

STOCKPORT
METROPOLITAN BOROUGH COUNCIL

Stockport Housing Strategy 2016 – 2021



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1. Foreword

Stockport faces a housing crisis. For many people finding accommodation in Stockport is almost impossible. House prices are high as are private rents. But we know Stockport is a place where people want to live and the Council must, therefore, do whatever it can to facilitate the provision of homes that people can afford. We must not price people out of living and working in our Borough. I am, therefore, pleased to introduce the new Housing Strategy for Stockport. It sets out the various housing issues that we currently face, our long term housing vision for the Borough and, what we need to address to move forward over the next 5 years. It will take determination, co-operation with our partners, new ways of doing things and the political will of the Council to make the progress that is needed, which I am sure will be forthcoming.

In the context of uncertain times, significant government policy changes and reduced levels of funding for local authorities, providing new affordable housing, creating balanced and sustainable communities, fostering real gains from economic growth and reducing inequalities are paramount. Housing is a key contributor to quality of life and can be an engine to support economic prosperity. Within this strategy we have set out a number of aims, priorities and actions that will form the focus for delivery over the coming years. Although much has already been achieved the challenge now is to increase the rate and pace of delivery against these aspirations for the whole Borough at a time of significant change locally and nationally.

Working together we will deliver the good quality housing and services that our communities deserve.



Councillor Sheila Bailey
Executive Councillor (Communities & Housing)

2. Introduction

Since Stockport's last Housing Strategy was written in 2010 there have been significant changes to the environment in which housing and related services are delivered. Stockport's previous housing strategy 'A Good Place to Live' was written after the start of the economic crisis and the challenging worldwide market conditions. The continuing economic fragility and the reduction in public funding has meant that many of the drivers on which the strategy was originally based, are still valid and as such the vision and priorities of this new housing strategy remain largely the same. There has, however, been a number of legislative changes introduced since 2010 and the on-going squeeze in funding by successive Governments' has made the delivery of the vision and priorities in Stockport evermore challenging.

The Localism Act 2011 has provided new freedoms for councils in terms of how they manage and develop housing, including providing greater local discretion in the management of housing waiting lists, and greater flexibility to use certain revenue streams such as the Housing Revenue Account and 'right to buy' income, for housing development.

There is, however, considerable uncertainty over the future of social/affordable rented housing. The Government has announced an extension of 'Right to Buy' to cover Housing Association properties in addition to Council properties, and set out a legislative framework that could see significant numbers of higher value council owned properties sold. This, allied to the removal of grant assistance for general needs affordable rent and proposals that may end social/affordable rent products through planning gain, is likely to severely impact on the availability of affordable/social rented property. The precise extent of further funding cuts to the Council and its partners is as yet unknown while a planned reduction of £12 billion to the national welfare budget over the next 3 years will impact on low income households in Stockport, as nationally. The consequences of these measures coupled with the lack of land availability in the Borough has been that new

development has failed to keep pace with demand, the effect of which is an increasing shortage of housing, increasing purchase and rental prices, and increasing pressures on homelessness and social housing services.

The development of new specialist and supported housing has also been significantly affected by plans announced by government to restrict housing benefit for new tenants in the social housing sector to the Local Housing Allowance (LHA) rates applicable in the private sector. Although these measures have been delayed for a year after representations by the sector and whilst an evidence review takes place, the effect on housing providers has been that current and planned development have been put on hold or remodelled with the sector raising major concerns over the future viability of new and existing schemes.

Over the past few years and in recognition of the issues of polarisation and deprivation in certain areas the Council has also adopted a place based approach, targeting the Borough's areas of greatest need, in a partnership approach. This area based work has already resulted in a significant change in how the Council tackles challenges and maximises the effectiveness of service delivery and resources and continues, whilst having regard to the need to reduce the Council's role to meet budgetary pressures. It is recognised that good quality housing of the appropriate type and tenure is directly correlated to improving not just the quality and economic viability of neighbourhoods but also to improving the health, well-being and independence of the general population.

The Greater Manchester Combined Authority (GMCA) incorporating the ten districts within Greater Manchester is also working to help address any blockages in the housing market as part of its remit to co-ordinate economic development, regeneration and transport functions across the sub region.

Within this context, Stockport remains an attractive place to live with existing high levels of owner occupation. The private rented sector in Stockport is relatively small but growing, and plays a vital role in the operation of Stockport's housing market. Although most properties are well managed, there are a small number that present challenges in terms of property condition and the standards of management.

The Council's housing stock has been managed by Stockport Homes Ltd (SHL) since its creation in 2005. As well as delivering a high quality housing management service SHL is also contracted to manage the Council's allocations, homelessness and housing advice services. As one of the best performing organisations of its kind in the country, SHL became the first Arm's Length Management Organisation (ALMO) to embark on a new build programme. In 2015 the Council signed a new 27 year agreement with SHL to continue to manage the Council's housing stock, together with delivering other key services that meets the Council's wider strategic objectives.

The Stockport Housing Partnership (SHP) plays a key role in the delivery of the housing strategy. The members of the SHP include: Stockport Homes, Symphony Housing Group (Contour Housing), Equity Housing Group, The Guinness Partnership, Your Housing Group, Johnnie Johnson Housing Trust, Mossbank Homes, and, Arawak Walton (Arawak is a specialist Black and Minority Ethnic housing provider). These Partner Registered Providers (RPs) work with the Council to develop a joint approach in the delivery and development of housing and related services and as well as enabling and supporting funding bids to the Homes and Communities Agency (HCA). This partnership approach is, and will be, key to the future delivery and development of affordable and market housing choices.

Despite the tough economic conditions over the last few years, the Council has been working with partners and developers to maximise the number of homes built in the borough and improve the quality and choice of homes for all age groups. Key to this strategy is a wider recognition of the economic benefits resulting from house building including regenerating neighbourhoods which will boost the local economy, improve local areas and support local businesses/public facilities. Whilst housing growth and regeneration brings many positives, the Council also recognises the challenges in making sure that these benefits are felt by both the new and existing communities, and help to reduce inequalities. Having infrastructure in place, supporting and involving local communities is of course, critical to the success of new communities.

