

Homes and housing

Headlines

More decent, affordable and appropriate housing is needed to meet the current and longer term needs of people in Leeds.

Perhaps the biggest housing challenge of all for Leeds is to provide enough quality and accessible homes to meet the city's growing population, whilst protecting the quality of the environment and respecting community identity. Achieving this means close partnership working between communities, their representatives, investors, developers and the Council.

Why is this important?

Decent housing is a pre-requisite for good health. To be classed as 'decent', a house must be warm, weatherproof and have reasonably modern facilities. People who live in clean, warm, safe and affordable homes are less likely to experience housing-related ill health. Creating a physical environment in which people can live healthier lives with a greater sense of wellbeing is hugely important in reducing health inequalities. Living close to areas of green space including parks, woodland and other open spaces can improve health, regardless of social class. Rates of diseases such as diabetes, cancer, migraine/severe headaches and depression are lower in living environments with more green space within a one kilometre radius and mental health may be particularly affected by the amount of local green space (Marmot: Fair Society, Healthy Lives).

This data pack summarises several data sets relating to homes and housing:

- number of households
- average purchase price and affordability
- tenure
- households without central heating
- fuel poverty
- household overcrowding.

Story for Leeds

Just over 337,200 households in the city are listed for Council Tax.

In 2010 the City Council commissioned a Strategic Housing Market Assessment (SHMA) by GVA and Edge Analytics. The following analysis is derived from the SHMA. (The number of households varies slightly from the numbers shown above as the data snapshots have been taken at different times.)

- There are just under 16,000 empty homes in Leeds, around 6,500 of which have been empty for six months or more.
- 41% of homes in Leeds are semi-detached, 29.5% are terraced, 17.5% are flats and 12% are detached
- 60% of homes in Leeds have three or four bedrooms, 37% have two or less and 3% have five or more.
- Most homes in Leeds are in the private sector, with approximately 70% owner-occupied and 10% privately-rented.
- Approximately 20% of Leeds' total housing stock is in the social sector: over 80% of this is owned by the Council (58,000 homes) with the remainder owned by registered social landlords.
- 63,000 homes in Leeds were built before 1919, including a significant proportion of the city's 19,500 back-to-back houses.
- 44% of the city's privately-rented homes do not meet current decency standards.
- 95% of the city's council-owned homes do meet current decency standards.
- At April 2011, the Leeds Housing Register had over 3,500 households that required immediate rehousing.

Improving housing quality

Like most large cities, Leeds has a substantial amount of older housing, which tends to be concentrated in more deprived neighbourhoods. What sets Leeds apart from other places, though, is the large amount of back-to-back housing still in use across the city. Most of the 19,500 back-to-backs in Leeds are in the private-rented sector and were built before 1919. As a result, many of

them do not meet current decency standards, particularly in relation to their energy efficiency.

In fact, the Council's most recent Private Stock Condition Survey (2007) found that a third of private sector housing in Leeds was non-decent, the main issues being excess cold, danger of falls and difficulty with escape from fire. At a time when public investment in housing is reducing and energy prices are rising, keeping properties across all sectors and tenures safe and warm remains a huge challenge for the city.

Decency across the city's public and social sector housing is much higher, currently standing at around 95%. However, there are similar investment challenges in maintaining this standard and, in doing so, providing a large proportion of the city's growing population with decent affordable housing. The proposed changes to council house tenancies and housing benefit will also present some serious challenges for how public and social housing across the city is accessed and managed.

Sustainable housing growth

It is clear that house building in Leeds needs to significantly increase. Completions fell to their lowest level in years in 2010/11, with less than 1,200 new homes built compared to over 3,400 in 2007/08. Furthermore, the 2011 Strategic Housing Market Assessment (SHMA) for Leeds estimates that to meet the city's projected population and household growth, an average of 4,680 new homes will be required each year up to 2026.

Even if the local housing market and economic environment were strong enough to support such a high level of housing growth, several other important questions need to be considered. Top of the list are:

- Does Leeds actually have enough land to accommodate over 70,000 new homes over the next 15 years?

