

WILSDEN NEIGHBOURHOOD PLAN 2020-2038

Supporting evidence Housing Need and Characteristics



Wilsden Parish Council
December 2022

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ABBREVIATIONS

The following abbreviations have been used within this Neighbourhood Plan

CBMDC City of Bradford Metropolitan District Council

CIL Community Infrastructure Levy
CSPR Core Strategy Partial Review

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, CBMDC 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 answer¹". 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 360 (+20.8%).

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 aged 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 (39) and national (39) rates. Latest available small area population estimates of the proportion of residents aged 65 and over increased from 19% in 2011 to over 24% in 2018.

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.

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

More recent population estimates² suggest the number of people living in Wilsden has continued to grow, increasing by around 2.7% (130) between 2011 and 2019.

Latest available population projections³ suggest that Bradford's 65 plus age group is forecast to grow by 39.5% between 2018 and 2038. If this trend is reflected in Wilsden, the number of residents aged 65 and over will increase from 912 (2011 est base) to 1,272 during this period. As data from the Census suggests that people living in the Parish are more likely to have very good health, the increase in its local elderly population could likely 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 2016 to 2020 period stood at 80.1 years (79.5 England) and for females 84.6 years (83.2 England).

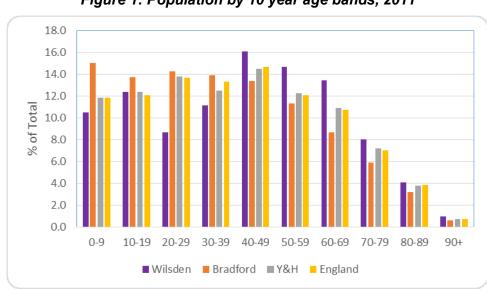


Figure 1: Population by 10 year age bands, 2011

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 district, 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, regional and national norms.

² Parish Population estimates for mid-2001 to mid-2019, ONS Crown Copyright

³ Subnational Population Projections for Local Authorities in England: 2018 based, ONS Crown Copyright Reserved [from Nomis on 8.12.22]

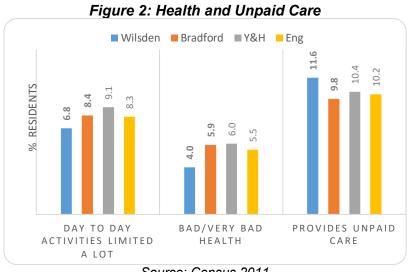
Table 2: Economic Activity and Inactivity, 2011

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	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

Health

The Census highlights that ill health and disability is an issue for some residents. Figure 2 shows that at 4% the proportion of residents reporting to be in bad health is below the district, region and England 6% rates. However, local people are more likely to be providing unpaid care – 12% against 10% district, region and England rates.



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.

Deprivation

The English Indices of Deprivation measures relative levels of deprivation in 32,844 small areas or neighbourhoods, called Lower-layer Super Output Areas (LSOAs) in England. The Wilsden Parish is situated within four LSOAs E01010589, E01010593, E01010587 and E01010590, however, the latter two also take in settlements outside the parish area (Cottingley and Cullingworth).

The overall Index of Multiple Deprivation Decile (where 1 is most deprived 10% of LSOAs) (IMD) shows that on the whole, the local area displays relatively low levels of deprivation ranking in the 7th and 9th deciles on the overall 2019 Index. The following map illustrates the overall Index of Multiple Deprivation deciles within the Bradford district. Wilsden Parish is denoted by a purple boundary to the west of the district.

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 lower 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

