



Bradford Regeneration & Investment Briefing

Funding, places and delivery.

A briefing for the organisations bringing forward homes and regeneration across Bradford, Keighley, Shipley and the wider district.

Inside this briefing

A practical guide to funding routes, local programmes and the organisations turning sites and neighbourhood priorities into delivery.

For organisations delivering housing and regeneration in Bradford.

- 03 The funding landscape
- 04 Grant, land and finance
- 05 West Yorkshire routes
- 06 Who decides / contacts
- 07 Accessing programme grant
- 08 Places and programmes
- 09 Three boards, two cohorts
- 10 Local funds and project calls
- 11 Housing partners and need
- 12 Delivery and procurement
- 13 Skills and workforce
- 14 Sources and digital edition



The Wool Exchange, Bradford

DATES AND DECISIONS TO WATCH

As at 19 September 2026	Published position
West Yorkshire Mass Transit SDF	Regulation 19 consultation closes 23:59 Sunday 27 September 2026 — this week. Joint DPD across all five districts. [28]
Holme Wood & Ravenscliffe (phase two)	Two separate phase 2 neighbourhoods, each its own £20m; Investment Plan due 30 November 2026. Do not sum the two. [5,6]
Keighley (phase one)	In year 1 of delivery; no Plan deadline. Board chaired by Tim Rogers (Future Transformations). [4,11]
Pride in Place Impact Fund	£750,000 under each of 2025/26 and 2026/27; commit by 31 March 2027. Local distribution not yet published. [7,8]
Bradford District Local Plan	Local Development Scheme gives Adoption July 2026, but the public Local Plan page still shows only Regulation 18 — not confirmed. [23,48]

Figures in this briefing cover different programmes, geographies and periods. They should not be added into a single borough investment total.

Up to £46 billion over ten years

Homes England and its subsidiary, the National Housing Bank, have up to £46 billion to deploy across England to 2036. These are the principal streams. [1]

The joint Investment Prospectus, published on 31 March 2026 ahead of the Bank's opening on 1 April, brings grant, land and finance into one framework. The Bank aims to attract more than £50 billion of additional private capital over the decade.

Stream	Amount	What it funds / who it reaches
Social and Affordable Homes Programme 2026–2036	At least £27bn outside London £39bn nationally, including London	Capital grant for social and affordable rent, shared ownership, supported housing and estate regeneration. Registered Providers, councils, housebuilders and community-led organisations, through continuous market engagement or strategic partnerships.
Housing and Infrastructure Capital Grant	About £3.1bn Homes England's share of the £5bn national pot*	Land assembly, remediation and strategic infrastructure; dedicated viability-gap support planned for later in 2026/27. Councils, developers and landowners with sites the market cannot unlock alone.
National Housing Delivery Fund Debt, equity and guarantees	Up to £16bn	Loans, equity and guarantees, including funding that may be devolved to mayoral authorities. Housebuilders, Registered Providers, funds and lending partners.

*The prospectus describes the agency's share as £3.1bn, subject to final confirmation. These are programme envelopes, not a ring-fenced allocation to Bradford.

PROGRAMME MILESTONES

Date	Milestone
31 March / 1 April 2026	Investment Prospectus published / National Housing Bank opens
25 August 2026	First wave: £9.58bn to 33 strategic partners outside London [2]
Later in 2026/27	Dedicated viability-gap grant planned [1]
To 2036	Ten-year programme period

Land, grant and finance can be combined around the needs of a scheme.

Grant, land and finance

Which support fits a scheme depends less on its size than on what is holding it up: a funding gap, a difficult site, or the tenure of the homes to be delivered. [1]

Family	Product	Purpose	Typical user
Grant	Social and Affordable Homes Programme	Affordable tenures, supported housing and estate regeneration	RPs, councils, developer partners
Grant	Housing and Infrastructure Capital Grant	Viability gaps, infrastructure, land assembly and remediation	Councils, landowners, master developers
Land	Homes England land	Acquisition, enabling and disposal through sale, lease, development agreement or joint venture	Developers of all sizes
Finance	SME Accelerator Loan	Site finance for smaller builders establishing a track record	SME housebuilders
Finance	Revolving credit facility	Multi-site support alongside commercial lenders	Growing builders
Finance	Senior and mezzanine debt	Project funding for build to rent, later living and brownfield schemes	Developers and funds
Finance	Corporate lending	Balance-sheet finance for growth, including modern methods of construction	Housebuilders
Finance	Infrastructure loans	Long-term finance, up to 15 years, for upfront infrastructure	Developers and councils
Finance	Low-interest RP loans	Unlocking capital investment in social and affordable homes	Registered Providers
Finance	Equity	Minority investment in vehicles typically delivering more than 3,000 homes	Funds and partnerships
Finance	Guarantees	Bonds and loans to reduce institutional financing costs	Funds and RPs