The overriding aim of this strategy therefore - and the challenge - remains to maximise the supply of quality suitable homes across all tenures to meet needs (particularly in terms of affordable accommodation options), while supporting broader goals around economic growth, health and well-being.

3. Vision for Stockport

The Council Plan sets out how the Council will work to promote sustainable growth and to reform local public services through 'Investing in Stockport'. The second year of this programme will help address the challenges faced and make the most of new opportunities to ensure that:

- People are able to make informed choices and look after themselves
- People who need support get it
- Stockport benefits from a thriving economy
- Stockport is a place people want to live
- Communities in Stockport are safe and resilient

All public services in Stockport are committed to delivering these shared outcomes through the 5-year Borough Plan. This is focused around four key partnership programmes;

- Investing in Communities
- Investing in Growth
- Stockport Together
- Stockport Family

Our vision for housing in Stockport

The Borough's vision is to create sustainable growth, maintaining and growing our economy. It is recognised that we need to improve our housing, neighbourhoods and supporting infrastructure so Stockport's residents have the stability that will allow them to benefit from, and contribute to, a growing economy.

In support of these outcomes our strategic housing vision is that:

- Stockport is a place people want to live

Where:

- People will be satisfied with their local area as a place to live

And

- There will be more housing, with growth across all types and tenures to meet current and future housing needs

To meet our housing vision the Council has set up a Housing Development Company and a Housing Commission. The Housing Commission, through the Housing Development Company will work with SHL, housing developers and partner Registered Providers to develop new delivery mechanisms. This will increase choice across all types and tenures in the borough and create a greater mix of housing to meet the diverse needs of local communities in the Borough. As a result of Stockport's high house prices and high private rented sector rents, the emphasis of the Housing Company and the Housing Commission will be on housing that people can afford.

The Borough vision also acknowledges that peoples' socio-economic situation is both determined by, and can determine, their life chances, including their access to housing. The Council's housing vision is therefore based on strengthening local communities not just through building the homes we need, but ensuring these provide quality, affordability, choice and independence. This vision is also centred on developing housing and regeneration projects which contribute to a growing economy; tackling poverty and inequality; aligning with the wider place agenda and Borough Vision for Stockport.

Equality and Diversity

The Council's housing vision is aligned with Stockport Council's overarching commitment to promoting equality and diversity demonstrated in the Equality Vision Statement, which is to:

'Promote equal life outcomes for all by tackling known inequalities across the borough of Stockport.'

As a council, we are committed to challenging discrimination and promoting equality of opportunity in all aspects of our work. Our Equality Vision Statement sets out the

priorities in this area. Key areas in terms of housing are around preventing discrimination, harassment and victimisation – and tackling these if they arise – and making sure that people from different backgrounds can access and use the services and participate in the community. The Council will carry out an Equality Impact Assessment on this Strategy, and take this into account in implementing the Strategy. As a council we are committed to challenging discrimination and promoting equality of opportunity in all aspects of our work.

4. Policy context

This Housing Strategy is set within the context of national policy directives and the following section outlines key developments in this area.

National Housing Strategy

The National Housing Strategy for England, Laying the Foundations: A Housing Strategy for England was published in 2011. The Strategy set out ideas on the then Government's preferred shape of housing provision, which centred on 'the primacy of home ownership; social housing as welfare; and an increasing role for the private rented sector'.

The Strategy presented both existing initiatives and policies, and introduced a series of other interventions and approaches, along the following themes:

- Increasing supply, more homes, stable growth;
- Social and affordable housing reform;
- A thriving private rented sector;
- A strategy for empty homes;
- Quality of housing experience and support;
- Quality, sustainability and design.

Localism Act 2011

The Localism Act 2011 provided new freedoms for Councils in terms of how they manage and develop housing. It provided greater local discretion in the management of waiting lists, the discharge of homeless duty and provided the freedom to offer fixed term tenancies. Councils were also afforded the option of having a self-

financing Housing Revenue Account (HRA), resulting in rents collected being retained within the Borough. Stockport embraced this offer, the net effect being that Stockport HRA was £2m better off than under the previous financial regime. As part of the Localism Act, Stockport Council was required to produce a Tenancy Strategy and a number of changes have been required to the Allocations Policy. The Act also provided local authorities with more flexibility around using the private rented sector to house homeless households, which, within Stockport has been limited to the use of properties directly managed by Stockport Homes.

The Housing and Planning Act 2016

The Housing and Planning Act 2016 completed its passage through Parliament and received Royal Assent on 12 May 2016. The full impact of the Act for the Council and RPs cannot be fully ascertained as yet, as much of the details are still to be set out in regulations and guidance, which are expected later in 2016, and into 2017.

The Royal Assent does mean however that it provides the necessary legislation for government to implement a range of measures mainly intended to promote home ownership and boost levels of house building in England.

- **Building homes for sale – ‘Starter Homes’** - The Government is moving grant funding for house building away from affordable and social rented properties to those for shared ownership and outright sale. Over the last 9 years, there have been approximately 900 new build affordable units delivered by the SHP including around 200 developed by the Council and SHL. Under the new plans, current s106 planning requirements for affordable homes could be replaced with requirements for delivering starter homes, defined as being offered for sale at up to 80% of open market value. In Stockport affordable housing under planning obligations (section 106 agreements) are usually for social rents or shared ownership, linked directly to income levels. In most parts of the Borough, these are significantly cheaper than the "Starter Homes" price (likely to be set at 80% of market value), which with house prices in Stockport averaging £170K, will be unaffordable to the majority of households in housing need.

- **Sale of high value properties** – If implemented, Stockport Council will be required by the Treasury to pay a levy based on “high value” stock that

becomes vacant each year. Although the exact details of how the levy would be calculated are unknown, the Department for Communities and Local Government has made it clear that council's will not need to actually dispose of stock to pay the levy. Monies raised would be used to recompense housing associations as they are forced to sell their stock through an extended Right to Buy (RTB) provision, who would then be expected to develop replacement properties. The financial impact on the HRA will be assessed once further details of the scheme are released.

