape housebuilding in their area but use intervention powers to build the houses needed.
- Prioritise brownfield development and fast-track approval of urban brownfield sites. Take a strategic approach to green belt land designation and release to build more homes in the right places including the release of 'grey belt' land and introduce 'golden rules' to ensure development benefits communities and nature.
- Develop large-scale new communities through new towns, urban extensions, and regeneration projects.
- Deliver the biggest increase in social and affordable housebuilding in a generation, with priority given to social rented housing and protecting existing stock with increased protections from Right to Buy.
- Strengthen planning obligations to ensure new developments provide more affordable homes and support councils and housing associations to build their capacity and make a greater contribution to affordable housing supply.
- Building more high-quality, well-designed, and sustainable homes and creating places that increase climate resilience and promote nature recovery.
- Working with councils to give first-time buyers the first chance to buy homes through mortgage guarantee schemes to support those who struggle to save for a large deposit, with lower mortgage costs.

1.48 Key provisions of the bill for housing delivery include:

- The bill aims to halve the time required for major housing projects to receive planning approval (reducing it from four years to under two).
- More decision-making power will shift from local councillors to planning officials to reduce delays.
- Changes to compulsory purchase rules will make it easier for local authorities and developers to acquire land at lower costs, speeding up housing projects.
- This may also limit landowner compensation, ensuring land values do not inflate project costs.
- A new "first ready, first connected" approach for grid connections will speed up energy access for new housing developments.
- By improving grid capacity, the bill supports the construction of homes in areas previously restricted by power supply issues.

- The bill supports the government's target to deliver 1.5 million new homes during the current parliamentary term.
- 1.49 Labour's revisions have also reversed some of the controversial alterations made under the previous government in 2023, particularly around the Housing Delivery Test, where Labour aims to ensure that local authorities are held accountable for improving housing delivery, particularly in regions with acute housing shortages and the five-year housing land supply, where Labour's commitment seems to focus on ensuring that Local Plans are not only current but also effective in meeting the housing needs of their communities. These changes are designed to streamline planning processes, ensuring that areas failing to meet housing delivery targets can more easily unlock new sites for development.
- 1.50 A notable reform is the introduction of "grey belt" land, which allows certain types of development on land that makes only a limited contribution to green belt purposes. This is part of Labour's effort to balance housing growth with environmental considerations. Moreover, the scrapping of the proposed Infrastructure Levy, which was widely criticised, signals a shift back to using Section 106 agreements to secure affordable housing.
- 1.51 The [Affordable Homes Programme 2021-2026](#) is a significant housing policy initiative aimed at boosting affordable housing supply. The government committed £11.5 billion over five years to support the construction of up to 180,000 affordable homes by 2026. The funding is targeted at a mix of affordable rent, shared ownership, and social rent homes, with a particular focus on rural areas.
- 1.52 The government announced a £350 million boost to affordable housing funding on 12 February 2025. This allocation includes £300 million for the Affordable Homes Programme, expected to deliver up to 2,800 additional homes, with half designated for social rent. An additional £50 million is earmarked for the Local Authority Housing Fund to improve temporary accommodation.
- 1.53 This funding supplements the £500 million top-up announced in the autumn budget, bringing the total investment in housing supply for 2025/2026 to over £5 billion.
- 1.54 The government aims to build 1.5 million homes over the current parliament to address the housing crisis and reduce the number of households in temporary accommodation.

Future housing need

- 1.55 The updated Draft Local Plan 2025-2043 is proposing to include a housing requirement of 33,696 (or 1,872 each year) over the Plan period. This is in line with the latest standard method calculation (May 2026) of 1,872.

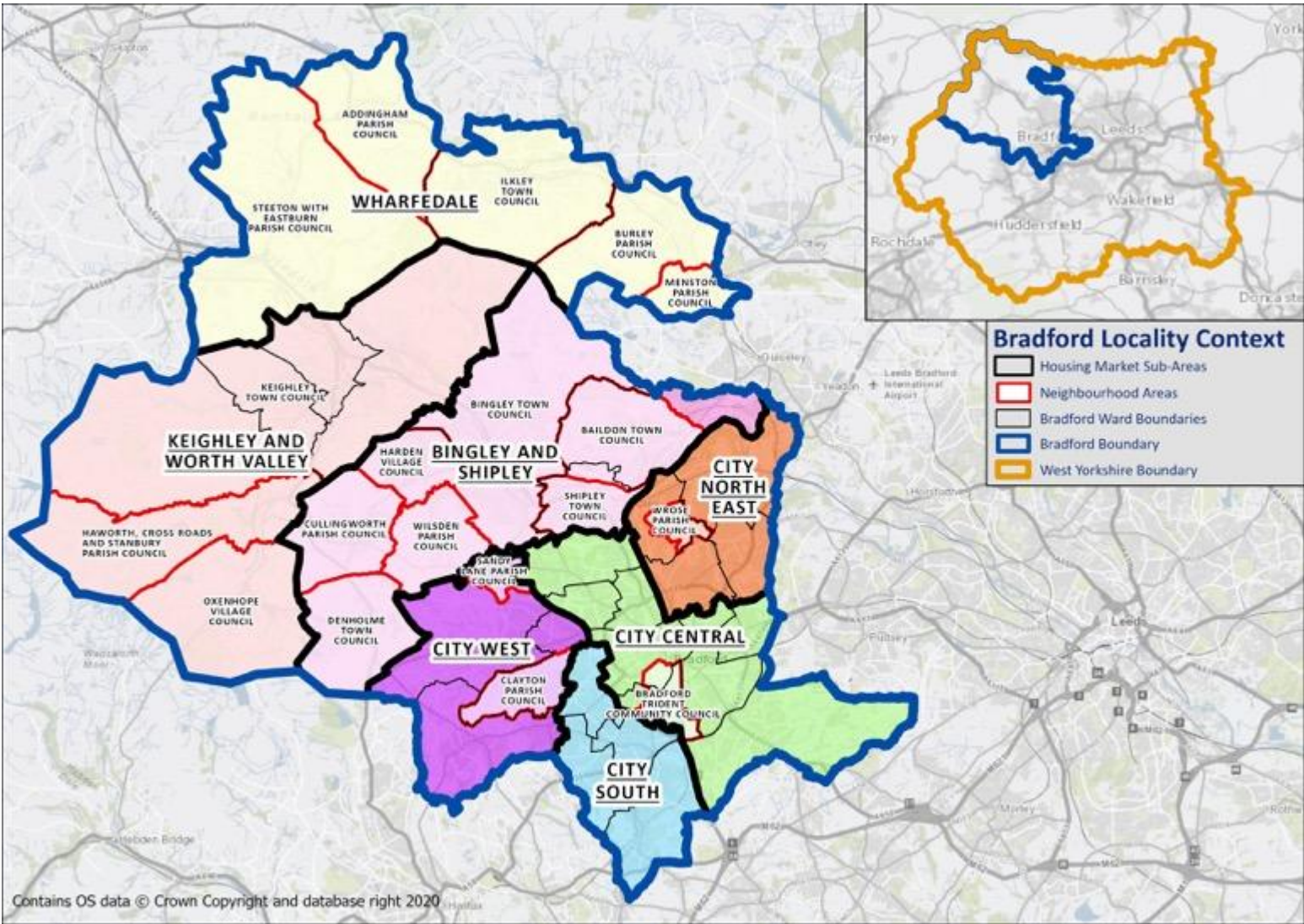
Geography

- 1.56 Bradford District is located in West Yorkshire, within the wider West Yorkshire urban conurbation. The District lies to the west of Leeds and forms an important part of the wider regional economy, with strategic road and rail connections

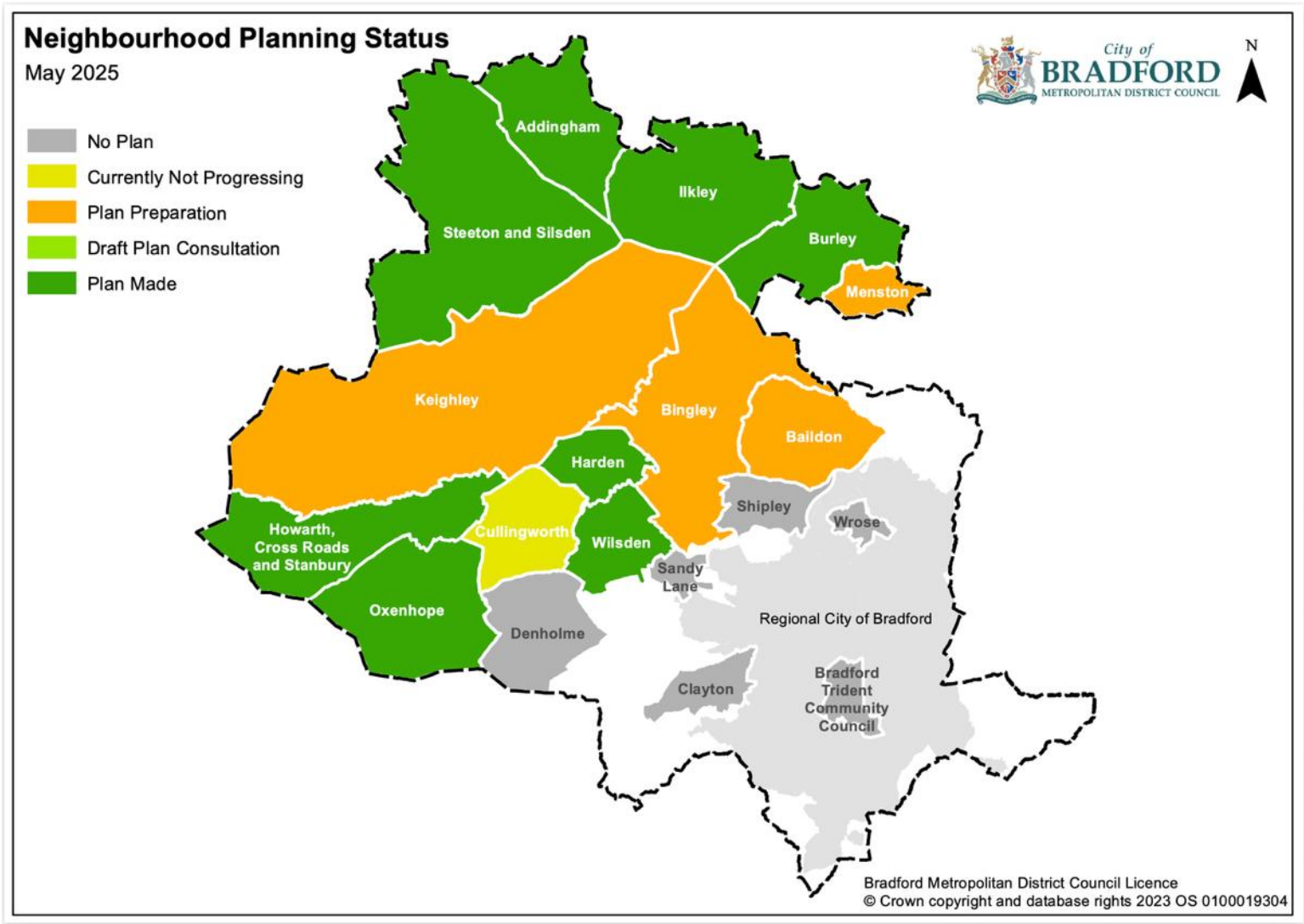
providing access to Leeds, Halifax, Huddersfield, Skipton, Manchester and the wider North of England. The District includes the city of Bradford, the towns of Keighley, Shipley, Bingley and Ilkley, and a network of surrounding settlements across Airedale, Wharfedale and the Worth Valley. It combines a major urban centre with distinctive heritage towns and villages, extensive countryside and moorland, including Saltaire World Heritage Site, Haworth and Brontë Country, and is served by key transport corridors including the M606/M62, the A650/A6037 Airedale corridor, and rail links on the Airedale and Wharfedale lines.

- 1.57 The resident population of Bradford was estimated at 546,416 according to the 2021 Census and an estimated 563,072 based on the 2022-based ONS population projections for 2025.
- 1.58 For the purposes of the SHMA, Bradford has been divided into 7 housing market sub-areas and 19 Parish/Town Council areas (Map 1.1). Map 1.2 provides further detail of Neighbourhood Planning Areas within Bradford.
- 1.59 The SHMA also presents some data at Lower Super Output Area (LSOA) level to provide a fine-grained analysis of selected household and housing market data.

Map 1.1 **Bradford housing market sub-areas and Parish/Town Council areas**



Map 1.2 Bradford Neighbourhood Plan areas



Source: [Council website](#)

Research methodology

- 1.60 A multi-method approach has been used to prepare the 2026 SHMA comprising:
- The 2026 SHMA update also draws on stakeholder engagement originally undertaken for the 2023 study, including an online survey with 15 responses from strategic and local organisations such as developers, planning consultants, a registered provider, the West Yorkshire Combined Authority, Council officers and neighbouring local authorities.
 - Interviews with estate and letting agents operating in the Bradford district
 - A review of relevant secondary data including the 2021 Census, house price trends, ONS sub-national population projections and MHCLG/ONS household projections, CORE lettings data and MHCLG statistics.
 - The 2026 SHMA update draws on household survey evidence originally collected for the 2023 study, with outputs reweighted to current household estimates based on Council-supplied residential address data. Further details on the survey methodology, response rates, sample error and weighting approach are set out in Technical Appendix A.
 - A review of groups with particular housing requirements identified in NPPF paragraph 63, including hard-to-reach and vulnerable groups.
- 1.61 Please note that demographic analysis uses ONS 2022-based projections which begin at 2022. Throughout the report, there may be some variation in data which is due to different data sources being used to explore particular things (for instance total dwelling stock can be derived from multiple sources). Data may also be rounded to the nearest whole number or decimal place.

Presentation of data

- 1.62 Data are clearly sourced throughout the SHMA report. Where possible, data are 'triangulated' which means several sources are drawn upon to establish a robust output.

Report structure

- 1.63 The Bradford SHMA 2026 report is structured as follows:
- Chapter 2 considers the housing market key drivers focusing on dwelling stock, demographic drivers, household characteristics including income, economic drivers and migration.
 - Chapter 3 provides analysis of prices, rents and affordability.
 - Chapter 4 considers the needs of different groups as referenced in the NPPF.
 - Chapter 5 considers overall dwelling type, mix and affordable housing need.

- Chapter 6 concludes the report with a summary of key findings and a consideration of strategic and policy issues.
- 1.64 The main report is accompanied by a separate technical appendix which provides detailed material that underpins the core outputs of the SHMA. The technical appendix material includes:
- Research methodology (Appendix A).
 - Affordable housing tenure definitions (Appendix B).
 - Affordable housing need calculations (Appendix C).
 - Dwelling mix analysis (Appendix D).
 - Stakeholder consultation (Appendix E)
 - Agent review (Appendix F)
 - Thematic summary of household survey respondents (Appendix G)
 - Detailed migration analysis (Appendix H)
- 1.65 Please note that any references to data from the government department responsible for housing and planning matters have been standardised to the Ministry of Housing, Communities and Local Government (MHCLG).

2. Housing market and key drivers

Introduction

- 2.1 This chapter provides a detailed background to dwelling stock and tenure and the underlying economic, demographic and household drivers across Bradford.

Dwelling stock, vacant stock and household estimates

- 2.2 Current estimates of dwelling stock, vacant stock and households from multiple sources are presented in Table 2.1. Around 3.4% of dwellings are vacant compared with the national rate of 2.8% based on MHCLG data (2025). Table 2.2 provides dwelling and household figures from the 2021 Census together with 2026 estimates derived from Council Tax data (April 2026), broken down by sub area.
- 2.3 For the purposes of this SHMA, and to ensure consistency across the various data sources used in the analysis, the 2021 Census household figure has been adopted as the baseline household estimate throughout. While more recent estimates of dwelling stock, vacant stock and households are available from a range of sources, these are not always directly comparable in terms of definitions, geography or timing. Using the Census provides a robust and consistent base from which to assess housing need, while allowing subsequent datasets, including MHCLG dwelling stock estimates and Council Tax LLPG records, to be interpreted in relation to a common benchmark.

Table 2.1 Dwelling stock and household estimates

Dwelling stock	Dwellings	Source
2025 Valuation Office Agency (all dwellings)	224,290	VOA Table CTSOP3.0
2025 Valuation Office Agency (excluding annex and unknown dwelling types)	213,840	VOA Table CTSOP3.0
2025 MHCLG Dwelling Stock Estimates	224,837	MHCLG Live Tables
2026 Council Tax data	231,033	Council Tax
Vacant stock	Dwellings	Source
2025 MHCLG Vacancy estimate (all dwellings)	7,550 (3.4%)	MHCLG Table LT_615
2025 MHCLG Long-term vacancy estimate (all dwellings)	3,414 (1.5%)	MHCLG Table LT_615
Households	Households	Source
2026 Council Tax data (est.)	220,314	Council Tax
2022-based ONS Household Projections 2026 figure	220,654	ONS
2021 Census	209,890	ONS

Table 2.2a Dwellings, households and unoccupied dwellings by sub-area

Sub Area	Dwellings (2021 Census)	Households (2021 Census)	Unoccupied Dwellings* (2021 Census)	Dwellings (2026 Council Tax)	Households (2026 estimate)	Unoccupied Dwellings* (2026 estimate)
Bingley and Shipley	32,101	31,036	1,065	33,091	31,993	1,098
City Central	57,620	54,036	3,584	63,291	59,354	3,937
City North East	30,860	29,864	996	32,121	31,084	1,037
City South	27,663	26,559	1,104	28,289	27,160	1,129
City West	22,119	21,390	729	22,659	21,912	747
Keighley and Worth Valley	28,551	26,998	1,553	29,174	27,587	1,587
Wharfedale	20,830	20,007	823	22,096	21,223	873
Bradford district	219,744	209,890	9,854	230,721	220,314	10,407

Source: 2021 Census; Council Tax (April 2026)

*Unoccupied Dwellings – dwellings with no usual residents (ONS term)

Table 2.2b Dwellings, households and unoccupied dwellings by Parish/Town Council areas

Parish/Town Council areas	Dwellings (2021 Census)	Households (2021 Census)	Unoccupied Dwellings* (2021 Census)	Dwellings (2026 Tax Council)	Households (2026 estimate)	Unoccupied Dwellings* (2026 estimate)
Addingham Parish Council	1,952	1,849	103	1,952	1,849	103
Baildon Town Council	7,992	7,757	235	8,011	7,775	236
Bingley Town Council	10,936	10,517	419	11,297	10,864	433
Bradford Trident Community Council	6,614	6,159	455	6,894	6,420	474
Burley Parish Council	3,164	3,087	77	3,387	3,305	82
Clayton Parish Council	3,655	3,533	122	3,809	3,682	127
Cullingworth Parish Council	1,603	1,550	53	1,709	1,652	57
Denholme Town Council	1,743	1,671	72	1,863	1,786	77
Harden Village Council	888	858	30	886	856	30
Haworth, Cross Roads and Stanbury Parish Council	3,428	3,169	259	3,488	3,224	264
Ilkley Town Council	7,129	6,746	383	7,380	6,984	396
Keighley Town Council	23,878	22,637	1,241	24,387	23,120	1,267
Menston Parish Council	2,116	2,044	72	2,443	2,360	83
Oxenhope Village Council	1,245	1,192	53	1,252	1,199	53
Sandy Lane Parish Council	1,134	1,111	23	1,155	1,132	23
Shipley Town Council	6,714	6,515	199	7,039	6,830	209
Steeton with Eastburn Parish Council	6,469	6,281	188	6,875	6,675	200
Wilsden Parish Council	2,095	2,044	51	2,147	2,095	52
Wrose Parish Council	3,118	3,048	70	3,154	3,083	71

Source: 2021 Census; Council Tax (April 2026)

*Unoccupied Dwellings – dwellings with no usual residents (ONS term)

Note these are parished areas within Bradford district and do not include non-parished areas

Dwelling type and size

- 2.4 The 2025 Valuation Office Agency data provides details on overall dwelling stock by type, number of bedrooms and council tax band. Table 2.3 presents the overall dwelling stock profile of the district compared with West Yorkshire and Yorkshire and The Humber. Table 2.4 summarises dwelling type and size data for Bradford.
- 2.5 In summary, Tables 2.3 to 2.4 show:
- 63.5% of dwellings in Bradford are the lowest council tax bands A or B properties and 36.5% are band C or above;
 - 76.7% of dwellings are houses (37.3% terraced, 29.5% semi-detached and 9.9% detached), 16.5% are flats and 6.8% are bungalows; and
 - 12.2% of dwellings have one bedroom, 26.9% have two bedrooms, 46.7% have three bedrooms, and 14.3% have four or more bedrooms.
- 2.6 Map 2.1 illustrates the predominant dwelling type and size by LSOA based on 2025 Valuation Office Agency data.

Table 2.3 Dwelling type, number of bedrooms and council tax (CT) band for Bradford and comparator areas

Dwelling type and number of bedrooms	CT band A	CT band B	CT band C-E	CT band F+	Dwelling stock Bradford	Dwelling stock West Yorkshire	Dwelling stock Yorkshire and The Humber	Dwelling stock England Total
Bungalow 1-bedroom	0.9%	0.1%	0.0%	0.0%	1.0%	1.2%	1.4%	1.1%
Bungalow 2-bedrooms	0.2%	0.9%	2.6%	0.0%	3.7%	4.2%	5.4%	4.5%
Bungalow 3-bedrooms	0.0%	0.1%	1.6%	0.2%	1.9%	2.3%	3.3%	2.9%
Bungalow 4 or more -bedrooms	0.0%	0.0%	0.1%	0.1%	0.2%	0.5%	0.6%	0.7%
Flat 1-bedroom	8.5%	0.5%	0.2%	0.0%	9.2%	9.4%	8.3%	11.3%
Flat 2-bedrooms	3.5%	1.5%	1.5%	0.0%	6.6%	7.7%	6.7%	10.9%
Flat 3-bedrooms	0.3%	0.0%	0.1%	0.0%	0.5%	0.7%	0.7%	1.8%
Flat 4 or more-bedrooms	0.1%	0.1%	0.1%	0.0%	0.3%	0.5%	0.5%	0.5%
Terraced house 1-bedroom	1.8%	0.1%	0.0%	0.0%	2.0%	1.8%	1.0%	0.5%
Terraced house 2-bedrooms	8.3%	3.0%	0.8%	0.0%	12.2%	12.4%	10.7%	8.6%
Terraced house 3-bedrooms	9.5%	5.8%	2.9%	0.0%	18.3%	14.0%	14.3%	14.5%
Terraced house 4 or more-bedrooms	1.1%	1.4%	2.2%	0.2%	4.9%	3.5%	2.8%	2.4%
Semi-detached house 1-bedroom	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Semi-detached house 2-bedroom	1.5%	2.2%	0.7%	0.0%	4.3%	5.5%	5.2%	3.8%
Semi-detached house 3-bedroom	6.2%	5.4%	11.0%	0.0%	22.6%	21.1%	21.6%	17.4%
Semi-detached house 4 or more-bedrooms	0.2%	0.1%	2.0%	0.3%	2.6%	2.7%	2.7%	2.7%
Detached house 1-bedroom	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Detached house 2-bedrooms	0.0%	0.0%	0.1%	0.0%	0.1%	0.4%	0.5%	0.7%
Detached house 3-bedroom	0.0%	0.1%	3.2%	0.3%	3.5%	4.4%	5.3%	5.9%
Detached house 4 or more-bedroom	0.0%	0.0%	3.6%	2.8%	6.3%	7.7%	8.9%	9.7%
Bradford Metropolitan District	42.1%	21.4%	32.6%	3.9%	100.0%	n/a	n/a	n/a
West Yorkshire	42.0%	20.2%	33.5%	4.3%	n/a	100.0%	n/a	n/a
Yorkshire and The Humber	41.7%	20.3%	33.2%	4.7%	n/a	n/a	100.0%	n/a
England Total	23.2%	19.6%	47.9%	9.3%	n/a	n/a	n/a	100.0%

Base: Bradford 213,840; West Yorkshire 1,042,810; Yorkshire & The Humber 2,510,500; England 25,267,460 (excludes annex, other and missing) Source: VOA

Table 2.4a Dwelling type and council tax band summary

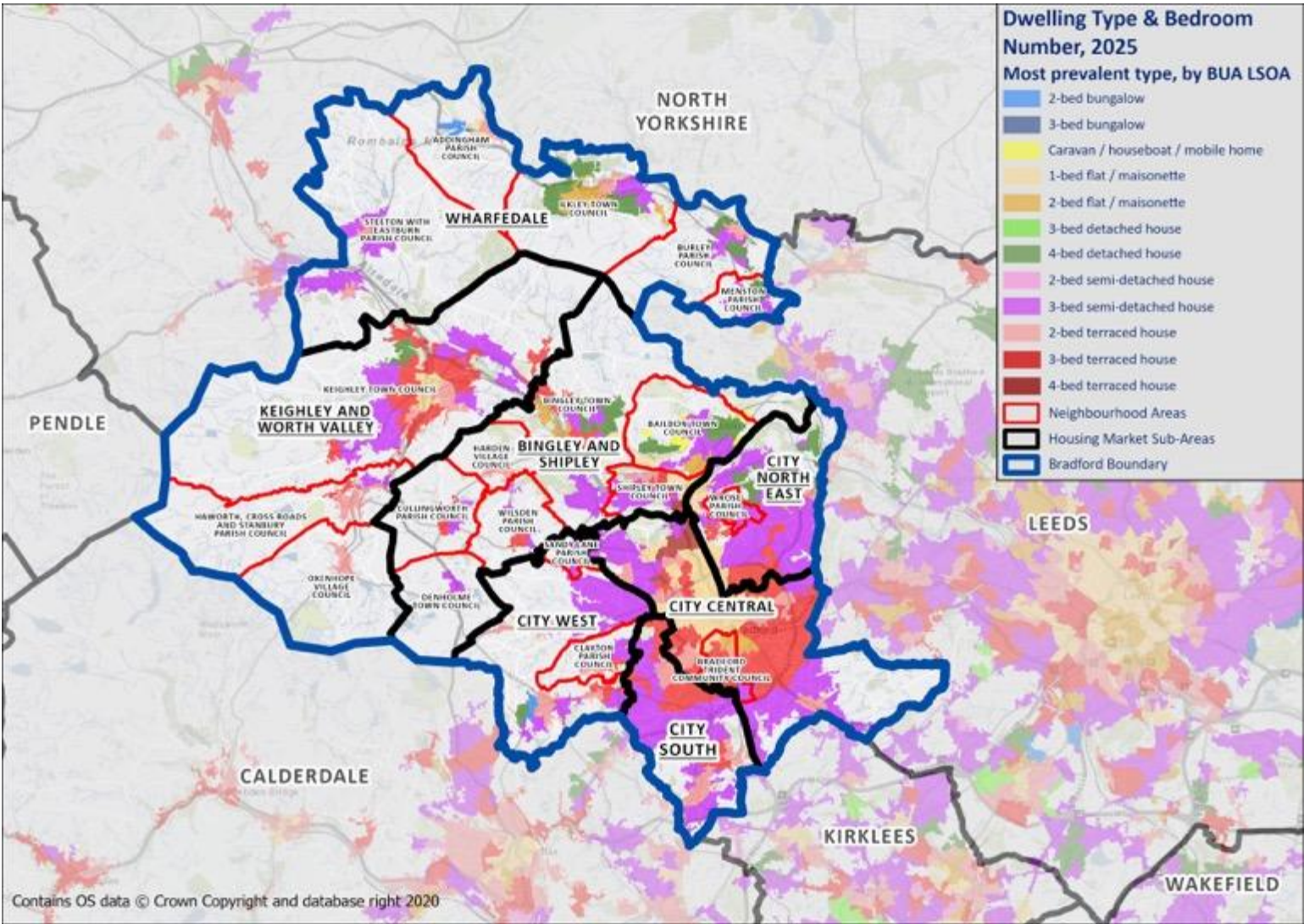
Dwelling type	Council Tax Band A	Council Tax Band B	Council Tax Band C-E	Council Tax Band F+	Bradford Total
Bungalow	1.1%	1.0%	4.4%	0.3%	6.8%
Flat	12.4%	2.2%	1.9%	0.1%	16.5%
Terraced	20.8%	10.4%	5.9%	0.2%	37.3%
Semi-detached	7.8%	7.7%	13.6%	0.4%	29.5%
Detached	0.0%	0.1%	6.8%	3.1%	9.9%
Total	42.1%	21.4%	32.6%	3.9%	100.0%

Table 2.4b Number of bedrooms and council tax band summary

Number of bedrooms	Council Tax Band A	Council Tax Band B	Council Tax Band C-E	Council Tax Band F+	Bradford Total
1-bedroom	11.2%	0.7%	0.3%	0.0%	12.2%
2-bedrooms	13.5%	7.6%	5.7%	0.1%	26.9%
3-bedrooms	16.0%	11.4%	18.7%	0.6%	46.7%
4 or more - bedrooms	1.3%	1.6%	8.0%	3.3%	14.3%
Total	42.1%	21.4%	32.6%	3.9%	100.0%

Source: VOA 2025

Map 2.1 Predominant dwelling type and size by LSOAs: Bradford



Source: Valuation Office Agency 2025

- 2.7 There are 338 licensed houses in multiple occupation (HMOs) across the Bradford District. A HMO is defined in sections 254 to 259 of the Housing Act 2004. The basic test is a property occupied by three or more people forming two or more separate households, who share basic amenities such as a kitchen, bathroom or toilet. A household means a single person, a couple, or people related as a family, so three unrelated sharers meet the test while a family of five does not.
- 2.8 The majority are located in the City Central sub-area, with smaller concentrations in Bingley and Shipley and Keighley and Worth Valley. The remaining sub-areas have very few recorded licensed HMOs.

Table 2.5 HMO distribution across Bradford

Sub-Area	Licensed HMOs
Bingley and Shipley	36
City Central	270
City North East	8
City South	6
City West	2
Keighley and Worth Valley	15
Wharfedale	1
Bradford Metropolitan District	338

Source: Bradford Council HMO Register (May 2026)

Property age and condition

The age and condition of Bradford's housing

- 2.9 The age profile of the dwelling stock in the district is summarised in Table 2.6 along with data for comparator areas. 46.7% of dwellings were built before 1945, 28.8% between 1945 and 1982 and 24.5% since 1983. Dwelling stock is notably older compared with the regional and national profile.

Table 2.6 Age of dwelling

Age of Dwellings	Number	Bradford %	Yorkshire and Humber %	England %
pre-1919	66,350	30.0%	20.7%	20.2%
1919-44	36,950	16.7%	16.5%	15.0%
1945-64	31,060	14.1%	17.0%	16.3%
1965-82	32,470	14.7%	18.0%	18.3%
1983-99	21,490	9.7%	10.8%	12.0%
post 1999	32,660	14.8%	16.9%	18.3%
Total	220,980	100.0%	100%	100%
Base		220,980	2,525,530	25,551,240

Source: VOA 2025; excludes unknown age

- 2.10 The English Housing Survey (EHS) produces national data on dwelling condition. Applying national trends to the stock profile of Bradford (Table 2.7) would suggest that around 18.5% of dwelling stock is non-decent, which is above the national average of 17.0%. The number of dwellings likely to fail the minimum standard of the decent homes criteria is estimated to be 11.3% (compared with 9.9% nationally). A full definition of what constitutes a decent home is available from MHCLG ([Decent Homes: Definition and Guidance](#)) but in summary a decent home meets the following four criteria:
- a. meets the current statutory minimum for housing;
 - b. be in a reasonable state of repair;
 - c. have reasonably modern facilities and services; and
 - d. provide a reasonable degree of thermal comfort.

Table 2.7a Dwelling stock condition in England – percentage of dwellings failing decent homes criteria estimate

England Dwelling age (ehs)	% fail Non-decent	% fail Minimum standard	% fail Repair	% fail Modern facilities and services	% fail Thermal Comfort	All dwellings in group (000s)	% dwellings
pre-1919	32.0%	21.7%	7.3%	4.6%	7.8%	4,906	20.1%
1919-44	19.3%	11.0%	4.5%	3.4%	6.2%	3,738	15.3%
1945-64	16.1%	8.9%	4.7%	1.5%	4.2%	4,369	17.9%
1965-80	15.1%	8.1%	1.1%	1.1%	6.9%	4,872	20.0%
1981-90	16.5%	3.8%	1.0%	2.1%	12.1%	1,959	8.0%
post 1990	2.0%	1.8%	u	0.2%	0.0%	4,570	18.7%
Total	17.0%	9.9%	3.3%	2.1%	5.6%	24,414	100.0%

Table 2.7b Dwelling stock condition in Bradford – number of dwellings failing decent homes criteria estimate

Dwelling age (ehs)	Dwelling age (voa)	Fail Non-decent	Fail Minimum standard	Fail Repair	Fail Modern facilities and services	Fail Thermal Comfort	All dwellings in group (number)	% dwellings
pre-1919	pre-1919	21,232	14,398	4,844	3,052	5,175	66,350	30.0%
1919-44	1919-44	7,131	4,065	1,663	1,256	2,291	36,950	16.7%
1945-64	1945-64	5,001	2,764	1,460	466	1,305	31,060	14.1%
1965-80	1965-82	4,903	2,630	357	357	2,240	32,470	14.7%
1981-90	1983-1992	1,653	381	100	210	1,212	10,020	4.5%
post 1990	Post 1992	883	794	*	88	0	44,130	20.0%
Total		40,803	25,032	8,423	5,430	12,224	220,980	100.0%
% of all stock		18.5%	11.3%	3.8%	2.5%	5.5%	-	-
National %		17.0%	9.9%	3.3%	2.1%	5.6%	-	-

Source: English Housing Survey, Table DA3201 (2019)

- 2.11 The re-weighted household survey provides an indication of household satisfaction with the state of repair of accommodation:
- 64.7% of respondents expressed satisfaction (27.1% were very satisfied and 37.6% were satisfied);
 - 17.1% were neither satisfied nor dissatisfied; and
 - 18.2% expressed degrees of dissatisfaction (13.7% were dissatisfied and 4.5% were very dissatisfied).
- 2.12 Table 2.8 considers how dissatisfaction with quality of homes varies by tenure, property type and property age. In Bradford, dissatisfaction is most acute in the affordable housing sector and private rented sector, where 34.5% and 33.5% of households respectively reported dissatisfaction. By property type, dissatisfaction is highest among flats/apartments and terraced houses/town houses, indicating particular issues within higher density and older housing forms. Dissatisfaction is also more prevalent among older housing stock, particularly properties built between 1919 and 1944, followed by those built before 1919. Newer properties, particularly those built from 2005 onwards, record notably lower levels of dissatisfaction.
- 2.13 Stakeholders highlighted concerns about the condition and energy performance of parts of Bradford's existing housing stock, including concentrations of poor-quality older terraced housing. One stakeholder, citing government housing stock condition evidence derived from the English Housing Survey, reported that 45% of privately rented homes and 14% of social homes in Bradford were estimated to be non-decent. The same stakeholder reported that 17% of homes had Category 1 hazards, compared with approximately 10% nationally. These figures are presented as evidence submitted through the stakeholder consultation rather than as findings independently produced by the SHMA. Respondents also noted a relatively high proportion of stock with low Energy Performance Certificate (EPC) ratings, the need for extensive retrofitting or, in some cases, replacement of unfit dwellings affected by damp and draughts, and ageing older persons' housing that is becoming increasingly unsuitable, particularly where upper floors are inaccessible.

Table 2.8a Dissatisfaction with quality of accommodation by tenure

Tenure	Number of households dissatisfied	% of households dissatisfied	Base (households)
Owner occupier	10,662	8.2%	129,918
Private rented	9,889	33.5%	29,498
Affordable housing	17,907	34.5%	51,874
Total (all responses)	38,458	18.2%	211,290
Missing cases (where tenure was not stated)	n/a	n/a	9,024
Total (all households)	n/a	n/a	220,314

Table 2.8b Dissatisfaction with quality of accommodation by property type

Property Type	Number of households dissatisfied	% of households dissatisfied	Base (households)
Detached house	1,591	5.1%	31,359
Semi-detached house	9,421	15.4%	61,025
Terraced house / town house	17,538	23.3%	75,162
Bungalow	1,228	11.0%	11,172
Maisonette	64	3.2%	1,975
Flat / apartment	8,616	29.9%	28,788
Caravan/park home / other	0	0.0%	1,562
Total (all responses)	38,458	18.2%	211,043
Missing cases (where property type was not stated)	n/a	n/a	9,271
Total (all households)	n/a	n/a	220,314

Table 2.8c Dissatisfaction with quality of accommodation by property age

Property Age	Number of households dissatisfied	% of households dissatisfied	Base (households)
Pre 1919	5,794	14.2%	40,903
1919 to 1944	4,897	19.8%	24,728
1945 to 1964	2,539	10.3%	24,535
1965 to 1984	3,652	14.1%	25,957
1985 to 2004	3,574	14.0%	25,581
2005 onwards	1,046	5.7%	18,412
Don't know	16,955	33.2%	51,115
Total (all responses)	38,458	18.2%	211,232
Missing cases (where property age was not stated)	n/a	n/a	9,082
Total (all households)	n/a	n/a	220,314

Source: re-weighted household survey

Housing tenure

- 2.14 The tenure profile by sub-area and Neighbourhood Planning Area is presented in Tables 2.9a and 2.9b. This is based on the 2021 Census. Across Bradford Metropolitan District, 61.8% of households are owner occupied, 23.1% are private rented, including tied accommodation and student housing, and 15.1% are affordable, including social rented housing and shared ownership. Regional and national comparators are included in Table 2.9a, the most notable difference is the higher proportion of private renting and lower proportion of affordable compared with the region and England.
- 2.15 At sub-area level, City Central has the most distinctive tenure profile, with the lowest level of owner occupation at 46.1%, alongside the highest proportions of private rented housing at 31.9% and affordable housing at 22.1%. City North East also has an above-average proportion of affordable housing at 17.2%. By contrast, Wharfedale and Bingley and Shipley are more heavily owner occupied, with owner occupation levels of 78.4% and 71.4% respectively, and comparatively low levels of affordable housing.
- 2.16 The parish/town council data shows even greater local variation. Bradford Trident Community Council stands out with the lowest level of owner occupation at 41.2%, the highest proportion of affordable housing at 27.2%, and a high level of private renting at 31.6%. Shipley Town Council also has a comparatively large private rented sector at 28.0%, while Keighley Town Council is closer to the district profile, with 63.2% owner occupation, 22.6% private renting and 14.2% affordable housing.
- 2.17 In contrast, a number of parish and village council areas have very high levels of owner occupation, including Harden Village Council at 84.4%, Menston Parish Council at 83.7%, Oxenhope Village Council at 82.3%, Burley Parish Council at 81.5%, Wrose Parish Council at 81.4%, Wilsden Parish Council at 80.8% and Addingham Parish Council at 80.3%. Affordable housing is particularly limited in Oxenhope, Harden, Wrose, Wilsden, Haworth, Cross Roads and Stanbury, and Steeton with Eastburn, where it accounts for between 2.3% and 5.5% of households. Overall, the data shows a clear contrast between the inner urban areas, which have lower owner occupation and higher levels of private rented and affordable housing, and the more suburban, parish and village areas, where owner occupation is generally much higher.

Table 2.9a Tenure profile by sub-area and comparator areas

Sub-Area	Tenure (%) Owner occupied	Tenure (%) Private rented	Tenure (%) Affordable	Total	Total households
Bingley and Shipley	71.4%	18.4%	10.2%	100.0%	31,036
City Central	46.1%	31.9%	22.1%	100.0%	54,036
City North East	62.7%	20.1%	17.2%	100.0%	29,864
City South	62.4%	23.2%	14.3%	100.0%	26,559
City West	65.5%	21.0%	13.6%	100.0%	21,390
Keighley and Worth Valley	65.2%	22.2%	12.6%	100.0%	26,998
Wharfedale	78.4%	14.5%	7.1%	100.0%	20,007
Bradford district	61.8%	23.1%	15.1%	100.0%	209,890
Yorkshire and the Humber	62.6%	19.6%	17.8%	100%	2,330,658
England	61.3%	20.6%	18.1%	100%	23,436,053

Source: 2021 Census

Table 2.9b Tenure profile by Parish/Town Council areas

Parish/Town Council	Tenure (%) Owner occupied	Tenure (%) Private rented	Tenure (%) Affordable	Total	Total households
Addingham Parish Council	80.3%	10.0%	9.7%	100.0%	1,849
Baildon Town Council	75.6%	13.2%	11.1%	100.0%	7,757
Bingley Town Council	71.2%	18.2%	10.6%	100.0%	10,517
Bradford Trident Community Council	41.2%	31.6%	27.2%	100.0%	6,159
Burley Parish Council	81.5%	10.6%	7.9%	100.0%	3,087
Clayton Parish Council	66.6%	20.2%	13.2%	100.0%	3,533
Cullingworth Parish Council	74.6%	14.1%	11.3%	100.0%	1,550
Denholme Town Council	67.6%	18.9%	13.5%	100.0%	1,671
Harden Village Council	84.4%	12.1%	3.5%	100.0%	858
Haworth, Cross Roads and Stanbury Parish Council	72.7%	21.9%	5.4%	100.0%	3,169
Ilkley Town Council	77.4%	14.8%	7.8%	100.0%	6,746
Keighley Town Council	63.2%	22.6%	14.2%	100.0%	22,637
Menston Parish Council	83.7%	10.2%	6.1%	100.0%	2,044
Oxenhope Village Council	82.3%	15.4%	2.3%	100.0%	1,192
Sandy Lane Parish Council	74.0%	17.6%	8.4%	100.0%	1,111
Shipley Town Council	62.1%	28.0%	9.9%	100.0%	6,515
Steeton with Eastburn Parish Council	75.6%	18.9%	5.5%	100.0%	6,281
Wilsden Parish Council	80.8%	14.0%	5.2%	100.0%	2,044
Wrose Parish Council	81.4%	13.5%	5.0%	100.0%	3,048

Source: 2021 Census

Variations in dwelling types and households by tenure

- 2.18 The 2021 Census provides a useful insight into the characteristics of dwellings and households by tenure which are now presented.

Dwelling size – number of bedrooms

- 2.19 Table 2.10 summarises the number of bedrooms by tenure across occupied dwellings in Bradford. Across the owner-occupied sector, 76.5% of dwellings have 3 or more bedrooms; 66.5% of social rented dwellings and 56.0% of private rented dwellings have 1 or 2 bedrooms.

Table 2.10 Dwelling size by number of bedrooms

Number of bedrooms	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
1 bedroom	11.4%	2.7%	37.9%	18.3%
2 bedrooms	25.9%	20.9%	28.6%	37.7%
3 bedrooms	39.6%	45.1%	27.6%	32.6%
4 or more bedrooms	23.0%	31.4%	5.9%	11.4%
Total	100.0%	100.0%	100.0%	100.0%

Source: 2021 census table RM136

Age profile and household type

- 2.20 Table 2.11 sets out the age profile of residents living in different tenures. It uses a 'row %' figure which indicates the proportion of household reference people (HRP) by age group in different tenures: for instance, 74.7% of all people aged 65 and over live in owner occupied properties, 16.9% live in social rented accommodation and 8.5% live in private rented accommodation.

Table 2.11 Age profile by tenure

Age group	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Aged 16 to 64 years	58.0%	13.9%	28.1%	100.0%	156,303
Aged 65 years and over	74.7%	16.9%	8.5%	100.0%	53,536
Total (all residents)	62.2%	14.6%	23.1%	100.0%	209,867

Source: 2021 census table RM201

- 2.21 Table 2.12 considers the general profile of household types by tenure. For instance, across the owner-occupied sector, 31.2% are families with children and 24.7% are singles; and 22.9% of social renter households are lone parent

families; and 21.6% of households in the private rented sector are couples with children.

Table 2.12 Household type by tenure (column %)

Household types	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
Singles under 66	18.9%	12.5%	26.4%	31.4%
Single 66+	11.9%	12.2%	20.5%	5.4%
Couples (no children)	14.5%	17.6%	6.1%	11.4%
Couples (with children)	26.6%	31.2%	15.0%	21.6%
Single family household (66 and over)	7.3%	10.3%	3.5%	1.4%
Lone parent family	13.1%	7.9%	22.9%	20.8%
Other e.g. multi generational household	7.9%	8.4%	5.6%	7.9%
Total	100.0%	100.0%	100.0%	100.0%
Base	209,867	130,615	30,731	48,521

Source: 2021 census table RM135

2.22 Table 2.13 provides household type information in a different way. It considers how different household types are distributed across different tenures. For instance, 88.4% of all single-family households age 66 or over live in owner occupied dwellings and 62.5% of lone parents rent from a social or private landlord.

Table 2.13 Household type by tenure (row %)

Household types	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Singles	41.2%	20.4%	38.4%	100.0%	39,694
Single 66+	64.1%	25.3%	10.6%	100.0%	24,902
Couples (no children)	75.6%	6.2%	18.2%	100.0%	30,356
Couples (with children)	72.9%	8.3%	18.8%	100.0%	55,806
Single family household (66 and over)	88.4%	7.0%	4.6%	100.0%	15,224
Lone parent family	37.4%	25.7%	36.8%	100.0%	27,397
Other	66.4%	10.5%	23.2%	100.0%	16,488
Total	62.2%	14.6%	23.1%	100.0%	209,867

Source: 2021 census table RM135

Economic activity and tenure

- 2.23 Table 2.14 shows that most owner occupier HRPs are either in employment or retired; 31.8% of social renter HRPs are in employment but 34.0% are economically inactive; and for private renters, most are economically active.

Table 2.14 Economic activity by Household Reference Person and tenure

Economic activity (by household reference person)	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
Economically active (in employment)	60.0%	65.5%	31.8%	62.8%
Retired	23.0%	27.9%	26.4%	7.9%
Economically inactive (including looking after home/family and long-term sick/disabled)	12.7%	5.0%	34.0%	20.0%
Student	1.5%	0.5%	2.2%	3.7%
Unemployed	2.9%	1.2%	5.6%	5.6%
Total	100.0%	100.0%	100.0%	100.0%
Base	209,839	130,605	30,727	48,507

Source: 2021 census table RM133

- 2.24 Table 2.15 illustrates that of all economically active household reference people (HRP), 68.0% own and 24.2% rent privately. 75.6% of economically inactive HRPs and 74.3% of unemployed people rent. 58.5% of student HRPs live in private rented accommodation. 75.3% of retired HRPs are owner occupiers.

Table 2.15 Household type by tenure (row %)

Economic activity	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Economically active (in employment)	68.0%	7.8%	24.2%	100.0%	125,825
Retired	75.3%	16.8%	7.9%	100.0%	48,338
Economically inactive (including looking after home/family and long-term sick/disabled)	24.4%	39.2%	36.4%	100.0%	26,605
Student	19.3%	22.2%	58.5%	100.0%	3,080
Unemployed	25.7%	28.8%	45.5%	100.0%	5,991
Total	62.2%	14.6%	23.1%	100.0%	209,839

Source: 2021 census table RM133

Overcrowding and underoccupancy

- 2.25 Table 2.16 shows that 5.5% of all households are overcrowded and this was most pronounced in social rented accommodation. Underoccupancy was most apparent in owner occupied households with 80.1% having at least one spare bedroom

Table 2.16 Occupancy by tenure (column %)

Occupancy	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
Overcrowded	5.5%	4.4%	7.9%	6.8%
Sufficient bedrooms	28.3%	15.5%	62.2%	41.1%
Under occ +1	34.4%	36.1%	22.2%	37.4%
Under occ +2 or more	31.9%	44.0%	7.7%	14.7%
Total	100.0%	100.0%	100.0%	100.0%
Base	209,867	130,616	30,731	48,520

Source: 2021 census table RM099

Note: Based on bedroom standard which applies assumptions regarding household structure and bedrooms needed

- 2.26 Half of overcrowded households are owner occupiers (50.1%) followed by private renters (28.6%) and social renters (21.3%) (Table 2.17). 85.8% of under occupancy with at least 2 spare bedrooms was in the owner-occupied sector.

Table 2.17 Occupancy by tenure (row %)

Occupancy	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Overcrowded	50.1%	21.3%	28.6%	100.0%	11,452
Sufficient	34.2%	32.2%	33.6%	100.0%	59,321
Under occ +1	65.4%	9.4%	25.2%	100.0%	72,116
Under occ +2 or more	85.8%	3.6%	10.6%	100.0%	66,978
Total	62.2%	14.6%	23.1%	100.0%	209,867

Source: 2021 census table RM099

Note: Based on bedroom standard which applies assumptions regarding household structure and bedrooms needed

The owner-occupied sector

- 2.27 The 2021 Census identified 129,573 (2021 census table TS054) owner-occupier households across Bradford District, representing 61.7% of households. This is further broken down to 31.9% owned with a mortgage and 29.9% owned outright.

- 2.28 The re-weighted household survey provides the following information on owner-occupied housing:
- Most owner-occupied homes are houses (91.0%), with 19.3% detached, 33.3% semi-detached, and 38.4% terraced; a further 5.6% are bungalows, 2.4% flats/maisonettes, and 1.0% other property types.
 - 42.6% of owner-occupied homes have three bedrooms, 34.8% have four or more bedrooms, a further 21.3% have two bedrooms, and 1.3% have one bedroom.
 - 29.2% of owner-occupied homes were built pre-1919, 32.6% were built between 1919 and 1964, 15.3% were built between 1965 and 1984, and 22.9% have been built since 1985.
- 2.29 Over the period 2001 to 2025, ONS data shows that both lower quartile and median house prices in Bradford increased substantially. Lower quartile house prices rose from £34,950 in 2001 to £131,000 in 2025, an increase of around 275%, while median house prices increased from £52,000 to £182,000, an increase of 250%. This resulted in a corresponding increase in the indicative gross household income required to access home ownership. Assuming that a 10% deposit is available and mortgage borrowing is limited to 3.5 times household income, the income required to purchase a lower quartile property increased from £8,987 to £33,686, while the income required to purchase a median-priced property rose from £13,371 to £46,800. This is summarised in Table 2.18 and Figure 2.1.
- 2.30 It is interesting to note that in 2001, a household income of £8,987 was required for a lower quartile price to be affordable; by 2025, this had increased to £33,686. In comparison, an income of £13,371 was required for median priced housing to be affordable in 2001, compared with £46,800 in 2025.

Table 2.18 Lower quartile and median price and income required to be affordable 2001-2025

Year	Lower Quartile price	Lower Quartile Income required to be affordable	Median Price	Median Income required to be affordable
2001	£34,950	£8,987	£52,000	£13,371
2011	£82,500	£21,214	£118,000	£30,343
2021	£107,500	£27,643	£155,000	£39,857
2025	£131,000	£33,686	£182,000	£46,800

Source: ONS HPSSA

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

Figure 2.1 Comparison of house prices and incomes required 2001 to 2025



- 2.31 A range of socio-economic and demographic information from respondents has been obtained from the re-weighted household survey. Some further insights relating to owner-occupiers include:
- In terms of household type, 18.0% of owner-occupiers are older (65 or over) singles and couples, 22.3% are couples (under 65 with no children), 23.5% are couples with children under 18, 13.1% are singles under 65, 12.5% are couples with adult children (18+), 5.4% are lone parents and 5.2% are other household types.
 - 70.3% of HRPs living in owner occupied dwellings are in employment, 22.9% are wholly retired from work, 2.8% are long-term sick/disabled and 4.0% are other economically inactive including unemployed.
 - 19.5% of owner-occupied households receive less than £18,200 gross per year, 13.1% receive between £18,200 and £26,000 per year, 16.4% receive between £26,000 and £39,000 per year, and 51.0% receive more than £39,000 per year.
 - In terms of length of residency, 35.1% of owner-occupiers have lived in the same property for 20 years or more.

The private rented sector

- 2.32 The private rented sector has become an important tenure in meeting people’s housing needs, providing flexible housing options for those moving for employment or responding to changing circumstances, and providing a housing option for those on low incomes. Across the district the proportion of

households privately renting increased from 11.9% in 2001 to 23.1% in 2021 (ONS census data).

- 2.33 Local authorities have an important enabling and regulatory role in ensuring that the private rented sector helps to meet housing need. 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.
- 2.34 The re-weighted household survey found that 73.8% of private rented properties were houses, of which 47.6% are terraced, 17.7% are semi-detached, and 8.5% are detached; a further 23.4% were flats/maisonettes, 2.6% were bungalows, and 0.2% other types of housing. 15.1% of privately rented properties have one bedroom/bedsit, 42.1% have two bedrooms, 27.0% have three bedrooms, and 15.7% have four or more bedrooms.
- 2.35 Around 26.3% of private rented stock was built before 1919, 29.4% between 1919 and 1964, 12.7% between 1965 and 1984, 31.6% has been built since 1985.
- 2.36 The characteristics of tenants are diverse and the re-weighted household survey revealed that in particular the private rented sector accommodates singles (under 65) (10.9%), couples with children including those aged 18 or over (46.6%), couples under 65 (5.5%), lone parents including households with children aged 18 or over (24.5%), singles and couples aged 65 and over (2.0%) and other household types (10.5%).
- 2.37 Over half (52.7%) of private renting households have lived in their accommodation for less than three years.
- 2.38 In terms of income, the re-weighted household survey found that 35.4% of households privately renting receive less than £18,200 gross per year, 26.4% receive between £18,200 and £26,000 per year, 17.6% receive between £26,000 and £39,000 per year, and 20.7% receive more than £39,000 per year.
- 2.39 71.0% of Household Reference People (heads of household) living in private rented accommodation are employed, 3.6% are wholly retired from work, 7.8% are unemployed and available for work, 11.5% are permanently sick/disabled, and 6.1% are other economically inactive.

Build to Rent

- 2.40 Build to Rent schemes can have a number of benefits. Schemes can quickly increase supply and provide improved quality and wider choice in housing markets; the accommodation and service offer provide better tenure options for households looking to rent longer term compared to what is available in the current PRS. Standards are expected to be more professional, tenancies longer and by introducing an affordable offer (minimum 20% below market rents), these schemes can meet an identified and specific need as affordable rental accommodation. Schemes could possibly play a role to free up the stock of family-sized housing that is currently occupied by shared households, as well

as attract high earner skilled work force to the district that can help urban regeneration

- 2.41 Local authorities already have tools and powers at their disposal to support Build to Rent. For example, as part of their plan-making and decision taking processes, authorities can:
- Identify sites in their Strategic Land Availability Assessments which might be well suited to particular types of development.
 - Include policies in their Local Plans on Build to Rent. These could include allocated sites for BtR and positive policies to support the delivery of such products within suitable locations.
 - Choose whether or not to deploy the nationally described space standard, taking into account viability and need considerations. This would need to be balanced with the need to enhance and increase the health and well being of local residents, as well as quality of life.
- 2.42 Local authorities also have non-planning powers at their disposal through which they can support Build to Rent, such as using their own council land holdings.

Potential for Build to Rent in Bradford district

- 2.43 A range of evidence has been assembled to consider the potential for Build to Rent in Bradford district.
- 2.44 Stakeholders identified latent demand for Build to Rent and professionally managed private rented housing, particularly among students, younger professionals and households unable to access ownership, noted existing examples in Bradford city centre, and expected improved transport connections to Leeds and Manchester to strengthen demand. They also considered high density and high rise schemes difficult to deliver because of viability, finance and building safety costs, seeing stronger short to medium term potential in conversions, grant supported city centre schemes, mid-rise apartments and lower density rented family housing in suburban locations. They recommended that this assessment examine the affordability, preferred locations and demand for a wider range of rental and intermediate products rather than treating Build to Rent solely as a city centre apartment model.
- 2.45 Estate Agents described Build to Rent as a relatively small and emerging part of Bradford's market, with the district not having experienced the institutional investment seen in Manchester or Leeds, and a private rented sector still largely dominated by individual landlords and smaller investors. They identified City Central as offering the greatest potential, with City North East and City West able to benefit where investment complements wider regeneration, and saw opportunities for smaller scale Build to Rent family housing in parts of Bingley and Shipley and the South, where demand from professional households and families remains strong.
- 2.46 There is real demand for professionally managed rented housing in Bradford, but the conventional city centre high rise apartment model is the form least likely to be delivered, and the suburban family rented product is the form most likely to be viable along with products to support city centre regeneration. In most cities the case for Build to Rent rests on a city centre rent premium.

Central locations generally command the highest rents per square foot, which is what allows an institutional investor to underwrite the higher build and management costs of a purpose built managed block. Bradford is the opposite: City Central has both the highest proportion of private renting in the district but the lowest rents of any sub-area (lower quartile £576 and median of £693) (Table 2.19). However, regeneration activity has the potential to create new markets in the city centre area.

Table 2.19 Summary of rents and size of private rented sector by sub-area

Sub-area	Lower quartile rent	Median rent	Households privately renting	Total households
Wharfedale	£849	£1,096	14.50%	20,007
City North East	£698	£867	20.10%	29,864
City South	£698	£849	23.20%	26,559
Bingley and Shipley	£698	£797	18.40%	31,036
City West	£693	£793	21.00%	21,390
Keighley and Worth Valley	£598	£739	22.20%	26,998
City Central	£576	£693	31.90%	54,036
Bradford district	£650	£758	23.10%	209,890

- 2.47 A Build to Rent scheme in Bradford city centre would be built in the lowest value rental submarket in the district. This does create viability challenges but also an opportunity to develop products that help diversify the housing offer as part of wider regeneration activities. It follows that Build to Rent policies should examine a range of products focusing on suburban areas, notwithstanding the potential to consider Build to Rent as part of regeneration activities in other areas (Table 2.20).

Table 2.20 Recommendations for Build to Rent products in Bradford district

Form	Where	Assessment
Suburban and mid-market rented family housing, lower density, houses rather than flats	City North East, City South, Bingley and Shipley, parts of City West	The most viable form. Median rents 15% to 25% above the city centre, established demand from professional households and families, build costs materially lower than for high rise. Aligns with the national growth of single family Build to Rent
Conversion and mid rise city centre schemes, and grant supported regeneration schemes	City Central, including the Knowledge Quarter where the City of Bradford Development Framework already identifies Build to Rent as a suitable use	Deliverable where public land, gap funding or Combined Authority and Homes England support closes the viability gap. Would support regeneration activities in the city centre
High density, high rise, purpose built city centre apartment blocks	City Central	Stakeholders identified viability, current rental market, finance and building safety costs.

Potential Build to Rent products

Co-living

- 2.48 Co-living, large scale purpose built shared living with private rooms and substantial communal space, remains sui generis in planning terms in England, so every scheme requires full planning permission and there is no national policy. London has an established framework, Birmingham has published supplementary guidance and Manchester has considered schemes; most authorities including Bradford have no policy position.
- 2.49 The consultation evidence gathered for this assessment is consistent and cautious. Stakeholders described co-living as an emerging rather than established market, noting that Bradford's young population, university, key workers and future connectivity could support demand for flexible, professionally managed and bills inclusive accommodation, but that any scheme would need to be moderately priced and carefully located because a premium model may not align with local rental values.
- 2.50 Agents identified City Central as the most likely location for a future co-living market, where ongoing regeneration, employment growth, educational facilities and good public transport links could support demand from younger professionals and people relocating to the district. They saw potential appeal for young professionals, graduates, key workers and those moving to Bradford for work, who value flexible, professionally managed accommodation with lower upfront costs and opportunities for social interaction. These groups are currently accommodated within the private rented sector, so a co-living offer would need to be distinctive and deliverable at rents that remain attractive locally. As one agent put it, "There may be a niche market for co-living in parts of the city, but it would need to offer something that isn't already available through the existing rental market and still be affordable for local people."
- 2.51 The appropriate recommendation is a criteria based policy that would allow a scheme to be assessed properly against design quality, management, tenancy length and affordable housing contribution if one comes forward, rather than a site allocation or a numerical requirement. Both stakeholders and agents identified City Central as the only realistic location for co-living.

Senior living

- 2.52 Senior urban housing, integrated retirement communities and extra care located in or adjoining the city centre rather than in suburban or edge of settlement locations, provides an opportunity to diversify the range of Build to Rent options and older persons housing options more generally. Proximity to services, transport and health facilities is a key driver which would also support the local economy.

Recommendations for a policy framework

- 2.53 Any decisions regarding discounts and the amount of affordable private rent to be secured will need to be affordable to local households and take into account

viability assessment analysis. The council may wish to consider developing a planning policy to consider:

- what constitutes Build to Rent in terms of size of scheme;
- the percentage discounts that will be applied to Build to Rent schemes to secure affordable private rent as an affordable product for local people in line with their affordability policies. It is likely the evidence in this report will need to be tested against viability evidence;
- (the council may wish to consider) whether it wishes to vary the proportion of and explore a trade-off between the number of affordable private rent units and the discount offered on them across the development, with the proviso being that these should accord with the headline affordable housing contribution agreed through the planning permission;
- the requirement that the affordable private rent units should be retained as affordable housing in perpetuity; there should be no break clause for the affordable housing which should remain as a community benefit in perpetuity;
- the groups that affordable private rent should be targeted toward (the product is affordable for lower and median income groups across various locations and property sizes);
- the size of units required for affordable private rent;
- (the council may wish to consider) establishing an intermediate housing list and a mechanism for access to these properties;
- a requirement for applications to demonstrate how any negotiated discount is affordable to local incomes;
- the need for all options to be agreed jointly between the local authority and the developer as part of the planning permission; and
- on site provision to be a priority but where this is not the requirement by the council, a commuted sum mechanism be developed to reflect the bespoke nature of Build to Rent.

2.54 Build to Rent and affordable private rent affords a number of benefits as a product to improve the quality of supply and management of rented accommodation in Bradford. To ensure these benefits are realised, the council may wish to consider setting out specific requirements within their planning policy that confirms that Build to Rent, and any affordable associated products must provide:

- unified ownership and unified management of the private and affordable private rent elements of the scheme;
- assured periodic tenancies operating on a rolling basis, in accordance with the Renters' Rights Act 2025, with tenants able to end the tenancy by giving the notice required under current legislation;
- rent certainty for the period of the tenancy, the basis of which should be made clear to the tenant before a tenancy agreement is signed, including any annual increases which should always be formula-linked;

- for on-site management, this does not necessarily mean full-time dedicated on-site staff, but all schemes need to have a complaints procedure in place and are a member of a recognised ombudsman scheme;
 - no up-front fees of any kind to tenants or prospective tenants, other than deposits and rent-in-advance;
 - a range of unit sizes for affordable private rent in equal proportions of the Build to Rent units based on local market conditions;
 - a bespoke eligibility agreement agreed with the council on all developments;
 - an annual statement to demonstrate how the affordable private rent units are meeting local housing need;
 - for all affordable private rent units to be tenure blind, and physically indistinguishable, and designed to the same high design quality and specification as the market homes; and
 - for affordable private rent homes to be distributed throughout the scheme, to help support a mixed and balanced community.
- 2.55 Eligibility for occupying affordable private rented homes should be agreed locally between the local authority and the scheme operator, but with regard to criteria set out in planning guidance. Final decisions over the occupancy criteria for affordable private rent homes should be made by the Build to Rent scheme operator (which should reference part 6 allocations, the council's allocation policy and choice-based lettings scheme), working with the authority, taking into account the criteria, the Councils Allocation Policy including Local Connection criteria (where applicable and not to the exclusion of those exempt) and other parameters as agreed.
- 2.56 The eligibility criteria for the affordable private rent homes should be set out in the Section 106 agreement.

