



WILSDEN NEIGHBOURHOOD PLAN 2016-2030

Supporting evidence Housing Need and Characteristics



**Wilsden Parish Council
July 2018**

Table of Contents

| | |
|---|----|
| ABBREVIATIONS | 2 |
| INTRODUCTION | 3 |
| Population Age Profile | 3 |
| Economic Activity | 4 |
| Household Size | 4 |
| Housing Characteristics..... | 5 |
| Accommodation Type | 5 |
| Housing Market..... | 7 |
| Council Tax Band | 7 |
| Residential Sales..... | 9 |
| Bradford Core Strategy | 10 |
| Bradford Strategic Housing Market Assessment | 10 |
| Consultation | 10 |
| Summary of Future Housing Need..... | 11 |
| | |
| Figure 1 Population by 10 year age bands, 2011 | 4 |
| Figure 2 Bedroom Occupancy Rates, All Households, 2011 | 6 |
| Figure 3: Bedroom Occupancy rating of Older Person Households, Wilsden Parish, 2011..... | 7 |
| Figure 4: Bedroom Occupancy rating of Family Households | 7 |
| Figure 5 Average Annual Number of New Properties by Build Period in the Wilsden Area..... | 8 |
| Figure 6 Volume of House Sales by type..... | 9 |
| Figure 7 Residential Sales & Average House prices | 10 |

ABBREVIATIONS

The following abbreviations have been used within this Neighbourhood Plan

| | |
|-------|---|
| CBMDC | City of Bradford Metropolitan District Council |
| CIL | Community Infrastructure Levy |
| NPPF | National Planning Policy Framework |
| RUDP | Bradford Revised Unitary Development Plan |
| SHLAA | Bradford Strategic Housing Land Availability Assessment |
| SHMA | Bradford Strategic Housing Market Assessment |
| SPD | Supplementary Planning Document |

INTRODUCTION

This report provides an analysis of housing need and characteristics in the Wilsden Parish to support its Neighbourhood Plan policies. It draws on the latest available official data from the Census, Land Registry, Office for National Statistics small area model-based income estimates Bradford MDC and incorporates references to consultation exercises.

It should be stressed that it provides an assessment of housing need and characteristics, its findings should be viewed as providing guidance based on the best available evidence, as national planning policy guidance states, “*establishing housing need is not an exact science, and no single approach will provide a definitive answer*”¹. The results outlined in this Housing Need and Characteristics Report will influence the policies of the Wilsden Neighbourhood Plan.

Population Age Profile

According to the 2011 Census, Wilsden Parish had an estimated population of 4,807 residents living in 2,028 households dispersed across the Parish’s 858 hectares. Since 2001 the number of residents has increased by around 500 (+11.5%) and the number of households by 260 (+14.6%).

Around one in five (19%) of residents are aged 65 and over, which is above the district (13%), regional (17%) and national (16.3%) rates. People age between 16 and 64 represent 62.6% of the population which is below the district (63.5%), regional (64.6%) and national (64.8%) averages. The median age of people living in the Parish is 44 which is higher than the district (34), regional and national (39) rates.

Table 1: Usual Residents by Age Band, 2011

| | Wilsden | | Bradford | Yorkshire & Humber | England |
|---------------------|---------|-------|----------|--------------------|---------|
| | No | % | % | % | % |
| Aged 0-4 | 267 | 5.6 | 7.9 | 6.2 | 6.3 |
| Aged 5-15 | 623 | 13.0 | 15.5 | 12.7 | 12.6 |
| Aged 16-64 | 3,009 | 62.6 | 63.3 | 64.6 | 64.8 |
| Aged 65+ | 908 | 18.9 | 13.3 | 16.6 | 16.3 |
| All Usual Residents | 4,807 | 100.0 | 100.0 | 100.0 | 100.0 |
| Median age | 44 | | 34 | 39 | 39 |

