



Housing

At a glance:

- Stock condition and energy efficiency are at similar levels to national and regional comparators, although ward differences still mean improvement is a key priority.
- Homelessness is on an upward trend, welfare reform and legislation changes will impact on many more in the near and foreseeable future.
- Bradford is comparatively affordable, however on the reverse side has higher comparative levels of empty homes; both being a result of relatively low demand.
- New housing supply is increasing but nowhere near where it needs to be to meet expected demand, and the demand for larger homes in the most deprived areas is a very difficult challenge

1. Introduction

Bradford has 214,903 homes across the district and 207,460 households as of November 2016. The majority of properties fall into the lowest 2 Council Tax bands as demonstrated in figure 1 below.

A	B	C	D	E	F	G	H
42.3%	21.1%	18.2%	8.2%	5.7%	2.7%	1.7%	0.1%

Figure 1 Bradford dwellings by Council Tax band

The majority of housing stock in the district is owner occupied, with 65% of dwellings in this category according to the Census in 2011, which is slightly higher than the proportion in West Yorkshire and England with both 63%. There are around 30,000 properties rented from Registered Providers (RPs) of social housing, representing just under 15% of the total housing stock, which is low compared to the West Yorkshire and national averages as seen in figure 2, and the private rented tenure is higher than the same comparators at just over 18% of the stock.

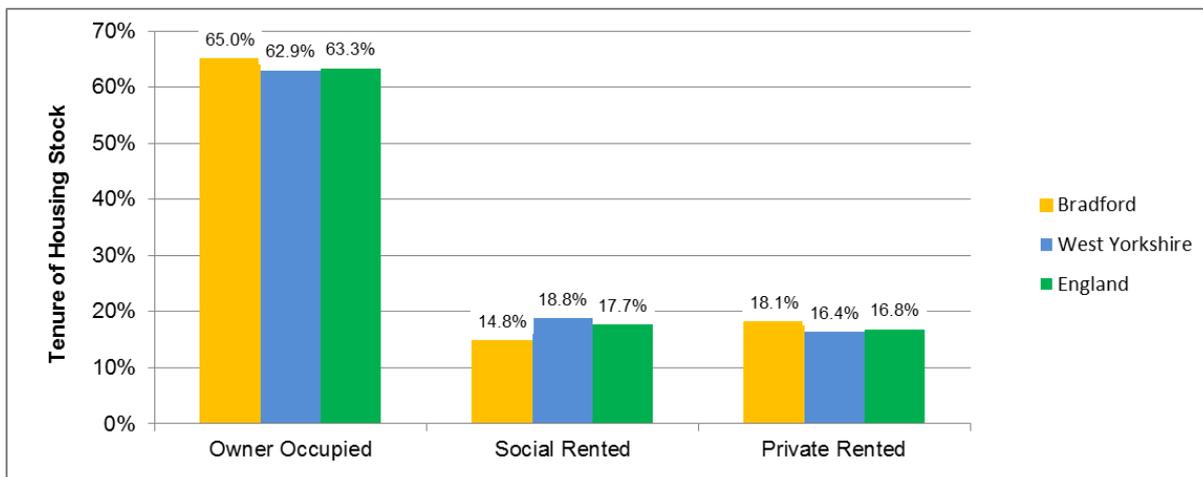


Figure 2 Housing stock by main tenures Census 2011 comparison (ONS Data)

There was a 10.6% increase in households from the 2001 to the 2011 Census, however in terms of numbers there was very little change to the social rented and owner occupied tenures. There was a dramatic change to the number of private rented homes in the district, with a growth of almost 18,000 properties in the sector in the ten year period. The increase in private rented homes significantly reduced the percentage of owner occupied and social rented tenures, even though the numbers did not drop for the latter two tenure types.

Figure 3 below demonstrates the growth of the private rented tenure in the district. As the 2001 census did not differentiate between other private rented and living rent free, this category is shown as combined for the comparison below, however the figure for other private rented is known to be 1.5% for 2011. The 1.5% other private rented accounts for the difference between the private landlord and agency category in 2011 for figure 3, and the private rented category in figure 2. The private rented sector change is likely to be due to a number of factors. There was a significant growth in buy to let landlords throughout the 2000s until the 'Credit Crunch' in late 2007. Then after the housing market peaked, homeowners were more likely to rent their home out rather than sell at a deflated price whilst waiting for a significant market upturn. The lack of access to mortgage finance for first time buyers has made more households unable to buy their own home, meaning they are spending a longer time in the private rented sector. The percentage of private renters is therefore not likely to have decreased since 2011.

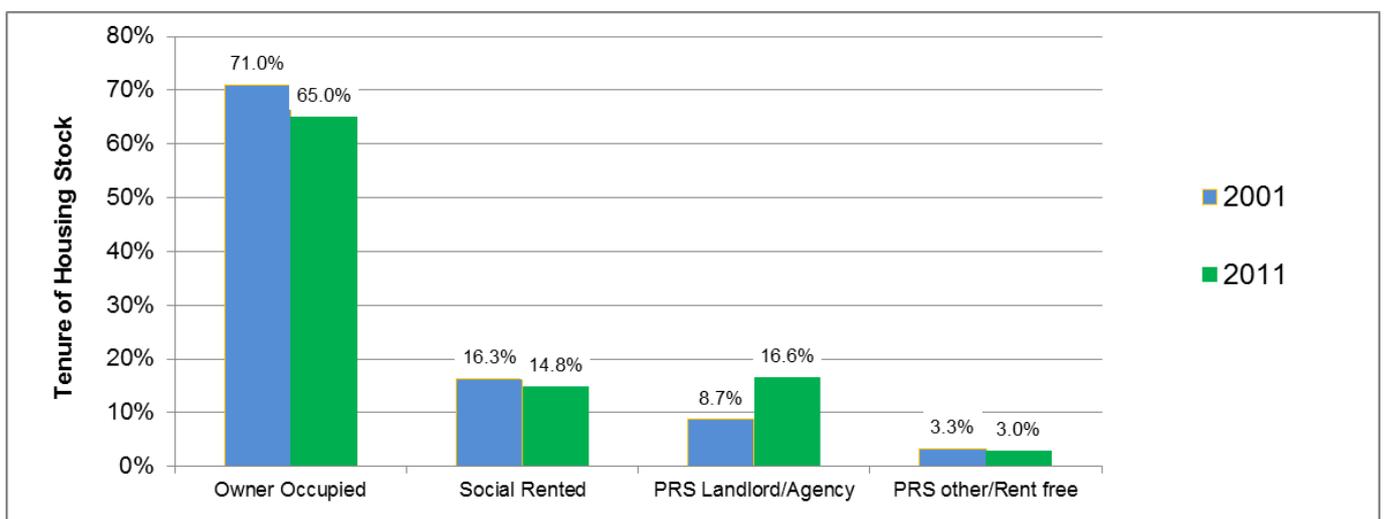


Figure 3 Bradford housing stock tenure percentage changes 2001 to 2011 (ONS Data)

2. More homes

Bradford's population has increased dramatically since the turn of century, and according to ONS mid-year population estimates rose from 467,100 in 2000 to 531,200 in 2015. The 64,100 rise over 15 years represents a 14% increase, and further to that there is projected to be an additional 51,800 increase by 2039. Such population rises means there is pressure to build new homes to meet the district's housing needs, and the proposed Core Strategy indicates a requirement of 42,100 additional homes from 2013-2030, which equates to 2,476 dwellings per year over the 17 year period. The net additional dwellings achieved for the last 6 years can be seen in figure 4 below.

Net Additional Dwellings	
Year	Number
2010/11	696
2011/12	733
2012/13	721
2013/14	874
2014/15	1,134
2015/16	1,338

Figure 4 Net additional dwellings supplied in the Bradford district

It can be seen that in the last 6 years the trend of net new homes completed has been increasing, particularly in the last 3 years; however there is still a clear shortfall compared to requirements. The recent growth in new net dwellings is a positive, but this will have to increase significantly in order for supply to meet demand in the district.

The highest rate of new housing growth has been seen in the City Centre Growth Zone, which is the eastern side of the City ward immediately surrounding the city centre shops and businesses. The number of dwellings has increased in the City Centre Growth Zone from around 1,900 in mid-2011, to around 3,600 in late 2016 according to Bradford MDC data. The increase includes a large number of flats, and also a significant amount of bedsit accommodation and the demand may not have kept up with the growth in supply of this type of accommodation when considering almost 19% were empty in October 2016 (Bradford MDC data).

Bradford had 6.2% of its households over-occupied compared to the bedroom standard at the time of the census in 2011, which is significantly higher than the 4.6% figure nationally. There were also 1.2% of households in the district short of at least 2 bedrooms at the time of the last census - far more than the 0.7% seen for England as a whole. It would, however, be an over-simplification to try to link over-occupation with the under-supply of housing, as Bradford has a much higher proportion of larger households compared to the national average, with 6.2% of households with 6 occupants or more, compared to 3.2% in West Yorkshire and 2.4% both regionally and nationally according to ONS Census 2011 data.

The wards with the highest rates of over-occupancy, Manningham, Bradford Moor and Toller are the wards with the highest number of larger households as displayed on figure 5.

Over-Occupation and Large Households Census 2011

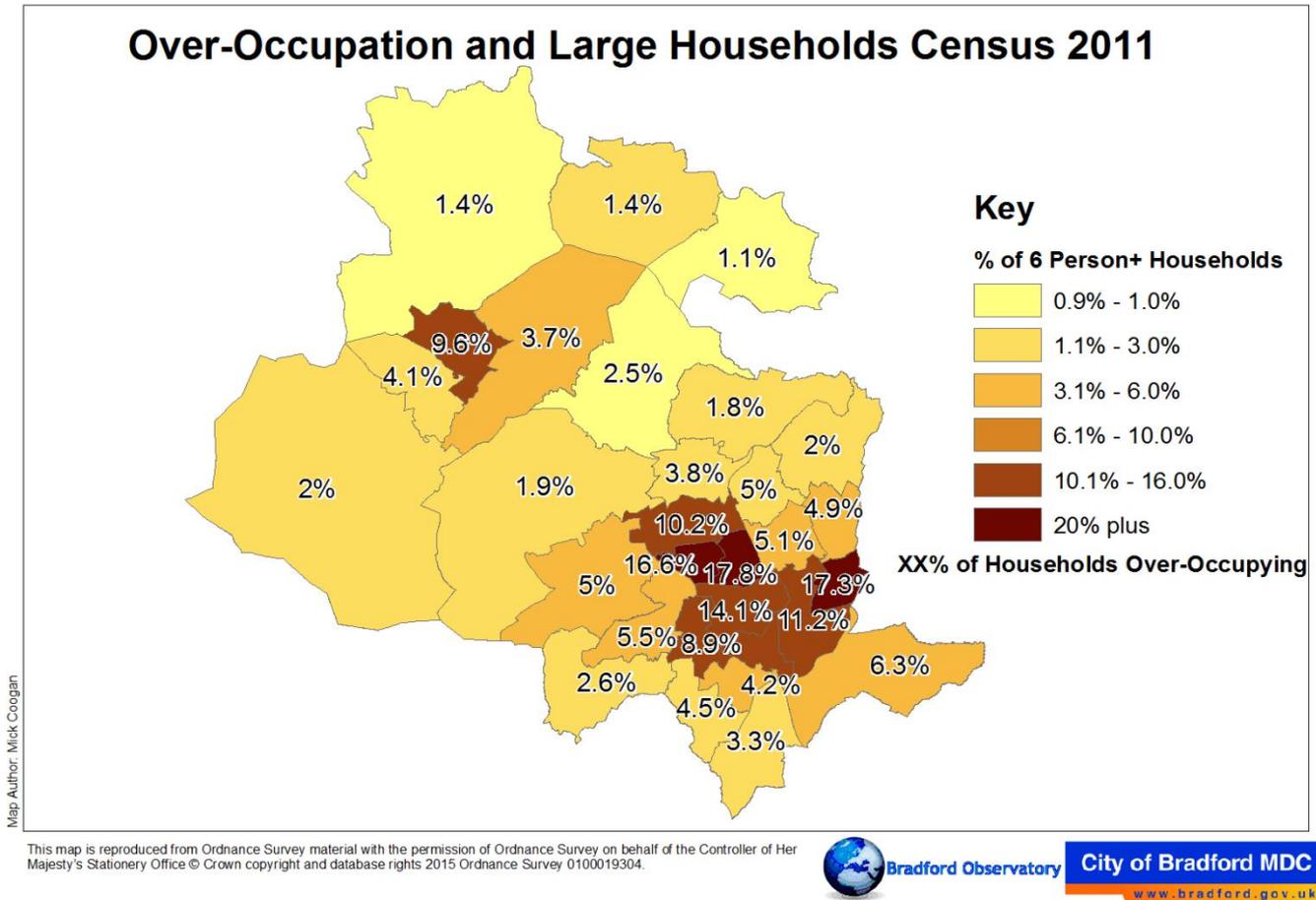


Figure 5 Bradford households over-occupying and 6 person plus from Census 2011 by ward (ONS Data)

It is unlikely that a shortage of supply is the major contributor to over-crowding given the evidence above, however more of the right housing in the right locations would mitigate the issue to a certain extent. It is clear that an increase in larger houses is needed in the wards facing the most severe overcrowding. Looking at the characteristics of the most over-occupied wards shows the extent of the challenge this amounts to, especially when figure 5 is compared with figure 6 below, the latter illustrating Bradford wards with the average Index of Multiple Deprivation score.

The Bradford district was the 19th most deprived out of 326 Local Authorities in England. Bradford's average IMD score as a district is 33.2, and is the second highest (most deprived) in the Yorkshire and Humber region. Nationwide, Blackpool is considered the most deprived district with an average score of 42.0, and Hart (in Hampshire) the least deprived with an average score of 5.0. The most deprived wards are amongst the most overcrowded, especially Manningham with the highest deprivation score (61.4) as well as being the most over-occupied. Therefore it would be extremely challenging to deliver large market housing in the areas that most need it due to affordability. Intermediate affordable housing (e.g. Shared Ownership) when taking into account new build premiums and the value of larger properties, would still be a challenge financially for a typical large family in one of the more deprived wards. Registered Providers would also struggle to deliver larger rented affordable housing due to viability with the rents that can be charged, and this situation has got worse due to the rent reduction, reducing government grant per unit and the introduction of the LHA cap to social housing now due in 2019.