- **Pay to stay** is a policy which means those earning over £30,000 per year outside London will have to pay market rents. Again, the exact details of the scheme are unclear but it is likely to be applied on a taper basis so the more the household earns the closer the rent gets to market rents. The policy is likely to affect low income working couples with or without children, as a household of two people working 40 hours per week at the new National Living wage will earn just over £30,000.

- **Capping housing benefits at the Local Housing Allowance rate** – The proposed change means matching the amount of housing benefits that can be received in the social housing sector to that available in the private sector. The main impact of this change will be to people under 35 years of age who will only be entitled to the Shared Accommodation Rate of £62 per week. Currently, around 1,800 Council tenants under 35 years of age claim full or partial housing benefit, which is approximately 15 per cent of the customer base. Of these, 545 customers live in one bedroom properties and are the type of customer most likely to be affected by the changes. Given that there is a lack of available shared accommodation within Stockport the implementation of the cap would mean that one bedroom flats and studio accommodation in social housing may become unaffordable to most young people. Further to the general capping, the proposals also mean that care leavers are only exempt from the application of the shared Local Housing Allowance rate up to the age of 22. As was outlined in the introduction, the viability of specialist and supported housing provision, that demands high rents due to higher development and running costs, is also called into

question if the cap is applied to the sector. Implementation of the cap is currently delayed for one year whilst an evidence review takes place which is due to report later in 2016.

- **Lifetime tenancies** – Councils would only be able to offer fixed-term lets of between two and ten years for most new tenants. There would be some proposed exemptions to this, for example, households with children could be given a fixed term tenancy until their youngest child reaches 19. This would involve more bureaucracy for social housing providers as they would have to review each tenancy at the end of its term to decide whether to grant a new tenancy or recover possession. The Act also provides that future successions to secure tenancies, other than when a spouse or civil partner is succeeding, would result in the granting of a fixed term (rather than a secure) tenancy.

Welfare Reform Act 2012

On 8th March 2012 the Welfare Reform Act received Royal Assent. The Act legislated for the biggest change to the welfare system for over 60 years. It introduced a wide range of reforms that, it is argued, are designed to make the benefits and tax credits system fairer and simpler around three principles:

- creating the right incentives to get more people into work
- protecting the most vulnerable in our society
- delivering fairness to those claiming benefit and to the tax payer

The Government has introduced a cap on the total amount of benefit that working-age people can receive so that no workless family can get more in benefit than the average weekly wage earned by working households. The cap will apply to the combined income from out-of-work benefits plus child benefit and tax credits. Claimants will not be capped where someone in the household obtains work and becomes entitled to working Tax Credits, or receives a benefit which exempts them from the cap such as Disability Living Allowance or Personal Independence Payments.

The changes also affect tenants who are under occupying in the social rented sector with housing allowances restricted to the number of bedrooms designated as appropriate for the household.

Further legislation will also see the removal of Council Tax benefit. The new scheme reduces funding for local authorities and will be via a fixed grant. National rules defined in regulations provide support for vulnerable pensioners at the same level of support they receive now. Support for other vulnerable groups or individuals will be a local decision. Local Authorities will be able to design schemes for working age claimants as they wish, taking into account the Government principles of incentivising work and supporting the most vulnerable in society.

It is expected that the effect of these changes will be to put a greater pressure on affordable housing and is likely to increase the number of homelessness approaches to the council. Work has been undertaken with SHL to analyse the numbers of claimants that are likely to be affected by the various changes and start notifying them now so that work on looking at alternative housing options can begin.

Transformation of health and social care services and the Care Act 2014

Housing can have a significant impact on health and well-being, affecting people's ability to live healthy, full and active lives, and to participate in their local communities. Provision of health and social care nationally is undergoing fundamental transformation. The new Care Act introduces a general duty on local authorities to promote an individual's 'well-being'. This means that they should always have a person's well-being in mind when making decisions about them or planning services.

Housing is integral to the Care Act where:

- The suitability of living accommodation is explicitly listed as part of the definition of well-being, which sets the tone for the whole Act.
- Housing is now clearly referenced as part of local authorities' new duty to promote the integration of health and care.

- RPs of social housing are now explicitly listed as one of the partners a local authority must co-operate with when considering and planning a person's need for care and support.

A number of the elements of the Housing Strategy should help to support agencies in the transformation and delivery of their services. For example, in promoting well-being and independence, supporting prevention of ill health and early intervention, provision of information and advice, and supporting the development of accommodation options. We are committed to continuing to strengthen partnership working in this area, and to playing a key role in the development of more integrated services.

Reduction in Local Government Funding

Since 2010, central government grant support to local authorities has been subjected to significant cuts as part of national austerity measures intended to help address the budget deficit.

Stockport has undergone a £54m cut in funding since 2010, with a further £65m of savings to deliver over the next three years. This means we are having to be more creative about how services are provided and funded, carrying out fundamental service reviews, and continuing to strengthen our approach to partnership working to deliver outcomes. These cuts are also restricting the scope for providing support services necessary to help vulnerable people live sustainably in their homes.

Right to Buy (RTB)

The increase of RTB discounts has seen over 170 properties sold in the last three years. It is difficult to predict with a high level of accuracy as to how many properties will be sold over the course of this Strategy, however, in practice the Council anticipates that for every three properties sold; only one will be enabled to be built as a replacement, although to date, none have been replaced. It is anticipated that if/when RTB is extended to RPs; the impact will be significantly higher.

Greater Manchester Spatial Framework (GMSF)

The Greater Manchester Spatial Framework (GMSF) which is currently being produced by GMCA will aim to ensure that the right land in the right places is available to deliver the homes and jobs that will be needed up to 2035, along with

identifying the new infrastructure (such as roads, rail, Metrolink and utility networks) required to achieve this.

It will be the overarching development plan within which Greater Manchester's ten local planning authorities can identify more detailed sites for jobs and homes in their own area. As such, the GMSF will not cover everything that a local plan would cover and individual districts will continue to produce their own local plans.