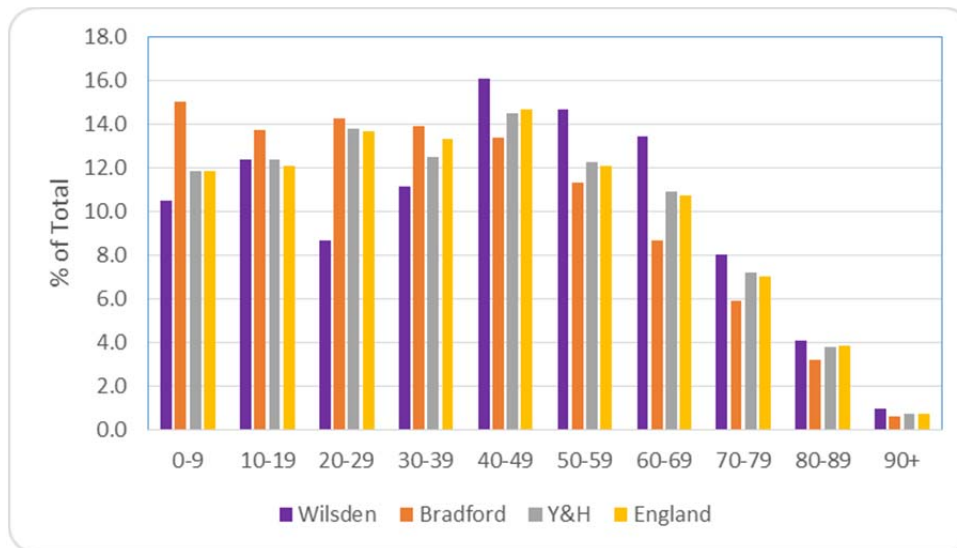
Source: Census 2011

A more detailed breakdown reveals the Parish has a higher than average share of its residents that are aged between 40 and above when compared to the district, regional and national average. This clearly shows that Wilsden has an ageing population. Research shows the number of older people will grow significantly in the future and relative growth will be highest in older cohorts. Latest available population projections² suggest that Bradford’s 65 plus age group is forecast to grow by 47.9% between 2014 and 2034. If this trend is reflected in Wilsden, the number of residents aged 65 and over will increase from 908 (Census 2011 base) to 1,367 during this period. As data from the Census suggests that people living in the Parish are more likely to have very good health it is likely that the increase in its local elderly population could be greater than the district rate. Life expectancy in the local area is increasing and rates are higher than the district and national rates. Latest available figures from the [Public Health England National General Practice Profile for the Wilsden Medical Centre](#) shows that male life expectancy in the local area for the 2008 to 2012 period stood at 80.8 years (77.1 Bradford and 78.9 England) and for females 83.1 years (81.1 Bradford and 82.8 England).

¹ <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>

² [Subnational Population Projections for Local Authorities in England: 2012 based](#)

Figure 1 Population by 10 year age bands, 2011



Source: Census 2011

Economic Activity

Table 2 illustrates the working status of usual residents aged 16 – 74. In Wilsden this accounts for 73% of the population. Wilsden Parish’s economic activity rate is above the regional and national rates. Self-employment amongst 16 to 74 year olds is relatively high and a high proportion of this age band is already retired. Unemployment is low compared to the district and regional average.

Table 2: Economic Activity and Inactivity, 2011

| | Wilsden | | Bradford | Yorkshire & Humber | England |
|---|--------------|-------------|-------------|--------------------|-------------|
| | No | % | % | % | % |
| All Usual Residents Aged 16 to 74 | 3,524 | | | | |
| Economically Active Total | 2,593 | 73.6 | 66.6 | 68.4 | 69.9 |
| Employee, Full-time | 1,463 | 41.5 | 34.3 | 37.0 | 38.6 |
| Employee, Part-time | 521 | 14.8 | 14.4 | 14.6 | 13.7 |
| Self Employed | 425 | 12.1 | 8.6 | 8.4 | 9.8 |
| Unemployed | 94 | 2.7 | 5.8 | 4.8 | 4.4 |
| Full-time Student (economically active) | 90 | 2.6 | 3.4 | 3.5 | 3.4 |
| Economically inactive Total | 931 | 26.4 | 33.4 | 31.6 | 30.1 |
| Retired | 629 | 17.8 | 12.0 | 14.7 | 13.7 |
| Student (including Full-Time Students) | 126 | 3.6 | 6.4 | 5.9 | 5.8 |
| Looking After Home or Family | 68 | 1.9 | 6.7 | 4.3 | 4.4 |
| Long-Term Sick or Disabled | 71 | 2.0 | 5.0 | 4.5 | 4.0 |
| Other | 37 | 1.0 | 3.4 | 2.2 | 2.2 |