Average Score by Ward Index of Multiple Deprivation 2015

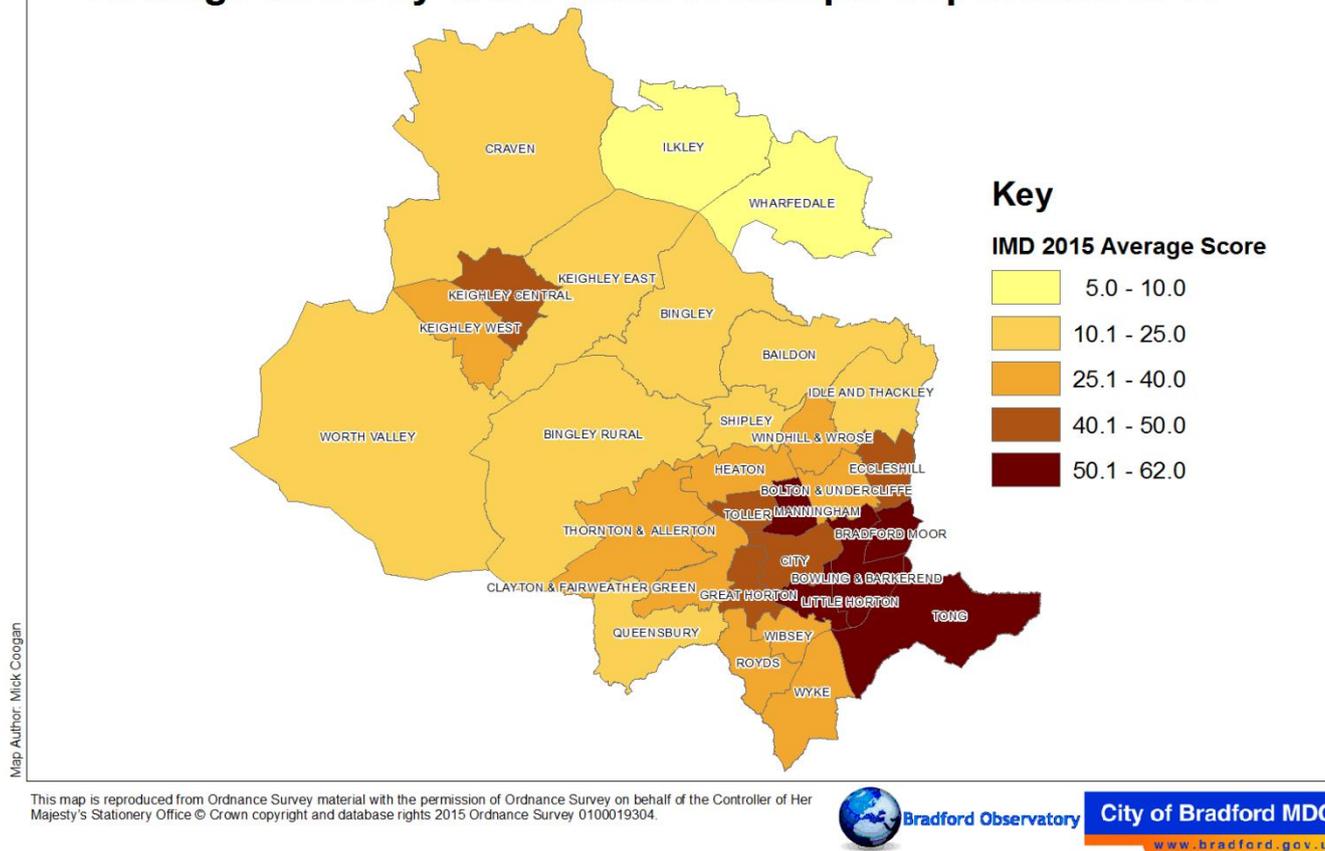


Figure 6 Bradford average Index of Multiple Deprivation 2015 score by ward (DCLG Data)

2.1 More homes summary

- The supply of new homes is increasing; however the rate of new housing growth will have to significantly increase to get near the projected requirements.
- The areas affected most by over-crowding are also the most deprived areas and would be the least viable to build the larger homes needed.

3. Safe and healthy homes

The condition of housing stock can have a significant impact on the health of the household living in the dwelling. Bradford MDC as a local housing authority has a duty to keep the condition of housing stock under review, and therefore commissioned BRE to produce an Integrated Stock Model in 2015 with an update in 2016. The Stock Model used a variety of national and local data sources to estimate the condition of the stock in the district, including the presence of health and safety hazards, energy efficiency and the extent of fuel poverty.

3.1 Category 1 hazards

The minimum standard for housing is that it is free of any 'category 1 hazards' as defined in the Housing Health and Safety Rating System (HHSRS). The absence of hazards replaced 'fitness' as the minimum standard for housing in 2006 following the introduction of the HHSRS in the Housing Act 2004. The modelling exercise working from a base of 211,770 dwellings estimated that 14% (30,226) of all dwellings had one or more category 1 hazards, however there were significant differences between tenures as displayed in figure 7 below.

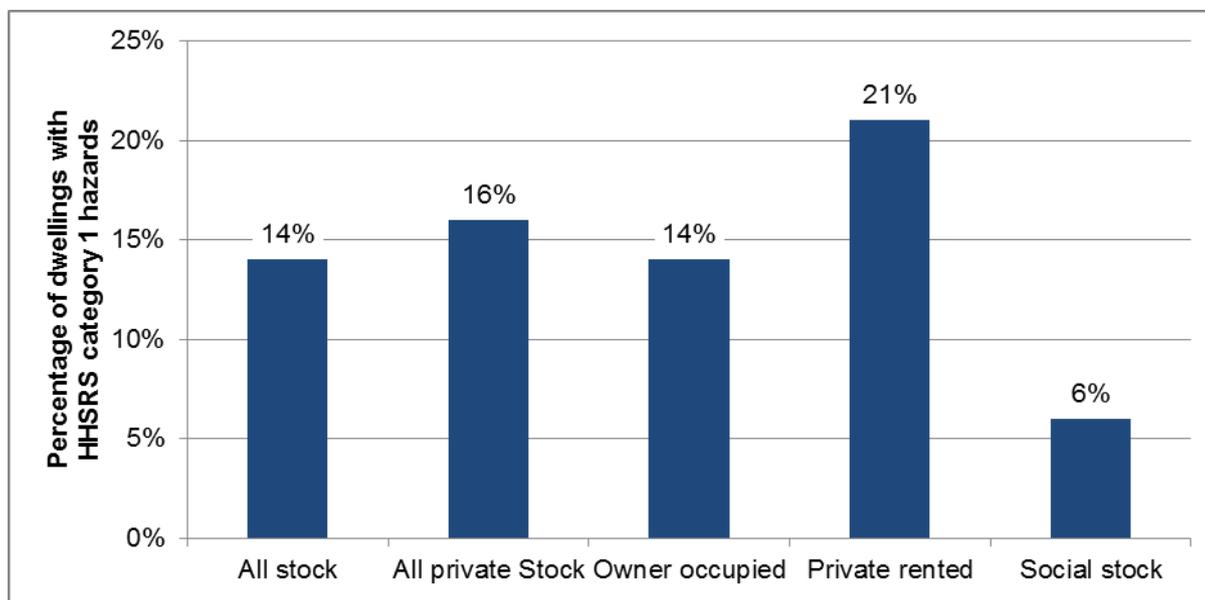


Figure 7 Bradford HHSRS Category 1 Hazards by Tenure (BRE Stock Modelling 2016)

The stock model clearly indicates that the Private Rented Sector is in significantly worse condition than the stock as a whole, as demonstrated in figure 7 above. The Council has a duty to take appropriate action if it finds a category 1 hazard, and to do this has a range of statutory powers, including enforcement action if necessary. The occurrence of category 1 hazards in social stock is much lower than the average for the district, however this is not surprising as this sector was required by law to meet the Decent Homes Standard by the end of 2010, and one requirement of this standard was not to have category 1 hazards along with criteria relating to disrepair, thermal comfort and reasonably modern facilities. Therefore it is more important to focus on the condition of private sector stock than social housing.

The previous stock condition survey commissioned by Bradford MDC in 2007, estimated that 23% of owner occupied stock, and 41% of private rented stock had category 1 hazards. The 2016 modelling of the private sector stock suggests that there has been improvement in stock condition as a whole in the last decade, although significant improvements are still needed as 1 property in 7 doesn't meet the minimum standard for housing. The English House Condition Survey (EHS) in 2011 estimated that 15% of all stock and 17% of all private stock had category 1 hazards in both England as a whole and the Yorkshire and Humber region, suggesting Bradford has typical levels of category 1 hazard occurrences.

The 2016 model indicates that the most common category 1 hazards are fall hazards (in the categories affecting households with a member over 60 years old) and excessive cold. 11% of all stock was found to have a category 1 fall hazard, and 4% had an excessive cold category 1 hazard. The total cost of mitigating all category 1 hazards in private sector stock is estimated at £69,541,053 according to the stock model, £49,661,918 for the 19,986 owner occupied properties, and £19,879,125 for 8,291 private rented dwellings. Whilst a home owner is responsible for the upkeep of their own property, they may be eligible for help from the Council through products such as a Home Appreciation Loan and Health and Safety Assistance. These are Council funded schemes designed to help vulnerable homeowners to improve their homes through the removal of HHSRS hazards.

The extent of the occurrence of category 1 hazards in private sector stock varies across wards and there isn't any real correlation with affluence in a ward or the value of stock. The ward the highest percentage of category 1 hazards in the private sector was the City ward with 27%; however the Worth Valley ward has the third highest percentage with almost 21%. In general it would be expected that older properties would be more likely to contain a category 1 hazard, for example pre-1919 properties do not usually have cavity walls that are conducive to insulation, as they will have 'finger cavities', which are very narrow, or no cavities at all.

Properties that are harder to insulate would therefore be more likely to suffer from excessive cold category 1 hazards. Figure 8 shows category 1 hazards across the wards, and figure 9 demonstrates the stock age profiles.

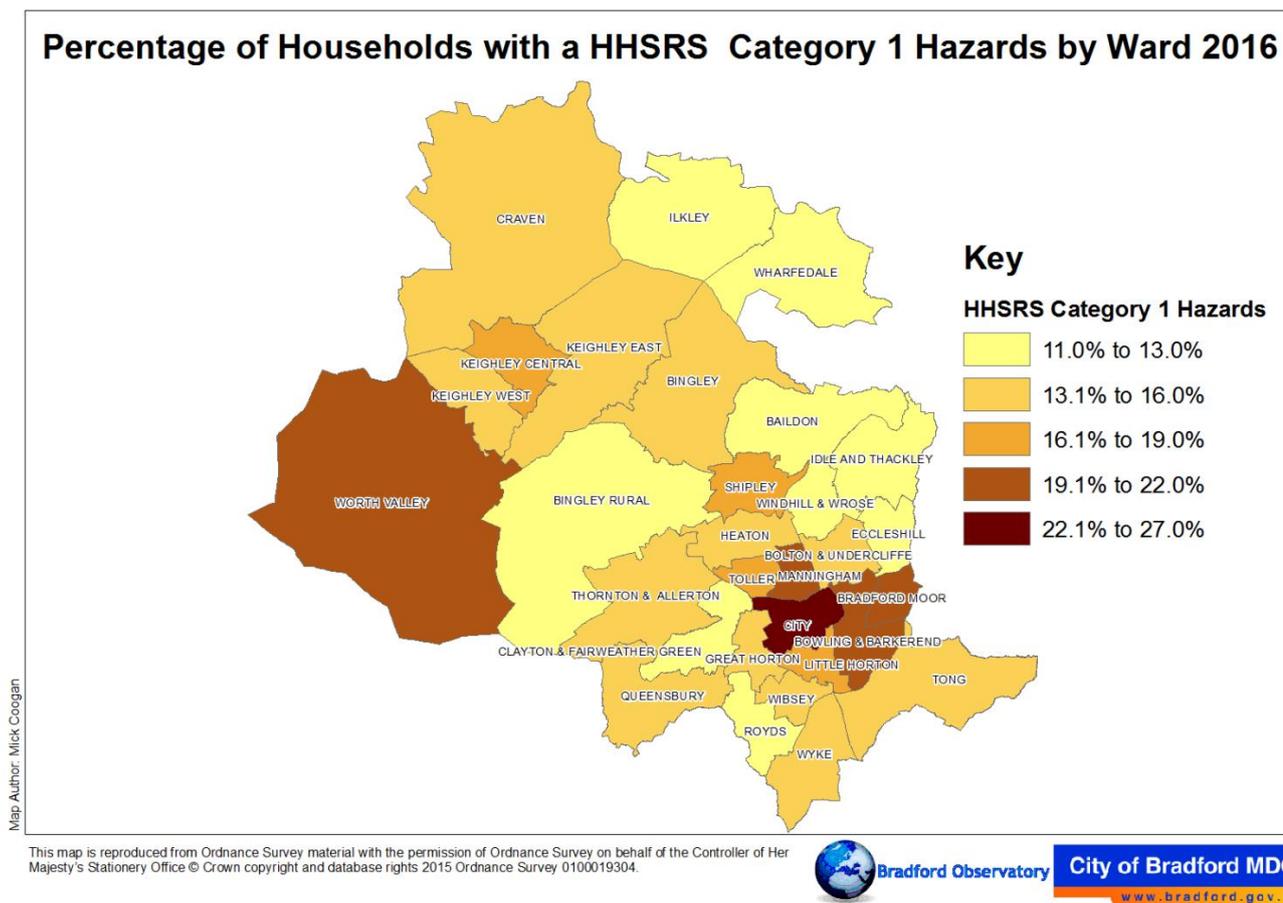


Figure 8 Bradford HHSRS Category 1 Hazards by Ward (BRE Stock Modelling 2016)

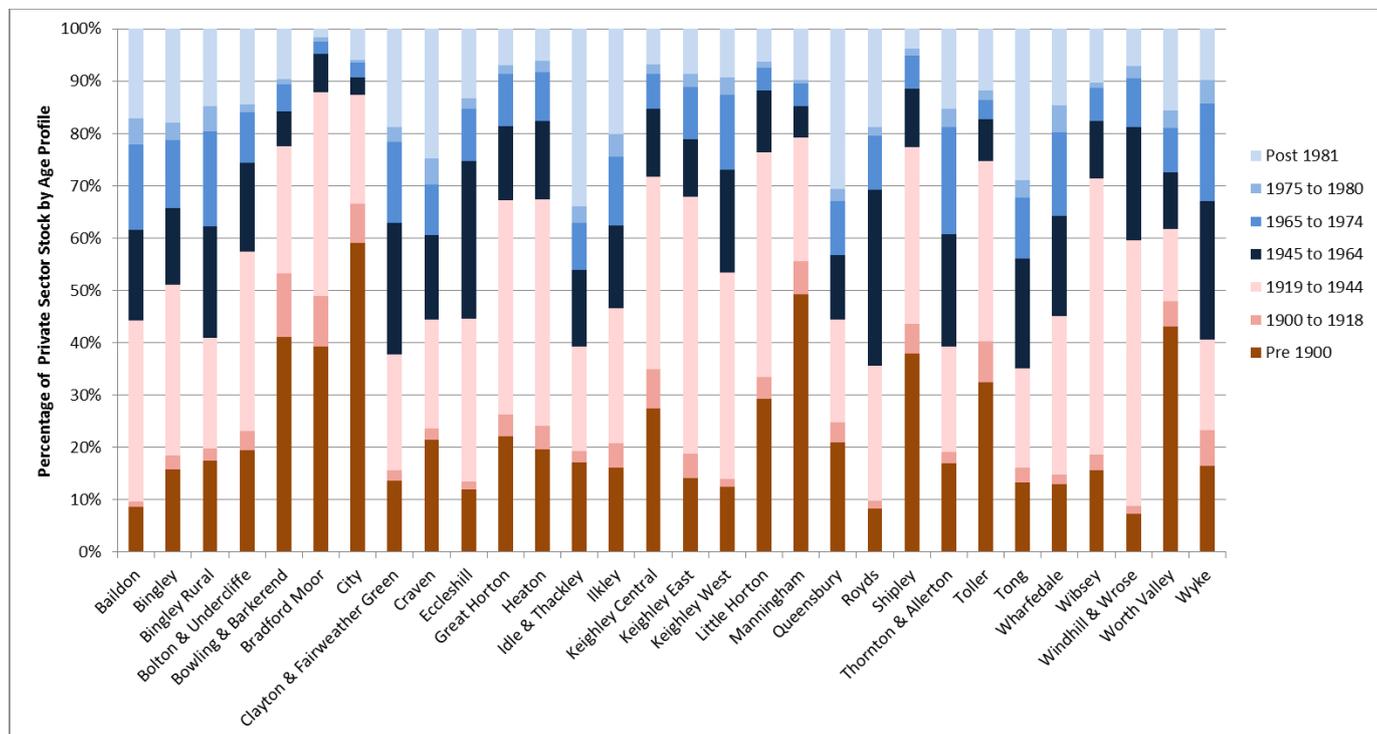


Figure 9 Bradford Housing Private Sector Stock Age Profiles by Ward (BRE Stock Modelling 2016)

