

Strategic Housing Market Assessments for Yorkshire & the Humber

Final Report Calderdale Housing Market Area

June 2008
Final Report

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1. Introduction

- 1.1 This document is the first Strategic Housing Market Assessment (SHMA) for the Calderdale housing market area (HMA). It has been produced in accordance with Government guidance for the production of SHMAs.¹
- 1.2 This SHMA forms part of a suite of SHMAs for the Yorkshire and the Humber Region. Yorkshire and the Humber are seeking to develop a framework of SHMAs across the region which can provide comprehensive and consistent regional coverage.
- 1.3 Phase One of this study identified a need across some parts of the region for additional work to provide fit for purpose SHMAs corresponding to strategic housing markets. This work is recognised as building on the existing local studies.
- 1.4 This is not a local level SHMA but one of a suite of comparative regional reports which support a strategic overview for the region. This report does not replace the need for a local SHMA. An integral element of this strategic approach is the consideration of connections with a wider reference area and an analysis that looks beyond the boundaries of each district.
- 1.5 Key to this suite of reports is the need for comparability and consistency across the region to support a strategic overview. This report does not include primary data similar to that which might be collected as part of a more local assessment. In order to provide the comparators required across the region consistency has been the primary driver of the data assembled to inform this profile. It is recognised that more detailed local studies may have additional information which is either more recent, or finer

¹ Communities and Local Government (2007) Strategic Housing Market Assessments: Practice Guidance. April 2007.

grained, and can be used to further inform the understanding of the current and future operation of housing markets within this HMA.

- 1.6 For the purposes of this assessment, the Calderdale HMA is taken to be coterminous with Calderdale local authority area. A justification for this is provided In Chapter 2. The research has also identified a wider reference area encompassing Kirkees and Bradford. Where possible comparator data for this reference area is included as well as for the Calderdale HMA.

2. Summary

- Around 64% of Calderdale is designated greenbelt and 90% of the population lives within the six main towns.
- Overall the population of Calderdale grew by 5,700 persons since 1981. In the 1990's Kirklees was a net donor of population, but since 1991 the district has been receiving higher levels of in-migration. Much of this in-migration has been of higher and intermediate order occupational groups.
- There are around 84,500 households in Calderdale (2006), an increase of around 4.2% since 2001. Cohabiting couples, single parents and single person households are growing most significantly in number.
- Overall, Calderdale has enjoyed relatively healthy growth in recent years, and over 80% of the working age population of the district was economically active in 2006
- There are however concentrated pockets of deprivation. Areas of greatest deprivation tend to be clustered around Halifax and areas to the north of the local authority area.
- At 72% owner occupation represents a greater share of the housing stock in Calderdale than across the regional as a whole, but this is more-or-less in line with neighbouring housing market areas. New housing completions have averaged 566 per year since 1998, with 97% of these being private sector completions.
- Average house prices have risen broadly in line with trends across the region as a whole. At £135,018 in 2007, average prices are now 2% lower than the reference area average (which includes Bradford and Kirklees) and 10% lower than across the region. Affordability is less of an issue in Calderdale than in the other five West Yorkshire districts, but a shortage of affordable family housing is still recognised as being a major issue particularly in more rural areas.

- Forecasts suggest that the economy of West Yorkshire will continue to grow and restructure. Leeds is expected to be the focal point for this restructuring, and recent trends would confirm this as being likely. Whilst Calderdale is expected to experience a degree of absolute growth, it will decline in relative terms as an economic centre in comparison with the Leeds City Region.
- The household projections suggest that there will be an additional 16,000 households over the period 2008 to 2026. The Yorkshire and Humber RSS provision is for 670 units over the period 2008-2026. Comparison of the DCLG household projections and the RSS targets shows that supply is not likely to keep pace with local demand in future years.
- The backlog, as calculated in 2005, of housing need in Calderdale was 449 households (adjusted for a five year backlog reduction quota). Newly arising housing need was calculated as being 1,841 additional household in need per annum. Supply is calculated as being 1,570 units per annum, giving an annual shortfall of 720 affordable housing units.
- The total NAHP allocation for Calderdale for 2007/08 is 174 units.
- Couples with dependent children make up a larger proportion of all households in Calderdale than across the region as a whole. Indicative analysis suggests that there will be demand for around 6,600 additional family homes over the period 2004 to 2021.
- The BME (non-white) population of Calderdale accounted for just 9% of the total population of the district in 2001. However, this population is tightly concentrated in central areas of Halifax (particularly Park Ward) in some of the local authority area's worst housing stock, with severe levels of overcrowding.
- There is strongly growing demand for Disability Living Allowance grants in Calderdale. The projected aging population is likely to increase demand even further as an

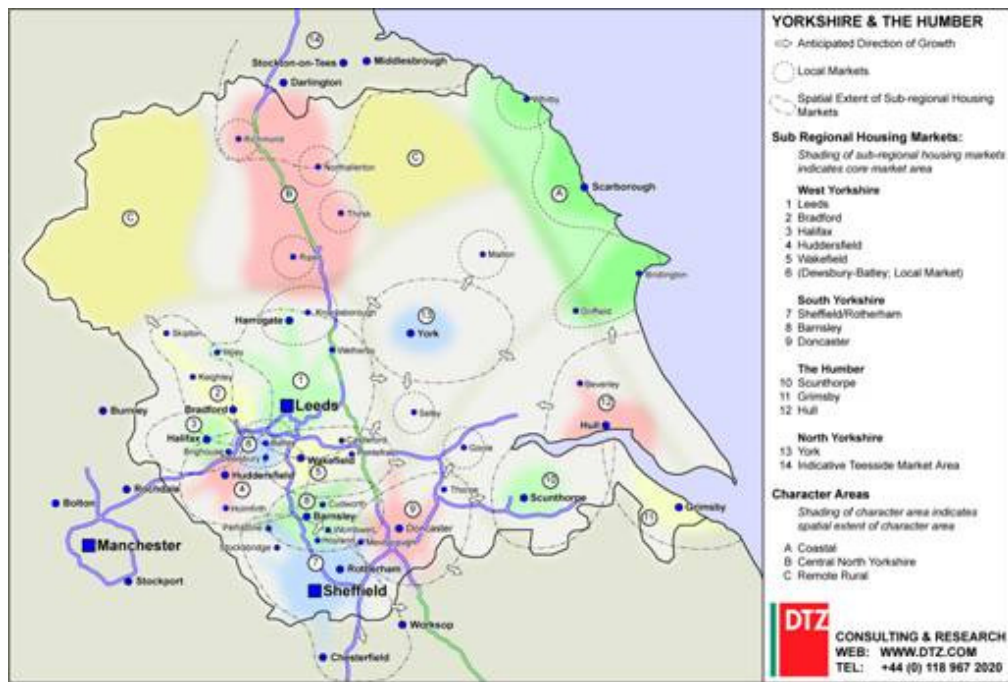
increasing number of older people remain living independently into later life.

3. Context

Rationale for the boundary

3.1 Research undertaken by DTZ Consulting² suggests that the Calderdale HMA (whose indicative boundary is shown Figure 3.1 below) is broadly coterminous with the Calderdale Council local authority area.

Figure 3.1. Indicative Housing Market Areas and Character Areas



Source: DTZ

3.2 This work did not provide a practical basis for housing market assessments because it did not set precise boundaries for the assessments. Further work was therefore carried out by ECOTEC and Sheffield University using travel to work and migration data to refine the DTZ analysis.³

3.3 There are some overlaps with adjacent areas but these are minimal compared with some other HMAs in the region. The further validation and testing of HMA boundaries⁴ that

² DTZ 2007 *Mapping Housing Markets in the Yorkshire and the Humber Region..*

³ See our Stage 1 report to Yorkshire and Humber Assembly.

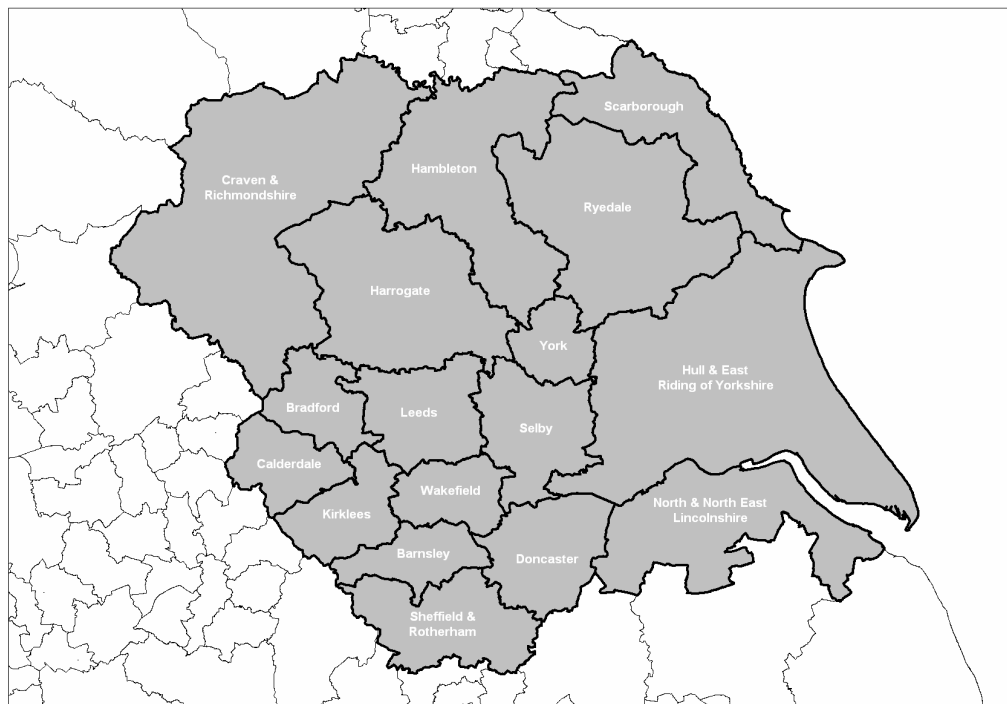
⁴ ECOTEC et al stage one report to YHRA

we have conducted confirms the relevance and practical applicability of the chosen boundary.

3.4 Following official guidance, and taking into account travel to work and migration patterns, the research defined HMAs by aligning them with whole local authorities or groups of local authorities (Figure 3.2). In West Yorkshire this led to the definition of five HMAs, made up as follows:

- Leeds;
- Bradford;
- Calderdale;
- Kirklees; and
- Wakefield.

Figure 3.2 Yorkshire and the Humber: housing market area boundaries



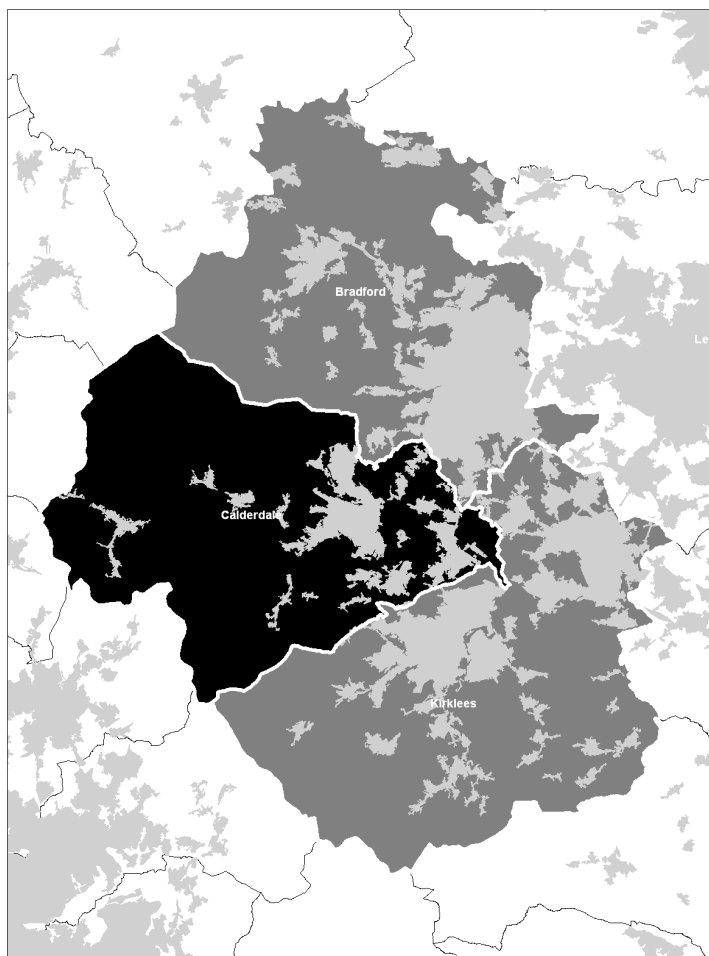
Connections with other areas

3.5 Although the boundaries of the Calderdale HMA coincide with the district boundary, it is recognised that there are important overlaps with adjacent areas. These are examined in this assessment and must be taken into

account in the subsequent development of LDF and housing policies.