Source: Census 2011

Household Size

At the time of the 2011 Census, the average household size in the Wilsden Parish was 2.3 people per household, which was lower than the district (2.6) and national (2.4) averages. However, the average number of rooms per household at 5.7 is higher than the district (5.3), regional and national (5.4) rates.

People living in the Parish are also more likely to live in homes with a higher number of bedrooms with the average number of bedrooms per household standing at 2.9 compared with 2.8 district, 2.7 regional and national rates.

Housing Characteristics

Tenure

Data from the 2011 Census shows that around 39% of homes are owned outright, which is higher than the district (29%), regional and national (31%) rates. Social rented properties account for just 5% of residential properties against 15% for the district, 18% for the region and England as a whole. There is a low proportion of private rented homes, which represented around 11% of the housing stock at the time of the 2011 Census when compared with the district (18%), regional (16%) and national (17%) rates.

Table 3: Tenure, 2011

| | Wilsden | | Bradford | Y&H | Eng |
|--|---------|-------|----------|-------|-------|
| | No | % | % | % | % |
| All occupied Households | 2,028 | 100.0 | 100.0 | 100.0 | 100.0 |
| Owned; Owned Outright | 781 | 38.5 | 29.3 | 30.6 | 30.6 |
| Owned; Owned with a Mortgage or Loan | 908 | 44.8 | 35.7 | 33.5 | 32.8 |
| Shared Ownership (Part Owned and Part Rented) | 4 | 0.2 | 0.6 | 0.4 | 0.8 |
| Social Rented; Rented from Council (Local Authority) | 43 | 2.1 | 5.9 | 12.3 | 9.4 |
| Social Rented; Other | 55 | 2.7 | 8.9 | 5.8 | 8.3 |
| Private Rented; Private Landlord or Letting Agency | 186 | 9.2 | 16.6 | 14.4 | 15.4 |
| Private Rented; Other | 30 | 1.5 | 1.5 | 1.5 | 1.4 |
| Living Rent Free | 21 | 1.0 | 1.5 | 1.5 | 1.3 |

Source: Census 2011

Accommodation Type

Data from the 2011 Census shows that around a quarter of all residential dwellings are detached which is higher than the district (14%), regional (21%) and national (22%) share. Detached and semi-detached dwellings account for 65% of the total housing stock in the Wilsden Parish whereas terraced housing and flats provide 35% of homes.

Table 4: Accommodation Type, 2011

| | Wilsden | | Bradford | Y&H | Eng |
|--|---------|-------|----------|-------|-------|
| | No | % | % | % | % |
| All occupied households | 2,028 | 100.0 | 100.0 | 100.0 | 100.0 |
| Detached | 492 | 24.3 | 14.2 | 20.8 | 22.4 |
| Semi-Detached | 827 | 40.8 | 36.2 | 37.2 | 31.2 |
| Terraced | 585 | 28.8 | 34.1 | 27.5 | 24.5 |
| Flat, Maisonette or Apartment | 116 | 5.7 | 14.8 | 14.2 | 21.2 |
| Caravan or Other Mobile or Temporary Structure | 8 | 0.4 | 0.2 | 0.2 | 0.4 |
| Shared dwellings | - | 0.0 | 0.4 | 0.2 | 0.4 |

Source: Census 2011

People living in the parish are more likely to be living in dwellings with 4 or more bedrooms. Results from the 2011 Census show over 21% of households live in housing with more than 4 bedrooms which is somewhat higher than the district (20%), regional (18%) and England (19%) averages. There is also an under representation of smaller type housing units with around 34% of dwellings having 2 or fewer bedrooms against 39% for the district and region and 40% for England as a whole.