- If so, what are the associated infrastructure requirements, such as transport, utilities, retail facilities and schools, and how will they be paid for?
- Furthermore, is the developable land located in areas of the city in need of regeneration, and if not, will this be to the detriment of the major regeneration programmes?
- And finally, what is the best way to release the land for the benefit of the city's heralded green infrastructure and thriving, distinctive neighbourhoods?

The Leeds Strategic Housing Land Assessment (SHLA), undertaken by the Council in 2010, did identify a substantial forward pipeline of land with potential for residential development, particularly in the east and outer south east of the city. This has the capacity to deliver some 76,000 new homes over the lifetime of the city's new planning framework (Core Strategy 2011–2026), with 13,000 over the first six years. As stated, releasing this land in a manner that facilitates fair and sustainable development is a key priority for the city. To this end, a careful balance will need to be struck between the regeneration of inner urban areas and the use of greenfield and greenbelt land in outer areas.

Another route to increasing the supply of housing in Leeds is bringing more empty homes back into use as high quality rented accommodation. At the end of 2010/11, there were over 15,800 empty homes in Leeds, of which 6,500 had been empty for longer than six months. In addition, at April 2011, over 450 public sector homes had been empty long term (Source: Leeds City Council, April 2011).

As well as being a wasted resource at a time of falling housing supply and rising demand, empty properties can both attract anti-social behaviour and deter private sector investment. Much recent headway has been made in bringing more empty homes back into use across Leeds. This has been achieved

by a range of different approaches, including the successful Private Sector Lettings Scheme which places people with complex and immediate housing need into quality-assured private-rented properties. Partners across the city will continue to work together to tackle empty properties and this will include taking full advantage of new government incentives such as the New Homes Bonus and the Empty Properties Fund.

Meeting housing need

A city the size of Leeds has a wide and complex range of housing needs to satisfy. These are related to affordability within different parts of the district, and to the provision of appropriate housing for different groups, such as older people, disabled people, people from different ethnic backgrounds, students and Gypsies and Travellers.

A significant proportion of households in Leeds earn less than £20,000 per year. This, alongside tight mortgage lending and rising unemployment, has made many parts of the city unaffordable to a large number of its residents. It has also increased the demand for non-market housing, either in the form of public or social-rented accommodation, or subsidised owner-occupied homes. The 2011 SHMA has calculated that over the next five years, there will be demand for 1,158 new affordable homes per year in Leeds. Meeting this need within the current economic environment will be difficult. It will require partners across the city to build on work so far, using new and innovative ways of increasing the supply and diversity of affordable homes.

As everywhere across the country, the number of households in Leeds occupied by older people is forecast to grow significantly over the coming years. The SHMA estimates that by 2026 there will be an additional 22,900 households in Leeds whose head is over 65, of whom a high proportion will be over 85. This will require a much higher

proportion of adapted and two-bedroom homes, as well as ongoing increased demand for extra care services. Again, the reductions in public funding will make this difficult to plan for and deliver in the short to medium term.

Leeds has a long and proud history of being a multicultural and diverse city. The ONS estimates that 17.4% (137,200) of the Leeds population are from a black or minority ethnic background and that this will rise to over 18% by 2031. It is very likely that the city's demographic pattern will continue to change over this period, but based on current household characteristics there will remain a high demand from the black and minority ethnic population for properties with over four bedrooms.

In terms of acute housing need, the Leeds Housing Register had over 3,500 households that required immediate re-housing as of April 2011. The Council's own housing stock is not large enough to accommodate this demand, which is why it remains so important to work with landlords, developers and investors to improve the quality and accessibility of private properties across Leeds.

Housing tenure

At the 2001 Census, the private-rented sector represented 10.1% of households across Leeds. The introduction of buy-to-let mortgages and affordability issues are likely to have led to a substantial increase in the number of private-rented properties (although the data from CLG does not show this separately).

The private-rented sector across Leeds is complex. In Harehills and Chapeltown, for example, there is a concentration of private-rented households made up of migrant workers. By contrast the private rental market in Headingley, Hyde Park and adjacent areas is driven by demand from student households, resulting in considerably higher

rents. In the City Centre, the rapid growth in the numbers of apartments developed since 2001 has created a new private rental market attracting yet another range of occupiers.