Two grant routes in West Yorkshire. Land, remediation and infrastructure support normally comes first through the Combined Authority: the £110m Brownfield Housing Fund, the £334m West Yorkshire Housing Investment Fund approved in June 2026, and the integrated settlement WYCA has held since April 2026, all assessed under the WYCA Assurance Framework. Social and Affordable Homes Programme grant remains administered by Homes England, shaped by the mayor's published strategic priorities. The National Housing Bank makes its own finance decisions while working alongside the agency.

How the regional routes fit together

For a Bradford scheme, the first conversation depends on the funding gap; a regional headline figure is not a borough award.

FIRST-WAVE SAHP ESTIMATE FOR WEST YORKSHIRE

£441m

c.4,000 homes

Estimated strategic-partnership spend and homes across the region in MHCLG's regional funding breakdown of 24 August 2026; the companion Homes England release names the 33 partners and gives no totals. Neither gives a Bradford allocation. [2]

Scheme requirement	Route to establish	What to resolve
Social and affordable homes	Homes England's SAHP, via strategic partnership or CME, shaped by the mayor's strategic priorities.	Tenure mix, delivery partner, grant need and timing; no Bradford SAHP allocation is published. [2,21]
Land, infrastructure or abnormal costs	Bradford Council, working with WYCA's Brownfield Housing Fund.	Why the site cannot proceed and what unlocks it, via WYCA's Assurance Framework. [3,29]
Additional affordable-housing support	The £334m West Yorkshire Housing Investment Fund, naming Southern Gateway as a beneficiary.	SAHP secured or progressing; the remaining viability gap. [32,33]
Debt, equity or guarantees	National Housing Bank via Homes England.	Borrower structure, commercial funding and security. [1]

WYCA housing funds: current position. No open competitive call for the Brownfield Housing Fund or the Housing Investment Fund was found at 19 September 2026; both run from a pipeline developed with the five councils, so the route in is the district council's housing growth team and WYCA's housing team. The Brownfield Housing Fund targets at least 6,240 homes with starts by March 2029. [3]

Southern Gateway. WYCA's Housing Investment Fund names Bradford Southern Gateway as a beneficiary area; the council's own programme describes up to 5,000 homes — a masterplan capacity figure, not reconciled against a funding award. [14,29,32]

REGIONAL AMBITIONS TO DESIGN FOR

The West Yorkshire Housing Strategy 2040 and the Strategic Place Partnership with Homes England identify capacity for over 40,000 homes by 2040; the Housing Investment Fund aims to unlock 2,275 homes by March 2029; the mayor's pledge is at least 5,000 affordable homes over three years; Homes England's strategic priorities weight social rent, brownfield and town-centre sites, low carbon and council- or community-led delivery. These are regional ambitions across delivery routes. [21]

Who decides what

Funding, planning and delivery sit with different organisations. Identify the decision you need before choosing the first conversation.

01

Homes England / National Housing Bank

Final SAHP funding and contractual decisions; the Bank assesses its finance investments. [1,18]

02

West Yorkshire Combined Authority

Regional priorities; Brownfield Housing Fund and Housing Investment Fund; the Assurance Framework; the Mass Transit SDF. [3,28,29]

03

City of Bradford Metropolitan District Council

Local housing need, planning authority, council land; accountable body for the three Pride in Place areas; Southern Gateway sponsor. [4,5,6,14]

04

Southern Gateway Board

Council, WYCA, Homes England, Network Rail and government for the city-centre area; not a Mayoral Development Corporation. [14]

05

Neighbourhood boards and delivery partners

Keighley, Holme Wood and Ravenscliffe boards shape local priorities; Incommunities, Keepmoat, Breck Homes and Honey deliver named schemes. [4,5,6,17,22]

PUBLIC ROUTES FOR THE NEXT CONVERSATION

Enquiry	Public route
National grant / finance	enquiries@homesengland.gov.uk
WYCA housing / infrastructure	customerfeedback@westyorks-ca.gov.uk · 0113 251 7272
Bradford planning policy / Local Plan	planning.policy@bradford.gov.uk · 01274 433679
Bradford procurement	Procurement.Enquiries@bradford.gov.uk
Southern Gateway	southerngateway.co.uk contact form
Mass Transit SDF	MassTransit@westyorks-ca.gov.uk

A useful first enquiry names the site, landowner, proposed use, delivery lead, funding gap and next decision. Attach a concise programme and explain what the requested intervention changes.