The affordable housing sector

- 2.57 There are 33,156 affordable dwellings across Bradford according to the Regulator of Social Housing Statistical Data Return (SDR) 2025 and Local Authority Housing Statistics 2024/5 data. Of these, 1.3% are council dwellings (427) and 98.7% are registered provider dwellings (32,729). The stock is further broken down as follows: 26,343 general needs rented units; 5,808 supported housing/housing for older people units; and 1,005 low-cost home ownership units, which will include shared ownership (although the breakdown by affordable home ownership types is not available on the SDR return).
- 2.58 The re-weighted household survey identified that flats/apartments and maisonettes account for 37.5% of occupied affordable accommodation (35.5% flats/apartments and 2.0% maisonettes), 50.5% are houses (of which 22.3% are semi-detached, 20.9% are terraced and 7.3% are detached), 8.4% are bungalows, and 3.6% are other types of housing. In terms of size, affordable dwellings in the district typically have one bedroom/bedsit (35.1%), two bedrooms (33.7%), or three bedrooms (29.7%), with a further 1.5% having four or more bedrooms.

- 2.59 In terms of household composition, the re-weighted household survey found that 18.2% are older singles and couples (one or both aged over 65 years), 33.5% are singles under 65, 11.7% are couples with children including children aged 18 or over, 20.1% are lone parents including households with children aged 18 or over, 9.1% are couples under 65 and 7.4% are other types of household.
- 2.60 43.4% of Household Reference People living in affordable housing are in employment. A further 17.7% are wholly retired from work and 22.4% are permanently sick/disabled. 5.5% are unemployed and available for work, while a further 11.0% are otherwise economically inactive.
- 2.61 Incomes are generally low, with 45.9% of households in affordable housing receiving an income of less than £18,200 gross per year. 29.6% receive between £18,200 and £26,000 per year, 8.0% receive between £26,000 and £39,000 per year, and 16.5% receive more than £39,000 per year.

Past trends in housing delivery

- 2.62 Over the ten-year period from 2015/16 to 2024/25, there were 13,546 net dwelling completions across Bradford District, equivalent to an annual average of 1,355 dwellings. During the most recent five years, 5,893 net dwellings were completed, representing a lower annual average of 1,179 dwellings. Completions fluctuated over the period, reaching a high of 1,863 in 2018/19 and a low of 738 in 2020/21, before increasing to 1,419 in 2023/24 and 1,311 in 2024/25. Table 2.21 and Figure 2.2 compare completions with the housing target set out in the Bradford Core Strategy, while Map 2.2 shows the distribution of new build sales since 2007.

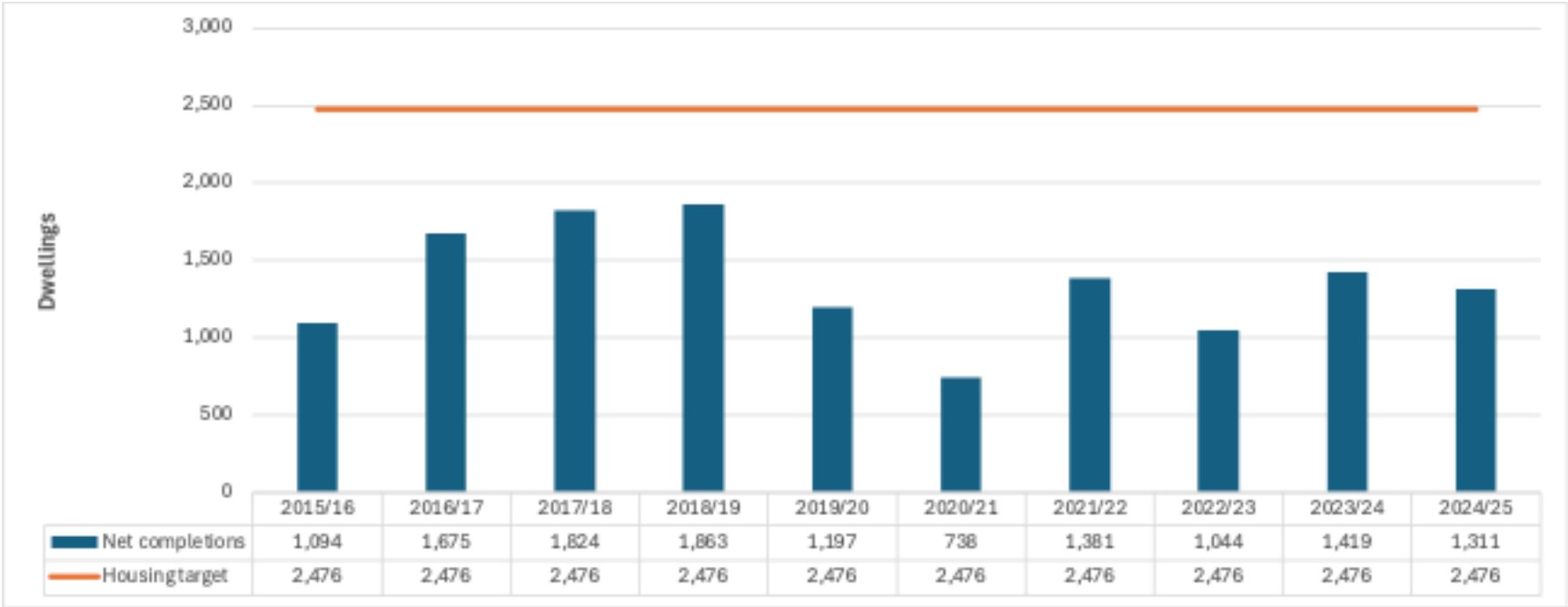
Table 2.21 Dwelling completions 2015/16 to 2024/25

Year	Total Completions (Net)	Additional Affordable Housing Supply	Market Completions (Net)	Housing Target	Total Net Completions - Housing Target
2015/16	1,094	92	1,002	2,476	-1,382
2016/17	1,675	194	1,481	2,476	-801
2017/18	1,824	274	1,550	2,476	-652
2018/19	1,863	267	1,596	2,476	-613
2019/20	1,197	308	889	2,476	-1,279
2020/21	738	58	680	2,476	-1,738
2021/22	1,381	149	1,232	2,476	-1,095
2022/23	1,044	143	901	2,476	-1,432
2023/24	1,419	213	1,206	2,476	-1,057
2024/25	1,311	453	858	2,476	-1,165
2015-2025 (Total)	13,546	2,151	11,395	24,760	-11,214
Total (past 5 years)	5,893	1,016	4,877	12,380	-6,487
Annual average (past 5 years)	1,179	203	975	2,476	-1,297

Housing Target Source: Bradford Council Core Strategy

Completions Source: Bradford Council's Authority Monitoring Report (AMR)

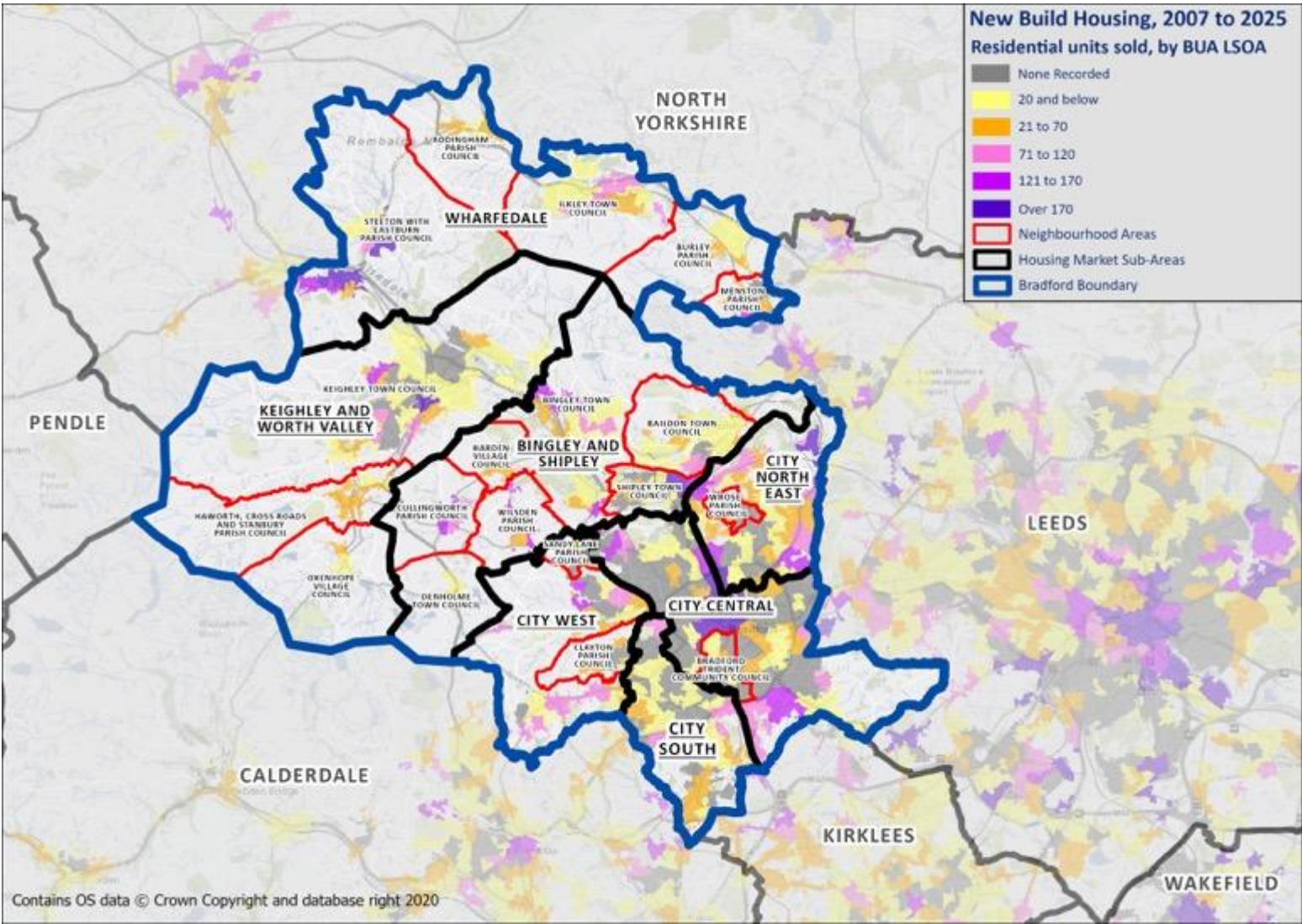
Figure 2.2 Summary of net completions 2015/16 to 2024/25 against policy targets



Housing Target Source: Core Strategy

Additional affordable housing supply source: Affordable housing supply statistics (AHS) 2024-25, LT 1011C

Map 2.2 New build dwellings by Lower Super Output Area over period 2007-2025



Source: Land Registry © Crown copyright 2007 to 2025

Demographic drivers: population and households

Population projections

- 2.63 The 2022-based ONS population projections report a population of 563,072 in 2025 which is expected to increase to 583,578 by 2043 (Table 2.22). The projections show an increase across the majority of age cohorts with the exception of 0 – 19 years, with older age groups seeing the largest increases.

Table 2.22 Change in population 2025-2043 by age group - 2022-based ONS population projections

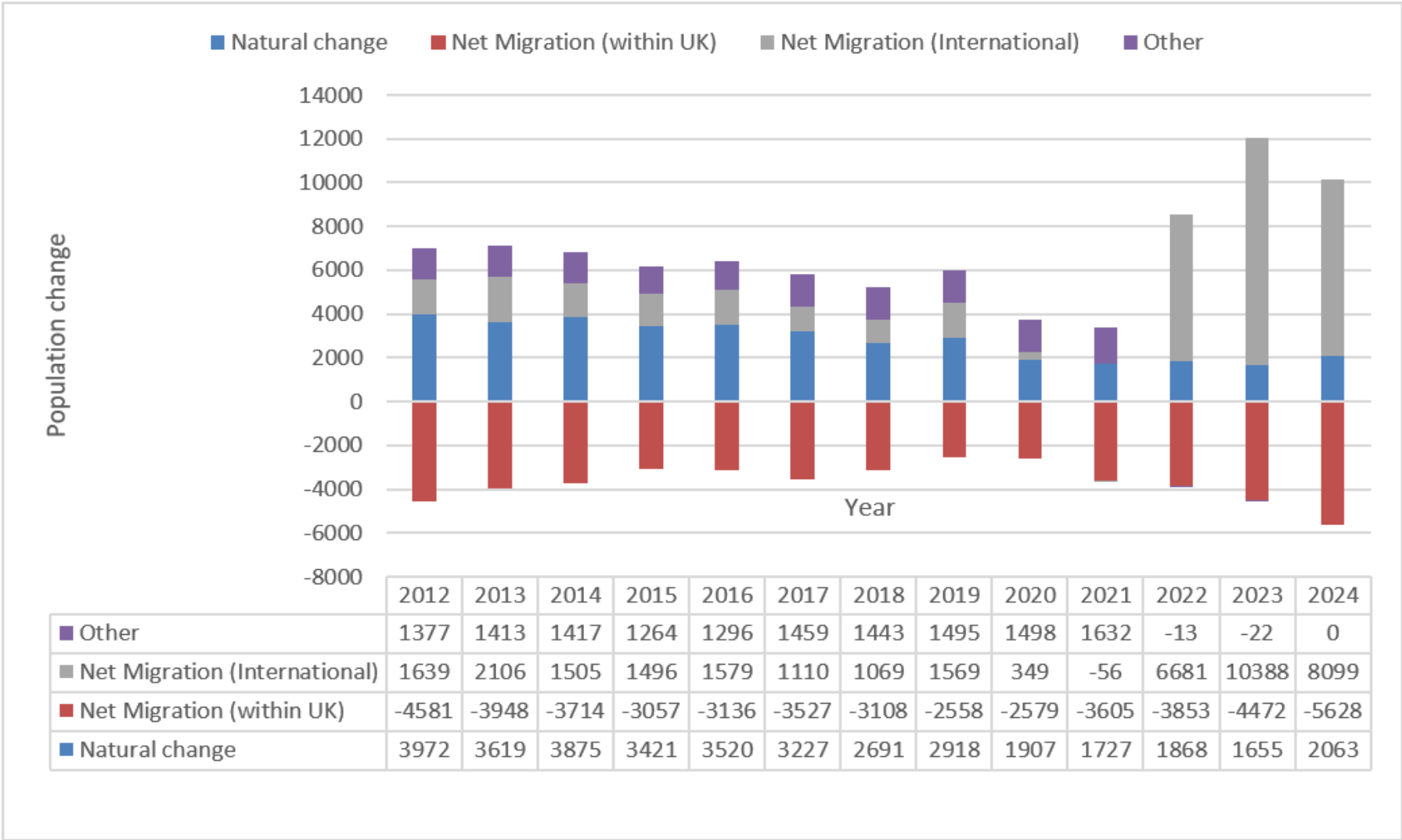
Age groups	2025	2043	Number change 2025-2043	% change 2025-2043
0-19	152,027	128,442	-23,585	-15.5%
20-39	150,816	152,873	2,056	1.4%
40-54	107,590	118,840	11,249	10.5%
55-64	63,394	70,309	6,915	10.9%
65-74	47,373	53,473	6,100	12.9%
75-84	30,165	40,765	10,600	35.1%
85+	11,708	18,877	7,170	61.2%
All Ages	563,072	583,578	20,505	3.6%

Source: ONS 2022-based Principal Population Projections

Components of population change

- 2.64 The ONS publish mid-year population estimates at local authority level which includes an analysis of components of population change, that is natural change, national migration and international migration. The component analysis also includes 'other' change which can include boundary adjustment and military population moves.
- 2.65 The data for Bradford for 2012 to 2024 is shown in Figure 2.3. Over this period, natural change (births minus deaths) has remained a positive contributor to population growth, although its contribution has generally declined from around 3,600 to 4,000 per annum in the early part of the period to around 1,600 to 2,100 in recent years. Net internal migration within the UK has consistently made a negative contribution, with annual net outflows generally ranging from around 2,600 to 4,600 through most of the period, before increasing to around 5,600 in 2024. Net international migration has been more variable but generally positive, with inflows of around 1,000 to 1,600 per annum through much of the mid-2010s, falling to 349 in 2020 and a small net outflow in 2021, before rising sharply to around 6,700 in 2022, 10,400 in 2023 and 8,100 in 2024. Overall, Bradford's recent population growth has been increasingly driven by international migration, alongside continued positive natural change, offsetting sustained net migration losses to other parts of the UK.

Figure 2.3 Components of population change 2012 to 2024



Source: ONS Population estimates and components of population change.

Migration trends 2016-2024

- 2.66 Detailed internal and international migration data are presented in Tables H1 and H2 in Technical Appendix H. Table H1 presents annual internal migration flows between Bradford and neighbouring West Yorkshire authorities, adjoining areas and the wider UK, alongside international migration, over the period 2016 to 2024. Table H2 summarises these data for the periods 2016–2018, 2019–2021 and 2022–2024 and provides a breakdown for people aged under 30, 30 to 64 and 65 and over. The figures may differ slightly from the ONS components of population change analysis because of rounding and differences between the source datasets, but they provide useful insight into the origins, destinations and age profile of migrants and the changing importance of international migration.
- 2.67 Key trends in migration over the period 2016 to 2024 include:
- Bradford experienced net internal migration outflows in every year of the period. The annual net outflow ranged from around 1,836 in 2019 to 5,628 in 2024, with movements to the wider UK outweighing inflows to the district.
 - There were substantial flows between Bradford and neighbouring West Yorkshire authorities, particularly Leeds, Calderdale and Kirklees, as well as North Yorkshire, Pendle and the rest of Yorkshire and The Humber. These movements reflect Bradford's position within the wider West Yorkshire housing and labour market and are likely to be influenced by housing choice, affordability, employment, education and family circumstances.
 - International migration was positive but comparatively modest between 2016 and 2020, ranging from around 349 to 1,579 net additional people each year. A small net international outflow of 56 was recorded in 2021.
 - International migration increased significantly from 2022 onwards, with net inflows of 6,681 in 2022, 10,388 in 2023 and 8,099 in 2024. These inflows more than offset internal migration losses in each of those years.
 - As a result, total net migration was negative between 2016 and 2021 but became positive from 2022, contributing net increases of 3,206 in 2022, 5,916 in 2023 and 2,471 in 2024.
 - The age profile shows that the recent positive migration balance has been concentrated among younger and working-age people. Over the period 2022–2024, total net migration was positive by 7,131 among people aged under 30 and by 4,749 among those aged 30 to 64. Migration among people aged 65 and over remained smaller and recorded a net outflow of 287 over the same period.
- 2.68 In summary, migration made a negative contribution to Bradford's population change for much of the period up to 2021, driven by sustained net internal migration losses. Since 2022, however, strong net international migration has changed the overall migration balance and has become an important driver of recent population growth.
- 2.69 Bradford's recent migration profile is therefore characterised by continuing net movements to other parts of the UK, alongside substantially higher international inflows. The age profile indicates that the effect on housing demand is likely to

be most evident among younger and working-age households, while migration among older people remains comparatively limited. These trends should continue to be monitored because future changes in migration could affect the scale, type and location of housing required across the district.

Travel to work patterns

- 2.70 Travel to work data from the 2021 Census (Table 2.23), although affected by the impact of the COVID-19 lockdown, indicates that Bradford has a high degree of self-containment, alongside strong labour market linkages with surrounding areas, particularly Leeds and the wider West Yorkshire area. Of all employed Bradford residents, 39.3% mainly work from home and a further 43.5% both live and work in Bradford, meaning that 82.8% of working residents are either home-based or work within the district. The main commuting destinations outside Bradford are Leeds (7.8%), North Yorkshire (2.3%), Kirklees (2.1%), Calderdale (2.0%) and elsewhere in England (1.3%).
- 2.71 A similar pattern is evident for people working in Bradford. According to 2021 Census travel to work data, of the 216,916 jobs recorded in the district, 40.1% are mainly home-based and 44.4% are filled by Bradford residents who also work locally. Among in-commuters, the largest flows are from Leeds (5.4%), Kirklees (2.9%), Calderdale (2.6%), North Yorkshire (1.9%) and elsewhere in England (1.7%). Overall, this indicates that Bradford functions as a significant local employment centre while also forming part of a wider interconnected labour market, with particularly strong links to Leeds and neighbouring West Yorkshire authorities.

Table 2.23a Where do people who live in Bradford district work?

Live	Work	Number	%
Bradford	Mainly WFH	87,002	39.3%
Bradford	Bradford (not WFH)	96,301	43.5%
Bradford	Calderdale	4,513	2.0%
Bradford	Kirklees	4,565	2.1%
Bradford	Leeds	17,226	7.8%
Bradford	North Yorkshire	5,108	2.3%
Bradford	Pendle	337	0.2%
Bradford	Wakefield	1,978	0.9%
Bradford	Elsewhere Yorks. & The Humber	690	0.3%
Bradford	Elsewhere England	2,926	1.3%
Bradford	Elsewhere UK	104	0.0%
Bradford	Outside UK (inc. offshore)	392	0.2%
Workers	-	221,142	100.0%

Table 2.23b Where do people who work in Bradford district live?

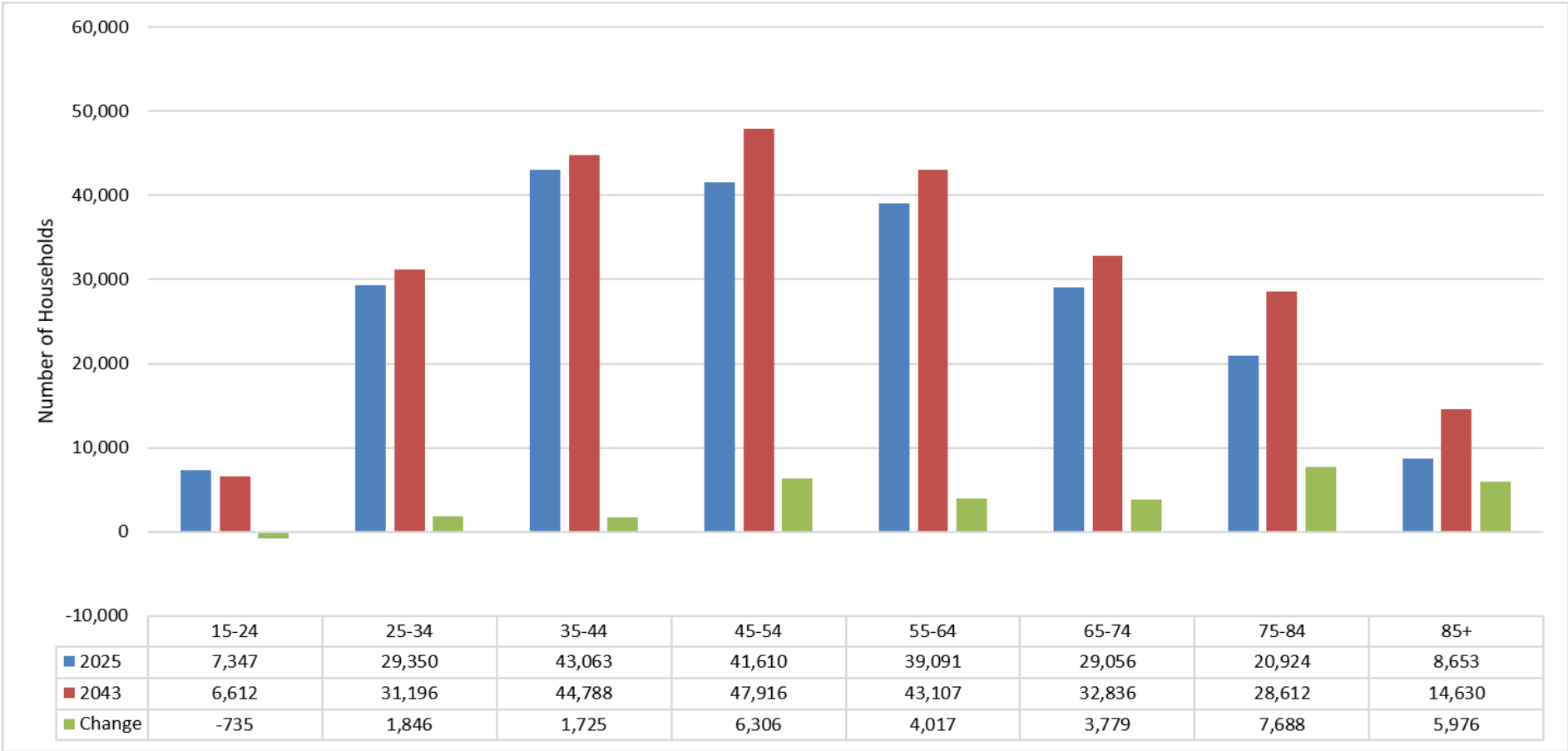
Live	Work	Number	%
Mainly WFH	Bradford	87,002	40.1%
Bradford (not WFH)	Bradford	96,301	44.4%
Calderdale	Bradford	5,651	2.6%
Kirklees	Bradford	6,324	2.9%
Leeds	Bradford	11,750	5.4%
North Yorkshire	Bradford	4,025	1.9%
Pendle	Bradford	742	0.3%
Wakefield	Bradford	1,241	0.6%
Elsewhere Yorks. & The Humber	Bradford	223	0.1%
Elsewhere England	Bradford	3,589	1.7%
Elsewhere UK	Bradford	68	0.0%
Jobs	-	216,916	100.0%

Household projections

- 2.72 The 2022-based household projections are the latest projections produced by the ONS. Household projections are based on population projections also produced by the ONS. The ONS estimates the proportions of people who are likely to be household reference people by age, gender and household type based on census data. Variant household projections are also produced.
- 2.73 According to the 2022 based projections, the total number of households in 2025 was projected to be 219,093 and is expected to increase to 249,697 (14%) by 2043.
- 2.74 Table 2.24 provides a detailed breakdown of household type by the age of Household Reference Person to 2043 using 2022-based household projections. Currently available data shows that the overall household type profile is expected to change 2025 to 2043 period. The dominant household types will

continue to be 'one person' households and 'other households with two or more adults' which can include multi-generational households. Within this, the share of 'one person households' is projected to rise alongside 'other households with two or more adults'. In contrast, households containing dependent children are predicted to fall both in number and share. Additionally, as illustrated in Figure 2.4, there will be a marked increase in the number of households where the Household Reference Person is aged 65 or over, with the largest growth among HRP's aged 75-84 and 85+.

Figure 2.4 Profile of households by age of Household Reference Person in 2025 and 2043



Source: ONS 2022-based household projections (Migration Category)

Table 2.24 Household types and change 2025 to 2043 (by age of household reference person (HRP))

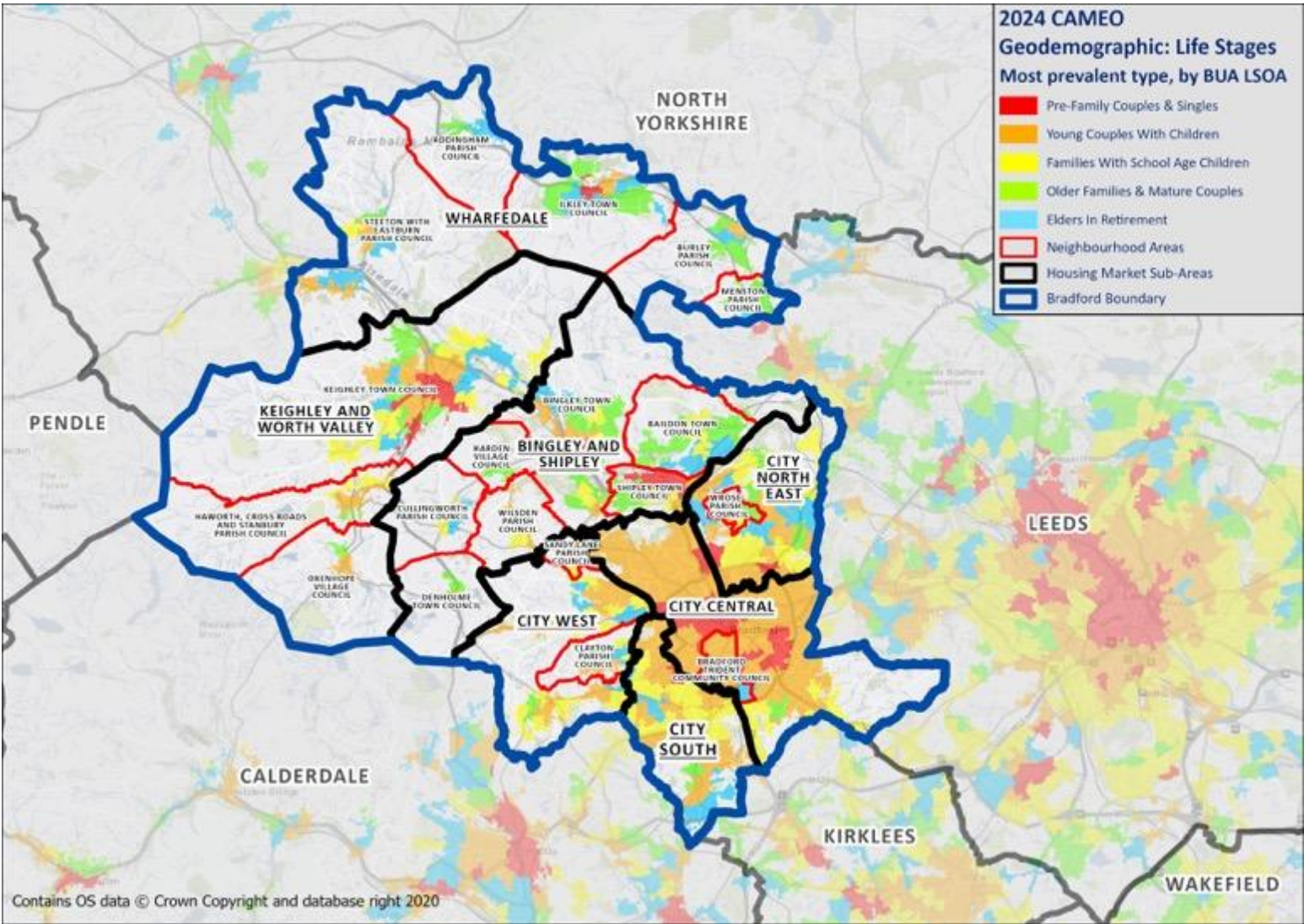
2025	Aged 15-24	Aged 25-34	Aged 35-44	Aged 45-54	Aged 55-64	Aged 65-74	Aged 75-84	Aged 85+	TOTAL	%
One Person	2,572	6,731	7,969	9,732	12,731	12,053	10,669	5,837	68,293	31.2%
Household with 1 dependent child	1,500	6,050	8,724	7,802	3,281	515	97	16	27,986	12.8%
Household with 2 dependent children	1,009	6,427	10,969	6,546	1,591	248	44	5	26,839	12.3%
Household with 3 or more dependent children	367	4,203	9,019	4,493	922	205	55	14	19,279	8.8%
Other households with two or more adults	1,898	5,939	6,381	13,036	20,565	16,036	10,058	2,781	76,696	35.0%
Total	7,347	29,350	43,063	41,610	39,091	29,056	20,924	8,653	219,093	100.0%
2043	Aged 15-24	Aged 25-34	Aged 35-44	Aged 45-54	Aged 55-64	Aged 65-74	Aged 75-84	Aged 85+	TOTAL	%
One Person	2,876	10,875	14,902	14,996	15,015	13,918	14,742	9,855	97,179	38.9%
Household with 1 dependent child	822	3,874	5,424	5,434	2,185	336	78	17	18,169	7.3%
Household with 2 dependent children	555	4,140	6,905	4,562	1,051	161	34	5	17,414	7.0%
Household with 3 or more dependent children	202	2,718	5,740	3,158	598	133	45	16	12,610	5.1%
Other households with two or more adults	2,157	9,589	11,816	19,765	24,258	18,288	13,713	4,737	104,324	41.8%
Total	6,612	31,196	44,788	47,916	43,107	32,836	28,612	14,630	249,697	100.0%
Change 2025-2043	Aged 15-24	Aged 25-34	Aged 35-44	Aged 45-54	Aged 55-64	Aged 65-74	Aged 75-84	Aged 85+	TOTAL	% change
One Person	304	4,144	6,933	5,264	2,284	1,865	4,073	4,018	28,886	42.3%
Household with 1 dependent child	-678	-2,176	-3,300	-2,369	-1,097	-179	-19	1	-9,817	-35.1%
Household with 2 dependent children	-454	-2,286	-4,064	-1,984	-540	-87	-9	0	-9,425	-35.1%
Household with 3 or more dependent children	-165	-1,485	-3,279	-1,334	-324	-73	-11	1	-6,670	-34.6%
Other households with two or more adults	259	3,649	5,435	6,729	3,693	2,253	3,655	1,956	27,629	36.0%
Total	-735	1,846	1,725	6,306	4,017	3,779	7,688	5,976	30,604	14.0%

Source: ONS 2022-based household projections (Migration Category)

General household characteristics

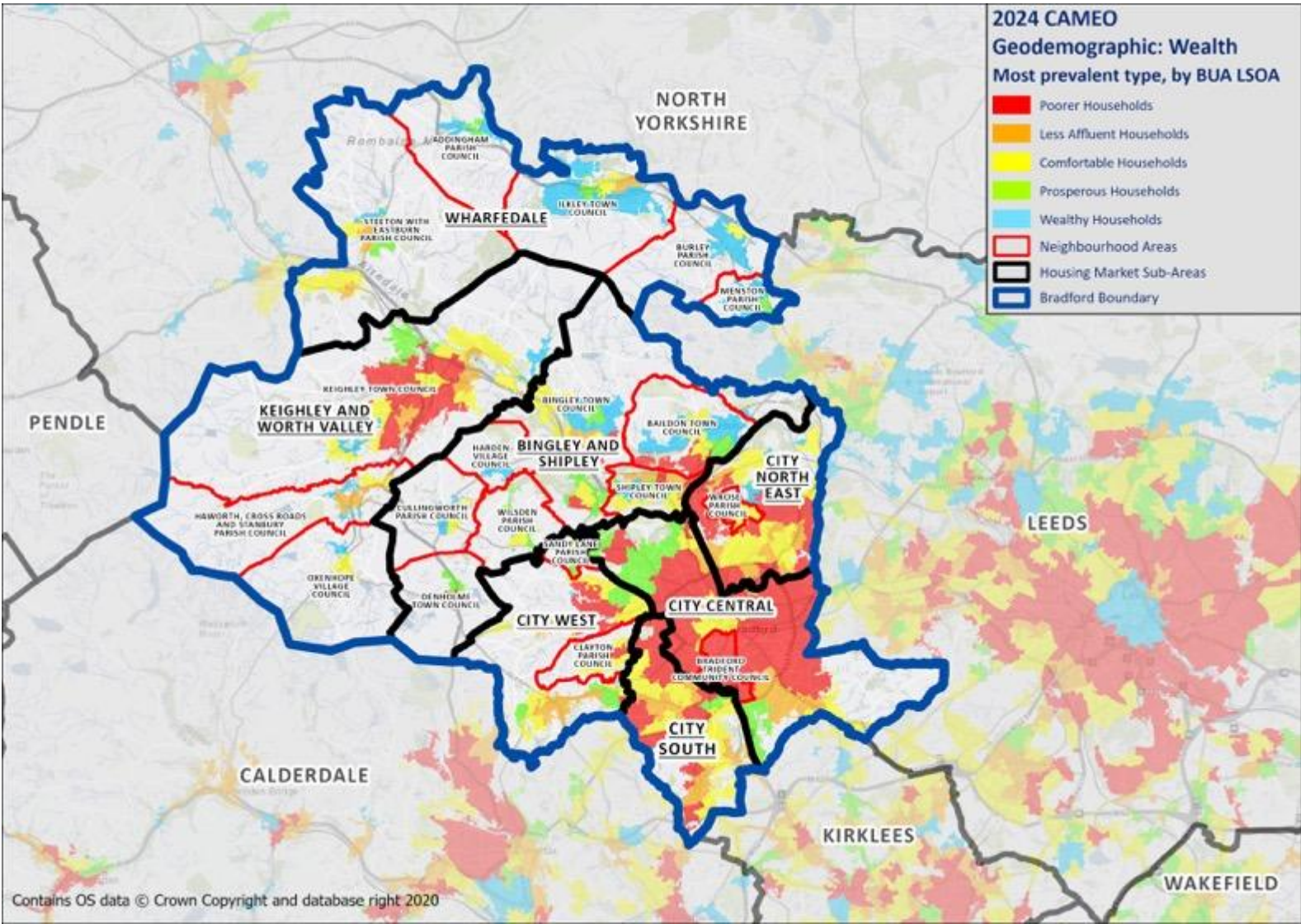
- 2.75 The range of households living in Bradford is illustrated in Maps 2.3 and 2.4, which show the most prevalent CAMEO geodemographic type by BUA LSOA. Map 2.3 shows a varied life-stage pattern across the district. The Bradford urban core, particularly City Central and adjoining inner neighbourhoods, is characterised by a strong presence of young couples with children, with pockets of pre-family couples and singles. Families with school age children are also prominent across parts of City Central, City South, City West and City North East. By contrast, older families, mature couples and elders in retirement are more evident in the outer suburban and village areas, including Wharfedale, Baildon, Bingley, parts of Shipley, and settlements within Keighley and Worth Valley. This indicates a broad distinction between the younger and family-orientated inner urban areas and the older household profile found across many of the district's northern, western and more rural neighbourhoods.
- 2.76 Map 2.4 shows the equivalent CAMEO wealth classification and highlights a clear spatial contrast across Bradford. Poorer households are concentrated in the urban core, particularly City Central, Bradford Trident and adjoining inner parts of City North East and City South, with further concentrations in and around Keighley town. Less affluent and comfortable households are more widely distributed across the surrounding urban and suburban areas, including parts of City West, City South, Bingley and Shipley, and Keighley and Worth Valley. Prosperous and wealthy households are most evident in Wharfedale, especially around Ilkley, Burley in Wharfedale and Menston, and in parts of Bingley and Shipley, including Baildon.
- 2.77 Overall, the maps show a pronounced contrast between the lower wealth inner urban areas and the more affluent outer, northern and village areas, although many neighbourhoods contain a mix of household types rather than a single uniform profile.

Map 2.3 Household characteristics: household type by LSOA, 2024



Source: CAMEO UK

Map 2.4 Household characteristics: income type, by LSOA, 2024



Source: CAMEO UK

Income data

- 2.78 There are a range of income data sources available to inform this study which are now summarised. 2024 CAMEO income data provide range, quartile and average data of gross household income by neighbourhood planning area, however this data appeared to be overly skewed towards lower income. ONS Annual Survey of Hours and Earnings data provides gross earnings of economically active residents at the district level and re-weighted household survey provides household income data for all households at the neighbourhood planning area level. These latter two sources provide a realistic estimate of earnings and household income across Bradford.
- 2.79 Table 2.25 summarises gross income by neighbourhood planning area using the Re-weighted Household Survey data.
- 2.80 The 2025 Annual Survey of Hours and Earnings resident-based data indicates lower quartile earnings are £26,475, median earnings are £33,526 and average earnings are £40,441 across Bradford

Table 2.25a Annual gross household income by Sub-Area

Sub-area	< £5.K	£5.2k- £7.8k	£7.8k- £10.4k	£10.4k- £13k	£13.0k - £15.6k	£15.6k - £18.2k	£18.2 - £20.8k	£20.8k - £23.4k	£23.4k - £26k	£26k- £39k	£39k £49.4k	£49.4k - £59.8k	£59.8k £70.2k	£70.2k - £80.6k	£80.6k- £91k	£91k - £101.4k	£101.4k or more	Total	Lower Quartile	Median	Average
Bingley and Shipley	0.0%	0.7%	11.2%	2.9%	12.2%	1.6%	0.5%	2.5%	1.4%	9.8%	10.0%	15.1%	7.2%	7.7%	5.7%	2.8%	8.6%	100.0%	£15,417	£47,654	£51,864
City Central	6.9%	0.0%	6.9%	23.4%	8.3%	4.9%	6.8%	7.4%	4.9%	11.7%	6.9%	5.4%	0.0%	0.0%	0.0%	0.0%	6.8%	100.0%	£12,614	£18,221	£29,040
City North East	1.0%	0.0%	3.1%	4.0%	1.5%	3.0%	13.8%	6.8%	7.2%	17.5%	8.3%	5.7%	10.9%	4.2%	2.1%	6.7%	4.2%	100.0%	£21,024	£35,040	£46,494
City South	1.3%	9.9%	4.1%	3.4%	6.6%	9.4%	5.0%	8.4%	4.1%	20.4%	11.7%	10.0%	1.7%	1.3%	0.0%	1.3%	1.3%	100.0%	£15,417	£26,630	£32,765
City West	0.0%	1.3%	1.0%	6.1%	0.7%	3.9%	6.1%	8.1%	4.5%	20.4%	15.7%	5.4%	6.7%	8.0%	0.3%	3.8%	8.0%	100.0%	£23,827	£35,040	£48,667
Keighley and Worth Valley	3.0%	3.0%	9.7%	6.4%	3.5%	5.1%	8.3%	4.4%	6.0%	10.8%	10.5%	9.3%	6.1%	3.7%	3.7%	0.0%	6.3%	100.0%	£15,417	£35,040	£40,609
Wharfedale	0.4%	0.0%	0.4%	0.1%	1.0%	1.6%	16.0%	11.9%	1.9%	17.1%	12.7%	4.8%	6.8%	2.7%	5.2%	5.7%	11.8%	100.0%	£23,827	£35,040	£53,233
Bradford Metropolitan District	2.4%	1.8%	5.8%	8.4%	5.5%	4.2%	7.8%	6.8%	4.4%	14.5%	10.1%	8.0%	5.2%	3.6%	2.3%	2.6%	6.6%	100.0%	£18,221	£35,040	£41,803

Source (Table 2.25a & 2.25b): Re-weighted Household Survey

Note: 'k' = 1,000, so £5.2k = £5,200. HH = Household

Table 2.25b Annual gross household income by Parish/Town Council areas

Parish/Town Council Area	< £5.K	£5.2k-£7.8k	£7.8k-£10.4k	£10.4k-£13k	£13.0k-£15.6k	£15.6k-£18.2k	£18.2-£20.8k	£20.8k-£23.4k	£23.4k-£26k	£26k-£39k	£39k-£49.4k	£49.4k-£59.8k	£59.8k-£70.2k	£70.2k-£80.6k	£80.6k-£91k	£91k-£101.4k	£101.4k or more	Total	Lower Quartile	Median	Average
Addingham Parish Council	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	73.8%	0.2%	3.2%	1.4%	0.2%	3.2%	0.2%	0.0%	3.0%	14.8%	100.0%	£23,827	£23,827	£41,623
Baildon Town Council	0.0%	0.0%	0.0%	0.0%	43.8%	0.3%	1.3%	0.5%	0.8%	4.3%	9.5%	8.4%	5.9%	2.7%	10.8%	2.7%	8.9%	100.0%	£15,417	£35,040	£48,035
Bingley Town Council	0.0%	2.1%	0.0%	6.6%	2.3%	2.4%	0.0%	4.4%	2.3%	12.3%	11.6%	23.8%	8.5%	10.6%	4.2%	4.2%	4.5%	100.0%	£35,040	£64,473	£56,588
Bradford Trident Community Council	17.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	41.0%	0.0%	0.0%	0.0%	0.0%	41.0%	100.0%	£64,473	£64,473	£73,393
Burley Parish Council	0.0%	0.0%	0.0%	0.2%	0.4%	4.7%	0.0%	2.7%	2.7%	47.3%	7.5%	4.9%	12.4%	2.9%	4.7%	7.1%	2.4%	100.0%	£35,040	£35,040	£51,085
Clayton Parish Council	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.6%	23.0%	0.0%	28.5%	2.6%	2.6%	12.1%	9.5%	0.0%	0.0%	19.0%	100.0%	£23,827	£35,040	£56,512
Cullingworth Parish Council	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.2%	2.2%	25.0%	22.8%	2.2%	0.0%	0.0%	0.0%	0.0%	45.5%	100.0%	£35,040	£47,654	£73,219
Denholme Town Council	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	49.2%	0.0%	50.8%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	£35,040	£64,473	£50,004
Harden Village Council	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	48.8%	0.0%	0.0%	24.4%	2.4%	24.4%	0.0%	0.0%	100.0%	£35,040	£70,079	£58,722
Haworth, Cross Roads and Stanbury Parish Council	12.0%	0.0%	17.3%	12.0%	12.0%	0.0%	3.6%	1.8%	0.0%	5.3%	0.0%	12.0%	0.0%	0.0%	12.0%	0.0%	12.0%	100.0%	£9,811	£15,417	£41,017
Ilkley Town Council	0.0%	0.0%	0.0%	0.0%	1.3%	0.0%	26.1%	2.7%	1.5%	15.3%	3.7%	6.0%	7.1%	3.0%	5.3%	6.7%	21.3%	100.0%	£21,024	£47,654	£60,853
Keighley Town Council	2.0%	3.5%	9.2%	5.9%	2.7%	5.9%	9.2%	4.9%	5.5%	11.6%	12.0%	9.1%	7.1%	2.8%	2.8%	0.0%	5.7%	100.0%	£18,221	£35,040	£39,979
Menston Parish Council	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	58.4%	0.0%	3.0%	10.3%	0.5%	0.5%	9.1%	3.4%	3.0%	3.0%	8.9%	100.0%	£21,024	£21,024	£42,069
Oxenhope Village Council	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	38.6%	5.7%	5.7%	5.7%	0.0%	38.6%	0.0%	0.0%	5.7%	100.0%	£26,630	£56,064	£56,440
Sandy Lane Parish Council	0.0%	15.8%	0.0%	0.0%	0.0%	0.0%	4.3%	42.4%	0.0%	4.3%	17.3%	0.0%	0.0%	0.0%	0.0%	0.0%	15.8%	100.0%	£23,827	£23,827	£39,604
Shipley Town Council	0.0%	0.0%	23.0%	2.9%	0.6%	3.1%	0.3%	3.2%	1.1%	6.8%	6.3%	17.7%	6.0%	11.4%	3.1%	2.9%	11.4%	100.0%	£12,614	£64,473	£53,456
Steeton with Eastburn Parish Council	1.7%	0.0%	1.6%	0.1%	1.9%	3.3%	0.1%	2.0%	2.0%	10.1%	39.9%	8.2%	3.5%	3.2%	9.6%	6.4%	6.4%	100.0%	£47,654	£47,654	£57,748
Wilsden Parish Council	0.0%	0.0%	0.0%	1.6%	1.6%	0.0%	1.6%	1.6%	3.2%	3.2%	35.5%	0.0%	17.8%	16.2%	1.6%	0.0%	16.2%	100.0%	£47,654	£70,079	£65,278
Wrose Parish Council	0.0%	0.0%	0.0%	0.0%	10.1%	0.0%	14.7%	10.1%	0.0%	24.8%	20.2%	0.0%	0.0%	10.1%	0.0%	0.0%	10.1%	100.0%	£23,827	£35,040	£44,855

Summary

- 2.81 Across Bradford there are an estimated 224,837 dwellings (2025 MHCLG) and 209,890 households (2021 Census), and around 3.4% of dwellings are vacant.
- 2.82 In terms of housing tenure and dwelling stock:
- 61.8% of occupied dwellings are owner occupied, 23.1% are private rented and 15.1% are affordable, including social rented and shared ownership.
 - 76.7% of dwellings are houses (37.3% terraced, 29.5% semi-detached and 9.9% detached), 16.5% are flats and 6.8% are bungalows;
 - Most dwellings have 2 or 3 bedrooms: 12.2% of dwellings have one bedroom, 26.9% two bedrooms, 46.7% three bedrooms and 14.3% four or more bedrooms; and
 - 46.7% of dwellings were built before 1945, 28.8% between 1945 and 1982 and 24.5% since 1983. An estimated 18.4% of all dwelling stock is non-decent.
- 2.83 Over the past 10 years, from 2015/16 to 2024/25, 13,546 net new dwellings have been built across Bradford. In the past five years, a total of 5,893 dwellings have been built, averaging 1,179 per year. Over the 10-year period, additional affordable housing supply totalled 2,151 dwellings, including 1,016 over the past five years.
- 2.84 2022-based projections estimate a population of 563,072 in 2025, increasing to 583,578 by 2043, with the largest increases in older age groups, particularly those aged 75 and over. Household projections indicate growth from 219,093 households in 2025 to 249,697 by 2043, with the largest increases in one person households and other households with two or more adults, and a marked rise in households with a Household Reference Person aged 65 and over.
- 2.85 Migration has become a more positive component of population change in Bradford since 2022, driven primarily by strong international migration. This, alongside continued natural increase, has more than offset persistent net internal migration outflows to elsewhere in the UK in recent years. Internal migration flows are strongest with Leeds and other West Yorkshire authorities, North Yorkshire, the rest of Yorkshire and The Humber and elsewhere in England, reflecting Bradford's role within the wider West Yorkshire housing and labour market.

3. Price, rents and affordability

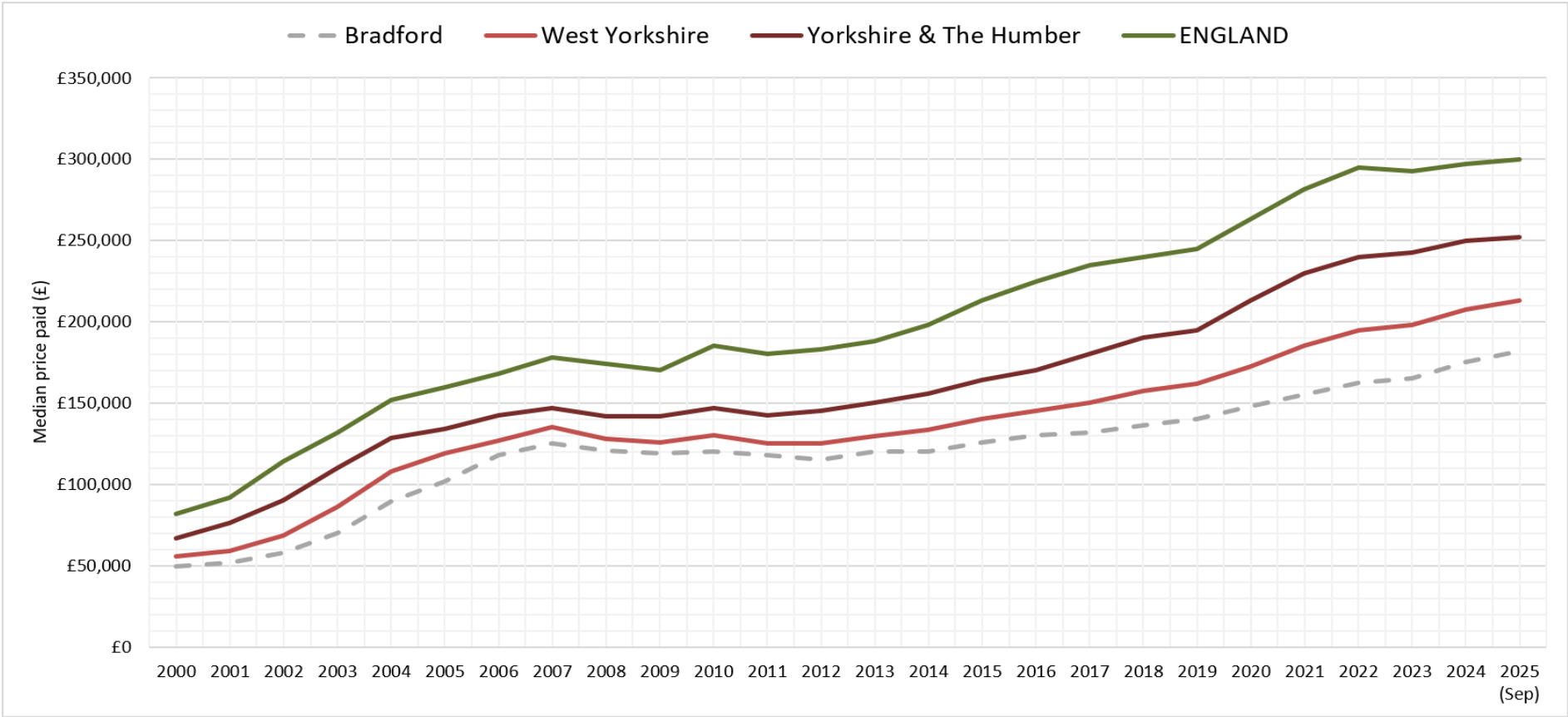
Introduction

- 3.1 This chapter sets out the cost of buying and renting properties across the district. The affordability of tenure options is then considered with reference to local incomes along with the incomes of key workers and households on minimum/living wages.

House price trends

- 3.2 Figure 3.1 shows how house prices in Bradford have changed over the years 2000 to 2025 (September) based on full-year Land Registry price paid data. This is compared with West Yorkshire, Yorkshire & The Humber and England.
- 3.3 The graph shows that median house prices in Bradford have remained consistently below West Yorkshire, Yorkshire & The Humber and England throughout the period 2000 to September 2025. Median prices in Bradford increased from £49,750 in 2000 to £182,000 in September 2025, equivalent to growth of +265.8%. This is broadly in line with England overall, where median prices increased by +265.9%, but below the rate of growth recorded across Yorkshire & The Humber (+276.1%) and West Yorkshire (+283.8%). By September 2025, Bradford's median price remained well below the wider comparators, at £182,000, compared with around £213,000 in West Yorkshire, £252,000 in Yorkshire & The Humber and £300,000 in England.
- 3.4 The trend in Bradford broadly follows the wider market cycle shown in the graph, with rapid price growth between 2000 and 2007, a period of weaker or flatter growth following the financial crisis, and renewed increases from the mid-2010s onwards. Growth accelerated again after 2020, although Bradford continued to sit below the regional and national benchmarks in absolute price terms. Overall, the graph indicates that Bradford remains a comparatively lower-cost housing market within the wider regional and national context, but the long-term increase in median prices still points to sustained affordability pressure for households seeking to buy in the district.
- 3.5 Tables 3.1 and 3.2 show how median and lower quartile price change in Bradford compares with neighbouring areas, West Yorkshire, Yorkshire & The Humber and England.

Figure 3.1 Median house price trends 2000 to 2025: Bradford, West Yorkshire, Yorkshire & The Humber and England



Source: ONS House Price Statistics for Small Areas (HPSSAs) LQ and Median comparator 1995 onwards

Table 3.1 Comparative median house price change 2000-2025 with neighbouring areas, West Yorkshire, Yorkshire & The Humber and England

Location	Median price (£) 2000	Median price (£) 2025 (Sep)	% Change 2000-2025
ENGLAND	£82,000	£300,000	265.9%
Yorkshire & The Humber	£67,000	£252,000	276.1%
West Yorkshire	£55,500	£213,000	283.8%
Bradford	£49,750	£182,000	265.8%
Calderdale	£48,000	£190,000	295.8%
Kirklees	£53,000	£210,000	296.2%
Leeds	£64,000	£245,000	282.8%
North Yorkshire	£74,500	£273,500	267.1%
Pendle	£35,000	£140,000	300.0%
Wakefield	£53,500	£200,000	273.8%

Source: ONS House Price Statistics for Small Areas (HPSSAs) LQ and Median comparator 1995 onwards. Note data for full year 2025 is £178,000 (Table 3.3)

Table 3.2 Comparative lower quartile (LQ) house price change 2000-2025 with neighbouring areas, West Yorkshire, Yorkshire & The Humber and England

Location	LQ price (£) 2000	LQ price (£) 2025 (Sep)	% Change 2000-2025
ENGLAND	£54,000	£204,995	279.6%
Yorkshire & The Humber	£38,500	£152,575	296.3%
West Yorkshire	£38,000	£154,000	305.3%
Bradford	£34,000	£131,000	285.3%
Calderdale	£33,000	£135,000	309.1%
Kirklees	£37,500	£150,500	301.3%
Leeds	£44,995	£180,000	300.0%
North Yorkshire	£54,000	£197,525	265.8%
Pendle	£20,000	£100,000	400.0%
Wakefield	£38,500	£152,500	296.1%

Source: ONS House Price Statistics for Small Areas (HPSSAs) LQ and Median comparator 1995 onwards. Note data for full year 2025 is £125,000 (Table 3.3)

- 3.6 Table 3.3a sets out lower quartile and median house price change by sub-area over the period 2007 to 2025. Across Bradford Metropolitan District, median house prices increased by +42.4%, from £125,000 in 2007 to £178,000 in 2025, while lower quartile prices increased by +30.3%, from £95,950 to £125,000. At sub-area level, Wharfedale records both the highest house prices and the strongest growth, with median prices increasing by +50.0% to £315,000 and lower quartile prices increasing by +51.1% to £231,950. Median price growth was also above the district average in City North East (+44.0%) and Bingley and Shipley (+43.8%), although Bingley and Shipley remains a higher-value market in absolute terms, with a 2025 median price of £230,000 compared with £180,000 in City North East. More moderate growth is recorded in Keighley and

Worth Valley (+38.2%), City West (+36.0%) and City South (+32.4%). City Central has the lowest prices and the weakest growth, with median prices increasing by only +14.3%, from £105,000 to £120,000, and lower quartile prices rising by +6.3%, from £80,000 to £85,000.

- 3.7 Table 3.3b shows that there is greater variation at Neighbourhood Planning Area level. The highest 2025 median prices are found in the Wharfedale neighbourhoods, particularly Burley Parish Council (£419,000), Addingham Parish Council (£362,000), Menston Parish Council (£356,568) and Ilkley Town Council (£355,000). These areas also recorded some of the strongest long-term growth, including Burley (+69.0%), Addingham (+62.7%) and Menston (+46.4%). Strong median growth was also recorded in Cullingworth Parish Council (+63.3%), Steeton with Eastburn Parish Council (+60.0%), Baildon Town Council (+56.5%) and Wilsden Parish Council (+56.1%). By contrast, the lowest 2025 median prices are found in Bradford Trident Community Council (£104,500), Keighley Town Council (£168,998), Clayton Parish Council (£170,000) and Denholme Town Council (£176,250). Bradford Trident also recorded the weakest median growth at +10.5%, alongside relatively limited lower quartile growth of +9.6%. Lower quartile growth was strongest in Addingham (+87.3%), followed by Cullingworth (+65.2%), Menston (+59.9%) and Burley (+55.9%), while the weakest increases were recorded in Sandy Lane (+3.4%), Denholme (+5.1%) and Bradford Trident (+9.6%). Overall, the data highlights a clear contrast between higher-value and faster-growing markets in Wharfedale and selected village areas, and the more affordable, lower-growth urban markets in Bradford Trident, City Central and parts of Keighley.
- 3.8 Maps 3.1 and 3.2 illustrate lower quartile and median house prices across Bradford at BUA LSOA level in 2025. Both maps show a clear spatial pattern, with the lowest values concentrated in the Bradford urban core, particularly City Central, Bradford Trident and adjoining inner parts of City North East and City South, where lower quartile prices are commonly below £120,000 and median prices are often below £150,000. Similar lower-value concentrations are also evident around Keighley town. Prices generally increase moving outwards from the urban core, with mid-range values across parts of City West, City South, City North East and Keighley and Worth Valley. The highest lower quartile and median prices are concentrated in Wharfedale, particularly around Ilkley, Burley in Wharfedale, Menston and Addingham, and in parts of Bingley and Shipley, including Baildon and areas around Bingley and Shipley. Overall, the maps reinforce the contrast between lower-value inner urban markets and higher-value northern, suburban and village markets, while also showing localised variation within each sub-area.