The 2001 Census showed that social rented stock constituted 25.2% of all households across the City. Right to buy activity has reduced the social rented stock over the last 25 years with approximately 30,500 properties sold between 1979/80 and 2005/06. The latest data suggests that Leeds City Council still manages 58,603 units (2010 estimate), with the social rented supply across the city including a further 15,552 properties managed by social housing providers, in total representing approximately 22.1% of all housing stock.

The 2001 Census showed that private ownership accounted for 61.8% of household tenures across Leeds. The geographical distribution shows:

- a high proportion of owner-occupiers in areas ringing the city centre and in adjacent inner urban areas
- small pockets of high owner-occupation in the inner suburban areas which ring the inner urban areas
- a clear arc of high owner-occupation to the north and north east matching those areas characterised as mainly semi-detached and detached properties.

This tenure will have been affected by the trends to both the private-rented and social-rented sectors noted above. However, these geographical trends are likely to have remained relatively constant with the inner and central areas bearing the concentration of tenure changes over recent years.

Fuel poverty

A household is currently defined as being in fuel poverty if they have to spend more than ten percent of their income on heating and electricity, although this definition may be changed by the Government in the near future. Energy costs have more than doubled over recent years, leading to a rise in the

number of low income households in fuel poverty. The Leeds Affordable Warmth Strategy seeks to address this by providing energy efficiency and heating measures to vulnerable households as well as advice on income maximisation.

Some fuel poor households will need more heat and hot water than average, for example those which include:

- older people and/or young children
- people with long-term illnesses or disabilities
- people who are unemployed.

These households tend to be on lower incomes, although not necessarily in receipt of state benefit, and at the same time may have less access to capital to improve their homes or appliances. Their fuel bills will be higher while their incomes may be lower than those of people who are out at work all day. These households are deemed 'vulnerable' and more than half of all households in the UK fall into this category.

The links between fuel poverty, poor housing and ill health are well established. Cold homes may exacerbate problems associated with cardiovascular illness and the onset of stroke or heart attacks, while damp and poorly ventilated homes are associated with a range of respiratory and allergic conditions such as bronchitis, pneumonia, and asthma. Cold homes may also impact on conditions such as rheumatism or arthritis and adversely affect people with poor mobility, increasing the risk of falls and other household accidents. Living in a cold, damp and poorly ventilated home is not only uncomfortable but may also be stressful and affect an individual's mental health. This may be compounded by anxiety about high bills, fuel debt or other fuel poverty-related factors.

The educational attainment of school age children may be adversely affected if they do not have a warm space to study and are forced to share general living space or need

to take time off from school due to cold-related illness.

From the most recent Leeds Fuel Poverty Survey of 2009, we calculated that 22% of private sector households in Leeds were experiencing fuel poverty. This was done using survey responses to model household energy costs, together with householder declared incomes. Fuel poverty calculated amongst vulnerable groups was as follows:

Aged 16 or under	18%
Aged 60 or over	27%
Disabled	28%
Long term illness	37%
In receipt of benefits	43%

	2010	2011	Change
Average Purchase Price	£178,601	£170,997	-£7,602
Lowest value MSOA	£69,676	£65,548	
Highest value MSOA	£417,532	£424,108	

From the increases in household energy prices, we calculated that city-wide private sector fuel poverty had increased to 27% in 2010.

In the 2009 survey, 20% of householders stated that their health or that of their family was affected by cold conditions. For each tenure type the proportion was:

- 20% of housing association tenants
- 32% of private-rented tenants
- 17% of owner-occupiers.

Fuel poverty is not currently logged in the public sector but it is estimated to be at or lower than private sector fuel poverty due to the high level of investment in energy efficiency in this sector.

Where is this causing the greatest concern?

Number of households listed for Council Tax

The number of households in Leeds listed for Council Tax continues to rise and has increased by just over 6,200 in the last three years.

	Number of households listed for Council Tax
2009	330,915
2010	335,459
2011	337,203

Source: Leeds City Council, Council Tax records

Average house prices

Source: Hometrack

The average house price for the city is £170,997 (snapshot based on sales and valuations May 2011). At the MSOA level, average house prices range from:

- £65,458 in Beeston Hill, to
- £424,108 in Bardsey / East Keswick / Collingham / Linton and Harewood.