The City ward, which is shown to have the highest levels of build before both 1919 and 1900, and Worth Valley is the third highest in terms of pre 1900 dwellings. Comparing figures 9 and

8 suggests a strong link between older stock profiles, particularly those wards with higher levels of pre-1900 and 1919 stock. Figure 10 demonstrates that Bradford's private sector stock profile contains 26% pre 1919 stock, whilst the wards with the highest number of category 1 hazards contain around double this level of pre-1919 stock, or significantly more in the case of City ward. It would appear, that as well as tenure, stock age profile is much more of determinant of stock condition than the socio-economic characteristics of a ward e.g. IMD score or value of stock in the area (also see figure 23 on relating to house prices).

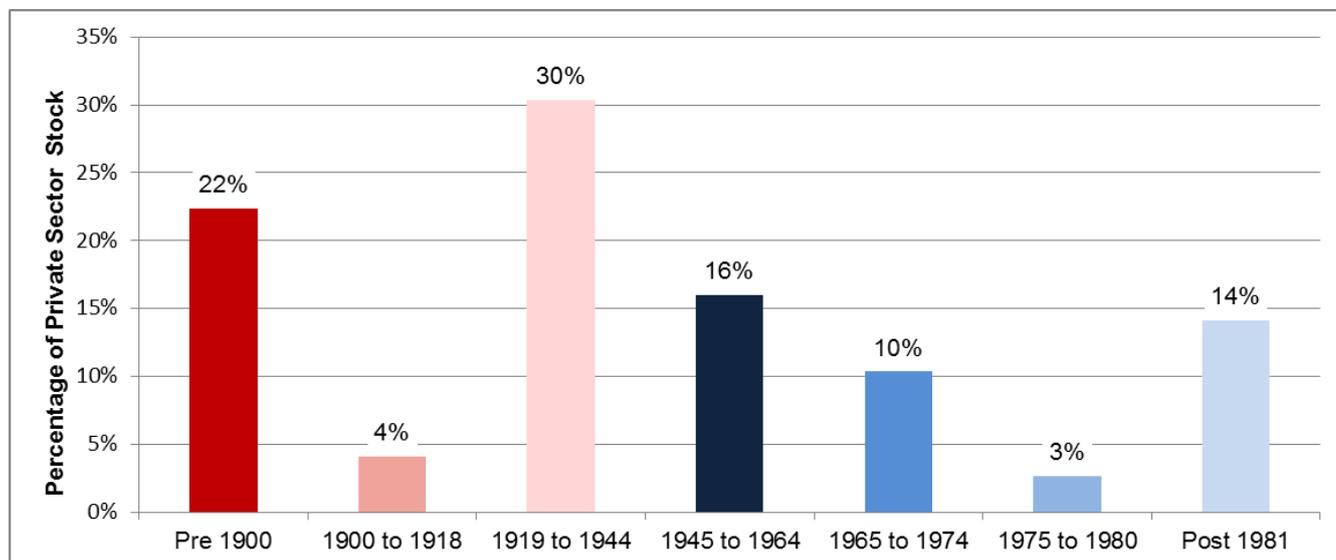


Figure 10 Bradford Housing Private Sector Stock Age (BRE Stock Modelling 2016)

3.2 Energy efficiency and fuel poverty

The stock model estimated the energy efficiency of Bradford's housing stock using the Standard Assessment Procedure (SAP), which is the government's methodology for working out home energy cost ratings. SAP scores are usually given as an EPC rating e.g. a score of 55 – 68 is band D and 69 – 80 is Band C. The highest band is band A which is based on a score of 92 – 100. The average SAP rating in Bradford was 58, with the lowest average ratings found in the private rented sector and the highest average ratings in the social stock. Whilst the SAP ratings displayed in figure 11 reflect the general condition differences in the tenures, there appears to be less difference than for category 1 hazards. The 58 rating for all stock is better than the 57 rating for all stock in both the region and country, and also the 57 private stock rating for the district is higher than 56 for the region and 55 for England (EHS 2011).

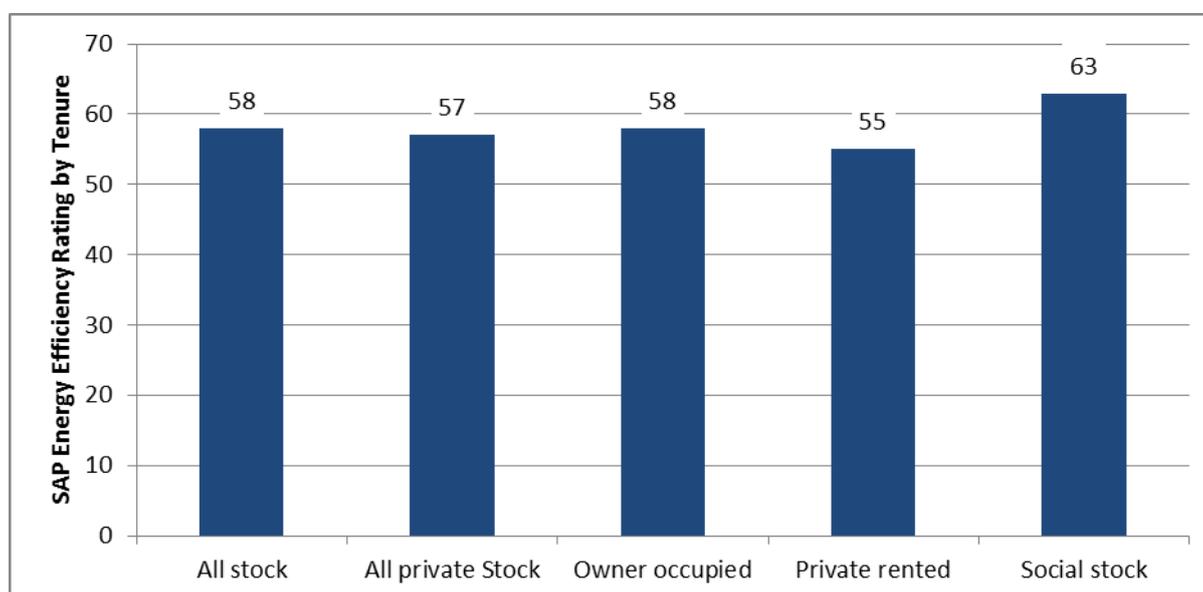


Figure 11 Bradford Simple SAP energy efficiency rating by tenure (BRE Stock Modelling 2016)

Comparing private sector SAP ratings across wards in figure 11 demonstrates that the majority of wards are at the private sector average or above, with 23 having a rating of 57 or higher. The City ward again stands out with the lowest rating. Also demonstrated in figure 12 is the number of households in fuel poverty according to the BRE Stock Modelling. The government's new Low Income High Cost (LIHC) framework for measuring fuel poverty has been used below, which looks at households whose required fuel costs are above average, and if they were to spend this amount, their remaining income would be below the official poverty line. The City ward again stands out as being the highest for estimated incidences of private sector fuel poverty, and the lower income wards likely to higher instances of fuel poverty. In the Bradford district 12% of households were estimated to be classified as fuel poor using the LIHC methodology, and this was the same figure for private sector stock. As a comparator the EHS 2011 estimated that 11% of homes in both England and the Yorkshire and Humber region were fuel poor, and the figure was the same for all stock and private stock. The Department of Energy and Climate Change (DECC) is the official authority on fuel poverty and the figures they produce are accepted as being the most accurate measure by the Council. The latest data from the DECC published mid-2016 for 2014, shows a slightly higher fuel poverty than BRE for Bradford with 13.2% (LIHC methodology), which is higher than 11.8% regional figure and 10.6% figure for England also from the DECC for the same year. The DECC figure for Bradford also sees a slight fall from 14.1% in 2013.

For homeowners and private sector tenants in homes requiring energy efficiency improvements, Better Homes Bradford can assist. Better Homes Bradford Better Homes Bradford is part of a Leeds City Region wide initiative with Bradford MDC working in partnership with West Yorkshire Combined Authorities, private sector partners and all the other Leeds City Region Local Authorities. The purpose of the scheme is to enable warmer, healthier homes and also reduce the cost of rising fuel bills through a variety of measures such as insulation and more efficient heating systems.

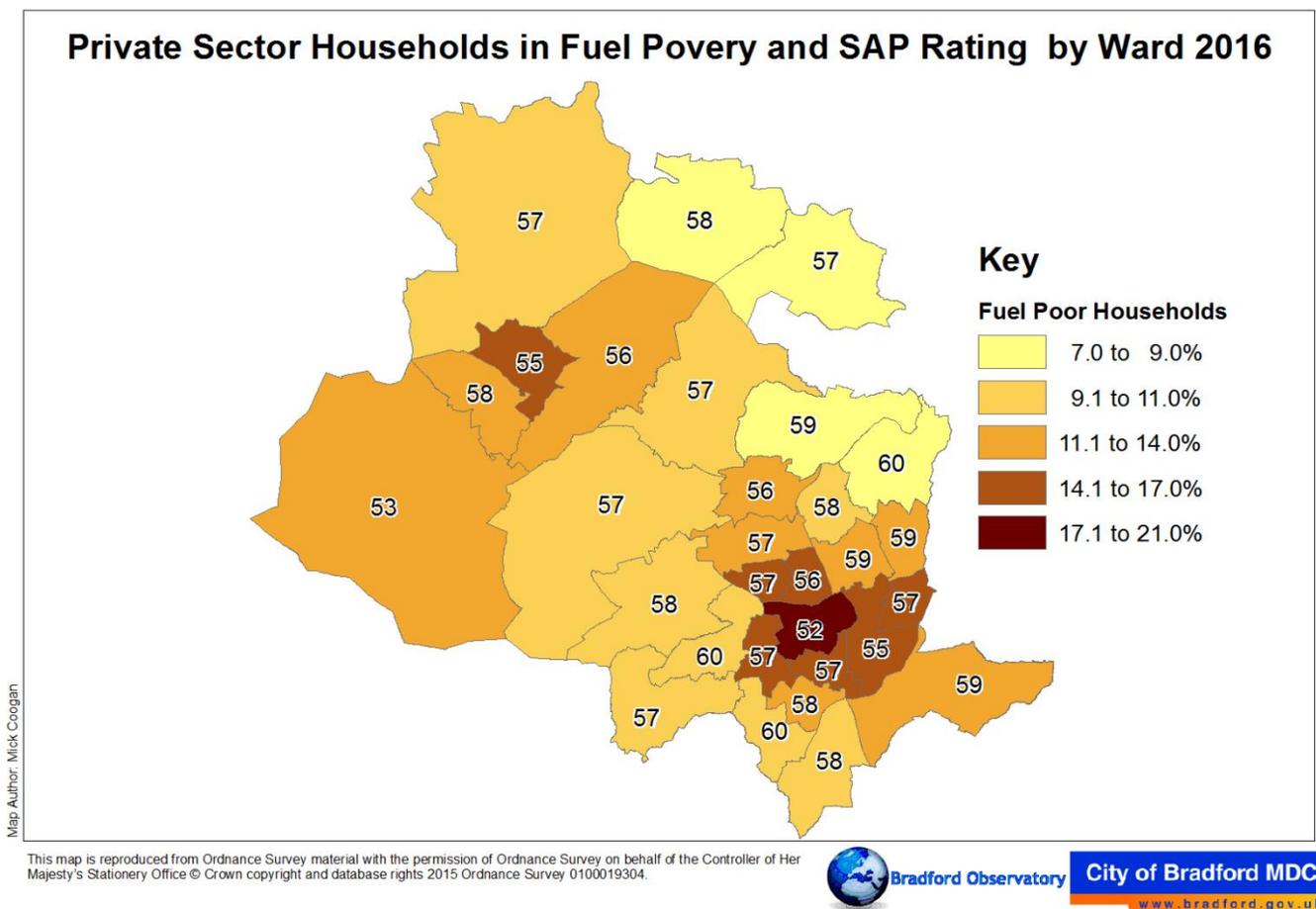


Figure 12 Bradford Simple SAP energy efficiency rating and LIHC fuel poverty by ward (BRE Stock Modelling 2016)

3.3 Housing operations

The responsibility to take appropriate action and enforcement in relation to all areas of housing standards falls within the Council’s Housing Operations service. The Housing Operations service received 2,074 service requests in 2015/16, and the total number of requests have fluctuated over the last 4 years, seeing a 4% rise in the last year figure 13. Whilst the 2015/16 rise on its own is not significant, there has been a continued uplift in demand throughout 2016/17 so far.