Table 3.3a Comparative lower quartile and median house price change 2007-2025 by sub-area

Sub-Area	LQ price 2007	LQ price 2025	LQ price % change	Median price 2007	Median price 2025	Median price % change
Bingley and Shipley	£125,000	£167,100	33.7%	£160,000	£230,000	43.8%
City Central	£80,000	£85,000	6.3%	£105,000	£120,000	14.3%
City North East	£102,000	£140,500	37.7%	£125,000	£180,000	44.0%
City South	£89,000	£111,000	24.7%	£112,500	£149,000	32.4%
City West	£95,000	£122,000	28.4%	£124,995	£170,000	36.0%
Keighley and Worth Valley	£95,000	£125,000	31.6%	£125,000	£172,750	38.2%
Wharfedale	£153,500	£231,950	51.1%	£210,000	£315,000	50.0%
Bradford Metropolitan District	£95,950	£125,000	30.3%	£125,000	£178,000	42.4%

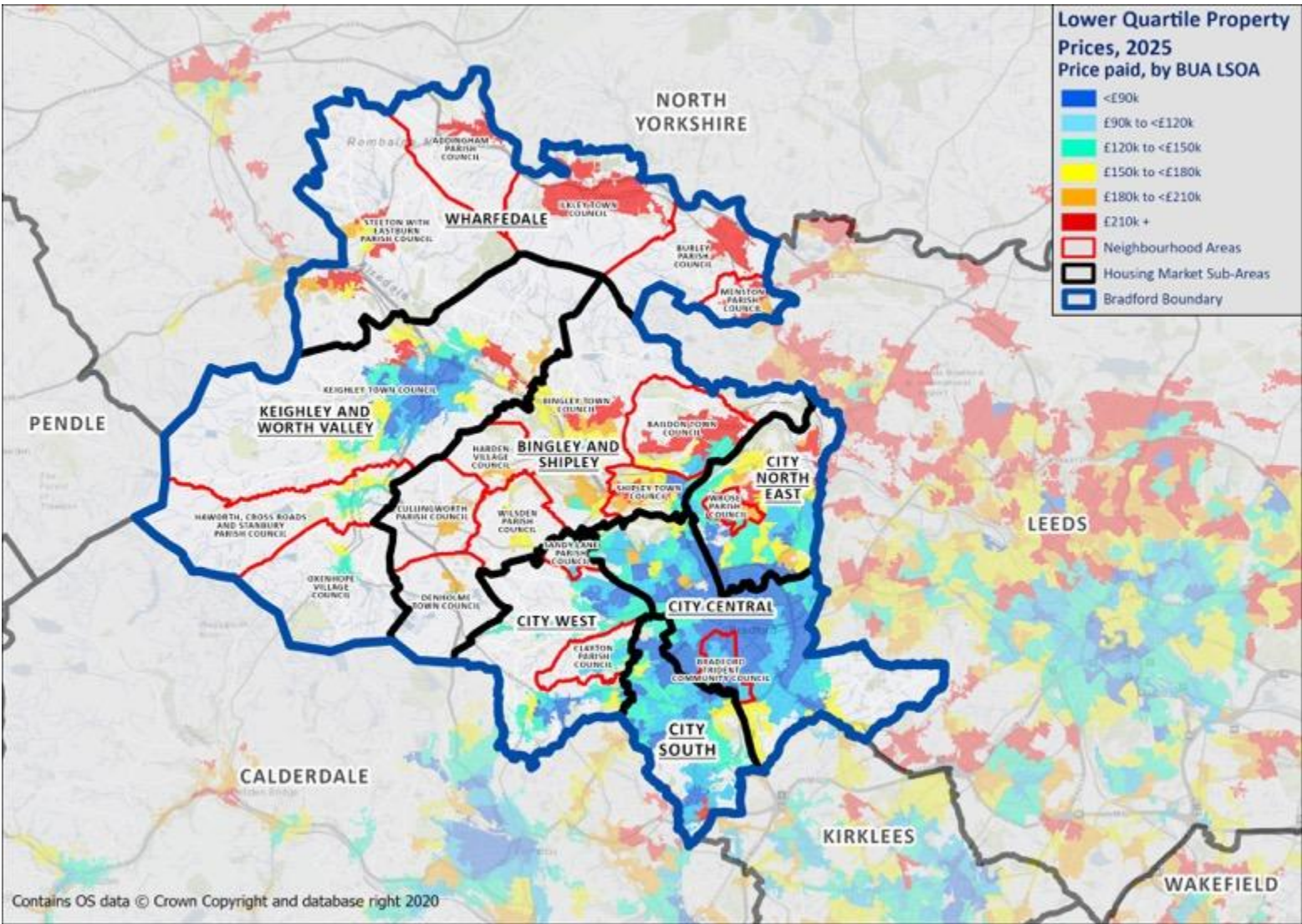
Source: Data produced by Land Registry © Crown copyright 2007 to 2025

Table 3.3b Comparative lower quartile and median house price change 2007-2025 by Parish/Town Council area

Parish/Town Council	LQ price 2007	LQ price 2025	LQ price % change	Median price 2007	Median price 2025	Median price % change
Addingham Parish Council	£165,498	£310,000	87.3%	£222,475	£362,000	62.7%
Baildon Town Council	£124,950	£181,125	45.0%	£174,950	£273,750	56.5%
Bingley Town Council	£130,000	£159,500	22.7%	£163,889	£208,750	27.4%
Bradford Trident Community Council	£73,000	£80,000	9.6%	£94,550	£104,500	10.5%
Burley Parish Council	£195,000	£304,000	55.9%	£248,000	£419,000	69.0%
Clayton Parish Council	£104,250	£129,975	24.7%	£127,500	£170,000	33.3%
Cullingworth Parish Council	£115,000	£190,000	65.2%	£165,000	£269,500	63.3%
Denholme Town Council	£107,500	£113,000	5.1%	£151,500	£176,250	16.3%
Harden Village Council	£129,950	£183,000	40.8%	£160,000	£220,000	37.5%
Haworth, Cross Roads and Stanbury Parish Council	£119,475	£144,250	20.7%	£142,263	£186,500	31.1%
Ilkley Town Council	£179,950	£269,400	49.7%	£250,000	£355,000	42.0%
Keighley Town Council	£90,000	£120,000	33.3%	£122,000	£168,998	38.5%
Menston Parish Council	£173,500	£277,500	59.9%	£243,500	£356,568	46.4%
Oxenhope Village Council	£123,000	£149,995	21.9%	£168,000	£207,500	23.5%
Sandy Lane Parish Council	£123,748	£128,000	3.4%	£160,000	£186,250	16.4%
Shipley Town Council	£130,000	£167,500	28.8%	£156,750	£215,000	37.2%
Steeton with Eastburn Parish Council	£124,000	£175,000	41.1%	£150,000	£240,000	60.0%
Wilsden Parish Council	£129,950	£182,000	40.1%	£157,000	£245,000	56.1%
Wrose Parish Council	£123,800	£173,975	40.5%	£135,000	£195,000	44.4%

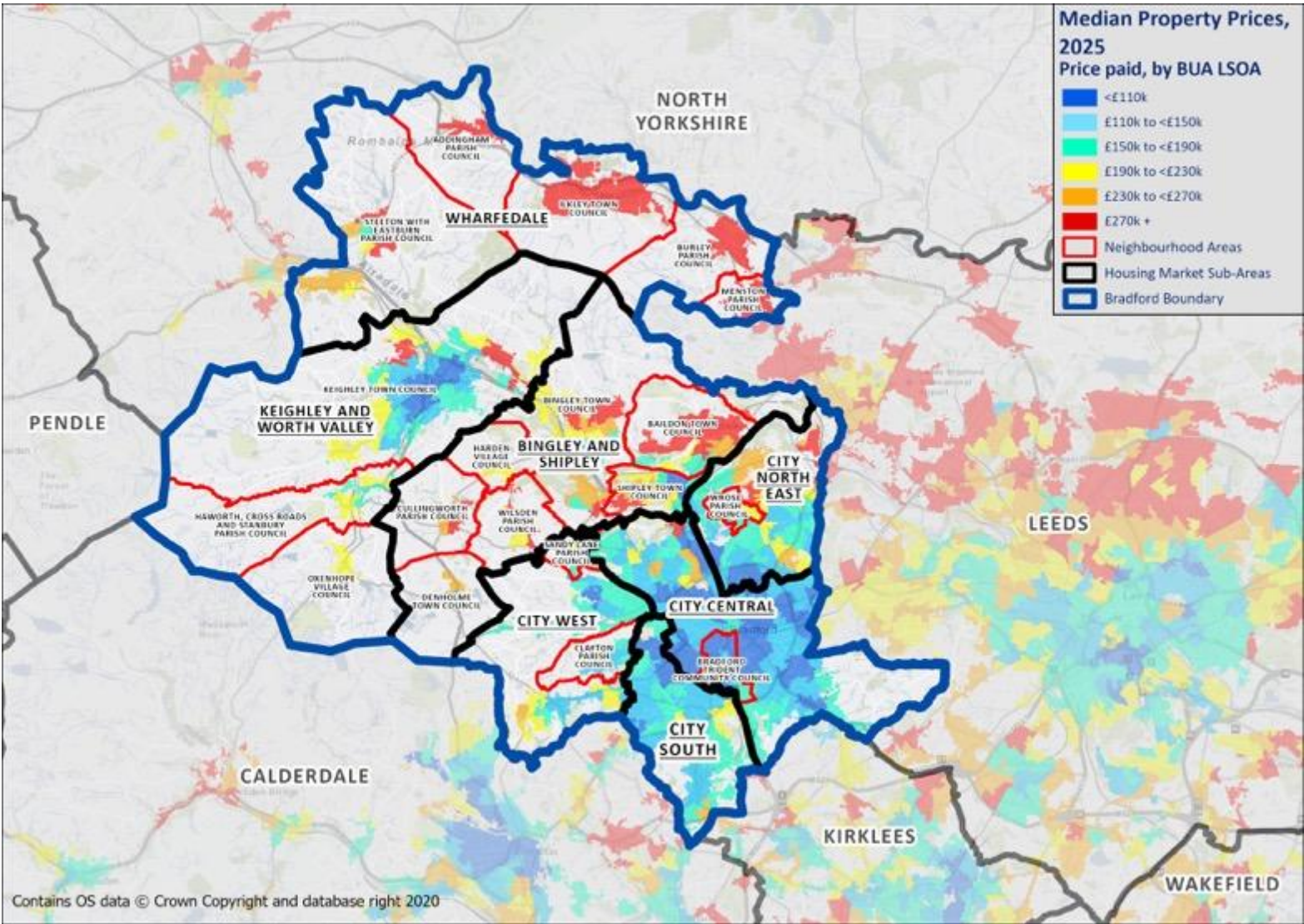
Source: Data produced by Land Registry © Crown copyright 2007 to 2025

Map 3.1 Lower quartile house prices 2025 by built-up areas within the LSOAs of Bradford



Source: Data produced by Land Registry © Crown copyright 2025

Map 3.2 Median house prices 2025 by built-up areas within the LSOAs of Bradford



Source: Data produced by Land Registry © Crown copyright 2025

Private renting

- 3.9 Tables 3.4a and 3.4b provide an overview of private rents across Bradford and compare these with West Yorkshire, Yorkshire & The Humber and England over the period 2010 to 2025. Over this period, lower quartile rents in Bradford increased from £399 to £650, an increase of 62.9%, while median rents increased from £472 to £758, an increase of 60.6%. These increases are below those recorded across West Yorkshire, Yorkshire & The Humber and England. Bradford also remains a lower-cost rental market in 2025, with both lower quartile and median rents below the wider regional and national benchmarks.
- 3.10 Tables 3.5a and 3.5b summarise private rents by sub-area and neighbourhood planning area in 2025. Across Bradford, lower quartile rents stand at £650 per month and median rents at £758 per month. At sub-area level, Wharfedale is the highest-cost rental market, with a lower quartile rent of £849 and median rent of £1,096, while City Central records the lowest rents at £576 and £693 respectively. Keighley and Worth Valley is also below the district average. At neighbourhood planning area level, the highest rents are generally found in Wharfedale and selected village areas, particularly Burley, Addingham, Oxenhope and Ilkley. The lowest rents are concentrated in Bradford Trident, Keighley Town Council, Denholme and Shipley. Overall, the data highlights a clear contrast between higher rental values in Wharfedale and some village locations, and lower rental values in the urban core and Keighley.

Table 3.4a Comparative lower quartile (LQ) rent price 2010 – 2025

Location	Lower quartile price by year (£) 2010	Lower quartile price by year (£) 2025	% change 2010-2025
Bradford Metropolitan District	£399	£650	62.9%
West Yorkshire	£425	£776	82.6%
Yorkshire & The Humber	£429	£741	72.7%
ENGLAND	£598	£1,023	71.1%

Table 3.4b Comparative median rent price 2010 – 2025

Location	Median price by year (£) 2010	Median price by year (£) 2025	% change 2010-2025
Bradford Metropolitan District	£472	£758	60.6%
West Yorkshire	£507	£997	96.6%
Yorkshire & The Humber	£524	£923	76.1%
ENGLAND	£893	£1,551	73.7%

Table 3.5a Lower quartile and median rents by sub-area 2025

Sub-area	Lower quartile (£ each month)	Median (£ each month)
Bingley and Shipley	£698	£797
City Central	£576	£693
City North East	£698	£867
City South	£698	£849
City West	£693	£793
Keighley and Worth Valley	£598	£739
Wharfedale	£849	£1,096
Bradford Metropolitan District	£650	£758

Source: Zoopla Lettings 2025

Table 3.5b Lower quartile and median rents by Parish/Town Council areas 2025

Parish/Town Council area	Lower quartile (£ each month)	Median (£ each month)
Addingham Parish Council	£893	£1,248
Baildon Town Council	£724	£849
Bingley Town Council	£750	£849
Bradford Trident Community Council	£546	£724
Burley Parish Council	£949	£1,447
Clayton Parish Council	£750	£823
Cullingworth Parish Council	£711	£772
Denholme Town Council	£650	£724
Harden Village Council	£724	£771
Haworth, Cross Roads and Stanbury Parish Council	£693	£793
Ilkley Town Council	£860	£1,071
Keighley Town Council	£594	£724
Menston Parish Council	£823	£849
Oxenhope Village Council	£1,049	£1,248
Sandy Lane Parish Council	£750	£849
Shipley Town Council	£650	£754
Steeton with Eastburn Parish Council	£750	£949
Wilsden Parish Council	£750	£795
Wrose Parish Council	£893	£992

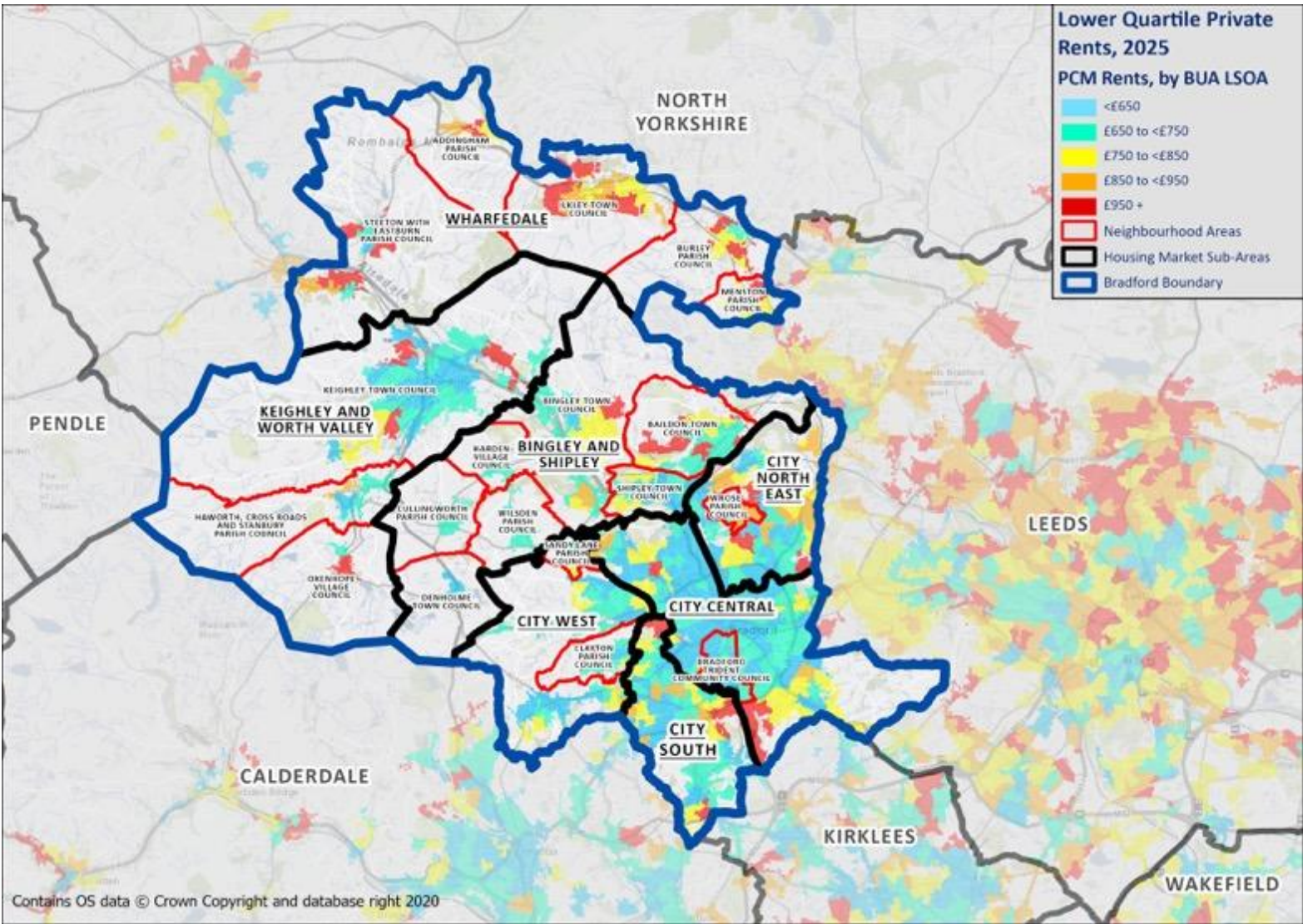
Source: Zoopla Lettings 2025

- 3.11 More detailed rental data within built-up areas at Lower Super Output Area level are presented in Map 3.3 for lower quartile rents and Map 3.4 for median rents. These show a varied but clear spatial pattern across Bradford. Lower rents are most evident in the Bradford urban core, including City Central, Bradford Trident and parts of City South, City West and City North East, with further lower-rent areas around Keighley town. Higher rental values are more

concentrated in Wharfedale, particularly around Ilkley, Burley in Wharfedale and Menston, and in parts of Bingley and Shipley, including Baildon and Wrose. Overall, the maps show a broad distinction between lower-value urban rental markets and higher-value northern and suburban locations, although there is localised variation within each sub-area.

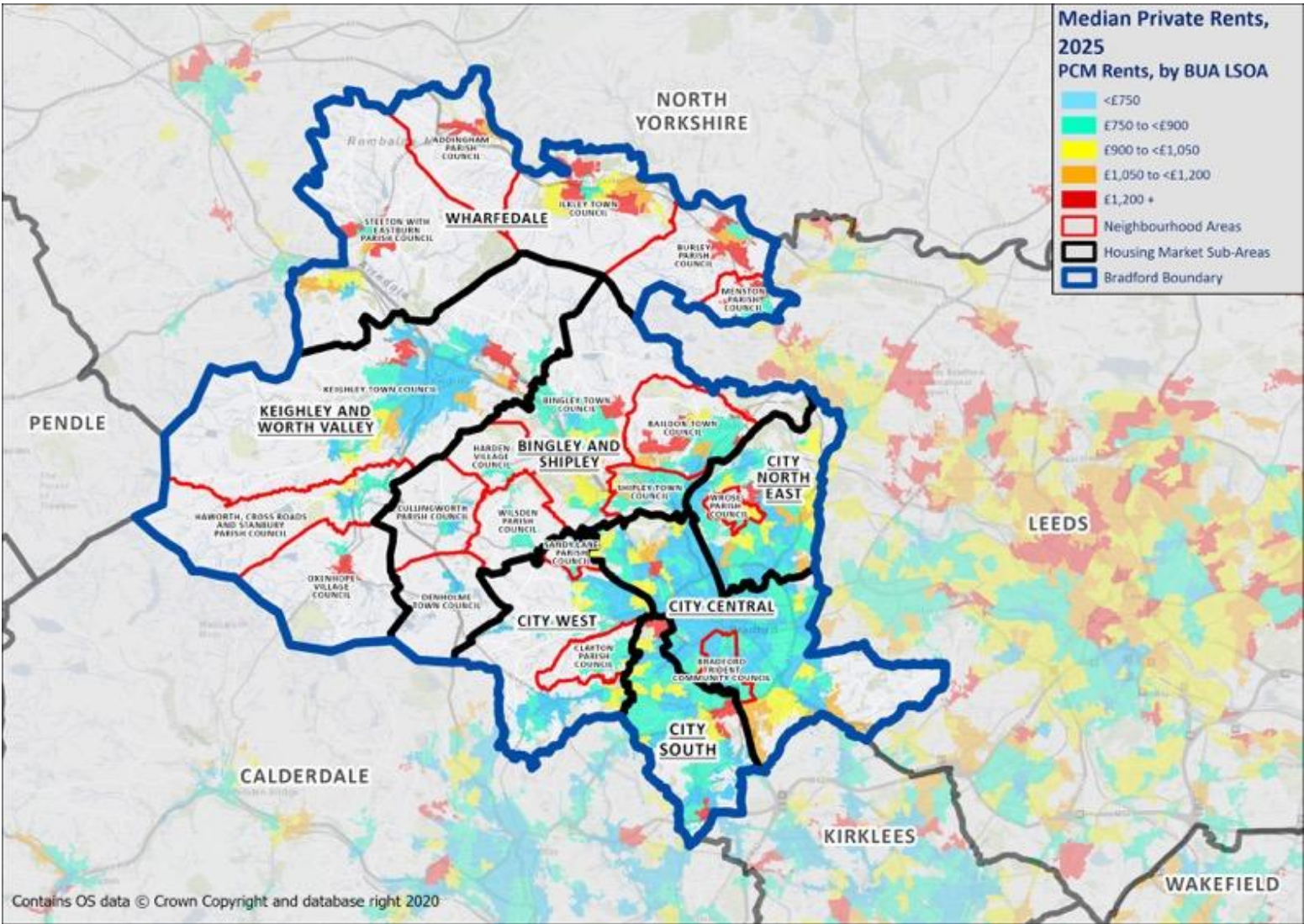
- 3.12 Map 3.5 shows the rate of private rented sector housing benefit claimants by BUA LSOA. Claimant rates are highest in the main urban areas, particularly City Central, Bradford Trident and adjoining parts of City South, City West and City North East, with further concentrations around Keighley town. Lower claimant rates, including areas with no recorded claims, are more common across Wharfedale and the more rural and village parts of the district. Taken together, the rent and housing benefit maps show that lower-rent areas often coincide with higher levels of benefit reliance, while the higher-rent northern and outer areas generally record lower claimant rates.

Map 3.3 2025 lower quartile rents across Bradford by built-up areas within LSOAs



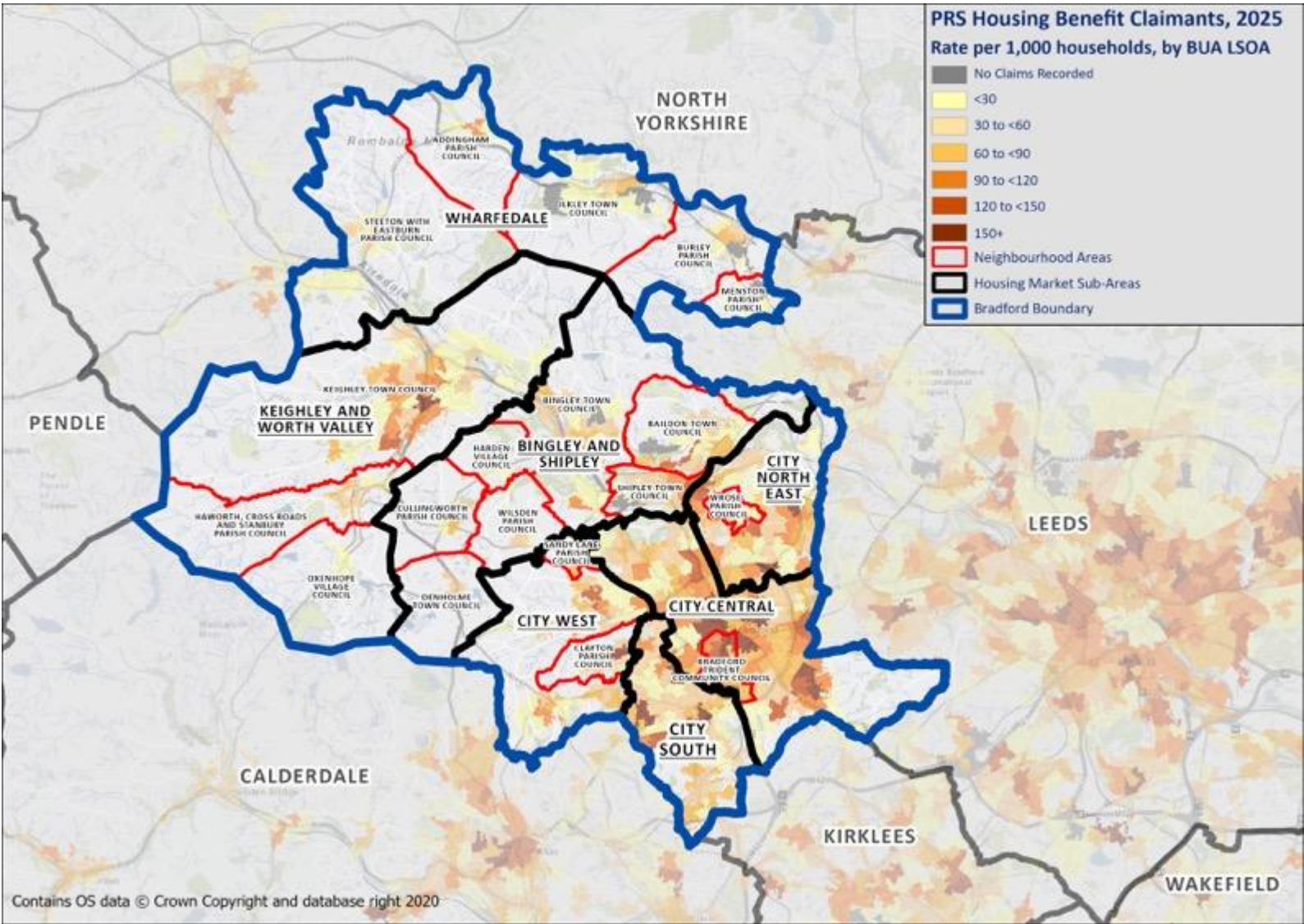
Source: Zoopla Lettings 2025

Map 3.4 2025 median rents across Bradford by built-up areas within LSOAs



Source: Zoopla Lettings 2025

Map 3.5 Private rented sector Non-Passported Housing Benefit 2025



Source: 2025 DWP Stat Xplore

- 3.13 The amount of assistance available towards private rental costs through Housing Benefit or Universal Credit is capped by the relevant Local Housing Allowance (LHA) rate. LHA rates are set by the Department for Work and Pensions using rental evidence collected by Valuation Office Agency Rent Officers, and vary by Broad Rental Market Area (BRMA) and property size. Bradford District falls mainly within the Bradford & South Dales BRMA, although parts of the district fall within the Leeds BRMA. Tables 3.6a and 3.6b therefore present the relevant LHA rates for the Bradford & South Dales BRMA and Leeds BRMA respectively, enabling comparison between local rents and the maximum support available.
- 3.14 Tables 3.6a and 3.6b compare April 2025 LHA rates with 2025 lower quartile rents in the Bradford & South Dales and Leeds BRMAs. In both areas, LHA rates fall below lower quartile rents for each property size where data is available, indicating a shortfall between the maximum support available and entry-level market rents. In the Bradford & South Dales BRMA, the monthly shortfall ranges from £75 for a 1-bedroom property to £216 for a 3-bedroom property. In the Leeds BRMA, the gap is wider for larger homes, rising to £344 for a 3-bedroom property and £450 for a 4-bedroom property. Overall, the tables indicate that households reliant on LHA may face particular affordability pressures, especially those requiring larger family-sized accommodation.

Table 3.6a Broad Rental Market Area Local Housing Allowance Rates (April 2025) - Bradford & South Dales BRMA

No. of Bedrooms	Rate per week (£)	Monthly rate	2025 LQ rent	Variance between LQ rent and LHA
Shared Accommodation	£75.10	£325	£472	-£147
1 Bedroom	£103.56	£449	£524	-£75
2 Bedroom	£120.82	£524	£693	-£169
3 Bedroom	£146.14	£633	£849	-£216
4 Bedroom	£172.60	£748	£949	-£201

Source: Valuation Office Agency

Table 3.6b Broad Rental Market Area Local Housing Allowance Rates (April 2025) - Leeds BRMA

No. of Bedrooms	Rate per week (£)	Monthly rate	2025 LQ rent	Variance between LQ rent and LHA
Shared Accommodation	£80.00	£347	No data.	No data
1 Bedroom	£155.34	£673	£724	-£51
2 Bedroom	£178.36	£773	£893	-£120
3 Bedroom	£195.62	£848	£1,192	-£344
4 Bedroom	£276.16	£1,197	£1,647	-£450

Source: Valuation Office Agency

Relative affordability

- 3.15 The ONS produces national data on the ratio of earnings to house prices. Two sets of data are available: workplace-based and residence-based. For each, lower quartile and median ratios are produced. The data are based on Land Registry Price Paid data and ONS Annual Survey of Hours and Earnings data.
- 3.16 Table 3.7 sets out the 2025 median house price-to-earnings ratios for Bradford and compares these with neighbouring authorities, Yorkshire and the Humber, and England. Using the workplace-based measure, the median house price in Bradford was equivalent to 5.2 times median annual earnings. This was below the Yorkshire and the Humber ratio of 6.0, the second lowest of the neighbouring authorities shown after Pendle, and substantially below the England ratio of 7.6. The residence-based ratio for Bradford was slightly higher, at 5.4, but also remained below the regional and England ratios. These measures indicate that Bradford is relatively more affordable in price-to-earnings terms than most of the comparator areas, although affordability will vary between different parts of the district and between household groups.

Table 3.7 Relative affordability of median prices by selected local authority area, and wider comparator area, 2025 (workplace-based and residence-based)

Locality	2025 Median Workplace-based	2025 Median Residence-based
Bradford	5.2	5.4
Calderdale	5.4	5.3
Kirklees	6.2	5.9
Leeds	6.5	6.7
North Yorkshire	7.9	7.4
Pendle	4.5	4.6
Wakefield	5.6	5.8
Yorkshire & The Humber	6.0	6.0
ENGLAND	7.6	7.6

Source: ONS Ratio of house price to residence-based & workplace-based earnings (lower quartile and median), 1997 to 2025

Relative affordability of housing tenure options and defining genuinely affordable housing

- 3.17 The relative cost of alternative housing options across the district and housing market Parish/Town Council areas has been considered from two perspectives. Firstly, analysis considers prevailing prices at housing market neighbourhood planning area level and district across a range of market and affordable tenures and the incomes required to afford these properties. Secondly, analysis considers what is genuinely affordable to households based on local incomes and assumptions around the proportion of income that should be spent on renting and the multiples of income for buying. The analysis of what is genuinely affordable also considers the incomes of selected key workers and those on minimum and living wages.

- 3.18 The starting point for assessing thresholds for what is affordable and not affordable are as follows:
- for renting, 25% of gross household income is used as the 'tipping point' for affordability, with properties not affordable if more than 25% of income is spent on rent. There is no official guidance on what proportion of income should be used. Former CLG SHMA Practice Guidance (2007) recommended 25% and Shelter suggest using 35% of net income; and
 - for buying, affordability is based on a 3.5x gross household income multiple. Former CLG SHMA Practice Guidance (2007) recommended a 3.5x multiple for a household with a single earner and 2.9x for a dual earner.
 - Sensitivity testing of the affordable housing need calculation based on 30% gross household income for renting and 4x income multiples for buying has also been carried out.
- 3.19 The former 2007 SHMA guidance did note that local circumstances could justify higher figures being used for affordable renting and that allowances should be made for access to capital that could be used towards the cost of home ownership.
- 3.20 Mortgage lending practices would suggest that 4.75x a single or joint income could be considered. This is the maximum single or joint household income multiple offered by First Direct June 2025.
- 3.21 Based on this and to reflect the specific pressures experienced in Bradford the principal assumption considered by arc4 with reference to affordability is:
- for buying up to 3.5x gross household income; and
 - for renting up to 25% gross household income.
- 3.22 Table 3.8 sets out the range of market and affordable tenures considered in analysis and any assumptions relating to the cost of properties. The cost of alternative affordable and market tenure options by neighbourhood planning area is set out in Table 3.9. Table 3.10 presents the gross household incomes required for each tenure to be affordable, based on assumptions of 25% of income for rental costs and mortgage lending at 3.5x income for home ownership. Table 3.11 considers the impact of deposits on sale price. Note that analysis considers lower quartile, median and average prices and rents across all types of dwelling. This means that prices and rents are influenced by the underlying dwelling stock in each area, with flats/terraces generally lower value and detached properties generally higher prices. Prices are also dependent on locational factors such as access to employment centres and transport links (particularly rail and motorway connections), the quality and reputation of local schools, proximity to shops, services and green space, the character and condition of the housing stock and wider neighbourhood, environmental quality and amenity (including views, countryside and conservation areas), perceptions of safety, and the balance between local demand and the supply of available homes.

Table 3.8 Summary of tenure (including affordable options), price assumptions and data sources

Tenure	Tenure price assumptions	Affordability assumptions	Data Source
Social rent	2025 average prices	25% of income	Regulator of Social Housing Statistical Data Return 2025
Affordable rent	80% of median market rent	25% of income	Zoopla 2025
Market Rent – lower quartile	2025 prices	25% of income	Zoopla 2025
Market Rent – median	2025 prices	25% of income	Zoopla 2025
Market Sale – lower quartile	2025 prices	90% Loan to Value LTV), 3.5x income	Land Registry Price Paid
Market Sale – median	2025 prices	90% LTV, 3.5x income	Land Registry Price Paid
Market Sale – average	2025 prices	90% LTV, 3.5x income	Land Registry Price Paid
Shared ownership (50%)	Total price based on median price and 50% ownership. Deposit 10% of share required; annual service charge £395, Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x income for equity and 25% of income for rental element	Assumptions applied to Land Registry Price Paid data
Shared ownership (25%)	Total price based on median price and 25% ownership. Deposit 5% of share required, annual service charge £395. Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x income for equity and 25% of income for rental element	Assumptions applied to Land Registry Price Paid data
Shared ownership (10%)	Total price based on median price and 10% ownership. Deposit 5% of share required, annual service charge £395. Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x income for equity and 25% of income for rental element	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 30%	70% of median price (note this is comparable to the proposed government First Home tenure option). Mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 30%	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 25%	75% of median price mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 25%	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 20%	80% of median price mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 20%	Assumptions applied to Land Registry Price Paid data

Table 3.9a Price 2025 for alternative tenures by sub-area and Bradford

Tenure option	Bradford district	Bingley and Shipley	City Central	City North East	City South	City West	Keighley and Worth Valley	Wharfedale
Social Rent (monthly average)	£422	£422	£422	£422	£422	£422	£422	£422
Affordable Rent (monthly cost)	£606	£638	£554	£694	£679	£634	£591	£877
Market Rent - Lower Quartile	£650	£698	£576	£698	£698	£693	£598	£849
Market Rent - Median	£758	£797	£693	£867	£849	£793	£739	£1,096
Market Rent - Average	£835	£882	£722	£900	£914	£834	£782	£1,249
Market Sale - Lower Quartile	£125,000	£167,100	£85,000	£140,500	£111,000	£122,000	£125,000	£231,950
Market Sale - Median	£178,000	£230,000	£120,000	£180,000	£149,000	£170,000	£172,750	£315,000
Market Sale - Average	£210,639	£255,205	£133,987	£195,312	£155,441	£182,545	£193,212	£372,762
Shared ownership (50%)	£89,000	£115,000	£60,000	£90,000	£74,500	£85,000	£86,375	£157,500
Shared ownership (25%)	£44,500	£57,500	£30,000	£45,000	£37,250	£42,500	£43,188	£78,750
Shared ownership (10%)	£17,800	£23,000	£12,000	£18,000	£14,900	£17,000	£17,275	£31,500
Discounted Home Ownership (30%)	£124,600	£161,000	£84,000	£126,000	£104,300	£119,000	£120,925	£220,500
Discounted Home Ownership (25%)	£133,500	£172,500	£90,000	£135,000	£111,750	£127,500	£129,562	£236,250
Discounted Home Ownership (20%)	£142,400	£184,000	£96,000	£144,000	£119,200	£136,000	£138,200	£252,000

Source: Data produced by Land Registry © Crown copyright 2025, Zoopla Lettings 2025, MHCLG, RSH SDR 2025

Table 3.9b Price 2025 for alternative tenures by Parish/Town Council area

Tenure option	Addingham Parish Council	Baildon Town Council	Bingley Town Council	Bradford Trident Community Council	Burley Parish Council	Clayton Parish Council	Cullingworth Parish Council	Denholme Town Council	Harden Village Council	Haworth, Cross Roads and Stanbury Parish Council
Social Rent (average)	£422	£422	£422	£422	£422	£422	£422	£422	£422	£422
Affordable Rent (monthly cost)	£998	£679	£679	£579	£1,158	£658	£618	£579	£617	£634
Market Rent - Lower Quartile	£893	£724	£750	£546	£949	£750	£711	£650	£724	£693
Market Rent - Median	£1,248	£849	£849	£724	£1,447	£823	£772	£724	£771	£793
Market Rent – Average	£1,209	£988	£916	£709	£1,449	£894	£1,028	£839	£841	£836
Market Sale - Lower Quartile	£310,000	£181,125	£159,500	£80,000	£304,000	£129,975	£190,000	£113,000	£183,000	£144,250
Market Sale - Median	£362,000	£273,750	£208,750	£104,500	£419,000	£170,000	£269,500	£176,250	£220,000	£186,500
Market Sale - Average	£385,355	£295,186	£250,063	£112,780	£451,234	£192,011	£263,945	£191,276	£274,888	£198,204
Shared ownership (50%)	£181,000	£136,875	£104,375	£52,250	£209,500	£85,000	£134,750	£88,125	£110,000	£93,250
Shared ownership (25%)	£90,500	£68,438	£52,188	£26,125	£104,750	£42,500	£67,375	£44,063	£55,000	£46,625
Shared ownership (10%)	£36,200	£27,375	£20,875	£10,450	£41,900	£17,000	£26,950	£17,625	£22,000	£18,650
Discounted Home Ownership (30%)	£253,400	£191,625	£146,125	£73,150	£293,300	£119,000	£188,650	£123,375	£154,000	£130,550
Discounted Home Ownership (25%)	£271,500	£205,313	£156,563	£78,375	£314,250	£127,500	£202,125	£132,188	£165,000	£139,875
Discounted Home Ownership (20%)	£289,600	£219,000	£167,000	£83,600	£335,200	£136,000	£215,600	£141,000	£176,000	£149,200

Source: Data produced by Land Registry © Crown copyright 2025, Zoopla Lettings 2025, MHCLG, RSH SDR 2025

Table 3.9c Price 2025 for alternative tenures by Parish/Town Centre area

Tenure option	Ilkley Town Council	Keighley Town Council	Menston Parish Council	Oxenhope Village Council	Sandy Lane Parish Council	Shipley Town Council	Steeton with Eastbur n Parish Council	Wilsden Parish Council	Wrose Parish Council
Social Rent (average)	£422	£422	£422	£422	£422	£422	£422	£422	£422
Affordable Rent (monthly cost)	£857	£579	£679	£998	£679	£603	£759	£636	£794
Market Rent - Lower Quartile	£860	£594	£823	£1,049	£750	£650	£750	£750	£893
Market Rent – Median	£1,071	£724	£849	£1,248	£849	£754	£949	£795	£992
Market Rent – Average	£1,281	£765	£923	£1,324	£878	£798	£972	£900	£1,020
Market Sale - Lower Quartile	£269,400	£120,000	£277,500	£149,995	£128,000	£167,500	£175,000	£182,000	£173,975
Market Sale – Median	£355,000	£168,998	£356,568	£207,500	£186,250	£215,000	£240,000	£245,000	£195,000
Market Sale – Average	£447,288	£189,162	£416,793	£246,153	£190,863	£227,400	£249,913	£287,555	£209,680
Shared ownership (50%)	£177,500	£84,499	£178,284	£103,750	£93,125	£107,500	£120,000	£122,500	£97,500
Shared ownership (25%)	£88,750	£42,250	£89,142	£51,875	£46,563	£53,750	£60,000	£61,250	£48,750
Shared ownership (10%)	£35,500	£16,900	£35,657	£20,750	£18,625	£21,500	£24,000	£24,500	£19,500
Discounted Home Ownership (30%)	£248,500	£118,299	£249,598	£145,250	£130,375	£150,500	£168,000	£171,500	£136,500
Discounted Home Ownership (25%)	£266,250	£126,749	£267,426	£155,625	£139,688	£161,250	£180,000	£183,750	£146,250
Discounted Home Ownership (20%)	£284,000	£135,198	£285,254	£166,000	£149,000	£172,000	£192,000	£196,000	£156,000

Source: Data produced by Land Registry © Crown copyright 2025, Zoopla Lettings 2025, MHCLG, RSH SDR 2025

Table 3.10a Household income required (2025) for tenure to be affordable (based on 25% of income for rents and 3.5x income and 10% deposit for buying) by sub-area

Tenure option	Bradford district	Bingley and Shipley	City Central	City North East	City South	City West	Keighley and Worth Valley	Wharfedale
Social Rent (average)	£20,278	£20,278	£20,278	£20,278	£20,278	£20,278	£20,278	£20,278
Affordable Rent (monthly cost)	£29,107	£30,605	£26,611	£33,293	£32,602	£30,451	£28,378	£42,086
Market Rent - Lower Quartile	£31,200	£33,504	£27,648	£33,504	£33,504	£33,264	£28,704	£40,752
Market Rent - Median	£36,384	£38,256	£33,264	£41,616	£40,752	£38,064	£35,472	£52,608
Market Rent - Average	£40,080	£42,336	£34,656	£43,200	£43,872	£40,032	£37,536	£59,952
Market Sale - Lower Quartile	£32,143	£42,969	£21,857	£36,129	£28,543	£31,371	£32,143	£59,644
Market Sale - Median	£45,771	£59,143	£30,857	£46,286	£38,314	£43,714	£44,421	£81,000
Market Sale - Average	£54,164	£65,624	£34,454	£50,223	£39,971	£46,940	£49,683	£95,853
Shared ownership (50%)	£34,116	£43,661	£23,469	£34,483	£28,792	£32,647	£33,152	£59,265
Shared ownership (25%)	£28,204	£36,022	£19,483	£28,504	£23,843	£27,001	£27,414	£48,803
Shared ownership (10%)	£23,893	£30,781	£16,749	£24,403	£20,448	£23,127	£23,478	£41,625
Discounted Home Ownership (30%)	£32,040	£41,400	£21,600	£32,400	£26,820	£30,600	£31,095	£56,700
Discounted Home Ownership (25%)	£34,329	£44,357	£23,143	£34,714	£28,736	£32,786	£33,316	£60,750
Discounted Home Ownership (20%)	£36,617	£47,314	£24,686	£37,029	£30,651	£34,971	£35,537	£64,800

Source: Data derived from Land Registry © Crown copyright 2025, Zoopla Lettings 2025, MHCLG, RSH SDR 2025

Table 3.10b Household income required (2025) for tenure to be affordable (based on 25% of income for rents and 3.5x income and 10% deposit for buying) by Parish/Town Council area

Tenure option	Addingham Parish Council	Baildon Town Council	Bingley Town Council	Bradford Trident Community Council	Burley Parish Council	Clayton Parish Council	Cullingworth Parish Council	Denholme Town Council	Harden Village Council	Haworth, Cross Roads and Stanbury Parish Council
Social Rent (average)	£20,278	£20,278	£20,278	£20,278	£20,278	£20,278	£20,278	£20,278	£20,278	£20,278
Affordable Rent (monthly cost)	£47,923	£32,602	£32,602	£27,802	£55,565	£31,603	£29,645	£27,802	£29,606	£30,451
Market Rent - Lower Quartile	£42,864	£34,752	£36,000	£26,208	£45,552	£36,000	£34,128	£31,200	£34,752	£33,264
Market Rent – Median	£59,904	£40,752	£40,752	£34,752	£69,456	£39,504	£37,056	£34,752	£37,008	£38,064
Market Rent – Average	£58,032	£47,424	£43,968	£34,032	£69,552	£42,912	£49,344	£40,272	£40,368	£40,128
Market Sale - Lower Quartile	£79,714	£46,575	£41,014	£20,571	£78,171	£33,422	£48,857	£29,057	£47,057	£37,093
Market Sale – Median	£93,086	£70,393	£53,679	£26,871	£107,743	£43,714	£69,300	£45,321	£56,571	£47,957
Market Sale – Average	£99,091	£75,905	£64,302	£29,001	£116,032	£49,374	£67,872	£49,185	£70,685	£50,967
Shared ownership (50%)	£67,893	£51,693	£39,761	£20,623	£78,356	£32,647	£50,913	£33,794	£41,826	£35,676
Shared ownership (25%)	£55,869	£42,600	£32,827	£17,152	£64,440	£27,001	£41,961	£27,940	£34,519	£29,482
Shared ownership (10%)	£47,621	£36,363	£28,071	£14,771	£54,892	£23,127	£35,821	£23,924	£29,506	£25,232
Discounted Home Ownership (30%)	£65,160	£49,275	£37,575	£18,810	£75,420	£30,600	£48,510	£31,725	£39,600	£33,570
Discounted Home Ownership (25%)	£69,814	£52,795	£40,259	£20,154	£80,807	£32,786	£51,975	£33,991	£42,429	£35,968
Discounted Home Ownership (20%)	£74,469	£56,314	£42,943	£21,497	£86,194	£34,971	£55,440	£36,257	£45,257	£38,366

Source: Data derived from Land Registry © Crown copyright 2025, Zoopla Lettings 2025, MHCLG, RSH SDR 2025

Table 3.10c Household income required (2025) for tenure to be affordable (based on 25% of income for rents and 3.5x income and 10% deposit for buying) by Parish/Town Council area

Tenure option	Ilkley Town Council	Keighley Town Council	Menston Parish Council	Oxenhope Village Council	Sandy Lane Parish Council	Shipley Town Council	Steeton with Eastburn Parish Council	Wilsden Parish Council	Wrose Parish Council
Social Rent (average)	£20,278	£20,278	£20,278	£20,278	£20,278	£20,278	£20,278	£20,278	£20,278
Affordable Rent (monthly cost)	£41,126	£27,802	£32,602	£47,923	£32,602	£28,954	£36,442	£30,528	£38,093
Market Rent - Lower Quartile	£41,280	£28,512	£39,504	£50,352	£36,000	£31,200	£36,000	£36,000	£42,864
Market Rent – Median	£51,408	£34,752	£40,752	£59,904	£40,752	£36,192	£45,552	£38,160	£47,616
Market Rent – Average	£61,488	£36,720	£44,304	£63,552	£42,144	£38,304	£46,656	£43,200	£48,960
Market Sale - Lower Quartile	£69,274	£30,857	£71,357	£38,570	£32,914	£43,071	£45,000	£46,800	£44,736
Market Sale – Median	£91,286	£43,457	£91,689	£53,357	£47,893	£55,286	£61,714	£63,000	£50,143
Market Sale – Average	£115,017	£48,642	£107,175	£63,296	£49,079	£58,474	£64,263	£73,943	£53,918
Shared ownership (50%)	£66,608	£32,463	£66,896	£39,531	£35,630	£40,908	£45,497	£46,415	£37,236
Shared ownership (25%)	£54,817	£26,850	£55,053	£32,639	£29,444	£33,767	£37,526	£38,278	£30,760
Shared ownership (10%)	£46,728	£22,999	£46,928	£27,911	£25,200	£28,868	£32,057	£32,695	£26,316
Discounted Home Ownership (30%)	£63,900	£30,420	£64,182	£37,350	£33,525	£38,700	£43,200	£44,100	£35,100
Discounted Home Ownership (25%)	£68,464	£32,592	£68,767	£40,018	£35,920	£41,464	£46,286	£47,250	£37,607
Discounted Home Ownership (20%)	£73,029	£34,765	£73,351	£42,686	£38,314	£44,229	£49,371	£50,400	£40,114

Source: Data derived from Land Registry © Crown copyright 2025, Zoopla Lettings 2025, MHCLG, RSH SDR 2025

Table 3.11a Impact of alternative deposits on sale price and income required for open market properties – market sale price

Market sale price	Deposit 10%	Deposit 20%	Deposit 30%	Deposit 40%	District Average Price
Market sale – lower quartile	£112,500	£100,000	£87,500	£75,000	£125,000
Market sale – median	£160,200	£142,400	£124,600	£106,800	£178,000
Market sale – average	£189,575	£168,511	£147,447	£126,383	£210,639

Table 3.11b Impact of alternative deposits on sale price and income required for open market properties – income required at 3.5x multiple

Household income required (3.5x multiple)	Deposit 10%	Deposit 20%	Deposit 30%	Deposit 40%
Market sale – lower quartile	£32,143	£28,571	£25,000	£21,429
Market sale – median	£45,771	£40,686	£35,600	£30,514
Market sale – average	£54,164	£48,146	£42,128	£36,110

Table 3.11c Impact of alternative deposits on sale price and income required for open market properties- income required at 5x multiple

Household income required (5x multiple)	Deposit 10%	Deposit 20%	Deposit 30%	Deposit 40%
Market sale – lower quartile	£22,500	£20,000	£17,500	£15,000
Market sale – median	£32,040	£28,480	£24,920	£21,360
Market sale – average	£37,915	£33,702	£29,490	£25,277

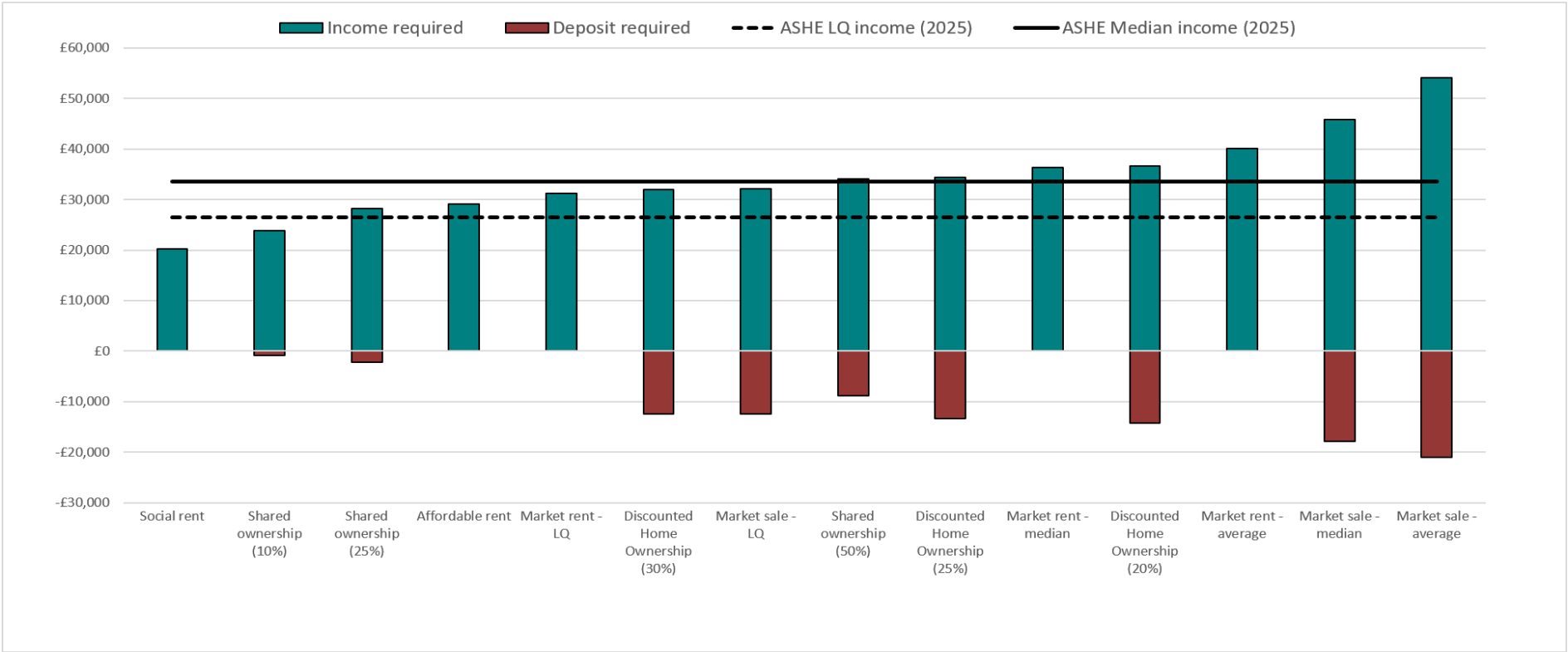
Source: Data derived from Land Registry © Crown copyright 2025

- 3.23 Figure 3.2 summarises in graphical form the relative affordability of alternative tenures at district level, setting out the incomes and deposits required for different options set against prevailing lower quartile and median earnings derived from 2025 ASHE data.
- 3.24 This indicates that households on lower quartile incomes can afford social rent and shared ownership at a 10% share, but most other tenure options sit above lower quartile income levels. Households on median incomes have access to a wider range of options, including shared ownership at lower equity shares, affordable rent, lower quartile market rent, discounted home ownership with a 30% discount and lower quartile market sale. However, shared ownership at a 50% share, discounted home ownership with lower levels of discount, market rent at median and average levels, and market sale at median and average prices are generally at or above the limits of affordability, particularly where deposits are also required. This suggests that ownership remains challenging for many households, even where intermediate products are available.
- 3.25 Stakeholders described Bradford as comparatively affordable in headline terms, particularly for existing owner-occupied and private rented housing, although affordability was reported to vary considerably between housing market areas and household groups. One stakeholder reported that new-build homes were less affordable relative to incomes than the West Yorkshire average.

Respondents also identified a tension between affordability and housing delivery, as lower sales and rental values in parts of the district, combined with high build, finance and site costs, can create viability gaps and constrain both overall housing delivery and affordable housing contributions.

- 3.26 Despite a reported positive recent trajectory in affordable housing completions, stakeholders identified continuing pressures on access to affordable and suitable housing. One stakeholder reported increasing use of temporary accommodation and a waiting list of more than 18,000 households, with relatively high waiting-list pressure when considered in relation to Bradford's population. The respondent noted, however, that differences in local eligibility criteria can affect comparisons between authorities. The same stakeholder questioned whether the tenure mix within Bradford's substantial affordable housing stock is sufficiently aligned with current demand and supported the renewal of existing stock and delivery of a broader mix of affordable tenures.
- 3.27 Other respondents identified falling social housing turnover, continuing Right to Buy losses, shortages of larger social rented homes and insufficient suitable housing for older people. The resulting mismatch between the size, tenure and accessibility of available homes can restrict movement within the housing system, including opportunities for older households to downsize, and limit the release of larger homes for families.

Figure 3.2 Bradford household income and housing costs



Source: Data produced by Land Registry © Crown copyright 2025 RSH SDR 2025 Zoopla PPD 2025

What is genuinely affordable housing in the Bradford district context?

- 3.28 Having considered what a household needs to earn to afford alternative tenures, consideration is now given to the actual incomes of households across the district and how this relates to prevailing prices. This analysis helps to establish what is genuinely affordable based on reasonable income multipliers for renting and buying. The analysis takes into account:
- Lower quartile and median household incomes from the re-weighted household survey and 2025 Annual Survey of Hours and Earnings (ASHE) data;
 - 2025-26 entry-level incomes from a range of key worker occupations;
 - incomes associated with 2025-26 minimum and living wages (using single, dual income and 1.5x income measures);
 - the proportion of income a household would need to spend on rent;
 - the extent to which affordable rental options are genuinely affordable to households; and
 - the extent to which households could afford home ownership based on multiples of household income, with up to 3.5x being affordable

Genuinely affordable rents

- 3.29 Having considered what a household needs to earn to afford alternative tenures, consideration is now given to the actual incomes of households across the District of Bradford and how this relates to current market prices and rents. The analysis helps to establish the extent to which different tenures are affordable and what are genuinely affordable prices and rents based on local incomes.
- 3.30 Table 3.12 focuses on the affordability of market renting and compares 2025 lower quartile and median monthly rents by sub-area and neighbourhood planning area with benchmark gross monthly household incomes based on 1.5 and 2 times the 2025/26 Living Wage. It also identifies the rent that would be affordable if no more than 25% of gross income were spent on rent. Across Bradford district, the lower quartile rent is £650 per month and, when compared with the benchmark gross monthly income of £2,976, represents 21.8% of income. This is below the 25% affordability threshold, which would equate to an affordable rent of £744 per month. The median rent is £758 per month and, when compared with the benchmark gross monthly income of £3,968, represents 19.1% of income. This is also below the affordability threshold, which would equate to £992 per month.
- 3.31 At sub-area level, both lower quartile and median rents are within the 25% threshold in all areas except Wharfedale, where they represent 28.5% and 27.6% of the relevant benchmark incomes respectively. Affordability varies more considerably at neighbourhood planning area level. Lower quartile rents exceed the threshold in several areas, most notably Oxenhope, Burley, Addingham, Wrose and Ilkley. Median rents exceed the threshold in

Addingham, Burley, Ilkley and Oxenhope, while the median rent in Wrose is equivalent to the 25% threshold.

- 3.32 One stakeholder reported that Bradford's private rented market was relatively affordable in regional terms when median rents were compared with median incomes, and that Local Housing Allowance covered a greater proportion of median rents than in Leeds. Nevertheless, respondents identified continuing affordability pressures for lower-income households and shortages of genuinely affordable rented homes, particularly larger family homes. The same strategic stakeholder cited increasing use of temporary accommodation and comparatively high per-capita housing waiting list pressures, while noting that differences in eligibility criteria can affect comparisons between authorities. Council officers also highlighted falling social housing turnover and an over-reliance on the private rented sector to provide temporary accommodation. These pressures were considered to reduce housing choice and constrain access to settled, suitable and affordable rented housing.

Affordable home ownership options

- 3.33 Tables 3.13a and 3.13c assess the affordability of lower quartile open market house prices across Bradford district, using a benchmark household income based on 1.5 times the 2025/26 Living Wage. The assessment assumes a 10% deposit and mortgage borrowing of 3.5 times gross household income. At district level, the lower quartile price of £125,000 requires an income multiple of 3.2 and is therefore within the 3.5 times income benchmark. Affordability varies considerably by sub-area, however, with the required multiple ranging from 2.1 in City Central to 5.8 in Wharfedale. Lower quartile prices are above the benchmark in Wharfedale and Bingley and Shipley, while City North East is around the limit of affordability.
- 3.34 Tables 3.13b and 3.13d present the equivalent assessment for median house prices, using a benchmark household income based on twice the 2025/26 Living Wage. At district level, the median price of £178,000 requires an income multiple of 3.4 and is just within the 3.5 times income benchmark. At sub-area level, the required multiple ranges from 2.3 in City Central to 6.0 in Wharfedale. Median prices are above the benchmark in Wharfedale and Bingley and Shipley, while the remaining sub-areas are within the benchmark on the assumptions used.
- 3.35 Affordability pressures are more pronounced at neighbourhood planning area level. At lower quartile prices, 14 of the 19 areas shown require an income multiple above 3.5, with the highest multiples in Addingham at 7.8, Burley at 7.7, Menston at 7.0 and Ilkley at 6.8. At median prices, 13 Parish/Town Council areas exceed the benchmark, with the highest multiples in Burley at 7.9, Addingham at 6.8, and Ilkley and Menston at 6.7. Bradford Trident has the lowest required multiple at both lower quartile and median price levels, at 2.0.

- 3.36 Overall, the district-wide figures suggest that lower quartile and median priced homes are just within the assumed affordability threshold for benchmark household incomes. However, these averages mask substantial geographical variation, with owner occupation remaining considerably less affordable in Wharfedale and in several Parish/Town Council areas in the north and west of the district. The analysis also assumes that households have access to the required 10% deposit, which may remain a significant barrier even where mortgage affordability falls within the 3.5 times income benchmark.

Table 3.12a Affordability of private rents by sub-area

Sub-area	Actual LQ rent 2025	2025-26 gross monthly income (1.5 x living wage)	% income required to be spent on LQ rent	What would be an affordable LQ rent based on 25% of income	Actual Median rent 2025	2025-26 gross monthly income (2 x living wage)	% income required to be spent on median rent	What would be an affordable median rent based on 25% of income
Bingley and Shipley	£698	£2,976	23.5	£744	£797	£3,968	20.1	£992
City Central	£576	£2,976	19.4	£744	£693	£3,968	17.5	£992
City North East	£698	£2,976	23.5	£744	£867	£3,968	21.8	£992
City South	£698	£2,976	23.5	£744	£849	£3,968	21.4	£992
City West	£693	£2,976	23.3	£744	£793	£3,968	20.0	£992
Keighley and Worth Valley	£598	£2,976	20.1	£744	£739	£3,968	18.6	£992
Wharfedale	£849	£2,976	28.5	£744	£1,096	£3,968	27.6	£992
Bradford district	£650	£2,976	21.8	£744	£758	£3,968	19.1	£992

Sources: Zoopla Lettings 2025, household income based on 2025/26 living wage

Table 3.12b Affordability of private rents by Parish/Town Council area

Parish/Town Council area	Actual LQ rent 2025	2025-26 gross monthly income (1.5 x living wage)	% income required to be spent on LQ rent	What would be an affordable LQ rent based on 25% of income	Actual Median rent 2025	2025-26 gross monthly income (2 x living wage)	% income required to be spent on median rent	What would be an affordable median rent based on 25% of income
Addingham Parish Council	£893	£2,976	30.0	£744	£1,248	£3,968	31.4	£992
Baildon Town Council	£724	£2,976	24.3	£744	£849	£3,968	21.4	£992
Bingley Town Council	£750	£2,976	25.2	£744	£849	£3,968	21.4	£992
Bradford Trident Community Council	£546	£2,976	18.3	£744	£724	£3,968	18.2	£992
Burley Parish Council	£949	£2,976	31.9	£744	£1,447	£3,968	36.5	£992
Clayton Parish Council	£750	£2,976	25.2	£744	£823	£3,968	20.7	£992
Cullingworth Parish Council	£711	£2,976	23.9	£744	£772	£3,968	19.5	£992
Denholme Town Council	£650	£2,976	21.8	£744	£724	£3,968	18.2	£992
Harden Village Council	£724	£2,976	24.3	£744	£771	£3,968	19.4	£992
Haworth, Cross Roads and Stanbury Parish Council	£693	£2,976	23.3	£744	£793	£3,968	20.0	£992
Ilkley Town Council	£860	£2,976	28.9	£744	£1,071	£3,968	27.0	£992
Keighley Town Council	£594	£2,976	20.0	£744	£724	£3,968	18.2	£992
Menston Parish Council	£823	£2,976	27.7	£744	£849	£3,968	21.4	£992
Oxenhope Village Council	£1,049	£2,976	35.2	£744	£1,248	£3,968	31.4	£992
Sandy Lane Parish Council	£750	£2,976	25.2	£744	£849	£3,968	21.4	£992
Shipley Town Council	£650	£2,976	21.8	£744	£754	£3,968	19.0	£992
Steeton with Eastburn Parish Council	£750	£2,976	25.2	£744	£949	£3,968	23.9	£992
Wilsden Parish Council	£750	£2,976	25.2	£744	£795	£3,968	20.0	£992
Wrose Parish Council	£893	£2,976	30.0	£744	£992	£3,968	25.0	£992

Sources: Zoopla Lettings 2025, household income based on 2025/26 living wage

Table 3.13a Affordability of owner occupation by sub-area LQ price and income

Sub-Area	Actual LQ price 2025	2025-26 gross annual income (1.5 x living wage)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple (assumes 10% deposit)
Bingley and Shipley	£167,100	£35,714	4.2	£137,500
City Central	£85,000	£35,714	2.1	£137,500
City North East	£140,500	£35,714	3.5	£137,500
City South	£111,000	£35,714	2.8	£137,500
City West	£122,000	£35,714	3.1	£137,500
Keighley and Worth Valley	£125,000	£35,714	3.2	£137,500
Wharfedale	£231,950	£35,714	5.8	£137,500
Bradford district	£125,000	£35,714	3.2	£137,500

Table 3.13b Affordability of owner occupation by sub-area Median price and income

Sub-Area	Actual median price 2025	2025-26 gross annual income (2 x living wage)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple (assumes 10% deposit)
Bingley and Shipley	£230,000	£47,619	4.3	£183,333
City Central	£120,000	£47,619	2.3	£183,333
City North East	£180,000	£47,619	3.4	£183,333
City South	£149,000	£47,619	2.8	£183,333
City West	£170,000	£47,619	3.2	£183,333
Keighley and Worth Valley	£172,750	£47,619	3.3	£183,333
Wharfedale	£315,000	£47,619	6.0	£183,333
Bradford district	£178,000	£47,619	3.4	£183,333

Sources: Land Registry © Crown copyright 2025, household income based on 2025/26 living wage

Table 3.13c Affordability of owner occupation by Parish/Town Council area LQ price and income

Parish/Town Council area	Actual LQ price 2025	2025-26 gross annual income (1.5 x living wage)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple (assumes 10% deposit)
Addingham Parish Council	£310,000	£35,714	7.8	£137,500
Baildon Town Council	£181,125	£35,714	4.6	£137,500
Bingley Town Council	£159,500	£35,714	4.0	£137,500
Bradford Trident Community Council	£80,000	£35,714	2.0	£137,500
Burley Parish Council	£304,000	£35,714	7.7	£137,500
Clayton Parish Council	£129,975	£35,714	3.3	£137,500
Cullingworth Parish Council	£190,000	£35,714	4.8	£137,500
Denholme Town Council	£113,000	£35,714	2.8	£137,500
Harden Village Council	£183,000	£35,714	4.6	£137,500
Haworth, Cross Roads and Stanbury Parish Council	£144,250	£35,714	3.6	£137,500
Ilkley Town Council	£269,400	£35,714	6.8	£137,500
Keighley Town Council	£120,000	£35,714	3.0	£137,500
Menston Parish Council	£277,500	£35,714	7.0	£137,500
Oxenhope Village Council	£149,995	£35,714	3.8	£137,500
Sandy Lane Parish Council	£128,000	£35,714	3.2	£137,500
Shipley Town Council	£167,500	£35,714	4.2	£137,500
Steeton with Eastburn Parish Council	£175,000	£35,714	4.4	£137,500
Wilsden Parish Council	£182,000	£35,714	4.6	£137,500
Wrose Parish Council	£173,975	£35,714	4.4	£137,500

Table 3.13d Affordability of owner occupation by Parish/Town Council area median price and income

Parish/Town Council area	Actual median price 2025	2025-26 gross annual income (2 x living wage)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple (assumes 10% deposit)
Addingham Parish Council	£362,000	£47,619	6.8	£183,333
Baildon Town Council	£273,750	£47,619	5.2	£183,333
Bingley Town Council	£208,750	£47,619	3.9	£183,333
Bradford Trident Community Council	£104,500	£47,619	2.0	£183,333
Burley Parish Council	£419,000	£47,619	7.9	£183,333
Clayton Parish Council	£170,000	£47,619	3.2	£183,333
Cullingworth Parish Council	£269,500	£47,619	5.1	£183,333
Denholme Town Council	£176,250	£47,619	3.3	£183,333
Harden Village Council	£220,000	£47,619	4.2	£183,333
Haworth, Cross Roads and Stanbury Parish Council	£186,500	£47,619	3.5	£183,333
Ilkley Town Council	£355,000	£47,619	6.7	£183,333
Keighley Town Council	£168,998	£47,619	3.2	£183,333
Menston Parish Council	£356,568	£47,619	6.7	£183,333
Oxenhope Village Council	£207,500	£47,619	3.9	£183,333
Sandy Lane Parish Council	£186,250	£47,619	3.5	£183,333
Shipley Town Council	£215,000	£47,619	4.1	£183,333
Steeton with Eastburn Parish Council	£240,000	£47,619	4.5	£183,333
Wilsden Parish Council	£245,000	£47,619	4.6	£183,333
Wrose Parish Council	£195,000	£47,619	3.7	£183,333

Sources: Land Registry © Crown copyright 2025, household income based on 2025/26 living wage

Affordability of prices and rents to selected key workers and households on minimum/living wages

- 3.37 The extent to which district-wide open-market rents are affordable to selected key workers and households on minimum and living wages is explored in Table 3.14. Several key workers on entry-level or lower-paid grades, including nurses at Bands 1 and 3, trainee fire officers and unqualified teachers, would need to spend more than 30% of their gross income on the median rent. The proportion is highest for unqualified teachers, at 40.2%. Single households on minimum or living wages are also under significant pressure, with the median rent requiring 38.2% of gross income for those aged 21 and over and 46.6% for those aged 18 to 20. Affordability improves for higher-paid key workers and households with more than one earner, particularly at lower-quartile rent levels. For households comprising two working adults, the median rent represents 19.1% of income for those aged 21 and over and 23.3% for those aged 18 to 20.
- 3.38 Table 3.15 compares the income multiples required to access lower quartile and median market sale, shared ownership and discounted home ownership options across Bradford, based on household survey incomes, ASHE earnings, selected key-worker salaries and households on minimum or living wages. Lower quartile market purchase is within the 3.5 times income benchmark for households on median or average incomes, some higher-paid key workers and most two-earner households, but remains unaffordable for households on lower quartile incomes, many lower-paid key workers and single households on minimum or living wages. Median market purchase exceeds the 3.5 times income benchmark for almost all groups shown, requiring multiples of up to 8.2 times income.
- 3.39 Shared ownership generally provides a more accessible route to ownership, with 10% and 25% shares falling within the benchmark for all income groups shown, while a 50% share remains unaffordable for some of the lowest-income households. Discounted home ownership improves affordability compared with full market purchase, but discounts of between 20% and 30% are insufficient to bring ownership within reach of many lower-income and single-earner households. This indicates that intermediate products can widen access to home ownership, although affordability remains dependent on household income, the equity share or discount available and the ability to provide a deposit.