The MSOAs with the highest purchase prices are in the northern and eastern rural areas, whilst average or lower purchase prices are generally concentrated towards the south of the city and the more populous areas. Across the city the average purchase price has fallen by 4.3% over a twelve month period. The average change across all MSOAs is ±£12,370.

Price to income ratio

The higher the figure, the more a house costs in relation to earnings/income. The city average is 5.2 with values ranging from:

- 3.1 in Holbeck, to
- 9.4 in Bardsey / East Keswick / Collingham / Linton / Harewood.

The areas with the lowest price to income ratio are heavily concentrated in the west and south of the city.

The following examples provide an indication of the levels of income likely to be required to afford property in the area.

In Beeston Hill, the average price of £65,458 would require a single income of around £18,700 per year or a joint income of £21,800. The top end of the bottom quartile of areas (Middleton Park / Manor Farm / Sharp Lane £116,369) would require a single income of £33,250 or a joint income of £38,800. This illustrates that even in those areas with relatively low property prices, this housing is potentially out of reach of first time buyers on

low incomes who would be the 'natural' purchasers.

In inner suburban areas this pattern is more stark as the table below shows. This could provide a significant barrier to new households buying in the area, especially first time buyers (and especially given current requirements for a 10 to 20% deposit), but could lead to increased investor activity, with implications for stability and long term sustainability

In outer areas and villages, access to housing for new households / first time buyers is almost impossible as single or joint incomes needed to afford housing would be well out of reach. Without new households (especially young couples with small children) then the population in those areas may continue to age and shrink with implications for the viability of local services such as schools, transport, shops, etc.

Area	Average Price	Single income needed to afford	Joint income needed to afford
Bramley	£116,298	£33,200	£38,800
Kirkstall	£125,300	£35,800	£41,800
Chapelton	£136,500	£39,000	£45,500
Chapel Allerton Village	£201,300	£57,500	£67,100

Housing tenure

Information on housing tenure in the table below is based on data published by Communities and Local Government. It shows a breakdown of the Leeds figures from 2001 and 2008 and compares the latest data to the regional and national rates.

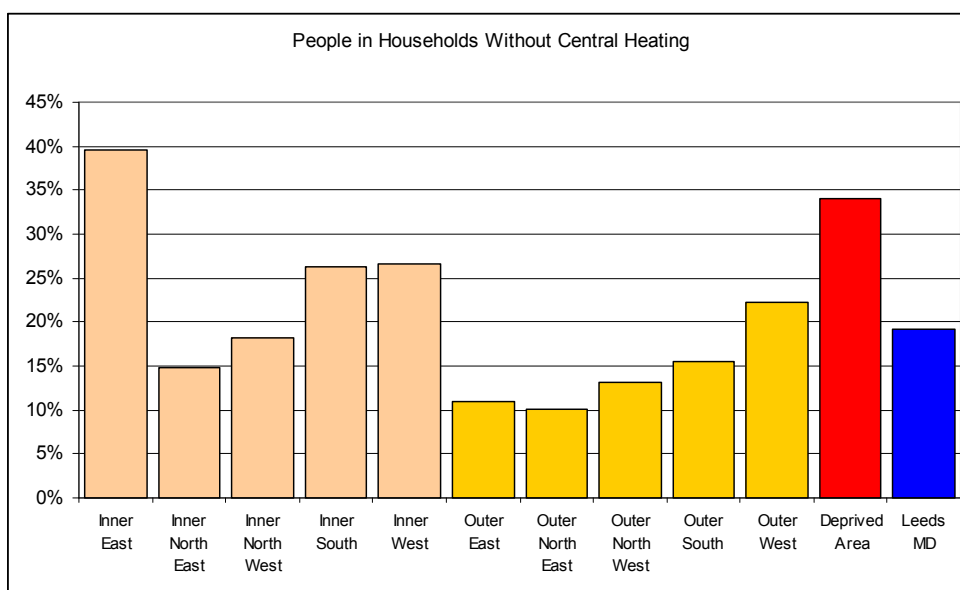
The data shows that the number of households renting from the City Council (through an Arms Length Management Organisation) has fallen over the last ten years with a corresponding rise in the numbers in the owner-occupied / private-rented sector.