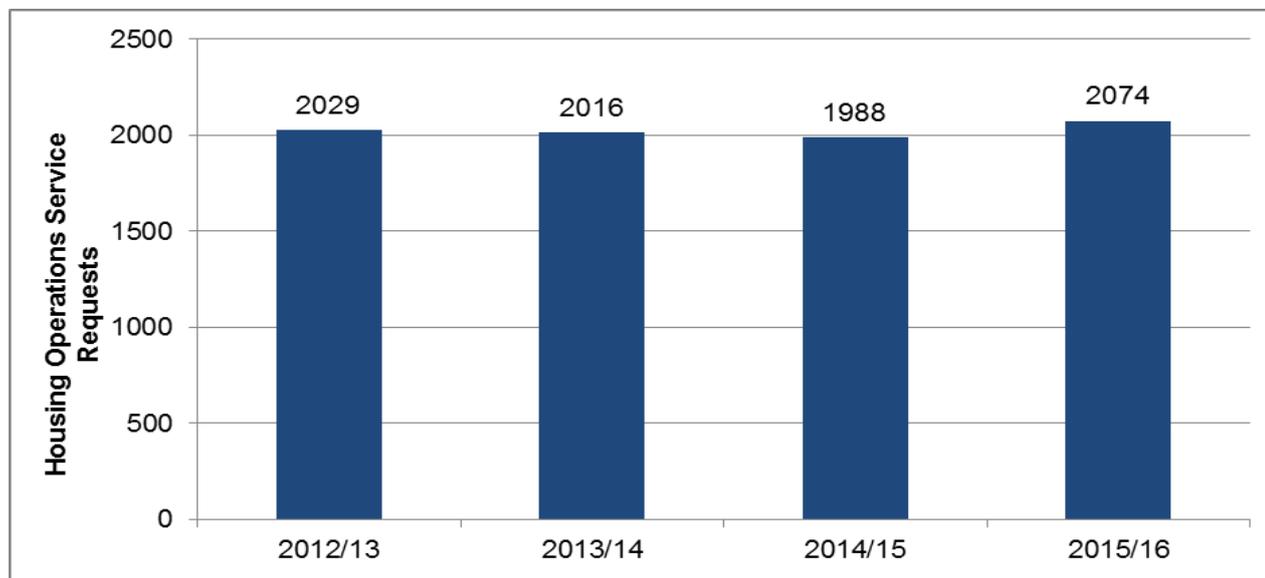


Figure 13 Service Requests to Bradford MDC’s Housing Operations Team (Bradford MDC Data)

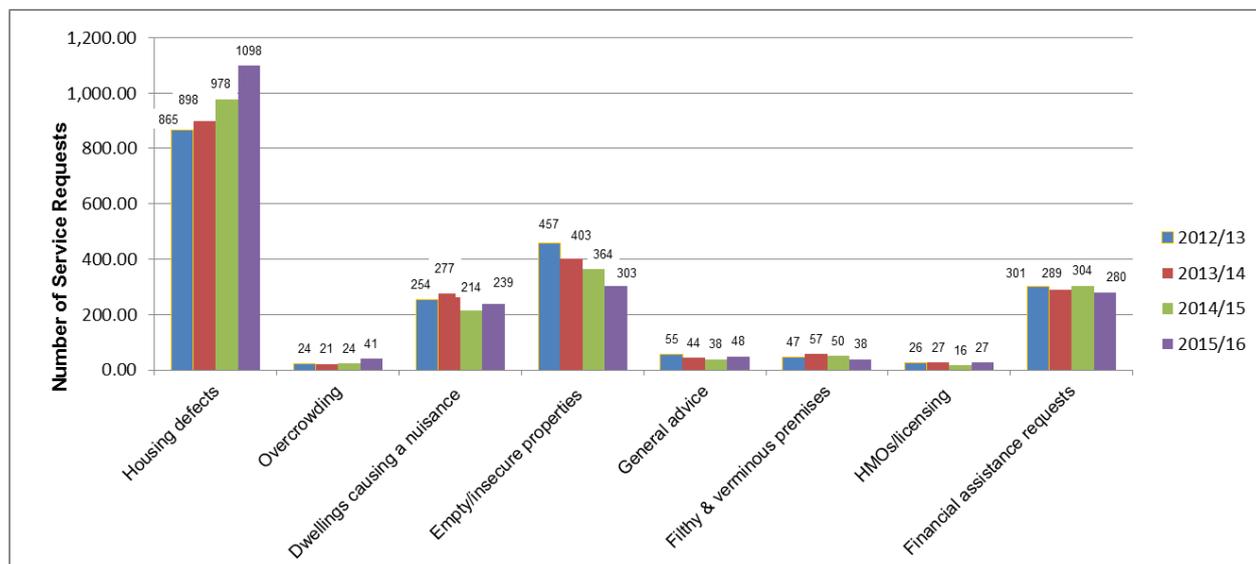


Figure 14 Service Requests to Bradford MDC’s Housing Operations Team by type (Bradford MDC Data)

The types of service requests are displayed above in figure 14, and there has been a significant increase in service requests relating to housing defects, which now make up half of all Housing Operations’ cases. Housing defects requests mainly relate to private rented sector properties, and would include category 1 hazards. The increase in housing defects requests is not surprising considering the private rented sector has been experiencing rapid growth. Despite the low volume in numbers it is worth noting the increase in service requests relating to overcrowded properties in 2015/16, especially considering the Census data in section 2 looking at the extent of over-occupied properties. The number of empty/insecure property service requests has seen a steady reduction over the four years displayed, dropping by 1/3rd.

The drop in empty property service requests could be due to the Tackling Empty Homes in Bradford District Delivery Plan 2011-14, which encouraged the reporting of empty properties to the Council, and once reported any further reports of the same property would not necessarily be a new service request. However both service requests relating to housing defects and empty properties have increased in 2016/17, and are likely to see significant increases on 2015/16 totals.

The Housing Operations service also facilitates Disabled Facilities Grants (DFGs), which are the only remaining mandatory grant which the Council must provide for an applicant who meets the qualifying criteria. The aim of the DFG is assist a person with a disability to remain safely in their home, regardless of their tenure, and for example could include adaptations such as lifts (stair or through floor), accessible bathrooms, ramps or accessible kitchens. DFGs are means tested grants, unless the applicant is under 19 years of age and Child Benefit is paid for them, and the maximum mandatory grant award is £30,000.

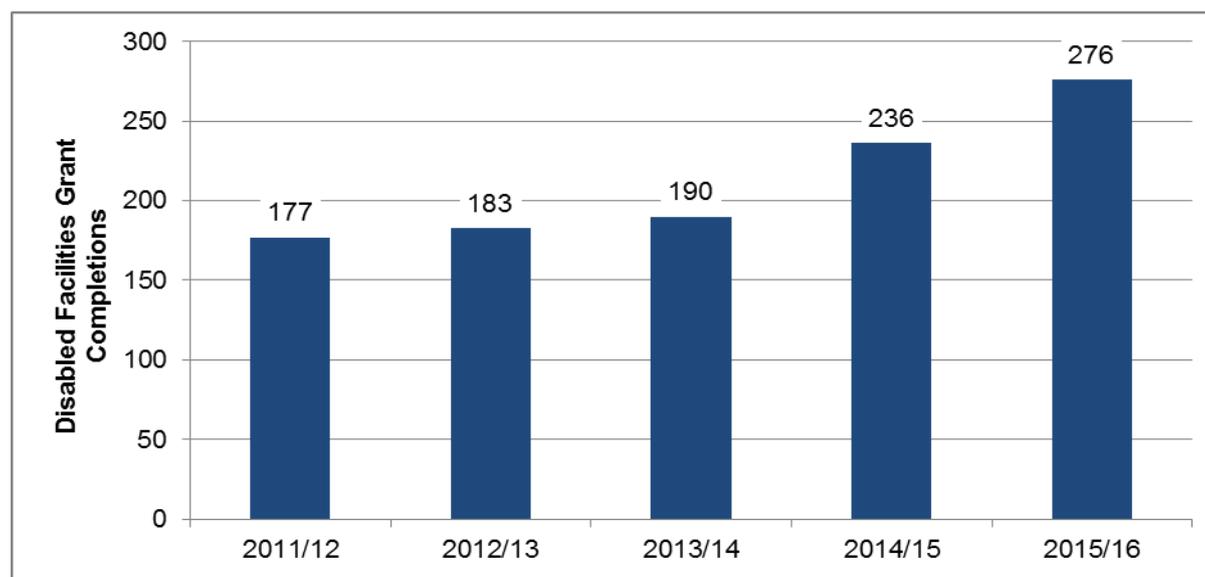


Figure 15 Disabled Facilities Grants completed and funded by Bradford MDC (Bradford MDC Data)

The trend as displayed in figure 15 has been upwards, with the most significant increases in the last two years, over 45% in total. 63% of the DFGs completed in 2015/16 were for people over the age of 60. With the over 65 population estimated to increase by 38% from 2014 to 2018 (ONS subnational population projections), having a suitable housing offer to meet the needs of the population presents a significant challenge.

3.4 Safe and healthy homes summary

- Across all of its stock, Bradford has typical levels of stock condition and energy efficiency compared to regional and national estimates. There are however, concentrations of poor quality stock particularly related to the age of the dwellings.
- The City ward has the highest levels of poor stock condition and energy efficiency and fuel poverty.
- The rise of private rented sector numbers is increasing housing defect service requests

4. Affordable homes

In a balanced housing market affordability is key, whether it is working households looking to buy their first home, or a household receiving benefits trying to meet its housing needs. This section will look at all aspects of affordability and the district's housing market, including empty properties and the possible demand trade-off with affordability.

4.1 Home buyers and affordability

Bradford has the lowest median and lower quartile median house prices in West Yorkshire, with a median price of £127,000 and lower quartile median of £88,000, however there are several wards particularly to the north of the District where house prices are lot higher than the average, and therefore face different affordability challenges (see figure 23 for a visual illustration). Mean house price data from the land registry shows Ilkley to mid-2016 had an average selling price of £377,000, and Wharfedale's was £304,000. Comparing the two said wards to the highest priced district in the region of Harrogate with £309,000, demonstrates that comparatively high affordability as a whole hides some stark differences across Bradford's housing market. The median average is likely to be reflective of a typical house price in the district, with the lower quartile value being a good indicator of an entry level property for a first time buyer and will more likely be a smaller and/or lower quality property in terms of condition. The trend in median house prices can be seen below in figure 16, with Bradford shown in orange being consistently the lowest just below Calderdale and well below the national average.

Bradford appears to be the most affordable district for potential homebuyers when comparing with other West Yorkshire authorities. The last available data published by the DCLG shows that the ratio between lower quartile house prices and lower quartile incomes was just over 4.7: 1, meaning Bradford was very marginally more affordable than Calderdale as demonstrated in figure 17.

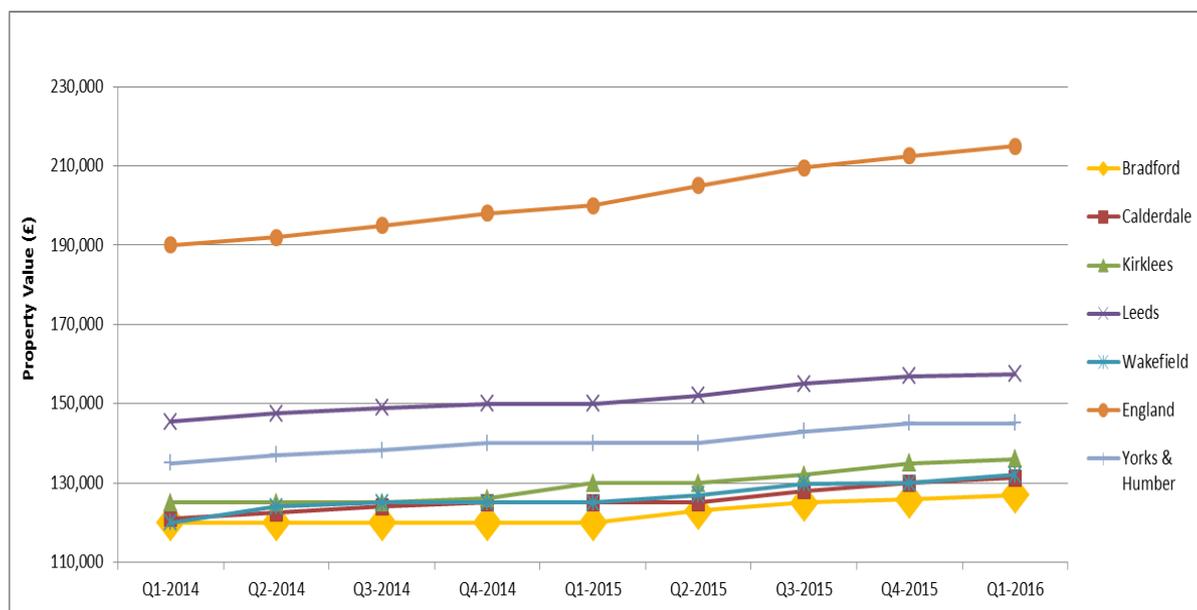


Figure 16 Bradford's median house price compared to West Yorkshire and England (ONS data)

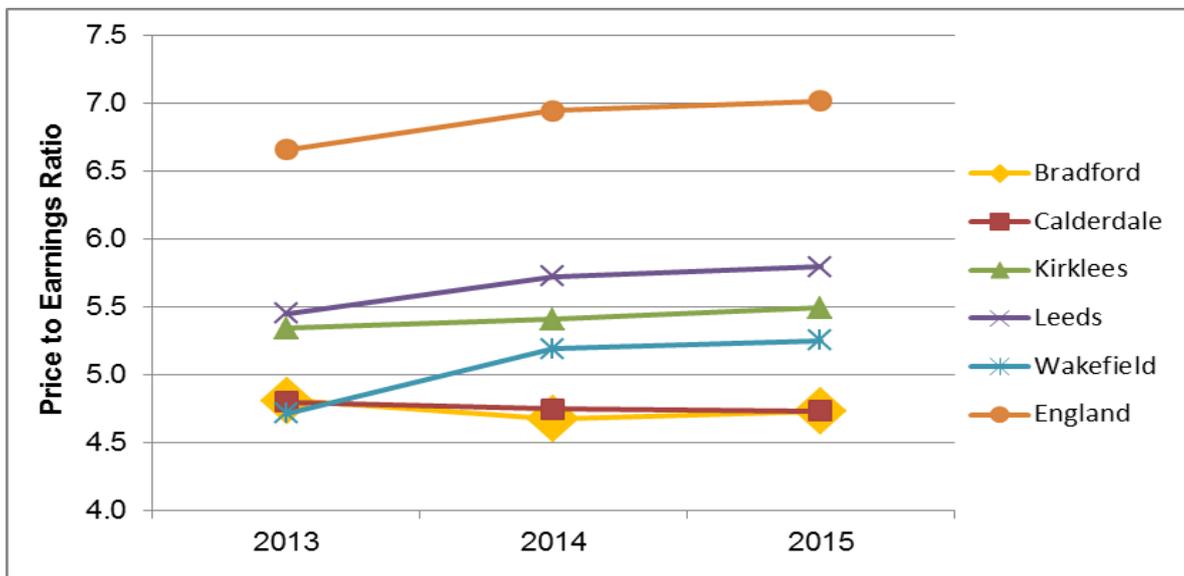


Figure 17 Bradford's lower quartile house price and income ratio with West Yorks and England (DCLG Data)

The lower quartile affordability hasn't changed a great deal in the last 3 years in the district, but showed a slight dip in 2014, whereas for the other West Yorkshire districts (except Calderdale) and nationally, there has been a steady rise over 3 years with housing therefore becoming less affordable. When comparing the median house price to the median income, Bradford continues to be the most affordable in West Yorkshire, again with a very similar ratio to Calderdale, however there is more of an upward trend than compared with the lower quartile ratio, which is typical of the other districts (see figure 18). The rise in the median ratio nationally is significantly steeper than that of Bradford's, with 5.1: to 1 for the district comparing favourably to 7.6: 1 nationally, and 5.8 for the Yorkshire & Humber region.