	Wilso	Wilsden		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

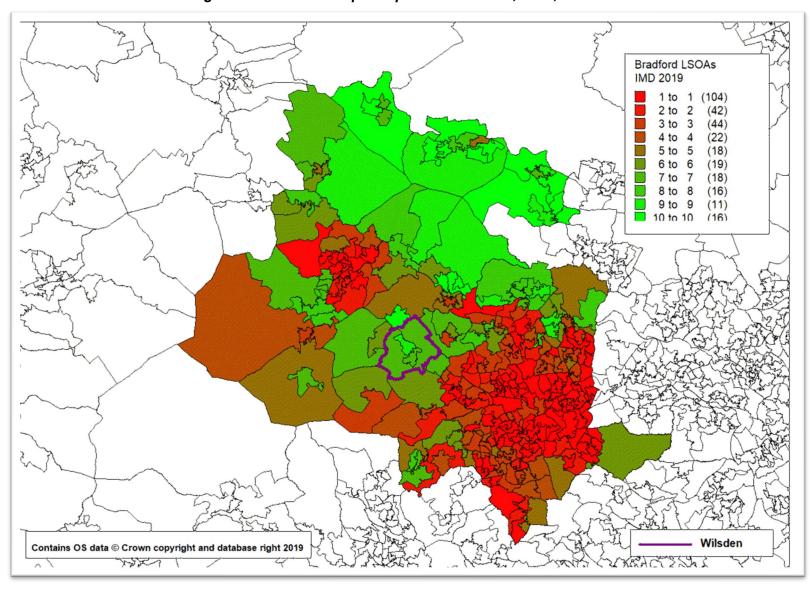


Figure 3: Index of Multiple Deprivation Deciles, 2019, Bradford

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

	Wilsde	Wilsden		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	Wilso	den	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 the district, regional and national rates.

100% 90% 80% 70% % households 60% 40.8 36.9 34.4 50% 35.6 40% 30% 20% 39.4 35.3 34.3 30.4 10% 0% Wilsden Bradford Yorkshire & England Humber ■ +2 or more = +1 ■ 0 ■ -1 ■ -2 or less

Figure 4: 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

	Wi	Isden	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.

100% 90% 80% 70% 37.6 households 41.8 60% 40.8 41.7 50% 40% 30% 50.3 40.2 20% 39.4 36.4 10% 0% All households pensioner single pensioner non pensioner households household households **■** +2 **■** +1 **■** 0 **■** -1

Figure 5: 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).

Wilsden Parish, 2011 100% 90% 26.9 70% 60% 50% 46.4 40% 68.9 30% 20% 39.4 10% 18.9 0% All households Lone parent Households with Households with Households with all children nonno children dependent children dependent **■** +2 **■** +1 **■** 0 **■** -1

Figure 6: Bedroom Occupancy rating of Family Households

Source: Census 2011

Housing Market

Council Tax Bands

The chart below provides an estimated breakdown of the proportion of dwellings in the Wilsden Parish by council tax band compared to the district, region and national averages at 2021. Domestic properties with Council Tax band C make up the largest group (approximately 30% of the total) in the parish. It has a relatively high-level of high value

council tax bands with over 11% of dwellings having a Council Tax Band F or above against 5% for the district and region and 9% for England as a whole.

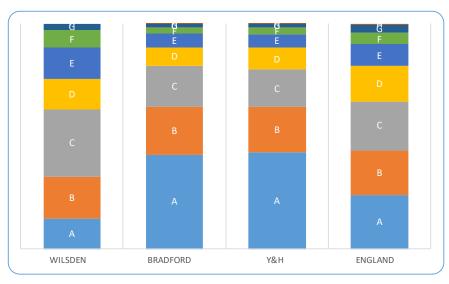


Figure 7: Dwelling Stock by Council Tax Band Wilsden Parish Area 2021

Council Tax: Table CTSOP 4.1, Stock of Properties, England and Wales, 2021 VOA

An analysis of annual publications from the Valuation Office Agency (VOA), which provides a series of tables on the number of properties by Council Tax band for each property type and build period. This indicates that the housing stock is generally older with, for example, 27% of domestic properties in Wilsden built before 1900. This compares with 15%, for England as a whole.

It also shows evidence of new homes being built during more recent years and this is also reflected in the residential sales section below which draws on Land Registry price paid data for the period 1995 to 2019. 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 3% of the total number of properties.

Please note the Stock of Properties data is derived by using LSOA⁴ boundary geography which best fits the parish boundary.