- 3.6 Phase One of this research identified a 'reference area' for each of the HMAs based on the strongest connections with adjacent areas. This reference area for Calderdale includes Kirklees and Bradford, as well as Calderdale itself. This reference area is shown in Figure 3.3

Figure 3.3. Calderdale HMA and associated districts



Data source: Ordnance Survey.

- 3.7 The Calderdale HMA represents a reasonably self-contained housing market. According to the 2001 Census,

61.5 per cent of individuals' most recent moves in the year prior to the Census both originated and ended in the Calderdale HMA. Despite this self-containment there are clearly links with other areas, particularly the adjacent housing market areas.

- 3.8 These districts are highlighted above in Figure 3.3. As this suggests, the links between these districts are influenced by the proximity of settlements within Calderdale, Kirklees and Bradford to one another.

4. The current market

Background

- 4.1 Calderdale is located on the western edge of the West Yorkshire sub-region. The population of 195,000 is rising and projected to reach 205,600 by 2015. About 64% of the district is in the Green Belt, while a further 25% is high-level moorland. The dominant physical features are the valley of the River Calder flowing west to east, together with the high Pennine Moorlands in the west.
- 4.2 Around 90% of the population live in the towns main towns in the district. These are Halifax (88,000), Brighouse (36,000), Sowerby Bridge (21,000), Elland (19,000), Todmorden (15,000) and Hebden Bridge (13,000). Attractive towns and countryside have resulted in the area being very popular with people wishing to live here. The council is aiming to balance economic growth and development, regeneration, and physical change in a way that protects and enhances the urban and rural environment within a sustainable framework.
- 4.3 In 2001 ownership and management of council housing in Calderdale was taken over by Pennine Housing 2000. The company manages over 11,000 homes.
- 4.4 House prices in Calderdale have risen broadly in line with increases experienced in the reference area and across the region (average 12% increase per annum since 1997). As with other areas, the most pronounced increases were during the period 2001-2004. At £135,018 in 2007, average house prices are now 2% lower than the reference area and 10% lower than the regional average.
- 4.5 However, average prices disguise local variations. There are hot-spots of high priced areas, particularly in rural / semi-rural areas – where affordability is a major issue particularly for newly forming households. Furthermore, even in lower priced inner-urban neighbourhoods, low incomes coupled with steep house price increases over

recent years have caused owner-occupation to become out-of-reach of many households.

- 4.6 The current Calderdale Housing Strategy identifies a shortage of affordable housing in high demand rural areas as a key issue which needs to be addressed. Overcrowding and poor housing conditions within the private housing stock are particular issues in some areas, and much of the stock has poor energy efficiency. The strategy also recognises homelessness and meeting the needs of vulnerable people as a growing issue.

Population

- 4.7 Table 4.1 shows past trends in the overall population and number of households in the Calderdale HMA, drawing on ONS and DCLG estimates. Overall, the population of Calderdale increased by 5,700 since 1981, despite having experienced a periods of decline during the 1980's and 1990's.
- 4.8 The most recent population projections suggest an increase in population of some 23,000 by 2029. The implications of such a step-change in population growth for the future housing market are discussed in Chapter 5.

Table 4.1 Population and households in Calderdale HMA, 1981-2007

Year	Mid-year population	% increase on previous year	Mid-year households	% increase on previous year	Average household size
1981	192,800	-	74,000	-	2.61
1982	191,300	-0.78	73,000	-1.35	2.62
1983	191,200	-0.05	74,000	1.37	2.58
1984	190,000	-0.63	74,000	0.00	2.57
1985	190,200	0.11	74,000	0.00	2.57
1986	191,100	0.47	75,000	1.35	2.55
1987	192,300	0.63	76,000	1.33	2.53
1988	193,000	0.36	77,000	1.32	2.51
1989	194,000	0.52	78,000	1.30	2.49
1990	194,000	0.00	78,000	0.00	2.49
1991	192,900	-0.57	78,000	0.00	2.47
1992	192,700	-0.10	79,000	1.28	2.44

Year	Mid-year population	% increase on previous year	Mid-year households	% increase on previous year	Average household size
1993	192,400	-0.16	79,000	0.00	2.44
1994	192,300	-0.05	79,000	0.00	2.43
1995	191,800	-0.26	79,000	0.00	2.43
1996	191,300	-0.26	79,000	0.00	2.42
1997	191,100	-0.10	80,000	1.27	2.39
1998	191,100	0.00	80,000	0.00	2.39
1999	191,200	0.05	80,000	0.00	2.39
2000	191,900	0.37	81,000	1.25	2.37
2001	192,400	0.26	81,000	0.00	2.38
2002	193,000	0.31	82,000	1.23	2.35
2003	194,000	0.52	82,000	0.00	2.37
2004	195,200	0.62	83,000	1.22	2.35
2005	196,800	0.82	NA	NA	NA
2006	198,500	0.86	NA	NA	NA

Sources: ONS mid-year population estimates, DCLG household estimates. NA Data not yet available

- 4.9 The average household size in the HMA has fallen from 2.61 persons in 1981 to 2.35 persons in 2004. Consequently, household growth has been at a higher rate than population growth, increasing by 9,000 over the period 1981 – 2004.
- 4.10 Table 4.2 shows the breakdown of population change in the Calderdale HMA, and the respective contribution of natural change (births and deaths) and migration over the period from 1991 to 2006. The rate of population growth brought about as a result of 'natural change' (births and deaths) has increased since 2003, rising sharply in 2005.
- 4.11 In terms of migration, during the 1990's Calderdale was a net donor of population but since 1999 has been receiving higher levels of in-migration (overall migration rose particularly sharply during 2004 and 2005). Both of these factors (a high level of natural population growth coupled with increased levels of in-migration) have served to cause stronger population growth since 1999, with this gathering pace from 2003 onwards.

Table 4.2 Components of population change

Year	Natural change	Migration	Total change
1991	500	-600	-100
1992	400	-600	-300
1993	300	-400	-200
1994	300	-800	-500
1995	300	-800	-500
1996	300	-500	-100
1997	300	-300	0
1998	300	-200	100
1999	400	300	700
2000	300	200	500
2001	200	500	700
2002	200	700	900
2003	400	800	1,200
2004	500	1,100	1,600
2005	700	1,100	1,800

Source: ONS

4.12 Table 4.3 shows migration by occupational type in 2001. This data shows the relatively high net migration to the area by higher and intermediate order occupational groups. Conversely, the area was a net donor of lower order occupational groups (Lower supervisory and technical, Semi-routine and Routine occupations).

Table 4.3 Migration by occupational type

	Did not move or moved within LA	Moved in from within UK	Moved out to within UK	Net moves in from UK	Net moves as % of non-movers/movers within LA
Higher managerial and professional	6221	302	243	59	0.9
Lower managerial and professional	12477	356	342	14	0.1
Intermediate	4380	102	98	4	0.1
Small employers and own account workers	5838	97	88	9	0.2
Lower supervisory and technical	5736	61	71	-10	-0.2
Semi-routine	7268	109	121	-12	-0.2
Routine	7665	93	94	-1	0.0
Never worked or long-term	1786	63	43	20	1.1

unemployed					
Full-time students	406	22	72	-50	-12.3
Total	51777	1205	1172	33	-10.2

Source: 2001 Census. Note: the table excludes moves to and from areas outside the UK

4.13 Table 4.4 shows the changing age structure of the population of Calderdale over the period 2001-2007. In line with regional trends, though to a lesser extent, there has been a declining proportion of the population aged under 15 years of age in recent years. The population aged 15-29 has risen. Change in the proportions of 30-44 year olds and 45-64 year olds has been broadly in line with regional trends. There has been little change in the proportion of the population aged over 65 - and this group remains slightly underrepresented as compared to the regional average.

Households

4.14 There are approximately 84,500 households in Calderdale (2006 figures), an increase of around 3,400 or 4.2%, since 2001.

4.15 Table 4.4 shows the composition of households in Calderdale in 2001, and the projected changes to household composition up to 2006. The profile of household composition in Calderdale in 2006 has a slightly lower proportion of multi-person households, a lower proportion of married couples, a high proportion of single parents and a high proportion of cohabiting couples than

Table 4.4 Age structure of the population 2001 and 2007

Age Group	Calderdale		Yorkshire and the Humber	
	2001	2007	2001	2007
0 - 14	20.0	18.7	19.1	17.6
15 - 29	16.8	17.7	18.8	20.2
30 - 44	22.9	21.6	22.0	20.7
45 - 64	24.7	26.5	23.9	25.2
65 +	15.6	15.5	16.1	16.2
Total	100.0	100.0	100.0	100.0

Source: 2001 Census, ONS sub-national population projections

the regional average.

- 4.16 During the period 2001-2006 it is thought that the groups which will have grown most significantly will have been cohabiting couples (+16.7%), single parents (+12.7%), and one person households (+8.9%).

Table 4.5. Household composition 2001 and 2006

Household type	Number of households		Proportion of households in HMA (%)		% Change 2001-2006	Proportion of households in Yorkshire & the Humber 2006 (%)
	2001	2006	2001	2006		
Married Couple	37700	36500	46.5	43.2	-3.2	44.7
Cohabiting Couple	8400	9800	10.4	11.6	16.7	10.5
Lone Parent	6300	7100	7.8	8.4	12.7	7.8
Other Multi-Person	4100	4300	5.1	5.1	4.9	6.1
One Person	24600	26800	30.3	31.7	8.9	30.8
All Households	81100	84500	100.0	100.0	4.2	100.0

Source, 2001 Census, ONS sub-national population projections. Columns may not add to 100% due to rounding.

Economic Profile

- 4.17 The Calderdale HMA suffers from concentrated pockets of deprivation and low wages, including in some of its rural settlements. However, overall Calderdale has enjoyed relatively healthy growth in recent years. Recent years has seen relatively strong growth in highly skilled occupations.
- 4.18 As Table 4.6 shows, over three quarters of employees working in Calderdale also live within the district. A further 15.5% travel to work in Calderdale from elsewhere in the reference area (i.e. from Kirklees or Bradford).

Table 4.6. Number of employees working in Calderdale by district of residence, 2001

District of residence	Number of employees working in Calderdale
Calderdale	64062
Kirklees	8361
Bradford	4676
Leeds	2044
Wakefield	585
Rochdale	541
Burnley	248
Oldham	237
Barnsley	168
Rossendale	168
All employees in Calderdale	83936

Note: only the first ten districts shown. Data source: Census 2001.

4.19 Over 80% of the working age population of Calderdale was economically active in 2006 (see figure 4.7):- higher than the regional and national averages for economic activity. Similarly, at 76.4% the employment rate in Calderdale was higher than that regional and national averages. Notably, the male economic activity rate in the district was actually lower than the regional and national averages whereas the female economic activity rate was considerably higher.

Table 4.7 Economically active population 2006

People of working age population (2006)	Calderdale (persons)	Proportion of working age population (%)		
		Calderdale	Yorkshire & The Humber	Great Britain

<i>All People</i>				
Economically Active	94,800	80.2	77.8	78.4
In Employment	90,300	76.4	73.4	74.1
Employees	80,000	67.7	64.9	64.3
Self Employed	9,900	8.4	8.2	9.4
Unemployed	4,400	3.7	4.4	4.3
<i>Males</i>				
Economically Active	49,500	82.7	82.9	83.2
In Employment	47,100	78.6	77.7	78.4
Employees	40,200	67.1	65.2	64.5
Self Employed	6,900	11.5	12.1	13.5
Unemployed			5.2	4.8
<i>Females</i>				
Economically Active	45,200	77.6	72.4	73.3
In Employment	43,200	74.1	68.9	69.6
Employees	39,800	68.3	64.5	64.1
Self Employed	3,100	5.3	4.0	5.0
Unemployed			3.5	3.7

Source: NOMIS, derived from ONS annual population survey. *numbers are for those of working age, % are for those of working age (16-59/64);

4.20 Table 4.8 shows employment by occupation in 2006. As this indicates, representation of higher order occupational groups (SOC 1-3) are well above the regional average and slightly above the national average. Representation of lower order occupational groups tends to be either in line with regional and national averages, or below these averages.