A route for smaller providers

A first-wave strategic allocation is one route into delivery. Continuous Market Engagement also gives eligible organisations a direct route to Homes England.

Continuous Market Engagement

Open for individual schemes and portfolios, while funding remains available. Designed to accommodate smaller partners, new entrants and complex projects. [19]

Strategic partnerships

Programme-level allocations support delivery at scale. The initial bidding round closed on 15 April 2026; future rounds will be announced. [18]

Route	Practical fit and requirements
CME general	A direct scheme bid. Establish eligible tenure, costs, delivery readiness and grant need with Homes England. [18,19]
CME portfolio	Discuss the pipeline before bidding. Initial portfolios normally deliver 300–500 homes; named sites should start by 31 March 2028 and complete by 31 March 2032. [19]
Delivery partnership	An eligible RP or council can work with a strategic partner under the programme's delivery-partner rules. Owning the funded homes is a different role from supplying construction services. [18,20]

BEFORE A GRANT APPLICATION

Organisations need Homes England Investment Partner qualification to receive grant. New partners can apply for that status alongside the funding application. Programme qualification and regulatory registration are separate steps. [19]

The bid should show how it meets local housing need and regional priorities. West Yorkshire's published priorities weight Social Rent, brownfield and town-centre locations, low-carbon homes and Fair Work Charter commitments. [21] Bradford's adopted affordable-housing policy (Core Strategy Policy HO11) sets area-based targets of up to 30% in Wharfedale and up to 20% in towns, suburbs and villages — an older adopted figure; check against the emerging Local Plan before relying on it for a live scheme. [25]

HOW TO PREPARE THE DISCUSSION

Bring a site schedule, proposed tenure mix, cost plan, planning position, delivery programme and confirmation of the intended landlord. Explain what is ready now and which dependencies still need resolving.

Places and programmes

Bradford City Village, New Bolton Woods and the borough's smaller affordable-housing sites sit at different stages. Establish the live phase and the organisation commissioning it.



Bradford Interchange · Seen from Bridge Street.

Bradford City Village

Up to 1,000 homes; phase one under construction

Bradford Council and ECF (the Homes England / Legal & General / Muse joint venture) are bringing forward up to 1,000 homes across Chain Street, the former Oastler and Kirkgate shopping centres. Phase one is 97 townhouses, starting summer 2026. Incommunities is preferred funding partner; funding in principle includes £13m from WYCA and £30m from Homes England. [17,22]

Outline consent covers a further 700-plus flats plus retail and business space.

New Bolton Woods

Up to 1,000 homes masterplan; phase 2 under construction

A 30-plus hectare site north of the city centre, delivered by Keepmoat with Canal Road Urban Village Ltd and the council. Phase 1 (50 homes) is complete and sold; Phase 2, 150 homes, is under construction. Two further phases of 200-plus homes are proposed, subject to planning. [26,27]

Confirm which phase and landowner a supply-chain enquiry should address.

Breck Homes / Incommunities

107 homes across three sites, under construction

53 homes at Rushton Avenue, 20 at Flockton Road and 34 at Brompton Avenue, all for social and affordable rent. All three are under construction; completion expected summer and December 2027. [30]

Three separate sites — do not treat as one scheme total.

Honey / Incommunities, Heather, Low Moor

85 homes, £19.3m, under construction

A partnership delivering 59 partnership plots and 26 Section 106 properties: social rent, affordable rent, Rent to Buy and shared ownership, supported by Homes England grant. First residents expected from September 2026. [40]

Confirm tenure mix and nominations route with Incommunities before approaching.