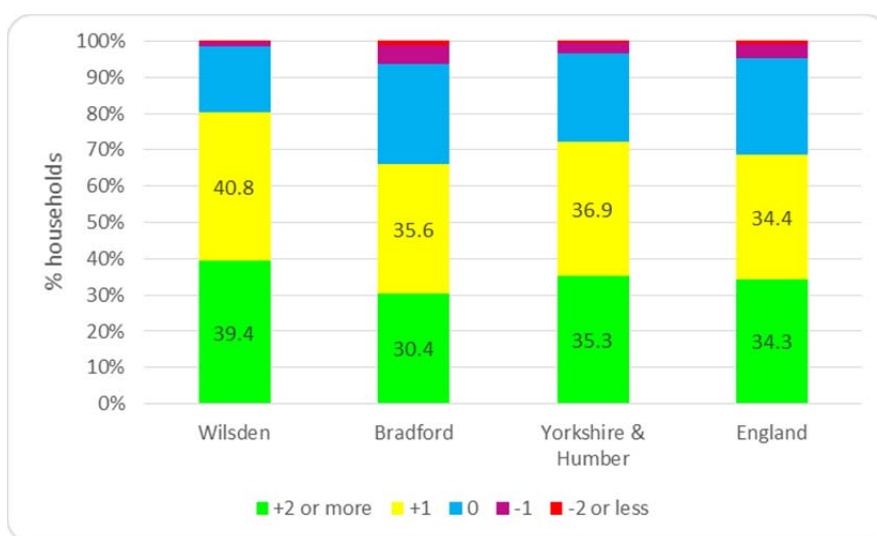
Table 5 Household size by number of bedrooms, 2011

| Bedrooms | Wilsden | | Bradford | Yorkshire & Humber | Eng |
|--------------------|---------|-------|----------|--------------------|-------|
| All households | 2,028 | 100.0 | 100.0 | 100.0 | 100.0 |
| 1 bedroom | 125 | 6.2 | 11.9 | 10.2 | 12.0 |
| 2 bedrooms | 568 | 28.0 | 27.2 | 28.3 | 27.9 |
| 3 bedrooms | 903 | 44.5 | 40.6 | 43.7 | 41.2 |
| 4 or more bedrooms | 432 | 21.3 | 20.4 | 17.7 | 19.0 |

Source: Census 2011

There is evidence of widespread under occupancy (having more bedrooms than the notional number recommended by the bedroom standard) in the Parish. Analysis of the 2011 Census shows that around 40% (799) of households have two or more spare bedrooms and approximately 42% (828) have one spare bedroom. Under occupancy is higher than district, regional and national rates.

Figure 2 Bedroom Occupancy Rates, All Households, 2011



Source: Census 2011

Under occupancy is particularly evident in larger properties with around two fifths (172) of dwellings with 4 or more bedrooms occupied by just one or two people.