Table 4.8 Employment by occupation 2006

Standard Occupational Classification (SOC)	Calderdale (No.)	Calderdale (%)	Yorkshire and The Humber (%)	Great Britain (%)
SOC groups 1 - 3	38,900	42.4	37.5	42.3
1 Managers and senior	13,400	14.6	13.2	15.0
2 Professional occupations	12,700	13.8	11.4	13.0
3 Associate professional & technical	12,800	14.0	12.8	14.3
SOC groups 4-5	21,100	23.0	23.3	23.0
4 Administrative & Secretarial	11,200	12.2	11.4	12.1
5 Skilled trades occupations	9,900	10.8	11.9	10.9
SOC groups 6-7	11,900	13.1	16.6	15.7
6 Personal service	7,200	7.9	8.4	8.0
7 Sales and customer service	4,700	5.2	8.2	7.7
SOC groups 8-9	19,400	21.1	22.4	18.7
8 Process plant & machine operatives	8,400	9.1	9.3	7.3
9 Elementary occupations	11,000	12.0	13.2	11.4

4.21 As Table 4.9 shows, achievement of higher-level qualifications (NVQ4 and above) in Calderdale is well above the regional average, though lower than the

Table 4.9 Qualifications 2007

Qualification level	Calderdale (No.)	Calderdale (%)	Yorkshire and The Humber (%)	Great Britain (%)
NVQ4 and above	28,500	24.0	22.7	27.4
NVQ3 and above	48,700	41.2	41.4	45.3
NVQ2 and above	74,900	63.3	60.7	63.8
NVQ1 and above	90,800	76.7	76.3	77.7
Other qualifications	8,000	6.8	8.3	8.5
No qualifications	19,500	16.5	15.3	13.8

Source: NOMIS, derived from ONS annual population survey. Notes: NVQ1 is equivalent to fewer than 5 GCSEs at grades A-C; NVQ2 is equivalent to 5 or more GCSEs at grades A-C; NVQ3 is equivalent to 2 or more A Levels; NVQ4 is equivalent to HND or Degree level. Numbers and % are for those of working age. Percentages are of the total working age population.

national average. However, a higher proportion of residents of Calderdale have no formal qualifications (17%) than regionally (15%) or nationally (14%).

Earnings and incomes

- 4.22 The previous section highlighted some of the characteristics of the Calderdale labour force. From a housing market perspective this is important because of the effect it has on earnings and incomes, and consequently on the nature of demand for housing (especially the affordable housing requirement).
- 4.23 Table 4.10 shows earnings for full time-employees in Calderdale in 2007, drawn from the Annual Survey of Hours and Earnings. The median gross weekly pay for full-time employees was £439. This is about £15 per week higher than the regional average, and about £20 per week lower than the national average.
- 4.24 The 2004 Index of Deprivation⁵ published by DCLG showed that, out of 354 districts nationally, Calderdale was ranked 86th in England for overall levels of deprivation.
- 4.25 Three wards, Illingworth and Mixenden, Park and Ovenden, have a large proportion of their super output areas (SOAs) in the most deprived 20% of SOAs nationally. Overall, the areas of greatest concentrations of deprivation tend to be clustered around Halifax and areas to the north local authority area.

⁵ Office of the Deputy Prime Minister (2004) *The English Indices of Deprivation 2004 (revised)*. London: Office of the Deputy Prime Minister. See also published data at <http://www.communities.gov.uk/archived/general-content/communities/indicesofdeprivation/216309/>.

Table 4.10 Earnings – residence based (2007)

	Median gross earnings, £		
	Calderdale	Yorkshire and The Humber	Great Britain
<i>Gross weekly pay</i>			
Full-time workers	439.2	425.0	459.0
Male full-time workers	443.8	470.0	500.7
Female full-time workers	412.6	355.5	394.8
<i>Hourly pay</i>			
Full-time workers	11.0	10.53	11.50
Male full-time workers	11.0	11.15	12.17
Female full-time workers	10.9	9.49	10.48

Source: ONS Annual Survey of Hours and Earnings. Note - median earnings in pounds for full-time employees living in the area

The current housing stock

4.26 As Table 4.11 shows, terraced housing is by far the majority property type in Calderdale, making around 45% of the housing stock. All other house types apart from flats are underrepresented as compared to the regional average. This is particularly the case for semi-detached homes,

Table 4.11 Property type profile

Property Type	Calderdale (No.)	Calderdale (%)	Yorkshire & Humber (%)
All Occupied Household Spaces	84,889	100	100.0
In an Unshared Dwelling	84,677	99.8	99.7
House or Bungalow: Detached	11,791	13.9	20.2
House or Bungalow: Semi-detached	23,656	27.9	37.5
House or Bungalow: Terraced	37,862	44.6	29.1
Flat, Maisonette or Apartment	11,222	13.2	12.7
Caravan or Other Mobile or Temporary Structure	146	0.2	0.2
In a Shared Dwelling	212	0.2	0.3

which make up just 28% of housing, compared to 38% across Yorkshire and the Humber.

- 4.27 Overcrowding is a significant issue is localised areas of Calderdale. Census 2001 showed that this tended to particularly be the case in the social rented sector and the private rented sector. Overall, across all tenures, Calderdale was the fourth worst HMA in the region in terms of overcrowding (only Kirklees, Leeds and Bradford had more overcrowded properties).
- 4.28 Linked to stock condition SAP ratings provide an indication of the energy efficiency of homes.⁶ Typically, where the SAP rating of a property is below 30, around 30% of households are in fuel poverty, whilst fuel poverty is almost eliminated in houses which are energy efficient. Generally socially rented housing tends to be energy efficient and this has improved in recent years due to the government's decent homes policy targeting these houses as part of their fuel poverty strategy. In contrast, however, the private rented sector tends to include some of the worst housing conditions and the least energy efficient stock.
- 4.29 All five authorities in West Yorkshire generally compared favourably with others in the region for SAP ratings. Overall, ratings for the West Yorkshire districts have increased slightly but have been relatively stable over the period 2003 to 2006.
- 4.30 Census 2001 showed that 19.3% of Calderdale's housing stock lacked central heating. Whilst this is far more than the regional average (13.1%), other adjacent areas of West Yorkshire (Kirklees and Bradford) performed worse. Indeed, all areas of West Yorkshire except Wakefield had high proportions of households without central heating.

Tenure

- 4.31 Census 2001 showed that owner occupation is the predominant tenure in Calderdale (72%), representing a greater share of the housing market than across the region

⁶ SAP (Standard Assessment Procedure) ratings are an index of the annual cost of heating a dwelling to achieve a standard heating regime where 1 is most inefficient and 100 is highly efficient. It is dependent on both heat loss from the dwelling and the performance of the heating system.

as a whole (68%) but more-or-less in line with neighbouring housing market areas (Kirklees and Bradford). Social renting made up a smaller proportion of the housing market (17%), whilst private renting was in line with the regional average. However, levels of private renting are likely to have increased somewhat since 2001.

4.32 Ongoing research commissioned by West Yorkshire Housing Partnership and being undertaken by the Centre for Regional, Economic and Social Research, suggests that the private rented sector in West Yorkshire has changed rapidly in recent years⁷. New tenants have moved into the sector and sub-markets have changed markedly. The sector has grown in absolute terms and as a proportion of all housing stock, and the number of landlords operating in the market has increased.

Table 4.12 Tenure profile

Tenure of household	Calderdale (No.)	Calderdale (%)	Yorkshire & Humber %
Owned	57,908	71.5	67.6
Social Rented	13,664	16.9	21.0
Private rented	7,603	9.4	9.1
Living rent free	1,762	2.2	2.3
Total	80,937	100	100

Source: 2001 Census.

Vacant dwellings

4.33 Levels of vacant dwellings are a key indicator of the strength of the housing market. Vacancy data is always difficult to interpret, as there are frequent variations which are difficult to account for except by changes in the way that data is collected. Table 4.13 shows the number of vacant dwellings in Calderdale's housing stock by broad tenure group.

4.34 As this indicates, vacancies within the social rented fell over the period 2003-2006. However, at 5.5% in 2006 they remain high compared to many other areas of the region.

⁷ CRESR (2008) The Private Rented Sector in West Yorkshire – Final Report (Second draft)

Comparison with void rates in the Calderdale reference area (made up of Kirklees and Bradford) also shows social rented sector voids to be relatively high. At 5.2% in 2006, voids in private sector housing also remain relatively high.

Table 4.13 Vacant dwellings 2003-2006

Year ending April	Proportion of properties vacant (%)				Proportion of Private Sector properties vacant for more than 6 months (%)
	Social Rented	Other Public Sector	Private Sector	All housing	
2003	6.83	0.00	6.72	6.73	3.68
2004	5.97	0.00	4.12	4.45	2.64
2005	7.32	0.00	3.22	3.90	2.12
2006	5.54	0.00	5.21	5.26	2.80

Source: HSSA

New dwelling supply

4.35 Table 4.14 shows levels of new dwelling provision in Calderdale since 1998. The period shows an average of 566 completions a year with 548 (97%) of these being private sector completions. The annual number of completions rose in 2004/05 and again in 2006/07. In that year a total of 1,001 units were completed compared to an average of 566 per year over the full ten year period.

4.36 The table also shows an average annual provision of new affordable housing of around 63 units (including acquisitions as well as completions), with all of these having been provided by social landlords.

Table 4.14 Dwelling completions

Year	New Completions				Affordable Unit Completions / Acquisitions	
	Private Sector	Registered Social Landlords	Local Authority	All	LA/RSL	Private
1998/99	468	31	0	499	14	0
1999/00	369	64	0	433	30	0
2000/01	355	0	0	355	47	0
2001/02	422	10	0	432	69	0
2002/03	364	8	0	372	88	0
2003/04	487	0	0	487	14	0
2004/05	738	27	0	765	106	0
2005/06	746	8	0	754	43	0
2006/07	983	18	0	1,001	158	0
Average	548	18	0	566	63	0

Source: DCLG, HSSA returns

4.37 Local stakeholders report that local monitoring figures indicate a higher rate of new house building compared to those reflected in the official HSSA returns.

Property sales and market prices

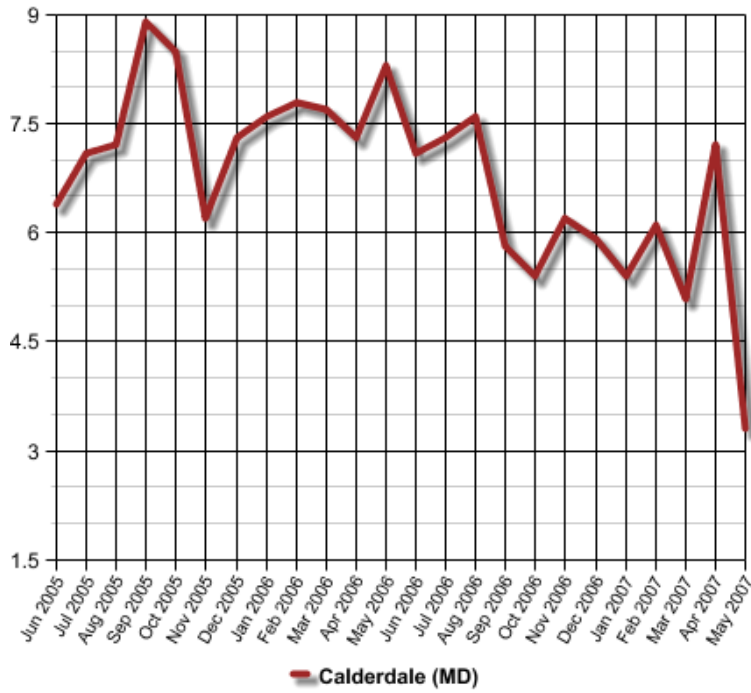
4.38 As at April 2007, residential properties in Calderdale took around seven weeks to sell on average. The trend shown in Figure 3.1 indicates the seasonality of the market. Hometrack data for May 2007 suggests that properties only took three weeks to sell on average. This is inconsistent, and probably suggests a problem with the data.

4.39 An alternative measure of the strength of the local housing market is the average sale price to asking price ratio. As of May 2007 this stood at around 97%: Relatively high in the context of the Calderdale reference area. This is, of

course, influenced by vendors' expectations of property values versus buyers' willingness to pay.

4.40 Figure 4.1 tracks average sale values for all residential properties over the period 1996-2007. Prices in Calderdale were around 90% of the regional average in 1996, but over the following seven years they fell behind regional average reaching a nadir in 2002. Since, then house prices in Calderdale have gained on regional average. As of 2007, the average price for a home in Calderdale was £135,018, representing 90% of the regional average or 98% of the reference area average.

