

CITY OF BRADFORD METROPOLITAN DISTRICT COUNCIL JOINT STRATEGIC NEEDS ASSESSMENT

Housing and Health

October 2024

| Topic information | |
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Executive summary

Introduction

A good home is warm and dry, providing physical shelter and protection from the elements. Material quality is essential, however, houses are more than pieces of infrastructure. Housing must also be comfortable, affordable, and dependable. It must meet the needs of all inhabitants, and be well connected to the communities, services, employment, education, recreation and green spaces that support and enrich daily lives. When these conditions are met housing acts as a holistic resource supporting everything from basic needs of safety and security to the achievement of personal growth and potential (Fig.1).ⁱ



Unfortunately, poor quality housing can have the opposite effect. It is estimated that the NHS currently spends £1.4bn annually dealing with the health impacts of poor housing. Further costs to wider society such as social care requirements and economic losses from reduced productivity and lower academic achievement take this estimate to £18.5bn/year. Less tangible, but no less important are the impacts of poor housing on quality of life, hope, happiness, and human dignity.ⁱⁱ

Fig.1 Housing and Maslow's Hierarchy of Needs

Who is at risk and why?

- Older people
- Children and young people
- People living with chronic health conditions or disabilities
- People experiencing, or at risk of experiencing poor mental health
- People with complex social needs
- Ethnic minority households
- Those leaving institutional environments like the care system, hospitals and prisons
- Refugee, asylum seekers and undocumented migrants
- People experiencing domestic violence and abuse
- Households struggling with low incomes, poverty, and deprivation
- Households in the private rented sector

- People living in overcrowded conditions or houses of multiple occupancy
- Households with physical hazards, poor quality infrastructure, and energy inefficiency issues (EPC band below level C)
- People living in caravans, mobile, or temporary structures
- People experiencing homelessness or at risk of homelessness

Many individuals experience several of these risks at once, compounding the impact that poor housing can have on their health and wellbeing.

Unmet need and gaps

Housing needs and gaps in Bradford are diverse. Ensuring good availability of homes is important, however action on quality, as well as quantity is needed. Unsafe, deteriorating and cold homes are an issue in the district, particularly for older terraced streets, privately rented accommodation, and households who struggle financially. Demand for affordable and social housing is far greater than supply, especially for those with specialist housing needs such as level access, adaptations or additional support. The private rented sector (PRS) continues to grow rapidly in the district, with home ownership declining. As well as poorer infrastructure, the PRS presents challenges in relation to tenure stability and relative affordability. Fantastic cross-sector work is ongoing to address homelessness, however hundreds of our citizens still end up in temporary accommodation each year, and a smaller but significant group spend nights on the street. For too many in the district it is the generosity of friends and family that prevents them from being in the same position. There are large and unjustifiable inequalities in the likelihood of experiencing housing related impacts on health and wellbeing. Poorer households, ethnic minorities, and socially vulnerable groups are at greater risk. Looking to the future, our aging population and the climate crisis present key challenges. Nonetheless, meeting these challenges presents a huge opportunity create more inclusive, equitable, and sustainable communities along the way.

Recommendations for consideration

| | Recommendation |
|--|--|
| | Governance and organisation |
| | Ensure key departments and external partners convene regularly through Housing Partnership Forums and the Housing, Health and Care Network to ensure a coordinated approach that reflects the multidisciplinary nature of housing and need for collaboration and partnership in reaching shared goals for the district as is outlined in key housing strategies. The work of the Housing Partnership should align and communicate with the Health and Wellbeing Board given their shared investment in the housing agenda. |
| | Monitoring and Evaluation |
| | Agreement of, and regular reporting on key performance indicators specifically addressing health and wellbeing related housing outcomes to monitor progress. A clear reporting procedure and agreed responsibilities regarding oversight and governance should accompany this and align with the mechanisms cited above. |
| | Advocacy |

| | |
|--|---|
| | Where the powers required to create positive change are not within the gift of the local authority proactive advocacy on key issues such as an alignment of LHA with local market rents or a full end to Right to Buy should be pursued to influence national and regional policies toward benefit of local people |
| | Evidence-based strategy on the PRS |
| | Building the local evidence-base to develop a private rental sector strategy in partnership with local stakeholders such that an informed decision around focus of resource in this space can be made in anticipation of the opportunities that new legislation potentially brings for balancing rights and responsibilities and improving both material and relational standards. Pending this, integrating private housing tenure as a marker of vulnerability in relation to programmes and interventions addressing key linked health areas and initiatives such as those around respiratory disease and mental health could be considered. |
| | Spotlight on the needs of older people |
| | Support older people's desires to remain in their own homes and communities longer, in keeping with the principles of 'aging in place' by supporting adaption of current homes, increasing availability of suitable properties for downsizing within communities, and diversification of housing options such as community-led housing models and Extra Care facilities for which there is expressed interest and evidence of broader benefits. |
| | New development that meets future needs |
| | Ensuring that all new homes meet high standards for accessibility, affordability and sustainability preventing costly future retrofit requirements and embedded risk, New developments should safeguard local green space and biodiversity, facilitating active and public transport options within their built design through strict implementation of already existing guidelines in Homes and Neighbourhoods: A Guide to Designing in Bradford 2016-2020 and drafted Local Plans |
| | Strategic improvements to energy efficiency |
| | Maximise engagement with initiatives for retrofit of energy inefficient and fuel poor homes, exploring grant funding like 'ECO4', the 'Warm Homes Plan' and 'Warm Homes: Social Housing Fund' alongside exploration of longer-term funding options and continued investment in energy saving advice and small-scale intervention. These initiatives should prioritise areas or groups where health, social and environmental outcomes are greatest such as households with chronic health issues, low-incomes, children or older people, and those within the social and private rented sectors in order to proactively address inequalities. |
| | Maximising income for struggling households |
| | Continue initiatives to support financial stability for vulnerable groups by ensuring advice and support on debt, benefit maximisation, and cost-of-living is paired with housing interventions (e.g. infrastructure based) to maximise potential income for households facing both housing and financial issues. This work must be responsive to acute changes in vulnerability status such as changes to Winter Fuel Payment eligibility. |