Importantly, the GMSF will address the environmental capacity of Greater Manchester, setting out how we enhance and protect the quality of the natural environment, conserve wildlife and tackle low carbon and flood risk issues, so that we can accommodate growth sustainably. Alongside the GMSF, we are also developing an integrated appraisal framework (including a strategic environmental assessment, sustainability appraisal, health impact assessment and equality impact assessment) to ensure we understand the impacts of decisions and agree the best policies for Greater Manchester.

Government has also agreed to consider GM's business case for a Land Programme to bring forward development on brownfield sites following the production of Greater Manchester's draft Spatial Framework in autumn 2016.

Devolution

Greater Manchester is the first city-region to be given substantial devolved powers, gaining control over much of the health, transport, planning and housing budgets previously controlled centrally by the Government. The region's new powers include:

- more control of local transport, with a long-term government budget to help plan a more modern, better-connected network
- new planning powers to encourage regeneration and development
- a new £300m fund for housing: enough for an extra 15,000 private new homes over ten years
- extra funding to get up to 50,000 people back into work
- incentives to employers to develop more local work-related training
- extra budget to support and develop local businesses

- the role of the Police and Crime Commissioner being merged with the elected mayor
- control of investment through a new 'earn back' funding arrangement which provides additional investment for the region's infrastructure if certain levels of economic growth are achieved.

The Government will also work with Greater Manchester to look at innovative approaches to delivering housing for its citizens. This will include discussions on the level of resources required to enable GM to maximise the quantity and choice of housing. The aim is to create neighbourhoods that will attract and retain the diverse labour market required to support the growth objectives of Greater Manchester and the Northern Powerhouse.

5. Local context

This section of the Housing Strategy sets the scene for Stockport and outlines some of Stockport's main issues and challenges with section 6 outlining key priorities to address those challenges.

Housing Needs and Supply

Stockport remains one of the most desirable places to live in Greater Manchester.

The diversity of the Borough means that Stockport is home to a range of vibrant local communities with their own unique identities and sense of civic pride. The strength of Stockport's local centres ensures that the Borough has broad appeal. The attractiveness of Stockport as a place to live means that the local housing market is strong with prices well above the Greater Manchester and regional averages.

There are in excess of 7000 people on the Councils Housing Register and demand for private housing is high. The need to offer greater choice in the wider housing market has also been evidenced by both the Housing Needs Assessment and other local intelligence and consultation. In addition to age friendly products for older people, which will be outlined more fully later in the strategy, there is a demonstrable need for emerging household and family sized accommodation. In terms of wider access we also need to look at affordable housing for first time buyers and growing families as well as the need for affordable rented accommodation. At the same time,

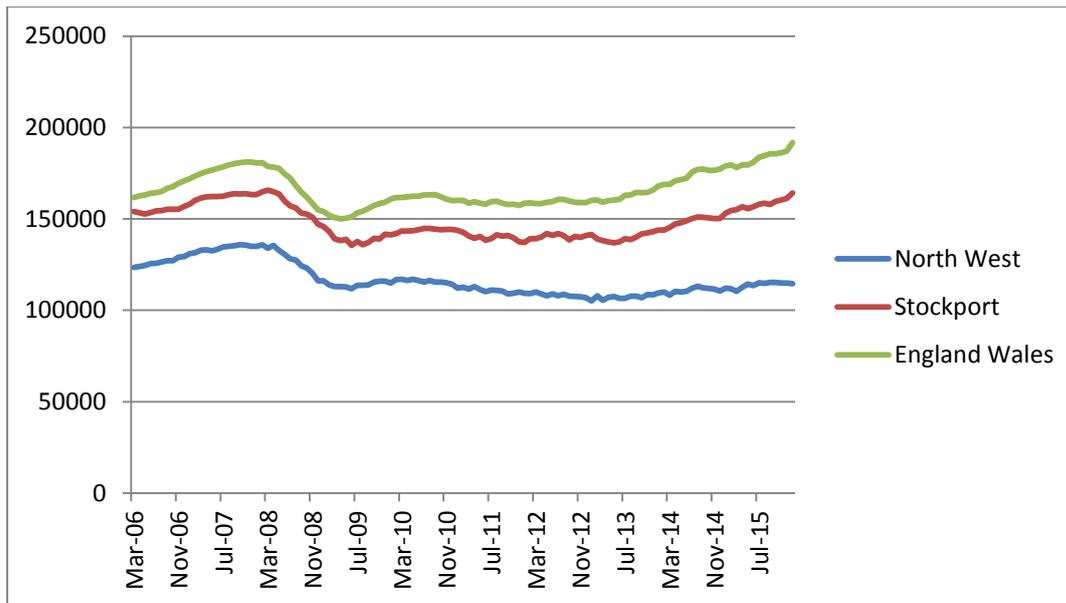
the Council needs to protect existing communities, and ensure that they can link with and benefit from the advantages arising from housing growth.

The Council is acutely aware that it cannot deal with these challenges on its own, and partnership working is key to developing and implementing the Housing Strategy. The Council already has strong partnerships with a wide range of agencies and with local people and communities. It is important that these relationships continue to be strengthened, and new ones developed, to deal with the housing-related issues that the borough faces and for Stockport to continue to thrive.

Housing Market

The housing market in Stockport has followed the national trend of escalating rapidly before the recession, followed by a significant fall as people's ability to borrow was impeded by the banking crisis. Stockport has not however, suffered from market collapse or issues of low demand as with other areas in the North West and continues to experience significant housing need and high demand.

The Council produces a quarterly market bulletin detailing house prices at postcode level. These bulletins have shown that the fall in house prices happened slightly later than in other areas. This further indicates the strength of the market in the Borough and that people who were still able to buy favoured Stockport. House prices in the Borough have consistently remained just below the national average but are substantially higher than the North West regional average, as demonstrated below:



Key Statistics

- Over 126,000 dwellings
- 73.6% owner occupations & 13.5% social housing
- 80% satisfied with the state of repair of their dwellings
- 14.4% of housing stock is affordable accommodation which includes Shared ownership properties (0.8%)
- 12.3% private rented – significant increase in demand over the last 2/3 years. Private rents are almost twice that of social rents for comparative property types
- Average House prices increased from £73,000 in 2000 to £170,750 in 2014, an increase of 133.9%
- Sixth least affordable district out of 39 districts in the North West. Lower quartile house prices are over 6.5 x lower quartile gross earnings

** Source – Land Registry, Census 2011**

At the end of March 2016, 3,598 (3.31%) of properties were identified as empty in the Borough, which is recognised to be consistent with that required to maintain a healthy market. Of those, 1,523 (1.4%) had been empty for more than 12 months and there is a turnover of these longer term empty properties of around 250 to 300 properties every quarter, meaning that a relatively small number are likely to be empty for extended periods.