Table 6 Household with 4 or more bedrooms by household size, 2011

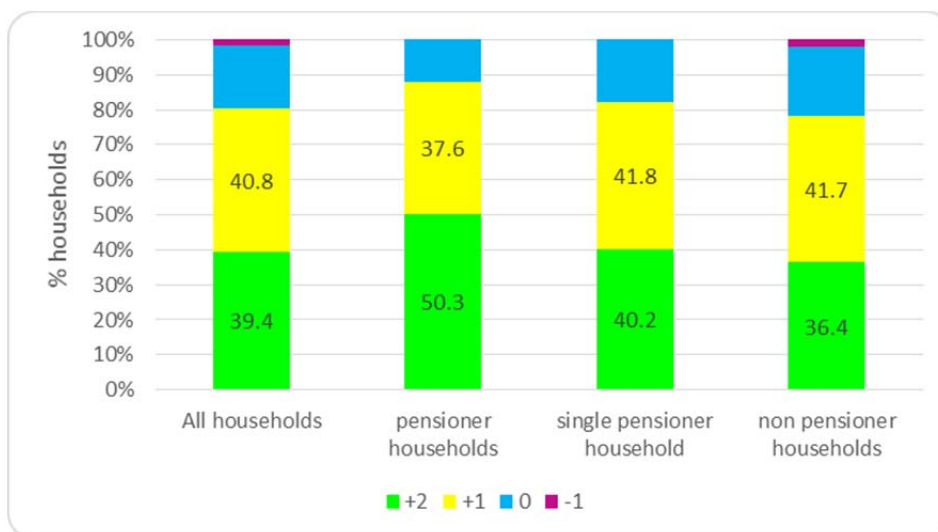
| | Wilsden | | Bradford | Yorkshire & Humber | Eng |
|------------------------------------|---------|-------|----------|--------------------|-------|
| Households with 4 or more bedrooms | 432 | 100.0 | 100.0 | 100.0 | 100.0 |
| 1 person in household | 29 | 6.7 | 9.1 | 10.2 | 10.6 |
| 2 people in household | 143 | 33.1 | 22.4 | 29.5 | 30.3 |
| 3 people in household | 93 | 21.5 | 16.0 | 18.8 | 18.3 |
| 4 or more people in household | 167 | 38.7 | 52.4 | 41.5 | 40.8 |

Source: Census 2011

The Census data suggests that older person households are more likely to under occupy their dwellings. Data from the Census allows us to investigate this using the bedroom standard. In total, around half (50.3%) (222) of pensioner households have an occupancy rating of +2 or more (meaning there are at least two more bedrooms that are technically required by the household) and is somewhat higher than the 36.4% (577) non-pensioner household rate. Further analysis

indicates that under occupancy is far more common in households with two or more pensioners than single pensioner households.

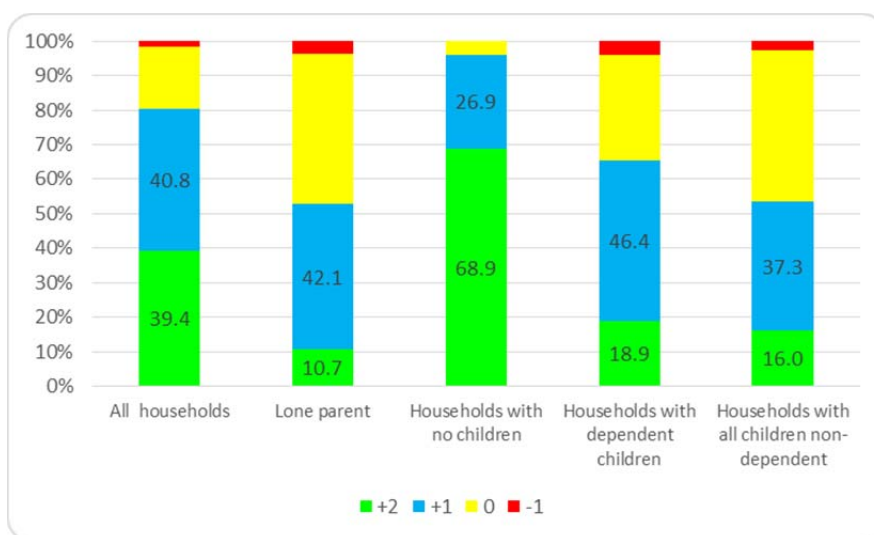
Figure 3: Bedroom Occupancy rating of Older Person Households, Wilsden Parish, 2011



Source: Census 2011, LC4105EW

Overcrowding is not a significant issue in the Parish, however, research shows that households with children are more likely to be overcrowded. The Census implies there is some evidence of overcrowding in a small number of households with children (25), including those headed by a lone parent (7).

Figure 4: Bedroom Occupancy rating of Family Households Wilsden Parish, 2011



Source: Census 2011

Housing Market

Council Tax Band

In October 2017 there were 2,130 properties liable for Council Tax in the Wilsden Parish area and the breakdown by percent in each band is shown in the table below. Since 2011 an additional 171 properties have become eligible for Council Tax. The proportionate Council Tax bands for these

properties are also shown below illustrating that recent development is significantly different to the historic profile of houses in the area.