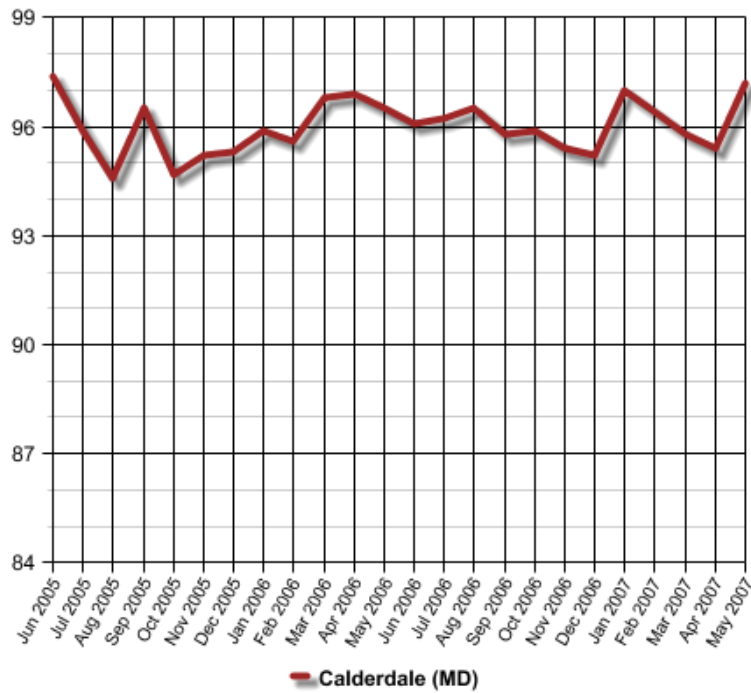
Figure 4.1 Average Time to Sell (weeks)



© Hometrack

Source: Hometrack

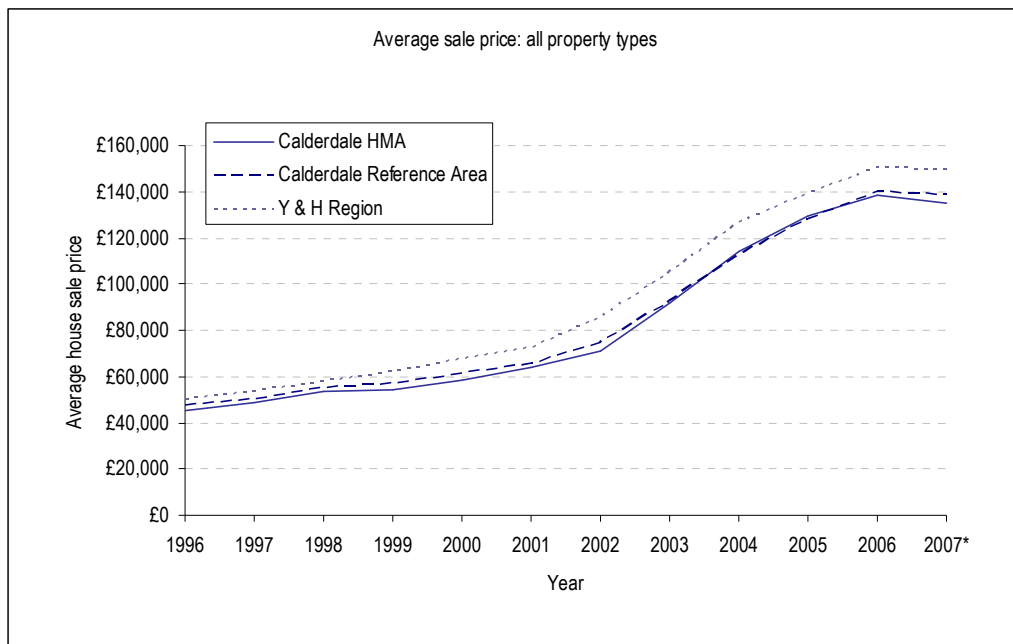
Figure 4.2. Sale to Asking Price Ratio



© Hometrack

Source: Hometrack

Figure 4.3. Average sale price for all residential property sales 1996-2007*

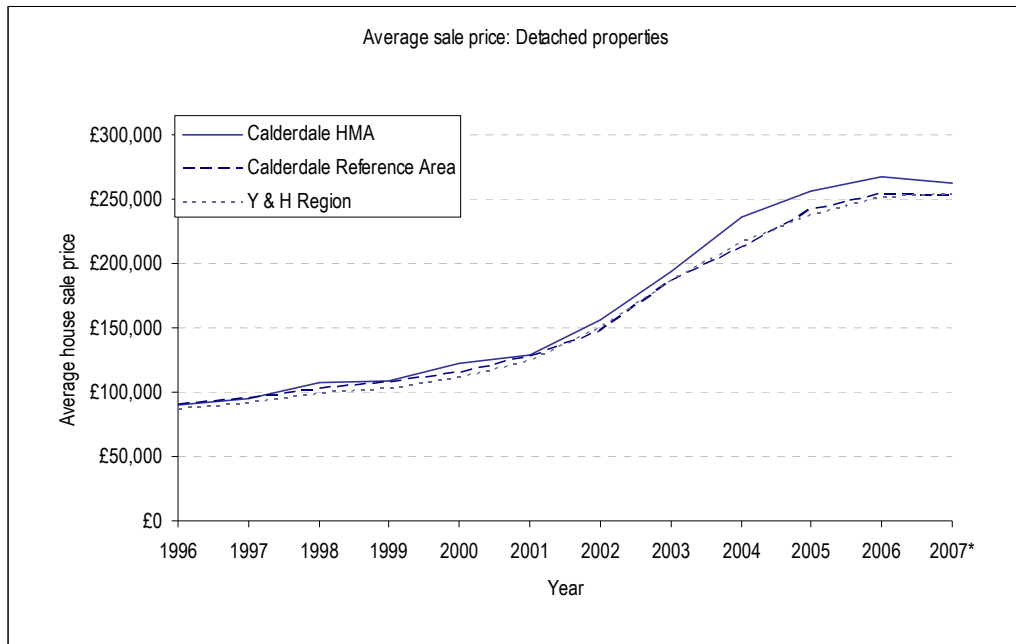


Note: *2007 data are for Quarter 1 only and are provisional. Source: HMLR.

- 4.41 Figure 4.4 shows house price change for detached properties over the period 1996-2007. As this indicates, prices for detached homes in Calderdale have consistently been higher than prices in the region and the Calderdale reference area. Data for the first quarter of 2007 suggests that a detached property in Calderdale now costs £292,692 compared to £253,751 across the region.
- 4.42 There are specific locations within Calderdale where a mismatch between supply and demand is clear. This is particularly the case in some central areas of Halifax which tend to have smaller housing stock, but are home to established B&ME communities which tend to have larger household sizes.
- 4.43 The profile of sales in Calderdale has an increasing number of sales of flats, accounting for around 1% of all sales in 1996, but now making up around 10% of all sales. The increasing proportion of sales taken up by flats (as a result of new build flats) is likely to impact positively on affordability for

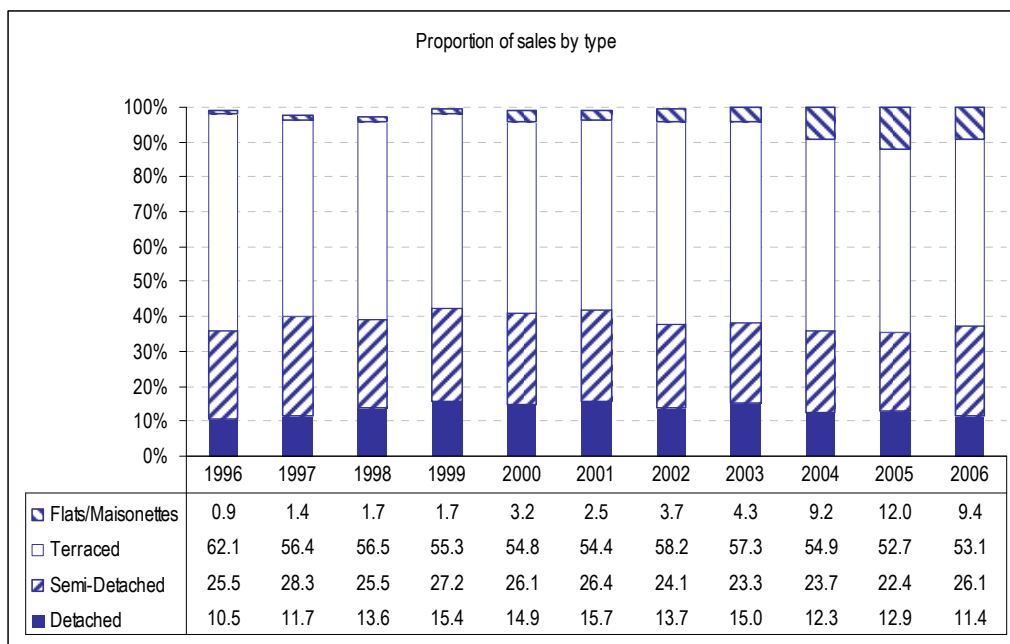
young single people and couples, and perhaps for some older people who are looking to downsize. But a shortage of affordable family housing in the towns and in some rural locations is recognised as being a problem.

Figure 4.4. Average sale price for detached houses 1996-2007*



Note: *2007 data are for Quarter 1 only and are provisional. Source: HMLR.

Figure 4.5. Proportion of sales by type



Note: Columns do not always add to 100% because of sales of unknown type. Source data: HMLR.

Affordability

4.44 Comparison of lower quartile house prices to incomes shows decreasing affordability over the last decade from 2.82 in 1997 to 5.39 in 2006. The affordability ratio in 2006 was below the regional average of 5.80, and the lowest of the five West Yorkshire districts. Some areas are in need of housing renewal

DCLG Ratio

	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
Lower Quartile House Price	31,500	32,000	31,500	33,000	35,000	36,500	46,250	61,000	77,007	87,000
Lower Quartile Income	11,170	12,167	12,600	12,741	14,000	14,093	17,257	15,288	16,178	16,141
Ratio	2.82	2.63	2.50	2.59	2.50	2.59	2.68	3.99	4.76	5.39

Source: DCLG

Summary of key points – current housing market

- Around 64% of Calderdale is designated greenbelt and 90% of the population lives within the six main towns. The council aims to accommodate growth and regeneration in a way which protects the urban and rural environment.
- Overall the population of Calderdale grew by 5,700 persons since 1981, despite having experienced periods of decline during the 1980's and 1990's. In the 1990's Calderdale was a net donor of population, but since 1991 the district has been receiving higher levels of in-migration. Much of this in-migration has been of higher and intermediate order occupational groups.
- There are around 84,500 households in Calderdale (2006), an increase of around 4.2% since 2001. Cohabiting couples, single parents and single person households are growing most significantly in number.
- Overall, Calderdale has enjoyed relatively healthy growth in recent years, and over 80% of the working age population of the district was economically active in 2006 (higher than both the regional and national averages). This is also reflected by a strong representation of higher order occupational groups in the district (SOC 1-3) and relatively strong academic achievement levels. Average incomes are £15 per week higher than the regional average.
- There are however concentrated pockets of deprivation. Concomitantly, a higher proportion of residents of Calderdale have no formal qualifications than regionally or nationally. Areas of greatest deprivation tend to be clustered around Halifax and areas to the north of the local authority area. Overall, Calderdale was the fourth worst HMA in the region for overcrowding (only Kirklees, Leeds and Bradford were worse).
- At 72% owner occupation represents a greater share of the housing stock in Calderdale than across the regional as a whole, but this is more-or-less in line with neighbouring housing marker areas.

- Vacancy rates in both social and market housing remain relatively high. New housing completions have averaged 566 per year since 1998, with 97% of these being private sector completions.
- Average house prices have risen broadly in line with trends across the region as a whole. At £135,018 in 2007, average prices are now 2% lower than the reference area average (which includes Bradford and Kirklees) and 10% lower than across the region. However, very low incomes in some areas means that unaffordability is an issue. The increasing supply of flats (from 1% of all sales in 1996 to 10% in 2006) is likely to have had a positive impact on affordability. Indeed, overall affordability is less of an issue in Calderdale than in the other five West Yorkshire districts, but a shortage of affordable family housing is still recognised as being a major issue particularly in more rural areas.
- Moreover, there is a clear mismatch between supply and demand in some areas, most notably in areas of Halifax with well established B&ME communities.

5. Future housing market

5.1 This section of the SHMA considers likely future trends in the housing market. Of course, the impact that national policy or future macroeconomic conditions might have on the housing market cannot be accurately predicted. However, an assessment can be made of the likely direction of change of local market drivers, especially economic and demographic.

Economic drivers

5.2 Local Authority workplace employment forecasts produced by Experian suggest that the economy of West Yorkshire will continue to grow. In a policy-on scenario (where recent trends and planned major economic impacts are accounted for) significant growth and restructuring is expected. Leeds is anticipated to be the focal point for this restructuring, and recent trends would confirm this as being likely.

5.3 Across West Yorkshire a number of 'growth areas' – both economic and residential – are identified in the current Regional Spatial Strategy. However, whilst Calderdale is expected to experience a degree of absolute growth, it will decline in relative terms as sites of employment in the Leeds City Region.⁸

5.4 Over the period 2004-2016 a total of around 7,418 new employment is expected in Calderdale (representing a growth rate of around 7%). However, as a proportion of all employment in the City Region, Calderdale is expected to see a decreasing share as other economic centres become the focus for the majority of growth.

5.5 A relatively high proportion (around 50%) of employment growth in Calderdale is expected to be in lower order occupations (SOC 1-3). Indeed, only Selby is expected to see greater proportion of growth in lower order occupations.