Housing Needs Assessment 2015

The 2015 Stockport Housing Needs Assessment (HNA) provides the latest available evidence to help to shape the future planning and housing policies of the area. This research provides an up-to-date analysis of the social, economic, housing and demographic situation across the area.

Key findings:

- Stockport is described as a broadly self-contained housing market with over 70% of households planning to move and intending to stay in the Borough.
- The Overall shortfall of net annual affordable housing is 931 units
- Potential 'First time buyer' emerging household income is £30,000 per annum
- Future challenges include:
 - Delivery of new market and affordable housing to address need and support economic growth;
 - Diversifying the range of affordable tenures available to local residents;
 - Improving the condition and energy efficiency of existing stock;
 - Addressing the requirements of older people and vulnerable groups.
 - The need to continue development to satisfy household aspirations, in particular the development of three and four bedroom detached houses, three bedroom semi-detached houses and bungalows;
 - Delivering additional affordable housing to help offset the identified net shortfalls; and diversifying the range of affordable options by developing intermediate tenure dwellings and products; and
 - The economic viability of delivering affordable housing on sites across Stockport.

This is set within a context where:

- Population is set to increase by 9% to 313,200 over the next 20 years.
- Percentage of older people (over 65) is set to increase by 43% over the same period.

Overall Housing Need

- 12,529 households are in need.
- 65.4% of households in need cannot afford open market solutions.
- 3,181 households are in need due to overcrowding or concealed households.

➤ Affordable Annual Housing Shortfall:

| 1/2 Bed | 3+ Bed | Older person 1 bed | Total |
|---------|--------|--------------------|-------|
| 382 | 431 | 118 | 931 |

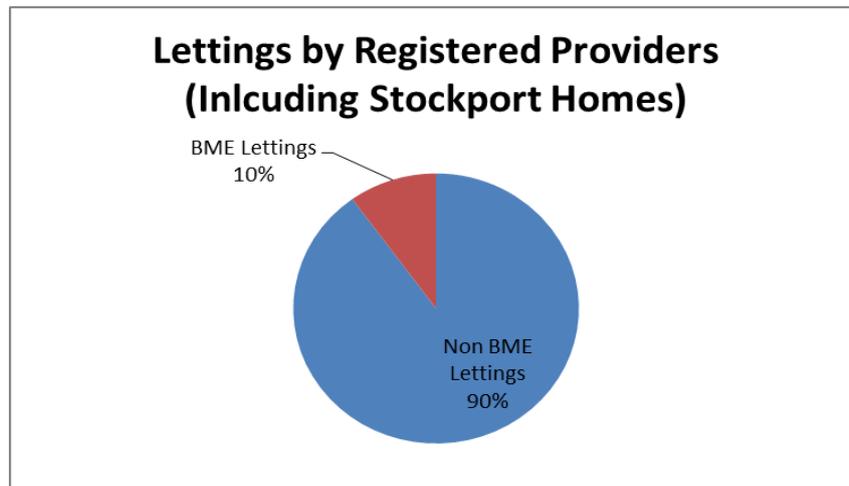
- On average over the last nine years only 100 affordable houses have been built per year

Black and Minority Ethnic needs

Stockport is less ethnically diverse than the national average with just over 92% of the population identifying themselves as white in the 2011 Census compared to 86% nationally. People who describe themselves as Asian Pakistani are the largest Black or Minority Ethnic (BME) group in Stockport, at more than 6,600. Over time however the diversity of the population is increasing and the number of people identifying themselves as from a BME group almost doubled from 2001 to 2011, to 22,500. The BME community in Stockport tends to be more affluent than similar communities in other North West areas and is geographically dispersed. The largest concentrations of BME families are in the relatively wealthy areas of Stockport such as Heald Green, Heaton Moor and Heaton Chapel. A substantial research project was undertaken in late 2004 the purpose of which was to assess BME housing needs and to establish a dialogue between the Council and minority communities. The results were published in the ‘Revealing Ethnic Diversity’ report in January 2005. The research has led to a BME Housing Association, Arawak Walton, becoming a member of the Stockport Housing Partnership with a view to improving access to both Council and Registered Provider housing.

Data collected shows that the number of BME tenants across the SHP has increased. All Partner RPs monitor this data and work to find ways of improving accessibility. The Council will continue to facilitate wherever possible to increase the management base of Arawak Walton in the borough. The latest data shows that 10% of all lettings across the borough by social housing providers have been to BME

households, whilst the proportion of the total population in Stockport from BME backgrounds stands at 7.2%.



The HNA 2015 revealed that 1,455 BME households (17.9%) are in housing need with overcrowding the primary reason. The Greater Manchester Gypsy & Traveller Assessment also demonstrated that there is a requirement for five Travelling Showperson plots over the next 2 years and 9 transit pitches accommodating up to 18 caravans. The Council and its partners will work to address this identified need and improve accessibility of housing for all BME households. Promoting diversity and addressing racial equality is a standing agenda item for the SHP Housing Strategy Group, on which the Chief Executive Officers of all the main housing providers in the Borough are represented.

Housing Supply

The Council has strengthened its enabling role in relation to private sector housing development and regeneration, taking a lead in progressing large and complex sites that will include substantial residential schemes in areas such as Covent Garden, Hopes Carr, Offerton and Brinnington. There has been significant discussion and negotiation with private developers and land owners in addition to other partners and the Homes and Communities Agency (HCA) to drive forward investment and delivery.