Table 7 Properties by Council Tax Band, Wilsden Parish, October 2017

| Council Tax Band | % of total properties in Wilsden | Properties built in the previous 5 years (2011-2017) |
|------------------|----------------------------------|--|
| Band A | 14% | 18% |
| Band B | 17% | 9% |
| Band C | 35% | 6% |
| Band D | 12% | 19% |
| Band E | 12% | 24% |
| Band F | 7% | 19% |
| Band G & H | 3% | 4% |

Source: Bradford Metropolitan District Council

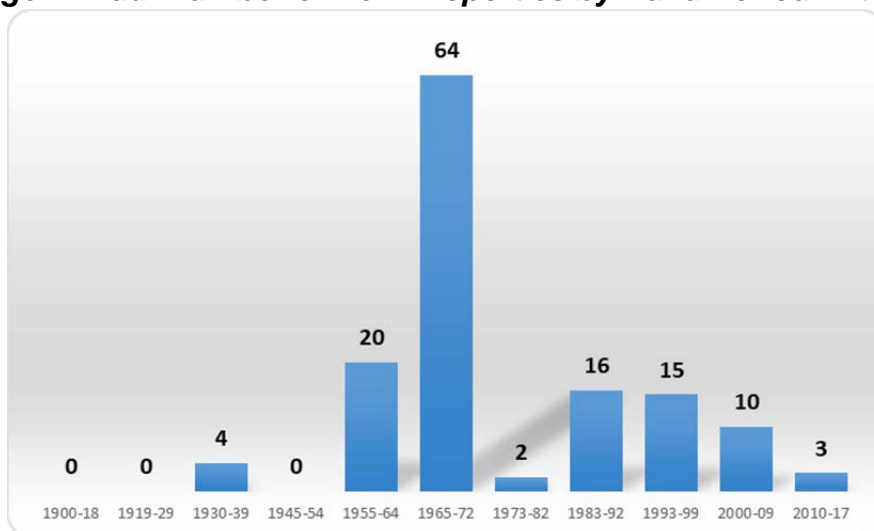
It can be seen that 67% of the properties built since 2011 are in Band D or higher compared with only 34% of the total properties in Wilsden being in Band D and above.

Analysis of Council Tax data for 2017 published by the Valuation Office (VOA) which provides a breakdown of the number of properties by Council Tax band and build period suggest that around a quarter (26.2%) of residential properties in the Wilsden Parish area were built before 1900. This is close to the district rate (24.3%) but somewhat lower than the regional (16.3%) and England (15.8%) averages. The figures also show evidence of new houses being built between 1965 and 1972 with some 450 new builds during this time.

Figure 5 below gives an indication of the number of new homes built each year and clearly shows a high number of properties were built during the 1965 to 1972 period. There are no records of dwellings having been built between 1939 and 1945 due to the Second World War. In some cases, the period when the property was built has not been recorded on the VOA system, equating to around 1.3 per cent of the total number of properties.

Please note the data is published by the time periods displayed in the chart and an annual average has been estimated according to the number of years in that particular time band. It should also be noted that the data does not fully complement the parish boundary and is based on combining 2 lower layer super output areas (E01010589 and E01010593) to best fit the Wilsden built up area.

Figure 5 Average Annual Number of New Properties by Build Period in the Wilsden Area