⁸ CURS (2006) Housing and Economic Growth in Leeds City Region

Demographic drivers

- 5.6 The population of the Calderdale HMA is expected to grow by over 23,300 persons between 2007 and 2029.⁹
- 5.7 Nearly three quarters of the overall population growth expected up to 2029 will be accounted for by a growing population of older (aged 65+) people. This group will increase by more than 17,100 persons by 2029. Overall, the younger population (aged 0-29) is expected to grow by just 1,200 persons. The population aged 30-44 will grow by just 1,400, and the population aged 45-64 will grow by 3,800 persons.
- 5.8 The ONS projections are based on past trends and the latest thinking in terms of likely future trends. The possible impact of proactive policy intervention is not factored in. Two clear policy aims stem from the ONS projections. These are: (1) accommodating and meeting housing and related service needs of the growing population of older people; and (2) attracting more working age people to live in the area.
- 5.9 There has been a high level of immigration to the UK in recent years, as a result of asylum seeker and refugee claims and – more recently – economic migration from new EU accession states. Although the most recent ONS projections take account of these higher levels of international migration, the overall impact may be underestimated at a neighbourhood level.
- 5.10 The way that the population organises itself into households and thus expresses demand in the housing market is subject to variability. For this reason, household projections are even more sensitive to future policy and market change than population projections. Demand can be influenced by the market and, in particular, perceptions of supply, and this should be borne in mind when interpreting household projections.

⁹ ONS: 2004 based sub national population projections.

5.11 Such projections form the principle basis for the assessment of likely future housing requirements in the region. To these projections are added further information on anticipated economic growth.

Figure 5.1 Projected population growth by age group

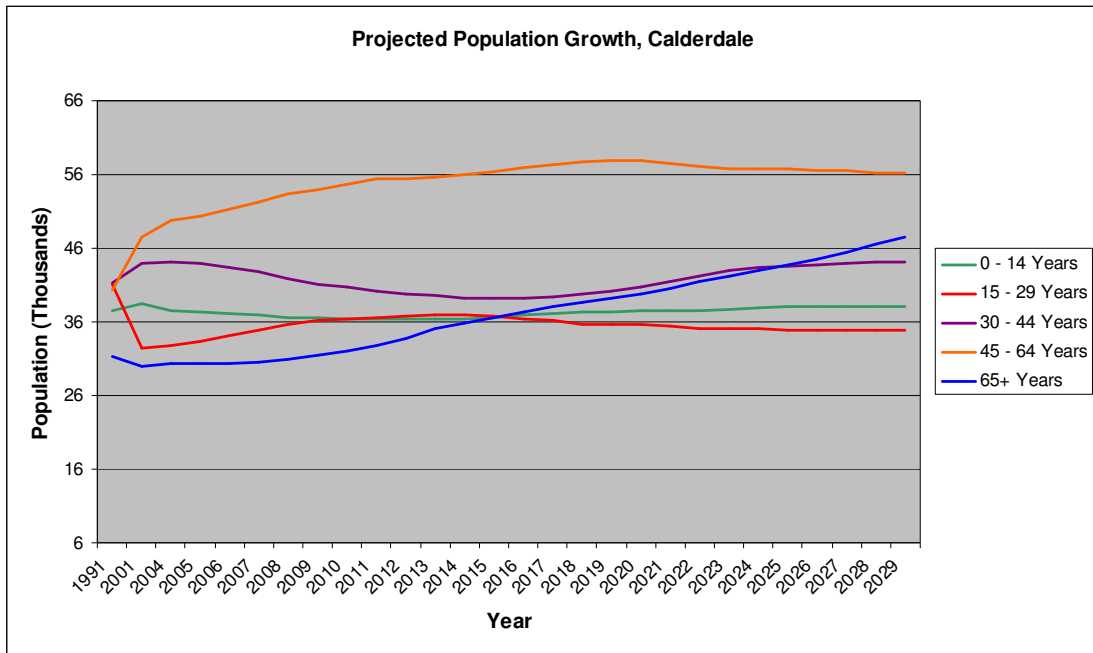
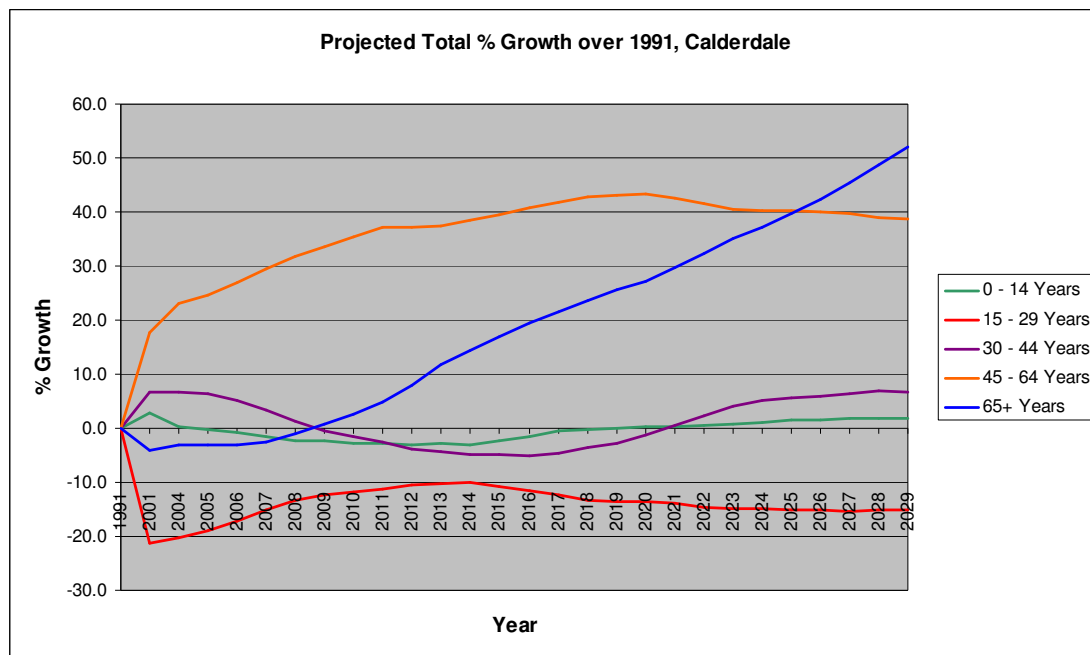


Figure 5.2 Projected population growth by age group expressed as percentage change since 1991



Area	2004 based household projections (revised Feb 08)					RSS Targets	
	Annual rate				Total 2008 - 26	Annual rate	Total 2006-26
	2008-2011	2011-2016	2016-2021	2021-2026		2008-2026	
Calderdale HMA	1,000	1,000	800	800	16,000	670	12,060
Calderdale Reference Area	5,200	5,400	5,200	4,800	92,600	5,070	91,260
Yorkshire & Humber Region	24,000	25,400	22,800	20,800	417,000	22,260	400,680

Sources:

CLG;
GOYH.

5.12 The RSS targets for 2008-2026 represent a shortfall against expected household growth with latest household projections showing an additional 16,000 households between 2008 and 2026 compared to 12,060 homes set out as a target in RSS.

5.13 However, for the wider reference area there is a closer match between housebuilding targets and projected household growth.

Migration

5.14 Table 5.2 shows the components of projected population change for Calderdale over the period to 2029. Consequently, as with the population forecasts more generally, the forecasts in Table 5.3 shows a continuation of past trends rather than the impact of policy. Population projections are based on demographic and migratory trends that are apparent at the time that the projection is made. In this sense, although they are 'policy off', they reflect the operation of current policy and market conditions. If there were to substantially change then the future robustness of projections becomes open to question.

5.15 Natural change is the predominant driver of projected population change in Calderdale, over the whole period to 2029. International migration is also anticipated to be a major driver of population change over the period.

Table 5.2. Components of projected population change (Thousands)

Year	Population	Natural Change	Net internal migration	Net international migration	All Migration net
2005	196.3	0.5	0.1	0.6	0.7
2006	197.4	0.5	0.1	0.4	0.6
2007	198.4	0.5	0.1	0.4	0.5
2008	199.4	0.5	0.2	0.4	0.5
2009	200.4	0.5	0.1	0.4	0.5
2014	206.0	0.6	0.2	0.4	0.6
2019	212.0	0.7	0.2	0.4	0.6
2024	217.8	0.6	0.1	0.4	0.5
2029	222.8	0.4	0.2	0.4	0.5

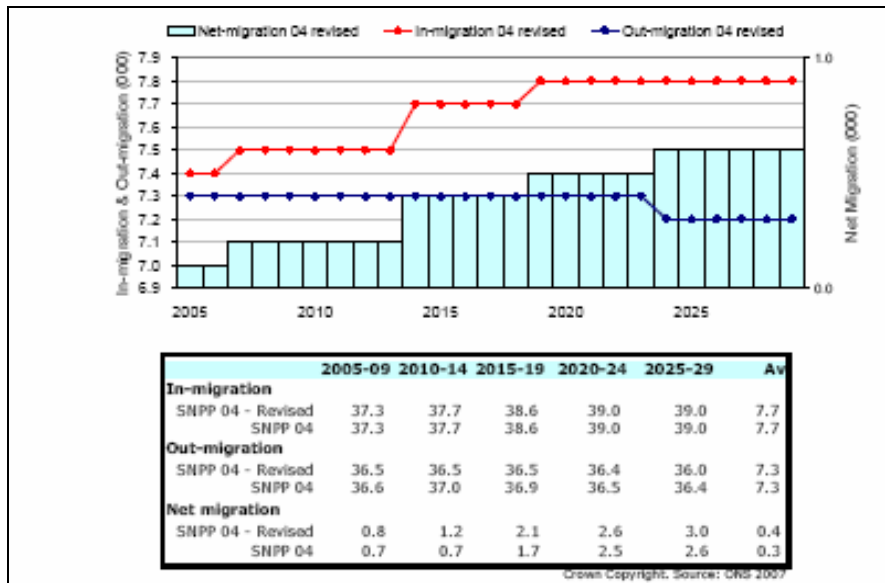
Source: ONS

5.16 Figures 5.3 and 5.4 below detail the assumed levels of in-and-out migration, and net levels of immigration which

inform the ONS projections. West Yorkshire had the highest level of NINo registrations in the region for 2006/07 with 20,440 registrations in the sub-region comprising over half of the registrations in the region. Within West Yorkshire numbers were highest in Leeds and Bradford, followed by Kirklees.

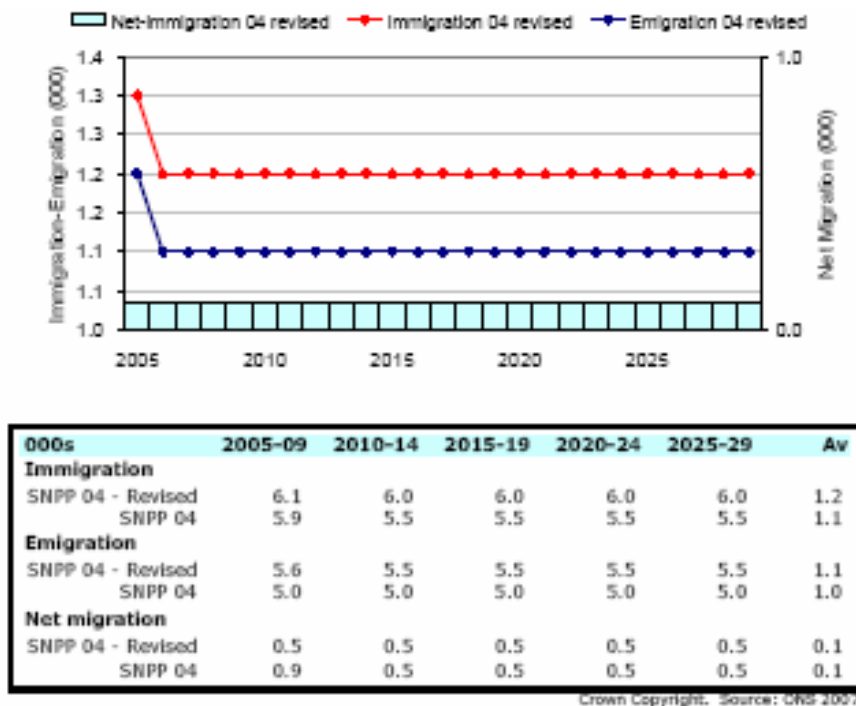
- 5.17 Outside of the West Yorkshire sub-region only Hull had a higher number. In the West Yorkshire sub-region 53% of registrations were from EU Accession Counties and 37% from Poland.