END

Full JSNA report

Notable changes from previous JSNA

Local:

- Changing mix of tenure types – increase in size of the private rented sector (18% to 23% of households as of 2021)
- Declaration of the Climate Emergency by Bradford Council 2019, and emerging 2025-28 Climate Action Plan for Bradford District

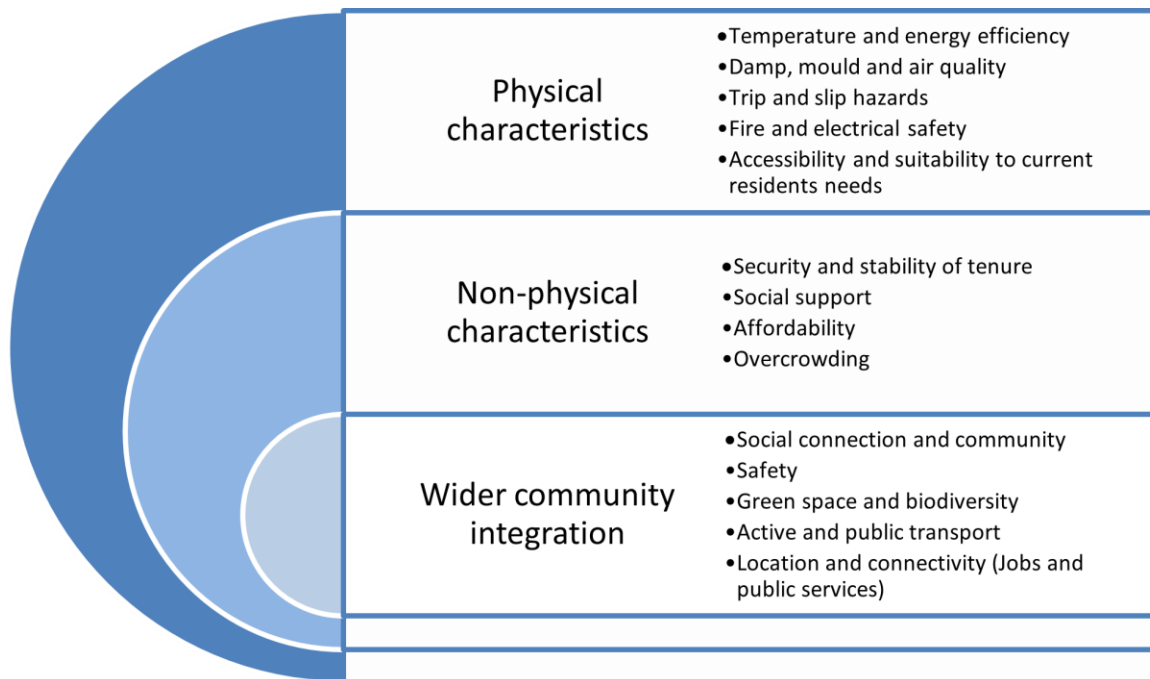
National:

- Continuing impacts of the Covid-19 Pandemic
- Cost of living crisis, particularly in relation to fuel costs
- Continued long-term rise in housing cost relative to income
- Notable housing/health disasters e.g. Grenfell tower fires, death of Awaab Ishak

What do we know?

Who is at risk and why?

The reasons for potential benefits and risks of housing for health and wellbeing are broad:



We are not all equally likely to experience poor housing conditions. Often those at greatest risk are less financially secure, experiencing social difficulties or wider discrimination and disadvantage. In this way, poor housing deepens other inequalities we see across society, particularly our health. Personal factors such as age or pre-existing

health issues then influence the extent to which people exposed to poor housing conditions go on to experience impacts on their health and wellbeing as a consequence. Some households experience many protective or risk factors at once, compounding risks or advantages.

At the start of life growing lungs are very sensitive to damp, mould and poor air quality. Cold, overcrowding, or frequent relocation disproportionately impacts mental health, behaviour and school achievement for young people.³⁴ As we age our health and social needs change. Comparatively reduced mobility, visual or hearing impairments, chronic health conditions and changes in household structure may result in changes to the size and type of housing we need, or adaptations and additional support to ensure housing continues to meet needs safely.⁵⁶ Many older people experience social isolation and loneliness.⁷ Ensuring housing facilitates neighbourhoods and community plays a significant role in shaping our social connection, interactions, and sense of belonging.⁸⁹

For those with a chronic health conditions or disabilities, home adaptations and considerations of accessibility, connection and support are also important. Housing conditions influence independence, symptom control, hospital admissions, and safety. Damp and mould can exacerbate allergies, and breathing conditions like asthma, and cold homes can worsen pain of rheumatological conditions and increase the likelihood of strokes, heart attacks and respiratory illnesses.¹⁰ Poor ventilation affects spread of infectious disease, and the stress associated with insecure tenure or affordability can lead to or worsen poor mental wellbeing.¹¹

Complex social needs can arise from a range of difficult circumstances in adult life, as well as trauma occurring during childhood. They can affect anyone, however certain groups, like those leaving the care or prison systems, refugees and asylum seekers, people experiencing domestic abuse, and people with mental health, or addiction issues may be more likely to experience difficulties.¹² Experiencing trauma or social difficulty can affect people's ability to build trusting relationships and manage their day-to-day needs and responsibilities – essential skills for finding and maintaining safe, secure and sustained housing.¹³