Table 3.14 Incomes of key workers and households on minimum/living wage and rental affordability**Police officer**

Income/Occupation/ Wage	Gross household income 2025/26 (Annual £)	Gross household income 2025/26 (Monthly £)	LQ Rent Percentage income spent (Monthly £)	Median Rent Percentage income spent (Monthly £)	LQ Rent (Monthly £)	Median Rent (Monthly £)
Pay Point 2	£32,472	£2,706	24.0	28.0	£650	£758
Pay Point 4	£35,106	£2,926	22.2	25.9	£650	£758

Nurse

Income/Occupation/ Wage	Gross household income 2025/26 (Annual £)	Gross household income 2025/26 (Monthly £)	LQ Rent Percentage income spent (Monthly £)	Median Rent Percentage income spent (Monthly £)	LQ Rent (Monthly £)	Median Rent (Monthly £)
Band 1	£24,464	£2,039	31.9	37.2	£650	£758
Band 3	£24,938	£2,078	31.3	36.5	£650	£758
Band 5	£31,048	£2,587	25.1	29.3	£650	£758

Fire officer

Income/Occupation/ Wage	Gross household income 2025/26 (Annual £)	Gross household income 2025/26 (Monthly £)	LQ Rent Percentage income spent (Monthly £)	Median Rent Percentage income spent (Monthly £)	LQ Rent (Monthly £)	Median Rent (Monthly £)
Trainee	£29,169	£2,431	26.7	31.2	£650	£758
Competent	£38,881	£3,240	20.1	23.4	£650	£758

Teacher

Income/Occupation/ Wage	Gross household income 2025/26 (Annual £)	Gross household income 2025/26 (Monthly £)	LQ Rent Percentage income spent (Monthly £)	Median Rent Percentage income spent (Monthly £)	LQ Rent (Monthly £)	Median Rent (Monthly £)
Unqualified (min)	£22,601	£1,883	34.5	40.2	£650	£758
Main pay range (min)	£32,916	£2,743	23.7	27.6	£650	£758

Minimum/Living Wage age 21 or over

Income/Occupation/ Wage	Gross household income 2025/26 (Annual £)	Gross household income 2025/26 (Monthly £)	LQ Rent Percentage income spent (Monthly £)	Median Rent Percentage income spent (Monthly £)	LQ Rent (Monthly £)	Median Rent (Monthly £)
Single household	£23,810	£1,984	32.8	38.2	£650	£758
1xFull-time, 1xPart-time	£35,714	£2,976	21.8	25.5	£650	£758
Two working adults	£47,619	£3,968	16.4	19.1	£650	£758

Minimum/Living Wage age between 18 and 20

Income/Occupation/ Wage	Gross household income 2025/26 (Annual £)	Gross household income 2025/26 (Monthly £)	LQ Rent Percentage income spent (Monthly £)	Median Rent Percentage income spent (Monthly £)	LQ Rent (Monthly £)	Median Rent (Monthly £)
Single household	£19,500	£1,625	40.0	46.6	£650	£758
1xFull-time, 1xPart-time	£29,250	£2,438	26.7	31.1	£650	£758
Two working adults	£39,000	£3,250	20.0	23.3	£650	£758

Table 3.15a Open market property prices: Bradford

Property Prices	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Price>>	£125,000	£178,000	£89,000	£44,500	£17,800	£124,600	£133,500	£142,400
Price after deposit/loan>>	£112,500	£160,200	£80,100	£42,275	£16,910	£112,140	£120,150	£128,160

Table 3.15b Ratio of house price to income: Bradford

Data source for income calculation	Income level	Gross household income 2025/26	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Re-weighted Household Survey – Household Income	LQ income	£18,221	6.2	8.8	4.4	2.3	0.9	6.2	6.6	7.0
Re-weighted Household Survey – Household Income	Median income	£35,040	3.2	4.6	2.3	1.2	0.5	3.2	3.4	3.7
Re-weighted Household Survey – Household Income	Average income	£41,803	2.7	3.8	1.9	1.0	0.4	2.7	2.9	3.1
ONS Annual Survey of Hours and Earnings	ASHE LQ	£26,475	4.2	6.1	3.0	1.6	0.6	4.2	4.5	4.8
ONS Annual Survey of Hours and Earnings	ASHE Median	£33,526	3.4	4.8	2.4	1.3	0.5	3.3	3.6	3.8
ONS Annual Survey of Hours and Earnings	ASHE Average	£40,441	2.8	4.0	2.0	1.0	0.4	2.8	3.0	3.2

Table 3.15c Ratio of house price to income selected key workers: Bradford

Police officer	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Pay Point 2	£32,472	3.5	4.9	2.5	1.3	0.5	3.5	3.7	3.9
Pay Point 4	£35,106	3.2	4.6	2.3	1.2	0.5	3.2	3.4	3.7
Nurse	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Band 1	£24,464	4.6	6.5	3.3	1.7	0.7	4.6	4.9	5.2
Band 3	£24,938	4.5	6.4	3.2	1.7	0.7	4.5	4.8	5.1
Band 5	£31,048	3.6	5.2	2.6	1.4	0.5	3.6	3.9	4.1
Fire officer	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Trainee	£29,169	3.9	5.5	2.7	1.4	0.6	3.8	4.1	4.4
Competent	£38,881	2.9	4.1	2.1	1.1	0.4	2.9	3.1	3.3
Teacher	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Unqualified (min)	£22,601	5.0	7.1	3.5	1.9	0.7	5.0	5.3	5.7
Main pay range (min)	£32,916	3.4	4.9	2.4	1.3	0.5	3.4	3.7	3.9

Table 3.15d Ratio of house price to income of households on minimum/living wage: Bradford

Minimum/Living Wage	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Single household (21 and over)	£23,810	4.7	6.7	3.4	1.8	0.7	4.7	5.0	5.4
1xFull-time, 1xPart-time	£35,714	3.2	4.5	2.2	1.2	0.5	3.1	3.4	3.6
Two working adults	£47,619	2.4	3.4	1.7	0.9	0.4	2.4	2.5	2.7
Single household (18-20)	£19,500	5.8	8.2	4.1	2.2	0.9	5.8	6.2	6.6
1xFull-time, 1xPart-time	£29,250	3.8	5.5	2.7	1.4	0.6	3.8	4.1	4.4
Two working adults	£39,000	2.9	4.1	2.1	1.1	0.4	2.9	3.1	3.3

Conclusion

- 3.40 In 2025, lower quartile house prices were £125,000 and median prices were £178,000 across Bradford. While prices remain below England, Yorkshire & The Humber and West Yorkshire overall, they have increased substantially over time, with median prices rising by 265.8% since 2000 and lower quartile prices by 285.3%. Spatially, the lowest prices are concentrated in City Central and the surrounding urban core, while higher prices are found in Wharfedale, Bingley and Shipley and more rural and village locations.
- 3.41 Private rents have also increased significantly. By 2025, lower quartile rents across Bradford were £650 per month and median rents were £758 per month, representing increases of 62.9% and 60.6% respectively since 2010. Lower rents are concentrated in City Central and Keighley and Worth Valley, while higher rents are more evident in Wharfedale and the more suburban and village parts of the district, including parts of Bingley and Shipley.
- 3.42 The relative affordability of renting and buying was explored at district, sub-area and neighbourhood planning area level. Across Bradford, the minimum income required for entry-level/lower quartile renting is around £31,200, while the minimum income required to buy an entry-level/lower quartile property is approximately £32,143, assuming a 10% deposit. This indicates that both renting and buying present affordability pressures, with access to owner occupation particularly constrained for households without savings for a deposit.
- 3.43 Analysis of genuinely affordable housing indicates that lower quartile private rents are generally within affordable levels for households on indicative lower incomes at district level. District-wide, households on indicative lower incomes would need to spend around 21.8% of income on lower quartile rents, rising to 28.5% in Wharfedale. Median rents require 19.1% of income district-wide, although affordability pressures remain in higher-cost locations, particularly Wharfedale and, at neighbourhood planning area level, Addingham, Burley, Ilkley and Oxenhope.
- 3.44 For owner occupation, district-wide lower quartile prices equate to around 3.2x indicative lower incomes and median prices equate to around 3.4x indicative median incomes. Affordability pressures are greatest in Wharfedale and Bingley and Shipley, with the highest neighbourhood-level income multiples in Addingham, Burley, Menston and Ilkley. City Central and Bradford Trident remain comparatively more affordable.
- 3.45 Specific analysis of the affordability of rents and prices for key workers and households on minimum/living wages shows that private renting is generally unaffordable for many single earners and lower-paid workers. Entry-level NHS workers, unqualified teachers, trainee fire officers and younger minimum wage households would typically need to spend over 30% of income on rent, with some groups spending over 40%, particularly at median rent levels. Single households on minimum/living wage would need to spend around 32.8% to 40.0% of income on lower quartile rents.
- 3.46 In terms of tenure options, social rent remains the most affordable option. Households on lower quartile incomes can generally afford social rent and

shared ownership at a 10% share, while households on median incomes may be able to access a wider range of options including shared ownership at lower equity shares, affordable rent, lower quartile market rent, discounted home ownership with a 30% discount and lower quartile market sale. However, shared ownership at a 50% share, discounted home ownership with lower levels of discount, market rent at median and average levels, and market sale at median and average prices remain at or above the limits of affordability for many households, particularly where deposits are also required.

- 3.47 Using the evidence presented in this chapter, it is possible to establish what would be genuinely affordable rent and purchase prices across Bradford (Table 3.16). This is based on local incomes and assumes that no more than 25% of income is spent on rent and a household income multiple of 3.5x is applied when testing the affordability of buying. These benchmarks indicate that, at district level, rents affordable to households on lower quartile incomes are around £380 per month, rising to £730 per month for households on median incomes. Genuinely affordable purchase prices are around £70,150 for households on lower quartile incomes and £134,903 for households on median incomes. These benchmarks provide a clear framework for assessing the extent to which new housing provision meets local affordability needs.

Table 3.16a Genuinely affordable rents and purchase prices by sub-area

Sub-Area	Rents affordable on LQ incomes (based on 25% of income)	Rents affordable on median incomes (based on 25% of income)	Purchase affordable on LQ incomes (3.5x income multiple)	Purchase (3.5x median income multiple)
Bingley and Shipley	£321	£993	£59,357	£183,468
City Central	£263	£380	£48,565	£70,150
City North East	£438	£730	£80,942	£134,903
City South	£321	£555	£59,357	£102,526
City West	£496	£730	£91,734	£134,903
Keighley and Worth Valley	£321	£730	£59,357	£134,903
Wharfedale	£496	£730	£91,734	£134,903
Bradford Metropolitan District	£380	£730	£70,150	£134,903

Income Source: Re-weighted HH Survey

Table 3.16b Genuinely affordable rents and purchase prices by Parish/Town Council area

Parish/Town Council Area	Rents affordable on LQ incomes (based on 25% of income)	Rents affordable on median incomes (based on 25% of income)	Purchase affordable on LQ incomes (3.5x income multiple)	Purchase (3.5x median income multiple)
Addingham Parish Council	£496	£496	£91,734	£91,734
Baildon Town Council	£321	£730	£59,357	£134,903
Bingley Town Council	£730	£1,343	£134,903	£248,221
Bradford Trident Community Council	£1,343	£1,343	£248,221	£248,221
Burley Parish Council	£730	£730	£134,903	£134,903
Clayton Parish Council	£496	£730	£91,734	£134,903
Cullingworth Parish Council	£730	£993	£134,903	£183,468
Denholme Town Council	£730	£1,343	£134,903	£248,221
Harden Village Council	£730	£1,460	£134,903	£269,806
Haworth, Cross Roads and Stanbury Parish Council	£204	£321	£37,773	£59,357
Ilkley Town Council	£438	£993	£80,942	£183,468
Keighley Town Council	£380	£730	£70,150	£134,903
Menston Parish Council	£438	£438	£80,942	£80,942
Oxenhope Village Council	£555	£1,168	£102,526	£215,845
Sandy Lane Parish Council	£496	£496	£91,734	£91,734
Shipley Town Council	£263	£1,343	£48,565	£248,221
Steeton with Eastburn Parish Council	£993	£993	£183,468	£183,468
Wilsden Parish Council	£993	£1,460	£183,468	£269,806
Wrose Parish Council	£496	£730	£91,734	£134,903

4. The needs of different groups

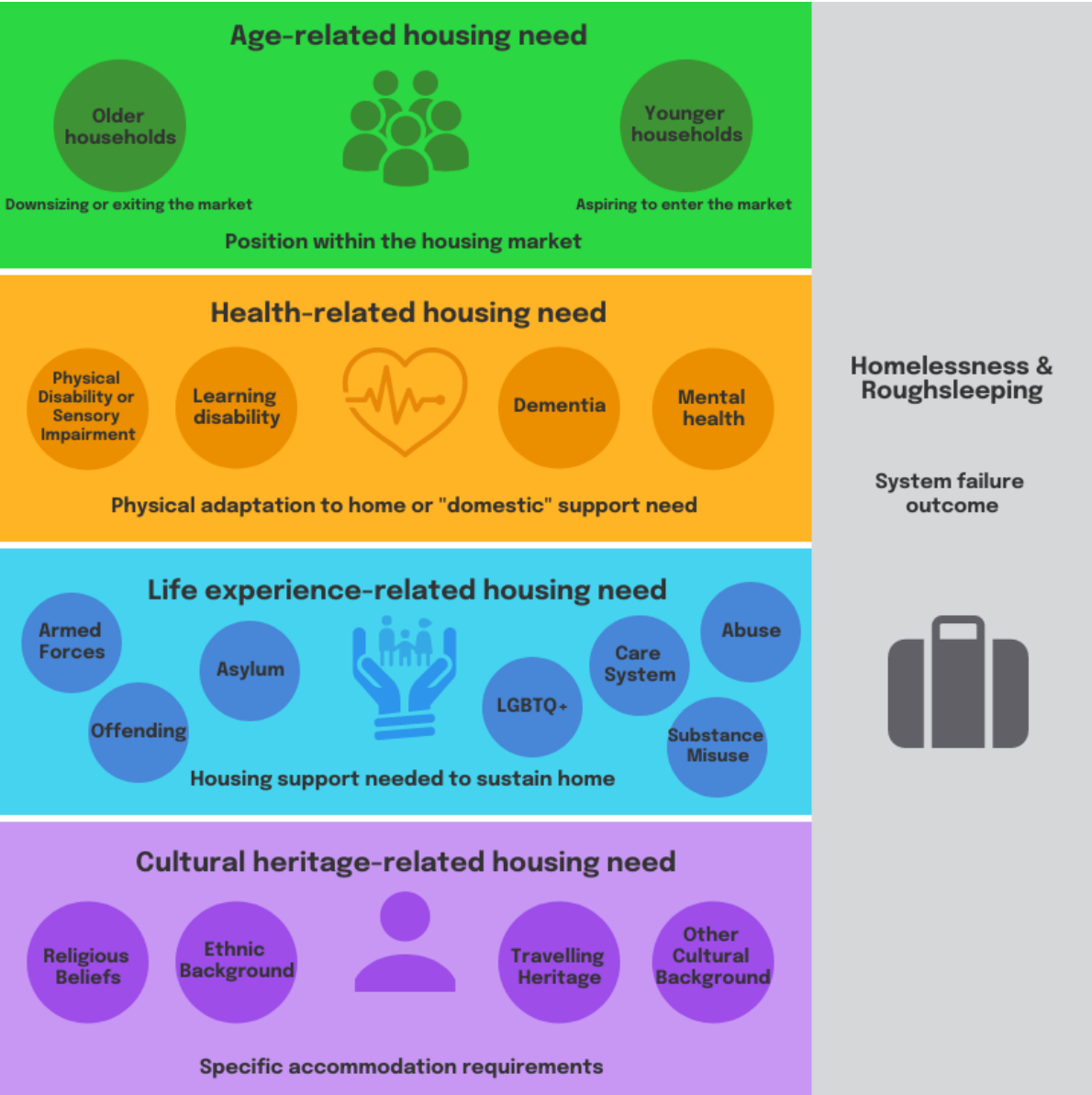
Introduction

4.1 Paragraph 63 of the NPPF refers to housing needs for different groups in the community and these fall into two broad groups: housing for people with additional needs and housing for specific household types.

Housing for people with additional needs

4.2 These groups include older people and accommodation for people with disabilities which are further sub-divided into those with health-related and life-experience related needs as summarised in Figure 4.1.

Figure 4.1 Establishing need associated with age, health and life experience



- 4.3 The evidence base relating to additional needs groups has been established based around these broad principles:
- people with additional needs are generally accommodated in mainstream housing and provided with care and support when needed;
 - some people will have complex and multiple needs and therefore may fall into several different categories of need;
 - some people require long-term accommodation to provide support for ongoing needs; and some require short-term supported housing which aims to support people for a period of time before moving on/back into mainstream housing; and
 - most people with additional needs will not need specialist supported housing but they may need adaptations to their homes and/or care and support provided in other ways.

Policy context

- 4.4 It is helpful to restate the general policy context which was set out in Chapter 1. The Council's approach to accommodation for people with care and support needs is set by Home First, the strategic vision of its Department of Health and Wellbeing. Home First holds that, where possible, people 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 and friends and be active members of their local community. The vision is organised around three themes, Home, Health and Happiness, and it applies across public health, environmental health and adult social care. The Adult Social Care Market Position Statement 2025-2027 commits the Council to supporting people to live well at home and in their communities for as long as possible, happy, healthy, at home, and organises its market overview around that principle. The practical consequence for this assessment is that the Council's stated preference is for Extra Care and independent accommodation with support, in place of any expansion of traditional residential care.

Home First

- 4.5 Home First is delivered through a set of services which relate to a range of needs evidenced in this chapter. Table 4.1 sets out a series of mechanisms which can support the vision of Home First: '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'. The implication for the housing evidence is that the accessibility and adaptability of mainstream stock is not a separate topic from specialist accommodation need.

Table 4.1 Home First mechanisms and housing

Mechanism	What it is, and the housing implication
Reablement	The Bradford Enablement Support Team provides short term support of up to six weeks to restore independence, with BEST-Plus working to enablement goals monitored by therapists. Reablement only works where the home can be made safe and workable, which puts level access, bathroom configuration and space for equipment on the critical path.
Discharge to assess	The Home First Assessment Support Team, H-FAST, provides up to four days of rapid community based support and assessment after hospital discharge, so that assessment happens in the person's own environment. Where the home cannot support this, the alternative is a care home placement for assessment, which is the outcome the model exists to avoid.
Intermediate care	120 intermediate care beds across Council residential homes, of which 40 serve the Airedale, Wharfedale and Craven area, together with a purpose built intermediate care hub providing rehabilitation, assessment and respite alongside attached GP services.
Adaptations and equipment	Occupational therapy assessment, home from hospital visits and equipment installation are the vision's principal means of keeping people at home after a health event.
Assistive technology	Telecare with a mobile response service, used in the vision's own worked example as the alternative to a move.
Choice and control	Direct Payments and Individual Service Funds, allocated through the Resource Allocation System. These shape the demand side of supported living, since they allow people to commission their own arrangements in ordinary housing.

The implication for the housing evidence is that the accessibility and adaptability of mainstream stock is not a separate topic from specialist accommodation need.

Age-related housing need

- 4.6 Age-related housing need relates to the needs of specific age groups in the housing market due to life events and the impact this has on the need for dwellings of particular sizes/types and affordability. For older households this includes 'rightsizing' and adaptation of existing dwellings. For younger households, affordability is a particular concern, and this has been considered elsewhere in the report. For this section we therefore focus upon the needs of older persons for particular unit types.

Housing for older people

- 4.7 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.'**

- 4.8 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.
- 4.9 PPG notes that **‘plan-making authorities will need to count housing provided for older people against their housing requirement’** (source: PPG June 2019 Paragraph: 016 Reference ID: 63-016-20190626).
- 4.10 The Council's Home First approach prioritises supporting older people to remain in their own homes and communities, and its stated preference is for Extra Care and independent accommodation over any expansion of traditional residential care. Home support is the principal means by which this is delivered. An average of 29,000 hours a week were commissioned in 2024-25 at approximately £41.0m a year, with 92% of that care delivered to older people, through 28 providers operating across 23 localities. Contracts run to October 2030, with a full service review in spring 2029 and innovation pilots on outcome focused support, delegated health tasks and technology enabled care.
- 4.11 The scale of that commitment is the context for the specialist accommodation figures that follow. Almost all of the Council's older person care is delivered into ordinary housing, and the condition of that housing therefore determines how far the approach can be sustained. The JSNA housing and health chapter records that energy efficiency is the most common home improvement need among people aged over 65, with insulation at 22.1%, heating at 21.8% and double glazing at 15.6%, and that 24.9% of the district's homes fall below the Decent Homes Standard.
- 4.12 Over the period 2025 to 2043 the number of people aged 65 and over is expected to increase by 26.7%. Over the same period, the number of households where the Household Reference Person is aged 65 or over is expected to increase by 17,445, equivalent to 29.8%.
- 4.13 The Housing Strategy 2020-2030 records that traditional forms of housing for older people may not be meeting needs, as older people are saying they want to stay in their own homes. The re-weighted Household Survey indicates that the largest proportion of older households, 81.8%, want to continue living in their current home with help and support when needed, such as home visits or a call-for-help alarm (Table 4.2). This represents a clear majority and is consistent with the Council's commissioning direction. The survey also indicates interest in a range of other housing options, including buying a dwelling on the open market (10.7%), renting from the council (1.5%) or a housing association (2.1%), sheltered accommodation to buy (8.4%) or rent (13.2%), Extra Care housing to buy (3.4%) or rent (11.0%), residential nursing

or care home provision (8.6%) and co-housing (7.1%). As respondents could identify more than one option, these figures should be interpreted as preferences rather than mutually exclusive choices. Overall, the findings point to the need for a balanced approach which supports older households to remain in their existing homes where appropriate, while also providing a range of attractive, accessible and specialist housing options for those who may wish or need to move.

Table 4.2 Older persons' housing preferences by age group

Housing option	65-74 (%)	75-84 (%)	85+ (%)	All 65+ (%)
Continue to live in current home with support when needed (e.g. home visits, 'call for help' alarm)	77.9%	88.8%	83.0%	81.8%
Buying a dwelling on the open market	13.2%	10.2%	0.0%	10.7%
Rent a dwelling from a private landlord	1.4%	0.1%	0.0%	0.9%
Rent from housing association	3.4%	0.5%	0.0%	2.1%
Rent from the council	2.5%	0.1%	0.0%	1.5%
Sheltered accommodation - To rent	10.4%	24.1%	0.0%	13.2%
Sheltered accommodation - To buy	6.1%	16.4%	0.0%	8.4%
Sheltered accommodation - Part rent/buy (shared ownership)	1.2%	9.6%	2.9%	3.9%
Extra Care housing - To rent	9.0%	19.3%	0.0%	11.0%
Extra Care housing - To buy	1.3%	8.8%	0.0%	3.4%
Extra Care housing - Part rent/buy (shared ownership)	5.0%	5.2%	0.0%	4.4%
Supported housing for people with learning disabilities and autism	0.0%	0.0%	0.0%	0.0%
Supported housing for mental health conditions	1.2%	0.0%	0.0%	0.7%
Residential nursing/care home	0.0%	21.8%	17.6%	8.6%
Co-housing - your own home in a small community which shares facilities (e.g. laundry) and activities	8.5%	7.3%	0.0%	7.1%
Go to live with children or other relatives/friends	5.4%	6.3%	0.9%	5.1%
Other	5.8%	1.1%	0.0%	3.7%
Base (total households responding)	8,820	4,495	1,851	15,165

Source: re-weighted household survey

- 4.14 The re-weighted Household Survey indicates that 61.7% of older households expect to downsize by moving to a smaller property, while 33.7% expect to remain in similar-sized accommodation and 4.7% expect to upsize to a larger property (Table 4.3). Aspirations follow a broadly similar pattern, with 60.4% aspiring to downsize, although a higher proportion, 14.7%, aspire to upsize compared with the 4.7% who expect to do so. Overall, the data suggests that demand from older households is likely to be strongest for smaller dwellings, but that a range of dwelling sizes will still be required to reflect households expecting or aspiring to remain in similar-sized accommodation or move to larger homes.

Table 4.3 Future housing choices of older households (rightsizing)

Housing choice	Aspiration (%)	Expectation (%)
Downsizing (moving to a smaller property)	60.4%	61.7%
Staying same	25.0%	33.7%
Upsizing (moving to larger property)	14.7%	4.7%
Total	100.0%	100.0%
Base (households responding)	7,864	7,864

Source: re-weighted household survey

Future need for specialist older person accommodation and residential care provision

- 4.15 Across Bradford, the latest data suggest there are around 11,212 units and bedspaces of specialist older persons accommodation, comprising 6,630 specialist older persons units in the C3 planning use class, 3,773 residential care bedspaces in the C2 planning use class, and 809 Extra Care units or bedspaces across the C2 and C3 planning use classes. Map 4.1 and Table 4.4 show the current provision of older persons accommodation across the district, using data provided by the Elderly Accommodation Counsel (EAC).
- 4.16 Extra Care provision comprises 16 schemes offering 809 units of one and two bedroom flats, with Council nomination rights on 9 of the 16 schemes. Occupancy runs consistently at around 98%. Contracts run to March 2030 with an option to extend to March 2031.

Table 4.4 Categories of older person accommodation

Category (and planning use category)	Current number of C3 units/ C2 bedspaces	Description
Age-exclusive housing (C3)	1,396	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. 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.

Category (and planning use category)	Current number of C3 units/ C2 bedspaces	Description
Care homes (C2)	2,038	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. 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.
Care home with nursing (C2)	1,735	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 (C3)	0	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 (C3)	3,931 (S) 1,230 (R)	EAC definition: Sheltered housing (S) 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 (R) means housing developments of a similar type to sheltered housing, but built for sale, usually on a leasehold basis. The term sheltered housing is now largely superseded by retirement housing. 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.

Category (and planning use category)	Current number of C3 units/ C2 bedspaces	Description
Extra Care housing (C2)	809	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 is also known as very sheltered housing, assisted living, or simply 's '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. 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. Note Extra Care can also provide accommodation for people with additional needs who are not older people
or housing with care (C3)	73	
Total	11,212	

Source: EAC data 2024

- 4.17 This SHMA will help provide evidence of the need for different accommodation options and support needs. Given the ageing of the population, the need for specialist older person accommodation is expected to increase.
- 4.18 Table 4.5 sets out an assessment of need for different types of older persons accommodation based on Supported Housing for Older People (SHOP) metrics provided by the Housing Learning and Information Exchange (Housing LIN) and supplementary data from the Council's Market Position Statement. This establishes:
- A small additional need to 2043 for 104 C2 residential care bedspaces. This is different to the MPS which states that additional beds are still not a requirement at this time and that it does not support further builds or

openings, with new placements into residential care having fallen 41%, from 778 in 2022-23 to 462 in 2024-25. This remains an appropriate shorter-term position but the analysis in Table 4.5 takes account of demographic change over a longer time horizon which suggests a small increase in need for bedspaces.

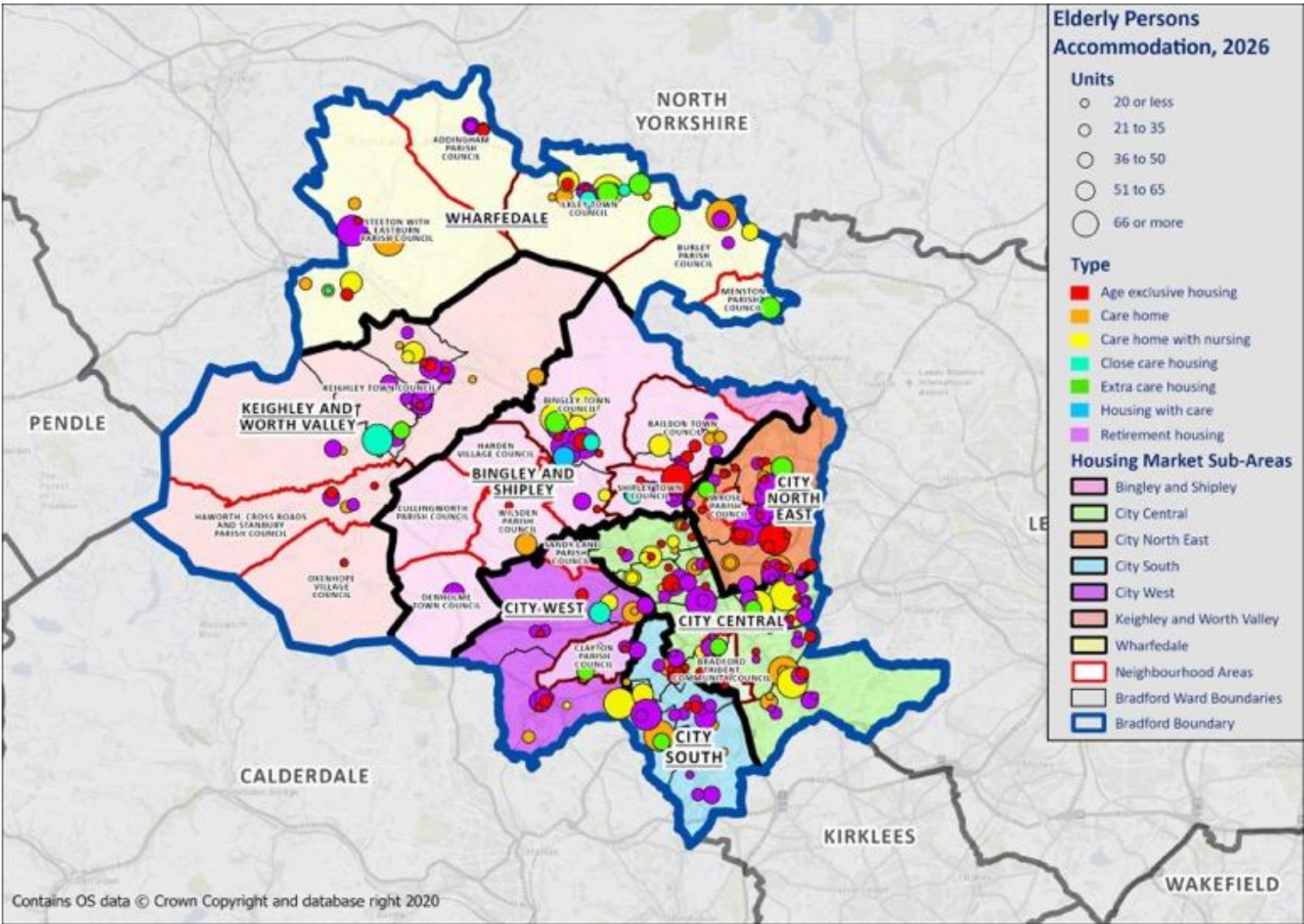
- A need for an additional 1,875 additional C2/C3 Extra Care bedspaces to 2043. This compares with the MPS figure of around 1,020 by 2045 and the JSNA reporting a need for 1,740 by 2041. All three sources agree that Extra Care is the priority and that it is undersupplied. They differ on scale, and the difference is one of measure: the Council's figure reflects commissioning intentions and deliverability over a defined contract horizon, while the assessment and JSNA figures are demographic projections to a plan period end date. The conclusion this assessment draws is that Extra Care need is at minimum the 720 units the Council itself identifies, and on the demographic modelling considerably greater, and that the Local Plan should plan for the upper part of that range because it is the form of provision the Council intends to commission
 - a need for an additional 5,298 C3 specialist older person dwelling units by 2043.
- 4.19 The table also identifies 2,871 housing-based dementia-friendly older persons accommodation units, recognising that some schemes provide dementia-friendly accommodation.
- 4.20 Note that the analysis in Table 4.5 is based on demographic change and applying demand metrics using the Housing LIN SHOP tool. It may not sufficiently reflect the impact of Home First, particularly on the overall need for C3 specialist older person dwellings. Within this context, the MPS states that:
- The Council's Happy, Healthy and at Home approach prioritises supporting people to remain in their own homes and communities, and its stated preference is for Extra Care and independent accommodation over expansion of traditional residential care.
 - Home support is the principal means of delivering this: an average of 29,000 hours a week were commissioned in 2024-25 at approximately £41.0m a year, with 92% of that care delivered to older people, through 28 providers across 23 localities at an hourly rate of £25.28.
 - Contracts run to October 2030, with a full service review in spring 2029 and innovation pilots on outcome-focused support, delegated health tasks and technology-enabled care.

Senior cohousing communities

- 4.21 Senior cohousing 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.'

- 4.22 This option should be considered by the council as part of a diverse range of accommodation for older people. The re-weighted household survey identified a total of 97 households interested in co-housing, with interest in a range of dwelling sizes including 2-bedroom properties (56.5%) and 3-bedroom properties (43.5%). No interest was recorded in 1-bedroom properties.

Map 4.1 Current older persons accommodation across Bradford



Source: Elderly Accommodation Counsel 2025

Map 4.1 Tabulated data - Current older persons accommodation across Bradford

NAME	TYPE	ADDRESS	Number of Units
Abbey Court	Retirement Housing	Stallabrass Street, off Hind Street, White Abbey, Bradford, West Yorkshire, BD8 8EF	69 flats. Built in 1981. Sizes studio, 1 bedroom, 2 bedroom. Includes wheelchair standard properties.
Abbeysdale	Care Home	Grove Road, Ilkley LS29 9QE	This home accommodates 36 residents in 14 single and 3 shared rooms.
Abbeyfield Court	Age Exclusive Housing	Riddings Road, Ilkley, West Yorkshire, LS29 9TJ	13 flats. Built in 2014. Sizes 1 bedroom, 2 bedroom.
Abbeyfield Grove House	Care Home	12 Riddings Road, Ilkley, West Yorkshire LS29 9BF	This home accommodates 16 residents in 16 single rooms (16 en suite). It was purpose built in 2003 and has a garden.
Abbeyfield Lodge	Age Exclusive Housing	Back Parish Ghyll Road, Ilkley, West Yorkshire, LS29 9NU	5 flats. Built in 2015. Sizes 1 bedroom, 2 bedroom.
Acorn Nursing Home	Care Home With Nursing	46-48 All Saints Road, Bradford BD5 0NJ	This home accommodates 34 residents in 21 single and 6 shared rooms (2 en suite). Facilities are available for family or friends to stay overnight.
AE Briggs Almshouses	Age Exclusive Housing	Abb Scott Lane, Low Moor, Bradford, West Yorkshire, BD12 0TT	5 properties.
Aire Valley Court	Housing-With-Care	Beech Street, Bingley, West Yorkshire, BD16 1HR	65 flats. Built in 2003. Sizes 1 bedroom, 2 bedroom.
Alan Court	Age Exclusive Housing	Thornton, Bradford, West Yorkshire, BD13 3JU	16 flats. Built in 1995. Sizes 1 bedroom, 2 bedroom.
Albert Crescent	Retirement Housing	Queensbury, Bradford, West Yorkshire, BD13 1PE	16 bungalows. Built in 1952. Sizes 1 bedroom. Includes mobility standard properties.
Albion Street	Age Exclusive Housing	Queensbury, Bradford, West Yorkshire, BD13 2HA	8 bungalows. Built in 1938. Sizes 1 bedroom. Includes mobility standard properties.
Alexandra Villas	Retirement Housing / Close Care Housing	Crossbeck Road, Ilkley, West Yorkshire, LS29 9JP	5 bungalows. Built in 2007. Sizes 2 bedroom.
Allerton Park Care Center	Care Home With Nursing	39-41 Oaks Lane, Allerton, Bradford BD15 7RT	This home accommodates 50 residents. It was purpose built and has a garden. Overnight visitors can usually be accommodated.
Anchor Court	Retirement Housing	Jervaulx Crescent, Bradford, BD8 8JF	23 flats. Built in 1986. Sizes 1 bedroom, 2 bedroom. Includes mobility and wheelchair standard properties.
Anvil Court	Retirement Housing	Anvil Street, Bradford, BD8 7QW	43 flats. Built in 1986. Sizes 1 bedroom.
Aprilia Court	Retirement Housing	Hunters Park Avenue, Clayton, Bradford, West Yorkshire, BD14 6TE	30 flats. Built in 1978. Sizes 1 bedroom. Includes mobility standard properties.
Ashbourne Crescent	Retirement Housing	Queensbury, Bradford, West Yorkshire, BD13 2HN	63 bungalows. Built in 1958. Sizes 1 bedroom. Includes mobility standard properties.
Ashcroft Care Home	Care Home	Kelvin Way, Undercliffe, Bradford BD2 3EF	This home accommodates 66 residents in 66 single rooms (66 en suite). It was purpose built and has a garden. Overnight visitors can usually be accommodated.
Ashdown Close	Age Exclusive Housing	Wibsey, Bradford, West Yorkshire, BD6 1QJ	18 flats. Built in 1982. Sizes 1 bedroom.

NAME	TYPE	ADDRESS	Number of Units
Ashfield Court	Retirement Housing	Bingley, West Yorkshire, BD16 1DS	24 flats. Built in 1962. Sizes 1 bedroom.
Ashfield Road	Age Exclusive Housing	Leeds Road, Thackley, Bradford, West Yorkshire, BD10 9AG	18 flats. Built in 1982. Sizes 1 bedroom. Includes mobility standard properties.
Ashville Care Home	Care Home	58 Sandmoor Garth, Idle, Bradford BD10 8PN	This home accommodates 29 residents in 25 single and 2 shared rooms (16 en suite). It was purpose built and has a garden.
Audley Clevedon	Extra Care Housing	Ben Rhydding Drive, Ben Rhydding, Ilkley, West Yorkshire, LS29 8AQ	90 flats, houses. Built in 2009. Sizes 1 bedroom, 2 bedroom, 3 bedroom.
Aurelia House	Retirement Housing	Cunliffe Road, Manningham, Bradford, West Yorkshire, BD8 7BJ	23 flats. Built in 1978 and renovated in 2006. Sizes 1 bedroom. Includes mobility standard properties.
Averingcliffe Road / The Bank	Age Exclusive Housing	Bradford, West Yorkshire, BD10 9HE	20 flats. Built in 1980. Sizes 1 bedroom. Includes mobility standard properties.
Avery Tulip Court	Retirement Housing	Edward Turner Close, Low Moor, Bradford, West Yorkshire, BD12 0AT	47 flats, bungalows. Built in 1979 and renovated in 2016. Sizes studio, 1 bedroom, 2 bedroom. Includes mobility standard properties.
Aynholme Drive	Retirement Housing	Addingham, Ilkley, West Yorkshire, LS29 0NL	20 bungalows. Built in 1964. Sizes 1 bedroom.
Bank View / The Oval	Age Exclusive Housing	Baildon, West Yorkshire, BD17 7PA	29 bungalows. Sizes 1 bedroom. Includes mobility standard properties.
Baptist Fold	Age Exclusive Housing	Queensbury, Bradford, West Yorkshire, BD13 2AF	22 flats. Sizes 1 bedroom, 2 bedroom.
Beckfield	Care Home	70 Bolton Lane, Bradford BD2 4BN	This home accommodates 34 residents in 34 single rooms. Overnight visitors can usually be accommodated.
Bempton Court	Retirement Housing	Bempton Place, Great Horton, Bradford, West Yorkshire, BD7 3ED	37 flats. Built in 1985. Sizes 1 bedroom, 2 bedroom.
Bierley Court	Care Home	49a Bierley Lane, Dudley Hill, Bradford, West Yorkshire BD4 6AD	This home accommodates 40 residents in 40 single rooms (40 en suite). It was purpose built and has a garden.
Bingley Wingfield Nursing Home	Care Home / Care Home With Nursing	Oakridge Court, off Priestthorpe Road, Bingley BD16 4ED	This home accommodates 44 residents. It is a converted building with a garden.
Birkdale Close	Retirement Housing	Cullingworth, Bradford, West Yorkshire, BD13 5AG	24 bungalows. Built in 1970. Sizes 1 bedroom. Includes wheelchair standard properties.
Bobbin Mill Court	Age Exclusive Housing	Bobbin Mill, Steeton, Keighley, West Yorks, BD20 6PU	22 flats, bungalows. Built in 1989. Sizes 2 bedroom. Includes mobility and wheelchair standard properties.
Bolton Bridge Court	Retirement Housing	Bolton Bridge Road, Ilkley, West Yorkshire, LS29 9AA	18 flats. Built in 1979. Sizes 1 bedroom, 2 bedroom. Includes mobility and wheelchair standard properties.
Bowler Close	Retirement Housing	Low Moor, Bradford, West Yorkshire, BD12 0AP	36 flats. Built in 1979. Sizes 1 bedroom. Includes mobility standard properties.
Bracken Bank (1)	Retirement Housing	Central Avenue / Crescent View, Keighley, West Yorkshire, BD22 7BB	50 flats, bungalows. Built in 1960. Sizes 1 bedroom.
Brackenhall Court	Retirement Housing	Greenfield Lane, Great Horton, Bradford, West Yorkshire, BD7 4HL	21 flats. Built in 1980. Sizes studio, 1 bedroom, 2 bedroom. Includes wheelchair standard properties.

NAME	TYPE	ADDRESS	Number of Units
Bradford Tradesmens Homes	Retirement Housing	Lily Croft, Heaton Road, Manningham, Bradford, West Yorkshire, BD8 8QY	46 bungalows, houses. Built in 1870. Sizes 1 bedroom, 2 bedroom. Includes mobility standard properties.
Brendan Court	Age Exclusive Housing	Averingcliffe Road, Greengates, Bradford, West Yorkshire, BD10 9HQ	8 flats. Built in 1985. Sizes 1 bedroom. Includes mobility standard properties.
Brentwood Gardens	Retirement Housing	Odsal, Bradford, West Yorkshire, BD6 1JP	51 flats. Built in 1979. Sizes 1 bedroom. Includes mobility standard properties.
Bretton Court	Retirement Housing	The Crescent, Reeve Road West, Wibsey, Bradford, West Yorkshire, BD6 3TX	71 flats. Built in 1977. Sizes studio, 1 bedroom, 2 bedroom, 3 bedroom.
Brierdene	Retirement Housing	Bolton Road, Silsden, West Yorkshire, BD20 0QH	20 flats. Built in 1973. Sizes 1 bedroom.
Brigg and Foster Gardens	Retirement Housing	Broster Avenue, Keighley, West Yorkshire, BD22 6JH	38 bungalows. Built in 1937. Sizes 1 bedroom.
Britannia Care Home	Care Home	Girlington Road, Bradford BD8 9NU	This home accommodates 25 residents in 7 single and 9 shared rooms (25 en suite)
Brookfield Care Home	Care Home	8 Nab Wood Drive, Shipley BD18 4EJ	This home accommodates 40 residents in 36 single and 2 shared rooms (36 en suite).
Brunel Close	Age Exclusive Housing	Scotchman Road, Bradford, BD9 5BA	16 flats. Built in 1985. Sizes 1 bedroom. Includes mobility standard properties.
Brunel Gardens	Age Exclusive Housing	Montague Street, Bradford, BD5 9RP	28 flats. Sizes 1 bedroom, 2 bedroom.
Burley Hall Care Home	Care Home With Nursing	Cornmill Lane, Burley-in-Wharfedale, West Yorkshire LS29 7DP	This home accommodates 51 residents in 39 single and 3 shared rooms (42 en suite).
Busy Lane	Age Exclusive Housing	Shipley, West Yorkshire, BD18 1DX	6 bungalows. Built in 1932. Sizes 1 bedroom.
Butterfield Homes	Age Exclusive Housing	1 - 6 Harden Lane, Main Street, Wilsden, Bradford, West Yorkshire, BD15 0EU	6 houses.
Butterfield Homes	Age Exclusive Housing	Cottingley Moor Road, Cottingley, Bingley, West Yorkshire, BD16 1SD	6 houses.
Byram Court	Age Exclusive Housing	Shipleyfields Road, Shipley, Bradford, West Yorkshire, BD18 2DW	12 flats. Built in 1978. Sizes 1 bedroom. Includes mobility standard properties.
C E Sugden Almshouses	Age Exclusive Housing	Keighley Road, Bogthorn, Oakworth, Keighley, West Yorkshire, BD22 7EL	7 bungalows. Built in 1930 and renovated in 1993. Sizes 1 bedroom.
Carnegie Court	Retirement Housing	17 Springs Lane, Ilkley, West Yorkshire, LS29 8SN	50 flats. Built in 1999. Sizes 1 bedroom, 2 bedroom.
Chancery Court	Age Exclusive Housing	Tichbourne Road, West Bowling, Bradford, West Yorkshire, BD5 8DQ	22 flats. Built in 1981. Sizes 1 bedroom. Includes mobility standard properties.
Chanter House	Age Exclusive Housing	21 Town Street, Birkenshaw, Bradford, West Yorkshire, BD11 2HX	8 flats. Built in 2010. Sizes 1 bedroom.

NAME	TYPE	ADDRESS	Number of Units
Charles Edward Sugden	Age Exclusive Housing	Keighley Road, Bogthorn, Oakworth, Keighley, West Yorkshire, BD22 7EL	Tenure(s): Rent (social landlord)
Charlotte Court	Retirement Housing	Smith Road, Bradford, BD7 3NJ	34 flats. Built in 1991. Sizes 1 bedroom, 2 bedroom. Includes mobility and wheelchair standard properties.
Charnwood Close	Retirement Housing	Undercliffe, Bradford, West Yorkshire, BD2 3EG	38 flats. Built in 1985. Sizes 1 bedroom, 2 bedroom. Includes mobility standard properties.
Charnwood Road	Age Exclusive Housing	Undercliffe, Bradford, West Yorkshire, BD2 3EE	16 flats. Built in 1992. Sizes 1 bedroom. Includes mobility standard properties.
Chatham Street / Dover Street	Retirement Housing	Otley Road, Bradford, BD3 0JG	50 flats. Built in 1980. Sizes 1 bedroom.
Chatsworth Court	Retirement Housing	Birch Street, Gillington Road, Bradford, West Yorkshire, BD8 9LY	34 flats. Built in 1984. Sizes 1 bedroom. Includes wheelchair standard properties.
Chesterton Court	Extra Care Housing	Railway Road, Ilkley, West Yorkshire, LS29 8UW	58 flats. Built in 2017. Sizes 1 bedroom, 2 bedroom.
Chestnut Lodge	Care Home With Nursing	1 Shakespeare Close, Bradford, West Yorkshire BD3 9ES	This home accommodates 80 residents in 80 single rooms (80 en suite). It was purpose built and has a garden.
Cliffe Avenue	Age Exclusive Housing	Baildon, West Yorkshire, BD17 6PD	33 bungalows. Sizes 1 bedroom.
Cliffe Court	Age Exclusive Housing	Castle Road, Keighley, West Yorkshire, BD21 2SU	8 flats. Built in 1975. Sizes 1 bedroom, 2 bedroom.
Cliffe Vale	Care Home	228 Bradford Road, Shipley BD18 3AN	This home accommodates 27 residents in 19 single and 2 shared rooms.
Cloudsdale Avenue	Age Exclusive Housing	West Bowling, Bradford, West Yorkshire, BD5 7TE	12 flats. Built in 1991. Sizes 1 bedroom. Includes mobility standard properties.
Clough Street	Age Exclusive Housing	West Bowling, Bradford, West Yorkshire, BD5 8BG	12 flats. Built in 1982. Sizes 1 bedroom, 2 bedroom. Includes mobility standard properties.
Cooper House	Care Home With Nursing	80 Cooper Lane, Bradford, West Yorkshire BD6 3NJ	This home accommodates 80 residents in 80 single rooms (80 en suite)
Cottingley Hall Care Home	Care Home With Nursing	Bradford Road, Bingley, West Yorkshire BD16 1TX	This home accommodates 35 residents in 35 single rooms (35 en suite)
Croft House	Care Home	Main Road, Eastburn, Keighley BD20 7SJ	This home accommodates 29 residents in 29 single rooms (5 en suite).
Crossflatts	Retirement Housing	Crossflatts Village, Bingley, West Yorkshire, BD16 1AW	86 flats. Built in 1979. Sizes 1 bedroom, 2 bedroom.
Crossley House Care Home	Care Home	885 Thornton Road, Bradford BD8 0HH	This home accommodates 58 residents in 58 single rooms (58 en suite).
Currergate Mews	Retirement Housing / Close Care Housing	Skipton Road, Steeton, Keighley, West Yorkshire, BD20 6PE	14 houses. Built in 2007. Sizes 2 bedroom.
Currergate Nursing Home	Care Home With Nursing	Skipton Road, Steeton, Keighley BD20 6PE	This home accommodates 38 residents in 24 single and 10 shared rooms (29 en suite).

NAME	TYPE	ADDRESS	Number of Units
Daffels Wood Close	Retirement Housing	Bierley House Avenue, Bierley, Bradford, West Yorkshire, BD4 6EF	28 bungalows. Built in 1992. Sizes 2 bedroom.
Delph Hill	Retirement Housing	Garden Close & Laneside Close, Wyke, Bradford, West Yorkshire, BD12 8DJ	17 bungalows. Built in 1997. Sizes 2 bedroom. Includes mobility and wheelchair standard properties.
Derby Place	Retirement Housing	Leeds Road, Bradford, West Yorkshire, BD3 8PL	36 properties. Built in 1981. Sizes 1 bedroom.
Dove Court	Extra Care Housing	Bolton Street, Undercliffe, Bradford, West Yorkshire, BD3 0BJ	44 flats. Built in 2007. Sizes 1 bedroom, 2 bedroom.
Duchess Gardens Care Centre	Care Home With Nursing	Lady Lane, Bingley, West Yorkshire BD16 4UB	This home accommodates 131 residents in 119 single and 6 shared rooms (32 en suite). It is a converted building
Dulverton Grove	Age Exclusive Housing	Holmewood, Bradford, West Yorkshire, BD4 9EE	22 flats, bungalows, houses. Built in 1999. Sizes 1 bedroom, 2 bedroom.
Earlswood Gardens	Retirement Housing	Eden Close, Wyke, Bradford, West Yorkshire, BD12 9EZ	42 flats. Built in 1971. Sizes 1 bedroom. Includes mobility and wheelchair standard properties.
Eastwood Court	Age Exclusive Housing	Keighley, West Yorkshire, BD21 3TA	12 flats. Built in 1982. Sizes 1 bedroom, 2 bedroom. Includes mobility standard properties.
Ebor Court / Quebec House	Retirement Housing	Aireworth Street, Keighley, West Yorkshire, BD21 1NS	62 flats. Built in 1960. Sizes 1 bedroom.
Ebridge Court	Age Exclusive Housing	Edward Street, Bingley, West Yorkshire, BD16 2PD	40 flats. Sizes 1 bedroom, 2 bedroom.
Edward Turner Close	Retirement Housing	Low Moor, Bradford, West Yorkshire, BD12 0AS	3 bungalows. Built in 1997 and renovated in 2017. Sizes 1 bedroom, 2 bedroom. Includes mobility and wheelchair standard properties.
Elderthorpe Residential Home	Care Home	230 Bradford Road, Shipley BD18 3AN	This home accommodates 28 residents in 10 single and 3 shared rooms.
Elm Tree Court	Extra Care Housing	Ellar Carr Road, Thackley, Bradford, West Yorkshire, BD10 0DF	51 flats. Built in 2014. Sizes 1 bedroom, 2 bedroom.
Elmhurst Care Home	Care Home	69 Pollard Lane, Bradford BD2 4RW	This home accommodates 22 residents in 6 single and 10 shared rooms (1 en suite).
Emily Street	Retirement Housing	Lawkholve Lane, Keighley, West Yorkshire, BD21 3EE	56 flats. Built in 1977. Sizes 1 bedroom.
Emm Lane Care Home	Care Home	72 Emm Lane, Heaton, Bradford BD9 4JH	This home accommodates 14 residents in 10 single and 2 shared rooms.
Emmandjay Court	Extra Care Housing	Valley Drive, Ben Rhydding, Ilkley, West Yorkshire, LS29 8PF	56 flats. Built in 2012. Sizes 1 bedroom, 2 bedroom.
Fagley Road	Age Exclusive Housing	Bradford, BD2 3QS	9 flats. Built in 1950. Sizes 1 bedroom.
Fairbank Rd/Woodlands Terr/F'bank T	Age Exclusive Housing	Girlington, Bradford, West Yorkshire, BD8 9LA	42 flats. Built in 1982. Sizes 1 bedroom, 2 bedroom. Includes mobility standard properties.
Fairmount Nursing Home	Care Home With Nursing	10 Nab Wood Drive, Shipley BD18 4EJ	This home accommodates 37 residents in 24 single and 8 shared rooms (11 en suite).

NAME	TYPE	ADDRESS	Number of Units
Fairmount Park	Retirement Housing / Close Care Housing	off Nab Wood Drive, Nab Wood, Shipley, West Yorkshire, BD18 4EU	38 flats, houses. Built in 1994. Sizes 1 bedroom, 2 bedroom.
Falkland Court	Retirement Housing	Edward Street, Bingley, West Yorkshire, BD16 2PF	67 flats. Built in 1984 and renovated in 2017. Sizes studio, 1 bedroom. Includes mobility standard properties.
Farish House	Retirement Housing	South Street, Keighley, West Yorkshire, BD21 1DQ	57 flats. Built in 1980. Sizes studio, 1 bedroom.
Fenwick Drive	Age Exclusive Housing	Bradford, West Yorkshire, BD6 2RZ	5 bungalows. Built in 2003. Sizes 2 bedroom.
Fern House	Extra Care Housing / Close Care Housing	Fernbank Drive, Bingley, West Yorkshire, BD16 4PJ	49 flats. Built in 2017. Sizes 1 bedroom, 2 bedroom.
Five Rise Nursing Home	Care Home With Nursing	Keighley Road, Bingley, West Yorkshire BD16 2RU	This home accommodates 67 residents in 67 single rooms (67 en suite).
Fletcher Court	Extra Care Housing / Close Care Housing	Scatcherd Drive, Bogthorn, Oakworth, Keighley, West Yorkshire, BD22 7NU	69 flats. Built in 2022. Sizes 1 bedroom, 2 bedroom.
Flower Bank	Age Exclusive Housing	King's Road, Bradford, BD2 1NP	28 flats. Built in 1978. Sizes 1 bedroom.
Folly Hall Gardens	Retirement Housing	Croft House Road, Wibsey, Bradford, West Yorkshire, BD6 1UJ	32 flats. Built in 1981. Sizes 1 bedroom. Includes mobility standard properties.
Forester Court (& George Street)	Retirement Housing	39a Main Road, Denholme, West Yorkshire, BD13 4AG	61 flats. Built in 1980. Sizes 1 bedroom, 2 bedroom.
Forthcoming development	Retirement Housing	Salts Mill Road, Shipley, West Yorkshire, BD17 7EG	56 flats. Due in 2024. Sizes 1 bedroom, 2 bedroom.
Foston Close	Age Exclusive Housing	Fagley, Bradford, BD2 3QF	26 flats, bungalows. Built in 1972. Sizes 1 bedroom.
Francis House	Retirement Housing	Hatfield Road, Undercliffe, Bradford, West Yorkshire, BD2 4QD	36 flats. Built in 1990. Sizes 1 bedroom, 2 bedroom. Includes mobility and wheelchair standard properties.
Gannerthorpe Close	Retirement Housing	Off Hanson Fold, Wyke, Bradford, West Yorkshire, BD12 8JH	28 flats. Built in 1992. Sizes 1 bedroom, 2 bedroom.
George Newton Trust	Age Exclusive Housing	High Green Drive, Silsden, West Yorkshire, BD20 9QP	8 bungalows. Sizes 1 bedroom. Includes mobility and wheelchair standard properties.
Glen Mill House	Retirement Housing	Salts Mill Road, Shipley, West Yorkshire, BD17 7EG	56 flats. Built in 2025. Sizes 1 bedroom, 2 bedroom.
Glen Rosa & Kitwood House	Care Home	24 Grove Road, Ilkley LS29 9PH	This home accommodates 47 residents in 47 single rooms (47 en suite)
Glenside Avenue	Age Exclusive Housing	Shipley, West Yorkshire, BD18 1EY	6 flats, bungalows. Built in 1932. Sizes studio, 1 bedroom.
Glenside Road	Age Exclusive Housing	Shipley, West Yorkshire, BD18 1EX	10 bungalows. Built in 1950. Sizes 1 bedroom.
Gloucester Avenue	Retirement Housing	Silsden, West Yorkshire, BD20 0BY	66 flats. Built in 1941. Sizes studio, 1 bedroom, 2 bedroom.

NAME	TYPE	ADDRESS	Number of Units
Goodwin House	Retirement Housing	Minstrel Drive, Queensbury, Bradford, West Yorkshire, BD13 1PU	38 flats. Built in 1979 and renovated in 2013. Sizes 1 bedroom. Includes mobility standard properties.
Grange Court Residential Home	Care Home	Station Road, Baildon, Bradford, West Yorks BD17 6HS	This home accommodates 30 residents. It was purpose built and has a garden.
Green Gables Care Home	Care Home	2 Woodside Road, Low Moor, Bradford BD12 0TX	This home accommodates 11 residents in 1 single and 5 shared rooms (1 en suite).
Greenbank Court	Retirement Housing	Milner Road, Baildon, Shipley, West Yorkshire, BD17 5LD	32 flats. Built in 1973. Sizes 1 bedroom. Includes mobility standard properties.
Greenholme House Care Home	Care Home		This home accommodates 70 residents in 70 single rooms (70 en suite). It was purpose built in 2024.
Gregory Court	Age Exclusive Housing	Clayton, Bradford, Yorkshire, BD14 6AG	28 flats. Built in 1975 and renovated in 2000. Sizes 1 bedroom. Includes mobility standard properties.
Greystones Nursing Home	Care Home With Nursing	Parsons Road, Heaton, Bradford BD9 4DW	This home accommodates 25 residents in 11 single and 10 shared rooms (10 en suite).
Grosvenor Street	Age Exclusive Housing	Bradford, BD8 7SA	14 flats. Built in 1990. Sizes 1 bedroom. Includes mobility standard properties.
Grove House	Extra Care Housing / Close Care Housing	12 Riddings Road, Ilkley, West Yorkshire, LS29 9BF	42 flats. Built in 2003. Sizes 1 bedroom, 2 bedroom. Includes mobility and wheelchair standard properties.
Guardian Court	Retirement Housing	Wells Promenade, Ilkley, West Yorks, LS29 9JT	18 flats. Built in 1974. Sizes 1 bedroom, 2 bedroom. Includes wheelchair standard properties.
Guardian Croft	Retirement Housing	7-35 Westcliffe Road, Shipley, Bradford, West Yorks, BD18 3DX	14 flats. Sizes 2 bedroom.
Hallcroft	Extra Care Housing	2 Church Street, Shipley, West Yorkshire, BD18 2NR	37 flats. Built in 2002. Sizes 1 bedroom, 2 bedroom. Includes wheelchair standard properties.
Hanover Close	Retirement Housing	Toller Lane, Manningham, Bradford, West Yorkshire, BD8 9DF	55 flats. Built in 1972. Sizes 1 bedroom, 2 bedroom. Includes mobility standard properties.
Hanover Court	Retirement Housing	Parkers Lane, Keighley, West Yorkshire, BD20 6DW	28 flats. Built in 1967. Sizes 1 bedroom. Includes mobility standard properties.
Hanover Gardens	Retirement Housing	Horton Hall Close, Little Horton, Bradford, West Yorkshire, BD5 0NE	36 flats. Built in 1984 and renovated in 2004. Sizes 1 bedroom, 2 bedroom. Includes wheelchair standard properties.
Hanover Gardens	Retirement Housing	Station Road, Burley-in-Wharfedale, West Yorkshire, LS29 7NX	31 flats, bungalows. Built in 1970. Sizes 1 bedroom. Includes mobility standard properties.
Harewood Rise	Retirement Housing	Bracken Bank, Keighley, West Yorkshire, BD22 7NP	45 flats. Built in 1967. Sizes studio, 1 bedroom.
Harewood Road	Retirement Housing	Bracken Bank, Keighley, West Yorkshire, BD22 7NW	45 flats. Built in 1967. Sizes studio, 1 bedroom.
Harrogate Road	Age Exclusive Housing	Bradford, West Yorkshire, BD2 3LA	14 flats. Renovated in 1987. Sizes 1 bedroom.
Hawkstone House	Care Home	Shann Lane, Utley, Keighley BD20 6NA	This home accommodates 10 residents in 1 single and 6 shared rooms (1 en suite)

NAME	TYPE	ADDRESS	Number of Units
Hazel Bank Nursing Home	Care Home With Nursing	Daisy Hill Lane, Heaton, Bradford BD9 6BN	This home accommodates 39 residents in 31 single and 4 shared rooms (31 en suite).
Hazel Bank Nursing Home	Care Home With Nursing	Daisy Hill Lane, Heaton, Bradford BD9 6BN	This home accommodates 39 residents in 31 single and 4 shared rooms (31 en suite).
Hazelhurst Court	Retirement Housing	653 Leeds Road, Bradford, West Yorkshire, BD3 8RD	32 flats. Built in 1984. Sizes studio. Includes mobility standard properties.
Hazelhurst Court	Retirement Housing	653 Leeds Road, Bradford, West Yorkshire, BD3 8RD	32 flats. Built in 1984. Sizes studio. Includes mobility standard properties.
Headrow Court	Retirement Housing	Thornton Road, Thornton, Bradford, West Yorkshire, BD13 3ND	31 flats. Built in 1986. Sizes 1 bedroom.
Heathcliff	Retirement Housing	Haworth, West Yorkshire, BD22 8EJ	50 flats. Built in 1968. Sizes 1 bedroom, 2 bedroom. Includes wheelchair standard properties.
Herncliffe Nursing Home	Care Home With Nursing	Spring Gardens Lane, Keighley BD20 6LH	This home accommodates 129 residents in 60 single rooms (73 en suite).
Heygate Close	Retirement Housing	Jenny Lane, Baildon, Shipley, West Yorkshire, BD17 6RT	32 flats, bungalows. Built in 1968. Sizes 1 bedroom.
High House Mews	Age Exclusive Housing	Addingham, Nr Ilkley, West Yorks, LS29 0SJ	26 flats, houses. Sizes 1 bedroom, 2 bedroom, 3 bedroom.
High Poplars	Age Exclusive Housing	Bradford, West Yorkshire, BD2 1NG	38 flats. Sizes 1 bedroom.
Highdale Croft	Age Exclusive Housing	Back Lane, Idle, Bradford, BD10 8RP	16 properties.
Highfield Grove	Age Exclusive Housing	Bradford, BD10 8QW	10 bungalows. Built in 1972. Sizes 1 bedroom. Includes mobility standard properties.
Hillbro Nursing Home	Care Home With Nursing	Holden Lane, Baildon, Shipley BD17 6RZ	This home accommodates 42 residents in 27 single and 4 shared rooms (24 en suite).
Hollin Croft	Age Exclusive Housing	Owlet Road, Wrose, Bradford, West Yorkshire, BD18 2PX	14 flats. Built in 1978. Sizes 1 bedroom. Includes mobility standard properties.
Holly Park Care Home	Care Home With Nursing	Green End, Clayton Lane, Clayton, Bradford BD14 6BB	This home accommodates 43 residents in 30 single and 6 shared rooms (28 en suite).
Howgate House Care Home	Care Home With Nursing	Howgate, Idle, Bradford, West Yorkshire BD10 9RD	This home accommodates 59 residents in 47 single and 8 shared rooms (32 en suite).
Ilkley Hall Park	Retirement Housing	Ilkley, Ilkley, Yorks, LS29 9LD	30 houses. Built in 1986. Sizes 2 bedroom.
Ivy Bank Court	Retirement Housing	Dewhirst Close, Baildon, Shipley, West Yorkshire, BD17 6EW	34 flats. Built in 1978. Sizes 1 bedroom. Includes wheelchair standard properties.
Jennings Grange	Retirement Housing	Bradford Road, Idle, Bradford, West Yorkshire, BD10 8FZ	51 flats. Built in 2025. Sizes 1 bedroom, 2 bedroom.
Joseph Wright Court	Retirement Housing	3 Brighton Street, off Leeds Road, Thackley, Bradford, West Yorkshire, BD10 8QD	29 flats. Built in 1987. Sizes 1 bedroom, 2 bedroom, 3 bedroom.