Three boards, two national cohorts

Bradford has three Pride in Place neighbourhoods across two national cohorts — checked directly against all three GOV.UK place-selection lists. [4,11,12]



Holme Wood

Neighbourhood	Published position / next conversation
Keighley (phase one)	Already in year 1 of delivery; no Pride in Place Plan deadline applies. Up to £20m over ten years, separate from Keighley's £33.6m Towns Fund award. Board chaired by Tim Rogers (Future Transformations), Vice Chair Charlotte Meek. Regeneration and Investment plans submitted to MHCLG, under review. [4,11,15,47]
Holme Wood (phase two)	Up to £20m over ten years, c.£2m a year, decided by a resident-majority board. Sam Kirkby appointed Chair; Investment Plan due to MHCLG by 30 November 2026. [5,12]
Ravenscliffe (phase two)	A separate £20m allocation from Holme Wood's — do not sum the two. Imran Hussain MP has said he will work with the new board; chair not verified. Investment Plan due 30 November 2026. [6,12]

BRING A PROJECT THAT CAN BE DELIVERED

Need, ownership and consent

Explain who benefits and how the proposal responds to residents. Identify land control, a delivery lead, consents and dependencies.

Capital and continuing costs

Set out works, development costs and contingency, then identify the asset owner, operating budget and maintenance responsibility.

Bradford does not appear on the phase 2 expansion list (20 March 2026), so no Bradford neighbourhood carries the 26 February 2027 deadline. Boards must have at least eight members, at least 51% living or working locally. The £750,000-a-year Impact Fund is a separate, borough-wide allocation. [9,10,13]

Different pots, different decisions

Bradford's Towns Fund, Levelling Up Fund, WYCA Brownfield Housing Fund schemes and the borough-wide Impact Fund operate at different scales and on different timetables.

£58.6m

Towns Fund / Town Deal: Keighley £33.6m and Shipley £25m [15,16]

Component	What the figure includes
£33.6m	Keighley Town Deal, overseen by the Keighley Town Deal Board; announcement date not verified. [15,16]
£25m	Shipley Town Deal, overseen by the Shipley Town Deal Board; announcement date not verified. [16]

Funding note: Levelling Up Fund, Bradford West — £20m round one (2021) for a leisure centre at Squire Lane; four second-round bids were unsuccessful. Bradford's 2026/27 UKSPF successor allocation is not verified. [41,42,45]

WYCA BROWNFIELD HOUSING FUND EXAMPLES

Scheme	Published position
Canal 30 (28–32 Canal Road)	£1.84m of an £8.14m scheme; 70 flats in a converted 1880s warehouse, due spring 2026. [33]
Idle (former quarry, Bradford Road)	Over £340,000 of a £10.7m scheme; McCarthy Stone, 51 retirement apartments, completed spring 2025. [43]

Do not add these figures together. They are different programmes, geographies and periods, and some fund activity around the same Canal Road corridor.

BRADFORD PRIDE IN PLACE IMPACT FUND

£750,000 X 2	£750,000 in 2025/26 (determination 29 September 2025) and £750,000 in 2026/27 (8 April 2026), both confirmed in Annex A. [7,8]
	Allocation is borough-wide; no target ward or project area is published — open.

National guidance requires commitment by 31 March 2027; uncommitted sums must be returned. This is not extra funding for the three neighbourhood programmes.

Homes, partners and local need

Bradford's Housing Strategy 2020–2030 sets a minimum of 1,703 net additional homes a year, 411 affordable — down from 2,476 under the previous target, recalculated under the revised standard method. Over 70% of growth is directed to the Regional City Area. [24]



Low Moor · Union Road.

Partner / example	Documented local delivery
Bradford Council / ECF / Incommunities, City Village	Up to 1,000 homes masterplan; phase one 97 townhouses under construction; £13m WYCA and £30m Homes England funding in principle. [17,22]
Keepmoat / Canal Road Urban Village Ltd, New Bolton Woods	Up to 1,000 homes masterplan; phase 2 (150 homes) under construction; two further phases proposed. [26,27]
Breck Homes / Incommunities, three sites	107 homes for social and affordable rent across Rushton Avenue, Flockton Road and Brompton Avenue, under construction. [30]
Honey / Incommunities, Heather, Low Moor	85 homes, £19.3m, mixed tenure including social rent and shared ownership, Homes England grant, under construction. [40]
Charles Babbage Ltd, Canal 30	70 flats in a converted Canal Road warehouse; £8.14m scheme including £1.84m WYCA Brownfield Housing Fund; due spring 2026. [33]
McCarthy Stone, Bradford Road, Idle	51 retirement apartments; £10.7m scheme including WYCA Brownfield Housing Fund and Homes England contributions; completed spring 2025. [43]

These are examples of local activity, not a complete provider list, procurement shortlist or evidence of a new SAHP award.