Asylum seekers, refugees and undocumented migrants have incredibly diverse experiences, however housing circumstances are rarely ideal. Compromised privacy and personal space, lack of access to cooking facilities, short notice displacement and evictions, or complete exclusion from systems of support affect this already vulnerable group.¹⁴

Low incomes, high expenditure, and experiences of poverty or deprivation can affect the quality, size, suitability and maintenance of housing, and can result in insecure tenancy arrangements, overcrowding, social vulnerability, and homelessness. High housing cost impacts income available for other basic needs such as utilities, food and transport, which collectively have significant implications for health and wellbeing.¹⁵¹⁶

Different tenure types also present different benefits and challenges. While owner-occupiers tend to be more satisfied with housing circumstances overall, 64% live in energy-inefficient homes nationwide (EPC D to G).¹⁷¹⁸ Home ownership amongst younger people continues to decline, and growing reliance on parental contribution threatens to embed intergenerational inequalities in access.¹⁹ Poverty among home-owners usually results from pressures outside housing costs, unlike for those renting privately, for whom housing costs are a key driver of poverty.²⁰²¹²² 1/3 of private renters rely on universal credit nationally, and local housing allowance has not kept pace with rent.²³²⁴ Material conditions in the PRS are the lowest of any tenure type, and poor management, power imbalances, tenure instability, and lack of legal protections are a cause for concern.²⁵²⁶²⁷ Quality and safety standards in

socially rented housing is generally better than within the PRS,²⁸ and they have on average the highest energy efficiency ratings in the UK.²⁹ The challenge for social housing is its scarcity, and the complexity of need among those eligible for what supply remains. Lack of social housing pushes many either into the PRS or informal, unstable and inappropriate housing arrangements, which for some results in homelessness.^{30,31} Homelessness takes many forms including temporary and informal housing arrangements and rough sleeping. It has a devastating impact on physical and mental health, self-esteem and dignity, and places people at high risk of exploitation.

Size of the issue locally

As of 2023 Bradford was home to 552,700 people³², a significant proportion of whom are young (28% <18 yrs). Increases of 5,500-6000 are expected every 5 years until 2040, predominantly from those over 65.³³ This population is currently made up of ~ 209,900 households, within a district containing 219,252 dwellings as of 2023.³⁴ Settlements are spread over an area of 366km², but most people are concentrated in urban towns and cities. This makes Bradford the densest population in West Yorkshire at 1508 people/km². In 2021, most households in Bradford (62.3%) owned their home (either outright or with a mortgage), down 3.2% from 2011^{35,36}. The private rented sector (PRS) contained 23.1% of households (up 5% from 2011, and 13.3% from 2001), and the proportion of social housing remained static at ~14%. (Fig.2)³⁷ Most homes are houses (76.7%), primarily terraced and semi-detached, followed by flats (16.4%), and bungalows (6.9%).³⁸ As of 2024, there were 5699 empty dwellings in the district; 2121 empty for less than 6 months and 3578 empty long-term.³⁹

46.9% of housing in Bradford was built pre-1945, making it older than the national average.⁴⁰ Old homes hold historical and cultural significance, however they are often less energy efficient, trickier to retrofit and can fall into disrepair if not properly maintained.^{41,42} Data gathered as part of Bradford Project Pipeline suggests 75% of households in Bradford District fall below an EPC of C.⁴³ Rising fuel costs on a backdrop of this leaky infrastructure means 19.8% of households in Bradford were in fuel poverty during 2022.⁴⁴ Impacts of rising energy costs on household finances varies; those living in areas such as Toller, City, and Bowling and Barkerend, for example, spend proportionally more (Fig.1). Energy efficiency is a particular priority for our older population. In both 2019 and 2023, the most common home improvement requirements reported by those over 65 years were energy efficiency measures such as better heating (21.8%), insulation (22.1%), and double glazing (15.6%).^{45,46}

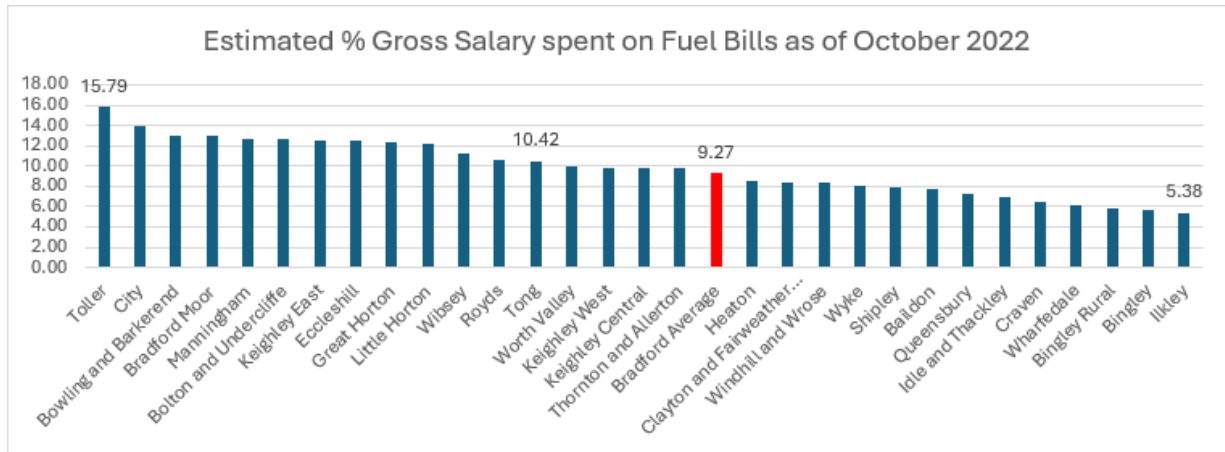


Fig.2 Estimated % of gross salary spent on fuel bills (Oct 2022)⁴⁷

Bradford's most deprived communities experience some of the highest levels of outdoor air pollution in the district, which prior to recent interventions often exceeded both national and international standards. Dangerous pollution can also be created indoors from sources like wood burning stoves, cooking appliances, mould and damp. 23% of Born in Bradford families report living with mould and damp⁴⁸, and awareness of the health impacts of indoor wood burning has been found to be low among those who practice it.⁴⁹