Dwelling Stock	Leeds 2001		Leeds 2010		Yorks & Humber 2010	England 2010
	Number	Rate	Number	Rate	Rate	Rate
Local Authority	69,925	22.6	58,603	17.5	10.5	7.9
Registered Social Landlord	14,233	4.6	15,552	4.6	8.0	9.9
Other public sector	66	0	19	0	0.2	0.3
Owner-occupied and private-rented	225,017	72.8	261,010	77.9	81.3	82.0
Total	309,241		335,190			

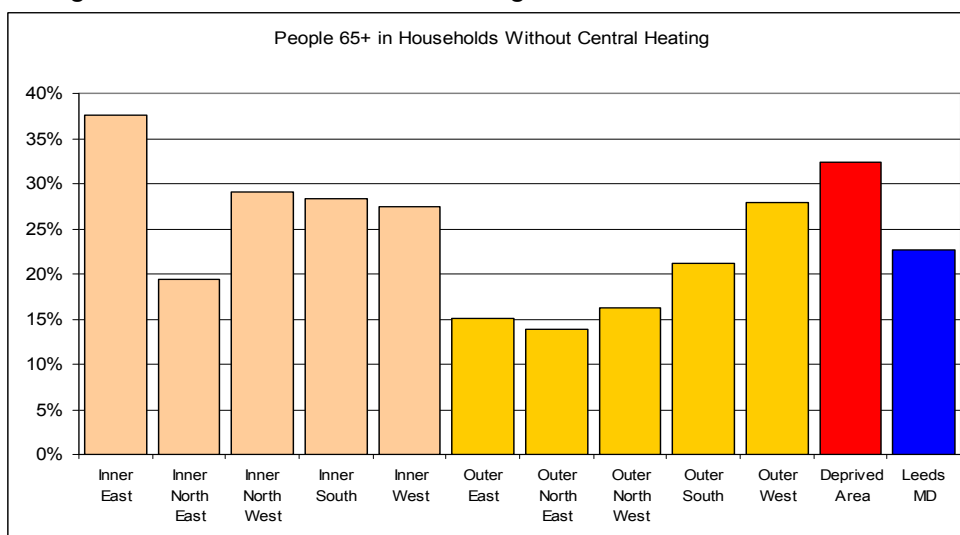
Source: Communities and Local Government

Household Heating

All people living in households without central heating



People aged 65+ living in households without central heating



The Census data on central heating shows that:

- Almost 62,500 households (20.7% of all households in the city) did not have central heating, affecting almost 135,900 people (19.3%)
- Just over 30,000 children (21%) were living in households without central heating
- Almost 24,000 people in Leeds aged 65 and over were living in households without central heating.

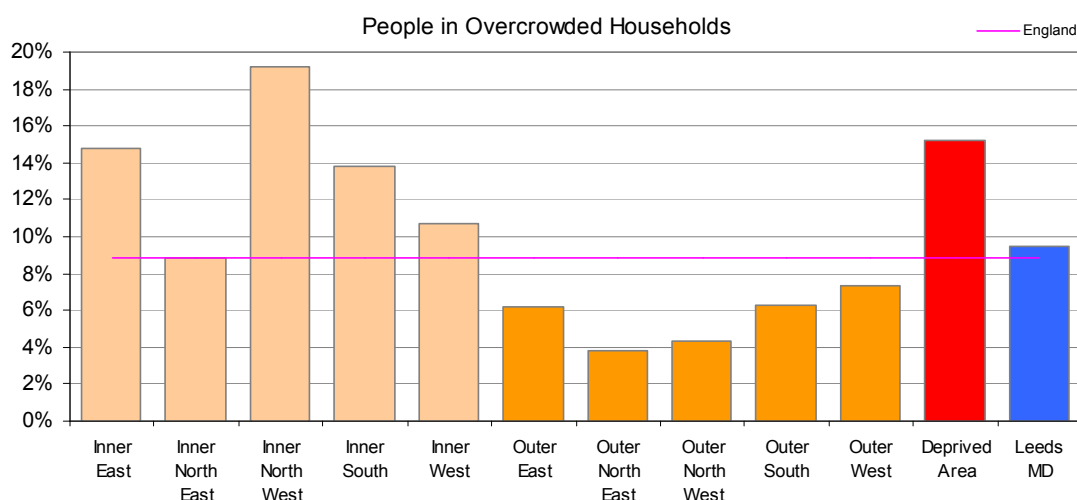
- Around 34% of people aged 65 or over living in deprived areas of Leeds were without central heating, nearly twice as many as in Leeds as a whole (19%)
- The highest proportion of older people without central heating (nearly 40%) was in the Inner East area of the city.