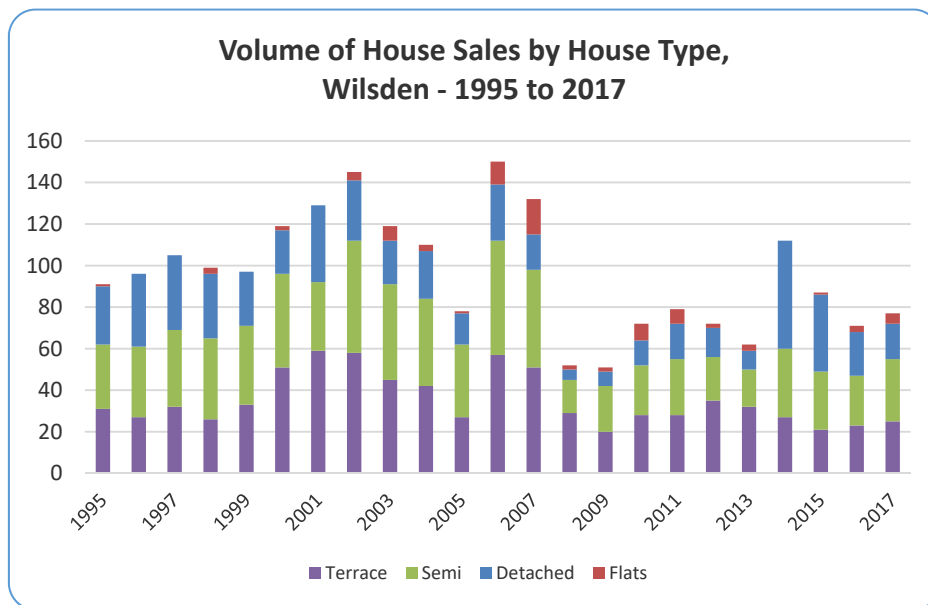
Council Tax: Stock of Properties, England and Wales, 2017, VOA

Residential Sales

Land Registry price paid data shows that 2,205 residential property sales were recorded by the Land Registry in the Parish between 1995 and 2017. Detached housing represented over 24% of sales during this time, 35% were semi-detached, 37% terraced properties and 4% were flats. There were 318 new build residential sales between 1995 and 2017 representing around 14% of total sales in this period. It should be noted that not all new build houses are captured by Land Registry, for example, conversions, social housing and properties that were not full market value will be excluded from the price paid data.

However, not all sales are captured by the Land Registry, for example, properties that were not full market value, right to buy, compulsory purchase orders and social housing.

Figure 6 Volume of House Sales by type



Data produced by Land Registry © Crown copyright 2018

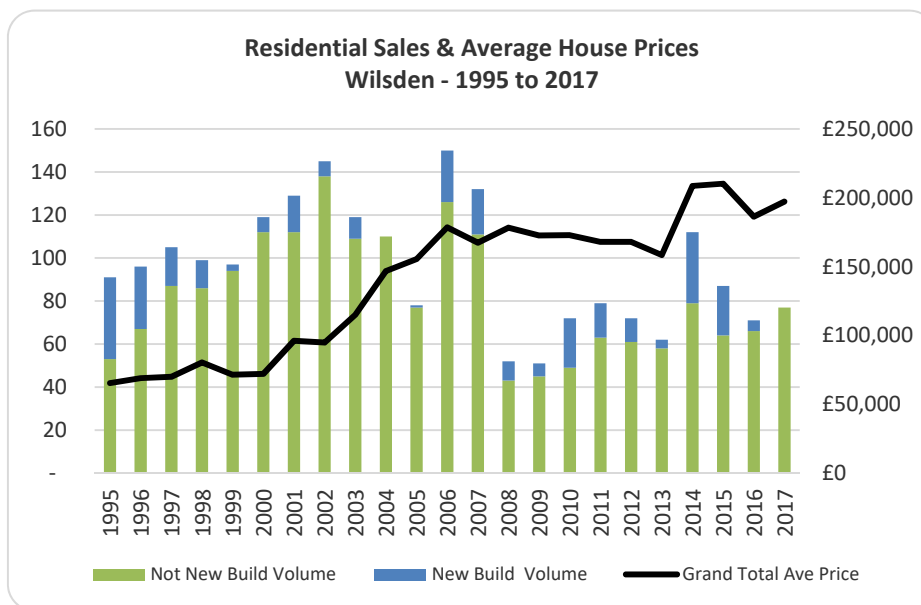
Latest available figures suggest the 2017 average house price in the Wilsden Parish stood at around £197,276 which is somewhat higher than the district average (£164,399) but below the national average figure (England and Wales £291,218, Land Registry Standard Reports, Feb 2018).