Figure 5.3 ONS Internal migration assumptions



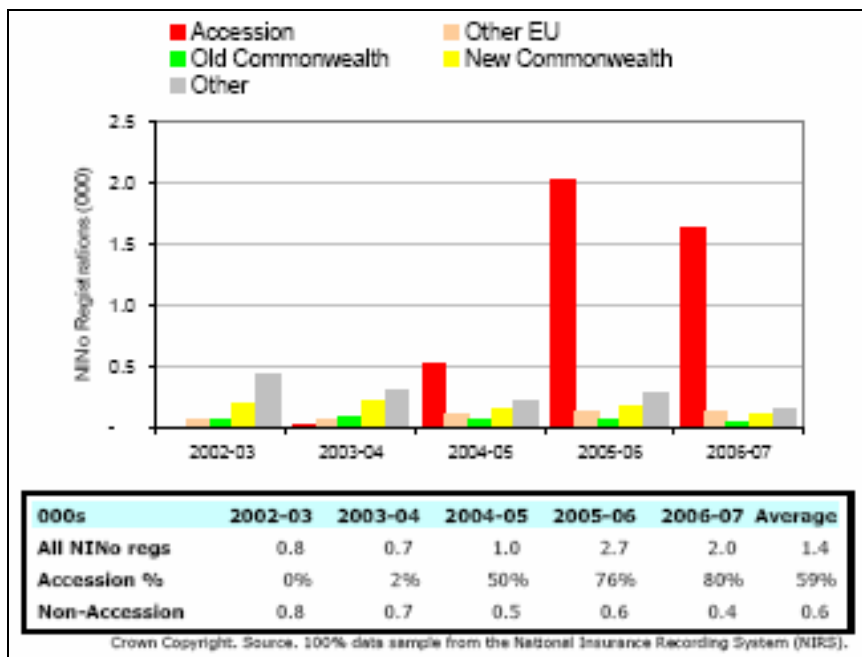
Source: Analysis of Migration Trends and Drivers. Edge Analytics Nov 2007

Figure 5.4 ONS International migration assumptions



Source: Analysis of Migration Trends and Drivers. Edge Analytics Nov 2007

Figure 5.5 Immigration based on National Insurance registrations (NINo)



Source: Analysis of Migration Trends and Drivers. Edge Analytics Nov 2007

Households

5.18 Table 5.3 shows projections of future household numbers for the Calderdale HMA, broken down by household type. This indicates a 21.6% increase in the number of households over the period 2004-2029. Most significantly, cohabiting couples households are expected to account for 16,400 households in 2029 compared to just 9,000 in 2004. Single person households and 'other multi-person households' are also expected to grow strongly.

5.19 Average household sizes will decrease from 2.33 in 2004 to 2.09 in 2029.

Table 5.3 DCLG 2004-based household projections 2004-2029 (Thousands)

Household types:	2004	2006	2011	2016	2021	2026	2029	Change 2004-2029	Annual average	% Change
married couple	37.1	36.5	35.6	35.1	34.8	34.5	34.2	-2.9	-0.1	-7.8
cohabiting couple	9	9.8	11.7	13.3	14.6	15.7	16.4	7.4	0.3	82.2
lone parent	6.8	7.1	7.7	8	8.3	8.6	8.8	2	0.1	29.4
other multi-person	4.2	4.3	4.7	5.2	5.7	6.2	6.5	2.3	0.1	54.8
one person	25.9	26.8	29.3	32.1	34.9	37.3	38.5	12.6	0.5	48.6
All households	82.9	84.5	88.9	93.7	98.3	102.4	104.5	21.6	0.9	26.1
Private household population	192.8	194.8	199.7	205.2	211	216.1	218.8	26	1.0	13.5
Average household size	2.325	2.305	2.246	2.189	2.146	2.111	2.093			

Source: DCLG

Summary of key points – future housing market

- Forecasts suggest that the economy of West Yorkshire will continue to grow and restructure. Leeds is expected to be the focal point for this restructuring, and recent trends would confirm this as being likely.
- Whilst Calderdale is expected to experience a degree of absolute growth, it will decline in relative terms as an economic centre with the Leeds City Region. Over the period 2004-2016 a total of 7,418 new employment is anticipated (a growth rate of around 7%).
- The population is expected to grow by 23,300 persons between 2007 and 2029, with nearly three quarters of this growth accounted for by a growing number of older (65+) people. Overall, natural change and international migration (rather than within-UK migration) are expected to be the key drivers of future population and household growth. The period 2004-2029 is expected to see an additional 22,000 households.
- The household projections suggest that there will be an additional 16,000 households over the period 2008 to 2026. The Yorkshire and Humber RSS provision is for 670 units over the

period 2008-2026. Comparison of the DCLG household projections and the RSS targets shows that supply is not likely to keep pace with local demand in future years.

6. Housing need

6.1 In 2005 Calderdale Council commissioned Outside Research to undertake a Housing Requirements Study. The final report included projections for additional affordable housing, using an approach largely consistent with the CLG guidance.

Current and newly arising need

6.2 The backlog of existing housing need was estimated at 449 households.¹⁰ This is broken down as follows in Table 6.1.

Table 6.1 Current housing need

Component of need	Households
Backlog need existing households	6,587
<i>Minus cases where in-situ solution is most appropriate or don't want social housing</i>	3,507
<i>Times proportion unable to afford to buy or rent in the market</i>	67.1%
<i>Plus backlog (non-households)</i>	177
<i>Equals total backlog need</i>	2,244
<i>Times quota to progressively reduce backlog</i>	20.0%
Annual need to reduce backlog	449

Source: Outside Research (2005)

6.3 Newly arising need has been estimated by as being 1,841 additional households in housing need per annum. This was calculated as shown in Table 6.2.

6.4 Our own estimates derived using an analysis of secondary data sources suggests that 57% of households in Calderdale would not be able to afford a home in the ward in which they currently live (the same as the average for the Based on our approach, Calderdale is ranked 9th out of the 21 local authority districts for unaffordability.

6.5 It should be noted that while local survey evidence is likely to be more robust, our own estimates are more consistent for comparison across the region.

¹⁰ Outside Research & Consulting (2006 Calderdale Housing Requirements Study

Table 6.2 Newly arising housing need

Component of need	Households
New annual household formation	1,177
<i>Times proportion unable to buy or rent in the market</i>	69.9%
<i>Plus ex-institutional population moving into the community</i>	0
<i>Plus existing households falling into priority need</i>	704
<i>Plus in-migrant households unable to afford market housing</i>	314
Annual newly arising need	1,841

Source: Outside Research (2005)

Supply to meet needs

- 6.6 The above estimates of current and newly-arising housing need require adjustment to account for the annual flow of housing supply that can be used to meet housing need.
- 6.7 Assuming an annual supply (including relets) of 1,570 units per annum, the 2005 Housing Requirements Study suggested an annual shortfall of 720 affordable housing units. This was calculated as shown in Table 6.3

Table 6.3 Calculation of shortfall of affordable housing

	Households
Annual supply of local authority and RSL relets	1,577
<i>Minus increased vacancies and units taken out of management</i>	120
<i>Plus annual committed units of new affordable supply</i>	113
<i>Equals affordable supply</i>	1,570
Shortfall of affordable housing per annum	720

Source: Outside Research (2005)

- 6.8 The total 2006/08 allocation for Calderdale under the Housing Corporations National Affordable Housing Programme (NAHP) is 174 units. The allocation for Calderdale is expected to fall from 135 in 2006/07 to 39 in 2007/08 (see Table 5.4). Clearly the balance of affordable units will need to be delivered from alternative programmes, primarily as a result of S.106 planning obligations.

Table 6.4 Housing Corporation National Affordable Housing Programme (NAHP) outturn and allocations 2004/5–2007/8

	Completed		On site	Allocation	
	2004/05	2005/06	2005/06	2006/07	2007/08
Total units for rent	53	42	107	89	24
Total units for sale	0	2	18	46	15

Source: Housing Corporation Regional Investment Statement.

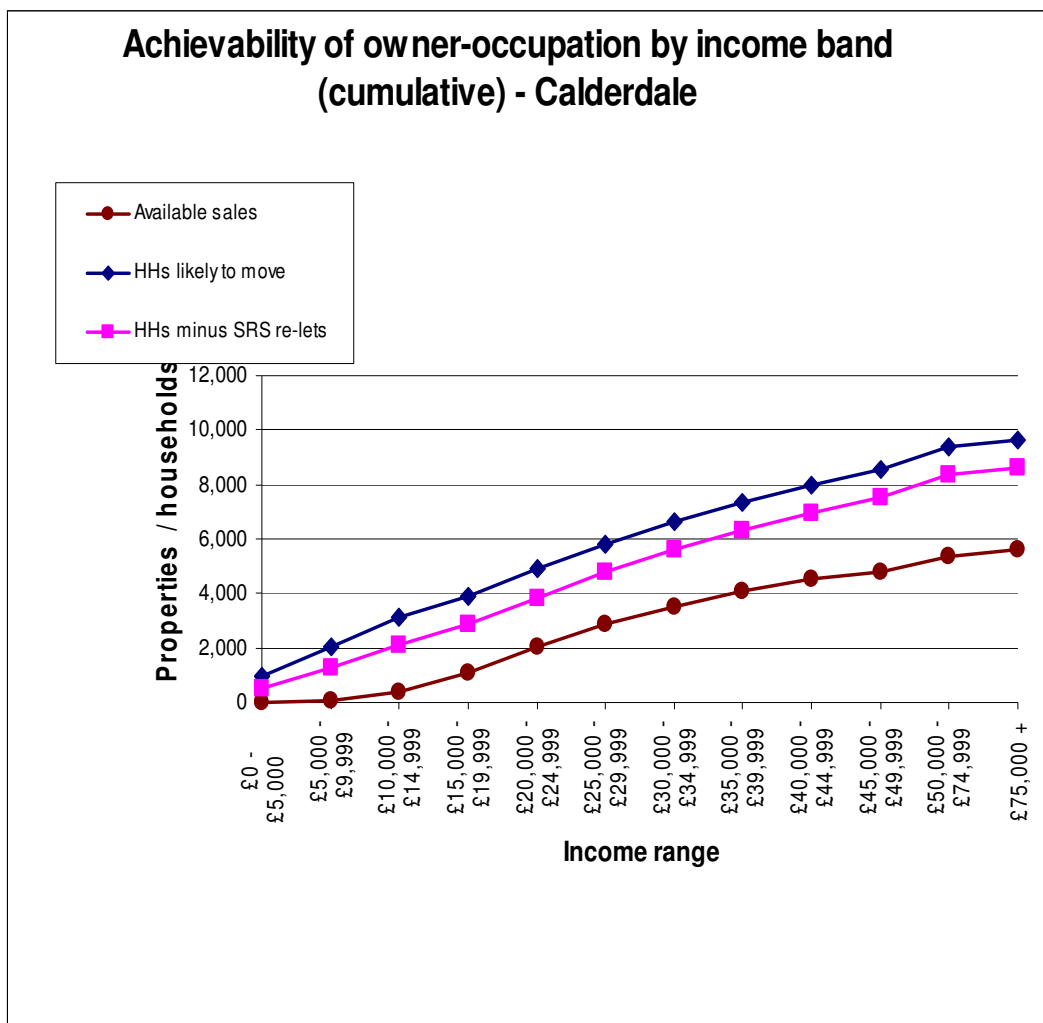
Market housing and affordability

6.9 The 2005 housing requirements study for Calderdale estimated that 69.9% of newly arising households would be unable to afford to purchase market housing. Our own estimates, based on modelled income distribution and local price distribution, suggests that 87%¹¹ of households would be unable to afford to purchase a home.

6.10 In order to provide a degree of comparability across the region, we have also prepared a set of estimates of the gap between local house prices and their 'achievability' on the basis of local incomes. This analysis is not intended to replace local estimates and calculations of affordable housing need. It does, however, provide a method of consistent comparison of the potential scale of the affordability gap compared to other HMAs in the region. Figure 6.1 shows that there is a clear gap between the potential demands of households in the HMA and the profile of properties available to them. Cumulatively, this equates to a gap of around 3012 properties in 2006 – or more if the capacity of social housing relets to absorb some of this gap is not taken into account.