Even though Bradford as a district is more affordable than comparators, figure 18 suggests that for a typical person to buy the typical home in Bradford a very large deposit would be needed. Historically mortgage lenders would lend up to around 4 times a single person's gross income for a mortgage and 3 times that of couple's gross earnings, and on that basis a deposit of 20% plus would be required. Although lending has changed and it is now more based on affordability taking into account all outgoings, without other assistance (family etc.), it is likely that a household with typical earnings would enter the market below median prices. Households on lower quartile incomes would struggle to buy a lower quartile property when factoring in raising a deposit and mortgage finance.

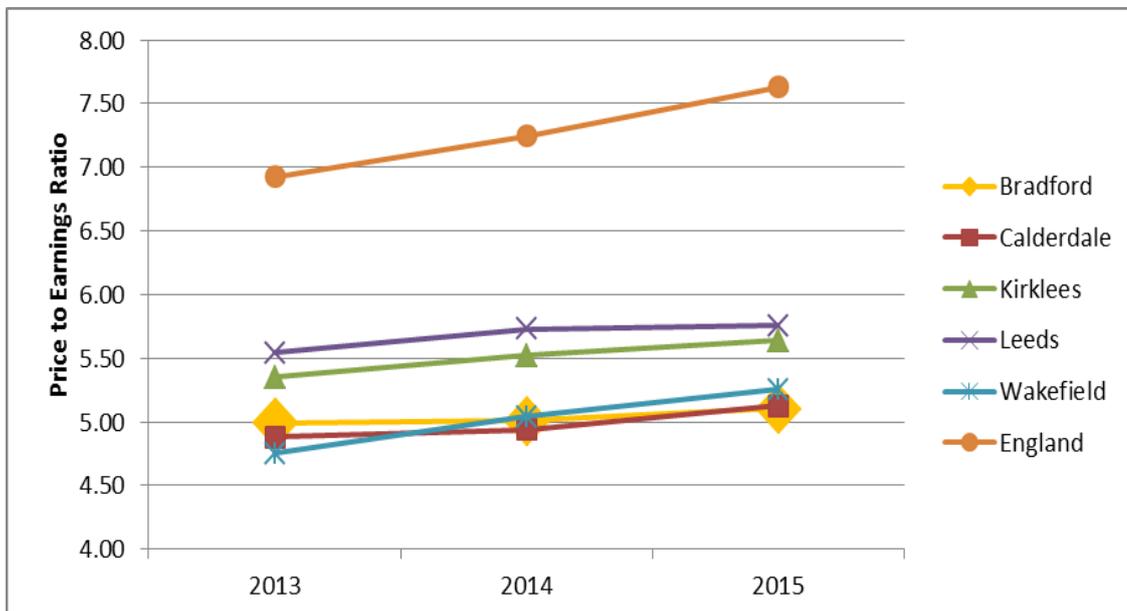


Figure 18 Bradford's median house price and income ratio with West Yorkshire and England (DCLG Data)

4.2 Household incomes

According to Experian’s Mosaic Public Sector data, Bradford’s average median household income was around £30,900 pa in 2014, over 10.5% less than the national average of approximately £34,500 pa, although there are stark differences between the highest and lowest earning wards (see figures 19 & 20). 18 of the 30 Bradford wards are below the median, with 7 in the £22,000 to £25,000 pa band as demonstrated in figure 19. The Central and Keighley wards are ones with the lowest incomes, and the outer and more rural wards with the display the higher median household earnings.

Ward level earnings are also displayed by income band in figure 20. The bars represent the entire population of each award, and the different colours reflect the percentage in each income band, with the darker red section at the bottom of the bar displaying the proportion of households earning less than £15,000 per annum. 19 of the 30 wards can be seen to have over 20% of their households earning under the £15,000 pa mark, with the Eccleshill ward at 30% and Tong at 34%. 17 Bradford wards have more than 30% of households with annual incomes less than £20,000 pa, with 11 wards having closer to 40% earning below the same level. In 12 of the Bradford wards over 60% of the households have earnings below the £30,000 pa level, with 6 having close to 70% below this income level, the highest being Little Horton with 72%. In general the income levels displayed in figures 19 and 20 suggest that in the majority of wards there is at least a large minority of households who would struggle to raise a deposit and obtain mortgage finance to buy a home, even with relatively good levels of affordability in the district. The importance of the Council’s enabling role in facilitating the delivery of new affordable homes in the borough is emphasised when considering the income information in this section.

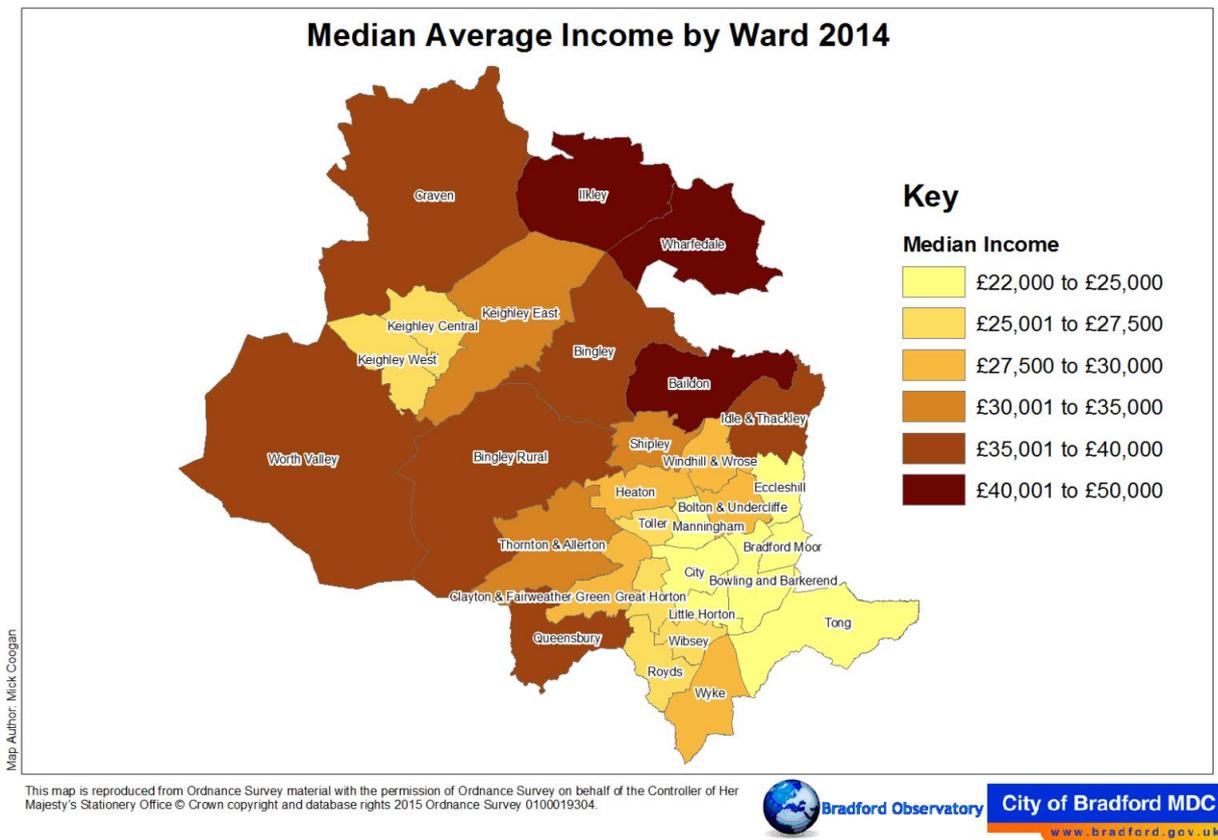


Figure 19 Bradford’s median household income by ward (Experian Mosaic Public Sector Data 2014)

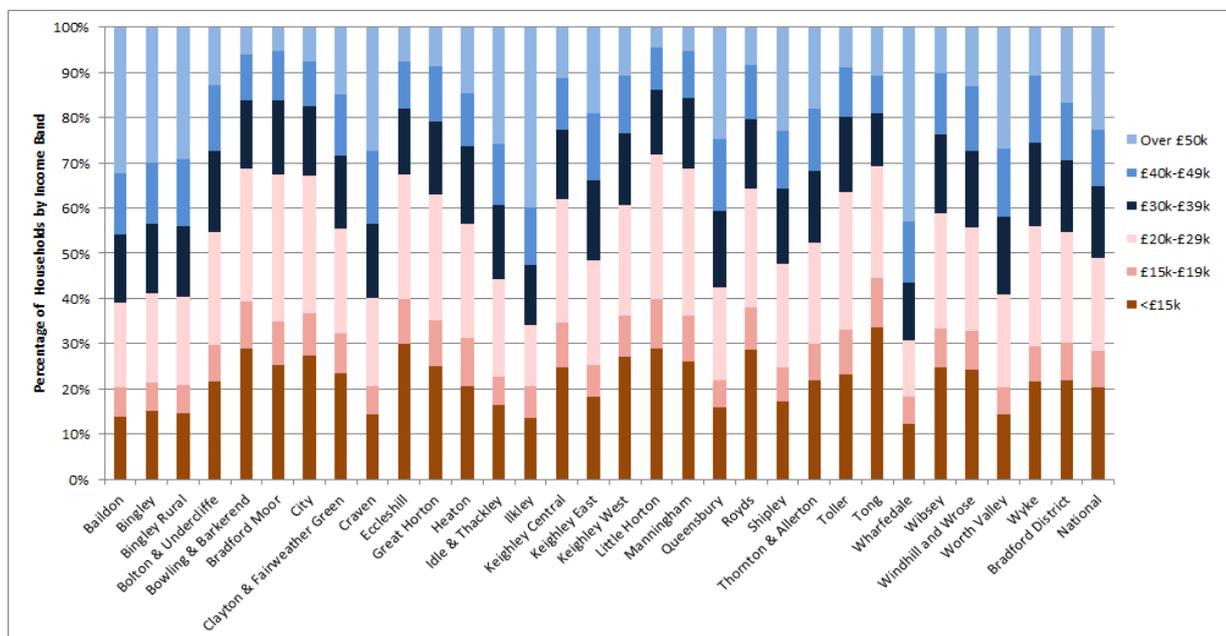


Figure 20 Bradford's household income by band and ward (Experian Mosaic Public Sector Data 2014)

4.3 Affordable housing delivery

The Council has had a good recent record of enabling affordable housing to be delivered in the District with 1,091 new affordable dwelling being delivered in the five years from 2011 to 2016. Of these new affordable properties 1,003 were either Affordable Rent or Social Rent. The remaining 88 being Intermediate Home Ownership tenures, Shared Ownership, Homebuy Direct and Firstbuy, the latter two being government equity loan products. The Council along with Incommunities, Home Group and Manningham Housing Association delivered the majority of affordable homes over the five years, with 8 other registered providers completing the rest.

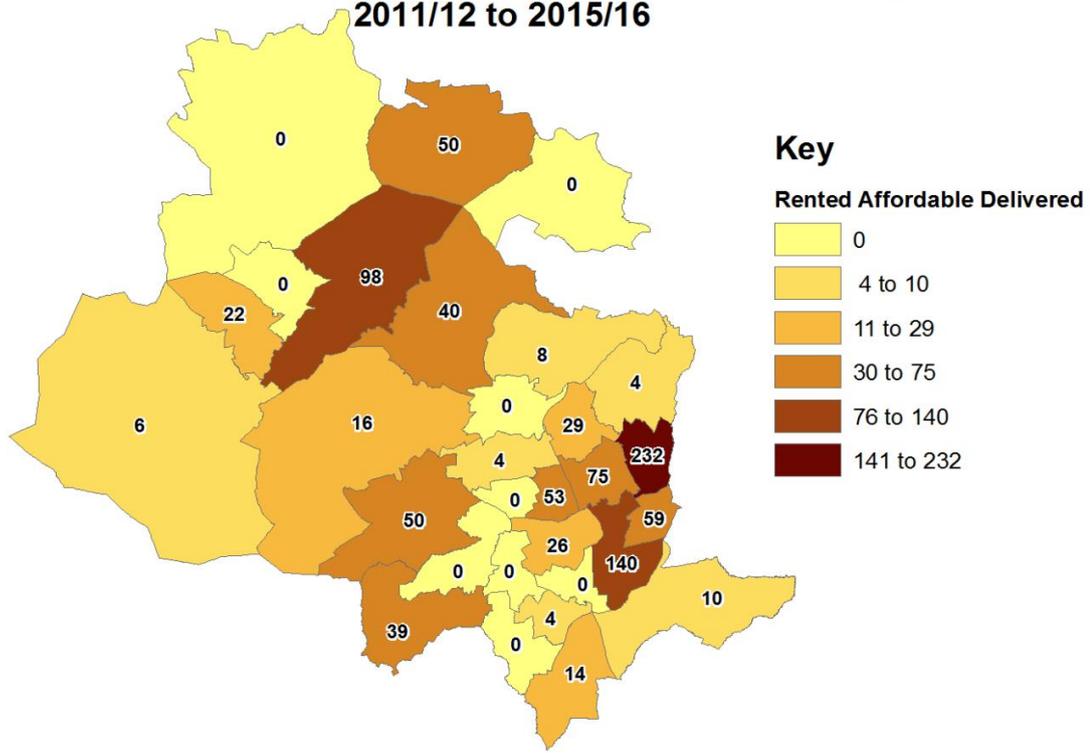
The Council directly delivered 144 new rented affordable properties itself in the five financial years; these were all general needs properties, as were 979 out of the total number of new rented homes delivered. The supply of rented affordable housing is illustrated in figure 21 below. The Eccleshill ward has seen the most new rented affordables delivered over the period with 232, followed by Bowling & Barkerend with 140 and Keighley East with 98. It is likely wards which have seen a higher affordable delivery rates have more land available at a viable cost to deliver affordable housing, or have open market developments providing new affordable homes through developer contributions (i.e. s.106 agreements).

The properties above in figure 21 are broken down by bedroom type and year of delivery in table 22 below. Table 22 demonstrates that the majority of new rented affordable properties delivered have three bedrooms, however more recently this is not to the extent it was in 2011/12. Whilst the Council directly delivered just under 15% of the below, it was responsible for 39 of the 76 properties (51.3%) which were 4 bedrooms plus, including 12 of the 5 bedroom properties. Therefore it is clear that the Council has been making effort to meet the most acute need which was demonstrated in section 2 by the household sizes and overcrowding data.

From Council estimates, 2 and 3 bedroom rented affordable stock each make up around 28% of social landlord stock in the District, and when looking at Housing Register demand in section 5, it would suggest that 2 bedrooms properties should be prioritised over 3 bedroom homes on new developments. 1 bedroom properties already make up around 42% of social landlord stock, and make up the majority of low demand or 'hard to let properties', so the lack of development of new 1 bedroom properties appears prudent.