NAME	TYPE	ADDRESS	Number of Units
Jowett Court	Retirement Housing	Highfield Road, Idle, Bradford, West Yorkshire, BD10 8DF	57 flats. Built in 2012. Sizes 1 bedroom, 2 bedroom.
Jubilee House	Age Exclusive Housing	9 Edmund Street, Bradford, Yorkshire, BD5 0BH	6 flats. Built in 1999. Sizes 1 bedroom. Includes mobility and wheelchair standard properties.
Kelvin Way	Retirement Housing	Charnwood Road, Bradford, BD2 3EF	38 flats, bungalows. Built in 1980. Sizes 1 bedroom.
Kennedy House	Age Exclusive Housing	Hainworth Lane, Keighley, West Yorkshire, BD17 7BN	99 flats. Built in 1965. Sizes 1 bedroom, 2 bedroom.
Kettlewell Drive	Age Exclusive Housing	Bradford, West yorkshire, BD5 9HW	18 flats. Built in 1997. Sizes 1 bedroom. I
Kipling Court 1	Retirement Housing	Haigh Hall Road, Greengates, Bradford, West Yorkshire, BD10 9BQ	32 flats. Built in 1973. Sizes 1 bedroom.
Kipling Court 2	Retirement Housing	Haigh Hall Road, Greengates, Bradford, West Yorkshire, BD10 9BQ	50 flats. Built in 1978 and renovated in 1984. Sizes studio, 1 bedroom. Includes mobility standard properties.
Kirkview	Age Exclusive Housing	92 Kirkgate, Shipley, West Yorkshire, BD18 3LU	7 flats, bungalows. Built in 1900 and renovated in 2004. Sizes 1 bedroom, 2 bedroom. Includes mobility and wheelchair standard properties.
Kirkwood	Care Home	Moorfield Road, Ben Rhydding, Ilkley LS29 8BL	This home accommodates 20 residents in 20 single rooms (10 en suite).
Knoll Gardens	Retirement Housing	Denby Drive, Baildon, West Yorkshire, BD17 7PL	22 flats. Built in 1968. Sizes 1 bedroom.
Knoll Park Drive	Retirement Housing	Denby Drive, Baildon, West Yorkshire, BD17 7PP	27 flats, bungalows. Built in 1966. Sizes 1 bedroom. Includes mobility standard properties.
Knowles Court Care Home	Care Home / Care Home With Nursing	2 Bridgeway, Bradford BD4 9SN	This home accommodates 146 residents. It was purpose built and has a garden. Facilities are available for family or friends to stay overnight.
Lambert Place	Age Exclusive Housing	Bradford, BD2 4NP	14 flats. Built in 1976. Sizes 1 bedroom.
Lancaster Court	Age Exclusive Housing	Victoria Road, Keighley, West Yorkshire, BD21 1EA	15 flats. Sizes 1 bedroom.
Langdale Residential Home	Care Home	23 Bierley Lane, Bierley, Bradford BD4 6AB	This home accommodates 19 residents in 13 single and 3 shared rooms (1 en suite).
Launceston Drive	Retirement Housing	Holmewood, Bradford, West Yorkshire, BD4 0JB	18 bungalows. Built in 1996. Sizes 2 bedroom. Includes mobility and wheelchair standard properties.
Laurel Bank Care Home	Care Home	Main Street, Wilsden, Bradford BD15 0JR	This home accommodates 63 residents in 63 single rooms (63 en suite).
Laurel Court	Age Exclusive Housing	New Cross Street, Bradford, BD5 8DD	8 flats. Sizes 1 bedroom.
Leconfield House	Retirement Housing	Springs Lane, Ilkley, West Yorkshire, LS29 8SW	42 flats. Built in 1975. Sizes studio, 1 bedroom, 2 bedroom.
Leemingbeck Close	Age Exclusive Housing	West Drive, Oxenhope, Bradford, West Yorkshire, BD22 9LJ	13 flats. Built in 1990. Sizes 1 bedroom.

NAME	TYPE	ADDRESS	Number of Units
Leesworth Court	Age Exclusive Housing	Haworth Road, Crosslees , Keighley, West Yorkshire, BD22 9DW	12 flats. Built in 1982. Sizes 1 bedroom.
Leylands	Age Exclusive Housing	110 Leylands Lane, Bradford, West Yorkshire, BD9 5QU	4 flats, bungalows. Built in 1852 and renovated in 2003. Sizes 1 bedroom. Includes mobility and wheelchair standard properties.
Lichen Close	Age Exclusive Housing	Bradford, West Yorkshire, BD7 3NG	20 flats. Built in 1980. Sizes 1 bedroom.
Lindisfarne Care Home Ltd	Care Home	Bridgehouse Lane, Haworth, Keighley BD22 8QE	This home accommodates 30 residents in 20 single and 5 shared rooms (23 en suite).
Lindsey Court	Age Exclusive Housing	New Cross Street, West Bowling, Bradford, West Yorkshire, BD5 8RH	12 flats. Built in 1981. Sizes 1 bedroom, 2 bedroom. Includes mobility standard properties.
Linnburn Mews & Linnburn House	Age Exclusive Housing	Queen's Road, Ilkley, West Yorks, LS29 9QJ	18 flats. Built in 1983. Sizes 2 bedroom.
Lister Court	Retirement Housing	Cunliffe Road, Ilkley, West Yorks, LS29 9DZ	48 flats. Built in 1992. Sizes 1 bedroom, 2 bedroom.
Long Row Court	Age Exclusive Housing	Gaythorne Road, West Bowling, Bradford, West Yorkshire, BD5 7HZ	23 flats. Built in 1980. Sizes 1 bedroom. Includes mobility standard properties.
Malvern Nursing Home	Care Home With Nursing	425 Toller Lane, Heaton, Bradford BD9 5NN	This home accommodates 28 residents.
Manor Court	Retirement Housing	Moorfield Road, Cottingley , Bingley, West Yorkshire, BD16 1QD	39 flats. Built in 1979. Sizes studio, 1 bedroom.
Maple Court	Retirement Housing	Ash Terrace, Bingley, West Yorkshire, BD16 1HL	54 flats. Built in 1981. Sizes studio, 1 bedroom, 2 bedroom.
Mary Seacole Close	Retirement Housing	Little Horton, Bradford, West Yorkshire, BD5 0JQ	11 bungalows. Built in 2008. Sizes 2 bedroom.
Mary Seacole Court	Extra Care Housing	89 Park Road, Little Horton, Bradford, West Yorkshire, BD5 0SW	40 flats. Built in 2006. Sizes 1 bedroom, 2 bedroom. Includes mobility and wheelchair standard properties.
May Tree Close	Age Exclusive Housing	Clayton, Bradford, West Yorkshire, BD14 6HU	20 flats. Built in 1991. Sizes 2 bedroom.
Mayfield View	Care Home With Nursing	Lower Railway Road, Ilkley LS29 8JG	This home accommodates 80 residents in 80 single rooms (80 en suite).
Melbourne Almshouses	Retirement Housing	20-34 Melbourne Almshouses, Sawrey Place, Bradford, West Yorkshire, BD5 0JA	8 bungalows. Built in 1850 and renovated in 1984. Sizes 1 bedroom.
Merlin Court	Retirement Housing	Catherine Street, Keighley, West Yorkshire, BD21 1SP	61 flats. Built in 1986 and renovated in 2016. Sizes 1 bedroom. Includes mobility standard properties.
Mill Lodge	Care Home With Nursing	1a Moorside Place, Off Leeds Road, Thornbury, Bradford BD3 8DR	This home accommodates 42 residents in 42 single rooms (42 en suite)
Mill View	Care Home	Bolton Lane, Bradford, West Yorkshire BD2 4BN	This home accommodates 50 residents in 50 single rooms (50 en suite). It was purpose built in 2010 and has a garden.
Moor View Court	Age Exclusive Housing	Northlea Avenue, Thackley, Bradford, West Yorkshire, BD10 8LY	12 flats. Built in 1978. Sizes 1 bedroom. Includes mobility standard properties.

NAME	TYPE	ADDRESS	Number of Units
Moorfield Avenue	Retirement Housing	Bradford Moor, Bradford, BD3 7HH	32 flats. Built in 1982. Sizes 1 bedroom.
Moorgate Avenue	Retirement Housing	Bradford Moor, Bradford, BD3 7LR	32 flats. Built in 1978. Sizes 1 bedroom.
Morrell Court	Retirement Housing	Haslemere Close, Holmewood, Bradford, West Yorkshire, BD4 9LB	36 flats. Sizes 1 bedroom. Includes mobility and wheelchair standard properties.
Morton Close	Care Home	Morton Lane, East Morton, Keighley BD20 5RP	This home accommodates 40 residents in rooms (14 en suite).
Mountbatten Court	Age Exclusive Housing	Parkside Road, West Bowling, Bradford, West Yorkshire, BD5 8EG	18 flats. Built in 1981. Sizes 1 bedroom, 2 bedroom. Includes mobility standard properties.
Musgrave Homes	Age Exclusive Housing	Ashwell Road, Manningham, Bradford, West Yorkshire, BD8 9DU	12 bungalows. Sizes 1 bedroom.
Newline Residential Home	Care Home	28 Newline, Greengates, Bradford BD10 9AS	This home accommodates 28 residents.
Norman Lodge	Care Home	1a Glenroyd Avenue, Odsal, Bradford BD6 1EX	This home accommodates 35 residents. It was purpose built and has a garden.
North Beck House / Portland Court	Retirement Housing	Aireworth Street, Keighley, West Yorkshire, BD21 1NS	49 flats. Built in 1980. Sizes 1 bedroom.
Northcliffe View	Retirement Housing	89 Crag Road, Shipley, West Yorkshire, BD18 2EX	19 flats. Built in 1974 and renovated in 2012. Sizes 1 bedroom, 2 bedroom.
Northdean House	Retirement Housing	Heights Lane, Bradford, West Yorkshire, BD9 6HY	32 flats. Built in 1974. Sizes 1 bedroom. Includes mobility standard properties.
Norwood House Nursing Home	Care Home With Nursing	Greenthwaite Close, High Spring Gardens, Keighley BD20 6DZ	This home accommodates 31 residents in 23 single and 4 shared rooms (13 en suite).
Oak Avene	Age Exclusive Housing	11 & 15 Oak Avenue, Bradford, West Yorkshire, BD8 7AQ	12 flats. Sizes 1 bedroom.
Oakshaw Court	Age Exclusive Housing	Lowe Rayleigh Street, East Bowling, Bradford, West Yorkshire, BD4 7LW	8 flats. Built in 1992. Sizes 1 bedroom. Includes mobility standard properties.
Oakwell Close & Yorkshire Way	Age Exclusive Housing	Bradford, BD7 3PU	36 flats. Built in 1991. Sizes 1 bedroom. Includes mobility standard properties.
Oakworth Manor Care Home	Care Home	Colne Road, Oakworth, Keighley BD22 7PB	This home accommodates 19 residents in 9 single and 5 shared rooms (1 en suite).
Ormond House	Retirement Housing	St. Helena Road, Bradford, West Yorkshire, BD6 1SY	24 flats. Built in 1973. Sizes 1 bedroom, 2 bedroom. Includes mobility standard properties.
Overdale Drive	Age Exclusive Housing	Shipley, West Yorkshire, BD18 1EU	4 bungalows. Built in 1950. Sizes 1 bedroom.
Park House Nursing Home	Care Home With Nursing	Park Lane, Queensbury, Bradford BD13 1QJ	This home accommodates 25 residents in 9 single and 8 shared rooms (11 en suite).
Parkview Rest Home	Care Home	8 North Park Road, Heaton, Bradford BD9 4NB	This home accommodates 23 residents in 15 single and 4 shared rooms (8 en suite).
Pawson Cottage Homes	Age Exclusive Housing	flats 2-8 evens Skipton Road, Ilkley, West Yorkshire, LS29 9HJ	4 flats. Renovated in 2013. Sizes 1 bedroom.

NAME	TYPE	ADDRESS	Number of Units
Peaselands	Retirement Housing	Westcliffe Road, Shipley, West Yorkshire, BD18 3DX	49 flats. Built in 1986. Sizes 1 bedroom, 2 bedroom, 3 bedroom. Includes wheelchair standard properties.
Petersgarth	Age Exclusive Housing	Moorhead Lane, Shipley, West Yorkshire, BD18 4JL	24 flats. Built in 1963. Sizes 1 bedroom, 2 bedroom.
Pitty Beck View	Retirement Housing	Allerton, Bradford, West Yorkshire, BD15 7YS	33 bungalows. Sizes 2 bedroom, 3 bedroom.
Priestley Court	Retirement Housing	Railway Road, Ilkley, West Yorkshire, LS29 8UU	44 flats. Built in 2018. Sizes 1 bedroom, 2 bedroom.
Quarry Dene	Retirement Housing	Henderson Place, Holroyd Hill, Wibsey, Bradford, West Yorkshire, BD6 1PL	35 flats. Built in 1990. Sizes 1 bedroom. Includes wheelchair standard properties.
Quarry Street	Age Exclusive Housing	Heaton, Bradford, West Yorkshire, BD9 4BS	20 flats. Built in 1989. Sizes 1 bedroom.
Queen Elizabeth Court	Retirement Housing	Fell Lane, Oakworth Road, Keighley, West Yorkshire, BD21 1SB	21 flats. Built in 1981. Sizes studio, 1 bedroom, 3 bedroom. Includes wheelchair standard properties.
Radnor Street	Age Exclusive Housing	Bradford, West Yorkshire, BD3 8EA	4 flats. Built in 1975. Sizes 1 bedroom.
Redman Garth & Redman Close	Age Exclusive Housing	Redman Garth, Haworth, Keighley, West Yorkshire, BD22 8EY	28 flats. Built in 1885 and renovated in 1998. Sizes 1 bedroom, 2 bedroom.
Reevy Park Court	Retirement Housing	The Crescent, Buttershaw, Bradford, West Yorkshire, BD6 3UB	24 bungalows. Built in 1999. Sizes 2 bedroom. Includes mobility and wheelchair standard properties.
Regency Court	Care Home	Thwaites House Farm, Thwaites Village, Keighley BD21 4NA	This home accommodates 20 residents in 10 single and 5 shared rooms. It is a converted building with a garden. Overnight visitors can usually be accommodated.
River Walk	Age Exclusive Housing	Millgate, Bingley, West Yorks, BD16 2JW	16 flats. Sizes 2 bedroom.
Riverview	Care Home With Nursing	Stourton Road, Ilkley, West Yorkshire LS29 9BG	This home accommodates 60 residents in rooms (17 en suite). It is a converted building with a garden.
Roger Court	Retirement Housing	Off Mint Street, Undercliffe, Bradford, West Yorkshire, BD2 4RF	18 flats. Built in 1987. Sizes 1 bedroom. Includes mobility standard properties.
Rose Cottage	Care Home	Kipping Lane, Thornton, Bradford BD13 3EL	This home accommodates 16 residents in 10 single and 3 shared rooms. It is a converted building with a garden. Overnight visitors can usually be accommodated.
Rosegarland Residential Home	Care Home	846 Thornton Road, Fairweather Green, Bradford BD8 0JN	This home accommodates 18 residents in 1 single and 10 shared rooms.
Rowanberries	Extra Care Housing	3 Baldwin Lane, Clayton, Bradford, West Yorkshire, BD14 6PN	46 flats. Built in 2007. Sizes 1 bedroom, 2 bedroom. Includes mobility and wheelchair standard properties.
Roydstone Terrace	Age Exclusive Housing	Bradford Moor, Bradford, BD3 7EW	3 bungalows. Built in 1972. Sizes 1 bedroom.
Runnymede Court & Egham Green	Retirement Housing	Cobden Street, Idle, Bradford, West Yorkshire, BD10 9JW	75 flats, houses. Built in 1986. Sizes 1 bedroom, 2 bedroom, 3 bedroom.

NAME	TYPE	ADDRESS	Number of Units
Saffron Drive	Age Exclusive Housing	Woodford Close, Allerton, Bradford, West Yorkshire, BD15 7JL	26 bungalows. Built in 2003. Sizes 2 bedroom. Includes wheelchair standard properties.
Sal Royd Villa Residential Home Ltd	Care Home	21/23 Sal Royd Road, Low Moor, Bradford BD12 0JN	This home accommodates 16 residents in 15 single and 1 shared rooms (1 en suite).
Salroyd Villa	Care Home	21/23 Sal Royd Road, Low Moor, Bradford BD12 0JN	This home accommodates 16 residents in 15 single and 1 shared rooms (1 en suite).
Salts Court	Age Exclusive Housing	21 Queens Road, Shipley, West Yorkshire, BD18 4SJ	6 flats. Built in 1981. Sizes 1 bedroom. Includes wheelchair standard properties.
Saville Close	Retirement Housing	212 Leeds Road, Shipley, West Yorkshire, BD18 1DF	28 flats. Built in 1966. Sizes studio.
Sayle Avenue	Retirement Housing	Bierley, Bradford, West Yorkshire, BD4 6BW	17 bungalows. Built in 2001. Sizes 2 bedroom. Includes mobility standard properties.
Scarbrough Court	Retirement Housing	Birkdale Close, Cullingworth, Bradford, West Yorkshire, BD13 5AG	32 flats. Built in 1971. Sizes 1 bedroom. Includes mobility standard properties.
Scholebrook Court	Retirement Housing	Broadfield Close, Tong Street, Bradford, West Yorkshire, BD4 9RZ	41 flats. Built in 1980. Sizes studio, 1 bedroom, 2 bedroom. Includes wheelchair standard properties.
Scholemoor	Retirement Housing	Clayton, Bradford, West Yorkshire, BD7 2RX	44 flats. Built in 1981. Sizes 1 bedroom.
Shakespeare Court Care Home	Care Home With Nursing	1 Shakespeare Close, Bradford, West Yorkshire BD3 9ES	This home accommodates 80 residents in 80 single rooms (80 en suite). It was purpose built and has a garden.
Sherrington Nursing Home	Care Home With Nursing	13 Heaton Road, Bradford BD8 8RA	This home accommodates 39 residents in 8 single and 6 shared rooms.
Shuttleworth House	Retirement Housing	770 Thornton Road, Bradford, West Yorkshire, BD8 0BT	48 flats. Built in 1980. Sizes 1 bedroom. Includes mobility and wheelchair standard properties.
South Road	Age Exclusive Housing	Frizinghall, Bradford, West Yorkshire, BD9 4SU	14 flats. Built in 1996. Sizes 1 bedroom. Includes mobility standard properties.
Southfield Care Home	Care Home	Belton Close, Great Horton, Bradford BD7 3LF	This home accommodates 42 residents in 34 single and 4 shared rooms (23 en suite). It is a converted building with a garden.
Southfield House	Retirement Housing	Stockinger Lane, Addingham, Ilkley, West Yorkshire, LS29 0PH	26 flats. Built in 1973. Sizes studio, 1 bedroom.
Spring Bank Care Home	Care Home	Howden Road, Silsden, Keighley BD20 0JB	This home accommodates 68 residents in 66 single and 1 shared rooms (64 en suite). It was purpose built in 1875 and has a garden.
Spring Meadow	Age Exclusive Housing	Gilstead, Bingley, West Yorkshire, BD16 4RE	10 flats, bungalows. Built in 2008. Sizes 2 bedroom.
Spring Mount	Care Home With Nursing	Parsons Road, Heaton, Bradford BD9 4DW	This home accommodates 24 residents in 22 single and 1 shared rooms.
Springfield	Care Home	17 Western Way, Buttershaw, Bradford BD6 2UB	This home accommodates 99 residents in 99 single rooms (99 en suite). It was purpose built and has a garden. Overnight visitors can usually be accommodated.

NAME	TYPE	ADDRESS	Number of Units
St Anthony's Gardens	Age Exclusive Housing	Wrose Road, Shipley, West Yorkshire, BD18 1LG	9 flats, bungalows. Sizes 1 bedroom, 2 bedroom.
St Clares Avenue	Retirement Housing	Fagley Road, Bradford, BD2 3QX	12 bungalows. Built in 1967. Sizes 1 bedroom.
St Marys Close	Age Exclusive Housing	Little Lane, Ilkley, West Yorkshire, LS29 8NZ	20 bungalows. Built in 1990. Sizes 2 bedroom. Includes mobility and wheelchair standard properties.
St Marys Fold	Retirement Housing	St. Marys Road, Sticker Lane, Laisterdyke, Bradford, West Yorkshire, BD4 8QT	35 flats. Built in 1991. Sizes 1 bedroom. Includes wheelchair standard properties.
St Peters Court	Retirement Housing	South Street, Keighley, West Yorkshire, BD21 1DQ	58 flats. Built in 1965. Sizes studio, 1 bedroom.
Staincliffe Court	Retirement Housing	Elliott Street, Silsden, Keighley, West Yorkshire, BD20 0DE	19 flats. Built in 1976. Sizes studio, 1 bedroom, 2 bedroom.
Staveley Court	Extra Care Housing	Staveley Road, Ingrow, Keighley, West Yorkshire, BD22 7EB	40 flats. Built in 2002. Sizes 1 bedroom.
Steeton Court	Care Home With Nursing	Steeton Hall Gardens, Steeton, Keighley BD20 6SW	This home accommodates 71 residents in 51 single and 5 shared rooms (56 en suite).
Stonebridge	Retirement Housing	Idlecroft Road, Idle, Bradford, West Yorkshire, BD10 9TW	56 flats. Built in 1981. Sizes studio, 1 bedroom, 2 bedroom, 3 bedroom. Includes wheelchair standard properties.
Stonefield Close	Retirement Housing	Norman Lane, Eccleshill, Bradford, West Yorkshire, BD2 2JP	32 flats. Built in 1992. Sizes 1 bedroom. Includes wheelchair standard properties.
Stonehall	Age Exclusive Housing	Eccleshill, Bradford, BD2 2EJ	85 flats. Built in 1978. Sizes 1 bedroom, 2 bedroom. Includes mobility standard properties.
Storiths Court	Retirement Housing	Stockinger Lane, Addingham, Ilkley, West Yorkshire, LS29 0PH	47 flats, bungalows. Sizes 1 bedroom, 2 bedroom, 3 bedroom. Includes wheelchair standard properties.
Straven House Care Home	Care Home	Queens Road, Ilkley, West Yorkshire LS29 9QL	This home accommodates 24 residents in 23 single rooms (19 en suite). It is a converted building with a garden.
Strawberry Fields	Age Exclusive Housing	Strawberry Street, Keighley, Bradford, West Yorkshire, BD21 3BQ	23 flats, bungalows. Built in 1977. Sizes 1 bedroom, 2 bedroom. Includes mobility standard properties.
Summer Manor	Retirement Housing	2 Ilkley Road, Burley in Wharfedale, Ilkley, LS29 7HR	42 flats. Built in 2023. Sizes 1 bedroom, 2 bedroom.
Summerfield Residential Home	Care Home	94 Skipton Road, Silsden, Keighley BD20 9DA	This home accommodates 32 residents in 15 single and 6 shared rooms.
Sunningdale Specialist Care Home	Care Home	5 North Park Road, Bradford, West Yorkshire BD9 4NB	This home accommodates 40 residents in 32 single and 4 shared rooms.
Sutton Avenue	Age Exclusive Housing	Bradford, BD2 1JP	28 flats. Built in 1978. Sizes 1 bedroom.
Sutton Estate	Age Exclusive Housing	Dick Lane, Bradford, BD4 8LJ	217 flats, bungalows. Built in 1986. Sizes 1 bedroom, 3 bedroom. Includes mobility and wheelchair standard properties.

NAME	TYPE	ADDRESS	Number of Units
Swain House Estate	Retirement Housing	Howarth Crescent, Bradford, BD2 1JN	102 flats. Built in 1982. Sizes 1 bedroom.
Sycamore Court	Retirement Housing	Sycamore Close, Otley Road, Bradford, BD3 0EB	38 flats. Built in 1978. Sizes 1 bedroom, 2 bedroom.
Teville Court	Retirement Housing	Flockton Road, Bradford, West Yorkshire, BD4 7UH	4 flats. Built in 1994. Sizes 1 bedroom.
The Beeches	Housing-With-Care / Close Care Housing	Newfield Drive, Menston, Ilkley, West Yorkshire, LS29 6JQ	28 flats. Built in 2009. Sizes 1 bedroom.
The Beeches Care Home	Care Home With Nursing	320 Beacon Road, Wibsey, Bradford, West Yorkshire BD6 3DP	This home accommodates 62 residents in 62 single rooms (62 en suite).
The Borrins Care Home	Care Home	Station Road, Baildon, Shipley, West Yorkshire BD17 6NW	This home accommodates 30 residents in 30 single rooms (20 en suite).
The Butterfield Homes	Retirement Housing	The Grove, Baildon, Bradford, West Yorkshire, BD17 5EN	6 bungalows. Built in 1929. Sizes 1 bedroom. Includes mobility standard properties.
The Chimes	Extra Care Housing	Keighley Road, Bingley, West Yorkshire, BD16 2BJ	59 flats. Built in 2023. Sizes 1 bedroom, 2 bedroom.
The Flowers	Care Home	3 Snape Drive, Horton Bank Top, Bradford BD7 4LZ	This home accommodates 23 residents in 8 single and 2 shared rooms.
The Gables	Care Home With Nursing	65 Skipton Road, Silsden, Keighley BD20 9LN	This home accommodates 46 residents in 16 single and 22 shared rooms (1 en suite).
The Gateway	Care Home	1 Sticker Lane, Bradford, West Yorkshire BD4 8RD	This home accommodates 92 residents. It was purpose built.
The Gateway Respite	Care Home	580 Sticker Lane, Greetland, Halifax BD4 8RD	This home accommodates 28 residents.
The Glen Nursing Home	Care Home With Nursing	West Lane, Baildon, Shipley, West Yorkshire BD17 5DX	This home accommodates 56 residents in 56 single rooms (56 en suite).
The Lawns	Age Exclusive Housing	Skipton Road, Ilkley, West Yorkshire, LS29 9BH	25 flats. Sizes 1 bedroom, 2 bedroom. Includes mobility and wheelchair standard properties.
The Links Care Centre	Care Home With Nursing	365 Killinghall Road, Bradford Moor, Bradford BD3 7NJ	This home accommodates 85 residents in 85 single rooms (85 en suite).
The Meadows	Retirement Housing	Acre Lane, Wibsey, West Yorkshire, BD6 1LF	30 flats. Built in 1997. Sizes 2 bedroom.
The Orchard	Retirement Housing	Jim Laker Place, Fernhill Road, Shipley, West Yorkshire, BD18 4SR	22 flats. Built in 2003. Sizes 2 bedroom. Includes wheelchair standard properties.
The Raikes	Care Home	Bradley Road, Silsden, Keighley BD20 9JN	This home accommodates 31 residents in 22 single and 5 shared rooms
The Spindles	Extra Care Housing	Bradford Road, Menston, Ilkley, West Yorkshire, LS29 6BU	60 flats. Built in 2023. Sizes 1 bedroom, 2 bedroom, 3 bedroom.
Thornbridge Mews	Age Exclusive Housing	Bradford, West Yorkshire, BD2 3BL	21 properties. Built in 1990. Sizes 1 bedroom, 2 bedroom.

NAME	TYPE	ADDRESS	Number of Units
Thornfield	Retirement Housing	Station Road, Haworth, Keighley, West Yorkshire, BD22 8NN	26 flats. Built in 1983. Sizes studio, 1 bedroom. Includes wheelchair standard properties.
Thornfield Hall	Retirement Housing	Thornton Road, Thornton, Bradford, West Yorkshire, BD13 3EE	33 flats. Built in 1987. Sizes 1 bedroom. Includes mobility standard properties.
Thornhill Place	Retirement Housing	Rushton Road, Bradford, BD3 8JQ	35 flats, bungalows. Built in 1977. Sizes 1 bedroom, 2 bedroom.
Tonson Court	Retirement Housing	Hartington Street, Keighley, West Yorkshire, BD21 3BX	51 flats. Built in 1985. Sizes 1 bedroom, 2 bedroom, 3 bedroom. Includes wheelchair
Truncliffe House	Retirement Housing	Truncliffe, Bradford, West Yorkshire, BD5 8NU	30 flats. Built in 1980. Sizes 1 bedroom. Includes mobility standard properties.
Tudor Barn Court	Age Exclusive Housing	Towngate, Wrose, Bradford, West Yorkshire, BD18 1LD	14 flats. Built in 1998. Sizes 1 bedroom. Includes mobility standard properties.
Valley Lodge	Retirement Housing / Close Care Housing	Greendown Close, Valley Drive, Ilkley, West Yorkshire, LS29 8NQ	27 flats. Built in 1977 and renovated in 2015. Sizes 1 bedroom, 2 bedroom, 3 bedroom.
Valley View Court	Care Home	Greystones Farm, Bogthorn, Oakworth, Keighley BD22 7LY	This home accommodates 50 residents.
Victoria Court	Retirement Housing	Victoria Avenue, Shipley, West Yorkshire, BD18 4SG	42 flats. Built in 1975. Sizes studio, 1 bedroom, 3 bedroom.
Victoria Street	Age Exclusive Housing	Bradford, BD10 8LQ	14 flats. Built in 1979. Sizes 1 bedroom.
Wainfleet House	Retirement Housing	Rushton Road, Bradford, BD3 8JQ	10 flats. Built in 1968. Sizes studio, 1 bedroom.
Well Springs Nursing Home	Care Home With Nursing	122 Leylands Lane, Heaton, Bradford BD9 5QU	This home accommodates 52 residents in rooms (39 en suite).
Wellesley House	Retirement Housing	Wellington Street, Laisterdyke, Bradford, West Yorkshire, BD4 8BQ	20 flats. Built in 1979. Sizes studio, 1 bedroom.
Wellington House	Care Home With Nursing	82-84 Kirkgate, Shipley, Bradford BD18 3LU	This home accommodates 33 residents in 20 single and 7 shared rooms (14 en suite).
Westfield Manor	Care Home	43 Westfield Lane, Idle, Bradford BD10 8PY	This home accommodates 25 residents in 23 single and 1 shared rooms (15 en suite).
Westgate	Age Exclusive Housing	Eccleshill, Bradford, West Yorkshire, BD2 2DH	14 flats. Built in 1985. Sizes 2 bedroom.
Whitelock Grange	Retirement Housing	Former Auction Market, Keighley Road, Bingley, West Yorkshire, BD16 2RJ	45 flats. Built in 2020. Sizes 1 bedroom, 2 bedroom.
Whites Close	Age Exclusive Housing	Haworth Road, Bradford, BD9 6LN	20 flats. Built in 1962. Sizes studio, 1 bedroom. Includes mobility standard properties.
Wibsey High Street	Age Exclusive Housing	Wibsey, Bradford, West Yorkshire, BD6 1NB	21 flats. Built in 1975. Sizes 1 bedroom. Includes mobility standard properties.
Willow Bank Care Home	Care Home	Bell Dean Road, Allerton, Bradford BD15 7WB	This home accommodates 59 residents in 59 single rooms (59 en suite)

NAME	TYPE	ADDRESS	Number of Units
Willow Bank Care Village	Age Exclusive Housing / Close Care Housing	Bell Dean Road, Allerton, Bradford, West Yorkshire, BD15 7WB	58 bungalows. Sizes 1 bedroom, 2 bedroom, 3 bedroom.
Windsor Crescent	Retirement Housing	Windsor Road, Oakworth, Keighley, West Yorkshire, BD22 7PN	40 flats. Built in 1963. Sizes 1 bedroom.
Windsor Gardens	Retirement Housing	Lime Street, Great Horton, Bradford, West Yorkshire, BD7 3HQ	12 flats. Built in 1986. Sizes 1 bedroom, 2 bedroom.
Woodleigh Rest Home	Care Home	Brewery Lane, Queensbury, Bradford BD13 2SR	This home accommodates 33 residents in 20 single and 5 shared rooms.
Woodside Court	Extra Care Housing	Eaglesfield Drive, Bradford, West Yorkshire, BD6 2QW	36 flats. Built in 1999. Sizes 1 bedroom, 2 bedroom. Includes wheelchair standard properties.
Woodview	Age Exclusive Housing	4 Dallam Road, Saltaire, Shipley, West Yorkshire, BD18 4NH	5 flats, bungalows. Built in 1900 and renovated in 2010. Sizes 1 bedroom, 2 bedroom.
Woodward Court	Care Home	Kirklees Road, Allerton, Bradford BD15 7YT	This home accommodates 30 residents in 26 single and 2 shared rooms.

Table 4.5 Future need for older person accommodation relative to current supply

Type of accommodation	A Existing Supply 2026	B Modelled need 2026	C Modelled need 2043	D = C-B Change in need 2026 to 2043	E = D+B-A Net additional need to 2043	E/18 = Annual need
Population 75+	-	42,671	59,642	16,971	-	-
Conventional sheltered housing to rent	5,327	2,560	3,579	1,018	-1,748	-103
Leasehold sheltered housing to buy	1,230	5,121	7,157	2,037	5,927	349
Enhanced sheltered housing (divided 50:50 between that for rent and for sale)	73	853	1,193	339	1,120	66
Extra care housing for rent	460	640	895	255	435	26
Extra care housing for sale	349	1,280	1,789	509	1,440	85
TOTAL C3 specialist older person dwellings	6,630	8,534	11,928	3,394	5,298	312
TOTAL C2/C3 Extra Care	809	1,920	2,684	764	1,875	110
TOTAL C2 residential care	3,773	2,774	3,877	1,103	104	6
GRAND TOTAL	11,212	13,228	18,489	5,261	7,277	428
Housing-based provision for dementia (this is included in the total supply figure as some schemes provide dementia-friendly accommodation)	2,871	-	-	-	-	-

Source: Housing LIN, 2022-based ONS population projection

People with dementia and early onset dementia

- 4.23 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’** (source: June 2019 PPG Paragraph: 019 Reference ID: 63-019-20190626).
- 4.24 The PPG also outlines the characteristics of 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; and
 - reduction in disorienting visual and auditory stimuli.
- 4.25 2025 POPPI/PANSI Projecting Older Population Information, Projecting Adult Needs and Service Information System data estimates there are 136 people aged 30 to 64 with early onset dementia and 6,170 people aged 65 and over with dementia (Table 4.6). By 2043, the number of people aged 65 and over with dementia is projected to increase by 42.7%, with an increase of 61.2% amongst the 85 and over age group. In contrast, the number of people with early onset dementia is projected to increase more modestly (+11.3%). Overall, as the district experiences an ageing population there is likely to be a higher level of cases of dementia, particularly within the 75 + and 85+ age groups.

Table 4.6 People with dementia

Dementia	2025	2043	% Change 2025-2043
Early onset dementia (30-64)	136	151	11.3%
Dementia (65-74)	1,080	1,219	12.9%
Dementia (75-84)	2,388	3,227	35.1%
Dementia (85 and over)	2,702	4,357	61.2%
Dementia (total 65+)	6,170	8,803	42.7%

Source: POPPI/PANSI applied to 2022-based population projections

- 4.26 The All Party Parliamentary Group (APPG) on Housing and Care for Older People published a report on [Housing for People with Dementia in July 2021](#).
- 4.27 This set out 23 recommendations which included:
- Recognise potential future loneliness and how we can maintain our family connections and wider social networks in the communities we live in before or after diagnosis.

- Consider whether to move whilst we are able: rightsizing and moving to the right place and environment whilst able to still develop new routes and make new friends.
- Make preventive changes, incrementally, to the home environment; such as when upgrading property or installing new technology, or where we require additional personal care and support to help us to live independently.

4.28 Regarding housing and planning, the report recommended:

- Support increased provision of Extra Care housing / assisted living accommodation and retirement housing that is dementia-ready, with top-sliced grant-aid through Homes England.
- Strengthen MHCLG guidance to local planning authorities. LPAs should respond to demographic change and the need for more homes designed for older people, including those with dementia, through Local Plans specifying requirements for age-friendly housing.

4.29 Extra Care in Bradford is commissioned to serve older people, people with physical disabilities and people living with dementia together, and dementia is specifically identified as requiring appropriate housing options. Because capacity is not separately counted for this group, the prevalence based approach set out earlier in this chapter remains the source for scale. What the Council's position adds is direction: the commissioning intention for people living with dementia is housing with care rather than residential settings.

4.30 The JSNA records that a Dementia-ready Housing Taskforce has been established to improve awareness of how homes affect people living with dementia. That is an existing Council vehicle through which the design recommendations in this chapter can be taken forward, in both mainstream and Extra Care stock, and this assessment recommends that dementia friendly design guidance be developed through it rather than as a separate workstream.

It should be emphasised that there is different stages to dementia the effects of this on the well being of an individual health and well being can be mild, moderate and severe in terms of them being able to live independently, make decisions and undertake everyday activities, as well as impact the extent to which they may require assistance and support from family or specialist carers. Therefore, a range of housing options can help address the needs of those with dementia; such as self contained housing that is well designed, extra care housing or care homes.

The role of general housing and in particular bungalows and homes that can be adapted to meet a change in needs.

4.31 The profile of dwellings occupied by households aged 65 and over by age group, based on the re-weighted household survey, is summarised in Table 4.7, which shows that 58.0% live in houses, including a significant proportion of 65+ and 75+ age groups that live in 3 or more bedroom houses. A further 20.3% live in flats, 16.8% in bungalows and 4.9% in other accommodation.

Table 4.7 Dwellings occupied by households where the HRP is aged 65 and over

Dwelling type and size	65 to 74 (%)	75 to 84 (%)	85+ (%)	Total (%)
1 or 2-bedroom house	15.5%	4.8%	0.2%	11.6%
3 bedroom house	27.6%	26.6%	17.5%	26.6%
4 or-more bedroom house	21.9%	19.7%	0.2%	19.8%
1-bedroom flat	11.5%	13.3%	56.7%	15.1%
2 or more-bedroom flat	7.0%	0.2%	8.5%	5.2%
1-bedroom bungalow	1.4%	4.3%	0.2%	2.1%
2 or more-bedroom bungalow	9.5%	29.6%	4.6%	14.7%
Other	5.6%	1.3%	11.9%	4.9%
Total	100.0%	100.0%	100.0%	100.0%
Base	21,460	8,810	2,210	32,480

Source: re-weighted household survey

- 4.32 The provision of appropriate adaptations to existing dwelling stock can help people lead independent lives. PPG also asks councils to consider the extent to which existing dwelling stock can help meet the needs of older people (source: PPG 2019 Paragraph: 017 Reference ID: 2a-017-20190220).
- 4.33 Given that the largest single proportion of older households want to remain in their own homes with help and support when needed, the re-weighted Household Survey provides a useful insight into the proportion of households who need care and support and the extent to which properties are adapted (Tables 4.8a-c). This evidence supports the need to continue enabling adaptations and support in existing homes, while also recognising that a proportion of older households may require, or choose, alternative housing options as their needs change.
- 4.34 Table 4.8 shows that 14.1% of all households require care or support to enable them, or another member of their household, to stay in their home. This is highest among households with a Household Reference Person aged 85 and over, at 51.2%. By tenure, the proportion is highest among private rented households at 23.9%, followed by affordable housing households at 21.0%. Table 4.8 presents this data at neighbourhood planning area level.
- 4.35 Overall, 55.5% of households have sufficient space for a carer to stay overnight if needed. This is higher among older households than those aged under 65, with 64.0% of households aged 65 to 74, 73.5% of those aged 75 to 84 and 72.4% of those aged 85 and over having space available. Owner occupiers are most likely to have space available, at 71.2%, while private rented households are least likely, at 27.0%.
- 4.36 Overall, 8.3% of all dwellings had been adapted or purpose-built for a person with a long-term illness, health problem or disability. This was highest among affordable housing occupants at 17.2% and lowest among owner occupiers at 4.1%. Older households were more likely to live in an adapted home, with 20.7% of households with an HRP aged 65 to 74, 17.4% with an HRP aged 75 to 84 and 16.8% with an HRP aged 85 and over living in adapted homes.

- 4.37 Around 2.8% of households live in homes adapted or purpose-built for a wheelchair user. This is highest among affordable housing households at 6.3%, compared with 2.5% of private rented households and 1.4% of owner occupiers. By age, the proportion increases to 9.3% of households with a Household Reference Person aged 85 and over.

Table 4.8a Adaptations, support needs, and space for carer by tenure

Tenure	Is there sufficient space in your home for a carer to stay overnight, if this was needed?	Do you, or any other members of your household, require care or support to enable you/them to stay in this home?	Has your current home been adapted or purpose-built for a person with a long-term illness, health problem or disability?	Has your current home been adapted or purpose-built for a wheelchair user?
Response	Yes (%)	Yes (%)	Yes (%)	Yes (%)
Owner Occupied	71.2%	9.2%	4.1%	1.4%
Private Rented	27.0%	23.9%	10.7%	2.5%
Affordable	33.3%	21.0%	17.2%	6.3%
All tenures	55.5%	14.1%	8.3%	2.8%

Table 4.8b Adaptations, support needs, and space for carer by age group

Age of household reference person	Is there sufficient space in your home for a carer to stay overnight, if this was needed?	Do you, or any other members of your household, require care or support to enable you/them to stay in this home?	Has your current home been adapted or purpose-built for a person with a long-term illness, health problem or disability?	Has your current home been adapted or purpose-built for a wheelchair user?
Response	Yes (%)	Yes (%)	Yes (%)	Yes (%)
Under 65	52.3%	12.4%	5.6%	1.9%
65 to 74	64.0%	23.2%	20.7%	6.9%
75 to 84	73.5%	12.3%	17.4%	7.3%
85 and over	72.4%	51.2%	16.8%	9.3%
All age groups	55.5%	14.1%	8.3%	2.8%

Source: re-weighted household survey

Table 4.8c Adaptations, support needs and space for carer by sub areas

Sub-Area	Is there sufficient space in your home for a carer to stay overnight, if this was needed? (%)	Do you, or any other members of your household, require care or support to enable you/them to stay in this home? (%)	Has your current home been adapted or purpose-built for a person with a long-term illness, health problem or disability? (%)	Has your current home been adapted or purpose-built for a wheelchair user?
Bingley and Shipley	62.2%	1.9%	1.2%	2.1%
City Central	44.0%	27.9%	11.6%	0.0%
City North East	64.1%	12.3%	10.4%	4.2%
City South	52.7%	14.9%	7.6%	6.0%
City West	55.6%	8.2%	5.6%	1.9%
Keighley and Worth Valley	61.3%	8.6%	10.7%	5.0%
Wharfedale	60.4%	9.0%	7.1%	3.3%
Bradford Metropolitan District	55.5%	14.1%	8.3%	2.8%

Source: re-weighted household survey

Estimating future need for adaptations and home improvement

- 4.38 The re-weighted household survey provides evidence of the range of adaptations and home improvement needs based on the age group of the household reference person (Table 4.9).
- 4.39 More insulation and better heating are the most frequently identified home improvements overall, required by 25.2% and 24.3% of households respectively, followed by double glazing at 17.0%. These improvement needs are highest among households with an HRP aged under 65, where 27.0% require more insulation, 25.3% require better heating and 17.8% require double glazing. This suggests that general home improvement needs are more strongly associated with younger households.
- 4.40 Adaptation requirements show a different age profile, with many needs more strongly associated with older households, particularly those with an HRP aged 75 and over. Overall, the most frequently identified adaptation needs are adaptations to kitchens (10.7%) and bathrooms (10.1%), followed by external handrails or grab rails (8.2%), internal handrails or grab rails (8.0%), stair lifts or vertical lifts (7.3%) and room for a carer (7.2%). Among households with an HRP aged 75 and over, the highest levels of need are for adaptations to bathrooms (18.4%), internal handrails or grab rails (17.3%), external handrails or grab rails (14.6%), adaptations to kitchens (11.8%) and room for a carer (10.0%).
- 4.41 These requirements are self-determined by residents responding to the re-weighted Household Survey and may not necessarily reflect requirements following an independent assessment in the home.

Table 4.9a Home improvements required by age group (% of households)

Home improvement required	Under 65	65-74	75+	Total
More insulation (loft, wall cavities)	27.0%	20.2%	4.0%	25.2%
Better heating	25.3%	22.6%	11.5%	24.3%
Double glazing	17.8%	13.3%	10.9%	17.0%
Improved ventilation	11.3%	6.9%	6.7%	10.6%
Downstairs WC	8.7%	5.7%	3.3%	8.1%

Table 4.9b Adaptations required by age group (% of households)

Adaptations required	Under 65	65-74	75+	Total
Adaptations to bathroom	9.0%	14.8%	18.4%	10.1%
Adaptations to kitchen	10.6%	10.8%	11.8%	10.7%
External handrails /grab rails	7.4%	11.4%	14.6%	8.2%
Internal handrails /grab rails	6.9%	12.4%	17.3%	8.0%
Stair lift / vertical lift	6.6%	12.4%	8.5%	7.3%
Lever door handles	5.0%	7.6%	7.3%	5.4%
Room for a carer	7.1%	6.6%	10.0%	7.2%
Base (all households)	187,834	21,460	11,019	220,314

Source: Re-weighted household survey

- 4.42 Resources for aids and adaptations remain limited, particularly for households in the private sector (owner occupation or privately rented accommodation). However, 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 currently means tested and some older person households will self-fund.

Assistance in the home

- 4.43 The re-weighted Household Survey also provides information on the practical assistance households require now or may require over the next five years, by age group of the Household Reference Person (Table 4.10). Overall, the highest level of need is for help with repair and maintenance of the home, reported by 22.0% of all households, followed by help with gardening (15.6%) and cleaning the home (12.5%). Need is generally higher among older households and is particularly pronounced among those aged 75 and over, including help with repair and maintenance (36.5%), gardening (30.6%), other practical tasks (26.3%), cleaning the home (24.7%) and personal care (20.3%). The need for company or friendship is also highest among households aged 75 and over, at 15.2%.

Table 4.10 Percentage of households needing help by age group of HRP

Type of help needed now or in next 5 years	HRP age Under 65	HRP age 65-74	HRP age 75+	All
Help with repair and maintenance of home	18.8%	29.6%	36.5%	22.0%
Help with gardening	12.4%	22.6%	30.6%	15.6%
Help with cleaning home	9.3%	21.2%	24.7%	12.5%
Help with other practical tasks	6.8%	15.2%	26.3%	9.9%
Help with personal care	7.2%	6.2%	20.3%	8.2%
Want company / friendship	6.9%	9.0%	15.2%	8.0%
Base (all households)	187,834	21,460	11,019	220,314

Source: re-weighted household survey

Health-related housing need

- 4.44 A range of sources can be drawn upon to establish the overall scale of disability/support needs across Bradford.
- 4.45 At district level 80.7% of Bradford residents reported very good or good health and 19.3% reported health that was not good, comprising 13.4% in fair health and 5.9% in bad or very bad health (Table 4.11). This equates to 105,608 residents in not good health. On this measure the district sits close to the regional average of 19.5% and 1.5 percentage points above the England figure of 17.8%.

Table 4.11 General health, 2021 Census

Area	Very good or good health	Not good health	of which fair health	of which bad or very bad health	All usual residents
Bradford district	80.7%	19.3%	13.4%	5.9%	546,412
Yorkshire and The Humber	80.5%	19.5%	13.7%	5.8%	5,480,773
England	82.2%	17.8%	12.7%	5.2%	56,490,046

Source: ONS Census 2021, table TS037. Percentages are of all usual residents and may not sum exactly because of rounding.

- 4.46 The headline comparison understates the position, for two reasons. First, Bradford has the highest proportion of residents in bad or very bad health of the three areas, at 5.9% against 5.8% regionally and 5.2% nationally, so the district's disadvantage is concentrated at the severe end of the distribution rather than spread evenly across it. Second, Bradford has a younger age profile than either comparator, and self-reported health deteriorates with age. Once the effect of age is removed, the gap widens considerably: on an age-standardised basis 42.4% of Bradford residents reported very good health, against 47.5% across England.
- 4.47 17.1% of Bradford residents reported that they were disabled as defined by the Equality Act, with 8.0% saying their day-to-day activities were limited a lot and 9.1% a little (Table 4.12). The overall rate is below the regional figure of 18.6% and marginally below the England figure of 17.3%, and disability is mainly associated with older age groups.

Table 4.12 Disability under the Equality Act, 2021 Census

Area	Disabled under the Equality Act	Day-to-day activities limited a lot	Day-to-day activities limited a little	Not disabled	All usual residents
Bradford district	17.1%	8.0%	9.1%	82.9%	546,412
Yorkshire and The Humber	18.6%	8.1%	10.5%	81.4%	5,480,773
England	17.3%	7.3%	10.0%	82.7%	56,490,047

Source: ONS Census 2021, table TS038. Not disabled includes people with a long-term physical or mental health condition whose day-to-day activities are not limited.

- 4.48 Bradford's proportion of residents whose activities are limited a lot, at 8.0%, is above the England figure of 7.3%, while its proportion limited a little, at 9.1%, is 0.9 percentage points below England and 1.4 points below the region. Expressed differently, 47% of Bradford's disabled residents report that their activities are limited a lot, against 43% regionally and 42% nationally. The district therefore has proportionally more residents with severe limitation and fewer with mild limitation than either comparator.

- 4.49 This matters for the accommodation conclusions in this chapter. It is severe limitation rather than the overall disability rate that generates requirements for level access, adapted and wheelchair standard housing, and on that measure Bradford's position is worse than the headline comparison implies. It is consistent with the 4,795 households containing a person with a mobility impairment recorded as living in unsuitable accommodation, and it supports the wheelchair standard recommendation set out later in this chapter.
- 4.50 The ONS Family Resources Survey 2018/19 estimates that around 21% of the population nationally has a disability. Based on the age profile of people with disabilities, for Bradford an estimated 122,277 people have a disability (21.7%) in 2025 which is projected to increase to 136,591 (or by circa 12%) by 2043.
- 4.51 The re-weighted household survey data considered illness/disability. The survey estimated a total of 114,577 people or 20.3% had an illness/disability. Table 4.13 shows the number of people stating an illness/disability and the type of illness/disability. The most frequently mentioned illness/disability was physical/mobility impairment (8.7%), followed by mental health issues (6.5%), older age-related illness or disability (3.7%), hearing impairment (2.8%) and visual impairment (2.6%). Note that those responding to the household survey could record more than one illness/disability.

Table 4.13a Number of people stating illness/disability

Illness/disability	Number of people	% of total Population
Physical / mobility impairment	49,114	8.7%
Learning disabilities	14,194	2.5%
Neuro-diverse issue e.g. dyslexia, dyspraxia, autism and AD(H)D	10,039	1.8%
Mental health issue	36,908	6.5%
Visual impairment	14,859	2.6%
Hearing impairment	16,032	2.8%
Dementia/Alzheimer's	2,121	0.4%
Older age-related illness or disability	20,698	3.7%
Other	43,407	7.7%
Total population (ONS, 2022-based Proj. for 2026)	563,829	
Total number of people with an illness/disability	114,577	20.3%

Table 4.13b Number of households stating illness/disability

Households with at least one person with an illness/disability	Number of households	% of households
Total	87,654	39.8%

Source: re-weighted household survey

Physical disability

- 4.52 POPPI and PANSI (Projecting Older People Population Information/Projecting Adult Needs and Service Information, Oxford Brookes University/Institute of Public Care) provides data on the likely prevalence in 2025 of a range of physical disabilities and how this is expected to change by 2043 (Table 4.14). In 2025, there were an estimated 33,655 people with mobility issues across all age groups which is projected to increase to 41,133 by 2043 mainly due to an increase in the number of people aged 65 and over with mobility issues. There is also an anticipated increase in people experiencing hearing loss and visual impairment, particularly among those aged 65 and over.

Table 4.14 Physical disability prevalence

Disability (age group)	2025	2043	% Change 2025-2043
Impaired mobility (18-64)	17,530	19,103	9.0%
Mobility (unable to manage at least one activity on own) (65+)	16,125	22,030	36.6%
Moderate or serious personal care disability (18-64)	15,406	16,850	9.4%
Serious visual impairment (18-64)	220	232	5.7%
Moderate or severe visual impairment (65+)	7,837	9,933	26.7%
Severe hearing loss (18-64)	1,930	2,106	9.1%
Severe hearing loss (65+)	6,780	9,538	40.7%
All persons with mobility issues (impaired mobility 18-64 and mobility 65+)	33,655	41,133	22.2%

Source: POPPI/PANSI; 2022-based ONS population projections

- 4.53 People with physical disabilities account for 6% of the approximately 1,100 people in supported living at July 2026, and new placements average fewer than one a month. The more significant evidence for this assessment concerns housing choice in the mainstream market. Building a Better Future Together, the Council's Housing and Accommodation Strategy for People with Disabilities of April 2024, reports that home ownership among adults with disabilities in Bradford is approximately 6%, against about 39% nationally. Around 19% of the district's residents have a disability affecting daily activities.
- 4.54 The strategy identifies barriers to housing access as the largest single issue raised, at 30% of responses, principally difficulty in finding information and in identifying accessible properties. Only 1% of people in this group access the private rented sector, and the average wait for a social housing allocation was 189 days in 2022-23, with approximately 1,070 people awaiting adapted or partially adapted properties. The Housing Strategy 2020-2030 estimated approximately 9,100 wheelchair adapted homes needed then or within five years, against around 12,000 households already living in adapted or purpose built property, and identified 4,795 households containing a person with a mobility impairment living in unsuitable accommodation.

- 4.55 Taken together these figures describe a group largely excluded from both ownership and the private rented sector, and dependent on a social housing route that is slow and short of suitable property.
- 4.56 Regarding visual impairment and helpful adaptations in the home, the RNIB has produced a document [Visibly Better Spaces](#).

Learning disability and autism

- 4.57 A learning disability is the label given to a group of conditions present before the age of 18 that affects how an individual communicates and understands information. Autism is a lifelong developmental condition which affects how people communicate with, and relate to, other people and how they interact with the world around them.
- 4.58 The number of people across all age groups with moderate or severe learning disabilities is estimated to be around 2,138 in 2025, rising to 2,291 (circa 7%) by 2043 (Table 4.15). There is a notable growth in the number of people aged 65 and over with learning disabilities.

Table 4.15 Learning disability and autism

Learning disability (age group)	2025	2043	% Change 2025-2043
Total (18-64)	8,236	8,674	5.3%
Total (65+)	1,859	2,356	26.7%
Moderate or severe (18-64)	1,887	1,984	5.1%
Moderate or severe (65+)	251	308	22.6%
Moderate or severe (all ages)	2,138	2,291	7.2%
People with LD living with a parent (18-64)	721	736	2.0%
Downs syndrome (18+)	236	249	5.7%
Challenging behaviour (18-64)	153	162	5.7%
Autistic spectrum disorders (18-64)	3,342	3,531	5.6%
Autistic spectrum disorders (65+)	836	1,026	22.8%
Autistic spectrum disorders (all ages)	4,178	4,557	9.1%

Source: POPPI/PANSI and 2022-based ONS population projections

- 4.59 People with learning disabilities account for 63% of the approximately 1,100 people in supported living, the largest single group, with new placements averaging eight a month split roughly equally between community based provision and specialist 24 hour accommodation. Sixty-five organisations sit on the provider list for learning disability, physical disability and sensory impairment.
- 4.60 The Council projects a need for approximately 100 new supported living schemes over the next ten years. This is the most specific accommodation supply target held anywhere for this group and this assessment reports it as the Council's own position. Current provision comprises over 200 commissioned schemes supporting approximately 480 people, and around

1,900 people with learning disabilities, autism or severe mental health needs are known to Adult Social Care.

- 4.61 The West Yorkshire Housing Needs Analysis of 2023 recorded around 1,467 people in the district with learning disabilities, autism and severe mental health conditions. Within this figure, 484 were in supported living, 522 living with family, 133 in residential care, 37 in a general needs local authority or registered provider tenancy and 16 in the private rented sector. The 522 people living with family represent the ageing carer cohort, and are the clearest available quantification of latent demand in this chapter. That figure exceeds the number currently in supported living, and it will convert into demand over the plan period as carers age.
- 4.62 The Council identifies a need to grow the accommodation offer, particularly self-contained flats and housing for people with complex needs, and records that there is no supported living provision in rural areas. The delivery models it names, which this assessment supports, are Key Ring neighbourhood based support, core and cluster housing for moderate to high needs, and Small Supports arrangements for hospital discharge, with Bradford South, East, West, Shipley and Keighley identified as priority localities.

Mental health

- 4.63 Mental health refers to an individual's emotional, psychological and social well-being. 2025 POPPI/PANSI data estimates there are around 63,790 residents with a common mental health disorder (Table 4.16). The number of people aged 18-64 with a common mental health disorder is expected to increase by 5.7% over the period to 2043.

Table 4.16 Mental health prevalence

Mental health 18-64	2025	2043	% change 2025-2043
Common mental disorder	63,790	67,412	5.7%
Borderline personality disorder	8,099	8,559	5.7%
Antisocial personality disorder	11,233	11,871	5.7%
Psychotic disorder	2,358	2,492	5.7%
Psychotic disorders (2 or more)	24,259	25,637	5.7%

Source: POPPI/PANSI and 2022-based ONS population projections

- 4.64 People with mental health needs account for 31% of the approximately 1,100 people in supported living, with new placements averaging eight a month, of which around 75% are community based and 25% specialist accommodation. Forty-six organisations sit on the mental health provider list, with a full service review planned for 2027-28. The Council identifies transitions services for young people moving into adult services as an area for expansion, which connects to the transitions and care leaver material elsewhere in this chapter.
- 4.65 The JSNA records that insecure tenure and affordability stress can lead to or worsen poor mental wellbeing and identifies instability in the private rented

sector specifically. Given that the private rented sector accommodates 23.1% of Bradford households, above both the regional figure of 19.6% and the England figure of 20.6%, this is a material structural feature of the district rather than a general observation, and it bears on the scale of demand for supported and floating support provision.

Accessible and wheelchair standard housing

- 4.66 Adaptations, occupational therapy and assistive technology are the mechanisms on which Home First depends, which places the accessibility of new housing at the centre of the Council's ability to deliver its own approach. Optional accessibility standards for new dwellings were introduced in 2015 as a mechanism for improving the accessibility of housing for people with additional needs. The standards sit within Part M Volume 1 of the Building Regulations and are summarised at Table 4.17. Only one accessible housing standard can apply to any dwelling, and the M4(2) accessible and adaptable standard is based on, and effectively replaced, the Lifetime Homes standard.

Table 4.17 Summary of accessible housing standards

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 adaptable (a) or wheelchair accessible (b)	Optional

- 4.67 Planning Practice Guidance states that **'where an identified need exists, plans are expected to make use of the optional technical housing standards (footnote 46 of the National Planning Policy Framework) to help bring forward an adequate supply of accessible housing'**, and that policies for accessible housing **'need to be based on evidence of need, viability and a consideration of site-specific factors'**. In demonstrating that need, local planning authorities are directed to consider the likely future need for housing for older and disabled people, the size, location, type and quality of dwellings required, the accessibility and adaptability of the existing stock, how needs vary across tenures, and the overall impact on viability (PPG Paragraph: 007 Reference ID: 56-007-20150327).
- 4.68 Part M distinguishes wheelchair adaptable dwellings, M4(3)(a), which can be readily adapted to meet the needs of a wheelchair user, from wheelchair accessible dwellings, M4(3)(b), which are useable at the point of completion. Planning Practice Guidance advises that Local Plan policies for wheelchair accessible homes **'should be applied only to those dwellings where the local authority is responsible for allocating or nominating a person to live in that dwelling'** (PPG Paragraph: 009 Reference ID: 56-009-20150327).

The practical effect is that the wheelchair accessible requirement falls on affordable housing where the Council holds nomination rights, while private developers should be encouraged to build to M4(3) where appropriate. Any final targets should be set within the context of likely levels of delivery.

- 4.69 In order to establish an appropriate target for M4(3) dwellings, Table 4.18 sets out a series of assumptions regarding wheelchair use from the English Housing Survey and a report by Aspire Housing Association. Applying these assumptions would suggest a target of around 5% of newbuild to meet the M4(3) wheelchair accessible standard is required.
- 4.70 Stakeholders highlighted a need for more accessible and adaptable homes across Bradford, reflecting the needs of an ageing population and disabled residents. One strategic stakeholder identified significant need across West Yorkshire for M4(2) accessible and adaptable dwellings and M4(3) wheelchair user dwellings, and called for the SHMA to establish a clear, evidence-based requirement for their delivery in Bradford. The same stakeholder referred to dementia-ready design criteria, noting that newly built registered provider homes in Bradford generally performed at an average or above-average level against the criteria, but that evidence relating to existing stock was unavailable. Council officers identified gaps in bungalows for older people and specialist housing for younger adults with physical disabilities, and highlighted the importance of wheelchair standards and dementia-ready design in both new-build and refurbished homes. A registered provider reported that some older persons' housing was ageing and becoming less suitable, particularly where upper floors were not accessible, and identified demand for predominantly one-bedroom, with some two-bedroom, level-access accommodation.