The publication of middle layer super output area (MSOA) level income estimates for 2011/12³ presents an opportunity for detailed housing affordability analysis. In England and Wales in 2014, the average MSOA had an average house price equal to 380 times net weekly household income. The MSOA which covers the Wilsden Parish (E02002204) was 270 times the net weekly household income indicating it would be difficult for those on lower income such as first time buyers to enter the current housing stock.

In the Yorkshire and Humber region, the lowest house price to income ratio was in Bradford 044 MSOA where the average house price for all dwelling types was equal to 108 times the average net weekly income and the highest was the Leeds 002 MSOA with 526 times.

³[Small Area Model-Based Income Estimates: 2011/12, Office for National Statistics](#)

Figure 7 Residential Sales & Average House prices



Data produced by Land Registry © Crown copyright 2018

Bradford Core Strategy

The adopted Core Strategy identified a need for an additional 42,100 dwellings in the Bradford District between April 2013 and April 2030. In developing the Local Plan Bradford did not make any detailed settlement by settlement assessment of housing needs, but assessed this on a district wide basis. The Core Strategy does, however, establish a hierarchy of settlements of the Regional City, the local towns of Keighley, Bingley and Ilkley, local growth centres and local service centres and rural areas. Wilsden has been identified as a local service centre in the Core Strategy.

In these local service centres the emphasis will be on a smaller scale of developments comprising both market and affordable housing together with the protection and enhancement of those centres as attractive and vibrant places and communities, providing quality of place and excellent environmental, economic and social conditions.

Within the Core Strategy Wilsden has been allocated 200 new dwellings over the Local Plan period. Along with the neighbouring villages of Cullingworth, Denholme and Harden, Wilsden is grouped amongst the South Pennine Towns and villages. These four villages have been allocated a total of 1,000 new dwellings over the Local Plan period.

Bradford Strategic Housing Market Assessment

As a part of the evidence gathering that underpinned the development of the Bradford Local Plan a Strategic Housing Market Assessment (SHMA) was prepared in 2010 and updated in 2013. This report considered a number of sub-areas with Wilsden being included in the Bingley and Shipley sub-area. This area covered the Bingley Rural, Bingley, Baildon and Shipley wards of CBMDC with Wilsden, which has 7% of the sub-area population, being a part of the Bingley Rural ward.

This report indicates that Wilsden has an older population with a substantially higher proportion of owner-occupied properties more of which are detached than the sub-area average. The one area where Wilsden is typical of the sub-area is in the proportion of terraced property.

Consultation

The Wilsden Parish Neighbourhood Plan Working Party carried out a household survey during the autumn of 2015 to assist in the preparation of its Neighbourhood Plan. A total of 146 completed questionnaires were returned. The number of valid returns represents a 7% household response

rate. The printed survey responses were entered into an online survey analysis tool (survey monkey) by independent analysts.

Of those responding to the survey, the majority (80%) had lived in Wilsden Parish for more than five years and over a third (36%) for more than 25 years indicating relatively low levels of churn, turnover and a stable community. The attractiveness of the area was given as the main reason for moving to the area (60%), followed by family connections (18%) and retirement (12%).

The survey results revealed a preference for medium family homes, starter homes and bungalows. There was a desire to have a mixture of homes in the Parish. There was also support for affordable housing and accommodation suitable to meet the need of older people.

The vast majority of respondents declared a preference for housing developments of less than 50 with 35% preferring developments of less than 20 houses and a further 41% favouring 20 to 50 houses.

Residents valued the importance of green and open space in the Parish.

Summary of Future Housing Need

Analysis of the Census and other demographic data show that the Parish population increased by 12% and the number of households by 15% between 2001 and 2011. In line with national trends the local population is likely to get older as average life expectancy continues to rise.

There is a predominance of detached housing, under-occupied dwellings with 4 or more bedrooms and a limited number of new build sales over recent years.

This suggests a need for smaller homes of three bedrooms or fewer which would be suitable for residents needing to downsize, small families and those entering the housing market. Providing suitable accommodation for elderly residents will enable them to remain in the local community and release under occupied larger properties onto the market which would be suitable for growing families.

The available data in the SHMA does not change the overall conclusions of this report.