24.9% of homes were estimated to fall below the Decent Homes Standard across Bradford in 2020/21 according to ONS modelling from the English Housing Survey, with 17% containing at least one HHSRS Category 1 hazard. Private rented accommodation has the highest rates of poor material quality and safety across the district (Fig.3).⁵⁰

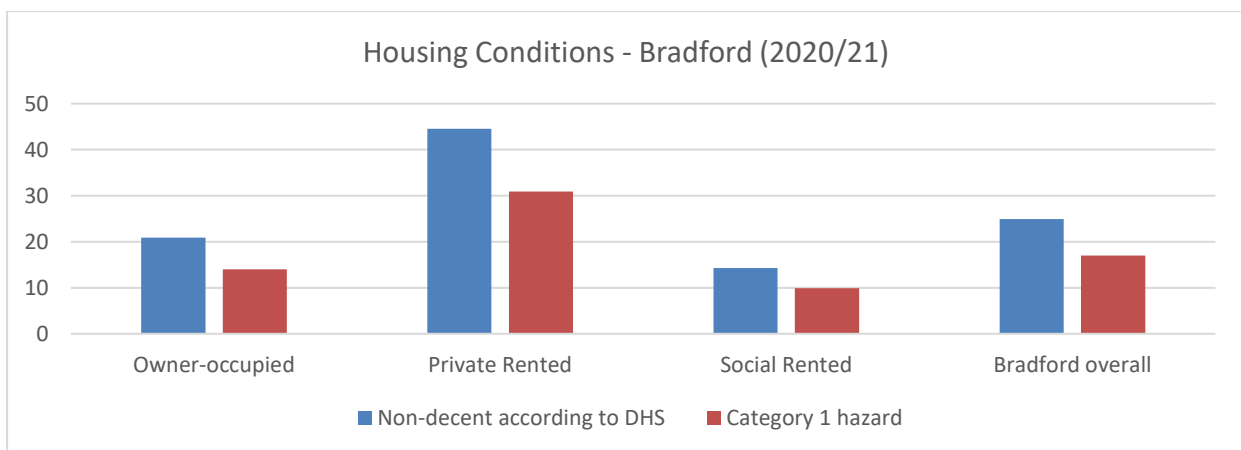


Fig.3 Housing conditions in Bradford according to tenure type (2020/21)⁵¹

Census data suggests there were 11,459 overcrowded households, and 5674 concealed households (couples or lone parents living within another family unit) in 2021.⁵² Ethnic minority households made up 60% of overcrowded homes and 75% of households sharing basic facilities such as kitchens. These households are also proportionally more likely to struggle with fuel poverty and lack of resources to address infrastructure in major disrepair.⁵³⁵⁴

Following recent adjustments to national targets, Bradford is expected to provide an additional 1828 (estimated need 1655-2235 depending on method of calculation) houses

annually, with local target that 20-25% should be 'affordable'. It is also anticipated that 7641 additional specialist housing options for older people will be required by 2041 (from a baseline of ~10747 in 2019), including 1740 Extra Care facilities, and that 5% of all new homes should be wheelchair accessible.⁵⁵

Average house prices and rents in Bradford are lower than nationally and regionally at £188,000 (Nov 2024, 6.4% increase from Nov 2023) and £695/month (Dec 2024, 6.6% increase from Dec 2023) respectively, however affordability remains a significant issue, particularly for younger people, private renters, those with low household incomes, and single parents supporting larger families.⁵⁶⁵⁷ Housing costs have risen faster than earnings nationally and locally for many years. Between 1997 and 2022 the ratio of median earnings to median house price in Bradford rose from 3.0 to 4.9, and percentage increase in average rent was 6.6% in 2024 (Fig.4).⁵⁸⁵⁹

Annual change in rents in Bradford

Private rental price annual inflation, Bradford, January 2016 to December 2024

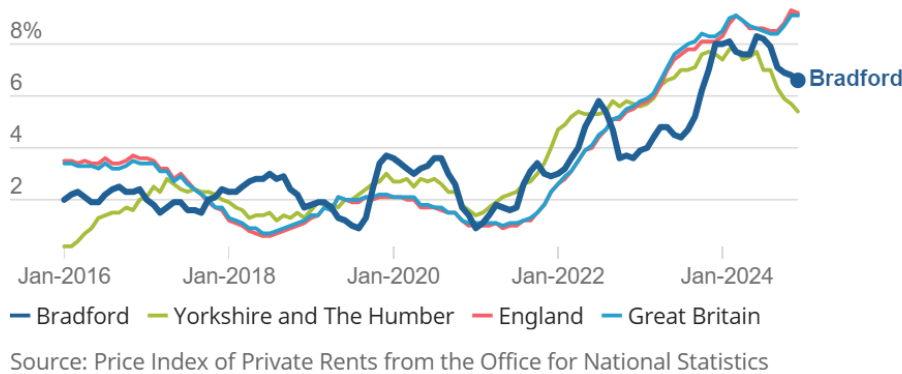


Fig.4 Annual inflation rate of private rental prices, Bradford, Jan 2016 to Dec 2024⁶⁰