Calculated private sector fuel poverty by area management team

AMT	Total	Vulnerable	Non Vulnerable	AMT Sub-Sector	Total	Vulnerable	Non Vulnerable
East North East	22%	20%	2%	Inner East	35%	32%	3%
				Inner North East	22%	19%	3%
				Outer North East	13%	11%	1%
South East	22%	19%	3%	Outer East	18%	16%	1%
				Inner South	31%	27%	4%
				Outer South	20%	17%	3%
West North West	22%	16%	6%	Inner North West	30%	17%	13%
				Outer North West	15%	13%	2%
				Inner West	26%	21%	5%
				Outer West	20%	18%	2%
City wide	22%	18%	4%				

Source: Leeds City Council 2009

Rate of household overcrowding by Area Committee



(Source:) 2001 Census of Population

At the time of the Census, 7.8% of households in Leeds were deemed to be overcrowded (slightly above the average for England). At

19%, the Inner North West had the highest proportion of overcrowded households, due in large part to the high number of students

living in 'houses in multiple occupation'. Nearly 67,000 people (9.5% of the resident population) lived in overcrowded households. For the population aged 65+ the

average overcrowding rate was 3.9%; Inner East had the highest rate of overcrowding (5.7%) for the 65+ population.

Views of local people *

*An initial selection of surveys and focus group outputs were gathered to enable inclusion of public opinion data within the JSNA. Please note as this is only an initial selection it is not a comprehensive data set and therefore may not be representative of the whole population of Leeds. This part of the data set is under development for future versions of the Joint Strategic Needs Assessment.

Purple Project Final Report 2008

The impact of a lack of housing provision came up as a frustrating issue for some older women. Either they were waiting for more suitable accommodation or they were temporarily housing members of their family who were waiting for council accommodation. Overcrowding due to crisis situations can severely compromise comfort and wellbeing for older people within the home.

Housing is an issue for older women in terms of accessing safe and secure housing for themselves. Older women are also housing younger family members who are experiencing problems finding social housing for themselves.

The research also revealed a number of older women living in the outer, more affluent, areas of Leeds who were very isolated from services and experiencing poverty. All of them were widowed and experiencing poverty because although they may have had a 'nice' house they lacked disposable income, being 'property rich, cash poor'. The women either did not have access to benefits or had very little understanding of the benefits system, so were not claiming the benefits they may be entitled to. They wanted to remain in their homes because all of them had lived there for a long time, one for 50 years. Loneliness and isolation appeared to be an issue for these women. Often their children had moved away, so many had no family support. One woman in her 80s said:

'I find it difficult to heat the house, it is expensive...it's always cold, it's difficult to

warm up. I only put heating on if I have to and I try to stay in this room... I always have 2 jumpers on.'

One woman talked about how The Northern Older Lesbian Network (a North of England group for older lesbians) were looking into the possibility of setting up a residential home and said that she felt the issue of older women and housing was slowly being put on the agenda by the lesbian community but that it also needed to be considered by statutory organisations:

'What happens to lesbians when they get old does really worry me... I've got no family to help out.'

Women had very mixed views on housing for older people. Some women talked about how there should be more retirement villages like the ones in Europe and some wanted more sheltered housing schemes with communal space. However, some women wanted to remain in wider society and thought that strategies need to be developed to make older women feel safe: *'I don't want to be in an environment full of old people. I want something done so I can stay where I am and be free to go about my business.'*

Residents Survey 2009

A fifth of respondents (20%) chose 'affordable decent housing' as an important aspect in making their area good to live (11th of 22), a similar proportion to that recorded in 2007(21%) (Q1). Younger respondents were more likely to choose this option than older ones (16-24: 28%; 25-44: 20%; 45-54: 20%; 65+: 15%), but otherwise there were few significant differences between sub-groups. Despite this, the 'ability of local people to live in a decent, warm home' was seen as a high priority for respondents (Q3) with 62% saying it should be a high priority for the Council, ranking second highest. When asked to make a single choice, this aspect was the second most frequently chosen by respondents (16%).