Rented Affordable General Needs Housing Delivered by Ward 2011/12 to 2015/16

Map Author: Mick Coogan



This map is reproduced from Ordnance Survey material with the permission of Ordnance Survey on behalf of the Controller of Her Majesty's Stationery Office © Crown copyright and database rights 2015 Ordnance Survey 0100019304.



Bradford Observatory

City of Bradford MDC

www.bradford.gov.uk

Figure 21 General needs rented affordable housing delivered in Bradford by ward (CMDC, RP and HCA Data)

Additional General Needs Rented Affordable Dwellings by Bedroom Size and Year													
Year	1 Bed	%1 Bed	2 Bed	% 2 Bed	3 Bed	%3 Bed	4 Bed	% 4 Bed	5 Bed	% 5 Bed	7 Bed	% 7 Bed	Total
2011/12	0	0.0%	33	18.9%	126	72.0%	16	9.1%	0	0.0%	0	0.0%	175
2012/13	2	1.1%	36	20.0%	104	57.8%	26	14.4%	12	6.7%	0	0.0%	180
2013/14	0	0.0%	128	42.8%	156	52.2%	13	4.3%	1	0.3%	1	0.3%	299
2014/15	6	2.3%	128	49.6%	120	46.5%	4	1.6%	0	0.0%	0	0.0%	258
2015/16	0	0.0%	24	35.8%	40	59.7%	3	4.5%	0	0.0%	0	0.0%	67
Total	8	0.8%	349	35.6%	546	55.8%	62	6.3%	13	1.3%	1	0.1%	979

Figure 22 General needs rented affordable housing delivered in Bradford by bedroom size (CMDC, RP and HCA Data)

The drop in the delivery of affordable homes seen in 2015/16 is replicated nationally, and is down to a number of factors. These factors include the rent reduction announcement for 2016-20 and uncertainty thereafter affecting viability and making it hard for RPs to plan delivery, the cycle of HCA affordable housing programmes, as well as developers awaiting the delayed Starter Homes regulations which were expected to cut the value of affordable housing contributions through s.106 agreements. It is hoped that the availability of new Government funding and increasing clarity in new legislation should increase the provision of new affordable housing in the coming years.

4.4 The district housing market

According to the Land Registry's House Price Index, Bradford's housing market peaked in November 2007 with an average sales value of just under £140,000, and then saw a fall to marginally above £115,000 in March 2009, which is roughly equivalent to the average value in the first quarter of 2006. Therefore some experts considered the housing market 'crash' as more of a readjustment to more realistic and sustainable levels.

Since 2009 house prices have experienced a roller coaster ride above and below the £120,000 level, and with the lowest point being £111,000 in February 2013. Average house prices have generally been on an upward trend since early 2015, increasing to over £130,000 in late 2016. As well as house prices being an indicator of the market, sales volumes are also an important measure of market buoyancy. House sales peaked at over 1,300 a month in June 2006, falling to just over 200 a month in January 2009, and have averaged around 600 sales per month for the last year.

Looking at actual price paid data there has been a rise of 7.1% in house sales prices over the past 5 years, and these rises are shown by ward in the figure 23, along with an indication of the average prices paid. The house price map below demonstrates that central Bradford and Keighley wards have the lowest average house prices, with sales prices increasing in the outer and rural wards. There is also evidence of a trend that the areas with the highest house prices are more likely to increase in value, and the lower value areas more commonly experiencing decreasing prices, which suggests some polarisation of the housing market typologies. Ilkley and the Idle & Thackley wards display the highest price rises and are two of the most expensive areas, whilst conversely the City ward shows the biggest decrease with a 20% decrease. The City ward has recently had a large number of bedsit 'student pod' type accommodation sold which is likely to have significantly deflated the mean house prices, and is therefore not likely to be entirely reflective of the value of housing stock in the ward as a whole.

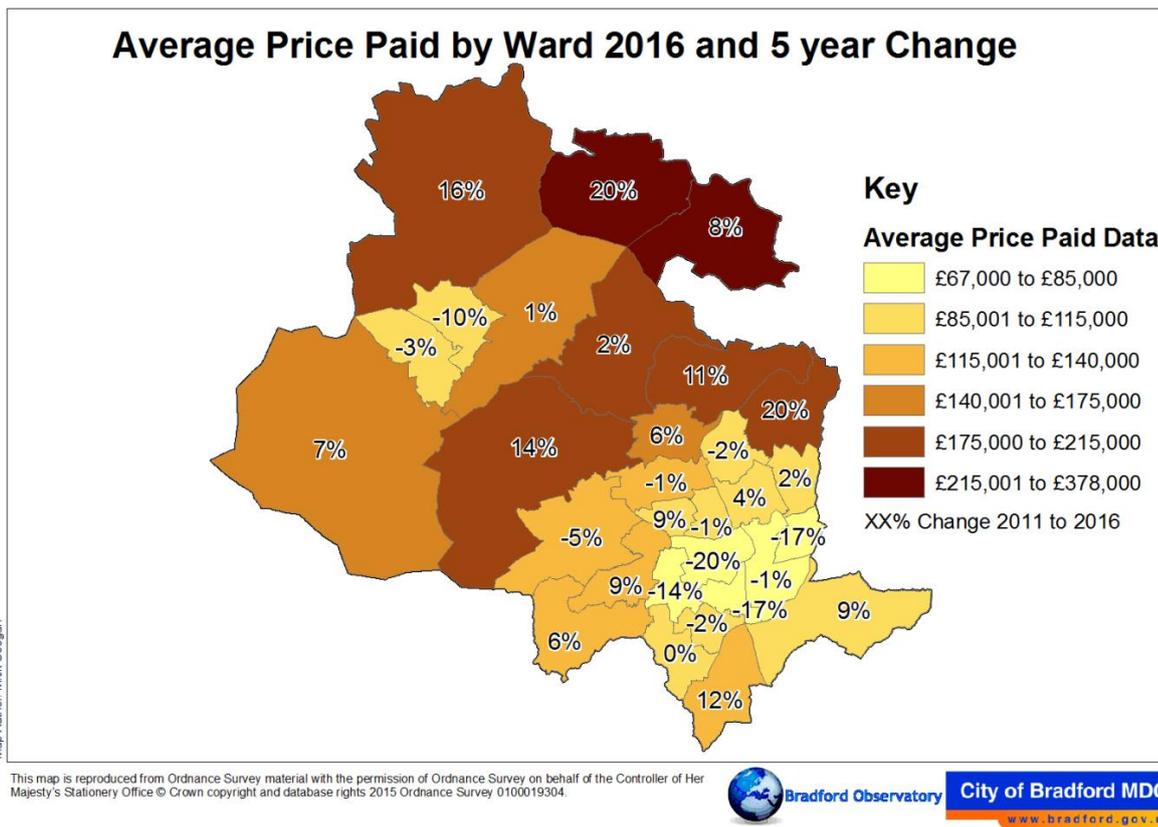


Figure 23 Price paid data in Bradford by ward, and five year price change (Land Registry Open Data)

4.5 Mortgage and rental costs

Typical house prices are better represented by the median, which is the value that half the prices are above and half below, as this value is less likely to be skewed by small numbers of very high or low sales prices. The latest median house price information produced and published by the ONS shows the median house price in Bradford for the year ending March 2016 was £127,000 and the lower quartile median £88,000. With Stamp Duty Land Tax (SDLT) only applying at £125,000 the median property would only incur SDLT of £40. Based

on a 10% deposit and a 10 year fixed rate for a 25 year first time buyer mortgage, the mortgage cost for a median property would be £604 PCM, and £419 PCM for a lower quartile median property.

The typical mortgage costs compare favourably to the cost of renting, with the latter demonstrated in figure 24 below. The median mortgage cost per month is lower than the mean 3 bedroom advertised rent in the district and only £29 above the median rent for a property of the same size. The lower quartile median mortgage is just below the lower quartile median rent for a 2 bedroom property, suggesting buying and renting are quite similar when looking at affordability. The cost of maintaining a property is additional to mortgage costs for homeowners, and the ability to raise a deposit and access mortgage finance will mean that households who can only just afford their rent would be unable or unsuitable to buy a similar property.

All measures of average advertised rents have remained fairly static over the last two years with no detectable upward trend. The Local Housing Allowance (LHA) rate is set at the 30th percentile of a list of rents in the Broad Rental Market Area (BRMA) as this is the maximum rent a household can receive in the Private Rented sector towards their housing costs through Housing Benefit. There are 2 BRMAs which cover Bradford, one for the Bradford postcodes and the other for Leeds postcodes. Whilst the Leeds BRMA has significantly higher LHA rates, these only cover Ilkley, Wharfedale and surrounding areas, with the vast majority of properties in the district falling in the Bradford BRMA.

Number of Bedrooms	Year To Date Average Advertised Rents and LHA Rates			
	Mean	Median	LQ Median	LHA Bradford
1	£ 400.77	£ 395.00	£ 350.00	£ 350.01
2	£ 512.16	£ 495.00	£ 425.00	£ 425.01
3	£ 607.11	£ 575.00	£ 495.00	£ 485.93
4+	£ 876.24	£ 795.00	£ 595.00	£ 536.98
All	£ 521.80	£ 475.00	£ 400.00	N/A

Figure 24 Bradford's average advertised private sector rents year to Dec 2016 compared to LHA rates

4.6 Affordability for larger households

As the rents and the LHA are a function of each other, it is not surprising that lower quartile rents and the LHA are virtually the same for 1 and 2 bedroom properties with so many properties being advertised at the same rent. However it is clear that for 3 bedroom and especially 4+ bedrooms, the properties advertised are more expensive than those that are actually being rented out, and households with larger bedroom needs are more likely to struggle to meet their housing needs if they are reliant on benefits. Families with a 3 bedroom + need are also likely to be affected by the lowering of the benefit cap to £20,000 a year (November 2016 onwards) as well as the Child Tax Credit changes for children born April 2017 onwards (2 child limit and the abolition of the 'family element'). As demonstrated in figure 25 Bradford has around double the number of larger households when comparing nationally, regionally and sub-regionally, and the larger the households in question, the greater the Bradford figures become in relation to the comparators.

Bradford is the 7th highest Local Housing Authority out of 326 when comparing the percentage of household with 6 or more occupants, and is 30/326 when comparing the most deprived (IMD 2015). Such household and population characteristics mean the Bradford district will be challenged more than most in ensuring its residents have access to affordable housing, as the benefit changes disproportionately affect larger families.

Area	Percentage of Larger Households			
	5 people +	6 people +	7 people +	8 people +
Bradford	12.1%	6.2%	2.4%	1.2%
West Yorkshire	7.8%	3.2%	1.1%	0.5%
Yorks & Humber	6.6%	2.4%	0.7%	0.3%
England	7.0%	2.4%	0.7%	0.3%

Figure 25 Large households as a percentage of all households Census 2011 (ONS Data)

4.7 Affordability for single under-35 year olds

As well as larger families, single people are also finding it more difficult to meet their housing needs due to changes in the LHA (or the equivalent housing support element of Universal Credit (UC)). In the private sector prior to January 2012 a single person (with no children) under 25 was only entitled to the shared accommodation LHA rate, however since the start of 2012 this was extended to under 35 year olds (with a few exemptions) for new claims. The Shared Accommodation rate is currently £58.26 PW / £253.15 PCM, and therefore a large shortfall compared to typical one bedroom rents. The changes led to single under 35 year olds being restricted to Social Housing if they were looking for a one bedroom property and claiming the LHA, or alternatively looking for shared private sector accommodation or staying with family and friends. If renting from a Registered Provider (registered with the Homes and Communities Agency as a provider of social housing) a single under 35 year old would still be eligible for their full rent to be paid via Housing Benefit/UC. However it was announced in the Chancellor of the Exchequer's November Statement in 2015, that the LHA rate would apply also apply to the social sector from 1st April 2018 for tenancies signed after 1st April 2016, meaning currently it is very unlikely than a single under 35 year old, if not working or exempt, will now be offered a one bedroom social housing tenancy. It has recently been announced that the LHA cap is being postponed for 1 year until 1st April 2019, but as the cut off for tenancies to be signed by 1st April 2016, the change is of little material help for single under 35 year olds who need help with housing costs.

There are currently 1,586 one person under 35 households on the housing register, and of these, 1,236 or 78%, are not in any type of employment. Therefore out of the total housing register of 11,803, 10.5% will struggle to be housed due to the benefit changes due to be in place in April 2019. Of the 1,236, 384 or 30% fall into a Reasonable Preference category, but of those only 6 are owed a Statutory Homeless duty under part VII of the Housing Act 1996. There is an oversupply of shared bedsit type accommodation intended originally for students near to the city centre with rents suitable for the shared accommodation rate. However only a small minority of the bedsits advertised will accept tenants who are neither working nor students, and bonds as well as application fees are a barrier to those clients receiving income related benefits. The Private Rented Housing Options Team has had reasonable success housing under 35 year olds in shared bedsit accommodation. Over a third of their clients were found accommodation via the service, and almost half are known to have found suitable accommodation out of the 209 customers referred from January to October 2016. Whilst the numbers in figure 26 below are encouraging, the majority of those housed by the Private Rented Housing Options Team were with one landlord, which suggests that finding suitable accommodation with multiple willing landlords is very challenging.

One solution to assist under 35 year olds would be for RPs to look at utilising low demand properties, such as 2 bedroom flats, as shared accommodation, even though there are associated additional housing management issues with such housing types.

Private Rented Options Team Outcomes U35	Number	Percentage
Rehoused by Private Rented Options Team	72	34.4%
Viewing Arranged	2	1.0%
Found own accommodation	31	14.8%
Awaiting reply from client	6	2.9%
Referral on-going	44	21.1%
Refused accommodation or no longer contactable	54	25.8%
Total	209	100.0%

Figure 26 Private Rented Options Team – status of single under 35 referrals Jan to Oct 2016

4.8 Empty homes

Of Bradford’s 214,903 homes, Council Tax Base data from October 2016 indicates that 7,525 are empty, and 3,944 have not been occupied for at least 6 months (long term empty), representing 3.5% and 1.9% of stock respectively. Empty homes are a waste of resources and they are often a blight on communities, especially if they remain empty for a long time. The number of empty properties has seen a reasonable decrease from 2015 when there were 7,797 (3.7%) empty properties with 4,154 (2.0%) long term empty, however the current level of long term empties is very similar to 2013 and 2014 levels. It is the long term empty properties that are more of a concern, as even in a buoyant housing market there will always be empty dwellings due to people moving house, new builds and properties in probate for example. Generally the longer a dwelling remains empty, the more difficult it is to bring back in to use.

Figure 27 below maps the percentage of all empty homes by ward, and it is noticeable, and not surprising that the wards with the highest percentage of empty properties are the lower value areas in terms of house prices such as the Bradford central wards, and the opposite can be seen particularly in the northern rural wards.