FOR DEVELOPMENT AND ASSET TEAMS

Agree tenure, accessible homes and support needs before fixing the unit mix. Bring the operator into the appraisal: nominations, management, service charges and whole-life maintenance. Keep new-supply budgets separate from existing-stock investment.

From scheme assembly to appointment

The national programme supports delivery through councils, Registered Providers and developers. The local supply chain enters through their projects, procurement routes and contractor packages.

Stage	Lead organisations	Specialist input
01 · Site and viability	Council estates and regeneration, landowner, developer, RP, funders	Land and planning advice, valuation, surveys and abnormal-cost assessment
02 · Enabling	City of Bradford Metropolitan District Council, developer, Homes England / WYCA where relevant	Ground investigation, remediation, ecology, civils and utilities
03 · Funding and agreement	RP, developer, public funder, lender	Legal, cost advice, programme and development finance
04 · Design and consent	Client team, architect, planning authority	Architecture, engineering, arboriculture and technical coordination
05 · Construction	Main contractor and client delivery team	Groundworks, structure, roofing, M&E, scaffolding and site services
06 · Handover and operation	RP asset team, council or other operator	Commissioning, landscaping, compliance and maintenance

FINDING THE ACTUAL ROUTE TO WORK

City of Bradford Metropolitan District Council currently advertises tenders through **YORtender**, the shared Yorkshire and Humber e-tendering platform — but the council's own page heads its YORtender section "YORtender (to 31.12.26)" and names **Atamis**, hosted via YPO, as the replacement primary platform. Suppliers bidding into 2027 should register on both. A Contracts & Grants Register covers contracts of £5,000 and above; no forward pipeline is published. [46]

Bradford's own policy sets social value as a minimum of 10% of the evaluation decision; for contracts of £100,000 and above it is mandatory and must include at least one Employment and Skills measure. [37]

Above-threshold notices also appear on Find a Tender, the national register under the Procurement Act 2023 regime. A funding announcement does not itself create an open invitation to tender. [38]

A funding announcement does not itself create an open invitation to tender. Confirm whether work is being commissioned directly, through a framework or by a main contractor.

Build the workforce into the plan

Construction skills, training capacity and local employment should be considered while the scheme and its contracts are being assembled.

CONSTRUCTION SKILLS AT BRADFORD COLLEGE

Bradford has no Construction Technical Excellence College of its own — Leeds College of Building holds that designation for Yorkshire and the Humber. **Bradford College** is the district's own principal construction skills provider: over 1,500 people a year in construction training, and over £40m invested in new facilities over the last three years. [39]

Bradford College has stated an ambition to become a flagship technical excellence college for construction "with the right capital investment" — an ambition, not a confirmed CTEC designation; its role as a formal CTEC partner college to Leeds College of Building is not verified. [39]

01 · Forecast

Trades, numbers and start dates

02 · Agree

Training, supervision and delivery partners

03 · Evidence

Starts, qualifications and sustained work

A PRACTICAL WORKFORCE BRIEF FOR A LIVE SCHEME

Agree early	What to record
Demand and timing	Map likely labour needs to the programme: enabling works, structure, services, finishes and handover.
Employer and supervision	Name the employing organisation, site supervisor and training partner. Allow time for recruitment and induction.
Learning and progression	Identify the relevant qualification, practical experience and route into continuing work.
Evidence of delivery	Agree how starts, completions, qualifications and employment outcomes will be recorded by the contract owner.

Suggested briefing checklist for clients and contractors. Agree the actual commitments through the scheme's procurement and contract process.

CONNECT TRAINING WITH COMMUNITY BENEFIT

Social value commitments are the practical hook for apprenticeships and placements on Bradford contracts; agree them with the contract owner at tender stage, not after award. [37]

Bradford College: bradfordcollege.ac.uk/construction

Procurement: Procurement.Enquiries@bradford.gov.uk

Evidence and source notes

Research checked on 19 September 2026. Numbered references link to primary sources; public enquiry routes are on page 6.