Table 4.18 Wheelchair use assumptions and resulting annual need

Assumption	% requirement	Number each year (based on 1,872 annual housing target)**
Wheelchair use from the English Housing Survey 2018/19 – households using wheelchair all the time	0.6%	11
Wheelchair use from the English Housing Survey 2018/19 – households using wheelchair either indoors or outdoors	3.0%	56
Bradford has 5,874 current users of wheelchairs inside and outside the home based on the re-weighted household survey. This equates to 2.7% of households.	2.7%	50
Aspire report on wheelchair accessible housing (*) (note London Plan seeks 10% wheelchair accessible housing)	10.0%	187
Average of indicators	4.1% (rounded to 5%)	94

(*) Wheelchair Accessible Housing: Waiting for appropriate housing in England, Aspire October 2014 recommends that the national government should set a minimum requirement of 10% of all new build properties across all tenures to be wheelchair accessible.

** Housing Target Source: Local Housing Need 2026 calculation

4.71 Table 4.19 considers the profile of wheelchair accessible or adaptable dwellings needed by number of bedrooms and age group of the Household Reference Person.

Table 4.19a Wheelchair dwellings needed by age group and number of bedrooms (percentage)

Age group	1 bedroom	2 bedroom	3 bedroom	Total
Under 65	22.3%	33.6%	21.7%	77.6%
65 and over	0.0%	19.1%	3.2%	22.4%
Total	22.3%	52.7%	24.9%	100.0%

Table 4.19b Wheelchair dwellings needed by age group and number of bedrooms (number)

Age group	1 bedroom	2 bedroom	3 bedroom	Total
Under 65	21	32	20	73
65 and over	0	18	3	21
Total	21	50	23	94

Source: Re-weighted household survey

Note: The annualised figure of 94 is based on 5% of new dwellings each year being wheelchair accessible.

4.72 The MPS 2025-2027 notes that:

- People with physical disabilities account for 6% of the approximately 1,100 people in supported living at July 2026. New placements average fewer than one a month.
- The Housing and Accommodation Strategy for People with Disabilities of April 2024 reports that home ownership among adults with disabilities in Bradford is approximately 6%, against 39% nationally, which is a striking measure of constrained housing choice.
- The strategy identifies barriers to housing access as the largest single issue raised, at 30% of responses, principally difficulty finding information and identifying accessible properties.

4.73 Given the ageing demographic of Bradford 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 which takes into account the requirements of PPG, it is recommended that:

- 5% of new dwellings are built to M4(3) wheelchair user standard (this would imply an average target of around 94 each year); and
- At least 40% of all remaining new dwellings, after provision of M4(3) wheelchair user dwellings, should be built to M4(2) accessible and adaptable standard. This reflects Bradford's ageing population profile, projected growth in older households and identified levels of disability and support need. This is proposed as a local target pending any national change to Building Regulations. Government has proposed mandating M4(2) as the minimum standard for all new homes, with M4(1) applying by exception, but this has not yet been implemented through the Building Regulations. The target will help ensure that a greater proportion of new dwellings can be occupied and visited by people needing accessible or adaptable homes.

Looked-after children

4.74 The government believes that every child should have a loving, secure home close to their communities. To achieve this government priority, it is necessary to ensure that an appropriate amount and type of accommodation for looked-after children, in the right locations, is planned for and provided. The Department for Education's definition of a looked-after child is: 'A child is looked after by a local authority if they are provided with accommodation for a continuous period of more than 24 hours (section 20 Children Act 1989) or are subject to a care order (defined in section 22(1) Children Act 1989)'. To support the provision of this type of housing, there is an explicit reference to looked after children in paragraph 63 of NPPF, which sets out that the housing needs for different groups in the community should be assessed and reflected in planning policies.

4.75 Evidence of need for children in care and care leavers relevant to Bradford is set out in [Bradford Children and Families Trust's Sufficiency Strategy 2025–](#)

[2028](#) and the Council/Trust's Placement and Sufficiency Strategy update. As at March 2025, there were 1,377 children in care across Bradford, including 63 unaccompanied asylum-seeking children, and 13% of children in care had an identified disability. The placement profile shows that the largest proportions of children in care were in kinship care (23%), Independent Fostering Agency placements (21%) and in-house foster care (20%), followed by purchased residential care (14%), placed with parents (8%), supported accommodation (8%), placed for adoption (2%), other placements (2%) and in-house residential care (1%). The strategy emphasises a family-first approach, with local foster care and local residential care used wherever appropriate so that children can remain close to family, community and support networks.

- 4.76 The sufficiency evidence also highlights accommodation pressures for care leavers. The December 2024 sufficiency update reported that, at the end of September 2024, there were 606 care leavers aged 18 to 21 open to the Trust. It noted that some care leavers remain in supported accommodation after turning 18 because of a lack of suitable tenancies, flexible support and preparation for independent living. The strategy therefore identifies the need for suitable move-on accommodation, supported accommodation and effective transition planning for young people moving towards adulthood.
- 4.77 The strategy sets out several housing and accommodation-related commitments:
- supporting children to remain with their families where it is safe to do so, through prevention, early help and family support;
 - prioritising kinship and wider family care where children cannot safely remain with parents;
 - developing and sustaining local fostering provision and using local residential care where appropriate;
 - reducing reliance on external residential care and improving local provision for children with complex emotional, behavioural and mental health needs;
 - maximising the range of registered supported accommodation for young people aged 16 and 17;
 - improving planning for suitable accommodation for young people aged 18 and over; and
 - ensuring that all children aged 16 and over have a move-on plan, and that care experienced young people have a safe and suitable place to live beyond the age of 18.

Veteran needs

- 4.78 At the 2021 Census 12,391 Bradford residents aged 16 and over had previously served in the UK armed forces, comprising 9,412 who served in the regular forces, 2,461 in the reserve forces and 518 in both (Table 4.20). This represents 2.9% of the district's population aged 16 and over, below the Yorkshire and The Humber figure of 4.2% and the England figure of 3.8%.

Bradford's veteran population is therefore proportionally smaller than in most districts, reflecting the district's younger age structure, but it remains a group of more than 12,000 people to whom the Council owes specific statutory duties.

Table 4.20 UK armed forces veterans, 2021 Census

Area	Previously served, regular forces	Previously served, reserve forces	Previously served, both	All veterans	% of residents aged 16 and over
Bradford district	9,412	2,461	518	12,391	2.9%
Yorkshire and The Humber	142,894	34,409	7,822	185,125	4.2%
England	1,325,353	338,520	73,908	1,737,781	3.8%

Source: ONS Census 2021, table TS071. Percentages are of usual residents aged 16 and over.

- 4.79 Veteran housing need sits at the two ends of the spectrum considered in this chapter. At one end, the veteran population is markedly older than the population as a whole. Nationally almost one third of veterans are aged 80 and over, against 5.1% of non-veterans, and 32.1% of veterans are disabled as defined by the Equality Act, against 19.6% of non-veterans. Most of that difference is explained by age: once age, sex and regional differences are taken into account the gap narrows to 32.1% against 30.0%. The practical implication is that the majority of veteran housing need in Bradford is older person and accessible housing need, and it will be met through the mainstream stock, adaptations and the specialist older person and Extra Care provision considered earlier in this chapter rather than through veteran specific accommodation.
- 4.80 At the other end of the spectrum, a smaller number of veterans face homelessness or require supported housing on leaving service or following relationship breakdown. That need falls within the housing related support and single person supported accommodation addressed above. Op FORTITUDE, the national referral pathway for veteran homelessness, provides a route into supported housing which local partners are able to access.
- 4.81 The Council's obligations to this group are specific. Bradford Council and twenty partner organisations signed the Armed Forces Community Covenant in January 2012, and section 8 of the Armed Forces Act 2021 places a statutory duty on local authorities to have due regard to the Covenant principles when exercising relevant housing functions, including the allocation of social housing and disabled facilities grants. Members and former members of the regular forces with urgent housing needs are entitled to additional preference within the allocation scheme under section 166A(3) of the Housing Act 1996. Since 18 December 2024, all former members of the regular forces have been exempt from local connection and residency qualification requirements, the previous five year limit having been removed by amendment to the Allocation of Housing (Qualification Criteria for Armed

Forces) (England) Regulations 2012. The Council's allocations policy should be reviewed against that change.

- 4.82 No stakeholder response was received in respect of armed forces veterans during consultation for this assessment, and the Council does not currently publish data on veteran applicants to the housing register or on veterans owed a homelessness duty. Given the numbers involved, a bespoke needs assessment for this group would not be proportionate. It is recommended instead that veteran status be recorded consistently on the housing register and within homelessness assessments, so that the forthcoming Supported Housing Needs Assessment and Local Supported Housing Strategy are able to quantify need for this group directly.

Black and Global Majority population and households

- 4.83 Around 38.9% of Bradford's population identify as Black and Global Majority (BGM) (Table 4.21a). City Central accounts for the largest share of Bradford's BGM population, at 59.3%, followed by City South (11.4%), Keighley and Worth Valley (8.6%), City North East (8.3%) and City West (8.2%). City Central also has the highest proportion of residents identifying as BGM, at 73.2%, followed by City South (35.7%), City West (32.1%), Keighley and Worth Valley (27.5%) and City North East (24.4%). Bingley and Shipley and Wharfedale have comparatively smaller BGM populations, accounting for 3.3% and 0.8% respectively of Bradford's BGM population, and lower proportions of residents identifying as BGM, at 10.3% and 4.0%.
- 4.84 Table 4.21b shows more localised variation across Parish/Town Council areas. Keighley Town Council has the largest BGM population among the listed Parish/Town Council areas, with 18,105 residents, equivalent to 8.5% of Bradford's BGM population, followed by Bradford Trident Community Council with 14,786 residents, equivalent to 7.0%. However, Bradford Trident has the highest proportion of residents identifying as BGM, at 76.8%, followed by Sandy Lane Parish Council (42.4%), Clayton Parish Council (32.5%), Keighley Town Council (31.6%), Shipley Town Council (23.2%) and Wrose Parish Council (19.3%). In contrast, several parish areas have much lower proportions of BGM residents, including Oxenhope (1.7%), Addingham (2.1%), Haworth, Cross Roads and Stanbury (2.9%), Burley (3.4%), Menston (3.5%) and Harden (3.8%).
- 4.85 Overall, the data shows that Bradford's BGM population is most strongly concentrated in City Central and in a small number of Parish/Town Council areas, while many of the outer parish areas have smaller BGM populations.

Table 4.21a Distribution of BGM populations across Bradford

Sub-Area	BGM population	% of BGM population in each sub-area	% of population in each area who identify as BGM	All people
Bingley and Shipley	7,045	3.3%	10.3%	68,458
City Central	126,069	59.3%	73.2%	172,303
City North East	17,574	8.3%	24.4%	72,143
City South	24,194	11.4%	35.7%	67,808
City West	17,427	8.2%	32.1%	54,264
Keighley and Worth Valley	18,344	8.6%	27.5%	66,649
Wharfedale	1,778	0.8%	4.0%	44,791
Bradford Metropolitan District	212,431	100.0%	38.9%	546,416

Source: 2021 Census

Table 4.21b Distribution of BGM populations across Parish/Town Council areas

Town/Parish Council area	BGM population	% of total BGM population in each neighbourhood planning area	% of population in each area who identify as BGM	All people
Addingham Parish Council	81	0.0%	2.1%	3,783
Baildon Town Council	868	0.4%	5.1%	17,045
Bingley Town Council	2,041	1.0%	8.8%	23,190
Bradford Trident Community Council	14,786	7.0%	76.8%	19,264
Burley Parish Council	252	0.1%	3.4%	7,376
Clayton Parish Council	2,919	1.4%	32.5%	8,995
Cullingworth Parish Council	201	0.1%	5.7%	3,515
Denholme Town Council	286	0.1%	7.5%	3,806
Harden Village Council	71	0.0%	3.8%	1,877
Haworth, Cross Roads and Stanbury Parish Council	195	0.1%	2.9%	6,731
Ilkley Town Council	667	0.3%	4.4%	15,029
Keighley Town Council	18,105	8.5%	31.6%	57,350
Menston Parish Council	166	0.1%	3.5%	4,685
Oxenhope Village Council	44	0.0%	1.7%	2,568
Sandy Lane Parish Council	1,175	0.6%	42.4%	2,769
Shipley Town Council	3,303	1.6%	23.2%	14,234
Steeton with Eastburn Parish Council	612	0.3%	4.4%	13,918
Wilsden Parish Council	270	0.1%	6.0%	4,535
Wrose Parish Council	1,430	0.7%	19.3%	7,404
Total	47472			

Source: 2021 Census

- 4.86 The re-weighted household survey identified 39,721 households where the household reference person identified as BGM. Overall, 24.2% of BGM households were in some form of housing need compared with 15.5% of all households. The key recorded reasons for housing need among BGM households were sharing a kitchen, bathroom or WC with another household (23.1%), overcrowding according to the bedroom standard (22.6%), and affordability pressures, where housing was too expensive and the household was in receipt of housing benefit or in arrears due to expense (22.2%).

Gypsy and Traveller need

- 4.87 The latest 2026 Gypsy and Traveller Accommodation Assessment for Bradford sets out current supply and need for Gypsy and Traveller residential and transit pitch need and residential plot need for Travelling Showpeople.
- 4.88 For Gypsies and Travellers, the assessment identified 50 Gypsy and Traveller pitches across the district, comprising 42 occupied pitches and 8 vacant pitches on council sites of which 2 were long-term vacant. The GTAA identified an overall minimum need for 54 additional Gypsy and Traveller pitches over the period 2026/27 to 2042/43, the main driver being household formation.
- 4.89 There is clear and ongoing evidence of a need for transit provision, with the recommendation that the council advocates negotiated stopping and identifies areas of land which can accommodate short-term encampments of up to 5 caravans, encampments of between 6 and 10 caravans and encampments of more than 10 caravans.
- 4.90 There is one long-standing Travelling Showperson's yard in Bradford district with a 36 plot capacity which currently accommodates 12 households. There are also two unauthorised yard with six plots in total. There is sufficient capacity for the existing households using existing yards and space for more households to use them. However, there is a national strategic shortfall of Travelling Showperson yards and need may arise in Bradford district over the plan period.
- 4.91 Through our engagement with the council officers and wider stakeholders, there was no evidence of specific accommodation needs from other nomadic groups such as New Age Travellers or other nomadic groups in Bradford district.

Roma in Bradford

- 4.92 Roma are a distinct group within the wider Gypsy, Roma and Traveller (GRT) population, and Roma ethnicity is protected under the Equality Act 2010 as an ethnic group. Although Roma share ethnic, cultural and linguistic heritage with Romany Gypsies, their lifestyle differs: Roma in Bradford live overwhelmingly in bricks-and-mortar accommodation rather than travelling, and larger household sizes are common. This matters for the SHMA because the NPPF does not treat Roma as a separate group; its focus is people with a nomadic habit of life or a cultural tradition of caravan living, so Roma housing need falls

to be assessed through mainstream housing need evidence rather than the Gypsy and Traveller Accommodation Assessment (GTAA).

- 4.93 The 2021 Census was the first to include a distinct “Roma” response option (separate from “Gypsy or Irish Traveller”) (Table 4.22). In Bradford it recorded **1,583 people identifying as Roma (0.3% of the district)**^{1,2}, alongside 849 people identifying as Gypsy or Irish Traveller^{1,2} and 19,521 in the “Any other White” group, which includes much of the district’s Central and Eastern European (CEE) population.¹

Table 4.22 Roma population in Bradford district

Ethnic group (2021 Census, TS021)	People	% of district
Roma	1,583	0.30%
Gypsy or Irish Traveller	849	0.20%
Any other White background	19,521	3.60%
Bradford district (all residents)	546,412	100%

Sources: ONS Census 2021, table TS021; Bradford Council (2023) 2021 Census bulletin.

- 4.94 However, the census is widely accepted as a substantial **undercount** of Roma. Roma residents are routinely recorded under nationality (for example Slovak or Czech) rather than as Roma; many conceal Roma identity because of past discrimination; and institutional ethnic monitoring rarely captures Roma as a distinct group. The Bradford District European Roma Communities Strategy 2021–2025 describes the true population as “something of a mystery” and sets out markedly higher community and expert estimates:
- **At least 6,000** Roma in the district (2014 estimate, derived from assumptions about the CEE population).
 - **13,000–25,000** in more recent reports, with the Strategy authors recommending a more conservative working range of **13,000–20,000**.
 - For wider context, the SHUSU/Migration Yorkshire study (2013) estimated at least **197,705** migrant Roma across the UK and **25,451** in Yorkshire and the Humber.
- 4.95 The gap between the census count (1,583) and community estimates (13,000–20,000) is central to this SHMA: it means Roma housing need is very likely to be materially larger than any single administrative dataset suggests, and should be triangulated from multiple sources rather than read off the census alone.
- 4.96 Bradford’s Roma are predominantly of **Slovak** origin, with sizeable Czech and smaller Hungarian, Romanian, Latvian, Polish and Belarusian communities (Bradford District European Roma Communities Strategy — Research Report (community survey)). Many questionnaires had to be conducted in community languages and translated for analysis a practical marker of the language support that housing services need to engage this population effectively.
- 4.97 Roma settlement is concentrated in the inner, lower-cost neighbourhoods of Bradford. The Strategy’s research found the largest group in **BD5**, followed by

BD4 and **BD7**, with smaller numbers across BD3, BD6, BD8, BD9, BD10 and BD12, and a distinct community in **Keighley (BD21)** (Bradford For Everyone (2021), Bradford District European Roma Communities Strategy — Research Report). These postcodes align with wards such as Little Horton, Bowling and Barkerend, Great Horton, Bradford Moor and Toller — areas characterised by older, cheaper private-rented terraced stock. Settlement follows a chain-migration pattern: early arrivals seek out the cheapest housing, and family or fellow community members follow into the same streets and areas, reinforcing geographic concentration and pressure on the poorest stock.

4.98 Housing is described in the Communities Strategy as a major issue for Roma in Bradford, though much of this reflects the historic pattern of successive waves of poor in-migration to the city rather than anything unique to Roma. The community is overwhelmingly housed in the private rented sector, in some of the district's poorest-quality stock, because there is not enough social housing to meet need and early arrivals gravitate to the cheapest accommodation.

- **Overcrowding.** Many Roma households are forced to share, leaving them vulnerable to overcrowding. Enforcement against overcrowding is difficult: action can force tenants out, and tenants may be unable to afford the rent without the additional household members, so intervention can worsen rather than resolve need.
- **Instability and homelessness.** Informal, often family-based, house-sharing brings instability — people lose their housing when relationships break down or a host's circumstances change, which can lead to homelessness. One resident in the research described being homeless three times since arriving in England. Frontline staff also report domestic violence within the communities (hard to quantify) as a driver of family breakup and emergency housing need.
- **Landlord relations.** Experiences are mixed. Many report a tolerable or good relationship with landlords; a minority are mistreated or feel threatened. One case study describes a landlord's son attending the property, shouting and being violent, alongside a bug infestation despite rent being paid on time.
- **Social housing and monitoring.** Social landlords appear unclear how Roma communities interact with their services, and ethnic monitoring does not adequately capture Roma tenants, so even the social housing that exists is hard to plan around for this group. The Strategy stresses the need to maintain a working relationship with private landlords given the shortage of social housing.
- **Aspiration.** The research repeatedly recorded aspirations for better housing in a better area, indicating latent demand that is currently unmet within the low-cost PRS.

4.99 Housing instability has a direct educational cost. The “churn” caused by unstable jobs and housing, intensified by Covid-19, means the education system loses contact with children who are reported to have left an area but return and then fail to re-enrol. The scale of the school-age population is itself

an indicator of the community’s true size: Bradford’s GRT Education Areas pilot (2021–2023) supported over **600 GRT children and young people across around 150 schools** Bradford’s Roma school experience has been the subject of national research, including the Runnymede Trust’s *Excluded* report on misrecognition and control in the district’s schools (Runnymede Trust, *Excluded: Misrecognition, control and the Roma experience in Bradford schools*)

Other groups with particular housing requirements

4.100 This chapter concludes with a summary of the other household groups who have particular housing requirements in Bradford.

People who rent their homes

4.101 Chapter 3 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

4.102 The NPPF supports self-build and custom-build housing as part of a wider range of housing options. It requires the needs of people wishing to commission or build their own homes to be assessed and reflected in planning policies. Local authorities are also required to maintain self-build and custom housebuilding registers and to have regard to these when carrying out planning, housing, land disposal and regeneration functions.

4.103 Bradford Council maintains a Self-Build and Custom Build Register for individuals and groups seeking to acquire land to build a home in the district. The latest published monitoring information reports 338 eligible registrations to the end of May 2026. Applicants can select more than one preference for dwelling type and one response for number of bedrooms (Table 4.23).

Table 4.23 Self- and custom-build preferences in Bradford district

Type of home	% of applicants	Number of Bedrooms	% of applicants
Detached	82.5%	One	0.3%
Semi-detached	17.2%	Two	7.0%
Terraced	3.0%	Three	23.7%
Bungalow	13.6%	Four	35.3%
Flat / apartment	2.4%	Five or more	16.7%
Undecided	11.2%	A mix of different sized properties	4.9%
Total responses Note: multiple responses possible	439	Undecided	12.2%
		Total	100.0%
		Total responses	329

Source: Council Self- and Custom-build register

- 4.104 Register data indicates that demand is strongest for individual self-build, detached homes and larger properties. The strongest bedroom preference was for four-bedroom homes, followed by three-bedroom homes and homes with five or more bedrooms. Preferred locations are concentrated in the north and west of the district, with Ilkley the most frequently selected location, followed by Menston, Bingley, Burley-in-Wharfedale, Addingham and Baildon. The Wharfedale valley, including Burley-in-Wharfedale, Ilkley and Menston, has some of the highest preferred rates.
- 4.105 The available evidence therefore points to a growing but still relatively specialist demand for self-build and custom-build housing in Bradford, focused particularly on detached and larger homes and on higher-demand locations in Wharfedale and parts of Bingley and Shipley. The Authority Monitoring Report does not provide a permissions-based assessment of unmet self-build need, so unmet need is not quantified here in the absence of Council monitoring data on serviced plot permissions. The emerging Local Plan evidence indicates that self-build and custom-build opportunities could be supported through small sites, windfall sites, Council-owned land where appropriate, neighbourhood planning, and larger housing sites where provision is justified by demand, viability and site-specific circumstances.

Student housing need

- 4.106 Demand for student housing in Bradford is principally associated with the University of Bradford and Bradford College, with the strongest spatial relationship to the city centre, City Campus and the wider Knowledge Quarter. The University of Bradford reported 10,269 students in 2024/25, including 7,929 home students and 2,340 overseas students, compared with 11,653 students in 2023/24. The City of Bradford Development Framework identifies the Knowledge Quarter as being anchored by the University of Bradford and Bradford College, and indicates that residential uses including Build to Rent, student accommodation and private rental are suitable in focus areas to the west of the University.
- 4.107 Existing student accommodation provision includes purpose-built student accommodation at The Green, which is the University of Bradford's recommended accommodation, although the University states that it does not own or operate its own student accommodation. The Green provides apartments and townhouses close to campus, while the private rented sector also plays an important role, with the University noting that there are privately rented houses and apartments within walking distance of City Campus.
- 4.108 Overall, student housing is a relevant but localised component of housing need in Bradford, focused primarily around the University, Bradford College, the city centre and adjoining neighbourhoods. The evidence points to the need to maintain good-quality, well-managed student accommodation, including both purpose-built and private rented options. However, student housing does not represent a district-wide driver of housing need in the same way as general market and affordable housing need. Any additional purpose-built student accommodation should therefore be considered through the planning process, having regard to demonstrable demand, location,

management arrangements, impacts on surrounding communities and the relationship with wider city centre regeneration objectives.

Multi-generational households

4.109 The 2021 Census defines a multi-generational family household as one in which people from more than two generations of the same extended family live together. This includes any household containing a grandparent and a grandchild, whether or not the intervening generation is also present (ONS, 2024). According to the 2021 Census there were 7,232 multi-generational households in Bradford district, 3.4 per cent of all households. That is the nineteenth highest proportion of the 331 local authority areas in England and Wales, and the highest in Yorkshire and The Humber, against 2.0 per cent regionally and 2.1 per cent in England (Table 4.24). Wider forms of extended household are also more common in the district: 2.5 per cent of Bradford households contain two or more families against 1.4 per cent in England, and 6.0 per cent contain six or more people against 2.5 per cent.

Table 4.24 Multi-generational households in Bradford district

Area	All households	Multi-generational households	% of all households
Bradford	209,867	7,232	3.4
Kirklees	177,989	4,184	2.4
Leeds	341,469	6,435	1.9
Calderdale	90,476	1,757	1.9
Yorkshire and The Humber	2,330,666	45,533	2
England	23,436,106	500,428	2.1

Source: ONS Census 2021, table RM197

Key drivers of Multi-Generational living

Household composition and family practice

4.110 A quarter of Bradford residents, 25.5 per cent, are of Pakistani ethnicity and a further 2.3 per cent Bangladeshi, against 2.8 and 1.1 per cent in England (ONS, Census 2021). Burgess and Jones (2017) (source: Burgess, G. and Jones, M. (2017) Multigenerational Living: An Opportunity for UK House Builders? NF77. Milton Keynes: NHBC Foundation) found the propensity to live in a two adult generation household was around 10 per cent for British Bangladeshi and 9 per cent for British Pakistani households, against approximately 5 per cent for White British households. Work using the Born in Bradford cohort confirms that multi-generational arrangements are a common household form among Pakistani heritage families in the district (source: Cabieses, B., Fairley, L., Uphoff, E., Santorelli, G., Petherick, E., Prady, S., Croudace, T. and West, J. (2014) Household Typology and Family Social Capital Among White British and Pakistani Women in Bradford, England. Current Women’s Health Reviews, 10(1), pp. 9 to 15). Composition therefore accounts for much of the gap between Bradford and the national picture. It should not be read as fixed: Burgess and Muir (Source: Burgess, G. and Muir, K. (2020) The Increase in Multigenerational

Households in the UK: The Motivations for and Experiences of Multigenerational Living. Housing, Theory and Society, 37(3), pp. 322 to 338) record evidence of decline in extended living among some younger British Asian households, so the Council should expect gradual change rather than a static pattern.

Ageing and the need for care and support

- 4.111 Bradford's population aged 65 and over is projected to grow by 25.9 per cent between 2026 and 2046, and the population aged 85 and over by 69.1 per cent, against total population growth of 3.5 per cent (ONS, 2025). Burgess and Muir (2020) found that living in poor health roughly doubled the likelihood of living in a multi-generational household, and that the arrangement is more often about support, supervision and reassurance than formal caring. Growth concentrated in the oldest age groups, alongside pressure on social care, points to this driver strengthening over the plan period.

Affordability and delayed household formation

- 4.112 The largest single component of national growth of multi-generational living has been adult children remaining with, or returning to, their parents. In 2025, 28.7 per cent of people aged 20 to 34 in the UK lived with their parents, against 25.4 per cent ten years earlier (*source: Office for National Statistics (2026) Families and households in the UK: 2025. Published 17 April 2026*). Burgess and Jones (2017) found affordability to be the dominant reason given, together with pooling resources to buy a larger property and saving for a deposit. Bradford has comparatively low entry costs, so this driver is likely to operate less strongly here than in higher value markets although it will remain a driver.

Stock, space and constrained choice

- 4.113 A third of Bradford's multi-generational households, 33.0 per cent, were overcrowded on the bedroom standard at Census 2021, against 4.5 per cent of all other households in the district and 29.6 per cent of multi-generational households nationally (Table 4.25). Overcrowding is strongly patterned by ethnicity: in England 20.7 per cent of households with a Pakistani household reference person and 28.7 per cent with a Bangladeshi household reference person were overcrowded, against 2.2 per cent for White British and 4.4 per cent for all households. Multi-generational households in Bradford are also predominantly owner occupiers, at 75.5 per cent including 44.2 per cent owning outright, against 61.7 per cent of other households in the district.

Table 4.25 Tenure and overcrowding of multi-generational households

Indicator	Bradford multi-generational	Bradford all other households	England, multi-generational
Owned outright	44.2%	31.4%	33.8%
Owned with mortgage or shared ownership	31.3%	30.3%	30.3%
Social rented	12.0%	14.7%	21.5%
Private rented or rent free	12.5%	23.5%	14.4%
Overcrowded, bedroom standard	33.0%	4.5%	29.6%

Source: ONS Census 2021, table RM197 and RM198

Conclusion

- 4.114 This chapter has assessed the housing needs of the groups identified at paragraph 63 of the NPPF, together with others of particular significance in Bradford. Two findings organise the rest.
- 4.115 The first is that the Council has a settled strategic direction and the housing evidence should be read against it. Home First commits the Council to supporting people to remain in their own homes wherever possible, and the Market Position Statement 2025-2027 gives effect to that in its commissioning. Most of the need identified here will therefore be met through mainstream housing, adaptations and support rather than through designated provision. The second follows from it: a policy of keeping people at home is deliverable only where the homes can be adapted, which is why the accessibility of new and existing stock recurs throughout this chapter as a condition of everything else.
- 4.116 For older people, the direction of provision is away from residential care and towards housing with care and independent living with support. New residential placements have fallen 41% since 2022-23, occupancy stands at 83%, and the Council states that additional care home beds are not required at this time. The demographic modelling identifies a net additional 104 C2 residential care bedspaces to 2043. That figure is reported as a projection of need under unchanged patterns of provision, not as a recommendation to build, and the Local Plan should not make provision for additional residential care on the basis of it.
- 4.117 Extra Care is the priority form of specialist provision and it is undersupplied. Sixteen schemes provide 809 units and run consistently at around 98% occupancy. The modelling identifies a requirement for a further 1,875 units by 2043, against the Council's own commissioning figure of approximately 300 additional units within two years and around 1,020 by 2045. The two are different measures rather than competing estimates, the Council's reflecting commissioning intentions over a defined contract horizon and the modelling reflecting demographic change to the end of the plan period. The Local Plan should plan for the upper part of that range, because Extra Care is the form of

provision the Council intends to commission, and should prioritise the areas the Council identifies as gaps: Bingley Rural, Craven, Baildon, Idle and Thackley, and Keighley and Worth Valley.

- 4.118 A net additional 5,298 C3 specialist older persons dwellings are also identified to 2043, with the strongest shortfalls in leasehold and enhanced sheltered housing. Demand for conventional sheltered housing for rent is weaker, and much of that stock is of an age and configuration that will not meet future expectations. Renewal through remodelling, reletting or decommissioning is therefore as material as new supply.
- 4.119 For working age adults with care and support needs, supported living is the fastest growing element of provision and carries the clearest quantified target, approximately 100 new schemes over the next ten years. People with learning disabilities account for the largest share and people with mental health needs the next largest, with transitions from children's to adult services a priority for expansion. The 522 people recorded as living with family exceed the number currently in supported living and represent latent demand that will convert as carers age. There is at present no supported living provision in rural areas.
- 4.120 The scale of health-related need is substantial: around 20.3% of the population has an illness or disability and 39.8% of households include at least one person who does. Bradford's headline rates are close to regional and national averages, but the district has proportionally more people whose activities are limited a lot and fewer limited a little, and its young age profile means the position is worse once age is taken into account. Severe limitation is what generates requirements for level access, adapted and wheelchair standard housing, so the accommodation implication is greater than the headline comparison suggests.
- 4.121 Accordingly, a policy requirement of 5% of new dwellings built to M4(3) wheelchair user standard remains appropriate, applied as wheelchair accessible where the Council is responsible for allocating or nominating the occupier and as wheelchair adaptable elsewhere, with at least 40% of remaining new dwellings built to M4(2). The Council's adopted design guide sets a higher figure, and the Local Plan should state the basis of each so that the relationship between assessed need and policy aspiration is explicit.
- 4.122 Among the other groups considered, the assessment identifies a continuing requirement for move-on accommodation for care leavers and young people leaving supported accommodation; a disproportionate requirement for larger family homes among some Black and Global Majority households, alongside overcrowding; a Gypsy and Traveller pitch requirement to be addressed through Local Plan policy; distinct needs among the district's Roma communities that Gypsy and Traveller policy does not meet; demand for self-build and custom-build plots; and a rate of multi-generational living well above the national average, most of it in owner occupation and much of it overcrowded, which supports larger and adaptable homes rather than a separate housing product. Armed forces veterans are a smaller group than in most districts but one to whom specific statutory duties are owed.

5. Overall Dwelling Type and Mix

Introduction

- 5.1 This chapter considers overall housing need based on the government's standard method and establishes an overall dwelling type, size, and tenure mix for Bradford. The detailed analysis underpinning this chapter is presented in Technical Appendix D.

Establishing housing need using the 'standard method'

- 5.2 The 2024 National Planning Policy Framework (NPPF) (Paragraph 62) states 'to determine the minimum number of homes needed, strategic policies should be informed by a local housing need assessment. In addition to the local housing need figure, any needs that cannot be met within neighbouring areas should be taken into account in establishing the amount of housing to be planned for'
- 5.3 PPG notes that the process should be undertaken separately to assessing land availability, establishing a housing requirement figure and preparing site allocation policies.
- 5.4 **'The standard method uses a formula that incorporates a baseline of local housing stock which is then adjusted upwards to reflect local affordability pressures to identify the minimum number of homes expected to be planned for. The standard method set out below identifies a minimum annual housing need figure, and ensures that plan-making is informed by an unconstrained assessment of the number of homes needed in an area. It does not produce a housing requirement figure'** (PPG Paragraph: 002 Reference ID: 2a-002-20241212).

Step 1: Setting the baseline

- 5.5 'The baseline is 0.8% of the existing housing stock for the area, and the most recent data published at the time should be used' (PPG Paragraph 004 Reference ID: 2a-004-20241212).
- 5.6 For Bradford, the Step 1 baseline is calculated as 0.8% of the latest available MHCLG dwelling stock estimate of 224,837 dwellings (MHCLG Table 125: dwelling stock estimates by local authority district). This gives 1,799 dwellings per annum.
- 5.7 Housing stock is used as a baseline as it **'provides a stable and predictable baseline that ensure all areas, as a minimum, are contributing a share of the national total that is proportionate to the size of their current housing market'** (PPG Paragraph 005 Reference ID: 2a-005-20241212).

Step 2: An adjustment to take account of affordability

- 5.8 The Step 1 housing stock baseline figure is then adjusted based on affordability of the area using ONS median workplace-based affordability

- ratios. The mean average affordability ratio over the five most recent years should be used. (PPG Paragraph 004 Reference ID: 2a-004-20241212).
- 5.9 The reason for the affordability adjustment is set out in PPG:
- ‘An affordability adjustment is applied as household growth on its own is insufficient as an indicator of housing demand because:**
- **housing stock represents existing patterns of housing and means that all areas contribute to meeting housing needs. The affordability adjustment directs more homes to where they are most needed.**
 - **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.**
- 5.10 **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.’** (PPG Paragraph 006 Reference ID: 2a-006-20241212).
- 5.11 Table 5.1 sets out the components of the local housing need calculation. This establishes a minimum local housing need of 1,872 dwellings per annum as of May 2026. This is below the adopted Core Strategy housing requirement of 2,476 dwellings per annum, but above the 1,704 dwellings per annum proposed in the emerging Local Plan.

Table 5.1 Components of the dwelling need calculation for Bradford

Step	Component	Description	Number	Calculation	Data Source
Step 1	A	Baseline dwelling stock	224,837	-	2026 MHCLG Table 125
Step 1	B	0.8% of baseline dwelling stock	1,800	a x b	
Step 2	C	Affordability ratio	5.21	-	Average 5-year median workplace-based affordability ratios median 2021-2025 (ONS data)
Step 2	D	Adjustment factor	1.04	-	((5year average afforability ratio)5)/5×0.95+1 .
Local Housing Need	E	Annual minimum local housing need	1,872	b x d	Annual (as at May 2026)

- 5.12 PPG states new estimates of housing stock are published annually (usually in May) and updated affordability ratios are published annually (usually in March). (PPG Paragraph: 009 Reference ID: 2a-009-20241212).

Affordable housing need

- 5.13 A detailed analysis of affordable housing need in accordance with PPG is presented in Technical Appendix C. This establishes an overall gross affordable need of 3,664 and, after taking into account affordable lettings and newbuild, the net shortfall is 759 each year based on 25% income to rent and 3.5x income to buy metrics. If 30% income to rent and 4x income to buy metrics are applied, the net shortfall is 468 each year. Modelling assumes this is the shortfall over a 10 year period. This means there remains a considerable need for affordable housing but PPG then says that, 'the total affordable housing need can then be considered in the context of its likely delivery as a proportion of mixed market and affordable housing developments, taking into account the probable percentage of affordable housing to be delivered by eligible market housing led developments. An increase in the total housing requirement included in the plan may need to be considered where it could help deliver the required number of affordable homes.' (PPG Paragraph Reference ID: 67-008-20190722 and PPG at Reference ID: 2a-024-20190220). There is no specific requirement to meet this identified affordable need in full.
- 5.14 Analysis would suggest an overall tenure split of 48% social rented, 21% affordable rented and 31% affordable home ownership across Bradford district. This split needs to be considered on a site-by-site basis. For instance, there may be some sites which are not of sufficient scale for more than one type of affordable housing to be feasible. A policy position of 70% social/affordable rented and 30% affordable home ownership is recommended, with social rented housing maximised where possible.
- 5.15 Delivery to help address affordable housing need is expected through the application of the affordable housing policies, subject to viability. There is clear evidence of affordable housing need which supports a robust affordable housing policy. In order to meet affordable need, the council will need to work closely with housing associations and developer partners to deliver a range of new affordable housing products, including affordable rent and discounted home ownership. The council is therefore making positive steps to help address the affordable housing shortfalls across Bradford and will continue to keep this under review.
- 5.16 According to the affordable housing supply evidence in Technical Appendix C, an average of 325 affordable dwellings has been completed each year over the period 2022/23 to 2024/25. This has been used in the modelling as a proxy for committed affordable housing supply.
- 5.17 Stakeholders highlighted that the limited availability of affordable and suitable housing is a significant concern, with the delivery and future pipeline of affordable housing remaining below identified needs. This was considered particularly acute in lower value parts of Bradford, where marginal development viability can restrict affordable housing contributions. A strategic stakeholder noted a waiting list of more than 18,000 households, relatively high per-capita waiting-list pressures and increasing use of temporary accommodation. Council officers reported falling social housing turnover, Right to Buy losses and slow replacement, inadequate availability of larger

social rented homes and an over-reliance on the private rented sector for temporary accommodation.

Dwelling type and mix

- 5.18 Dwelling mix analysis is underpinned by a demographic scenario model which takes into account projected household change to 2043 using 2022-based ONS household projections. To support flexibility in delivery, dwelling type and mix by tenure is presented as a broad range which also considers household aspirations and expectations. Tables 5.2a-c summarise dwelling mix by tenure for Bradford over the next five years 2026-2031 and dwelling mix by sub-area is presented in Technical Appendix D. Table 5.2 also shows the longer-term demographic projections to 2043, which indicate that the overall proportion of houses and flats is expected to increase, with growth particularly focused on 2 and 3-bedroom houses and 1-bedroom flats, while the proportion of 4 or more-bedroom houses and bungalow/level-access homes is expected to reduce over the longer term.
- 5.19 Regarding the mix of market and affordable housing, it is suggested that there is a need for flexibility on an overall split for housing developments, taking into account the extent of need for affordable housing, past trends in delivery, development trends and seeking to maintain a balanced housing market. This analysis is based on a minimum 25% affordable housing target, with an affordable tenure split of around 70% rented and 30% affordable home ownership. Modelling shows an overall split of around 75% market housing, 17.5% social/affordable rented housing and 7.5% affordable home ownership.
- 5.20 The actual size of new properties is informed by the [nationally described space standards](#).

Table 5.2a Overall annual dwelling type/size and tenure mix recommendations

Dwelling type/size	Market	Social/affordable rented	Affordable home ownership	Total (shorter-term 5 years)	Longer-term dwelling mix to 2043
Overall % split>>	75%	17.5%	7.5%	100%	
2 Bedroom House	15-20%	30-35%	10-15%	15-20%	20-25%
3 Bedroom House	25-30%	15-20%	40-45%	25-30%	30-35%
4+ Bedroom House	25-30%	0-2%	15-20%	20-25%	15-20%
1 Bedroom flat	2-5%	10-15%	0-2%	2-5%	10-15%
2+ Bedroom flat	2-5%	10-15%	5-10%	5-10%	5-10%
1/2 Bedroom Bungalow/level access	10-15%	20-25%	10-15%	15-20%	5-10%
3+ Bedroom Bungalow/level access	5-10%	2-5%	5-10%	5-10%	2-5%

Table 5.2b Overall dwelling type and tenure mix recommendations

Dwelling type	Market	Social/affordable rented	Affordable home ownership	Total (shorter-term 5 years)	Longer-term dwelling mix to 2043
House	70-75%	45-50%	70-75%	65-70%	70-75%
Flat	5-10%	20-25%	5-10%	5-10%	15-20%
Bungalow/level-access	20-25%	25-30%	20-25%	20-25%	5-10%

Table 5.2c Overall dwelling size and tenure mix recommendations

Number of bedrooms	Market	Social/affordable rented	Affordable home ownership	Total (shorter-term 5 years)	Longer-term dwelling mix to 2043
1	2-5%	35-40%	2-5%	5-10%	15-20%
2	30-35%	35-40%	25-30%	30-35%	25-30%
3	35-40%	20-25%	50-55%	35-40%	30-35%
4+	25-30%	0-2%	15-20%	20-25%	15-20%

Conclusions

- 5.21 The purpose of the SHMA is to identify the overall local housing need using the standard method calculation in PPG. The council will then need to determine what is an appropriate housing requirement that can be delivered across Bradford. The standard method calculation establishes a minimum local housing need of 1,872 dwellings each year, which is lower than the current Core Strategy housing target of 2,476 dwellings per year but higher than the 1,704 dwellings per year proposed in the emerging Local Plan.
- 5.22 In line with the government's planning practice guidance, the local housing need figure should be kept under review and revised where appropriate. The housing need figure derived using the standard method can be subject to change, as it is influenced by annually updated inputs such as housing stock estimates and affordability ratios.
- 5.23 The minimum local housing need figure of 1,872 dwellings each year will support the delivery of a range of accommodation, including affordable and specialist housing.
- 5.24 The SHMA has established future household change and the implications this has for dwelling type, size and tenure mix. This helps the council and its partners make informed decisions on the range and size of dwellings to be built to meet need over the period to 2043. The dwelling mix analysis also identifies a need for level-access accommodation and highlights specific needs among Black and Global Majority households, with the strongest requirement among BGM households being for larger homes, particularly 4 or more-bedroom houses.
- 5.25 Given the level of net affordable need, with a net shortfall of 759 affordable dwellings each year, the Local Plan needs to maintain a robust affordable housing policy setting out targets and tenure split in order to maximise new supply. A policy position of 70% social/affordable rented and 30% affordable home ownership is recommended, with social rented housing maximised where possible. Affordable housing policy should therefore continue to support the ongoing delivery of affordable housing and diversify the affordable products available to local residents to reflect identified needs, although it must be recognised that new affordable supply alone is unlikely to deliver the full shortfall every year because of constraints such as land availability and viability of delivery.

6. Conclusion: policy and strategic issues

Introduction

- 6.1 This Strategic Housing Market Assessment has been prepared to provide City of Bradford Metropolitan District Council and its partners with robust, defensible and transparent evidence to inform strategic decision-making, Local Plan preparation, housing strategy delivery and wider corporate policy. It brings together re-weighted household survey evidence, demographic projections, house price and rent analysis, affordable housing need calculations, stakeholder feedback, estate and letting agent intelligence and evidence on the needs of different groups.
- 6.2 The assessment demonstrates that Bradford is a large and diverse housing market, combining a lower-value urban core with higher-value northern, suburban and village markets. Recent housing delivery has remained below the adopted Core Strategy requirement, while affordable housing need, local affordability, housing condition, the ageing population, specialist and supported housing need, private rented sector pressures and infrastructure concerns remain central strategic issues. The evidence therefore points to the need for a balanced and place-based strategy that supports housing growth while improving affordability, quality, accessibility and the suitability of homes for different groups.

Overall Housing need and Local Plan Implications

- 6.3 The standard method calculation establishes a minimum local housing need of 1,872 dwellings each year. This is below the adopted Core Strategy housing requirement of 2,476 dwellings per year, but above the 1,704 dwellings per year proposed in the emerging Local Plan. The standard method figure is a minimum measure of local housing need and does not, of itself, determine the housing requirement to be included in the Local Plan. The council will need to determine the housing requirement through the plan-making process, taking account of land availability, infrastructure, environmental constraints, viability, deliverability and cross-boundary matters.
- 6.4 Over the period 2015/16 to 2024/25, 13,546 net additional dwellings were delivered across Bradford, equivalent to an average of around 1,355 per year. During the most recent five years, 5,893 dwellings were completed, averaging 1,179 per year. Recent delivery has therefore remained below both the adopted Core Strategy requirement and the current minimum local housing need figure. The emerging Local Plan will need to support a deliverable supply of housing while ensuring that growth provides the right mix of homes and is aligned with infrastructure, services and place-making objectives.
- 6.5 Resident and stakeholder evidence shows that the strategic challenge is not solely the number of homes delivered. It also concerns whether homes are provided in the right locations, supported by appropriate infrastructure, at prices local households can afford and in forms that meet the needs of older people, disabled people, younger households, larger families and those

requiring care or support. District-wide policies will therefore need sufficient flexibility to respond to the different circumstances of Bradford's seven housing market sub-areas and 19 Parish/Town Council areas.

Dwelling type, tenure and mix

- 6.6 The SHMA has explored the relationship between projected household change, existing stock, household aspirations and dwelling requirements. The recommended short-term mix should be used to inform Local Plan policy, site negotiations and development management decisions, while retaining flexibility to respond to site characteristics, viability, local market evidence and identified needs within individual sub-areas and Parish/Town Council areas.
- 6.7 Longer-term demographic projections to 2043 indicate an increase in the proportion of 2 and 3-bedroom houses and 1-bedroom flats needed, alongside a reduction in the proportion of 4 or more-bedroom houses and bungalow/level-access homes. However, the short-term emphasis on bungalows and level-access accommodation remains strategically important because it reflects household aspirations, the needs of older and disabled households and the potential to support movement within the existing stock. Delivery should also respond to overcrowding and the strong requirement for larger family homes identified among some households, particularly Black and Global Majority households.

Affordable housing need

- 6.8 The SHMA identifies a gross annual affordable housing need of 3,664 dwellings. After taking account of affordable lettings, resales and new affordable supply, the net annual shortfall is 759 affordable dwellings, assuming the backlog is cleared over 10 years based on 25% income to rent and 3.5x income to buy: under a 30% income to rent and 4x income to buy the net annual shortfall reduces to 468. This confirms a continuing and significant need for affordable housing across Bradford.
- 6.9 The affordable tenure evidence indicates an overall need comprising around 48% social rent, 21% affordable rent and 31% affordable home ownership. For policy purposes, a split of 70% social/affordable rented housing and 30% affordable home ownership is recommended, with social rented housing maximised where possible. Delivery should remain subject to site-specific viability, but affordable housing should be maximised through market-led development, council and registered provider partnerships, use of public land where appropriate and relevant national and regional funding programmes.
- 6.10 Although affordable housing need exists across all dwelling sizes, the current affordable stock is comparatively well placed to meet 1-bedroom need. The largest mismatch is for 2-bedroom homes, with further shortfalls in 3-bedroom and 4 or more-bedroom provision. Local delivery should also respond to the disproportionate need for larger homes among some Black and Global Majority households and to overcrowding, which affects 5.5% of all households, rising to 7.9% of social rented households and 6.8% of private rented households. Affordable housing policy should therefore avoid an overly

narrow focus on smaller properties and provide a balanced range of dwelling sizes.

Housing affordability and access to the market

- 6.11 Affordability remains a defining strategic issue. In 2025, lower quartile house prices were £125,000 and median prices were £178,000 across Bradford. Lower quartile private rents were £650 per month and median rents were £758 per month. Although Bradford remains a comparatively lower-cost housing market than West Yorkshire, Yorkshire and The Humber and England overall, there is substantial variation within the district. Lower values are concentrated in City Central, Bradford Trident and parts of Keighley, while higher prices and rents are found in Wharfedale, Bingley and Shipley and locations including Addingham, Burley, Ilkley, Menston and Oxenhope.
- 6.12 District-wide benchmark tests indicate that lower quartile and median rents and purchase prices are closer to the assumed affordability thresholds than in many comparator areas. However, these averages mask significant pressures for single earners, younger households, lower-paid key workers and households without access to a deposit. Higher-cost sub-areas and Parish/Town Council areas face particularly acute market affordability pressures, while lower-value inner urban areas frequently coincide with lower household incomes and higher levels of benefit reliance. Local Housing Allowance rates also remain below lower quartile rents across the property sizes for which evidence is available, with the largest shortfalls affecting households requiring larger family homes.

Private rented sector and Renters' Rights Reform

- 6.13 The private rented sector accommodates 23.1% of households and plays a significant role in meeting housing need. Its role is particularly pronounced in City Central, where it accounts for 31.9% of households, Bradford Trident at 31.6%, and Shipley Town Council at 28.0%. The sector provides flexibility and accommodates households unable to access owner occupation or affordable housing, but the evidence also identifies affordability pressures, Local Housing Allowance shortfalls and dissatisfaction with repair. Around 33.5% of private rented households reported dissatisfaction with the condition of their accommodation.
- 6.14 The Renters' Rights Act 2025 changes the operating environment for the private rented sector. From 1 May 2026, Section 21 no-fault eviction notices have been abolished and landlords must use defined possession grounds. This should be reflected in the Council's private rented sector, homelessness prevention and enforcement work. The Council should monitor the local effects of reform, including any changes in landlord behaviour, private rented sector supply, rent levels, eviction routes, possession, homelessness presentations and demand for advice and enforcement services.
- 6.15 The SHMA supports treating the private rented sector as an integral part of the wider housing system, with a focus on improving standards, supporting

responsible landlords and strengthening its contribution to homelessness prevention and housing options work.

Homelessness prevention, temporary accommodation and move-on pathways

- 6.16 The affordable housing need analysis includes households who are homeless, threatened with homelessness, living in temporary accommodation, overcrowded, concealed or otherwise in housing need and unable to access the market. The SHMA therefore provides important evidence for the Council's homelessness prevention and rough sleeping work, as well as the refresh of related strategies.
- 6.17 Stakeholder consultation and evidence relating to care leavers and supported housing pathways identify a key gap in suitable move-on accommodation, particularly for young people, care leavers and people leaving temporary or supported accommodation. This can delay progression to independent living and reduce the availability of supported accommodation for people in immediate need. The Local Plan, Housing Strategy, homelessness services and supported housing work should therefore support the delivery of appropriate move-on accommodation, including smaller affordable homes and supported-to-independent living pathways.

Older people and specialist housing

- 6.18 The ageing population is one of the most significant long-term drivers of housing need in Bradford. Over the period to 2043, the number of people aged 65 and over is expected to increase by 26.7%, and households headed by someone aged 65 or over are expected to increase by 17,445, or 29.8%.
- 6.19 The re-weighted household survey indicates that 81.8% of older households want to remain in their existing home with help and support when needed. Among older households expressing a future housing choice, 61.7% expect to downsize, while 33.7% expect to remain in similar-sized accommodation and 4.7% expect to move to a larger property. The policy response should therefore combine adaptations, repairs and support for people remaining at home with a wider supply of smaller accessible general-needs homes, bungalows, level-access accommodation, retirement housing, sheltered housing, Extra Care, residential care and other specialist options.
- 6.20 Bradford currently has around 11,212 specialist older persons dwellings and bedspaces, comprising 6,630 C3 specialist older persons dwellings, 809 Extra Care units or bedspaces and 3,773 C2 residential care bedspaces. Modelling identifies a net need for 7,277 additional specialist older persons dwellings and bedspaces by 2043, equivalent to around 428 each year. This comprises 5,298 C3 specialist older persons dwellings, 1,875 Extra Care units or bedspaces and 104 residential care bedspaces (in the longer term). The largest identified shortfalls relate to leasehold sheltered housing, enhanced sheltered housing and Extra Care provision, while existing conventional sheltered housing for rent exceeds the modelled requirement.

Supporting housing and statutory oversight

- 6.21 The Supported Housing (Regulatory Oversight) Act 2023 places a statutory duty on local housing authorities to prepare and publish a Local Supported Housing Strategy. Statutory guidance published in February 2026 requires councils to work with partners to understand current supply, unmet need and future demand and to establish how appropriate supported housing will be planned and delivered.
- 6.22 The SHMA provides a starting point for this work. Stakeholder evidence identifies a reported requirement for around 215 additional supported-living units between 2024 and 2034 for people with learning disabilities, autism or severe mental health needs, alongside a shortage of modern, self-contained supported housing. The Local Supported Housing Strategy should therefore be aligned with the Local Plan, Housing Strategy, homelessness work, adult social care, children's services, health partners and registered providers, with particular attention to supply, quality, referral pathways, move-on arrangements and commissioning.

Accessible and adaptable housing

- 6.23 The SHMA identifies a clear need for accessible and adaptable housing. The household survey estimates that 114,577 people, equivalent to 20.3% of the projected 2026 population, have an illness or disability, while 87,654 households, or 39.8% of households, include at least one person with an illness or disability. Around 8.3% of dwellings have been adapted or purpose-built for someone with a long-term illness, health problem or disability, and 2.8% of households live in accommodation adapted or purpose-built for a wheelchair user.
- 6.24 It is recommended that 5% of new dwellings are built to M4(3) wheelchair user standard. At least 40% of all remaining new dwellings should be built to M4(2) accessible and adaptable standard. These requirements should be reflected in the emerging Local Plan, subject to viability and site-specific considerations.

Housing standards, existing stock and retrofit

- 6.25 Bradford has a relatively old dwelling stock, with 46.7% of homes built before 1945, and an estimated 18.5% of dwelling stock is non-decent. Dissatisfaction with repair is highest among affordable housing households at 34.5% and private rented households at 33.5%. The evidence also identifies concerns relating to older terraced housing, damp and mould, repairs, thermal comfort, energy efficiency and the suitability of existing homes for households with mobility or care needs.
- 6.26 Improving the existing stock should therefore remain a central component of housing policy. This includes effective private rented sector enforcement, investment by registered providers, adaptations, empty homes activity, targeted retrofit and regeneration, and alignment with wider health, wellbeing

and net-zero objectives. This is particularly important because most of the dwellings that will accommodate Bradford's population in 2043 already exist.

Infrastructure, spatial and cross-boundary issues

- 6.27 Resident and stakeholder feedback strongly links housing growth to infrastructure capacity, including health services, schools, roads, drainage, public transport and community facilities. The Local Plan should therefore align housing growth with infrastructure planning and ensure that developer obligations are effective, transparent and appropriately directed. Greater use of suitable brownfield land, empty homes, vacant buildings and town-centre regeneration opportunities should also form part of the district's response to housing need.
- 6.28 Bradford operates within the wider West Yorkshire housing and labour market, with particularly strong links to Leeds, Calderdale and Kirklees, alongside relationships with North Yorkshire and Pendle. Within the district, City Central and Bradford Trident are characterised by lower values, lower incomes and higher levels of private rented and affordable housing; Wharfedale and parts of Bingley and Shipley have higher values and greater market affordability pressures; Keighley and Worth Valley has distinct local affordability and regeneration issues; and several parish and village areas have high owner occupation but limited affordable housing. These differences should inform Local Plan policy, dwelling mix, affordable housing delivery, infrastructure investment and local partnership activity. The Local Plan should also respond to the Gypsy and Traveller pitch requirement and continue to monitor self-build, custom-build and localised student housing demand.

Key gaps and opportunities for strategy

Issue	Gap identified	Strategic opportunity
Housing delivery	Recent delivery has remained below the minimum local housing need and adopted Core Strategy requirement.	Establish a deliverable Local Plan requirement, supported by an effective land supply, infrastructure and regeneration programme.
Affordable housing	Net shortfall of 759 affordable dwellings each year (25% income to rent and 3.5x income to buy or 468 (30% income to rent and 4x income to buy), with particular mismatches in 2, 3 and 4 or more-bedroom provision.	Maintain a robust affordable housing policy, apply the recommended 70:30 split and maximise social rented delivery where possible.
Place-based housing need	Significant variation between the seven sub-areas and 19 Parish/Town Council areas,	Use local evidence to inform site-specific dwelling mix, affordable housing and infrastructure decisions

Issue	Gap identified	Strategic opportunity
	alongside overcrowding and larger-family need.	rather than applying district-wide averages.
Older people	Strong preference to remain at home, alongside a net need for 7,277 specialist dwellings and bedspaces by 2043.	Provide a continuum of adaptations, accessible general housing, bungalows, sheltered housing, Extra Care and some residential care in the longer-term
Supported housing and move-on	Shortage of modern supported housing and suitable move-on accommodation, including a stakeholder-reported requirement for around 215 additional supported-living units.	Use the Local Supported Housing Strategy to map provision, strengthen oversight and align housing, health, care and homelessness pathways.
Private rented sector	The sector accommodates 23.1% of households and is affected by affordability pressures, LHA shortfalls, repair concerns and regulatory reform.	Strengthen intelligence, enforcement, landlord engagement, advice and homelessness prevention.
Accessible housing	Significant levels of illness, disability and wheelchair use, with limited existing adapted stock.	Embed M4(2) and M4(3) requirements in Local Plan policy, subject to viability.
Existing stock	An estimated 18.5% of stock is non-decent, with particular concerns affecting older and rented housing.	Link housing standards, retrofit, adaptations, empty homes work, health and regeneration programmes.
Other specific needs	Gypsy and Traveller pitch need, meeting transit needs through negotiated stopping, growing self-build interest and localised student housing demand.	Maintain appropriate evidence and policy responses through Local Plan and housing strategy monitoring.
Infrastructure and cross-boundary working	Growth pressures interact with infrastructure capacity and wider West Yorkshire housing, labour and transport markets.	Coordinate housing delivery with infrastructure investment, regeneration and strategic planning across West Yorkshire and adjoining authorities.

Final comments

- 6.29 The evidence presented in this SHMA suggests that Bradford should focus on six linked policy challenges:
1. Enabling sufficient and deliverable housing growth through the emerging Local Plan, supported by appropriate infrastructure, services, transport and sustainable place-making.
 2. Maximising affordable housing delivery, particularly social rented and genuinely affordable rented housing, while also providing affordable home ownership where it meets identified need.
 3. Delivering a locally responsive dwelling mix across Bradford's sub-areas and Parish/Town Council areas, including smaller and level-access homes, 2 and 3-bedroom affordable housing and larger homes for families experiencing overcrowding.
 4. Diversifying the housing offer for older people, disabled people and those requiring care or support, including adaptations, bungalows, accessible general housing, Extra Care, supported housing and specialist accommodation.
 5. Strengthening supported housing, homelessness prevention and move-on pathways, particularly for young people, care leavers, people with complex needs and those leaving temporary or supported accommodation.
 6. Improving the quality, energy efficiency, security and affordability of existing homes, particularly in the private rented and affordable housing sectors, while responding to housing-condition pressures and private rented sector reform.
- 6.30 Overall, the SHMA provides a strong evidence base for a balanced, place-based and inclusive housing strategy. The central policy message is that Bradford needs not only more homes, but the right homes: affordable, accessible, adaptable, energy efficient, locally responsive and supported by the infrastructure and services required to create sustainable communities.

Technical Appendix A: Research methodology

Overall approach

- A.1 A multi-method approach was adopted in order to prepare a robust and credible housing needs assessment for Bradford district. The 2026 SHMA update draws on the household survey evidence originally collected for the 2023 study, with survey outputs updated and weighted to current household estimates based on the Council-supplied residential address data. The original survey response rates and sample errors remain unchanged, as they relate to the household survey fieldwork. The methodology includes:
- A comprehensive household survey, originally undertaken for the 2023 study, which achieved 1,216 responses from 17,673 addresses contacted, representing a response rate of 6.9% and a sample error of +/-2.8% at district level. Low response rates are expected for this type of household survey and the district-level sample error would be described by ONS as 'precise', being below +/-5%. The survey evidence is therefore sufficiently robust to provide representative findings at district level. At sub-area level, sample errors vary and should be interpreted with appropriate caution, particularly where the sample error exceeds +/-10%.
 - A survey of key stakeholders including representatives from the council, neighbouring local authorities, housing associations, specialist housing providers, estate agents, adult social care and developers.
 - Interviews with estate and letting agents operating within the district.
 - A review of relevant secondary data including the 2021 Census, house price trends, CORE lettings data and MHCLG Statistics.

Table A.1 Original 2024 Household Survey sample size

Area	Total Dwellings	Occupied	Sample required	Addresses contacted	Actual response	Actual response rate	Actual sample error
Bingley and Shipley	31,980	31,028	379	2,529	246	0.097	6.22%
City Central	56,339	54,063	381	2,542	68	0.027	11.87%
City North East	31,341	29,836	379	2,527	133	0.053	8.48%
City South	27,853	26,576	379	2,524	142	0.056	8.20%
City West	22,229	21,382	377	2,515	141	0.056	8.22%
Keighley and Worth Valley	28,433	26,987	379	2,524	144	0.057	8.14%
Wharfedale	21,077	19,992	377	2,512	342	0.136	5.25%
Bradford district	219,252	209,864	2,651	17,673	1,216	0.069	2.80%

Technical Appendix B: Affordable housing definitions

Affordable housing definitions

Definitions relating to affordable housing are presented in the NPPF 2024 (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) **Social Rent:** meets all of the following conditions: (a) the rent is set in accordance with the government's rent policy for Social Rent; (b) the landlord is 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.
- b) **Other affordable housing for rent:** meets all of the following conditions: (a) the rent is set in accordance with the government's rent policy for 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).
- 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.

First Homes

In May 2021, [Planning Practice Guidance](#) was issued which set out the concept of First Homes and their delivery. Key points are:

- First Homes are a form of discounted market sale housing and should be considered to meet the definition of 'affordable housing' for planning purposes.
- They must be discounted by a minimum of 30% against market value after the discount has been applied, the first sale must be at a price no higher than £250,000 outside London.
- They must be sold to people meeting eligibility criteria which include first-time buyers and household incomes should not exceed £80,000.

The discount is passed onto each subsequent purchaser.

NPPF 2024 (paragraph 66 footnote 30) states that 'the requirement to deliver a minimum of 25% of affordable housing as First Homes, as set out in 'Affordable Homes Update' Written Ministerial Statement dated 24 May 2021, no longer applies. Delivery of First Homes can, however, continue where local planning authorities judge that they meet local need.