Around 25,000 adults in Bradford are registered as waiting for social housing in Bradford. Those determined to be of 'priority need' annually has remained steady in the past four years at ~2700, however the total number of people approaching Housing Options overall increased cumulatively from 8264/year (2020/21) to 10785/year (2023/24). At the same time, annual allocated tenancies have decreased from 1933 (2020/21) to 1648 (2023/24). Where a home is not immediately available, temporary accommodation prevents street homelessness for households most at risk. This was offered to 768 households in 2023/24 (average length of stay 90 days). Private lets are now also utilised to help relieve demand, with council teams working to build relationships with landlords meeting quality standards at affordable prices (168 properties in 2023/24).⁶¹

Among those seeking housing from the social rented pool are people with complex social needs aiming to move on from short-term supported arrangements. Barriers identified by Horton Housing for this group include low financial reserve and residual debt, lack of suitable options for single and young people, few long-term supported living arrangements, lack of accessible and adapted properties, and apparent selectivity by some landlords related to perceptions of life history.⁶²

Households not classed as especially vulnerable, or requiring emergency, or specialist help express interest in any other properties as they become available via an online system 'Bradford Homes'. The average number of bids per home is currently 61.⁶³

Shelter identifies lack of social housing, inadequate housing benefit, discrimination and inequality, and lack of legal protections for renters among the main root causes of homelessness in the UK. Lone parents, refugees, asylum seekers and undocumented migrants, welfare recipients, those experiencing domestic abuse, or leaving the care service, armed forces or criminal justice system are considered particularly vulnerable.⁶⁴ This analysis resonates with local experiences in terms of reasons given for loss of last settled home (Fig.5).⁶⁵ One third of people in Bradford presenting as homeless in the last four years, had experienced homelessness before, highlighting the chronic and cyclical nature of homelessness for some residents.⁶⁶

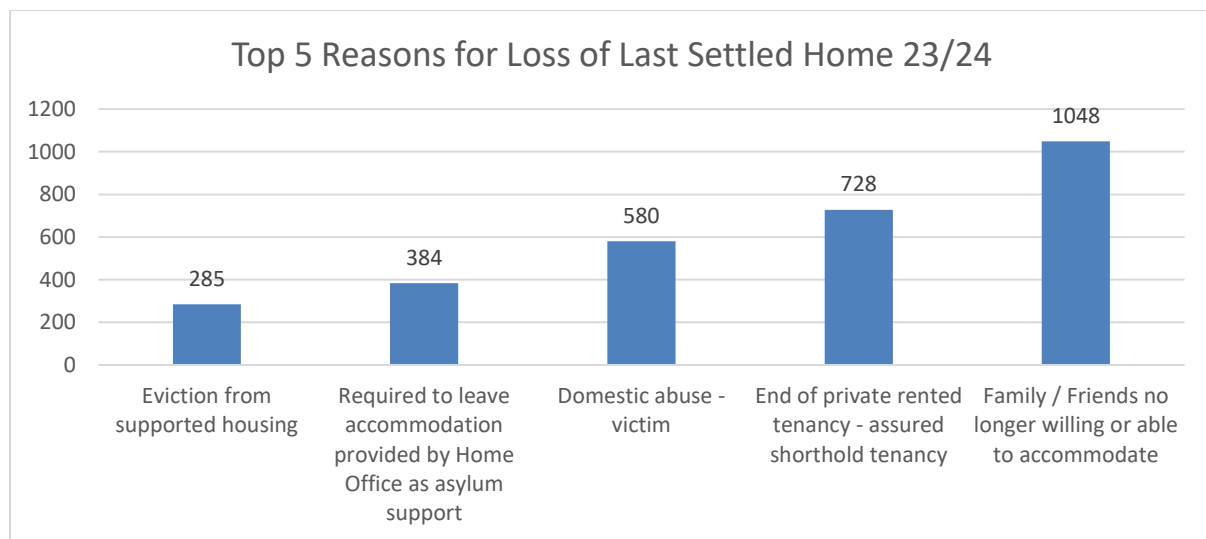


Fig.5 Reasons for breakdown of last housing situation in Bradford (2023/24)⁶⁷

Targets and performance

Decent housing is a central to Bradford District Plan (2021-2025) and drafted Local Plans for individual areas⁶⁸. More specifically, Bradford's Housing Strategy (2020-2030) identifies 4 overarching aims; improve affordability, provide effective place making, support healthy living and provide sustainable housing in sustainable neighbourhoods. The Homelessness and Rough Sleeping Strategy (2020-2025) and Empty Homes Action Plan (2021-25) also set key approaches and targets in relation to housing locally. These include:

- 1,703 additional homes each year (changes to the National Planning Policy Framework as of Dec 2024 suggest this could increase to 2232)⁶⁹
- Minimum 20-25% new homes should be "affordable" each year⁷⁰
- Reduction in numbers of empty homes and prevention of homes becoming empty
- Intervention to improve conditions of private sector homes
- Increase the rates of successful homelessness preventions
- Reduce use, and length of stay in temporary accommodation to less than 7 nights

- Reduce eviction from social and private rented tenancies
- Reduction in rough sleeping

Current activity, service provision and assets

Additional homes were built at a rate of 1164/year between 2013-2023. The percentage of these homes considered “affordable” was 14% in 2022/23, with the average over the last decade sitting at 17%, below the target of 20-25%. The Bradford SMHA 2023/24 raises concerns that changes to national planning regulation could result in further reduction in affordable provision.⁷¹ Nonetheless, ambitious plans are progressing to revitalise the city centre through a regeneration scheme that aiming to deliver ‘Bradford City Village’, a new sustainable and affordable community in the heart of the city, an areas in which targets for affordable housing have previously been hard to meet.⁷²

Several local initiatives are working to improve the air quality in and around housing and residential environments. Since the Clean Air Zone introduced in 2022 improvements in pollutant levels outdoors have already been recorded, with the funding generated directed into local air quality projects⁷³, and research collaborations such as INGENEOUS⁷⁴ are shedding light on the sources, impacts, and levels of public awareness around indoor air pollutants. This ensures council campaigns such as those addressing indoor wood burning have a clear evidence base.