SOURCES · NUMBERS CORRESPOND TO REFERENCES IN THE TEXT

01. Homes England / NHB, Investment Prospectus 2026.
02. MHCLG and Homes England, first-wave SAHP announcements, 24–25 August 2026: 33 strategic partners and regional estimates.
03. WYCA, Brownfield Housing Fund project page.
04. Bradford Council, Keighley Locality Plan / Long Term Plan for Towns.
05. AOL / LDRS, "Residents' board to decide £20m estate funding" (Holme Wood).
06. Yahoo News UK, "Promises of transformation" (Ravenscliffe).
07. MHCLG, Pride in Place Impact Fund grant determinations 2025 to 2026.
08. MHCLG, Pride in Place Impact Fund grant determinations 2026 to 2027.
09. MHCLG, Pride in Place programme delivery guidance.
10. MHCLG, Pride in Place programme prospectus.
11. MHCLG, Pride in Place phase 1 place selection methodology note.
12. MHCLG, Pride in Place phase 2 methodology note.
13. MHCLG, Pride in Place phase 2 expansion methodology note.
14. Southern Gateway (Bradford Council partnership site).
15. Bradford Council, "£58.6m granted to Bradford district towns".
16. Bradford Council, Towns Fund.
17. Construction Enquirer, "Bradford's 1,000-home City Village gets green light".
18. Homes England, SAHP 2026 to 2036 guidance.
19. Homes England, SAHP Continuous Market Engagement route.
20. Homes England, SAHP Strategic Partnership route.
21. Homes England, SAHP strategic priorities in established mayoral strategic authority areas.
22. Muse, "Bradford's City Village given the green light".
23. Bradford Council, Emerging Local Plan.
24. Bradford Council, Housing Strategy for Bradford District 2020–2030 (PDF).
25. Bradford Council, Core Strategy Policy HO11 / Affordable Housing SPD.
26. WYCA, New Bolton Woods project page.
27. Bradford Means Business, "More than 200 new homes planned in Bradford".
28. WYCA Your Voice, West Yorkshire Mass Transit SDF, Regulation 19 consultation.
29. WYCA, "West Yorkshire Mayor's £89 million investment will help unlock 5,400 new homes".
30. Place Yorkshire, "Yorkshire hat-trick for Breck and Communities".
31. WYCA, "Multimillion-pound investment to support thousands of new homes", 25 June 2026.
32. Place Yorkshire, "West Yorkshire lines up £335m housing fund".
33. WYCA Combined Authority, Brownfield Housing Fund business case summary, Canal 30.
34. Public Sector Executive, "Mayoral Development Zone unveiled to accelerate Leeds' regeneration".
35. Yorkshire Live, "West Yorkshire awarded £441m to build 4,000 affordable homes".
36. Your Ilkley, "Over 4,000 new homes ... following £441m grant".
37. Bradford Council, Social Value.
38. Find a Tender service.
39. Bradford College, Construction and Engineering.
40. Insider Media, "Honey agrees £19million partnership for 85 homes in Bradford".
41. Yorkshire Post, "Bradford Council spends £610,000 on unsuccessful levelling-up bids".
42. Yorkshire Live, "Where in Bradford £20m of Levelling Up cash could be invested next".
43. UKREiIF, Bradford retirement flats public funding article.
44. Bradford Council, Community Building Grants 2025–26 to 2027.
45. Bradford Council, UK Shared Prosperity Fund.
46. Bradford Council, "Apply to do business with us" (YORTender / Atamis).
47. City of Bradford MDC, Keighley Neighbourhood Board meeting agenda pack, 6 March 2026.
48. City of Bradford MDC, Local Development Scheme 2025–2028.

PUBLISHER AND DIGITAL EDITION

Read the Planning Handbook online · 020 3951 0814
info@planninghandbook.com

The Planning Handbook publishes independent regional planning and building-regulations guidance. This briefing brings current regeneration research together for organisations delivering homes and regeneration. It is not a council, funder or board publication. Source links resolve through link.planninghandbook.com so they can be repaired if a source moves.

Image sources: Bradford Cathedral, BfdCathedral (2022) · CC BY-SA 4.0; Wool Exchange, Bradford, Colin Smith (2000) · CC BY-SA 2.0; Bradford Interchange, habiloid (2025) · CC BY-SA 2.0; Bankholme Court, Betty Longbottom (2011) · CC BY-SA 2.0; Acaster Drive, Betty Longbottom (2009) · CC BY-SA 2.0. Images are AI-generated adaptations of these photographs: illustrative visualisations, not current photography.

General information only, not legal, financial or professional advice. Confirm eligibility and terms with the relevant body. Government material is summarised under the Open Government Licence where applicable.