⁴ E01010587, E01010590, E01010589, E01010593

% of properties 5.0 10.0 15.0 20.0 25.0 30.0 0.0 pre-1900 27.2 1900-18 1.2 1919-29 0.9 1930-39 1945-54 0.3 1955-64 8.1 1965-72 15.4 1973-82 3.5 1983-92 5.2 1993-99 7.5 2000-08 10.4 2009-21 11.9 unknown 1.2

Figure 8: Build Period of Property in the Wilsden Local Plan Area

Council Tax: Table CTSOP 4.1, Stock of Properties, England and Wales, 2021 VOA

Residential Sales

Land Registry price paid data shows that 2,560 residential property sales were recorded by the Land Registry in the Parish between 1995 and 2021. Detached housing represented a quarter of sales (25%) during this time, 35% were semi-detached, 37% terraced properties and 4% were flats. There were 324 new build residential sales recorded by the Land Registry between 1995 and 2021 representing around 13% of total sales in this period.

Not all sales, however, are captured by the Land Registry with those that were not full market value, right to buy properties, compulsory purchase orders and social housing being excluded.

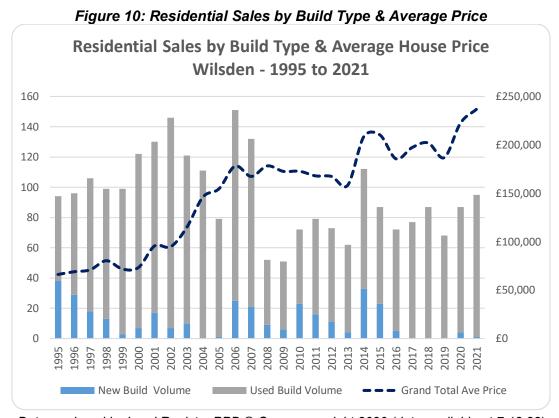


Figure 9: Volume of House Sales by type

Data produced by Land Registry PPD © Crown copyright 2020 (data available at 7.12.22)

There has been new build housing in the local area with 324 new build residential sales recorded between 1995 and 2021, equating to 13% of total sales. The majority of the new build housing has been represented by developments of between 25 and 100 houses. There were no new build house transactions recorded by the Land Registry between 2017 and 2019 and this appears to have contributed to a decline in the overall average house price in the local area. However, house prices increased in 2020 and 2021 reflecting national post pandemic trends. It should be noted that not all new build houses are captured by Land Registry data, for example, conversions, social housing and properties that were not full market value will be excluded from the price paid data.

Figure 10 below shows the volume of sales together with the overall annual average house price.



Data produced by Land Registry PPD © Crown copyright 2020 (data available at 7.12.22)

Over the period 1995 to 2021 50% of new build residential sales recorded by the Land Registry were detached, 26% terrace properties, 12% flats and 12% semi-detached (Figure 9). It should be noted that not all new builds will be captured in the Land Registry price paid data, e.g. some conversions and social housing units will be excluded. In 2021, newly built dwellings were estimated to be significantly less affordable than existing dwellings.

Volume of New Build Homes by Type Wilsden - 1995 to 2021 Terrace, 86 26% Detached. 162,50% Semi, 38, 12% Flats, 38, 12%

Figure 11: New Build Homes by Type

Data produced by Land Registry PPD © Crown copyright 2020 (data available at 7.12.22)

Affordability

The latest housing affordability data⁵ for England and Wales shows that, on average, fulltime workers could expect to pay an estimated 9.1 times their annual workplace-based earnings on purchasing a home in 2021. This is an increase since 2020, when it was 7.9 times their workplace-based earnings.

The housing affordability gap continues to widen between the most and least affordable areas. In Bradford, the gap has worsened with average house prices estimated at being 5.4 times workplace-based average annual earnings in 2021 compared with 2.8 times in 1999.

Workplace-based earnings are not available at parish level but, as the average 2018 house price in Wilsden is above the district rate, it is presumed the affordability gap also continues to widen. The following chart indicates the linear house price trajectory in Wilsden when compared with the district and England and Wales averages. It should be noted, however, that comparisons against larger geographies should be treated with caution.

Latest available figures suggest the 2021 average house price in the Wilsden Parish stood at around £236,819 which is higher than the district average (£192,387) and the regional (£226,344) averages but below the national (£349,732) average (Land Registry Standard Reports, Oct 2022).