The Warm Homes Healthy People initiative with Groundwork⁷⁵ is addressing fuel poverty by providing personalised assessments, quick energy efficiency interventions like draught proofing, and household financial advice and signposting to maximise income and assistance for those who need it most. Social housing providers are blazing the trail on retrofit, now boasting the most energy efficient tenure type available in the district. Regarding privately owned housing, 635 homes in economically deprived areas were successfully retrofitted thanks to council teams securing £6.6m in grant funding through the LAD Phase 3 scheme. West Yorkshire Combined Authority in collaboration with the Energy Savings Trust has produced a detailed assessment of the district’s current energy efficiency and retrofit potential, including areas for high health and social gains, and quick environmental wins – a fantastic evidence base for ensuring further efforts are strategically targeted to achieve co-benefits for health, the environment and inequalities.⁷⁶

Despite growing pressures, Bradford performed highly in 2023/24 compared with geographical neighbours regarding prevention of homelessness (66% success rate compared to 54% across Y&H) and relief of homelessness (46.9% success rate compared to 36.6% across Y&H). Partners at The Bridge⁷⁷ and several local housing associations help deliver a Housing First strategy which embodies the understanding of housing as a necessity for rebuilding routine, connection and stability after homelessness, rather than an end goal to be earned, and 68 people (2023/24) were assisted with finding accommodation through the No Second Night Out initiative.

Lack of suitable housing can impact the ability of the NHS to deliver health services. Innovative schemes like the Bradford Respite Intermediate Care Support Service (BRICSS)⁷⁸⁷⁹ bring together a range of clinical, health and social care providers to create a person-

centred, holistic service addressing delays in hospital discharge for patients with complex needs by providing safe short-term housing where they can make progress toward suitable long-term accommodation. This helps us all by improving patient flow and experience of secondary care services.

As part of adapting our homes and communities for the needs of an aging population, the West Yorkshire Combined Authority has established a Dementia-ready Housing Taskforce. The taskforce aims to improve awareness and understanding of the ways in which our homes, neighbourhoods and communities impact quality of life and outcomes for those living with dementia, and coordinate efforts to ensure housing and related services are planned and delivered with this in mind.⁸⁰⁸¹

More broadly, our communities boast a wealth of knowledge, skills, innovation and motivation for meeting housing challenges in a way that ensures local needs and public goods are prioritised; from sustainable energy initiatives bringing renewables to public buildings,⁸² to community land trusts demonstrating that development can be co-produced with local communities according to their needs these efforts are an invaluable contribution shared District goals.⁸³

Local Views

Stakeholder engagement during the Strategic Housing Market Assessment in 2019 and 2023/4 identified the following views from professional stakeholders, advocacy groups and households across the district:



Evidence of what works

Housing need not be damaging to health and wellbeing. In fact, good housing can not only avoid negative consequences but improve health and wellbeing.⁸⁴ The links between housing, health, and wellbeing are multifaceted. Evidence on what works therefore reflects the diversity within this area.

Improving incomes of struggling households. £23bn in benefits went unclaimed across the UK in 2023/24, including £1.3bn in pensioners' housing benefit, and £3.3bn in social tariffs and energy support such as the Warm Homes Discount.⁸⁵ Accessible advice services have been shown to increase uptake of financial assistance, maximising household budgets for eligible households.⁸⁶ Targeting of these services toward those renting privately, and older populations could be considered given proportional burdens of housing and heating costs in these groups, and recent restrictions to Winter Fuel Payment eligibility.⁸⁷

Diversification of housing options for greater choice and control. Community led housing can take many forms (co-housing, cooperatives, community land trusts or benefit societies) however resilience, sustainability, localised ownership and community consent are common themes.⁸⁸ In countries where such schemes are more commonplace, they have been shown to address social isolation, improve community cohesion, and promote independence with resultant reductions in reliance on public and social services as communities become empowered and connected.⁸⁹⁹⁰ UK examples such as 'Breaking New Ground' older women's co-housing group in High Barnet,⁹¹ Housing 21's Rupali Court in Birmingham,⁹² and the regeneration of Denehurst House in Rochdale demonstrate how these models can address allied goals like healthy aging and regeneration of disused buildings. Co-operative Councils Innovation Network collated learning from councils across the UK demonstrating their role in supporting community-led housing through leadership, enablement, and partnership working.⁹³

Proactive approaches to improving material and relational standards in the PRS. The Local Government Association has produced an evidence-based toolkit highlighting learning from councils across the UK, much of which overlaps with research and recommendations from the UK Collaborative Centre for Housing Evidence's work in this area.⁹⁴⁹⁵ This includes building local intelligence, increasing collaboration internally and externally, developing a clear strategy aligned to broader initiatives (poverty, affordable warmth, equality and diversity, environmental sustainability) having an action plan with regularly reviewed performance markers, balancing stakeholder engagement and collaborative working, with the capacity and willingness to inspect and enforce standards when required.⁹⁶ Tools such as landlord registers, accreditation schemes, public forums, selective licensing have been utilised according to need and issues within local markets.⁹⁷⁹⁸ Anticipated legislative changes may provide greater powers for local authorities to take action, however resources must reflect the additional workload this entails in order to be effective.