The Council, in conjunction with SHL, has also developed an Affordable Rent Policy which details how the development of new affordable housing would be maximised using the extra income generated through applying rent to a portion of social housing stock at 80% of the market rent.

Initially the policy enabled the Council to generate approximately £1.4M to bridge the gap in funding to build 56 new homes in the 2011-2015 Affordable Housing Programme (AHP). The policy will also enable the delivery of a further 308 additional homes from 2015-2018 as more funding from the HCA becomes available. The Council has adopted a policy of only converting the smallest percentage of the housing stock feasible to make up the funding gap and applying the conversion policy evenly across the borough taking into consideration areas of high turnover in re-lets.

This principle is outlined in the Stockport Tenure Strategy and RPs in the Borough have signed up to aiming to adhere to the strategy in their own application of the affordable rent programme.

A substantial amount of work has been, and continues to be, required to ensure that supported and specialist accommodation can still be provided under the new programme. To date this approach has been successful, with schemes being progressed for people with both learning and physical disabilities, older people and young people leaving care or in transition. This will become increasingly challenging as a result of reduced funding rates and proposals announced in the autumn budget to limit rents in the social sector to those applicable in the private sector (Local Housing Allowance rates) as well as the general rent reductions of 1% year on year. As a result of lobbying by the sector, and in recognition of the increased costs of supported and specialist housing, these measures are on hold whilst a review takes place; we await its conclusions which have been delayed to date. Delivering specialist accommodation of this nature – for which there is significant need in the Borough – is likely to require innovative approaches to continue in necessary quantities.

Despite the difficulties, the Council is working closely with SHL and RPs in the Borough to continue with the policy to have schemes “ready on the shelf” to take advantage of any additional funds from the HCA or other funding mechanisms. This policy has proven to be successful in Stockport for a number of years, but is becoming more challenging as a result of site availability.

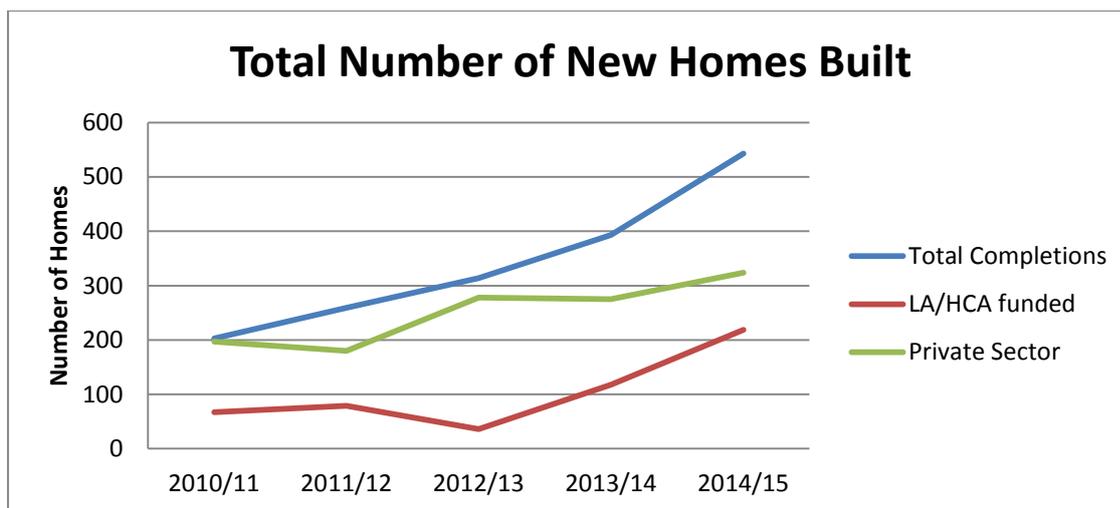
The Greater Manchester Housing Investment Framework has been developed in an attempt to stimulate private housing growth across the sub-region. This work involves the Greater Manchester Combined Authority / GMLEP and the Board of the HCA.

The intention of the Greater Manchester Housing Investment Board is to:

- develop a revised local investment agreement to provide a clear framework for activity on an annual basis.
- Co-ordinate and commission work on specific interventions and the co-design of future programmes of investment in GM.
- enable rapid implementation of spatial pilots for new programmes of investment to deliver housing growth.
- Oversee the delivery of housing programmes and projects within GM in order to maximise performance and, subject to delegations to be agreed in due course, to manage programme flexibility.

The key aspect of the investment framework will be the use of public sector financing (from the Greater Manchester Pension Fund) and has involved some initial identification of sites for development.

The place based approach discussed in the introduction has been applied to new affordable housing development in the Borough. To encourage economic diversity in Priority One areas, more emphasis will be placed on providing housing for economically active households in these areas. The areas of intensive enabling work engaging with the private sector are almost exclusively in the Priority areas. Conversely, the Councils' planning policy will be geared towards achieving a high percentage of affordable housing in high value areas.



Stockport Housing Partnership (SHP)

The SHP was set up in 1992 and is currently in the third phase of an agreement between the Council and the 6 RPs who between them own and manage over 95% of the social housing stock in Stockport. In 2012 the Partnership agreed to continue to operate under the third phase of its established terms and work together to address seven specific areas, namely: Housing Need, Regeneration, Supported Housing, Investment, General Development, Black and Minority Ethnic Needs, Local labour and, Training.

Despite the challenging financial climate in terms of the availability of HCA funding, the partnership still delivered over 700 affordable housing units (including s106 units) across the borough between 2010–2015. In early 2015, the partnership secured funding as part of the Affordable Homes Programme 2015-2018, to build approximately 400 homes including 234 by Stockport Homes.

All RPs in the SHP have committed to deliver homes in the Borough through the programme, but the numbers are substantially depleted from previous years. This is as a result of a variety of issues associated with reduced grant funding including increased risk, rising finance costs, and the future implications from welfare reform.

RPs face significant challenges in the coming years with recent government announcement affecting the social housing sector. RPs are currently working through the financial impact on existing stock and proposed new developments following recent announcements by the Government to bring Right to Acquire

discount levels for housing association tenants in line with Right to Buy discount for Council tenants and the reduction of social rents by 1% every year for the next four years. As previously outlined, providers of specialist and supported housing are currently exempt from the reduction for 1 year whilst they wait for the outcomes of a review looking into the effects on the viability of the sector from both the 1% reduction in rents and the restrictions on rents to LHA rates applicable in the private sector.