¹¹ The crude average of our ward-level estimates

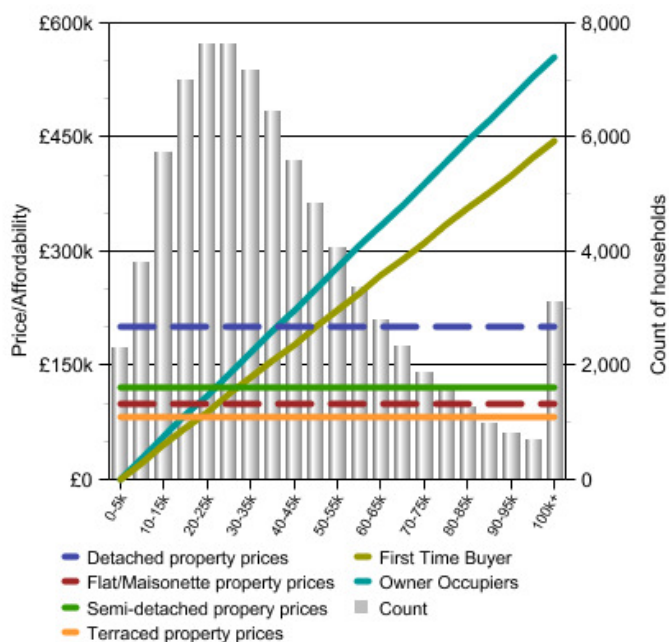
Figure 6.1 Estimates of achievability of owner occupation



Income band	£0 - £5,000	£5,000 - £9,999	£10,000 - £14,999	£15,000 - £19,999	£20,000 - £24,999	£25,000 - £29,999	£30,000 - £34,999	£35,000 - £39,999	£40,000 - £44,999	£45,000 - £49,999	£50,000 - £74,999	£75,000 +
Properties for sale at 4x income	8	69	277	733	971	800	678	553	455	271	557	234
No of households likely to move	928	1126	1083	760	986	932	853	666	655	552	831	276
No of households minus SRS	513	758	834	760	986	932	853	666	655	552	831	276
Difference	505	689	557	27	15	132	175	113	200	281	274	42
Cumulative difference	505	1194	1751	1778	1793	1926	2101	2214	2414	2695	2970	3012
Rank of difference	3	1	2	11	12	8	7	9	6	4	5	10

6.11 Hometrack's model, based on an affordability threshold of 4x income, suggests that a first time buyer households would need to earn £20-25k (gross) per annum to afford an average priced terraced property, or £45-50k per year for a detached property.

Figure 6.2 Affordability by income bands



© Hometrack

Source: Hometrack

Summary of key points – housing need

- The backlog, as calculated in 2005, of housing need in Calderdale was 449 households (adjusted for a five year

backlog reduction quota). Newly arising housing need was calculated as being 1,841 additional household in need per annum. Supply is calculated as being 1,570 units per annum, giving an annual shortfall of 720 affordable housing units.

- The total NAHP allocation for Calderdale for 2007/08 is 174 units. Clearly, the balance of affordable units will need to be delivered from alternative programmes, primarily as a result of S. 106 planning obligations.
- According to the ECOTEC / NLA affordability model, Calderdale ranks 9th out of 21 local authorities in the region for unaffordability. Hometrack's model, based on an affordability threshold of 4x income, suggests that a first time buyer would need to earn £20-25k per annum (gross) to afford an average priced terraced property, or £45-50k per annum for a detached property.

7. Housing Requirements of Specific Household Groups

7.1 The Practice Guidance sets out a number of reasons as to why it may be appropriate for each Strategic Housing Market Assessment to consider information about the housing requirements of specific household groups, namely:

- The Race and Equality Act requires Government and local authorities to assess the impact of their policies on different ethnic and minority groups, and the 2005 Disabilities legislation requires Government and local authorities to assess the impact of their policies on people with disabilities. Partnerships should ensure that no one group is systematically excluded from the assessment;
- Particular groups and gender types may exert considerable influences within the housing market area that need to be better understood and planned for (e.g. families, older people, key workers, first time buyers);
- Particular groups and gender types may be ill-suited to their dwelling type over the longer term (e.g. families with children and older people living in the private rented sector with insecurity of tenure); and
- Partnerships may wish to obtain evidence about the number of households eligible for intermediate affordable housing.

7.2 The Practice Guidance suggests that these are most relevant for those areas where there may be concerns about the housing requirements of specific groups or good reason to believe that there are needs that significantly differ to the general population.

7.3 The guidance does not set out a step by step approach and suggests that each housing market partnership will need to select appropriate analyses. Given the status of this SHMA as part of a suite of comparative regional reports the approach taken here is to highlight differences in profile from the regional picture for each housing market area. More detailed research may be required to examine particular requirements on a housing market area by housing market area basis, as the issues will differ regarding family housing or minority ethnic needs for example.

Families

7.4 The Census can provide data on household type. Couples with non-dependent children make up a smaller proportion of all households. The proportion of single parents with dependent children is in line with the regional average. The proportion of single parents with non-dependent children is lower than the Yorkshire and Humber average

Table 7.1 Proportion of households with dependent / non-dependent children

Area	couple or other with dependent child(ren) %	couple with non-dependent child(ren) %	lone parent with dependent children %	lone parent with non dependent child (ren) %
Calderdale	24.09	6.11	6.57	2.67
Yorkshire and Humber	23.34	6.43	6.57	2.87

7.5 The proportion of family households at the Census 2001 indicates that family housing should form a significant component of the future housing offer in Calderdale. Applying the household projections of approaching 22,000 additional households in Calderdale (2004 to 2021) to the Census 2001 figures for singles, couples and lone parents would indicate that around 6,600 of these additional households would be families (including single parents) with dependent children.

Older People

7.6 Census 2001 data indicated that Calderdale had the highest proportion of pensioner households of all the West Yorkshire districts (at 23.8%, slightly higher than in Wakefield). However, in the context of the region the older population makes up a relatively small proportion of the total population. Of the total pensioner households at the Census 15.0% were single pensioner households and 8.8% other pensioner households.

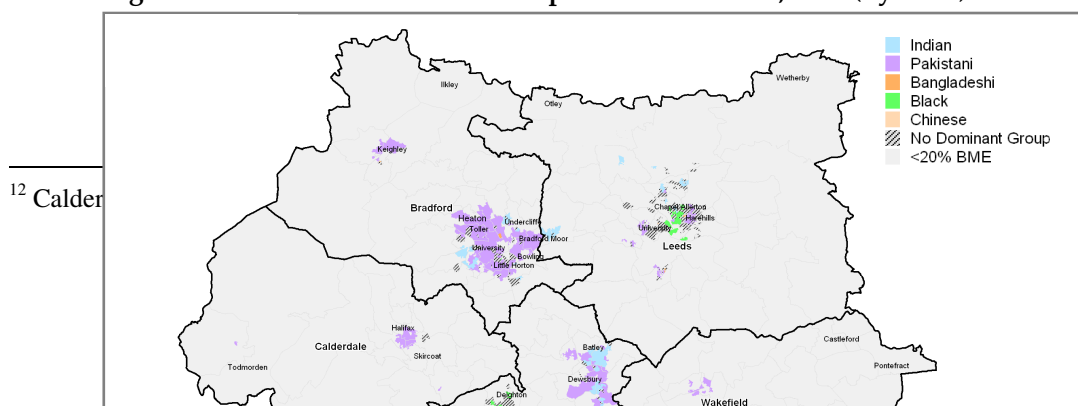
7.7 Nearly three quarters of the overall population growth expected up to 2029 will be accounted for by a growing

population of older (aged 65+) people. This group will increase by more than 17,100 persons by 2029. Many of these will be single people.

Minority and hard to reach households

- 7.8 As at Census 2001 Calderdale had the smallest B&ME population of the five districts in West Yorkshire. The non-white population accounted for 9% of the total population. However, as Figure 7.1 indicates this population was tightly concentrated in one specific area of the district.
- 7.9 Calderdale's Housing Strategy 2005-2010 stresses overcrowding as being a significant issue facing B&ME residents in Calderdale due to a lack of supply of affordable, suitable housing for owner occupation in preferred locations. In Park Ward over 50% of all households have an income of less than £15,000 per year¹².
- 7.10 Park Ward, where there are a high proportion of B&ME households, is one of four areas in Calderdale with significant levels of deprivation with households being more than twice as likely as the rest of the District to live in overcrowded conditions and lack central heating. More than two-fifths of Asian households lack central heating, compared with less than one-fifth of other households.
- 7.11 Only 3% of RSL rented properties in Calderdale were occupied by people from B&ME backgrounds in 2003/04 and only 2% of new RSL lettings were to people of an Asian ethnic origin, the majority of these being in the West Central Halifax area.

Figure 7.1 Predominant B&ME Group – West Yorkshire, 2001 (by SOA)



Source: ECOTEC: West Yorkshire B&ME Housing Market Study, 2007

- 7.12 The Practice Guidance sets out other groups that may be considered hard-to-reach including homeless households, private renters and households in shared accommodation or non-brick and mortar accommodation. The Guidance recommends additional qualitative work to examine in more detail the requirements of these groups, and this is something that could add to this housing market assessment in future.
- 7.13 At 0.01% of all households in 2001, the student market in Calderdale was negligible.

Households with specific needs

- 7.14 The Practice Guidance recognises that housing may need to be purpose built, or adapted, to meet the requirements of those with specific needs. The guidance also recognises that it is difficult to estimate the number of people who will need specific adaptations in the home.
- 7.15 In line with the Guidance for this Strategic Housing Market Assessment we have examined data on the number of people with long-term limiting illness (LLTI) and those eligible for Disability Living Allowance (for care and /or mobility). This helps to identify differences in profile between Housing Market Area, but it is important to remember that not all these households will require

adaptations, and conversely there may be other people with disabilities requiring adaptations that are not captured via this data.

- 7.16 In common with other areas of the region there has been a steady increase in the number of those eligible for Disability Living Allowance in Calderdale and in the number of people who have claimed this benefit for over five years. At May 2007 there were 9,220 people eligible for Disability Living Allowance (this compares to 7,780 in 2002). Of these 6,210 had been claiming this benefit for five years or more. At 18.5% the rate of increase in the number of eligible people between 2002 and 2007 is higher than the 15.8% increase across the region.
- 7.17 Census data indicates a lower proportion of people in Calderdale with a long-term limiting illness (LLTI) than for the region as a whole with 18.4% of the household population recording a LLTI compared to 19.5% for Yorkshire and Humber. However, the increasing number of DLA claimants and the growing population of older people indicate that a higher proportion of homes may be needed in the future to meet the specific needs of people with disabilities.

Summary of key points – different market segments and type and size of homes needed

- Couples with dependent children make up a larger proportion of all households in Calderdale than across the region as a whole. Indicative analysis suggests that there will be demand for around 6,600 additional family homes over the period 2004 to 2021.
- Nearly three quarters of forecast population growth up to 2029 is expected to be accounted for by older people. This group will increase by more than 17,100 persons by 2029. Many of these will be single people. Calderdale should begin planning effective solutions to meet this growing demand group.

- The BME (non-white) population of Calderdale accounted for just 9% of the total population of the district in 2001, the smallest of the five West Yorkshire districts. However, this population is tightly concentrated in central areas of Halifax (particularly Park Ward) in some of the local authority area's worst housing stock, with severe levels of overcrowding. More than two-fifths of Asian households lack central heating, compared to less than one fifth of households generally.
- There is strongly growing demand for Disability Living Allowance grants in Calderdale. The projected aging population is likely to increase demand even further as an increasing number of older people remain living independently into later life.

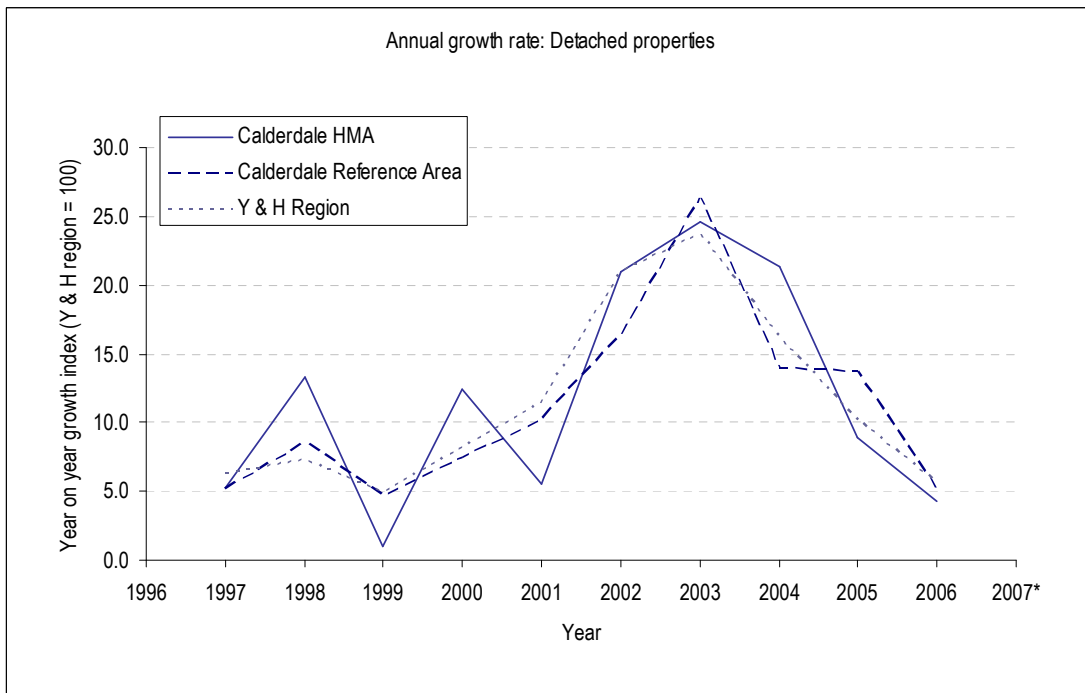
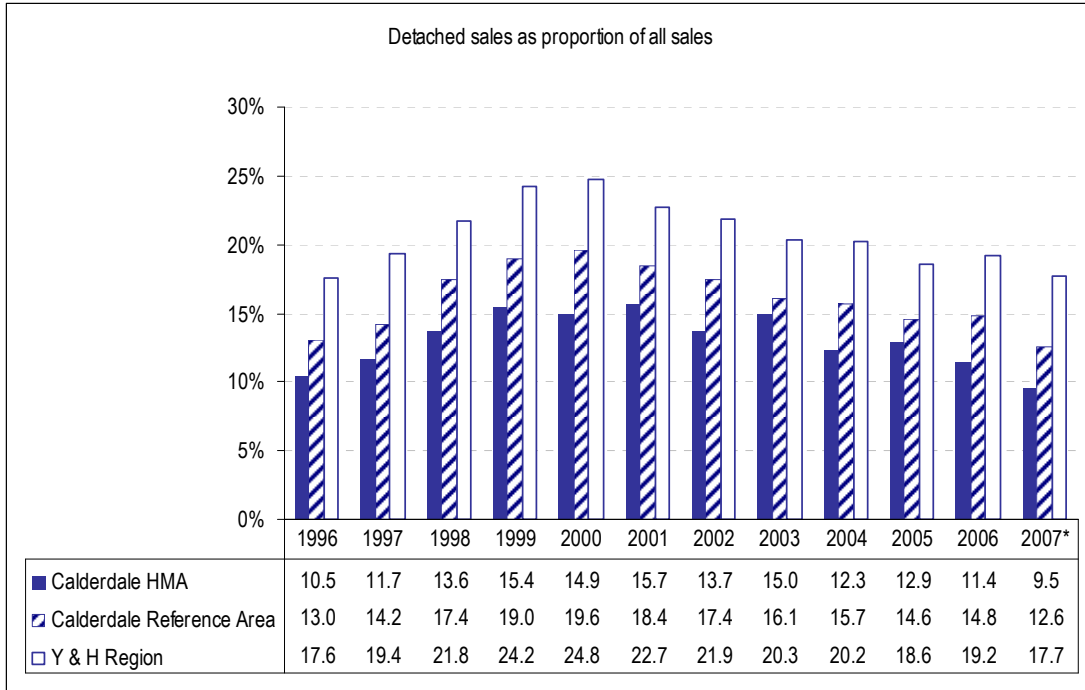
8. Conclusions