Ensuring supply of new homes is efficiently but carefully planned in close collaboration with existing communities, permitting development where it is **high quality, built to last, addresses local needs, improves health and wellbeing, and does so sustainably.**

Standards prioritising environmental, health and social outcomes must be high to ensure we do not build in cost for the future as our climate changes and population ages.⁹⁹¹⁰⁰¹⁰¹¹⁰²¹⁰³

Local planning teams have worked closely with Public Health and Born in Bradford research groups to create development guidelines that align design with local health and wellbeing needs. Work is ongoing to translate this into a Design Code that will take account of national planning reform.¹⁰⁴ Monitoring achievement of quality and dwelling type/characteristics must be as important as overall quantity.¹⁰⁵ Regarding quantity, monitoring of not only the number of completed homes, but the ratio of completed homes relative to permissions granted, and continued monitoring of affordability ratios will be important in ensuring approved developments make swift progress in the right direction.¹⁰⁶ Key considerations are:

- **Sustainability** through design e.g. passive cooling measures such as shutters and tree cover, balance of ventilation and thermal comfort requirements, access to green space, increasing biodiversity and ensuring active and public transport is prioritised.¹⁰⁷¹⁰⁸¹⁰⁹¹¹⁰¹¹¹
- **Suitability** through prioritising of current and projected future needs around accessible, adapted, supported and specialist provision for key groups such as people with disabilities or chronic health conditions, single person households, older people wishing to downsize and larger intergenerational families (as is outlined in detail in SHMA 2019, and the Supported Housing Needs Assessment 2021) which has been shown to improve health related quality of life across a range of health and wellbeing domains.¹¹²
- **Affordability** through adherence to targets for the proportion of housing meeting this criteria. Given the high proportion of low-income households within our district achieving this is critical to matching local development to local needs.¹¹³

Improving supply and resources to the social and supported sector long-term.

Improving supply of safe, secure housing, available for a social rent reflective of local income, both in terms of general needs and tailored support services is an investment that makes long-term economic as well as social and health sense according to research by the Centre for Economics and Business Research, Public Health Scotland and John Rowntree Foundation and others.¹¹⁴¹¹⁵ Many households turn to PRS as the only other alternative, or are housed in temporary accommodation under emergency circumstances, however both are ultimately a poor substitute for households on low incomes or with additional social need, representing lower quality, less stability and worse value-for money.¹¹⁶¹¹⁷¹¹⁸ Progressive improvement in quality of social housing stock, and holistic provision of support both within our district and those nearby¹¹⁹ demonstrates what is possible even in challenging times. One of the primary drivers of the depletion of social housing stock nationally and locally has been Right to Buy. Changes to this policy announced as part of the Autumn Budget 2024 provide a stronger economic rationale for local investment in social homes, however the impacts of increasing social rents should be closely monitored.¹²⁰¹²¹¹²²

Improving energy efficiency of housing stock offers the most definitive and holistic solution for fuel poverty. Benefits are economic and societal, as well as for individual health and wellbeing.¹²³ Generation of local sustainable jobs, improving household finances, better

quality local infrastructure with reflective increase in house prices could provide an economic boost while addressing emission production from domestic sources.¹²⁴¹²⁵ Wider benefits are demonstrated in schemes such as the Kirklees Warm Zone (£20.9m investment expected to produce societal benefits of £248.8m over 40 years) and more recently through Leeds holistic offer of retrofit alongside a co-located advice hub for low socio-economic status areas (2.5 tonnes of Co2 and £350/year in energy savings per household). Despite significant potential, recent national government audits demonstrate the risk of negative outcomes if building assessment and adaptations are poorly conducted.¹²⁶ Quality assurance will be of critical importance to avoiding harm and re-building public trust in these schemes. Filling the retrofit skills gap is critical to ensuring schemes can be delivered to a high standard. Collaborative upskilling initiatives such as Portsmouth's NetZero Training Hub and the partnership work of Stockport Housing Group and B4Box provide case studies of what is possible.¹²⁷ Intermittent grant-based funding also makes comprehensive, long-term planning difficult and stone terraced homes occupied by low-income, vulnerable communities and private rented properties present technical, social and financial challenges, albeit often having the most to gain. Councils with similar infrastructure and demographics such as Rossendale are pioneering approaches through their Net Zero Terraced Streets partnerships and are keen to share learning including a 'how to' guide for local authorities currently in production.¹²⁸

What is on the horizon?

- Legislative and financial changes** – Firstly, the Renter's Reform Bill¹²⁹, now at committee stage, will introduce measures attempting to redress balance between rights and responsibilities in the private rented sector, notably an end to Section 21 'no-fault evictions', and the extension of Decent Homes Standard obligations and Awaab's Law to the PRS.¹³⁰ Secondly the Autumn 2024 budget included important announcements relevant to housing such as an increase of £500m to the Affordable Homes Programme, and additional funding to tackle homelessness and remediation of unsafe housing, changes to social housing rent caps and reductions to the Right to Buy discount and the proportion of funds retained locally from sales.¹³¹ Thirdly, changes to housing building targets introduced as part of the updated National Planning Policy Framework place additional pressure on Local Authorities to deliver on housing quantity, and potentially reduce power to advocate on affordability.¹³²
- Local initiatives** - work is ongoing towards turning Bradford's declaration of the Climate Emergency into a tangible **Climate Action Plan** is now underway. Emissions from domestic housing contribute to 31% of Bradford's Greenhouse Gas Emissions.¹³³ Sustainable housing, adapted for the changing climate will be critical to achieving net zero ambitions. Ensuring our Housing Partnerships link in and align with this vision is essential to making the most of opportunities this holds for the district.
- Demographic change** – Bradford is likely to see a substantial increase in the number of older people within our communities in coming decades. Older people are at significant risk from the health impacts of cold homes, social isolation, and trips

and falls in the home. A focus on increasing availability of smaller, adapted, supported and level access properties and proactive exploration of models promoting resilience and independence in the community such as co-housing, sheltered and Extra Care housing is in keeping with the needs and expressed wishes of this group.