Joseph Leigh House, part of the Heritage Regeneration Scheme in the town centre by Johnnie Johnson Housing Trust.

Private development

There is significantly improved activity by private developers in the borough with a number of large sites coming forward, many of which will require the developer to provide a proportion of affordable housing in accordance with Council policy.

Examples include the first phase of the Woodford Aerodrome site with £4m of commuted sums along with a significant number of affordable units on site and the Man Diesel site in Hazel Grove which will see the development of 226 homes and will have in excess of 50 affordable homes.

Funding

Since 2010 the Council and SHL have built or acquired 476 new homes. The delivery of these properties has been made possible by the council providing a prudential borrowing facility to SHL and utilising the HRA headroom as well as securing of £15.3m of capital grant funding from the HCA.

In February 2014 the HCA issued guidance in respect of a second Affordable Homes Programme (AHP 2) as a follow on from the first AHP announced in 2011. AHP2 followed a similar structure to AHP1 with grant levels remaining the same (around £25,000 per unit on average) and the requirement to charge Affordable Rents (80% of market rent). In December 2014 allocations were announced and Stockport Council and SHL secured £5.3m in capital grant funding to deliver 233 properties. Since the initial allocation under AHP2 the HCA have announced £700m in grant available nationally through a mechanism of Continuous Market Engagement (CME). The CME mechanism enables HCA partners to submit bids for grant funding on a scheme by scheme basis. Under the CME the Council and SHL have been successful in securing grant funding for a further 102 properties.

In addition to schemes developed as part of the AHP2, SHL are working with private developers to acquire non-grant funded properties through the developer's section 106 planning obligations. Through this route, SHL will acquire a further 82 properties within the next 2/3 years.

There are significant funding programmes currently available from the Government, particularly around developing Starter Homes on Brownfield Sites. The GMCA are currently working through a list of sites across the region that could meet the criteria to attract such funding. Stockport Council has put forward five sites which could yield in excess of 230 homes, and the HCA has purchased the Stockport College site with the intention of delivering Starter Homes. Other loan products at preferential rates geared towards large sites which have previously stalled can also be accessed by private developers looking to accelerate the delivery of these sites.

The Department of Health has made £160m capital funding available for specialist housing providers as part of the Care and Support Specialised Housing Fund over a

five year period from 2013/14 which is designed to bring forward proposals for the development of specialist housing to meet the needs of older people and adults with disabilities outside of London. This funding may be supplemented by up to a further £80m capital funding in the first two years of the programme. The programme will be delivered and managed by the HCA. Although this is a welcome addition to capital funding as outlined elsewhere in the strategy, clarity in terms of what is deemed to be supported housing will be critical to the future development of supported and specialist housing. Without sufficient revenue funding in terms of rental income such developments will be unviable.

Strategic Housing Land Availability Assessment (SHLAA)

The Council has undertaken a Strategic Housing Land Availability Assessment (SHLAA) as required by the National Planning Policy Framework. The primary role of the SHLAA is to:-

- Identify specific sites with potential for housing;
- Assess their housing potential (in terms of number of dwellings); and
- Assess when they are likely to be developed.

The SHLAA is an essential part of the evidence base for the Stockport Local Development Framework and will inform both the Core Strategy and the Allocations Development Plan Documents (DPDs).

There are in total 801 sites in the SHLAA database which could deliver over 14,500 homes however, not all of these sites are suitable or feasible for housing delivery. After these deductions there are 518 sites left that could yield approximately 8,745 dwellings. However, many of these sites have significant viability and deliverability challenges associated with them. In reality the number of actual deliverable sites over the short to medium term is very small. The Council are currently actively pursuing around 20 of these sites and officers are working to identify partner developers and partner RPs who could work with the Council to deliver these sites.

The Greater Manchester Spatial Framework (GMSF), as previously described, will ensure that the right land in the right place is available to deliver the homes and jobs that will be needed up to 2035.

Housing Company

The Council has set up a Housing Development Company and is keen to explore ways that existing delivery strategies could be complimented and accelerated. It will do this using the Council's ability to access prudential borrowing and work with Stockport Homes and other partnership agencies to increase access to affordable housing for social and affordable rent and shared ownership to help first time buyers. It is also intended to use this company to provide good quality apprenticeships enabling people to obtain qualifications in a trade. The Company will operate through the Housing Commission with its remit:

1. To oversee the strategy for housing across the Borough
2. To receive reports on housing related issues intended for inclusion on the agenda for the GMCA
3. To oversee the future delivery of Council-led development of housing across the Borough (Construction Company)
4. To ensure the housing needs and priorities of the Borough are fed into the GM Spatial Framework and Stockport's Local Development Plan and to review the impact of the GMSF on our housing strategy.

There are a number of issues that current delivery mechanisms do not fully address such as:

- ability to make use of developer profit margins for the benefit of the borough
- ability to increase the delivery of housing, particularly in relation to marginal brownfield sites
- ability to provide social housing
- ability to avoid the loss of social housing units through the right to buy
- ability to deliver market housing
- ability to construct dwellings and support training directly using local labour
- providing direct control (beyond planning policy requirements) on the type and tenure of housing delivered, and rate of delivery
- providing a mechanism to help maximise land value for council owned sites
- providing direct competition to the market to help stimulate and encourage investment

Proposals to develop a new structure will be taken forward to meet these Council objectives.