⁵ Housing Affordability in England & Wales 2021, ONS

Annual Average House Prices 1995-2021 House Price Data produced by Land Registry © Crown Copyright 2022 NB Due to the relatively small number of sales at parish level it is not possible to produce robust median rates and comparions with larger areas should be treated with some caution £400,000 £350.000 £300,000 £250,000 £200,000 £150,000 £100,000 £50,000 £0 Y&H = Bradford — ─ Wilsden ─ ─ ─ Linear (Wilsden)

Figure 12: Residential Sales & Average House prices

Data produced by Land Registry PPD © Crown copyright 2020 (data available at 7.12.22)

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 need, 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.

From January 2019, CBMDC has been undertaking a partial review of its adopted Core Strategy (the 'Core Strategy Partial Review'6) and is also producing an Allocations DPD, In 2020 it was decided that the Council would move to the development of a portfolio Local Plan that integrated policies with site allocations in one plan. The Draft Local Plan preferred options was issued for consultation in January 2021 along with a schedule for adoption in late 2022 or early 2023. This will have implications for the housing requirement for Wilsden. When work on the CSPR started 106 dwellings of the housing allocation of 200 had been completed or were under construction. The draft Local Plan has made an allocation of a further 125 dwellings between 2020 and 2038.

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 $[\]label{lem:https://www.bradford.gov.uk/planning-and-building-control/planning-policy/core-strategy-dpd/?Folder=Core%20Strategy%20Partial%20Review \#$

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 properties.

The starting point for examining affordable housing needs is the Bradford District Strategic Housing Market Assessment ('SHMA') 2019⁷. Commissioned by Bradford MDC to inform the development of the Local Plan and housing strategies and plans, it draws upon a range of data including population and demographic projections, housing market transactions and findings from a household survey.

While not yet complete, it is at an advanced stage of development. It provides up to date and useful information that is of relevance when examining affordable and wider housing need within the parish, especially in the context of the wider district.

The following section presents the key findings of relevance to the study for the Bingley Rural Ward.

Care should be taken with the findings due to the small sample size.

Table 7: Q9 How satisfied are you with the state of repair of your home?

	Bingley Rural Ward*	Bradford District*
	%	%
Very satisfied	51	37
Satisfied	32	38
Neither satisfied nor dissatisfied	10	16
Dissatisfied	6	6
Very dissatisfied	0	3

Bingley Rural Base: 189. *Due to rounding totals may not equal 100%

This suggests relatively high levels of satisfaction with the state of repair on their home in the Bingley Rural Ward. Over half (51%) of respondents stated that they were very satisfied with the state of repair of their home – a rate that was much higher than for the district (37%). 6.3% or roughly I in 16 of residents stated that they were dissatisfied or very dissatisfied with the state of repair of their home.

Table 8: Q12a. How satisfied or dissatisfied are you with your local area as a place to live?

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 $^{^{7} \, \}underline{\text{https://www.bradford.gov.uk/planning-and-building-control/planning-policy/evidence}} \\ \underline{\text{base/?Folder=Housing\%5CStrategic+Housing+Market+Assessment+(SHMA)+2019}}$

	Bingley Rural Ward	Bradford District*
	%	%
Very satisfied	52	31
Satisfied	37	43
Neither satisfied nor dissatisfied	5	13
Dissatisfied	5	10
Very dissatisfied	1	4

Bingley Rural Base: 186. *Due to rounding totals may not equal 100%

The survey indicated relatively high levels of satisfaction with Wilsden and the wider Bingley Rural Ward as a place to live. 89% of respondents stated that they were very satisfied or satisfied with their local area as a place to live. This compares with 74% for the district.

Table 9: Q12b How satisfied or dissatisfied are you with your home as a place to live?

	Bingley Rural Ward*	Bradford District*
	%	%
Very satisfied	65	50
Satisfied	31	36
Neither satisfied nor dissatisfied	1	8
Dissatisfied	2	4
Very dissatisfied	1	2

Bingley Rural Base: 184. *Due to rounding totals may not equal 100%.