What does this tell us?

Unmet needs and service gaps

Housing needs and gaps in Bradford are diverse. Ensuring good availability of homes is important, however action on quality, as well as quantity is needed. Unsafe, deteriorating and cold homes are an issue in the district, particularly for older terraced streets, privately rented accommodation, and households who struggle financially. Demand for affordable and social housing is far greater than supply, especially for those with specialist housing needs such as level access, adaptations or additional support. The private rented sector (PRS) continues to grow rapidly in the district, with home ownership declining. As well as poorer infrastructure, the PRS presents challenges in relation to tenure stability and relative affordability. Fantastic cross-sector work is ongoing to address homelessness, however hundreds of our citizens still end up in temporary accommodation each year, and a smaller but significant group spend nights on the street. For too many in the district it is the generosity of friends and family that prevents them from being in the same position. There are large and unjustifiable inequalities in the likelihood of experiencing housing related impacts on health and wellbeing. Poorer households, ethnic minorities, and socially vulnerable groups are at greater risk. Looking to the future, our aging population and the climate crisis present key challenges. Nonetheless, meeting these challenges presents a huge opportunity create more inclusive, equitable, and sustainable communities along the way.

Knowledge gaps

Building on local intelligence around the private rented sector to better understand how national trends translate here in Bradford, and what the level of vulnerability across this population is. For example, the proportion of private renters in receipt of local housing allowance or universal credit. This should include qualitative analysis of input from key stakeholders, particularly tenants at greatest risk of health or social harms, and a better understanding of common ground on a shared vision of expectations, ambitions, and good practice across the sector. This intelligence may compliment and benefit the work of Bradford's Locality teams, each of whom already identify improving the standards in the rented sector as a key priority for their area.¹³⁴

What should we do next?

Recommendations for consideration

| | Recommendation |
|--|---|
| | Governance and organisation |
| | Ensure key departments and external partners convene regularly through Housing Partnership Forums and the Housing, Health and Care Network to ensure a coordinated approach that reflects the multidisciplinary nature of housing and need for collaboration and partnership in reaching shared goals for the district as is outlined in key housing strategies. The work of the Housing Partnership should align and communicate with the Health and Wellbeing Board given their shared investment in the housing agenda. |
| | Monitoring and Evaluation |
| | Agreement of, and regular reporting on key performance indicators specifically addressing health and wellbeing related housing outcomes to monitor progress. A clear reporting procedure and agreed responsibilities regarding oversight and governance should accompany this and align with the mechanisms cited above. |
| | Advocacy |
| | Where the powers required to create positive change are not within the gift of the local authority proactive advocacy on key issues such as an alignment of LHA with local market rents or a full end to Right to Buy should be pursued to influence national and regional policies toward benefit of local people |
| | Evidence-based strategy on the PRS |
| | Building the local evidence-base to develop a private rental sector strategy in partnership with local stakeholders such that an informed decision around focus of resource in this space can be made in anticipation of the opportunities that new legislation potentially brings for balancing rights and responsibilities and improving both material and relational standards. Pending this, integrating private housing tenure as a marker of vulnerability in relation to programmes and interventions addressing key linked health areas and initiatives such as those around respiratory disease and mental health could be considered. |
| | Spotlight on the needs of older people |
| | Support older people's desires to remain in their own homes and communities longer, in keeping with the principles of 'aging in place' by supporting adaption of current homes, increasing availability of suitable properties for downsizing within communities, and diversification of housing options such as community-led housing models and Extra Care facilities for which there is expressed interest and evidence of broader benefits. |
| | New development that meets future needs |
| | Ensuring that all new homes meet high standards for accessibility, affordability and sustainability preventing costly future retrofit requirements and embedded risk, New developments should safeguard local green space and biodiversity, facilitating active and public transport options within their built design through strict implementation of already existing guidelines in Homes and Neighbourhoods: A Guide to Designing in Bradford 2016-2020 and drafted Local Plans |
| | Strategic improvements to energy efficiency |
| | Maximise engagement with initiatives for retrofit of energy inefficient and fuel poor homes, exploring grant funding like 'ECO4', the 'Warm Homes Plan' and 'Warm Homes: Social Housing Fund' alongside exploration of longer-term funding options and continued investment in energy saving advice and small-scale intervention. These initiatives should prioritise areas or groups where health, social and |

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|--|---|
| | environmental outcomes are greatest such as households with chronic health issues, low-incomes, children or older people, and those within the social and private rented sectors in order to proactively address inequalities. |
| | Maximising income for struggling households |
| | Continue initiatives to support financial stability for vulnerable groups by ensuring advice and support on debt, benefit maximisation, and cost-of-living is paired with housing interventions (e.g. infrastructure based) to maximise potential income for households facing both housing and financial issues. This work must be responsive to acute changes in vulnerability status such as changes to Winter Fuel Payment eligibility. |

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