- 8.1 A number of competing drivers are impacting on the Calderdale housing market, and are set to continue doing so.
- 8.2 Since 1991 the district has been receiving relatively high levels of in-migration of higher order occupational groups, due to the attractiveness, relative affordability of many of the semi-rural and rural areas of the district and reasonable proximity to sub-regional economic centres. Although economic growth in Calderdale is not anticipated to be at the same rate as for other areas of West Yorkshire, future growth and restructuring (particularly in Leeds and Bradford) may serve to increase this trend with Calderdale performing more of a dormitory function serving other areas of the sub-region.
- 8.3 The relative prosperity of much of the district (average incomes are higher than the regional average) contrasts starkly with concentrated pockets of deprivation and disadvantage in some areas to the north of the district. Central areas of Halifax in particular tend to suffer from poorer housing conditions and associated problems. This is particularly the case for the resident B&ME population.
- 8.4 More generally, affordability is less of an issue in Calderdale than in the other five West Yorkshire districts. However, a shortage of affordable family housing is still recognised as being a major issue particularly in more rural areas.
- 8.5 The topography and greenbelt designation of much of the district makes meeting expected future demand difficult. Meeting anticipated demand for housing, including the affordable housing requirement indicated by the housing needs survey, will not be possible. As a result, constrained supply and affordability issues are likely to continue to have a significant impact at a local level. Planning policy should be used to target the available resources to where

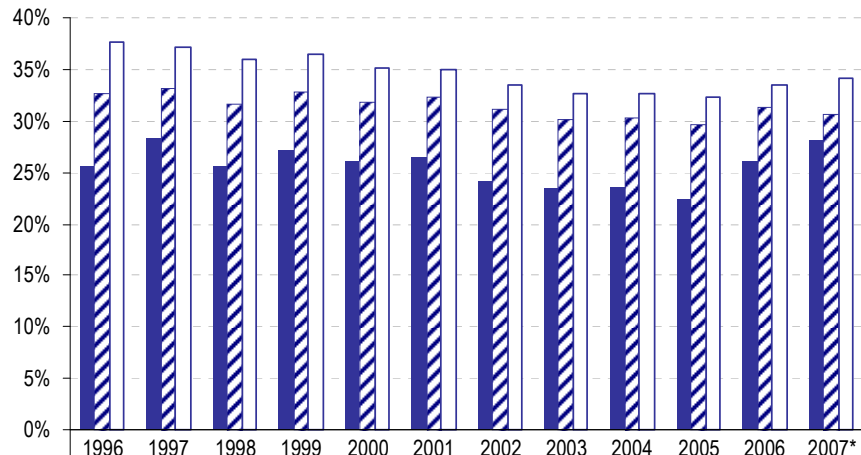
they are most needed, to ease local housing market pressures.

- 8.6 Future years will see an expanding local population of older people. Many of these will be single. There will be growing demand for older people's housing and related services, and the council will need to begin planning for this.

Appendix 1 Additional data tables and charts

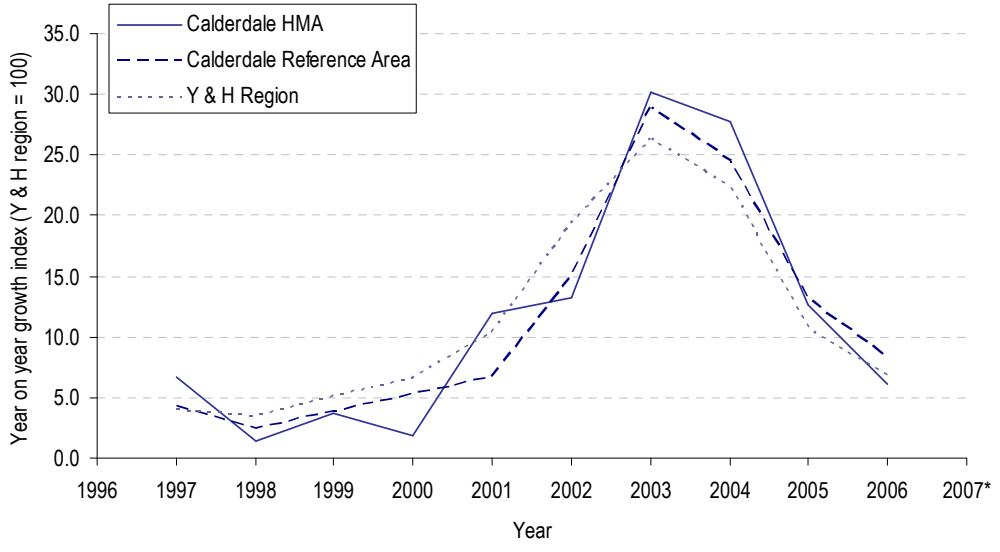


Semi-Detached sales as proportion of all sales

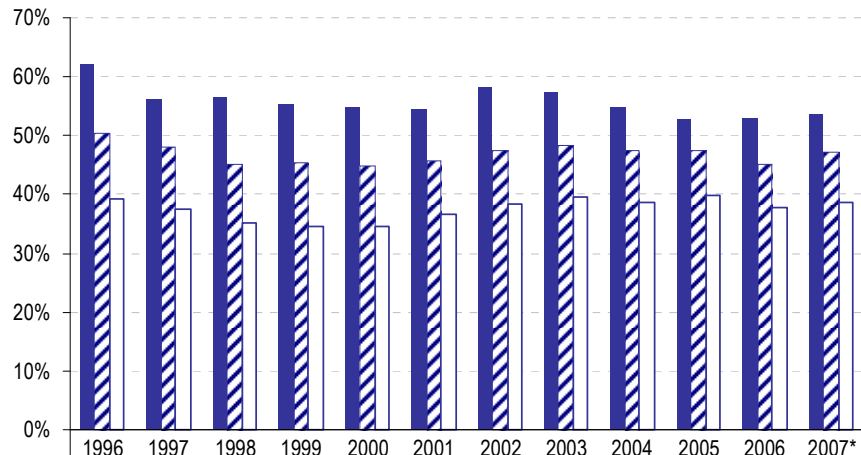


■ Calderdale HMA	25.5	28.3	25.5	27.2	26.1	26.4	24.1	23.3	23.7	22.4	26.1	28.1
▨ Calderdale Reference Area	32.7	33.1	31.6	32.9	31.7	32.3	31.2	30.2	30.3	29.6	31.3	30.6
□ Y & H Region	37.7	37.1	35.9	36.4	35.1	35.0	33.5	32.6	32.7	32.3	33.5	34.1

Annual growth rate: Semi-Detached properties

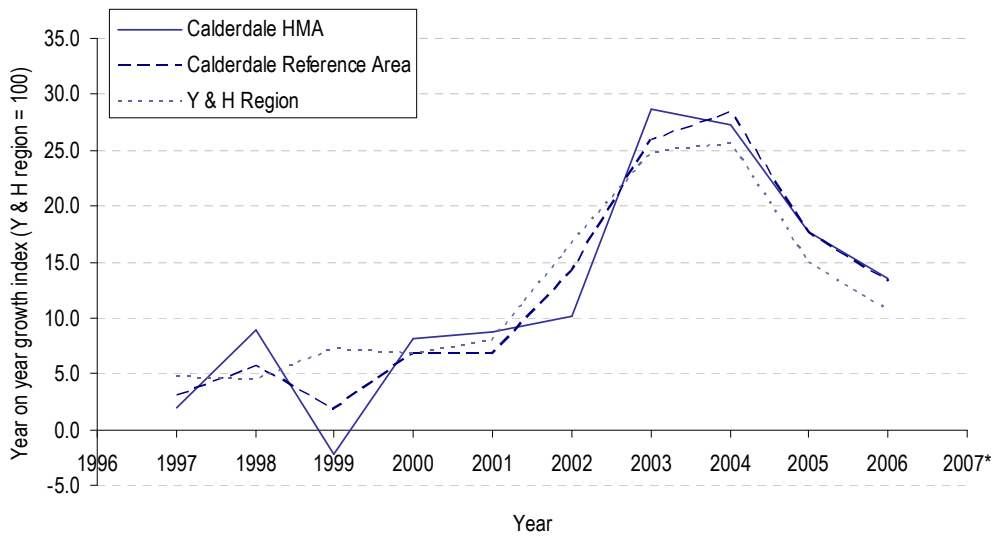


Terraced sales as proportion of all sales

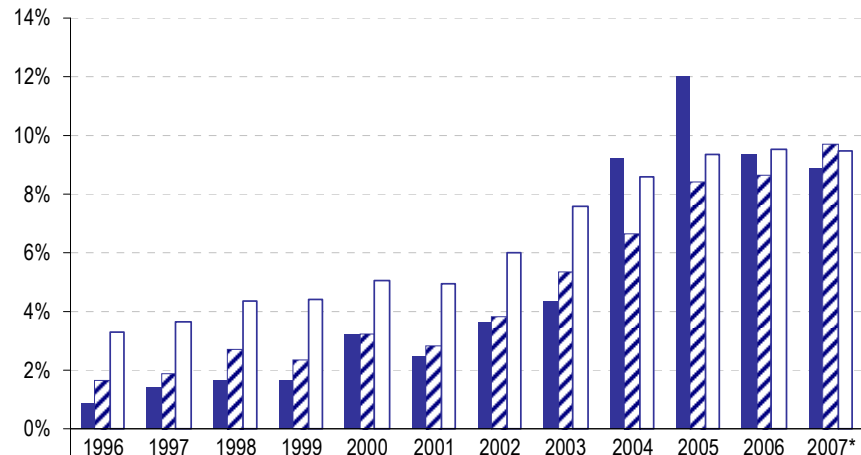


■ Calderdale HMA	62.1	56.4	56.5	55.3	54.8	54.4	58.2	57.3	54.9	52.7	53.1	53.5
▨ Calderdale Reference Area	50.3	48.0	45.0	45.3	44.7	45.7	47.3	48.3	47.3	47.4	45.2	47.1
□ Y & H Region	39.3	37.5	35.1	34.5	34.5	36.6	38.4	39.5	38.6	39.8	37.8	38.8

Annual growth rate: Terraced properties



Flat/Maisonette sales as proportion of all sales



■ Calderdale HMA	0.9	1.4	1.7	1.7	3.2	2.5	3.7	4.3	9.2	12.0	9.4	8.9
▨ Calderdale Reference Area	1.7	1.9	2.7	2.4	3.3	2.8	3.8	5.3	6.7	8.4	8.6	9.7
□ Y & H Region	3.3	3.7	4.3	4.4	5.1	4.9	6.0	7.6	8.6	9.3	9.5	9.5

Annual growth rate: Flats/Maisonettes