Technical Appendix C: Housing need calculations

Introduction

- C.1 Identifying the scale of affordable housing need is a key consideration of planning practice guidance. This is a separate calculation to the overall housing need figure derived using the standard method and set out in PPG paragraphs 18 (Reference ID: 2a-018-20190220) to 24 (Reference ID: 2a-024-20190220). The affordable housing need analysis helps to establish the overall scale of affordable housing need by location, type, size and tenure and whether the council should plan for more dwellings to help meet the need for affordable housing.
- C.2 PPG states that 'all households whose needs are not met by the market can be considered in affordable housing need (PPG Paragraph: 018 Reference ID: 2a-018-20190220). PPG 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).' (PPG Paragraph: 019 Reference ID: 2a-019-20190220).
- C.3 The PPG focuses on the use of existing (secondary) data but does not preclude the use of primary survey evidence.
- C.4 There are four broad components to the needs assessment method. These have remained relatively unchanged through the different guidance issued by government and focus on:
- Step A. Existing households in need (current unmet gross need).
 - Step B. Future households in need.
 - Step C. Affordable supply.
 - Step D. Annual need for affordable housing.

Affordability assumptions

- C.5 As part of the affordable needs assessment, the extent to which households in need cannot afford open market prices or rents is considered. PPG does not specify what household income should be spent for a property to be affordable although does state the 'need to identify the minimum household income required to access lower quartile (entry-level) market housing' PPG 2019 Paragraph 021 Reference ID 2a-021-20190220. The last guidance to consider affordable prices/rents was published in the 2007 DCLG Strategic Housing Market Assessments Practice Guidance Version 2 August 2007,

which stated that gross household incomes should be used to assess affordability and:

- a household can be considered able to afford to buy a home if it costs 3.5x the gross income of a single earner or 2.9x the gross income for dual-income households; and
 - a household can be considered able to afford market renting where the rent payable was up to 25% of gross household income.
- C.6 The former guidance did note that local circumstances could justify higher figures being used for affordable renting and that allowances should be made for access to capital that could be used towards the cost of home ownership.
- C.7 Mortgage lending practices (July 2026) would up to 5.5x as standard from several major lenders, with 6x–6.5x available to higher earners and certain professional groups
- C.8 Based on this data, the principal assumption considered by arc4 with reference to affordability is:
- for buying up to 3.5x gross household income; and
 - for renting up to 25% gross household income.

Step A: Current unmet gross need

- C.9 PPG Paragraph: 020 Reference ID: 2a-021-20190220 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 overcrowded housing;
 - the number of concealed households;
 - the number of existing affordable housing tenants in need (i.e., householders currently housed in unsuitable dwellings); and
 - 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.10 PPG 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. Table C1 sets out the overall scale of current need before affordability of market housing is considered.

Table C1 Current gross unmet need (before affordability testing)

Reason for need	Total in need	Comment	Source
A1 Homeless households	1,471	Number of households identified as homeless 2024/25 (latest available)	MHCLG Live tables
A2 Priority need / temporary accommodation	1,299	Households identified as threatened with homelessness in 2024/25 plus households living in temporary accommodation (based on quarterly average) in 2024/25	MHCLG Live tables
A3 Overcrowded	11,476	2021 Census data overcrowded households	2021 Census TS052
A4 Concealed household	5,663	Census definition refers to couples and lone parents living within another family unit.	2021 Census RM009
A5 Existing affordable tenants in need	8,333		Re-weighted Household Survey
A6 Other tenures in need	18,720		Re-weighted Household Survey
A7 Sum of households in A3 to A6 with one or more needs	44,192	Sum of A3 to A6	
A8 Total in A7 adjusted to remove any double counting	34,242	This is the total number of households with one or more needs	
A9. All households in need (A1+A2+A8)	37,012	Represents 16.8% of all households.	

Note table subject to rounding.

Further Notes to Table C1:

A3. Overcrowding

- 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.

Note: the model has used overcrowding and concealed household data from the 2021 Census.

A4. Concealed households

- C.12 The number of couples and lone parents living within a household.

A5. Existing affordable tenants in need and A6. Other tenures in need

- C.13 Households in need based on the numbers who have one or more of the following needs: under notice, real threat of notice or lease coming to an end; too expensive; too difficult to maintain; sharing facilities; unsuitable due to age/mobility impairment; lacking facilities; major disrepair; harassment/threat of harassment from neighbours.

A7 and A8. Sum of households

- C.14 A7 is the sum of households who are overcrowded, concealed, are existing tenants in need or other tenures in need. A8 adjusts this total to remove double counting to give a figure for the total number of households with one or more housing need. This final figure takes account of any duplicates (so if the household is overcrowded and has another need, it is only counted once as a household in need).

Affordability of open market options

- C.15 Table C2 sets out sub-area lower quartile prices and rents.

Table C2 Lower quartile house prices and rents by sub-area

Sub-area	Lower Quartile House price	Lower Quartile Rent each month
Bingley and Shipley	£167,100	£698
City Central	£85,000	£576
City North East	£140,500	£698
City South	£111,000	£698
City West	£122,000	£693
Keighley and Worth Valley	£125,000	£598
Wharfedale	£231,950	£849
Bradford District	£125,000	£650

Source: Data produced by Land Registry © Crown copyright 2025, Zoopla 2025

- C.16 Table C3 sets out the proportion of households in need who could not afford open market prices or rents. The affordability analysis uses sub-area lower quartile prices and rents and assumes that a property is affordable if up to 25% of household income is spent on rent and buying costs up to 3.5x household income.

- C.17 It is reasonably assumed that all households in A1 (homeless) and A2 (priority need/in temporary accommodation) cannot afford open market prices or rents given their housing circumstances (and income information is not available from secondary data sources).
- C.18 The affordability of open market options is tested on the remaining households in need (rows A3 to A6 in Table C1) based on re-weighted household survey data using 25% of household income (renting) and 3.5x income (for buying).
- C.19 Analysis concludes that **19,876** households across Bradford district are in housing need and cannot afford to buy or rent at lower quartile market prices.

Table C3 Affordability of open market housing for households in need

Needs groups	Number of households	% cannot afford to buy or rent	Number cannot afford to buy or rent
Sum of A1 and A2 households	2,770	100%	2,770
Sum of households in A3 to A6 with one or more needs	34,242	50.0%	17,106
Total cannot afford to buy or rent			19,876

Notes: Table subject to rounding errors

Step B: Future households in need

- C.20 **PPG Paragraph 021 Reference ID: 2a-021-20190220** states that '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 estimate of the number of existing households falling into need. The process will need to identify the minimum household income required to access lower quartile (entry-level) market housing. It can then assess what proportion of newly forming households will be unable to access market housing.'

New household formation

- C.21 The most useful data sources for assessing the level of new household formation are:
- MHCLG/ONS household projections, from which an annual net increase in households can be derived; and
 - the English Housing Survey, from which a national gross household formation rate can be derived and referenced as a data source in the PPG.
- C.22 Based on the requirements of PPG, the annual formation rate used in analysis is 2,498 (Table C4). This is based on a blend of net household growth from 2022-based projections blended with a national gross household formation (Table C4). Note that through the standard method of calculating local

housing need, an adjustment is made for increasing the level of housing delivery to support household formation through the affordability adjustment.

Table C4 Net and gross household formation 2025-2043

Scenario	Annual household formation	Notes	Source
A. ONS 2022-based household projections	1,700	30,604 NET increase between 2025 and 2043	ONS 2022-based household projections
B. Average gross household formation rate based on applying national rate to total households over the period 2022-2037 (2022-based projections)	3,295	Gross household formation rate of 1.439%	English Housing Survey 3 year average 2017/18 to 2019/20
C. Blended rate of household formation (A, B)	2,498		

New households likely to be in affordable housing need

- C.23 Analysis of the incomes of households who have formed in the past 5 years using the re-weighted household survey concludes that 47% could not afford buying or renting lower quartile (entry-level) properties. Based on a household formation rate of 2,498, 1,173 households each year are estimated to be in affordable housing need (Table C5).

Existing households expected to fall into need

- C.24 The re-weighted household survey identifies 2,678 existing households who have fallen into need in the past 5 years and moved into affordable housing or 536 each year.

Total newly arising affordable housing need (gross per year)

- C.25 Total newly arising need is therefore 1,709 each year as summarised in Table C5.

Table C5 Total newly arising affordable housing need

Stage	Percentage	Number
A. Number of newly forming households	n/a	2,498
B. Proportion unable to afford market housing	47.0%	1,173
C. Existing households falling into need annual	n/a	536
Total newly arising affordable need (B+C)	n/a	1,709

Notes: Table subject to rounding errors

Step C: Affordable housing supply

- C.26 PPG Paragraph 022 Reference ID: 2a-022-20190220 notes that ‘there will be a current supply of housing stock that can be used to accommodate households in affordable housing need as well as future supply’. There are five aspects to affordable supply to be considered as set out in Table C6.
- C.27 Overall, the analysis of affordable housing need assumes a total annual affordable housing stock supply of 2,905 dwellings.

Pipeline delivery

- C.28 Modelling assumes a pipeline of 325 dwellings based on recent trends in delivery. In modelling, pipeline supply is deducted from gross need and is not annualised.

Table C6 Affordable housing supply

Source of supply/stock loss	Data source	Data
The number of affordable dwellings that are going to be vacated by occupiers that are fit for use by other households in need	RP lettings data over most recent 4-year period	Annual average of 2,855 general needs affordable dwellings have been let 2021/22 to 2024/25.
Suitable surplus stock (vacant properties)	MHCLG vacant dwelling statistics	301 vacant affordable (council and housing association excluding not available for letting) dwellings reported as vacant in 2025 or 0.9% of total affordable stock. This is below the transactional rate of around 2% to allow movement in stock so no suitable surplus stock assumed available.
The committed supply of new net affordable homes at the point of assessment (number and size)	Council data	An average of 325 affordable dwellings have been completed over the period 2022-23 to 2024-25. This has been used as a proxy for committed supply.
Supply of affordable home ownership through <u>resale</u>	English Housing Survey Table FA4131	EHS indicates 5.9% of owner occupiers with a mortgage moved to their accommodation in the past year. This is used as a basis for estimating the number of resales of affordable home ownership products at 5% each year. Based on 1,005 dwellings there are an estimated 50 resales each year
Units taken out of management	Local authority data	None identified
Total annual supply (excluding pipeline supply)	Calculation	2,855 lettings + 0 vacant + 50 AHO resales – 0 units taken out of management = 2,905 each year

Note 1: stock losses through Right to Buy are not referenced in PPG and not included in this table. Any losses through Right to Buy would increase the shortfall.

Note 2: In modelling, pipeline supply is deducted from gross need and is not annualised

Step D: Total annual need and breakdown by size and tenure

- C.29 Table C7 summarises the total annual need for affordable housing across Bradford district which establishes a gross annual need of 3,664 and after taking into account supply, a net need of **759** affordable dwellings each year assuming a clearance of gross unmet need over 10 years. Note if the backlog of existing need was cleared over 5 years, the net need would be 2,714 each year.
- C.30 If the affordable need calculation is based on a 30% income to rent and 4x income to buy, the annual net need reduces to 468.

Table C7 Gross and net annual affordable need

Component	Factor	Number	Data source/ Assumption
A1	Current gross unmet need (before affordability test)	37,012	Table C1 row A9
A2	Current gross unmet need (after affordability test)	19,876	Table C3
A3	Pipeline supply	325	
A4	Current gross unmet need (after affordability test and pipeline supply)	19,551	
A5	Annualised need	1,955	Assume unmet need is cleared over a 10-year period
B	Newly arising annual need	1,709	Table C5
TGN	Total gross need	3,664	A5+B
C	Affordable annual housing supply	2,905	Table C6
	Total annual net need	759	TGN – C

Notes: Table subject to rounding errors

Housing register

- C.31 According to the latest published data (2024/25), there are 18,357 households on the housing register for Bradford district (Table C8). This represents 9% of all households in the district. The re-weighted household survey indicates a broader range of affordable homes are needed, with strongest need for 2 and 3 bedroom dwellings.

Table C8 Affordable need based on the housing register

Year	Total households on the housing waiting list	Requiring 1-bedroom	Requiring 2-bedroom	Requiring 3-bedroom	Requiring 4 or more - bedroom
2024/2025	18,357	9,342	5,043	3,216	756
2023/2024	22,359	11,700	6,028	3,720	911
2022/2023	17,285	8,702	4,833	3,013	737
2021/2022	20,950	11,094	5,711	3,331	814
Average (4 yr)	19,738	10,210	5,404	3,320	805
Average (4yr) %	100.0%	51.5%	27.4%	16.8%	4.1%
Re-weighted household survey	100%	24.6%	32.7%	32.7%	6.6%

Source: MHCLG Local Authority Housing Statistics LAHS

C.32 Table C9 summarises affordable need by number of bedrooms needed by sub-areas based on the re-weighted household survey

Table C9 Affordable need by number of bedrooms and sub-area

Neighbourhood Planning Area	1-bedroom	2-bedroom	3-bedroom	4 or more - bedroom	Total	Base (no. of households)
Bingley and Shipley	29.1%	56.8%	9.5%	4.6%	100.0%	619
City Central	19.0%	38.9%	34.9%	7.1%	100.0%	1,630
City North East	17.9%	38.5%	30.5%	13.1%	100.0%	384
City South	21.5%	24.6%	37.6%	16.2%	100.0%	329
City West	23.8%	43.9%	28.3%	4.0%	100.0%	175
Keighley and Worth Valley	39.4%	39.3%	20.5%	0.8%	100.0%	275
Wharfedale	17.7%	13.4%	67.6%	1.3%	100.0%	252
Bradford District	24.6%	36.1%	32.7%	6.6%	100.0%	3,664

Source: re-weighted household survey

Tenure mix

- C.33 Analysis needs to consider the range of affordable tenures as set out in Annex 2 of the NPPF that may be appropriate for existing households in need and newly forming households.
- C.34 For need arising from homeless households and those in temporary accommodation, it is assumed they all require social rented accommodation. For newly forming households and existing households in need, a split between affordable rented and affordable home ownership should be considered. However, there is insufficient household income and savings data available from the housing register to complete this analysis. Household survey data has been used to establish the proportions of households who

could afford social rent, affordable rent and affordable home ownership options.

- C.35 Table C10 summarises the overall tenure split between affordable rented options (social and affordable rent) and affordable home ownership solutions (including shared ownership, discounted for sale and other tenures as set out in Annex 2 of the NPPF).

Table C10 Affordable tenure split

Sub-area	Social Rented (%)	Affordable Rented (%)	Affordable Home Ownership (%)	Total
Bingley and Shipley	40.3%	28.5%	31.2%	100.0%
City Central	47.0%	21.8%	31.2%	100.0%
City North East	67.6%	7.3%	25.1%	100.0%
City South	49.7%	19.1%	31.2%	100.0%
City West	51.9%	29.6%	18.5%	100.0%
Keighley and Worth Valley	54.9%	19.7%	25.4%	100.0%
Wharfedale	53.8%	12.2%	34.0%	100.0%
Bradford District	48.2%	20.9%	30.9%	100.0%

Source: re-weighted household survey

- C.36 Analysis would suggest an overall tenure split of around 48% social rent, 21% affordable rent and 31% affordable home ownership across Bradford district. In terms of the split between social and affordable rented, the incomes of existing and newly forming households have been considered against the costs of social and affordable renting. The recommendation for policy is 70% social/affordable rented with social rented maximised where possible and 30% affordable home ownership options.

Comparison of current housing stock and current/future needs

- C.37 PPG states that 'strategic policy-making authorities will need to look at the current stock of houses of different sizes and assess whether these match current and future need (PPG Paragraph 023 Reference ID: 2a-023-20190220). Table C11 sets out this comparison and compares current supply with annual gross need derived from the re-weighted household survey to show if there are any notable differences. For instance, 34.2% of affordable stock is 1-bedroom but 24.6% of overall need is for 1-bedroom dwellings, meaning there is a 9.6% variance.
- C.38 Although there is need for all sizes of affordable housing, analysis would suggest the current profile of affordable stock helps to meet 1-bedroom need, with shortfalls of 2-, 3- and 4 or more bedroom needs.

Table C11 Comparison between current affordable supply and annual gross affordable need

Number of bedrooms	Current supply estimate	%	Annual gross need %	Variance %
1-bedroom	11,007	34.2%	24.6%	9.6%
2-bedroom	9,480	29.5%	36.1%	-6.7%
3-bedroom	10,032	31.2%	32.7%	-1.5%
4 or more -bedroom	1,633	5.1%	6.6%	-1.5%
Total	32,151	100.0%	100.0%	

Source: SDR 2025; 2024/5 LAHS; re-weighted household survey

Variance is supply minus need and shows where the stock profile is not balanced with need.

A negative number indicates the profile of current stock is not sufficiently balanced to meet the needs identified.

Technical Appendix D: Dwelling mix and modelling

Introduction

- D.1 This technical appendix describes the method used by arc4 to establish future dwelling type and size mix across Bradford district. It presents the baseline data used as a starting point for the analysis and how data are interpreted to establish a reasonable view on dwelling type and mix for new dwellings.

Starting points

- D.2 There are four main data sources which underpin the analysis:
- household projections (ONS 2022-based);
 - dwelling stock information;
 - data identifying the relationships between households and dwellings derived from the re-weighted household survey; and
 - data derived from affordable housing need analysis.

Household projections

- D.3 These are used to establish the number of households by Household Reference Persons (HRP) and household type using the ONS 2022-based data, and how this is expected to change over the period 2025 to 2043.
- D.4 The change in the number of households over this period can be established and, assuming that the dwelling needs of these households do not change significantly over the plan period, the potential impact on type and number of bedrooms of future dwellings can be determined.

Relationship between households and dwellings

- D.5 The relationship between the age of Household Reference Person, household type and dwellings occupied by type and size can be derived from the re-weighted household survey. The data available is summarised in Table D1. For each age group, the proportion of Household Reference Persons (HRPs) by household type living in different type/size and size of dwelling. The re-weighted household survey also provides data on household aspirations and what households would expect to move to, broken down by HRP age group and household type.
- D.6 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, assuming this remains constant over the plan period (demographic baseline).

Table D1a Age groups used in analysis

Age group of Household Reference Person
15 to 24
25 to 34
35 to 44
45 to 54
55 to 64
65 to 74
75 to 84
85+
All age groups

Table D1b Household types used in analysis

Household type
One-person household
Household with 1 dependent child
Household with 2 dependent children
Households with 3 dependent children
Other households with two or more adults
All household types

Table D1c Dwelling sizes used in analysis

Number of bedrooms
1-bedroom
2-bedrooms
3-bedrooms
4 or more-bedrooms
All dwelling sizes

Data outputs

Short-term detailed outputs

- D.7 Data on existing dwelling stock and the aspirations/expectations is carefully considered to establish a short-term (5-year) range in dwellings by tenure required at the district and neighbourhood levels.

Long-term outputs

- D.8 This analysis considers longer-term demographic change and how this may impact on the range of dwellings needed. 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. Note that longer-term projections are not available by tenure so an overall requirement by dwelling type and size is produced. This can then be compared with short-term trends.

Short-term dwelling mix analysis

- D.9 Table D2 summarises dwelling type/size mix based on the current profile of households and the aspirations/expectations of households planning to move in the next five years.
- D.10 This analysis assumes a minimum 25% affordable housing target and an affordable tenure split of around 70% rented and 30% affordable home ownership. The analysis factors in the dwelling size analysis carried out as part of the affordable housing needs calculation, and the dwelling sizes associated with households living in different tenures (open market, social/affordable rented and affordable home ownership).
- D.11 The analysis can be revised if annual targets and affordable housing delivery targets are updated. Note the analysis also identified a specific need for level-access accommodation.

Table D2a Summary of overall dwelling mix by tenure and level-access need – dwelling type and size

Dwelling type/size	Market	Social/ Affordable Rented	Affordable Home Ownership	Total
Overall % split>>	75%	17.5%	7.5%	100%
2 Bedroom House	15-20%	30-35%	10-15%	15-20%
3 Bedroom House	25-30%	15-20%	40-45%	25-30%
4+ Bedroom House	25-30%	0-2%	15-20%	20-25%
1 Bedroom flat	2-5%	10-15%	0-2%	2-5%
2+ Bedroom flat	2-5%	10-15%	5-10%	5-10%
1/2 Bedroom Bungalow/ level access	10-15%	20-25%	10-15%	15-20%
3+ Bedroom Bungalow/ level access	5-10%	2-5%	5-10%	5-10%

Table D2b Summary of overall dwelling mix by tenure and level-access need – dwelling type

Dwelling type/size	Market	Social/ Affordable Rented	Affordable Home Ownership	Total
House	70-75%	45-50%	70-75%	65-70%
Flat	5-10%	20-25%	5-10%	5-10%
Bungalow/level-access	20-25%	25-30%	20-25%	20-25%

Table D2c Summary of overall dwelling mix by tenure and level-access need – dwelling size

Number of bedrooms	Market	Social/ Affordable Rented	Affordable Home Ownership	Total
1	2-5%	35-40%	2-5%	5-10%
2	30-35%	35-40%	25-30%	30-35%
3	35-40%	20-25%	50-55%	35-40%
4+	25-30%	0-2%	15-20%	20-25%

- D.12 Building upon the overall analysis of Bradford district as a whole, further analysis considers the range of dwellings by sub-area, tenure, type and size (Table D3). It is important that both planners and developers maintain a flexible approach to what is built within the district and helps to determine the relative priorities of development in particular sub-areas. For Parish/Town areas, it is recommended that the dwelling mix for the sub-area is used to indicate an appropriate dwelling mix.

Table D3 Sub-area dwelling mix by tenure, type of dwelling and number of bedrooms**Bingley and Shipley**

Tenure	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
Open market	5-10%	20-25%	30-35%	0-2%	15-20%	15-20%	0-2%
Social/affordable rented	25-30%	2-5%	0-2%	5-10%	15-20%	35-40%	5-10%
Affordable Home Ownership	0-2%	2-5%	10-15%	2-5%	40-45%	35-40%	0-2%

City Central

Tenure	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
Open market	15-20%	25-30%	25-30%	2-5%	2-5%	10-15%	5-10%
Social/affordable rented	30-35%	15-20%	0-2%	10-15%	10-15%	15-20%	2-5%
Affordable Home Ownership	15-20%	50-55%	15-20%	0-2%	0-2%	5-10%	0-2%

City North East

Tenure	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
Open market	15-20%	30-35%	25-30%	0-2%	0-2%	10-15%	5-10%
Social/affordable rented	20-25%	10-15%	5-10%	5-10%	20-25%	10-15%	10-15%
Affordable Home Ownership	30-35%	15-20%	30-35%	0-2%	0-2%	0-2%	15-20%

City South

Tenure	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
Open market	15-20%	25-30%	20-25%	0-2%	5-10%	10-15%	10-15%
Social/affordable rented	35-40%	20-25%	2-5%	5-10%	10-15%	5-10%	2-5%
Affordable Home Ownership	0-2%	50-55%	40-45%	0-2%	0-2%	0-2%	2-5%

City West

Tenure	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
Open market	10-15%	30-35%	20-25%	0-2%	2-5%	15-20%	10-15%
Social/affordable rented	25-30%	15-20%	0-2%	15-20%	10-15%	20-25%	2-5%
Affordable Home Ownership	15-20%	30-35%	15-20%	0-2%	2-5%	30-35%	0-2%

Keighley and Worth Valley

Tenure	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
Open market	2-5%	35-40%	30-35%	0-2%	0-2%	5-10%	10-15%
Social/affordable rented	35-40%	10-15%	0-2%	2-5%	0-2%	35-40%	5-10%
Affordable Home Ownership	50-55%	20-25%	0-2%	0-2%	0-2%	25-30%	0-2%

Wharfedale

Tenure	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
Open market	15-20%	35-40%	20-25%	0-2%	2-5%	5-10%	10-15%
Social/affordable rented	35-40%	45-50%	2-5%	2-5%	2-5%	0-2%	0-2%
Affordable Home Ownership	2-5%	45-50%	0-2%	0-2%	0-2%	0-2%	45-50%

Bradford District

Tenure	1 and 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more-bedroom bungalow/level-access
Open market	15-20%	25-30%	25-30%	2-5%	2-5%	10-15%	5-10%
Social/affordable rented	30-35%	15-20%	0-2%	10-15%	10-15%	20-25%	2-5%
Affordable Home Ownership	10-15%	40-45%	15-20%	0-2%	5-10%	10-15%	5-10%

Long-term dwelling mix analysis

- D.13 Table D4 presents the long-term demographic data for Bradford district. The total number of households is expected to increase by around 30,600 over the period 2025-2043 using 2022-based ONS household projections. Growth is expected across most age cohorts, with considerable growth in 45-64 and 65+ age groups. The projections also show all growth in single person and households with two or more adults and reduction in the number of households with children. Figure D1 illustrates how the number of households by HRP age is expected to change over the plan period 2025-2043.

Table D4a Number of households by age group and household type 2025

2025	One Person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	2,572	1,500	1,009	367	1,898	7,347
25-34	6,731	6,050	6,427	4,203	5,939	29,350
35-44	7,969	8,724	10,969	9,019	6,381	43,063
45-54	9,732	7,802	6,546	4,493	13,036	41,610
55-64	12,731	3,281	1,591	922	20,565	39,091
65-74	12,053	515	248	205	16,036	29,056
75-84	10,669	97	44	55	10,058	20,924
85+	5,837	16	5	14	2,781	8,653
TOTAL	68,293	27,986	26,839	19,279	76,696	219,093

Table D4b Number of households by age group and household type 2043

2043	One Person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	2,876	822	555	202	2,157	6,612
25-34	10,875	3,874	4,140	2,718	9,589	31,196
35-44	14,902	5,424	6,905	5,740	11,816	44,788
45-54	14,996	5,434	4,562	3,158	19,765	47,916
55-64	15,015	2,185	1,051	598	24,258	43,107
65-74	13,918	336	161	133	18,288	32,836
75-84	14,742	78	34	45	13,713	28,612
85+	9,855	17	5	16	4,737	14,630
TOTAL	97,179	18,169	17,414	12,610	104,324	249,697

Table D4c Change in number of households by age group and household type 2025 to 2043

Change 2025 -2043	One Person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	304	-678	-454	-165	259	-735
25-34	4,144	-2,176	-2,286	-1,485	3,649	1,846
35-44	6,933	-3,300	-4,064	-3,279	5,435	1,725
45-54	5,264	-2,369	-1,984	-1,334	6,729	6,306
55-64	2,284	-1,097	-540	-324	3,693	4,017
65-74	1,865	-179	-87	-73	2,253	3,779
75-84	4,073	-19	-9	-11	3,655	7,688
85+	4,018	1	0	1	1,956	5,976
TOTAL	28,886	-9,817	-9,425	-6,670	27,629	30,604

Source: ONS 2022-based household projections

Figure D1 Change in HRP age groups 2025-2043

Source: ONS 2022-based household projections

D.14 Table D5 applies re-weighted household survey data on dwelling occupancy to the demographic profile in 2043. The two right hand columns indicate the likely change in demand by dwelling sizes over the longer-term to 2043.

Table D5a Impact of change in households by age group on dwellings occupied by 2043 – dwelling type and size

Dwelling type and size	HRP age 15-24	HRP age 25-34	HRP age 35-44	HRP age 45-54	HRP age 55-64	HRP age 65-74	HRP age 75-84	HRP age 85+	TOTAL	%
1-bedroom bungalow/level access	44	102	201	574	772	487	1,707	35	3,922	1.6%
1-bedroom flat	1,536	2,463	4,348	6,884	4,224	4,103	3,887	8,174	35,620	14.3%
1-bedroom house	135	526	806	465	184	1,059	183	0	3,358	1.3%
1-bedroom other	21	62	137	70	65	92	102	0	549	0.2%
2-bedroom bungalow/level access	66	314	162	128	1,058	2,590	7,116	553	11,987	4.8%
2-bedroom flat	71	757	1,926	1,935	2,544	2,578	37	1,233	11,082	4.4%
2-bedroom house	2,001	10,908	12,522	7,786	8,799	3,894	1,230	35	47,176	18.9%
2-bedroom other	31	57	96	115	135	185	281	1,603	2,502	1.0%
3-bedroom house	1,948	12,648	15,805	15,235	12,040	8,405	7,987	2,519	76,587	30.7%
3 or more-bedroom bungalow/level access	109	203	731	362	436	492	966	111	3,410	1.4%
3 or more-bedroom flat	170	365	451	407	52	8	27	222	1,701	0.7%
3 or more-bedroom other	56	41	64	131	59	1,584	127	111	2,173	0.9%
4 or more-bedroom house	425	2,749	7,539	13,823	12,738	7,360	4,963	35	49,632	19.9%
Total	6,612	31,196	44,788	47,916	43,107	32,836	28,612	14,630	249,697	100.0%

Table D5b Impact of change in households by age group on dwellings occupied by 2043 – number of bedrooms

Number of bedrooms	HRP age 15-24	HRP age 25-34	HRP age 35-44	HRP age 45-54	HRP age 55-64	HRP age 65-74	HRP age 75-84	HRP age 85+	TOTAL	%
1	1,735	3,154	5,493	7,994	5,245	5,741	5,879	8,209	43,448	17.4%
2	2,169	12,036	14,706	9,964	12,537	9,247	8,664	3,424	72,747	29.1%
3	2,284	13,258	17,050	16,135	12,587	10,488	9,106	2,962	83,870	33.6%
4 or more	425	2,749	7,539	13,823	12,738	7,360	4,963	35	49,632	19.9%
Total	6,612	31,196	44,788	47,916	43,107	32,836	28,612	14,630	249,697	100.0%

Note totals by age group may vary slightly due to rounding errors; Source: ONS 2022-based household projections and re-weighted household survey

- D.15 Table D6 sets out how the profile of dwelling stock changes when aspirations and expectations of households are considered. This indicates a focus on delivery of 2 and 3-bedroom dwellings and an increased emphasis on level-access homes.

Table D6a Dwelling type and size outcomes under aspiration and expectation scenarios

Dwelling type and size	Demographic	Aspirations	Expectations	Current Stock
1 bedroom house	1.3%	0.1%	1.2%	2.0%
2 bedroom house	18.9%	14.9%	17.4%	16.5%
3 bedroom house	30.7%	19.7%	21.6%	44.4%
4 or more bedroom house	19.9%	22.3%	16.3%	13.8%
1 bedroom flat	14.3%	1.8%	6.9%	9.2%
2 or more bedroom flat	5.1%	6.3%	9.5%	7.3%
1 bedroom bungalow/ level-access	1.8%	4.8%	5.2%	0.9%
2 bedroom bungalow/ level-access	5.8%	20.5%	14.3%	3.7%
3 or more bedroom bungalow/ level-access	2.2%	9.7%	7.6%	2.1%
TOTAL	100.0%	100.0%	100.0%	100.0%

Table D6b Dwelling type outcomes under aspiration and expectation scenarios

Dwelling type	Demographic	Aspirations	Expectations	BLEND
House	70.8%	57.0%	56.5%	61.4%
Flat	19.4%	8.0%	16.4%	14.6%
Bungalow/level access	9.8%	35.0%	27.1%	24.0%
Total	100.0%	100.0%	100.0%	100.0%

Table D6c Dwelling size outcomes under aspiration and expectation scenarios

Number of bedrooms	Demographic	Aspirations	Expectations	BLEND
1	17.4%	6.6%	13.3%	12.5%
2	29.1%	38.3%	40.8%	36.1%
3	33.6%	32.8%	29.6%	32.0%
4	19.9%	22.3%	16.3%	19.5%
Total	100.0%	100.0%	100.0%	100.0%

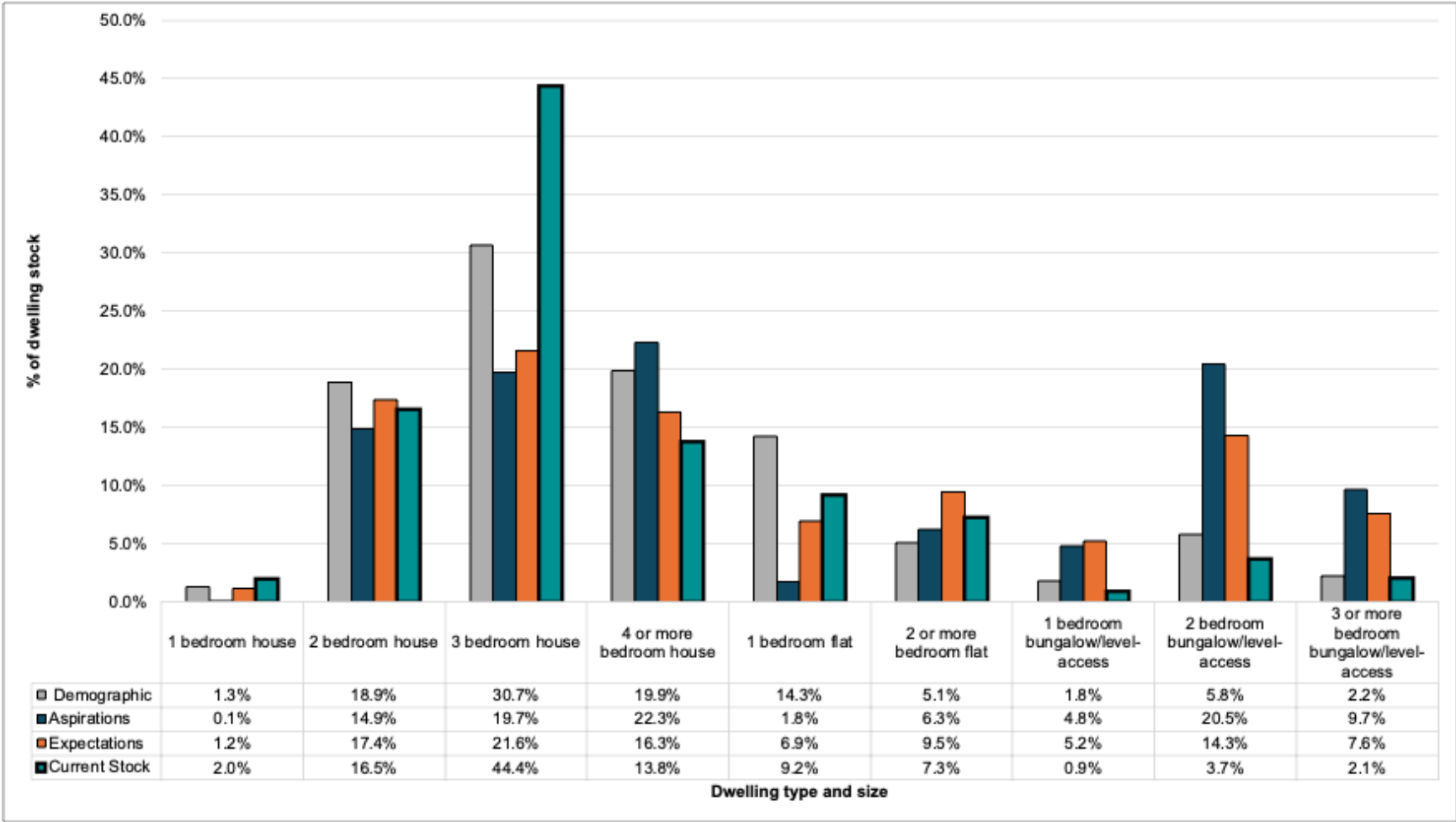
Source: ONS 2022-based household projections and re-weighted household survey

- D.1 Figure D2 summarises the dwelling profiles under the scenarios considered and compares this with current dwelling stock. Under the baseline demographic scenario, there is particular emphasis on the need for 2 and 3-bedroom dwellings. Under the aspirations scenario, the proportion of 4-

bedroom dwellings increases and the expectations scenario points to an increased emphasis on 1 and 2-bedroom dwellings.

- D.17 There is also a need for level-access accommodation (9.8% under the demographic scenario, 35% under aspirations and 27.1% expectations scenarios). This indicates a particular aspiration towards level access accommodation.

Figure D2 Summary of number of bedrooms in current stock and under baseline demographic, aspiration and expectation scenarios



Source: re-weighted household survey and ONS 2022-based household projections

Long-term dwelling mix

- 6.31 Table D7 summarises dwelling type/size mix based on the demographic scenario relating to the period 2025 to 2043. This considers the extent to which trends in the short-term are likely to continue over the plan period. Table D7 shows that the overall profile of need is broadly similar, although the proportion of 2 to 3-bedroom houses and flats is expected to increase and the proportion of bungalow/level access homes expected to moderate over the plan period.

Table D7a Dwelling type and size requirements over short-term and long-term – all tenures

Dwelling type/size	Short-term need (five years 2026 to 2031)	Longer term - demographic projections to 2043
2 Bedroom House	15-20%	20-25%
3 Bedroom House	25-30%	30-35%
4+ Bedroom House	20-25%	15-20%
1 Bedroom flat	2-5%	10-15%
2+ Bedroom flat	5-10%	5-10%
1/2 Bedroom Bungalow/level access	15-20%	5-10%
3+ Bedroom Bungalow/level access	5-10%	2-5%

Table D7b Dwelling type requirements over short-term and long-term – all tenures

Dwelling type	Total	Total
House	65-70%	70-75%
Flat	5-10%	15-20%
Bungalow/level-access	20-25%	5-10%

Table D7c Dwelling size requirements over short-term and long-term – all tenures

Number of bedrooms	Total	Total
1	5-10%	15-20%
2	30-35%	25-30%
3	35-40%	30-35%
4+	20-25%	15-20%

Black and Global Majority need

- D.18 The short-term and long-term dwelling need analysis takes into account the specific needs of BGM groups within Bradford district. Table D8 sets out the specific dwelling mixes associated with BGM groups which may be helpful to ensure the delivery of appropriate provision across the district. Strongest need is for 4 or more bedroom houses.

Table D8a Dwelling type and size requirements by BGM households

Dwelling type/size	BGM Dwelling mix All tenures
2 Bedroom House	0-2%
3 Bedroom House	15-20%
4+ Bedroom House	65-70%
1 Bedroom flat	0-2%
2+ Bedroom flat	0-2%
1/2 Bedroom Bungalow/level access	15-20%
3+ Bedroom Bungalow/level access	0-2%

Table D8b Dwelling type requirements by BGM households

Dwelling type	Total
House	80-85%
Flat	0-2%
Bungalow/level-access	15-20%

Table D8c Dwelling size requirements by BGM households

Number of bedrooms	Total
1	0-2%
2	15-20%
3	15-20%
4+	65-70%

Technical Appendix E: Stakeholder consultation

Introduction

- E.1 As part of the Strategic Housing Market Assessment, arc4 contacted a wide range of stakeholders with an interest in Bradford's housing market to seek their views on housing need and delivery across the district. A total of 15 responses were received. Respondents represented developers and land promoters, planning consultants, a national housebuilding representative body, a registered provider specialising in housing for older people, a combined authority, council officers and neighbouring authorities, including a national park authority. The findings are summarised in this appendix.
- E.2 Responses have been anonymised and are reported thematically. Not every respondent answered every question, and some sections therefore reflect a small number of specialist responses.

All stakeholders

Strengths of Bradford's housing market

- E.3 Stakeholders identified Bradford's relative affordability as a key strength. House prices and rents were reported to be lower than in many neighbouring areas, supporting access for some lower-income purchasers and making the district attractive to a range of households. Respondents also highlighted the diversity of the district's housing markets, from Bradford city centre and larger towns to suburban, rural and Pennine settlements, together with a wide range of dwelling types and values.
- E.4 Bradford's economic and demographic potential was also emphasised. Respondents referred to its young population, manufacturing base, university, relationship with Leeds and position within wider West Yorkshire growth corridors. Major regeneration and infrastructure programmes, including Bradford City Village, the Southern Gateway, proposed rail improvements and mass transit, were seen as capable of supporting new housing demand and improving the district's profile.
- E.5 Further strengths included opportunities to reuse vacant and underused urban land, growth in affordable housing completions, established registered provider activity and examples of high quality housing design. Several stakeholders considered the scale of planned housing and employment growth to be a strong foundation, provided delivery barriers can be overcome.

Weaknesses of Bradford's housing market/supply

- E.6 Stakeholders consistently identified prolonged under delivery of new homes as the principal weakness. Respondents referred to a shortfall against assessed need, an inadequate five-year housing land supply and weak Housing Delivery Test performance. Delays in preparing an up-to-date Local Plan, a limited supply of smaller development sites and uncertainty around major infrastructure were reported to reduce market confidence and constrain plan-led delivery.

- E.7 Development viability was a recurring concern. Lower sales and rental values in substantial parts of Bradford were reported to sit alongside high build, finance, remediation and regulatory costs. These pressures were considered particularly acute on city centre and inner urban brownfield sites, land affected by topography or former mining, and schemes requiring extensive infrastructure. Stakeholders noted that viability gaps can reduce affordable housing delivery and increase reliance on public sector funding.
- E.8 Weaknesses in the existing stock were also highlighted, including ageing and poor quality homes, low energy efficiency, overcrowding, concentrations of houses in multiple occupation and a shortage of modern accessible and adaptable properties. Respondents reported pronounced variation between local housing market areas, with some stronger-value locations and other areas affected by deprivation, weak demand and limited housing choice.
- E.9 Other constraints included tightly drawn green belt boundaries, environmental designations, limited infrastructure capacity and shortages of planning and technical resources. Some respondents considered that the focus on difficult brownfield sites, without sufficient funding or flexibility, risked suppressing overall delivery.

Gaps in the supply of types of housing in Bradford

- E.10 Responses identified gaps across market and affordable tenures. The most frequently reported shortfall was in genuinely affordable housing, particularly social and affordable rented homes and affordable routes into ownership. Stakeholders also highlighted the continued use of private rented housing for temporary accommodation and the need for affordable provision in rural and higher-demand locations.
- E.11 There was substantial evidence of need for larger family homes, including four-bedroom and larger social rented properties and housing capable of supporting multigenerational living. At the same time, respondents identified demand for one- and two-bedroom homes in appropriate locations, including city-centre studios and apartments, homes for younger households and smaller accessible properties for older people.
- E.12 Specialist gaps included modern Independent Living and Extra Care housing, bungalows, level-access and wheelchair-accessible homes, and supported accommodation for younger adults and people with physical disabilities, learning disabilities, autism or severe mental health needs. Several respondents also emphasised that renewal or replacement of ageing stock is as important as additional supply, and that needs vary significantly by sub-area.
- E.13 One respondent reported that standard two, three and four-bedroom market homes sell successfully, while others argued that the district needs a broader and more balanced offer, including good-quality family housing, mid-rise multi-family housing and a wider range of rental and intermediate products.

Cross-boundary interactions between Bradford and other areas

- E.14 Stakeholders described Bradford as part of an interconnected West Yorkshire housing, labour and transport market, with particularly strong links to Leeds and

functional relationships with Kirklees and Calderdale. Commuting, housing search behaviour and access to employment were reported to cross administrative boundaries, and some respondents considered that parts of northern Kirklees and southeast Bradford operate within shared travel-to-work and housing market areas.

- E.15 Respondents called for coordination of housing evidence, infrastructure investment and, where appropriate, accessibility and space standards across the sub-region. Major rail and mass-transit proposals were viewed as capable of changing residential demand and supporting growth in accessible locations.
- E.16 Links with Pendle and the Yorkshire Dales were described as more limited, although environmental management, recreation, water resources and strategic transport were identified as shared issues. Stakeholders supported continued engagement through plan-making and regional partnership arrangements.

Registered Providers

Main concerns about existing and future affordable and specialist housing provision

- E.17 Provider responses identified an insufficient supply of good quality affordable and specialist housing, including one and two-bedroom homes and accommodation for older people below pension age or with complex needs. Older specialist stock was reported to be increasingly unsuitable, particularly where accessibility is limited.
- E.18 Competition for land and the number of organisations seeking development opportunities were also highlighted. Providers considered location, quality and long-term service costs to be critical.

Availability of appropriate sites

- E.19 Respondents reported a shortage of appropriately sized and located sites. One provider stated that a viable older person apartment scheme can require at least 1.5 acres and faces higher costs, lower net saleable or rentable floorspace and limited ability to phase development, making it difficult to compete with general needs housebuilders.
- E.20 Suggestions included safeguarding a proportion of larger sites for specialist housing, avoiding overly restrictive locational policies and assessing planning contributions with regard to scheme specific viability.

Demand for affordable housing products such as shared ownership and discounted for sale

- E.21 Providers reported strong demand across affordable tenures, including affordable rent and shared ownership. Higher mortgage and private rental costs were considered to have increased interest in flexible home ownership products, although shared ownership can be difficult to deliver in lower-value areas. Demand by size and tenure was said to vary by location and household type.

Supporting the transition to net zero carbon

- E.22 Providers described commitments to improve EPC performance and move their stock towards net-zero-ready operation. The principal challenges were the cost and complexity of retrofitting older stock, availability of contractors and the additional capital cost of higher specifications in new development. Modern methods of construction and lower-carbon energy systems were identified as potential opportunities.

Improving the provision of affordable housing for rent and sale in Bradford

- E.23 Respondents called for more sustainable new-build homes, investment in existing stock and wider access to retrofit funding. They also sought a supportive and flexible planning policy framework that recognises the different viability and service cost characteristics of affordable and specialist schemes.
- E.24 Land supply, realistic land values, proportionate planning obligations and gap funding were viewed as important. One provider cautioned that increasing policy requirements can reduce the ability of specialist schemes to make wider infrastructure contributions.

Significant housing developments proposed in Bradford

- E.25 One provider reported two schemes in progress: 75 one- and two-bedroom social-rented Independent Living apartments for people aged over 55 at Ashfield Mill, Idle; and the regeneration of Hanover Gardens, Burley in Wharfedale, to provide 69 one- and two-bedroom social-rented apartments, a net increase of 38 homes.
- E.26 Another provider reported three sites in the district but did not provide scheme details in the questionnaire.

Role in supporting Local Plan allocations

- E.27 One provider confirmed that Bradford is a priority development area and that it participates in the Bradford Place Group to support affordable housing delivery. Another was aware of the emerging allocations and requested further engagement and updates from the Council.

Developers/House Builders

Main challenges facing the delivery of new homes in Bradford

- E.28 Development viability was the dominant challenge. Respondents cited low and highly variable sales values, build-cost inflation, finance costs and the cumulative impact of regulatory and policy requirements. City-centre and lower-value locations were said to experience the largest gaps, often requiring public-sector support.
- E.29 Other constraints included land availability, an outdated Local Plan, Green Belt and environmental designations, topography, former mining and difficult ground

conditions, limited infrastructure capacity and slow planning or statutory-consultee processes. Specialist schemes were said to face additional costs from communal areas and non-income-producing space.

- E.30 Stakeholders urged the SHMA and Local Plan to retain flexibility on mix, tenure, standards and affordable housing so that site-specific viability and market conditions can be considered.

Type and size of housing in the greatest demand

- E.31 Responses indicated demand across the market, with particular emphasis on two-, three- and four-bedroom family homes. Larger affordable family housing was repeatedly identified as a need, while one provider reported that one-bedroom apartments are most sought after within its older-person Independent Living and Extra Care schemes.
- E.32 Evidence submitted by one stakeholder showed substantial waiting-list requirements for one- and two-bedroom homes and a notable requirement for three-bedroom and larger properties. Respondents asked for the SHMA to explore the drivers and spatial distribution of this demand and to express recommended dwelling mixes flexibly.

Type, size and tenure of dwellings needed to address local housing needs

- E.33 Stakeholders supported a broad and locally responsive mix rather than rigid site-by-site quotas. Identified needs included family homes, larger properties that can support multigenerational living, one- and two-bedroom level-access homes for older people, affordable rent, shared ownership and other low-cost home-ownership products.
- E.34 Several respondents stressed that specialist and multigenerational housing have particular locational and viability requirements. Policies were therefore encouraged to support delivery where evidence shows need while retaining flexibility over tenure and mix.

Significant housing developments proposed or under construction in the Bradford area

- E.35 Respondents identified a range of schemes and land interests. These included smaller proposed Grey Belt schemes around Ilkley, Addingham, East Morton and Thornton; the Ashfield Mill and Hanover Gardens older-person developments; Westgate Hill, Tong, where an outline application proposes up to 1,000 homes, employment floorspace, a primary school and a neighbourhood centre; and draft allocations at Prune Park, Allerton.
- E.36 Other proposals included approximately 125 homes and a school playing field at Sandy Lane, and housebuilder interests at Nab Wood, Daisy Hill, Ben Rhydding and Shay Grange. Details were supplied as stakeholder information and should be read alongside the latest planning position.

Implications of climate change for the housing market

- E.37 Stakeholders agreed that new housing and existing stock will need to achieve better energy performance and climate resilience. Priorities included high levels of insulation, appropriate ventilation and cooling, low-carbon heating, sustainable drainage, green infrastructure, shade and access to usable open space.
- E.38 The scale and cost of retrofitting older homes was identified as a major challenge, particularly in lower-value areas and specialist stock. Respondents warned that higher specifications can add to build costs and viability pressures if not accompanied by funding or value uplift.
- E.39 Views differed on the policy mechanism. Some supported ambitious local outcomes, while housebuilding respondents favoured nationally consistent Building Regulations and warned against local standards that exceed national requirements. There was broad support for an evidence-led approach that balances carbon reduction, affordability and deliverability.

Typical customers for new homes

- E.40 Developers described a broad customer base including first-time buyers, young families, second-stage movers, professionals and downsizers. A significant share of purchasers was reported to originate from the local community. Specialist providers described older people moving to more suitable, level-access accommodation or closer to family and support.

Customers looking to buy or rent

- E.41 Responses indicated demand for both purchase and rental products, although market housebuilders reported that their customers predominantly seek to buy. Specialist housing customers were reported to seek both affordable rent and older-person shared ownership.

Demand for Build to Rent products in the area

- E.42 Stakeholders identified latent demand for Build to Rent and professionally managed private rented housing, particularly among students, younger professionals and households unable to access ownership. Existing examples were noted in Bradford city centre, and improved transport connections to Leeds and Manchester were expected to strengthen demand.
- E.43 However, high-density and high-rise schemes were considered difficult to deliver because of viability, finance and building-safety costs. Respondents saw stronger short- to medium-term potential in conversions, grant-supported city-centre schemes, mid-rise apartments and lower-density rented family housing in suburban locations.
- E.44 Stakeholders recommended that the SHMA examine the affordability, preferred locations and demand for a wider range of rental and intermediate products rather than treating Build to Rent solely as a city-centre apartment model.

Self-build and custom housebuilding plots

- E.45 Most respondents had limited direct experience of successful serviced-plot provision. Concerns included insufficient market demand, health and safety and coordination difficulties when private contractors operate within a larger live development site, design integration and prolonged build-out.
- E.46 Stakeholders recommended using the Council's self-build and custom-build register as the principal evidence source and supporting dedicated or suitable sites where clear demand exists, rather than applying an inflexible percentage requirement to all major schemes.

Suggestions to help to deliver new homes across Bradford

- E.47 Suggestions focused on rapid adoption of an up-to-date Local Plan with a clear pipeline of allocated sites, including strategic-scale and publicly owned land. Respondents also called for faster pre-application and statutory consultee responses, pragmatic condition discharge and consistent evidence across the SHMA, viability assessment and Local Plan.
- E.48 Flexibility over housing mix, tenure, standards and affordable housing was repeatedly requested, alongside realistic land-value expectations, reduced cumulative regulatory burdens and public-sector funding where viability gaps cannot otherwise be closed.

Delivering affordable housing across Bradford

- E.49 Respondents considered affordable housing delivery to be closely linked to overall site viability. Low values, high infrastructure and build costs and specialist scheme requirements can reduce the amount deliverable through planning obligations.
- E.50 Stakeholders supported site-specific discussion of the quantum and tenure mix, grant funding and a wider range of intermediate products, including discounted market sale where registered providers are unwilling to acquire certain tenures. Some also suggested that a higher overall housing requirement may assist the delivery of the identified affordable need.

Specialist Housing Providers

Barriers to the delivery of specialist housing

- E.51 One specialist provider identified high development costs, limited large sites and competition for land as significant barriers. Around 30% of some specialist buildings was reported to consist of communal or circulation space that does not generate rent, while service charges are necessarily higher than in general-needs apartment blocks.
- E.52 The provider requested greater recognition of specialist rent and service-charge models, realistic land expectations and gap funding to address viability.

Age related need

This relates to older people, younger people with support needs and care leavers.

Information on the current supply of accommodation and/or support for these age-related needs groups

- E.53 One provider reported operating 34 Independent Living schemes for people aged over 55, three Extra Care schemes and three care homes in Bradford. Support includes on-site management, wellbeing services, benefits and energy advice, signposting and access to domiciliary care.
- E.54 Demand was described as geographically variable, with substantial waiting lists at some schemes.

Evidence of specific age-related accommodation and/or support needs

- E.55 Existing specialist stock across the district was reported to include a significant amount of older accommodation that may be unattractive or inaccessible. The response identified a need for modern, accessible Independent Living and Extra Care housing, particularly one-bedroom and some two-bedroom homes, in locations where older people wish to live.

Health-related needs

This relates to physical disability, learning disability, autism, mental health and dementia.

Information on the current supply of accommodation and/or support for these health-related needs groups

- E.56 Stakeholder evidence identified a requirement over 2024-2034 for approximately 215 additional supported-living units: around 95 for people with learning disabilities or autism and 120 for people with severe mental health needs. The required provision was described as a mix of bespoke and purpose-built supported living, designated housing and some Extra Care.
- E.57 Demand was linked to hospital discharge pressures, people living with family carers or in residential care, younger people transitioning to adult services and a preference for more self-contained accommodation. The evidence also identified limited move-on options, reliance on out of area or residential placements and a shortage of provision for people with complex or higher-risk needs.
- E.58 Respondents also highlighted the need for M4(2) accessible and adaptable homes, M4(3) wheelchair-accessible homes and better evidence on the accessibility and dementia-readiness of existing stock.

Evidence of specific health-related accommodation and/or support needs for these health-related needs groups

- E.59 Stakeholders considered that Bradford requires a sustained pipeline of modern, self-contained or clustered supported living schemes, supported by robust evidence on accessible housing need.

Life-experience related need**This relates to Armed Forces Veterans****Information and evidence on the current supply of accommodation and/or support needs for armed forces veteran**

- E.60 No response from stakeholders

Life-experience related need: other groups**This relates to those fleeing domestic violence, offenders, asylum seekers, and substance users****Information on the current supply of accommodation and/or support for these life experience related needs groups**

- E.61 No response from stakeholders

Evidence of specific accommodation and/or support for these life experience related needs groups

- E.62 No response from stakeholders

Other groups**This relates to Black and Global Minority Groups (BGM) groups, the Travelling community and those experiencing homelessness and rough sleeping.****Information on the current supply of accommodation and/or support for these needs groups**

- E.63 No response from stakeholders

Evidence of specific accommodation and/or support needs for these needs groups

- E.64 No response from stakeholders

City of Bradford Metropolitan District Council Staff

Main challenges facing the local authority in supporting the delivery of new homes

- E.65 Council and strategic stakeholders identified limited internal capacity to coordinate a district-wide housing pipeline, wider viability constraints and the specialist cost and expertise required to convert large or historic buildings, including vacant space above shops.
- E.66 Right to Buy was reported to affect the attractiveness of direct council housebuilding, while the council also faces the challenge of establishing effective working arrangements with regional partners and maintaining clear political and delivery priorities.

Main challenges with existing housing stock

- E.67 Challenges included continuing Right to Buy losses, the cost and pace of meeting net-zero, safety, heating and digital requirements, rising labour costs and pressures on planned maintenance and adaptations.
- E.68 Council staff also highlighted the effect of the cost of living crisis on residents' ability to heat and maintain homes, and the need to consider the long-term management costs of new requirements such as flooring at re-let.

Addressing challenges

- E.69 Suggestions included a more proportionate approach to planning conditions and non-safety standards for social housing, greater recognition of the social value already being delivered, and reform or abolition of Right to Buy. Staff emphasised the need to balance quality with affordability and the urgency of increasing supply.

Cross boundary issues facing the Bradford housing market areas

- E.70 Council staff highlighted Bradford's close economic relationship with Leeds and the importance of making Bradford city centre a well-connected residential location. Regional coordination was supported to avoid duplication and align investment, while respondents also noted the influence of national policy on housing delivery across northern authorities.

Significant housing developments proposed in the Bradford area

- E.71 Council staff reported no firm direct council new-build programme at the time of the survey, with new supply being pursued mainly through partnerships. Strategic stakeholders highlighted priority housing and regeneration areas including Bradford city centre, Holme Wood and New Bolton Woods.

Neighbouring/Adjacent Local Authority Staff

Significant housing developments proposed near to the boundary with Bradford

- E.72 A neighbouring authority identified allocations at Holdsworth, Shelf and Bailiff Bridge, generally ranging from 20 to 290 dwellings, and two Brighouse Garden Community allocations of around 1,998 and 1,257 homes. Kirklees identified 4.62 hectares of safeguarded land at Wyke Lane, Oakenshaw, adjoining the Bradford boundary.
- E.73 Pendle reported no significant boundary development because the boundary lies within a remote part of the South Pennines SSSI, although its future Local Plan will need to respond to increased housing need. The Yorkshire Dales National Park Authority identified no significant development near Bradford, while noting possible future pressure around Skipton

Cross boundary issues with Bradford

- E.74 Cross-boundary issues included transport modelling, green belt and grey belt review, management of the South Pennines SSSI, water and recreation resources and the implications of future site allocations in Kirklees. Continued consultation and joint working were viewed as the appropriate response.
- E.75 Pendle described housing market links with Bradford as weak but highlighted shared environmental and cultural issues. Kirklees welcomed Bradford's engagement in its Local Plan update.

Significant infrastructure developments near to the boundary with Bradford

- E.76 The West Yorkshire Mass Transit proposals, including a Bradford-Leeds line, and the TransPennine Route Upgrade were the most significant strategic infrastructure projects identified. Other schemes included Kex Gill road improvements, employment allocations near Cleckheaton and the Calderdale Energy Park proposal and associated route works.

Significant regeneration projects near to the boundary with Bradford

- E.77 Neighbouring authorities did not identify regeneration schemes expected to have a direct material effect on Bradford. Kirklees referred to town centre projects in Cleckheaton and Heckmondwike, but considered their direct impact likely to be limited.

Proposals to develop or extend accommodation-based special care facilities for adult social care or young people that would impact on the Bradford area

- E.78 No significant cross-boundary accommodation-based care proposals were identified. One authority noted that smaller schemes may be progressing within its district.

Neighbouring authorities' ability to accommodate unmet Bradford housing need

- E.79 None of the responding neighbouring authorities indicated that they could accommodate unmet Bradford housing need. Calderdale and Kirklees cited their own housing requirements and land-supply constraints; Pendle referred to weak market links, limited delivery, environmental constraints and infrastructure capacity; and the Yorkshire Dales National Park Authority noted the absence of nearby service centres and the modest scale of planned growth.
- E.80 The responses indicate limited scope to meet any Bradford shortfall outside the district, while reinforcing the importance of continued regional cooperation on strategic matters.

Sales and Lettings Agents

Housing for sale

Gaps in the supply of housing for sale in terms of type and location in Bradford

- E.81 One respondent identified a persistent shortfall in homes for sale, linked to under-delivery and an inadequate supply of deliverable land. The most significant gaps were reported to be affordable entry-level homes, modern family housing and homes in locations where demand is strongest.
- E.82 The respondent described a polarised market, with localised shortages in higher-demand areas and a mismatch between stock quality and buyer preferences in some inner areas.

Most popular dwelling type/number of bedrooms and area within Bradford

- E.83 Three- and four-bedroom homes were reported to be the most sought-after sale products, reflecting demand from families and households seeking additional space.

Other popular housing attributes

- E.84 Popular attributes included good transport access and manageable commuting, proximity to employment and services, schools and open space, walkable neighbourhoods, and high-quality, warm, safe and energy-efficient homes. Location, price and access to regional economic centres remained central to decisions.

Least popular dwelling type/number of bedrooms and areas within Bradford

- E.85 Smaller one-bedroom houses and flats were reported to attract a narrower market than family houses. Apartments were considered less popular overall, although demand varies by location and household group.

Right types of dwellings being built

- E.86 The response suggested that current delivery does not fully align with need by type, size or location. A more balanced mix of accessible smaller homes, varied family housing and development that responds to local character was recommended.

How 'help to buy' or 'stamp duty' changes have affected the housing market

- E.87 Help to Buy was considered to have improved access to new-build ownership for some first-time buyers but also to have supported prices where supply was constrained. Its withdrawal, together with higher mortgage costs, was reported to have softened entry-level demand.
- E.88 Stamp-duty changes were viewed as affecting the timing and volume of transactions more than the underlying structural market, with temporary reliefs bringing forward activity but not resolving supply or affordability problems.

Market for 'rent to buy' in Bradford

- E.89 Rent to Buy was described as a viable but selective product for employed households able to meet mortgage costs but unable to save a deposit while paying market rent. The strongest potential was reported at lower price points and for family housing in established owner-occupier locations.

Blocked sale market / conveyancing chains slow to complete

- E.90 Conveyancing chains were reported to be most vulnerable in price-sensitive, mortgage-dependent markets and family areas where buyers must sell before purchasing. Down-valuations, surveys, older property condition, title or boundary issues and leasehold management information were identified as common causes of delay.

Influence of sustainable construction and energy efficiency on homebuyers

- E.91 Energy efficiency was reported to have a growing influence on homebuyers because of running costs and climate awareness. It was viewed as a particular selling point for new homes, while poor EPC performance and anticipated retrofit costs can affect confidence and offers on existing homes. Price, location and size nevertheless remain important.

Private renting**Gaps in the supply of private rented housing in terms of type and location in Bradford**

- E.92 One respondent identified gaps in larger, good-quality and affordable private rented homes, particularly three- and four-bedroom family houses, homes with gardens or parking and accessible or adaptable properties.

- E.93 Smaller flats were reported to be concentrated in the city centre and inner areas, while suitable family rental supply was considered more constrained in suburban, commuter and village locations.

Most popular private rented dwelling types/number of bedrooms within Bradford

- E.94 Two-bedroom homes were reported to have the broadest private-rental appeal, followed by three-bedroom family houses. One-bedroom studios and apartments were considered popular in central locations, with terraced and semi-detached two- and three-bedroom houses forming the core of the family market.

Least popular private rented dwelling types/number of bedrooms within Bradford

- E.95 Larger detached houses, four-bedroom and larger homes and larger flats were reported to have narrower tenant markets because of higher rents. Demand was also described as more price-sensitive in higher-rent suburban areas.

'Build to Rent' market in Bradford

- E.96 Build to Rent demand was considered positive in selected locations, particularly for students and young professionals in and around the city centre. However, Bradford was not considered to have the same depth of demand for high-rise central schemes as Leeds or Manchester.
- E.97 Potential was linked to city-centre regeneration, employment growth and improved transport, but respondents emphasised the need for evidence on occupier numbers, affordability and viable product form.

Market for large-scale purpose-built shared living or co-living

- E.98 Co-living was described as an emerging rather than established market. Bradford's young population, university, key workers and future connectivity could support demand for flexible, professionally managed and bills-inclusive accommodation.
- E.99 Any scheme would need to be moderately priced and carefully located, as a premium model may not align with local rental values. The product was seen as a possible alternative to lower-quality shared housing if supported by city-centre regeneration and transport investment.

All stakeholders - Summary section

Setting future housing standards

- E.100 Stakeholder feedback focused on quality, space, accessibility, adaptability, energy performance and climate resilience. There was support for the Nationally Described Space Standard, M4(2) accessible and adaptable homes, an evidence-based proportion of M4(3) wheelchair-accessible homes, dementia-friendly design, level access, home-working space, adequate storage,

usable outdoor space, heating and cooling measures and good neighbourhood design.

- E.101 Respondents differed on the use of local standards. Providers and some planning respondents favoured enhanced requirements where evidence demonstrates need, while housebuilders urged reliance on nationally consistent Building Regulations and warned that additional local standards could undermine viability. The common position was that requirements should be evidence-led, proportionate, flexible and viability tested.
- E.102 Standards should also account for specialist older-person housing, where layouts, communal space and service models differ from general-needs homes.