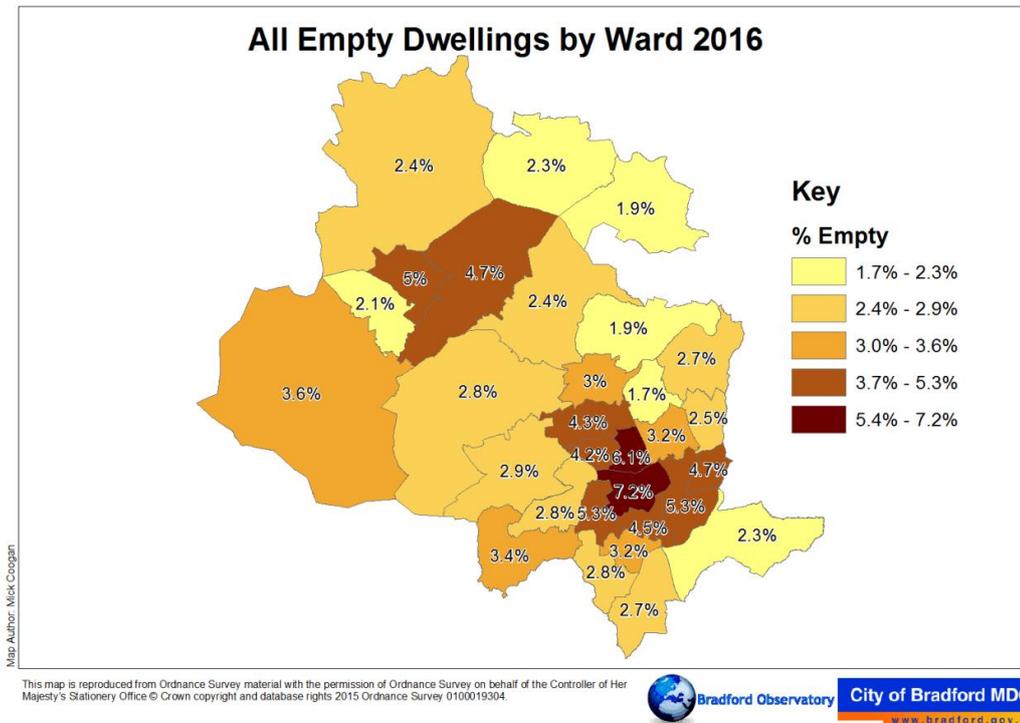


Figure 27 all empty dwellings as a percentage of total housing stock in the ward

Comparing all empty dwellings (figure 28) with long term empty dwellings below, the relationship is mostly a proportionate one, with the majority of wards ending up in the same ‘colour gradient’ category.

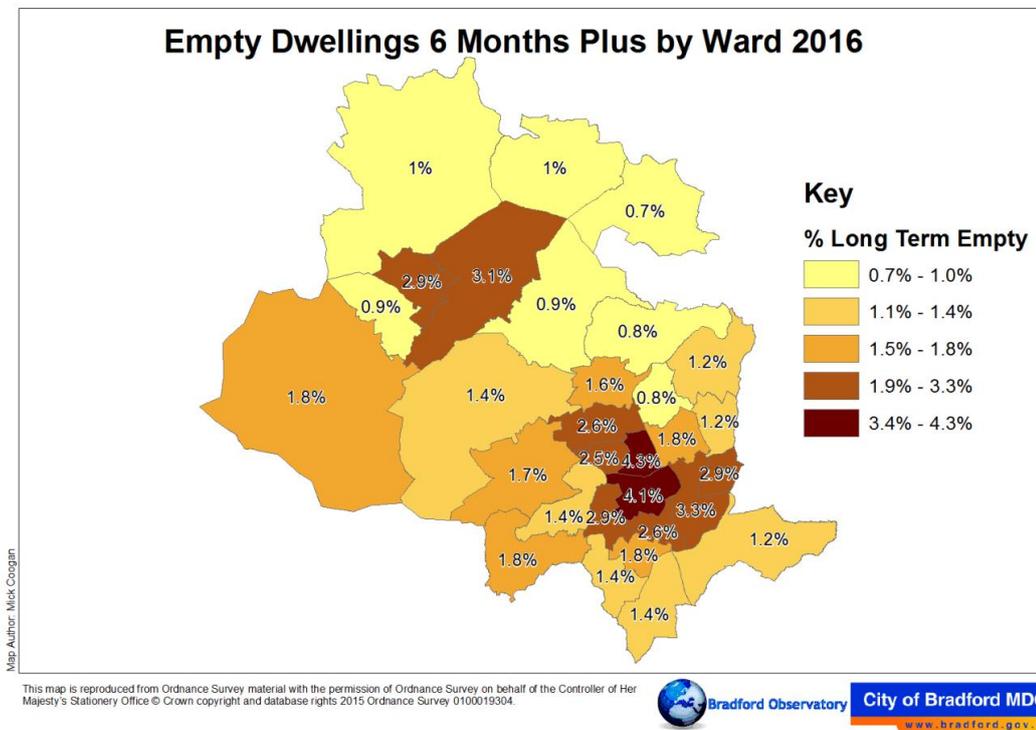


Figure 28 Long term empty dwellings as a percentage of total housing stock in the ward

When looking at the medium term trend for long term empty dwellings, figure 29 below illustrates Bradford has been following a similar downward trend over 6 years to the other West Yorkshire authorities, and there was a 45% reduction compared to 38% nationally. Bradford does remain the West Yorkshire authority with the highest percentage of long term empty homes, despite dipping below Calderdale in 2013, and therefore tackling empty properties remains a high priority for the Council.

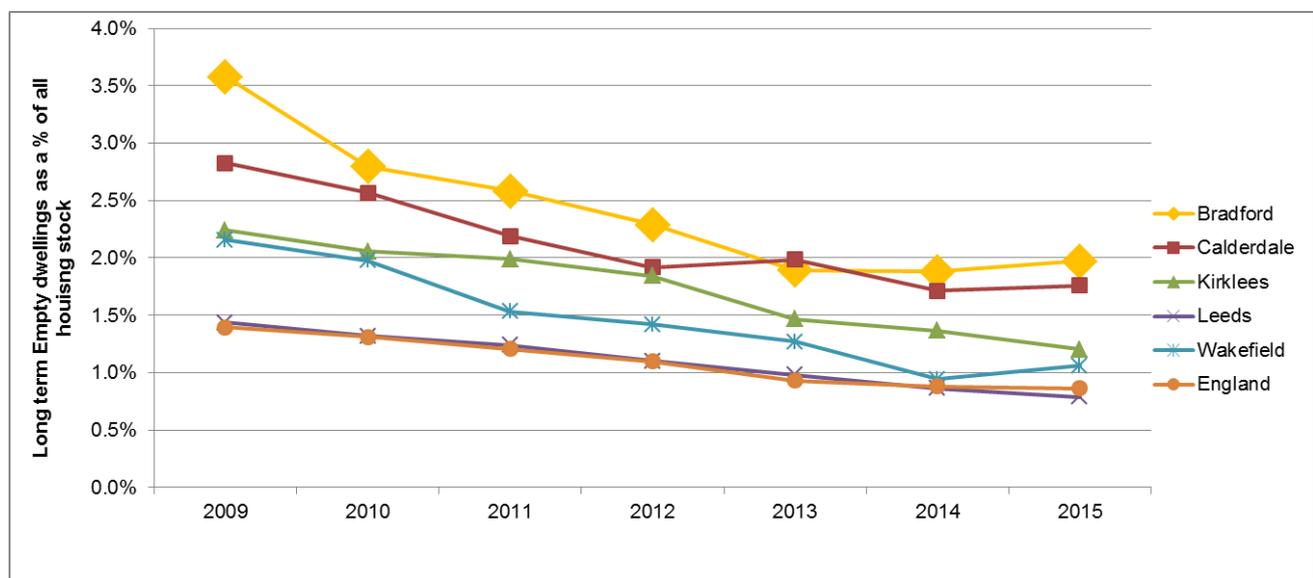


Figure 29 Long term empty dwellings as a % of housing stock with West Yorks and England (DCLG CTB Data)

4.9 The relationship between affordability and empty homes

Comparatively as demonstrated in the sections above, Bradford has high levels of affordability coupled with a high volume of empty properties. There is a clear relationship in Bradford wards between affordability and empty properties, the wards with higher numbers are empty properties also are the more affordable wards, and the less affordable wards have lower levels of empty properties. Demand for housing in any ward appears a key driver in determining affordability and the level of empty dwellings, and it is likely that increased demand in an area

would reduce empty homes but is also likely to make the area less affordable. The same trade-off between affordability and empty dwellings can also be seen on a regional basis.

The correlation coefficient between the affordability ratio and long term empty homes in Bradford wards is -0.55, which is a moderate to strong negative relationship, and for all Yorkshire and Humber districts the coefficient is -0.45, a moderate negative relationship. In general these coefficients suggest as the affordability ratio increases (properties become less affordable) empty properties are likely to decrease and vice versa.

Figure 30 below plots all Local Authorities in the region compared to the regional average for affordability and long term empty homes:

- The higher the district is up on the chart the higher percentage of long term empty properties it has (local percentage points minus regional average)
- The further right a district is on the chart, the less affordable empty level properties are (local affordability ratio minus regional affordability ratio).

Bradford in the upper left demonstrates high affordability and high empty properties, whilst York to the lower right displays the lowest level of empty dwellings but it is one of the most unaffordable. The best place on the chart to be in terms of a balanced housing market is the lower left, such as Sheffield, which has relatively low levels of empty properties whilst also being more affordable than the regional average.

Bradford's position can be plotted in future over time to see if the district relatively improves or not compared to other authorities. However it is unlikely that Bradford will significantly reduce the numbers of empty properties without demand increasing, which in turn will reduce affordability.

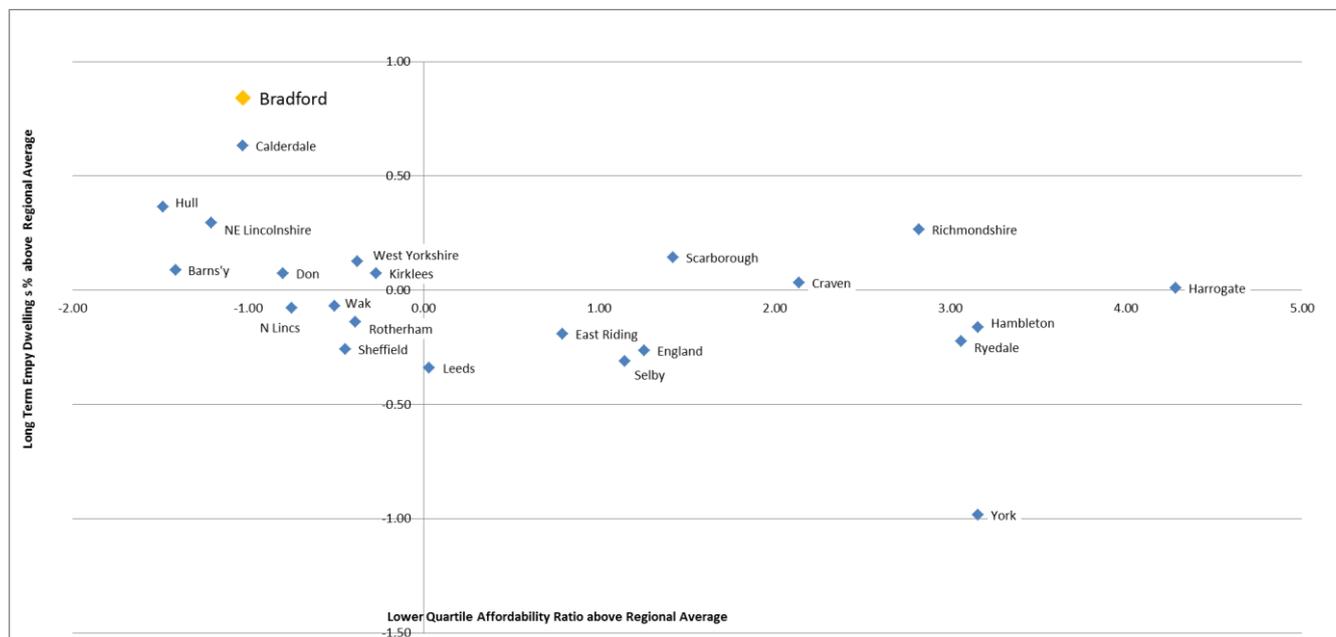


Figure 30 Regional affordability and empty properties comparison matrix (Bradford MDC using DCLG/CTB Data)

4.10. Affordability homes summary

- The district's housing market is comparatively affordable for buyers, however an average household will still struggle to buy an average property,

- There is evidence of polarisation of the housing market, with the most expensive areas seeing the highest price rises, along with the less expensive areas seeing the price falls,
- In the rental market both under 35 singles and households with a 3+ bedroom need are set to struggle to find affordable housing, considering availability, price and especially benefit changes (LHA Cap and lower benefit cap).

5. Support Independence and Prevent Homelessness

This section concentrates on housing need demonstrated by homelessness applications, housing advice cases and housing register applications, all recorded by the Council's Housing Options service.

5.1 Homelessness decisions

The general trend in both homelessness applications and those accepted with a full duty over the past 6 years is upwards, however the percentage of households given a Statutory Homeless decision fell to its lowest level for the decade in 2015/16. In the first 2 quarters of 16/17 there have been 190 Statutory Homeless decisions, showing no significant change from 15/16.

	10/11	11/12	12/13	13/14	14/15	15/16
Full Duty Accepted	146	215	329	346	304	396
Total Decisions	422	592	869	981	802	1156
Percentage Accepted	34.6%	36.3%	37.9%	35.3%	37.9%	34.3%

Figure 31 Bradford homelessness decisions and fully duty outcomes (P1E Data)

If a household is accepted as homeless with a full duty, that means the Council has a statutory duty to provide the household with accommodation, which usually involves placing the households into Temporary Accommodation (TA) whilst waiting for a more permanent offer of accommodation to be made. Households awaiting the outcome of a homelessness decision can also be placed into TA if needed. For the households awarded a Statutory Homeless duty in the past two full financial years, the main reasons for homelessness haven't changed, except for one reason as demonstrated in figure 32. The only real change was the increased number of refugees leaving the National Asylum Seekers Support Service, and the change is largely due to the cessation of a dedicated housing related support service for refugees midway through the year.

Main Reason for Homelessness	2015/16		2014/15	
	Number	%	Number	%
End of Assured Shorthold Tenancy	116	29.3%	97	31.9%
Parents/Relative won't accommodate	61	15.4%	50	16.4%
Relationship breakdown – violent	60	15.2%	47	15.5%
Leaving National Asylum Seeker Service	30	7.6%	4	1.3%
Relationship breakdown - non-violent	24	6.1%	21	6.9%

Figure 32 Main reasons for homelessness for Statutory Duty Households in Bradford (Bradford MDC Data)

The number of households in TA has generally seen an upward trend over the last 6 years, seen in the year-end snap-shots (figure 33).