Leeds Irish Health and Homes Extra Care Housing Feasibility Study May 2010

Respondents defined extra care housing in terms of staff on site, care and support, who the housing is for and having their own front door, but were not necessarily aware of the potential extra facilities. There was concern about the size of dwellings (too small, not enough bedrooms or storage) and the quality (build and design).

In addition, design was considered very important:

- plug sockets and light switches at an accessible height
- sunken wiring/cabling makes it difficult to do repairs/make changes and consequently forces people to look to others for basic maintenance that they could manage themselves if it were more accessible
- handles on doors and cupboards need to be easy to reach and open
- windows should open from the bottom and be easy to clean and maintain.

Participants in the focus group expressed the idea that most people moving into older people's housing would be down-sizing and the extent to which they are required to down-size will affect demand for a particular scheme. It is not just the number of rooms, but also the size of rooms that is important: 'as you get older you need more space to move around not less, especially in kitchens and bathrooms'.

Older people were asked whether they would be prepared to pay more for new housing built to the highest environmental standards if it led to reduced fuel bills. A large majority (72.2%) said yes. This response showed little significant variation between different tenures or income bands.

17.2% of respondents thought their home unsuitable for their needs, which is high relative to the general population (9.8%) as recorded in the Leeds Strategic Housing

Market Assessment 2007. Amongst those over 75, this proportion rises to 24.0%, and amongst those in social rented housing it climbs to 29.4%.

The questionnaire provided a definition of extra care housing and then sought levels of interest in it: 41.4% of respondents indicated that they would be interested in extra care housing when they got older. A further 31.0% did not know.

Consultation Report Vision for Leeds. 2011 to 2030 -Views of older people

Older people wanted to be part of the wider community and did not want to be isolated or dealt with in a siloed way. They would like to develop mutual understanding, respect and trust between people of different generations.

The three primary priorities for older people were housing, information and transport. These also represent the most frequently identified issues from this consultation as a whole.

Considerations for the future

The main priorities and actions for housing and regeneration over the next four years are set out within the new City Priority Plan. This plan will aim to:

- Maximise regeneration investment to increase housing choice and affordability within sustainable neighbourhoods. *(Examples of contributing actions include: building more homes, building more affordable homes across all tenures, bringing more long-term empty homes back into use, making better use of public assets, developing more brownfield sites in regeneration areas, delivering new and improved neighbourhood facilities, creating new jobs and training opportunities).*
- Enable growth of the city whilst minimising the impact of the environment and the

distinctive green character of Leeds. *(Examples of contributing actions include: development of the new Enterprise Zone at Aire Valley Leeds, increasing employment floorspace at Aire Valley Leeds, new residual waste treatment plant at Aire Valley Leeds, improving green infrastructure within regeneration areas across the city, consulting more widely with local communities on housing and regeneration schemes, improving the commercial vitality of town, district and village centres).*

- Improve housing conditions and energy efficiency. *(Examples of contributing actions include: refurbishment/conversion of properties in Little London and Beeston Hill & Holbeck, more properties built to the Sustainable Code for Homes Levels 3 and 4, combined heat and power plant in operation at Aire Valley Leeds, council house decency maintained at 96%, 500 private sector houses achieving decency standard, 21,000 bed spaces accredited via the Leeds Landlords Accreditation Scheme and 4,500 individuals benefiting from the removal and reduction of category 1 and 2 hazards in their homes, e.g. excess cold, falls, fire safety).*

Improving housing conditions and energy efficiency across public and private homes in Leeds is a priority for the city. There has been a rise in the proportion of vulnerable people living in energy efficient properties and this has been achieved by the Council collaborating closely with the third and private sectors. However, concerns remain about the rising level of fuel poverty across the city in the light of ongoing energy price inflation and the potential impact of welfare reforms. Therefore the city will need to remain focussed on putting in place appropriate measures to monitor and tackle fuel poverty, especially in more disadvantaged neighbourhoods.

It is clear that close partnership working across all sectors, the improved sharing of

resources and the use of new and innovative investment models will be needed to deliver these actions, and, in the process, to contribute to Leeds being the best city to live in the UK.