Similar to levels of satisfaction with Bingley Rural Ward as a place to live, the survey indicates relatively high levels of satisfaction with resident's home as a place to live. 86% of respondents stated that they were very satisfied or satisfied with their home as a place to live. The equivalent for the district was also 86%.

It should be noted that while the findings of the survey suggest little difference locally between satisfaction with the local area as a place and a home as a place to live (89% and 86%, respectively) across the district this difference is more marked (74% and 86%, respectively).

Table 10: Q12c If you have broadband at home, how satisfied or dissatisfied are you with your broadband speed?

	Bingley Rural Ward*	Bradford District*
	%	%
Very satisfied	8	19
Satisfied	25	28
Neither satisfied nor dissatisfied	42	33
Dissatisfied	10	10
Very dissatisfied	10	7

Bingley Rural Base: 181

The survey indicates generally low levels of satisfaction with broadband speed locally. 1 in 3 of respondents stated that they were very satisfied or satisfied; a rate much lower than for the district at 47%.

Table 11: Q22 Has your current home been adapted or purpose-built for a person with a longterm illness, health problem or disability?

	Bingley Rural Ward	Bradford District
	%	%
Yes	4	6
No	96	94

Bingley Rural Base: 185

4% of the 185 respondents to this question stated that their current home has been adapted or purpose-built for a person with a long-term illness, health problem or disability; a figure lower than the district average of 6%.

Table 12: Q23 Do you, or any other member of your household, require care or support to enable you/them to stay in this home?

	Bingley Rural Ward	Bradford District
	%	%
Yes	4	8
No	96	92

Bingley Rural Base: 183

At 4%, the number of respondents from Bingley Rural Ward who consider that they or another member require care or support to enable you/them to stay in this home is half the district average.

Table 13: Q.28 Do you receive any help with your mortgage or rent?

	Bingley Rural Ward	Bradford District
	%	%
Owned outright - no mortgage costs	44	40
Rent met in full with Housing Benefit	5	7
Live rent free (e.g.tied accommodation)	0	1
No help received with rent / mortgage	42	44
Rent met in part with Housing Benefit	9	8
Help with mortgage payments (through Benefits Agency)	0	0

Bingley Rural Base: 178

Table 14 looks at help with mortgage and rent. 86% of respondents in Bingley Rural Ward stated that they did not receive any help as either they owned outright or no help was received with mortgage or rent. A figure that was slightly higher than the district average at 84%.

Table 14: Q. 30 How concerned are you about your ability to pay your rent or mortgage?

	Bingley Rural Ward	Bradford District
	%	%
Very concerned	5	9
Fairly concerned	22	22
Not really concerned	44	35
Not concerned at all	29	28
Not applicable	0	6

Bingley Rural Base: 63

Of the 63 people who responded to this question from Bingley Rural Ward 27% or just over one in three stated that they were very concerned or very concerned about their ability to pay their rent or mortgage. A figure which is lower than the district at 31%.

Table 15: Q42 Does your entire household intend to move in the next five years?

	Bingley Rural Ward	Bradford District
	%	%
Yes	25	24
No	73	69
Would like to move but unable to	2	7

Bingley Rural Base: 131

25% of respondents stated that their entire household intends to move in the next five years; a figure which was comparable with the district at 24%. 2% (or 5) of respondents stated that they would like to move but are unable to. This compares to 7% for the district. When asked why they were unable to, the main reason put forward by the small number of people who responded to this was they cannot afford to (4 out of the 5 respondents).

Consultation

The Wilsden Parish Neighbourhood Plan Working Party carried out an initial 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 houses 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.

Further consultation events confirmed the overall findings of the household survey. A second survey carried out in summer 2019 was designed to establish more details of resident's views on their preference for smaller houses. This survey attracted 130 responses to an online questionnaire. The vast majority (94%) defined a large house as one with four or more bedrooms and the majority (80%) wanted the neighbourhood plan to restrict the number of large houses. The majority (58%) wanted at least two-thirds of dwellings in all developments to smaller houses.

Summary of Future Housing Need

Analysis of the Census and other demographic data shows that the Parish population increased by 12% and the number of households by 15% between 2001 and 2011. In line with the national trend, 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.