Improving the housing market

- E.103 Key actions were accelerating supply, adopting an up-to-date Local Plan with sufficient deliverable allocations, aligning housing and employment growth, making strategic use of infrastructure investment and supporting regeneration with public funding.
- E.104 Partnership working through the Bradford Place Group, Homes England, the West Yorkshire Combined Authority, registered providers, developers and community stakeholders was seen as essential. Respondents supported brownfield reuse but cautioned that complex urban sites need funding, remediation and strong masterplanning; some also supported sustainable Grey Belt or Green Belt release where justified.
- E.105 Suggestions for the existing stock included retrofit, homesteading and empty-homes initiatives, better use of adapted homes, reform of grant programmes and neighbourhood investment. More opportunities for small and medium-sized builders and faster planning processes were also suggested.

Key priorities for stakeholders

- E.106 Key priorities were increasing overall and affordable housing delivery; securing an up-to-date Local Plan and planning certainty; addressing viability; delivering infrastructure and regeneration; improving poor-quality stock; and ensuring the housing mix responds to family, older-person, accessible and specialist needs.
- E.107 Providers prioritised new specialist older-person homes and a development land pipeline, while developers stressed flexible policies, timely decisions and pragmatic engagement. Council respondents highlighted Right to Buy and the need to protect or replace affordable stock. Neighbouring authorities prioritised ongoing cross-boundary cooperation and meeting their own needs.
- E.108 Climate change, energy efficiency and high-quality placemaking were recurring priorities, provided standards remain affordable and deliverable.

Further Comments

- E.109 Further comments emphasised Bradford's opportunity to use major regeneration projects and regional infrastructure to change market perceptions and unlock growth. Specific references included the Tong and Holme Wood

urban extensions, Bradford City Village and the emerging West Yorkshire Spatial Development Strategy.

E.110 Stakeholders also reiterated that public sector intervention may be needed to bridge viability gaps on complex urban sites and that strong links with Leeds should be reflected in housing policy and investment.

E.111 Several respondents offered further engagement. Overall, the consultation supports a balanced strategy that increases supply, addresses affordability and stock quality, improves accessibility and specialist provision, and coordinates housing, infrastructure and economic growth.

Technical Appendix F: Agent Review

Introduction

- F.1 Agents were asked questions to build up a detailed understanding of the housing market in Bradford. Nine agents were contacted via telephone ensuring a representation across the borough. One covered sales only and eight were able to give an overview of both sales and lettings.

Overview of the housing market

Sales Market

- F.2 Estate agents described Bradford as a diverse and resilient housing market but unanimously agreed that 2026 has been one of the most unpredictable years they have experienced. Several commented that there is currently no recognisable pattern to the market, with periods of strong activity often followed by unexpectedly quiet weeks, making it difficult to predict buyer behaviour.
- F.3 One agent commented: "The market has been very up and down, I've never seen anything like this. There doesn't seem to be any pattern anymore. Properties under £200,000 are selling well, but then we'll suddenly sell three properties at around £330,000 in the same week. It's completely unpredictable."
- F.4 Other agents echoed this view, explaining that some weeks generate high levels of enquiries and sales activity, while others are noticeably quieter without any obvious explanation. Although a slight slowdown approaching the summer holidays was considered normal, several felt that this year's fluctuations go well beyond the usual seasonal pattern.
- F.5 Agents also observed that buyers appear to be far more influenced by external events than in previous years. News relating to the economy, political uncertainty and international events was said to have an almost immediate impact on confidence, with some purchasers choosing to delay decisions while they wait to see how events unfold. Several agents felt that uncertainty surrounding the Government had also encouraged some buyers to adopt a 'wait and see' approach.
- F.6 Despite this uncertainty, agents agreed that the buyers who are actively looking are generally genuine purchasers. They reported seeing far fewer time wasters, casual viewers and window shoppers than in previous years, with most enquiries coming from people who are committed to moving. However, several also noted that investor activity has reduced significantly, with noticeably fewer buy-to-let purchasers operating in the market.
- F.7 A consistent theme throughout the interviews was that Bradford has become an increasingly price-sensitive market. Agents agreed that buyers are carefully comparing properties and are unwilling to pay above market value. Realistically priced homes continue to attract strong interest and often receive multiple offers, while overpriced properties are remaining on the market for considerably longer.

- F.8 One independent agent explained: "It's a price-sensitive market. If you're realistic on price, you'll get plenty of offers and the property will sell. We mainly sell homes between £40,000 and £268,000, so we're always busy because that's where the demand is."
- F.9 Agents felt that this demonstrates the continuing strength of Bradford's more affordable housing market. Homes within accessible price brackets continue to appeal to first-time buyers, local families and households seeking value for money, helping to maintain activity despite wider economic uncertainty.
- F.10 Although the district operates as a single housing market, agents emphasised that there are clear differences between the seven locality areas shown on the Bradford locality map. Wharfedale continues to attract higher-value family and commuter buyers, Bingley & Shipley benefits from strong commuter demand and established family neighbourhoods, while Keighley & Worth Valley and the City locality areas provide a broader range of affordable housing. However, regardless of location, agents agreed that realistic pricing and good value for money are currently the key drivers of successful sales.

Rental Market

- F.11 Estate agents were unanimous in their view that Bradford's private rented sector remains exceptionally strong, with demand significantly exceeding the supply of available properties across all parts of the district.
- F.12 Every agent interviewed reported that well-presented rental properties let extremely quickly, with one commenting simply: "Everything goes very quickly. There just aren't enough properties."
- F.13 Agents explained that demand continues to come from a broad mix of tenants, including young professionals, families, people relocating for work and households unable to purchase a home. The overriding issue across the district was a shortage of available rental stock rather than a shortage of tenants, with agents consistently reporting that demand continues to outstrip supply.
- F.14 While the strength of the rental market is consistent across Bradford, agents noted that the nature of demand varies between the seven locality areas shown on the Bradford locality map. City Central and City North East contain the greatest concentration of rented accommodation, including apartments and traditional terraced housing, attracting a wide range of tenants. Bingley & Shipley and parts of Wharfedale also support active rental markets, although rental values are generally higher, reflecting stronger commuter demand and higher property values. In contrast, Keighley & Worth Valley offers a more affordable rental market, attracting households seeking good value for money while still benefiting from strong levels of demand.
- F.15 Affordability was highlighted as one of the principal challenges facing tenants. Agents agreed that average private rents are now around £750 per month and, although this remains below many neighbouring authorities, rising housing costs continue to place pressure on many households, particularly those on lower incomes. Despite this, agents felt demand shows little sign of slowing because of the continued shortage of available properties.

- F.16 Overall, estate agents described Bradford's private rented sector as one of the strongest parts of the local housing market, characterised by consistently high demand, limited supply and very short letting times for realistically priced, well-presented properties.

Gaps in the supply of types of housing in Bradford

- F.17 Agents indicated that there are clear gaps in the supply of housing across Bradford, although the nature of these shortages varies between the district's locality areas. The strongest concerns related to genuinely affordable housing, family homes in certain locations, specialist accommodation for older people and affordable routes into home ownership.

Affordable and social rented housing

- F.18 Agents consistently identified the shortage of affordable and social rented housing as one of the district's most significant challenges. While new homes continue to be delivered across Bradford, agents felt that demand from households on lower incomes continues to outstrip supply, particularly for larger family accommodation.
- F.19 As one agent explained, "The biggest gap isn't housing generally, it's housing that people on ordinary incomes can actually afford."
- F.20 Agents suggested that affordability pressures are evident across much of the district, although they are experienced differently within the locality areas. In Wharfedale and parts of Bingley & Shipley, higher house prices create additional barriers for first-time buyers and lower-income households. In contrast, the more urban locality areas, including City Central, City North East, City West and City South, face greater demand for affordable rented housing due to higher levels of housing need.

Affordable home ownership

- F.21 Agents also identified a shortage of affordable routes into home ownership, particularly for first-time buyers. While Bradford remains more affordable than many neighbouring authorities, saving for a deposit continues to be a significant barrier, particularly for younger households.
- F.22 Several agents suggested there is scope for more shared ownership, Rent to Buy and other intermediate housing products, provided these remain genuinely affordable once service charges and other ongoing costs are taken into account.
- F.23 One agent commented, "People can often manage the monthly mortgage payment, but it's finding the deposit that's stopping them getting on the ladder."

Market housing

- F.24 Within the market housing sector, agents felt that the overall supply of homes is relatively varied, but there is a need for a better balance of housing types across different parts of the district.

- F.25 In Wharfedale, demand was said to exceed the supply of family and executive housing, while Bingley & Shipley continues to experience strong demand for well-located family homes with good commuter links.
- F.26 Elsewhere, particularly within Keighley & Worth Valley and the urban locality areas, agents suggested that there is an ongoing need for more good quality family housing and modern homes that meet current expectations for space and energy efficiency.

Specialist housing

- F.27 Agents also highlighted a shortage of specialist accommodation for older people and people with accessibility needs. Several suggested that increasing the supply of accessible homes, bungalows, extra care housing and attractive downsizing options would help older residents remain within their communities while freeing up larger family homes elsewhere in the market. One agent observed, "A lot of older homeowners would consider moving if there were more high quality bungalows or retirement properties in the right locations." This issue was considered particularly relevant in areas such as Wharfedale, Bingley & Shipley and parts of the South, where many households have lived in family homes for a long time.

What can be done to improve the housing market in Bradford?

- F.28 Agents suggested that improving Bradford's housing market is not simply about increasing the number of homes being built but ensuring that new development provides the right mix of housing types, tenures and price points to meet the needs of local communities. While agents recognised the continued investment and regeneration taking place across the district, they felt there remained opportunities to improve affordability, housing choice and the quality of existing housing.
- F.29 A key priority identified was increasing the supply of genuinely affordable housing, including both affordable home ownership and affordable rented homes. Agents felt that although Bradford remains relatively affordable compared with many neighbouring authorities, rising house prices, higher mortgage costs and increasing rents mean that many households are finding it more difficult to access suitable housing.
- F.30 One agent commented, "Bradford is still good value compared with a lot of West Yorkshire, but affordability is becoming a challenge for local people, particularly first-time buyers and families."
- F.31 Agents also highlighted the need for a better mix of housing types. While new development is taking place across the district, several suggested that greater emphasis should be placed on delivering family housing, accessible homes and attractive accommodation for older people wishing to downsize. This would help meet changing housing needs while also improving movement within the wider housing market.
- F.32 Improving opportunities for first-time buyers was another recurring theme. Agents suggested that increasing the availability of shared ownership, Rent to Buy and other intermediate housing products could provide more realistic

routes into home ownership, provided that these remain genuinely affordable in terms of both purchase price and ongoing costs.

- F.33 The private rented sector was also identified as an area requiring attention. Agents felt there was a need for more good-quality rental accommodation at affordable prices, particularly for families. Several also highlighted the importance of maintaining standards within the existing private rented sector, ensuring that older properties continue to provide safe, energy-efficient and well-maintained accommodation.
- F.34 One agent explained, "It's not just about building new homes. Looking after the homes we've already got is just as important if we want people to have good-quality places to live."

Future Housing Standards

- F.35 Agents suggested that future housing standards in Bradford should focus on delivering homes that are well designed, spacious, accessible and built to a high standard, ensuring they remain suitable for households throughout different stages of life. While affordability was recognised as a key consideration, agents felt this should not come at the expense of quality or long-term usability.
- F.36 A recurring theme was the importance of providing adequate internal space and practical layouts. Several agents commented that buyers are increasingly looking for homes that can accommodate changing lifestyles, including home working, growing families and increased storage requirements. One agent explained, "People expect homes to work for them over the long term. Good layouts and usable space are often just as important as the number of bedrooms."
- F.37 Agents also highlighted the need for accessible and adaptable housing. They suggested that more homes should be designed to meet the needs of older people and those with mobility requirements, incorporating features such as level access, wider doorways and layouts that can be adapted as occupants' needs change. Increasing the supply of accessible housing was also seen as helping older residents remain independent while freeing up larger family homes elsewhere in the market.
- F.38 The quality of construction was another important consideration. Agents felt that buyers are placing greater emphasis on build quality, durability and energy performance than in previous years. Good insulation, high-quality materials and efficient heating systems were viewed as increasingly important, particularly as households become more aware of running costs. As one agent commented, "Buyers aren't just looking at how a home looks anymore, they're asking how much it will cost to run and whether it's been built to last."
- F.39 Several agents also felt that energy efficiency and sustainability should form an integral part of future housing standards. Features such as improved insulation, energy-efficient heating systems, electric vehicle charging infrastructure and sustainable construction methods were seen as increasingly attractive, particularly where they help reduce household energy bills.

- F.40 It was also suggested that housing standards should also recognise the differing characteristics of Bradford's locality areas. In Wharfedale, Bingley & Shipley and parts of the South, buyers often expect larger family homes with generous internal and external space. Within City Central and the other urban locality areas, agents felt that well-designed higher-density housing can play an important role, provided that homes offer sufficient living space, storage, natural light and access to outdoor amenity space.
- F.41 One agent summarised this by saying, "Good housing standards shouldn't vary depending on where you live. Whether it's a family house or an apartment, people expect enough space, good-quality construction and a home that will still meet their needs in years to come."

Cross Boundary Interactions Between Bradford and Other Areas

- F.42 Agents indicated that cross-boundary movement plays an important role in Bradford's housing market, with many households choosing where to live based on employment, transport links, affordability and lifestyle rather than local authority boundaries. As a result, Bradford's housing market is closely linked with neighbouring districts, particularly Leeds, Calderdale, Kirklees, Craven (North Yorkshire), and the wider West Yorkshire Combined Authority area.
- F.43 The strongest interaction was identified with Leeds. Agents suggested that many buyers who work in Leeds choose to live in parts of Bradford, particularly Wharfedale, Bingley & Shipley and parts of the South, where they can often obtain larger properties or better value for money while remaining within reasonable commuting distance. Good rail links from settlements such as Ilkley, Shipley and Bingley were seen as supporting this demand.
- F.44 One agent commented, "A lot of people don't see the Bradford and Leeds boundary as particularly important. They'll simply look for the best house they can afford within commuting distance of work."
- F.45 Agents also highlighted links with Calderdale and Kirklees, particularly in the western and southern parts of the district, where residents may travel across local authority boundaries for employment, education and services. Similarly, Keighley & Worth Valley was considered to have links with neighbouring parts of North Yorkshire, with movement influenced by both employment opportunities and rural housing markets.
- F.46 Several agents suggested that Bradford's comparatively affordable housing market also attracts buyers relocating from neighbouring authorities where house prices are generally higher. This was considered particularly evident in areas with good transport connections into Leeds, helping to sustain demand for family housing and commuter locations.
- F.47 However, agents noted that cross-boundary movement works in both directions. Some Bradford residents choose to move into neighbouring districts where employment opportunities, schools or lifestyle preferences better meet their needs, while others remain within Bradford because it offers greater housing affordability.

Most Popular Dwelling Types within Bradford

- F.48 Estate agents indicated that the most popular homes within Bradford vary across the district, reflecting the differing characteristics of the seven locality areas shown on the Bradford locality map. However, a common theme across much of the district was the strong demand for two- and three-bedroom family homes, which continue to attract the widest range of buyers, including first-time buyers, growing families and those moving within the local market.

Wharfedale

- F.49 Agents described Wharfedale as one of the district's most desirable housing markets. Three- and four-bedroom detached and semi-detached family homes were consistently identified as the most sought-after properties, particularly in settlements such as Ilkley, Burley-in-Wharfedale and Addingham. Strong schools, an attractive environment and excellent rail links to Leeds continue to make the area popular with families and commuters.
- F.50 One agent commented, "Wharfedale has always been one of Bradford's premium markets. Good family homes rarely stay available for long if they're priced realistically."

Bingley & Shipley

- F.51 Within Bingley & Shipley, agents suggested that two- and three-bedroom semi-detached and detached houses are particularly popular. Buyers are attracted by the area's commuter links, established neighbourhoods and range of family housing. Traditional stone-built terraces also remain popular with first-time buyers where they offer good value for money.
- F.52 Agents felt that demand is driven by both local households and buyers relocating from Leeds in search of larger homes at comparatively lower prices.

Keighley & Worth Valley

- F.53 Agents described Keighley & Worth Valley as offering some of the district's best value housing. Two- and three-bedroom terraced and semi-detached houses were identified as the strongest part of the market, attracting first-time buyers, young families and investors. One agent explained, "People are looking for value for money, and Keighley offers that. Well-presented family homes at sensible prices generate plenty of interest."

City Central

- F.54 Within City Central, agents identified one- and two-bedroom apartments alongside traditional terraced housing as the most active parts of the market. Demand comes from first-time buyers, investors and smaller households, with affordability remaining an important factor.

City North East, City West and City South

- F.55 Across the City North East, City West and City South locality areas, agents suggested that two- and three-bedroom terraced and semi-detached houses continue to be the most popular property types. These homes provide relatively affordable opportunities for first-time buyers and families while also attracting investor interest in some locations.
- F.56 Agents noted that buyers in these areas tend to prioritise value for money, transport links, schools and local amenities, with realistically priced family homes often attracting strong interest. One agent commented, "Across much of urban Bradford, it's the good-quality two- and three-bedroom houses that keep the market moving. They appeal to the widest range of buyers."

Other Popular Housing Attributes People Look for

- F.57 Agents agreed that buyers are increasingly influenced by factors beyond the property itself, with location, accessibility and the quality of the surrounding environment playing a significant role in purchasing decisions. While individual priorities vary according to household type and stage of life, agents agreed that good schools, transport links, local amenities and access to green space remain among the most important considerations.
- F.58 One of the strongest themes raised was the importance of education. Agents suggested that access to well-regarded primary and secondary schools has a significant influence on family buyers, particularly within areas such as Wharfedale, Bingley & Shipley and parts of the South, where school catchment areas are often a key factor when choosing where to live.
- F.59 As one agent explained, "Families will often compromise on the house itself if it means getting into the right school catchment area." As one agent explained, "Families will often compromise on the house itself if it means getting into the right school catchment area."
- F.60 Transport and commuting were also identified as major influences. Good rail and road connections to Leeds, Bradford, Manchester and other employment centres were seen as particularly important for commuters. Agents suggested that this helps sustain demand in areas such as Wharfedale, Bingley & Shipley and Keighley & Worth Valley, where buyers are often looking to balance commuting times with access to larger homes and more attractive surroundings.
- F.61 Access to green space and the natural environment was another recurring theme. Buyers increasingly value parks, walking routes, recreational facilities and proximity to the countryside, with this considered especially important for families, dog owners and those working from home. Agents noted that the appeal of areas such as Wharfedale and parts of Keighley & Worth Valley is enhanced by their attractive landscapes and opportunities for outdoor recreation.
- F.62 Agents also highlighted the importance of local amenities, including shops, healthcare, leisure facilities and cafés. Many buyers were said to be looking for

neighbourhoods where day-to-day services are easily accessible without relying heavily on the car.

- F.63 Several agents commented that parking and outdoor space have become increasingly important in recent years. Off-street parking, private gardens and flexible internal space suitable for home working were all identified as features that can significantly increase a property's appeal.
- F.64 One agent observed, "People aren't just buying a house anymore, they're buying the neighbourhood, the schools, the commute and the lifestyle that goes with it."

Least Popular Dwelling Types and Areas within Bradford

- F.65 Agents indicated that there are few property types or areas within Bradford that could be described as universally unpopular. Instead, properties are generally more difficult to sell where there is a mismatch between price, property type and buyer demand. The characteristics of slower-moving properties vary across the district's seven locality areas.

Wharfedale

- F.66 Within Wharfedale, agents suggested that demand remains strong across most property types. However, larger executive homes at the upper end of the market can take longer to sell, simply because there are fewer buyers able to afford them. Agents stressed that this reflects the smaller size of the potential buyer pool rather than a lack of demand for the area itself. One agent commented, "The market for larger detached homes is always more specialised. They sell, but naturally it takes longer because there are fewer buyers in that price bracket."

Bingley & Shipley

- F.67 Agents described Bingley & Shipley as having a balanced housing market, although they suggested that larger, higher-value detached properties may remain on the market longer than more affordable family homes. Properties requiring significant modernisation were also considered to attract fewer buyers, particularly where renovation costs are uncertain.

Keighley & Worth Valley

- F.68 Within Keighley & Worth Valley, agents suggested that larger properties at higher price points can take longer to sell due to more limited demand. They also noted that homes requiring extensive refurbishment or significant energy efficiency improvements may attract a smaller buyer market, particularly where purchasers are concerned about the additional investment required.
- F.69 As one agent explained, "Buyers are much more conscious of renovation costs now. If a property needs a lot of work, they expect the price to reflect that."

City Central

- F.70 In City Central, agents suggested that some smaller apartments can be slower to sell, particularly where there are high service charges, limited internal space or leasehold considerations. Buyers were said to be placing increasing emphasis on overall value, including the ongoing costs of ownership rather than simply the purchase price.

City North East, City West and City South

- F.71 Across the City North East, City West and City South locality areas, agents found it difficult to identify specific dwelling types that are consistently unpopular. Instead, they suggested that properties are more likely to experience lower demand where they are overpriced, poorly maintained or offer limited energy efficiency.
- F.72 Several agents also noted that larger homes at the top end of the market naturally attract a smaller number of buyers, while homes requiring extensive modernisation can take longer to secure a sale. One agent commented, "There are buyers for most types of property in Bradford if they're priced correctly. Condition and value for money are usually much more important than the postcode."

Are the Right Types of Dwellings Being Built in Bradford?

- F.73 Mixed views were expressed on whether the right types of dwellings are currently being built across Bradford. While agents recognised that new housing continues to be delivered in many parts of the district, several questioned whether the overall mix of homes fully reflects local housing needs, particularly in relation to affordability, family housing and accommodation for older people.
- F.74 Many agents felt that the district would benefit from a broader range of housing types and tenures, rather than simply increasing the overall number of homes. One agent commented, "There is development happening across Bradford, but the real challenge is making sure the homes being built are the ones local people actually need and can afford."
- F.75 A recurring theme was the need for more genuinely affordable homes, including both affordable home ownership and affordable rented housing. Agents suggested that while Bradford remains comparatively affordable in regional terms, rising house prices, mortgage costs and private rents mean that many first-time buyers and lower-income households continue to face barriers to accessing suitable housing.
- F.76 Several agents also highlighted the need for more family housing, particularly well-designed two-, three- and four-bedroom homes in locations with good access to schools, employment and transport. This was considered especially important in areas such as Bingley & Shipley, Wharfedale and parts of the South, where demand from families remains consistently strong.
- F.77 At the same time, agents felt there was scope for a greater supply of specialist and accessible housing, including bungalows, adaptable homes and

accommodation for older people wishing to downsize. They suggested that providing more attractive downsizing options would help older households remain within their communities while releasing larger family homes back into the market. One agent observed, "We're building homes for growing families, but we also need somewhere for older residents to move to if they want to downsize without leaving the area."

- F.78 Agents recognised that housing needs differ across Bradford's locality areas. In Wharfedale, the focus was seen as increasing the supply of affordable housing to enable younger households to remain within high-value communities. In Bingley & Shipley, there was continued demand for family housing linked to commuter markets, while Keighley & Worth Valley was viewed as benefiting from a mix of modern family housing and investment in older housing stock. Within City Central, City North East, City West and City South, agents felt that regeneration and new development should continue to provide a balanced mix of family homes, apartments and affordable housing, alongside improvements to the existing housing stock.
- F.79 Several agents also stressed that new housing should be supported by appropriate infrastructure, including schools, healthcare, transport and green spaces, to ensure that communities remain sustainable as the district grows.

'Help to Buy' and Stamp Duty Changes

- F.80 Agents suggested that Help to Buy played an important role in supporting first-time buyers and new-build sales, particularly by enabling purchasers to buy with smaller deposits. However, most agents felt that the scheme is now largely part of the market's recent history, with current buyer behaviour being influenced far more by mortgage affordability, interest rates and the wider cost of living than by the withdrawal of the scheme itself.
- F.81 Nevertheless, agents suggested that the end of Help to Buy has left a gap for households who have sufficient income to sustain a mortgage but continue to struggle to save for a deposit. This was considered particularly relevant in Bradford, where many first-time buyers remain active in the market but face increasing financial pressures despite the district's comparatively affordable house prices.
- F.82 More recent stamp duty changes were seen as having a more immediate effect on the housing market. Agents reported that changes to stamp duty thresholds encouraged some buyers to bring forward purchases ahead of the introduction of the new rates, creating a short-term increase in market activity followed by a quieter period once the changes came into effect. One agent explained, "Whenever stamp duty changes are announced, you tend to see people rushing to complete before the deadline, then the market settles back down afterwards."
- F.83 Some agents also highlighted the impact of higher stamp duty costs for additional properties, suggesting that this has reduced activity among some buy-to-let investors. Combined with higher borrowing costs and increasing regulation within the private rented sector, several felt this has contributed to a more cautious approach from landlords considering further investment.

Rent to Buy

- F.84 Agents suggested that there is a market for Rent to Buy products in Bradford, particularly among first-time buyers and working households who aspire to home ownership but are struggling to save for a deposit while meeting the cost of private renting.
- F.85 Several agents felt that schemes allowing tenants to rent at a reduced rate while building savings towards a future purchase could provide an important stepping stone into home ownership. This was considered particularly relevant in Bradford, where many households have sufficient income to sustain mortgage repayments but find it difficult to accumulate a deposit.
- F.86 One agent commented, "There's definitely a market for it. A lot of people can afford the monthly payments, but it's finding the deposit that's the real challenge."
- F.87 Agents acknowledged that Rent to Buy is available within Bradford as part of the district's wider affordable housing offer, but suggested that it remains a relatively small part of the overall housing market when compared with traditional home ownership, private renting and shared ownership.
- F.88 Several agents also felt that awareness of the product remains relatively limited. One agent observed, "People understand buying and renting, and most have heard of shared ownership, but Rent to Buy is still something many buyers know very little about."
- F.89 Agents suggested that demand would be strongest for two- and three-bedroom family homes, particularly in locations where first-time buyers and younger households are already active within the market. They also felt that expanding the availability of Rent to Buy could help retain younger households within higher-value areas where purchasing outright can be more difficult.
- F.90 However, agents noted that the long-term success of Rent to Buy schemes depends on affordability at both stages of the process. While reduced rents can help households save towards a deposit, buyers must still be able to obtain a mortgage and afford the eventual purchase price. One also suggested that developers may continue to prioritise more traditional sales or shared ownership products unless sufficient incentives exist to deliver Rent to Buy schemes.

Slow Conveyancing Chains

- F.91 Agents felt that the main causes of delay relate to the complexity of transactions and the time taken by the various organisations involved in the sale. Slow conveyancing by solicitors was identified as one of the most common issues, particularly where there are lengthy legal enquiries or delays in communication between legal representatives. Local authority searches can also extend transaction times, depending on workloads, while mortgage approvals and lender requirements may cause additional delays where further information or property valuations are required.
- F.92 Agents also highlighted the impact of long property chains, where delays affecting one transaction can have a knock-on effect on the entire chain.

Leasehold properties were considered more likely to experience delays because of the time required to obtain management information packs and service charge details. In addition, older properties may require further surveys or legal enquiries, which can prolong the conveyancing process before a sale is completed.

Influence of Sustainable Construction and Energy Efficiency on the Decisions of Homebuyers

- F.93 Agents suggested that energy efficiency and sustainable construction are becoming more important to homebuyers, but they are rarely the primary factor influencing purchasing decisions. Instead, buyers continue to place greater emphasis on affordability, location, property size and condition, with energy performance generally viewed as an additional benefit rather than a deciding factor.
- F.94 Several agents commented that rising energy costs have increased awareness of running costs and EPC ratings, particularly since the recent energy price increases. However, most felt that buyers are still primarily driven by whether they can afford the property in the first place. One agent explained, "People like the idea of an energy-efficient home, but if they're choosing between paying the mortgage or having the latest green technology, affordability wins every time."
- F.95 Agents suggested that energy efficiency carries greater weight within the new-build market, where buyers increasingly expect features such as good insulation, efficient heating systems, double or triple glazing, solar panels and electric vehicle charging points to be incorporated as standard. These features were seen as attractive because they can reduce future running costs and improve comfort, but agents felt they were rarely the reason a purchaser chose a particular development.
- F.96 In contrast, agents indicated that buyers of existing homes are generally more pragmatic. While a good EPC rating and lower energy bills are viewed positively, purchasers are often willing to buy less energy-efficient properties if they offer the right location, size, layout and overall value for money. Several agents noted that many buyers expect they can improve energy efficiency over time through upgrades and renovations. One agent commented, "Most buyers don't rule out a house because of its EPC rating. If it's in the right location, the right size and within budget, they'll often see energy improvements as something they can do later."
- F.97 Agents also felt that the importance of sustainable construction varies between different buyer groups. First-time buyers and families, who are often working within tighter budgets, were generally considered more focused on affordability than environmental credentials. By contrast, buyers of higher-value new-build homes were thought to place greater emphasis on energy efficiency, build quality and long-term running costs.

Private Renting

Most and Least Popular Dwelling Types and Areas

- F.98 Agents indicated that demand for private rented housing remains strong across Bradford, with most well-presented and realistically priced properties attracting tenants quickly. However, the types of accommodation in greatest demand vary across the district's seven locality areas, reflecting differences in affordability, household composition and local employment patterns.

Wharfedale

- F.99 Within Wharfedale, agents described demand as being strongest for two- and three-bedroom family homes, particularly semi-detached and detached properties. The area's good schools, attractive environment and commuter links make it popular with professional households and families looking for longer-term accommodation.
- F.100 Larger executive homes are available to rent but were considered to attract a smaller tenant market because of their higher rental costs.

Bingley & Shipley

- F.101 Agents suggested that two- and three-bedroom houses are also the most popular rental properties within Bingley & Shipley, attracting families, professional couples and commuters. Traditional terraced properties remain popular where they offer good value for money and access to rail links.
- F.102 One agent commented, "Family homes in good condition are usually let very quickly. They're what most people ask for."

Keighley & Worth Valley

- F.103 Within Keighley & Worth Valley, agents identified two-bedroom terraced houses and smaller family homes as the most sought-after properties, reflecting the area's relatively affordable housing market. One-bedroom properties also attract demand from single people and couples entering the rental market.
- F.104 Agents suggested that larger, higher-value rental homes tend to appeal to a smaller number of tenants simply because fewer households can afford the higher rents.

City Central

- F.105 In City Central, demand was strongest for one- and two-bedroom apartments and smaller terraced houses. These properties appeal to young professionals, single people, couples and investors, with proximity to employment, public transport and local amenities influencing demand.
- F.106 However, agents noted that some smaller apartments with higher service charges or premium rents can take longer to let where tenants perceive better value elsewhere.

City North East, City West and City South

- F.107 Across City North East, City West and City South, agents consistently reported the greatest demand for two- and three-bedroom terraced and semi-detached houses, particularly those suitable for families. Affordability remains an important factor, and agents suggested that good-quality family homes at realistic rents generally receive significant interest.
- F.108 Several agents commented that there are very few genuinely unpopular rental properties because demand continues to exceed supply in many parts of the district. Properties are more likely to remain vacant where they are overpriced, poorly maintained or require significant modernisation rather than because of their location or number of bedrooms. As one agent explained, "In today's market, almost every property will find a tenant if it's in good condition and the rent is realistic."

Build to Rent

- F.109 Agents suggested that Build to Rent is currently a relatively small and emerging part of Bradford's housing market. While there has been growing interest in professionally managed rental developments across the UK, agents felt that Bradford has not experienced the same level of institutional investment as larger cities such as Manchester or Leeds.
- F.110 Several agents commented that Bradford's private rented sector is still largely dominated by individual landlords and smaller property investors, with comparatively few purpose-built Build to Rent developments.
- F.111 One agent felt that City Central offers the greatest potential for future Build to Rent development. Ongoing regeneration, the concentration of apartments and good public transport links were all seen as factors that could support further professionally managed rental accommodation. Some agents also suggested that parts of City North East and City West could benefit from investment where it complements wider regeneration and increases the supply of high-quality rental housing.
- F.112 Several agents also felt there may be opportunities for smaller-scale Build to Rent family housing in parts of Bingley & Shipley and the South, where demand for good-quality rental homes from professional households and families remains strong. However, they suggested that any future schemes would need to be carefully designed to reflect local housing needs and remain affordable.

Is there a market for large-scale purpose-built shared living (also called co-living) within Bradford area?

- F.113 Agents generally felt that there is currently only a limited market for purpose-built co-living developments within Bradford. While they recognised that this type of accommodation has become more common in larger cities such as Manchester and London, agents did not consider it to be a significant feature of Bradford's housing market at present.
- F.114 Several agents suggested that Bradford's housing market is characterised by a good supply of traditional housing, including terraced properties, apartments

and shared houses, meaning there has been relatively little demand for purpose-built co-living developments offering extensive communal facilities.

- F.115 One agent commented, "Most people looking to rent in Bradford are still looking for a conventional flat or house. Co-living hasn't really established itself here in the way it has in some of the larger cities."
- F.116 Agents felt that, if there were to be a future market for co-living, it would most likely be within City Central, where ongoing regeneration, employment opportunities, educational facilities and good public transport links could support demand from younger professionals and people relocating to the district. However, they considered this market would remain relatively small.
- F.117 Some agents also suggested that co-living could appeal to young professionals, graduates, key workers and people relocating for employment who are seeking flexible, professionally managed accommodation with lower upfront costs and opportunities for social interaction. However, they felt these groups currently tend to find suitable accommodation within Bradford's existing private rented sector.
- F.118 Affordability was again highlighted as an important consideration. Agents questioned whether purpose-built co-living developments, which often include extensive communal facilities and professional management, could be delivered at rents that remain attractive within the Bradford market.
- F.119 One agent observed, "There may be a niche market for co-living in parts of the city, but it would need to offer something that isn't already available through the existing rental market and still be affordable for local people."

Technical Appendix G: Respondent Comments

Thematic Summary

- G.1 This appendix summarises the housing-related themes identified across 348 substantive open-text respondent comments submitted as part of the 2024 Bradford district household survey. Comments have been grouped into twelve themes, ordered by prominence.
- G.2 Note: The percentages shown are indicative estimates based on systematic reading of all 348 substantive comments. Many responses touch on several themes, so percentages do not sum to 100.

Summary of Themes

Theme	Approx. % of responses	Prominence
1. New housing outpacing infrastructure and local services	~40%	Very High
2. Protect green belt; prioritise brownfield sites, empty mills and vacant buildings	~30%	Very High
3. Affordability and the wrong mix of new homes	~28%	Very High
4. Housing for older people: bungalows, downsizing and sheltered accommodation	~15%	High
5. Shortage of social and council housing; long waiting lists	~14%	High
6. Distrust of the council's planning decisions and enforcement	~13%	High
7. Private rented sector: high rents, insecurity and landlord standards	~12%	High
8. Poor housing condition, damp and slow repairs in the existing stock	~12%	High
9. Energy efficiency, insulation and retrofit	~10%	Moderate
10. Neighbourhood environment: crime, anti-social behaviour and area decline	~10%	Moderate
11. Traffic, parking and public transport	~10%	Moderate
12. Accessible, adapted and supported housing for vulnerable groups	~8%	Moderate

Theme 1: New housing outpacing infrastructure and local services

- G.3 Around 40% of substantive responses raised concern that new housing development is being approved without matching investment in infrastructure - GP surgeries, dentists, schools, roads, sewerage and utilities. This was the single most dominant theme, voiced with particular intensity in Silsden, Burley in Wharfedale, Menston, Ilkley, Clayton, Queensbury, Baildon and Bingley, where respondents described villages and towns at breaking point.

Key Points

- Respondents repeatedly argued that infrastructure should be delivered before, not after, new housing, citing GP surgeries and schools already at capacity.
- Silsden and Burley in Wharfedale attracted the largest volume of comments, with respondents citing single access roads, one over-subscribed doctors' surgery and schools built 'in the wrong place'.
- Several respondents described cumulative pressure on villages on the district boundary, receiving development from both Bradford and Leeds planning areas.
- Traffic congestion generated by new estates was frequently cited, including the Greengates-Saltaire corridor, Harrogate Road and village main streets.
- Some respondents linked over-development to loss of village character and community feeling, describing settlements becoming 'dormitory' towns.
- Utilities were also mentioned - electricity, gas, water pressure and Victorian sewerage systems said to be un-upgraded despite substantial population growth.

Illustrative Quotations

"Silsden has too many houses and the town's facilities cannot cope with any more i.e. roads, school, gp surgery"

"Building many many new housing estates in our village is crippling the infrastructure. You should really put more effort into infrastructure first & then follow up with housing."

"Why are there 800+houses, ,flats, care homes Being built in Burley in Wharfedale when there is not enough infrastructure. For example schools, doctors, public, transport."

"Roads, schools, public transport and health services need to be improved before more house building takes place."

"Amenities are not keeping up with the number of people and housing in the area."

Theme 2: Protect green belt; prioritise brownfield sites, empty mills and vacant buildings

- G.4 Around 30% of substantive responses opposed building on green belt and greenfield land and urged the council to prioritise brownfield sites, derelict mills, empty shops, offices and vacant homes instead. Respondents saw abundant redevelopment capacity across the district and framed green space as vital for wellbeing, food security, flood management and climate resilience, with regeneration of run-down centres seen as a double benefit.

Key Points

- The most common formulation was a simple sequencing demand: exhaust brownfield and derelict land before any greenfield release.
- Respondents identified specific opportunities including former mills and warehouses in Laisterdyke, Bradford Moor, Low Moor, White Abbey, the Aire Valley and Thornton, and conversion of empty city centre shops and offices.
- Empty homes were a recurring frustration, with several calling for compulsory purchase and refurbishment of long-term vacant properties before new building.
- Some warned against repeating past mistakes of building large peripheral estates on fields, citing Holme Wood, Ravenscliffe, Buttershaw and Woodside.
- Green space was defended on health, environmental and flood-risk grounds, with several noting new estates built on or near flood plains.
- A minority took the opposite view, arguing the green belt artificially restricts supply and inflates prices, and called for a realistic review of low-value green belt land.

Illustrative Quotations

“Build on brown field land, not green belt”

“Do not build on any more of our green spaces. Use the multitude of brownfield sites and derelict areas for new housing.”

“Bradford has many magnificent buildings that are left empty and decaying. These could be transformed into homes.”

“Before building on open spaces use the abandoned factories mills empty shops and units to create new housing which is affordable.”

“Empty houses should be compulsorily bought by the council, refurbished and used”

Theme 3: Affordability and the wrong mix of new homes

- G.5 Around 28% of substantive responses said housing is unaffordable relative to local wages, for both purchase and rent, and criticised the profile of new supply - large, expensive executive homes rather than starter homes, smaller family houses and genuinely affordable products. Young adults unable to buy or rent in their home towns, particularly in Wharfedale and Ilkley, were a repeated concern.

Key Points

- Respondents across tenures reported that deposits, mortgage costs and rents are out of reach for people on local incomes, including full-time minimum wage workers.
- Many criticised new developments dominated by four- and five-bedroom detached houses, calling instead for two- and three-bedroom affordable homes and starter housing.
- Parents frequently reported adult children returning home after university or leaving the area because they cannot afford to buy or rent locally.
- In Ilkley, Burley in Wharfedale and Menston respondents highlighted that key workers - carers, teachers, shop staff - cannot afford to live where they work.
- Suggestions included shared ownership schemes, rent payment records counting towards mortgage deposits, covenants preventing extension of small homes, and help for those on zero-hours contracts.
- Single people were identified as a gap group - too well-off for social housing but unable to afford private rents or save deposits alone.

Illustrative Quotations

"My children would love to live in their own homes but can't afford to live in the local area, either buying their own homes or renting."

"Where are our care workers, teachers, shop workers etc going to live - housing is vastly unaffordable for most in Ilkley."

"You allow far too many four-bed detached houses to be built which no one wants and no one can afford."

"Cost of housing is ridiculous in comparison to wages."

"Not enough affordable houses for first-time buyers"

Theme 4: Housing for older people: bungalows, downsizing and sheltered accommodation

- G.6 Around 15% of substantive responses concerned older people's housing, overwhelmingly focused on a shortage of bungalows and affordable single-storey accommodation. Respondents wanted realistic downsizing options that

would simultaneously release larger family homes onto the market, and were often critical of expensive retirement apartments with high service charges being offered as the only alternative.

G.7 Key Points

- The demand for bungalows was emphatic and district-wide, with respondents noting new developments rarely include any single-storey homes.
- Downsizing was repeatedly described as financially unviable - smaller properties with gardens often cost as much as or more than the family homes being sold.
- Respondents explicitly linked older people's moves to freeing up under-occupied family housing, and suggested incentives such as stamp duty relief for downsizers.
- Retirement apartments and McCarthy Stone-type complexes were widely rejected as too expensive, with high maintenance and service charges, and not what older residents want.
- Some called for more sheltered, extra care and co-housing options, and for support to help older people remain safely in their own homes.

Illustrative Quotations

"Older people want bungalows. We do not want to live in tiny apartments, or in McCarthy Stone type homes."

"not enough bunglerloo's for older people in ilkley being built and if there was more bunglerloo's this would release larger houses for families."

"I tried to downsize years ago, but the cost of smaller places with a garden is greater than I would get from selling my house, and unaffordable."

"Insufficient suitable housing for elderly people to buy or rent. Costs of downsizing too high."

"Private Bungalows needed for retired people to downsize to and release larger family homes onto the market"

Theme 5: Shortage of social and council housing; long waiting lists

- G.8 Around 14% of substantive responses called for substantially more social and council housing at fair rents, describing decades of under-investment, long waiting lists and a choice-based lettings system that offers little realistic prospect of rehousing. Several respondents with professional or voluntary sector insight described the shortage of decent social housing as dire and central to the district's housing crisis. flood risk and drainage. Many tie the district's appeal directly to its countryside and warn that this is being eroded.

Key Points

- Respondents wanted a return to large-scale council house building, with one calling for investment in 25,000+ rentable high quality social housing units.
- Applicants described years on the register with no feedback, and daily bidding on Bradford Homes without ever nearing the top of the list.
- The uneven geographical spread of social and affordable housing was raised, including a specific lack of social housing in Ilkley and Wharfedale.
- Some linked the shortage to dependence on private landlords and called on central government to fund local authority and housing association building.
- A minority expressed concerns about fairness of allocations, including perceptions that priority is given to the wrong groups.

Illustrative Quotations

“More social housing for rent urgently needed as ONLY way to solve current housing crisis.”

“Been on list for years now no feedback”

“I log on to bradford homes daily but never get below 300 on the list for the few properties that arise”

“the waiting list for social housing is too high and the choice based lettings system is unfair so you’ve got little chances of bidding and securing social housing in Bradford”

“I think there should be more houses available to rent at affordable rates. Bring back Council houses.”

Theme 6: Distrust of the council's planning decisions and enforcement

- G.9 Around 13% of substantive responses expressed distrust of the council's planning and development decisions, alleging that resident objections are ignored, developer profits prioritised, and Section 106 obligations either negotiated away or not enforced. Outlying towns and villages perceived themselves as a ‘cash cow’, with spending concentrated on Bradford city centre at their expense.

Key Points

- A strong perception in Wharfedale, Silsden and other outer areas was that council tax and development are extracted from those areas while investment flows to the city centre.
- Respondents wanted affordable housing secured on-site through s106 agreements rather than commuted financial contributions, and proper enforcement of developer commitments to schools, surgeries and shops.

- Specific planning decisions - notably the 500+ home consents at Burley in Wharfedale and associated tree felling - were cited as evidence that consultation is meaningless.
- Some comments went further, alleging corruption or improper influence in planning decisions, and describing the council as unfit for purpose.
- Several respondents doubted the survey itself would change anything, reflecting low confidence that residents' views influence housing policy.

Illustrative Quotations

"I have no hesitation in stating that Bradford MDC is totally unfit for purpose in such matters."

"Trouble with Bradford council, you don't listen to residents."

"Bradford should insist affordable housing is built by developers under s106 agreements and NOT agree to take financial contribution in lieu"

"The perception amongst local residents is that Bradford Council see the areas as a cash cow."

"While builders promise to build these things they rarely follow through with it and it is never enforced."

Theme 7: Private rented sector: high rents, insecurity and landlord standards

- G.10 Around 12% of substantive responses described problems in the private rented sector: rents rising sharply and unaffordable on local wages, insecurity of tenure, housing benefit failing to cover market rents, and landlords neglecting repairs. Respondents called for stronger regulation and more effective council monitoring of private landlords, including houses in multiple occupation.

Key Points

- Tenants reported annual rent increases - one citing a £100 monthly rise in twelve months - with no corresponding improvement in property condition.
- Insecurity was a recurring anxiety, particularly for households with children or health problems who feared rent rises forcing them to move.
- Several respondents said Local Housing Allowance / housing benefit rates fall well short of actual rents, pushing low-income tenants into debt.
- Poor landlord practice was described in detail, including ignored repair requests, damp and disrepair, and one account of a previously prosecuted HMO landlord.
- Barriers to accessing tenancies were noted, including large deposits, guarantor requirements affecting refugees, and calls for rent-payment histories to count towards mortgages.

Illustrative Quotations

“Private renting is very insecure and expensive.”

“Rent costs are getting higher with no controls, my rent is increasing every year and I have to pay it otherwise I will be forced to move out of a house that isn't maintained properly.”

“The rent is very high and long term housing security is a serious concern if the landlord decides to increase the rent.”

“I do feel that the council need to monitor private landlords more effectively in general”

“I feel the housing benefit provided is outdated and in the current rental climate does not cover anywhere near the amount needed per month.”

Theme 8: Poor housing condition, damp and slow repairs in the existing stock

- G.11 Around 12% of substantive responses concerned the condition of existing homes - damp, mould, condensation, leaking windows and ageing stock - and slow or absent repairs services, particularly from housing associations. Respondents described long-unresolved complaints, contractors withdrawing mid-programme, and much of the district's Victorian terraced stock needing wholesale renewal.

Key Points

- Damp, mould and condensation were the most frequently reported defects, with tenants describing damaged belongings, health worries and unresponsive landlords.
- Housing association repairs services drew sustained criticism for long delays, poor-quality work and complaints going round in circles.
- One tenant reported a rewiring and decorating programme abandoned by the contractor, leaving belongings boxed up indefinitely.
- Respondents noted much of Bradford's stock is pre-1919 solid-wall terracing in disrepair, with older flats from the 1960s-70s described as needing demolition and replacement.
- Owners of older and heritage properties reported difficulty finding trustworthy tradespeople and an absence of support for maintaining historic homes.

Illustrative Quotations

“My home has dampness, mold, condensation and water damage.”

“Be better if repairs on housing standard for housing association was taken more seriously, such long gaps on repairs complaints being dealt with.”

“council house poor state of repair , bradford council could do a better job”

“Repairs are ridiculous been waiting for someone to come and look at my loft insulation as kitchen ceiling going brown”

“Housing associations & council properties are generally badly maintained.”

Theme 9: Energy efficiency, insulation and retrofit

- G.12 Around 10% of substantive responses addressed energy efficiency, calling for solar panels, heat pumps, insulation and EV charging to be standard in all new builds, and for funded retrofit of the district’s old, cold housing stock. Respondents linked poor insulation to fuel poverty, unaffordable bills, condensation and mould, and criticised large consented developments with no renewable technology required.

Key Points

- A common demand was that planning should require eco-standards on new estates, with the 500-home Burley consent cited as having no solar panels or heat pumps.
- Retrofit of pre-1919 solid-wall terraces was described as the biggest priority, with suggestions including whole-street insulation schemes and shared solar across terraced roofs.
- Respondents said existing grant schemes miss too many households, with people wrongly classed as able to pay and unable to fund works without debt.
- Fuel poverty was evident in individual accounts of cold, draughty homes, unaffordable heating and pensioners seeking help with insulation.
- Central government funding was seen as essential to enable the council to act at scale on insulation and fuel poverty.

Illustrative Quotations

“All new builds should have the latest eco friendly equipment. E.g. solar panels heat pumps, full insulation”

“I think retrofit is the biggest priority”

“Central government needs to provide substantial funding to enable the local authority to invest in insulation and other ways to reduce fuel poverty in Bradford.”

“Without insulation we suffer from condensation and worry about mold issues and health concerns.”

“Insulation needed plus double glazing”

Theme 10: Neighbourhood environment: crime, anti-social behaviour and area decline

- G.13 Around 10% of substantive responses argued that neighbourhood conditions - crime, drug dealing, anti-social behaviour, litter, fly-tipping and lack of police presence - undermine otherwise decent housing and deter people from buying or renting in parts of the district. Building new homes was seen as pointless unless areas are also made safer, cleaner and more attractive.

Key Points

- Respondents said anti-social behaviour and crime make large amounts of existing housing unattractive, depressing demand and area reputations.
- Drug dealing and drug use were repeatedly mentioned, in both city neighbourhoods and social housing schemes, alongside calls for more visible policing.
- Environmental neglect - litter, fly-tipping, dumped mattresses and fridges, untidy gardens and poorly maintained streets and parks - featured strongly.
- Some respondents linked neighbourhood decline to long-term disinvestment in their areas and wanted tenants held to standards on property and garden upkeep.
- A few argued that Bradford's housing capacity already exists but will never appeal to buyers while neighbourhood conditions remain unaddressed.

Illustrative Quotations

"Although there is a lot of decent housing in Bradford anti social behaviour makes a large number unattractive to purchase or rent."

"The whole city has a drug dealing problem and no police to police it"

"More police officers needed. Crime and violent behaviour is out of control."

"Make areas better to live in by keeping clean and sorting antisocial behaviour out."

"Very run down area. Too many tough council estates. Fly tipping is an issues, gangs and antisocial behaviour."

Theme 11: Traffic, parking and public transport

- G.14 Around 10% of substantive responses focused on transport: congested and unimproved road networks absorbing traffic from new estates, on-street parking pressure in older terraced areas and near bus routes, unreliable or withdrawn bus services, and poor public transport to outlying villages earmarked for growth. Several called for residents' parking schemes, driveways with EV charging on new builds, and road safety measures.

Key Points

- Respondents described gridlock on key corridors, including Greengates to Saltaire on Leeds Road, where successive developments were approved without network improvements.
- On-street parking competition was a daily frustration, with blue badge holders unable to park near home and calls for residents-only permit schemes.
- Bus services were described as useless, cut or unreliable, with outlying villages earmarked for housing growth still very poorly served by public transport.
- New estates were criticised for inadequate off-street parking, with requests that all new homes include driveways and electric vehicle charging.
- Road safety concerns included speeding through 20mph zones, dangerous crossing points and pavements in disrepair endangering older pedestrians.

Illustrative Quotations

“Buses useless no direct bus to Bradford Harrogate or Skipton”

“The Council has allowed development after development in this corridor without ANY significant improvement in the road network.”

“Where I live has too many houses with totally inadequate bus services so there are lots of cars and it is often quicker to walk than get on a bus or drive.”

“Parking outside the house on the road has got busier over the last few years. Can return home after shopping to find no available spaces.”

“Need more reliable public transport particularly as more houses are being built”

Theme 12: Accessible, adapted and supported housing for vulnerable groups

- G.15 Around 8% of substantive responses highlighted unmet needs among vulnerable groups: a severe shortage of level-access and wheelchair-accessible homes, supported housing for people with learning disabilities and care leavers, accommodation for those fleeing domestic abuse, and visible street homelessness. Personal accounts described disabled residents trapped in unsuitable homes with little advice, adaptation funding or realistic rehousing options.

Key Points

- A health worker described a severe district-wide shortage of level-access, wheelchair-friendly properties leaving many people in unsuitable homes.

- One household with a paralysed member reported receiving no advice or financial support and resorting to self-build because no suitable adapted homes existed locally.
- Respondents identified gaps in supported and one-bedroom housing for people with learning disabilities and additional needs, and pressure on placements for 16-18 year olds leaving care.
- Domestic abuse survivors described being unable to access housing help, with one respondent remaining in an abusive situation because no accommodation was available.
- Street homelessness was raised directly, including rough sleepers in shop doorways and tents under railway arches in the city centre.

Illustrative Quotations

“There is a severe lack of suitable properties within the Bradford District causing a lot of people to be living in unsuitable homes”

“there isn't readily available, quality adaptive homes in the local area”

“Desperately need to accommodate for people suffering from domestic violence/abuse and children with additional needs”

“more houses/flats need to be built for people with special needs with support on hand in Bradford which helps people live independent”

“there were at least a dozen people pitched in tents under the railway arches”

Conclusions: Key Messages for Policy

- G.16 The 348 substantive responses present a consistent and multi-layered picture of housing pressures in Bradford. The following overarching messages emerge from the thematic analysis:

1. Infrastructure must precede or accompany growth

- G.17 The dominant message from residents is that GP surgeries, dentists, schools, roads, sewerage and utilities are already at capacity in many settlements, particularly Silsden, Burley in Wharfedale, Menston and Ilkley. Respondents want infrastructure funded and delivered ahead of, or alongside, new homes, with developer obligations visibly enforced.

2. Prioritise brownfield land, empty mills and vacant homes

- G.18 Residents across the district point to derelict mills, empty shops and offices and long-term vacant homes as the priority for redevelopment, before any release of green belt or greenfield land. Green space is valued for wellbeing, flood management and food security, and town and city centre renewal is seen as a double benefit.

3. Affordability is acute and the mix of new homes is wrong

- G.19 Local wages are seen as decoupled from prices and rents, and new development is perceived as dominated by larger executive homes. Residents call for genuinely affordable two- and three-bedroom homes and starter housing so that young people and key workers can remain in the communities where they grew up and work.

4. Older people need bungalows and realistic downsizing options

- G.20 The shortage of bungalows is the most consistently cited specific gap in the district's housing offer. Downsizing is often financially unviable, and expensive retirement apartments with high service charges are widely rejected; enabling realistic moves would release under-occupied family homes back into the market.

5. The district needs more social and council housing

- G.21 Long waiting lists, low turnover and little realistic prospect of rehousing through choice-based lettings underpin calls for a return to large-scale social house building at fair rents, with provision spread across the whole district including Wharfedale and other higher-value areas.

6. Strengthen developer obligations and rebuild trust in planning

- G.22 Residents, particularly in outer towns and villages, perceive that objections are ignored and Section 106 commitments are negotiated away or unenforced. Securing affordable housing on site, enforcing infrastructure commitments and demonstrating that consultation influences decisions would help rebuild confidence.

7. Invest in the existing stock and neighbourhoods

- G.23 Damp, disrepair, slow repairs services, poor energy efficiency and neighbourhood decline - crime, anti-social behaviour and environmental neglect - undermine otherwise decent housing. Residents prioritise retrofit of the pre-1919 stock, better regulation of private landlords and safer, cleaner neighbourhoods alongside any new supply.

Technical Appendix H: Migration data

This appendix presents the detailed internal and international migration data underpinning the analysis in Chapter 2. The data show annual migration flows between Bradford and neighbouring authorities, other parts of the UK and overseas over the period 2016 to 2024. They also provide a breakdown by broad age group and three-year period, allowing changes in the age profile and composition of migration to be considered.

Table H1 National and international migration by year

YEAR	BRADFORD	WEST YOKS.				OTHER NEIGHBOURING			ELSEWHERE UK				TOTAL (UK internal)	INTERNATIONAL	TOTAL (internal & international)
		Calderdale	Kirklees	Leeds	Wakefield	Pendle	North Yorkshire	Rest of Yorkshire & The Humber	Rest of ENGLAND	NI	SCOTLAND	WALES			
2016	Migrated OUT to	1,345	1,202	3,222	389	123	1,433	1,486	7,236	29	376	242	17,083	2,968	20,051
2016	Migrated IN from	968	1,071	3,154	214	131	964	1,006	6,327	33	273	212	14,352	4,547	18,899
2016	NET	-377	-131	-69	-175	8	-469	-479	-910	4	-103	-30	-2,731	1,579	-1,152
2017	Migrated OUT to	1,425	1,378	3,421	450	157	1,804	1,583	8,436	51	397	230	19,332	2,904	22,236
2017	Migrated IN from	1,276	1,191	3,626	249	121	1,163	1,101	7,486	26	208	168	16,614	4,014	20,628
2017	NET	-149	-188	205	-201	-37	-642	-482	-950	-24	-189	-62	-2,718	1,110	-1,608
2018	Migrated OUT to	1,446	1,470	3,608	423	168	1,808	1,746	8,256	56	443	244	19,669	3,048	22,717
2018	Migrated IN from	1,221	1,271	3,876	318	121	1,162	1,194	7,792	36	267	196	17,453	4,117	21,570
2018	NET	-225	-199	267	-106	-46	-646	-553	-465	-20	-176	-48	-2,216	1,069	-1,147
2019	Migrated OUT to	1,665	1,546	3,700	552	185	1,722	1,646	8,363	45	384	211	20,020	3,184	23,204
2019	Migrated IN from	1,285	1,366	4,199	368	152	1,065	1,244	8,009	39	244	215	18,184	4,753	22,937
2019	NET	-380	-181	498	-184	-33	-657	-402	-354	-6	-140	3	-1,836	1,569	-267
2020	Migrated OUT to	1,234	1,278	3,252	434	133	1,407	1,477	7,736	56	375	208	17,591	4,401	21,992
2020	Migrated IN from	1,084	1,172	3,326	266	129	871	1,112	7,241	30	167	158	15,555	4,750	20,305
2020	NET	-150	-106	74	-169	-4	-537	-366	-495	-26	-208	-49	-2,036	349	-1,687
2021	Migrated OUT to	1,662	1,689	4,088	659	243	2,175	1,919	10,275	60	352	302	23,424	4,484	27,908
2021	Migrated IN from	1,468	1,250	4,460	387	189	1,040	1,363	9,180	13	204	264	19,819	4,428	24,247
2021	NET	-194	-439	372	-271	-54	-1,135	-556	-1,095	-47	-148	-38	-3,605	-56	-3,661
2022	Migrated OUT to	1,430	1,452	3,748	614	272	1,851	1,915	9,983	43	418	285	22,011	2,457	24,468
2022	Migrated IN from	1,239	1,161	4,219	362	191	1,015	1,354	8,580	21	182	212	18,536	9,138	27,674
2022	NET	-191	-291	472	-252	-81	-836	-561	-1,403	-22	-236	-73	-3,475	6,681	3,206
2023	Migrated OUT to	1,654	1,697	4,087	714	275	1,867	2,052	10,684	60	408	265	23,763	2,751	26,514
2023	Migrated IN from	1,390	1,250	4,256	348	177	1,114	1,510	8,728	47	188	284	19,291	13,139	32,430
2023	NET	-263	-447	169	-366	-98	-753	-542	-1,955	-13	-220	18	-4,472	10,388	5,916
2024	Migrated OUT to	1,540	1,695	4,366	700	208	1,884	2,245	11,413	52	428	316	24,847	3,712	28,559
2024	Migrated IN from	1,141	1,368	3,949	332	156	1,080	1,495	9,233	30	154	281	19,219	11,811	31,030
2024	NET	-399	-327	-417	-367	-52	-804	-749	-2,181	-22	-274	-36	-5,628	8,099	2,471

Sources: Internal migration: ONS detailed estimates of migration by origin and destination, local authority, age and sex.

International migration: ONS international migration estimates by local authority, 2016–2024.

Table H2 Summary of national and international migration by year group and age group

			WEST YORKS				OTHER NEIGHBOURING			ELSEWHERE UK				TOTAL (UK internal)	INTERNATIONA L	TOTAL (internal & internationa l)
PERIOD	AGE GROUP	BRADFORD	Calderdale	Kirklees	Leeds	Wakefield	Pendle	North Yorkshire	Rest of Yorkshire & The Humber	Rest of ENGLAND	NI	SCOTLAN D	WALES			
2016-2018	<30	Migrated OUT to	2,032	2,143	5,605	658	216	1,864	2,969	15,496	67	610	429	32,090	5,943	38,033
2016-2018	<30	Migrated IN from	1,674	1,956	5,257	401	210	1,305	2,063	13,653	58	378	337	27,293	8,019	35,312
2016-2018	<30	NET	-358	-187	-348	-256	-6	-559	-906	-1,844	-10	-232	-91	-4,797	2,076	-2,721
2016-2018	30-64	Migrated OUT to	1,904	1,664	4,126	539	199	2,495	1,516	7,266	64	495	254	20,523	2,784	23,307
2016-2018	30-64	Migrated IN from	1,523	1,379	4,722	338	146	1,530	1,025	6,943	33	330	199	18,168	4,469	22,637
2016-2018	30-64	NET	-381	-285	596	-202	-54	-965	-491	-322	-32	-165	-54	-2,355	1,685	-670
2016-2018	65+	Migrated OUT to	242	520	65	5	1	333	957	1,198	4	112	33	3,471	193	3,664
2016-2018	65+	Migrated IN from	280	266	67	19	17	454	577	987	6	42	38	2,753	190	2,943
2016-2018	65+	NET	38	-254	2	14	15	120	-380	-211	2	-70	5	-718	-3	-721
2019-2021	<30	Migrated OUT to	2,137	2,397	5,854	845	278	1,922	3,022	16,949	77	517	410	34,408	7,708	42,116
2019-2021	<30	Migrated IN from	1,729	2,071	5,735	545	257	1,100	2,351	14,771	42	290	375	29,266	8,786	38,052
2019-2021	<30	NET	-407	-326	-119	-301	-20	-822	-672	-2,178	-36	-227	-34	-5,142	1,078	-4,064
2019-2021	30-64	Migrated OUT to	2,079	1,873	4,614	718	244	2,643	1,600	8,156	74	500	268	22,771	4,174	26,945
2019-2021	30-64	Migrated IN from	1,800	1,510	5,409	416	174	1,397	1,101	8,474	32	261	202	20,774	4,938	25,712
2019-2021	30-64	NET	-280	-363	795	-302	-70	-1,246	-500	318	-42	-239	-67	-1,997	764	-1,233
2019-2021	65+	Migrated OUT to	345	243	572	81	40	740	419	1,269	10	94	43	3,856	187	4,043
2019-2021	65+	Migrated IN from	308	206	840	60	39	480	266	1,185	8	64	60	3,518	207	3,725
2019-2021	65+	NET	-37	-36	268	-21	-1	-260	-153	-84	-1	-29	17	-338	20	-318
2022-2024	<30	Migrated OUT to	2,065	2,517	6,501	1,003	382	2,012	3,619	19,877	66	597	498	39,138	3,781	42,919
2022-2024	<30	Migrated IN from	1,673	2,059	5,865	491	289	1,238	2,632	15,583	45	250	449	30,574	19,476	50,050
2022-2024	<30	NET	-392	-458	-636	-512	-94	-774	-987	-4,294	-21	-347	-49	-8,564	15,695	7,131
2022-2024	30-64	Migrated OUT to	2,202	2,034	5,034	938	311	2,694	2,193	10,723	82	550	319	27,080	4,888	31,968
2022-2024	30-64	Migrated IN from	1,695	1,487	5,649	494	186	1,437	1,416	9,546	50	233	283	22,474	14,243	36,717
2022-2024	30-64	NET	-507	-547	615	-444	-125	-1,257	-778	-1,178	-33	-316	-36	-4,606	9,355	4,749
2022-2024	65+	Migrated OUT to	356	293	666	86	62	896	399	1,479	7	107	51	4,403	251	4,654
2022-2024	65+	Migrated IN from	402	233	911	57	50	533	311	1,412	3	41	45	3,998	369	4,367
2022-2024	65+	NET	46	-61	245	-29	-13	-363	-88	-68	-4	-66	-5	-405	118	-287

Sources: Internal migration: ONS detailed estimates of migration by origin and destination, local authority, age and sex.
 International migration: ONS international migration estimates by local authority, 2016–2024.