10/11	11/12	12/13	13/14	14/15	15/16
-------	-------	-------	-------	-------	-------

TA Year End Snap Shot	30	26	52	48	64	57
-----------------------	----	----	----	----	----	----

Figure 33 Year-end snapshot of households placed in Temporary Accommodation by Bradford MDC (P1E Data)

However the figures in the table above don't tell the whole picture as the total number of households placed in TA increased by 35% from 2014 to 2015. Included within the TA figures are the Bed & Breakfast placements which saw a 29% rise, but on the positive side the average length of placement fell from 26 to 19 nights as shown in figure 34.

	14/15	15/16	% Change
Households placed in TA	682	921	35.0%
TA placements in B&B	369	477	29.3%
Average no. of placement nights	26	19	-26.9%

Figure 34 Number of placements in TA by Bradford MDC and average stay (Bradford MDC Data)

5.2 Housing Advice Casework and Preventions

7,598 households were assisted by the Council's Housing Options service in 2015/16, seeing a rise of just under 2% compared to the 7,459 cases in the previous year. Of the homelessness prevention cases in 2015/16, the number of households able to remain in their own home was 1,339, and there were 1,963 households assisted to obtain alternative accommodation. A prevention is counted when a household contacts the Council with a perceived threat of homelessness and action by the Council is able to end the threat for a foreseeable period of at least 6 months. The number of preventions in the district compared well to the national average, as in Bradford there were 16.06 preventions per 1,000 households, which was almost double the 8.66 figure for the whole of England.

	10/11	11/12	12/13	13/14	14/15	15/16
Preventions and Reliefs	2,091	3,803	3,752	2,493	2,636	3,302

Figure 35 Preventions and reliefs due to casework by Bradford MDC's Housing Options Team (Bradford MDC Data)

5.3 Rough sleeping

Every year in October or November, each Local Housing Authority is required to either estimate the level of rough sleeping in their area on a typical night, or carry out a physical count. For an estimate local stakeholders should be consulted in order to inform the estimate, such as homelessness and housing related 3rd sector organisations, support providers, advice agencies and statutory bodies such as the Police. The numbers in figure 36 below were from estimates for the first 5 years and counts for 2015 and 2016. As the estimates and counts are for just one night only, and estimates rely to a certain extent on anecdotal evidence, they need to be treated with an element of caution.

	2010	2011	2012	2013	2014	2015	2016
Rough Sleepers Counted/Estimated	23	30	26	12	10	16	10

Figure 36 Rough Sleeper estimates in Bradford 2010 to 2014 and counts 2015 & 2016 (Bradford MDC Data)

The Council has commissioned a No Second Night Out (NSNO) service since October 2015 to help to assist people rough sleeping or threatened with rough sleeping. From October 2015 to December 2016 inclusive, 550 clients accessed the service and 400 of these clients were placed into emergency accommodation, of which 203 were moved on to more permanent accommodation. Of the total clients accessing the service, 150 (27%) had no recourse to public funds. In addition to the NSNO clients, there were 267 instances of people rough sleeping who accessed the Cold Weather Provision (CWP) service over the same period. CWP operates from October to April when the temperature is expected to go below 0 degrees Celsius so people who would be rough sleeping have somewhere to stay for the night.

5.4 Housing register demand

Currently there are 11,803 households on the Council's Housing Register, with 3,856 (33%) in a Reasonable Preference category, including 115 (1%) Statutory Homeless - who the Council has a duty to house. The Housing Register allows applicants a degree of flexibility when registering and more than one bedroom size can be requested. This option allows applicants who are employed to 'positively under-occupy' low demand properties (e.g. 2 bedroom high-rise flats) or large families who have a 5 bedroom need to also choose 4 bedrooms to give a more realistic chance of an offer. Figure 37 therefore demonstrates the minimum and the maximum number of bedrooms requested.

Bedroom Need	Minimum Need		Maximum Need	
	Number	Percentage	Number	Percentage
Bedsit/1 bedroom	4,666	39.53%	4,196	35.55%
2 bedrooms	3,800	32.20%	3,622	30.69%
3 bedrooms	2,631	22.29%	2,839	24.05%
4 bedrooms	667	5.65%	991	8.40%
5 bedrooms	36	0.31%	136	1.15%
6 bedrooms +	3	0.03%	19	0.16%
Total	11,803	100.0%	11,803	100.0%

Figure 37 Bradford MDC's Housing Register bedroom need December 2016 (Bradford MDC Data)

The percentage of lets by bedroom need does not match the demand, with households looking for 3 bedrooms or more standing much less chance of being offered a property than those needing a 1 bedroom home. Incommunities have roughly 2/3rd of the social housing stock in the district, so figure 38 represents a good sample of the total rented affordable stock. As households requiring 3 or more bedrooms, if not working or exempt, are likely to be hit by the lowering of the benefit cap to £20,000 P.A. also, the likelihood of being housed affordably for larger households is low. Of the households requiring 3 or more bedrooms minimum, 51% are not working and may therefore struggle due to the benefit cap, and overall 65% of households on the Housing Register are not economically active.

Incommunities lets	Lets 2015/16	
	Number	Percentage
Bedsit/1 bedroom	1,277	51.5%
2 bedrooms	757	30.5%
3 bedrooms	416	16.8%
4 bedrooms +	32	1.3%
Total	2,482	21.0%

Figure 38 Incommunities Social Housing Lets (Bradford MDC Data)

5.5 Low demand social stock

Based on lettings information from Incommunities from January 2016 to January 2017 inclusive, there were 189 properties that were considered hard to let. These properties had been offered to an average of 24 applicants, through the Value Based Lettings (VBL) system which acts as the Council's housing register, before they were then direct matched. Direct matches often occur after homes are advertised outside of VBL on the Property Shop, which can be accessed via the www.openmoves.co.uk website. The 189 properties represent around 7% of all lettings, and 81% of these are flats. The majority of flats had one bedroom, however this just reflects the housing stock profile having more one bedroom flats, and there

appears to be difficulties letting larger flats also. There are almost 50 locations that have had hard to let properties, the most common being high-rise flats on Manchester Road and Crosley Wood, as well as flats on the Holmewood estate. Whilst some flats have been demolished and replaced with family houses by Incommunities, this on its own will not solve the demand problem, as the under-35 benefit changes are making one bedroom flats harder to let. Exploring the possibility of letting more 2 bedroom flats to friends and family willing to share who would otherwise just have a one bedroom need, is a possibility.

5.6 Court Action and Repossessions

Over the last 3 years there has been a downward trend in the number of mortgage possession claims, which is when a charge holder, such as a mortgage lender, applies to court to gain possession of a property when the borrower is in mortgage arrears. For households renting from either a social or private landlord the number of claims has been fairly static with no identifiable trend up or down as illustrated in figure 39.

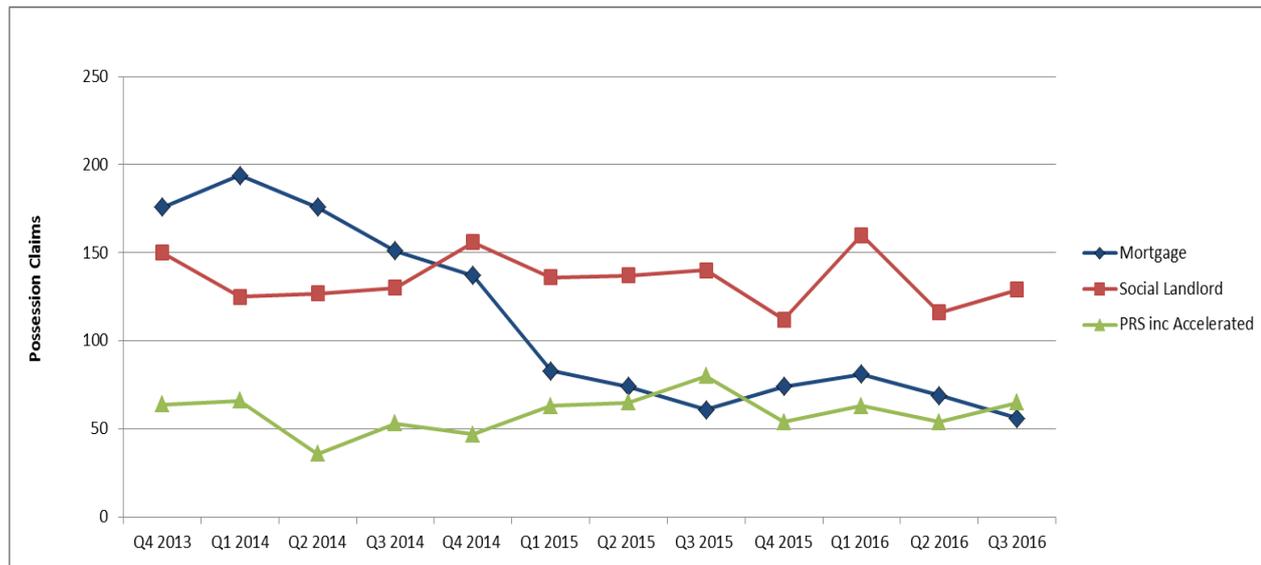


Figure 39 Possession claims in Bradford MDC three year trend (Ministry of Justice Data)

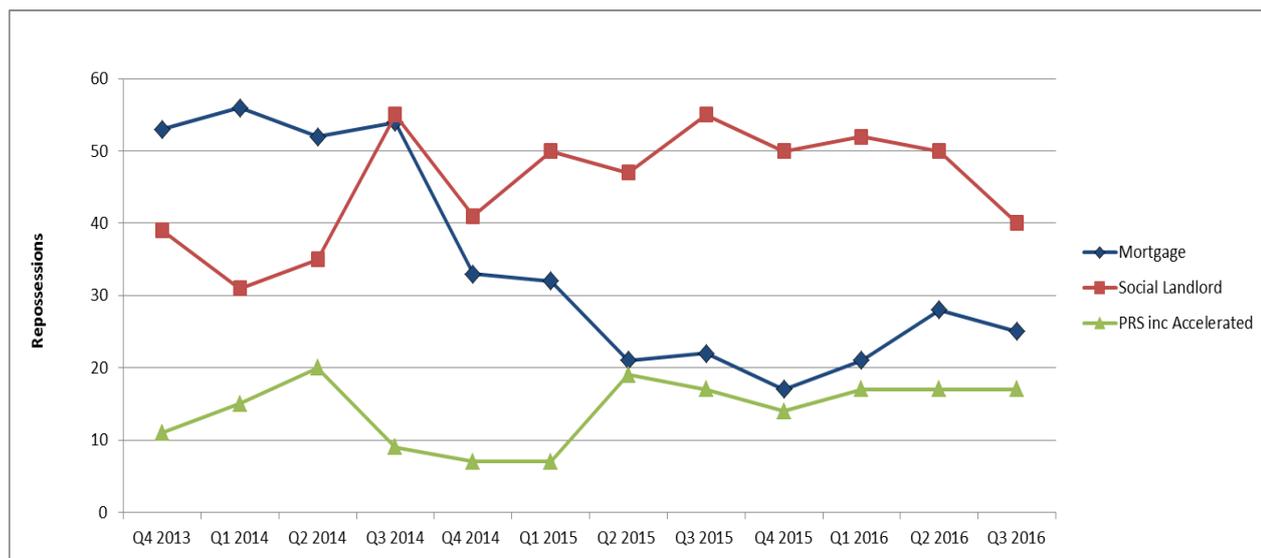


Figure 40 Repossessions in Bradford MDC three year trend (Ministry of Justice Data)

Possession claims are the first stage in repossession proceedings, with only a fraction leading to actual repossession as shown in figure 40 above. The actual possessions are reasonably proportionate to the number of claims following similar trends. It is worth noting that despite now having a larger private rented sector than a social sector, the number of social landlord

repossessions in Bradford are typically more than double those in the private rented sector, and therefore warrants further investigation.

The last full year of available court action data is displayed in the table below (figure 41), and demonstrates that for both claims and repossessions, over half involve Social Landlords.

Tenure	Last 4 Quarters Possession Claims and Repossessions			
	Claims	Per 1000 of Tenure	Repossessions	Per 1000 of Tenure
Private Landlord	127	3.52	33	0.91
Mortgage	280	3.94	91	1.28
Social Landlord	517	17.52	192	6.51
Accelerated Landlord	109	3.02	32	0.89
Total	1033	5.11	348	1.72

Figure 41 Ministry of Justice data Aug 15 to Sep 16 for Bradford compared to ONS tenure data

Looking more closely at the Social Landlord claims and possessions, and the rates compared to the total stock in the tenure, figure 42 below demonstrates that Bradford has a much higher rate of possession claims that turn into repossessions than England as a whole, with 37.2% of claims turning into repossessions in the district compared to 21.7% nationally. This suggests it may be possible to reduce the number of evictions for the tenure through more case work/intervention.

Area	Social Landlord Court Action Last 4 Quarters			
	Claims	Per 1000 of Tenure	Repossessions	Per 1000 of Tenure
Bradford	517	17.52	192	6.51
West Yorkshire	2373	13.71	838	4.84
England	84745	21.71	18387	4.71

Figure 42 Ministry of Justice data Aug 15 to Sep 16 for Bradford compared to ONS tenure data

5.7 Supported accommodation

To complement the housing offer the Council commissions a range of Housing Related Supported services, which focus on giving tenants the variety of skills necessary to successfully maintain their own tenancy, and therefore reduce the risk of the client facing becoming or returning to homelessness. In the table below Accommodation Based Support (ABS) would tend to be purpose built hostel or self-contained flats with support on site, whilst dispersed accommodation is when properties are found within general needs stock and support is normally provided by peripatetic support workers. Non-Accommodation Based Support (NABS) is floating and resettlement support, and can include support that can be accessed by service users at any time

The 744 units of support in figure 43 are a very important resource to the Council in preventing homelessness. Also commissioned to by the Council is the No Second Night Out (NSNO) service covered above, and a Day Shelter managed by the Salvation Army with the primary role of assisting rough sleepers. The Day Shelter, NSNO and Housing Related Support offer in conjunction with the Housing Options team, form an end to end approach in the prevention of homelessness in the District.

Client Group	ABS	Dispersed	NABS	Total by Client Group
Homelessness Singles and Families	39	54	10	103
Multiple Needs Services (General)	56	56	232	344
Multiple Needs Services (Ex-Offenders)	14	14	58	86
Young People at Risk	28	38	55	121
Domestic Abuse Survivors	24	0	48	72
Total by Housing Related Support Type	161	163	420	744

Figure 43 Housing Related Support commission by Bradford MDC (Bradford MDC Data)

Support independence and prevent homelessness summary

- An increased supply of larger rented affordable would help housing register who are working but would not help non-working households who make up the majority – and this also applies to U35 year olds. Budgeting advice is key for households hit by the lowering of benefit cap.
- Social Landlord repossessions make up the majority of all repossessions whilst only the tenure only accounts for 15% of all stock, which highlights an area for further investigation.
- The general trend of homelessness presentations and acceptances is significantly upwards 1over the last 6 years, even though there was an decrease in both in 2014.