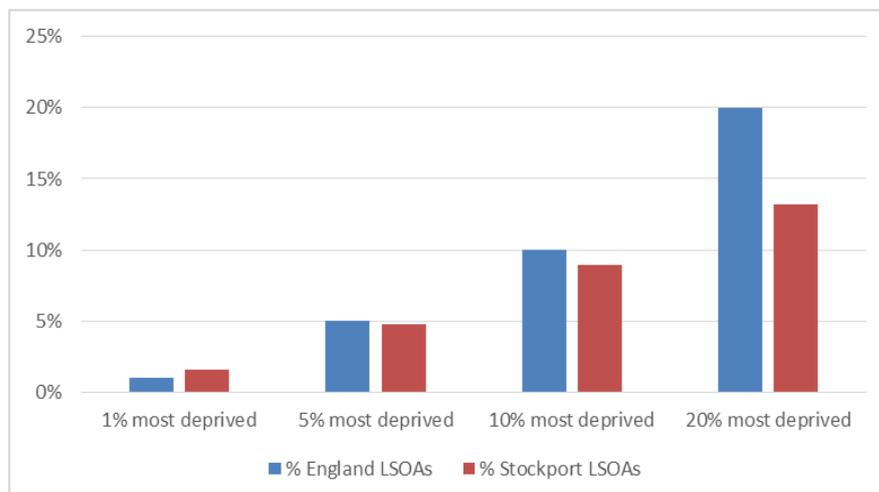
Regeneration and Economic Growth

The success of Stockport's residential areas however can present a challenge to local families, particularly in terms of decreasing availability and increasing house prices. The last decade saw lower population growth in Stockport than in any other Greater Manchester district with a resulting decline in the working age population. Despite this lower growth, demand and prices rose, with one of the key issues underlying these trends being under occupation of family housing, and the lack of high quality options for older residents who may wish to consider 'downsizing'. Providing or facilitating housing that working age residents can afford in order to remain in the Borough is one of the key challenges facing Stockport.

There are also some areas in the borough where life chances and housing options are more limited. These areas, notably in the town centre and in Brinnington, have been, and are the focus of area improvement and regeneration activity. In 2015 the Office for National Statistics (ONS) released the latest Indices of Multiple Deprivation (IMD) for local areas in England.

The IMD allows deprivation to be quantified and measured in a variety of different ways. One of the simplest is to look at the percentage of small areas within a borough, known as Local Super Output Areas (LSOAs) that fall within the most deprived 1, 5, 10 or 20% in the country.

Figure 1: Percentage of LSOAs amongst most deprived - IMD 2015



As illustrated by Figure 1 Stockport contains more LSOAs amongst the most deprived 1% than the average for England confirming again that the Borough has small pockets of severe deprivation, namely in Brinnington and parts of the Town centre.

Regeneration activity is taking place in a number of neighbourhoods, providing new and better homes across the town as well as contributing to the growth of local economies. A balanced and well-functioning housing market across the borough is vital to achieve the aims of the Housing Strategy and Stockport Council is investing not just in new developments, but also in a number of regeneration projects in the borough aimed not only in physical changes and enhanced area image, but also improved social and economic outcomes. The projects are aimed at improving and increasing the provision of housing across the town, either through the redevelopment of existing estates, building new homes or, bringing empty properties back into use.

Town Centre

Around £33 million is currently being invested in 200 new homes and infrastructure in the heart of Stockport Town Centre. This work is building upon previous investment in new housing that was driven and supported by an intensive programme of Partnership working between the Council and Partner RPs, which utilised land assembly and compulsory purchase approaches with funding through the HCA and delivery through the RPs to regenerate a number of key buildings. This work delivered accommodation that focussed on economically active households, primarily through the provision of shared ownership accommodation.



Hopes Carr – Phase II – Development of private market accommodation.

The Council is actively working with partners on a number of sites for developments including;

- Hopes Carr
- Covent Garden
- St Thomas Hospital Site
- Stockport College
- Weir Mill
- Former Royal Mail sorting office.

Looking forward the Council will be working with partners to bring forward other key residential sites in relation to the emerging A6 master plan, Stockport Station master plan and Stockport Interchange master plan.

These housing developments will support and complement other major Council enabled developments including Redrock Leisure Development and Stockport Exchange. It will make a positive contribution in attracting economically active people into the borough with excellent housing and employment opportunities.

Supporting Independent Living

The population of Stockport is estimated to be 287,400 in 2015 and this is projected to increase by 9.0% to 313,200 by 2037. Over the next few decades, there will be a marked increase in the number and proportion of residents aged 65 and over which is expected to increase by 43.6% from 56,700 in 2015 to 81,400 in 2037.

| Projected population change, 2014 to 2037 | | | | |
|---|---------|---------|---------|----------------|
| Age Group | 2014 | 2021 | 2037 | Change 2014-37 |
| 0-14 | 51,200 | 54,300 | 53,000 | 3.5 |
| 15-39 | 82,400 | 82,300 | 84,300 | 2.3 |
| 40-64 | 97,100 | 97,400 | 94,500 | -2.7 |
| 65+ | 56,700 | 61,800 | 81,400 | 43.6 |
| TOTAL | 287,400 | 295,800 | 313,200 | 9.0 |
| | | | | |
| % aged 65+ | 19.7 | 20.9 | 26.0 | |
| % aged 75+ | 8.9 | 9.0 | 9.1 | |

Stockport, in common with other local authorities', needs to look to further diversification of the market if it is to meet the needs of older people in the short, medium and longer term. A significant number of older people whether they fall into the younger, middle aged or older, older people would like to remain in their existing homes however consultation and research has demonstrated that this is sometimes because no other choices exist. What independent housing provision specifically designed for older people exists is limited in terms of quality and choice. This is both in terms of type, tenure and affordability. Traditional sheltered accommodation (Category 2), the largest "retirement home" living offer in the social sector, was built at a time when grant rates were relatively generous. It is now often dated and difficult to let precisely because it does not always meet people's current aspirations, despite properties meeting Decent Homes Standards. The private market is also constrained

by date, space standards and/or affordability issues. Extra care housing which offers age friendly alternatives to forms of residential care is also limited in terms of size and availability.

In addition to meeting the demand for housing for older people, there are other groups who require specialist or supported forms of housing, including those with physical, sensory and learning disabilities. There is also demand for housing for those with additional needs transitioning from the family or other housing as well as housing for people who are at risk of homelessness, fleeing domestic violence or suffering from mental health or other potentially complex issues. Finally, there are also a percentage of homes required to be built to wheelchair design standards. In common with older people the needs and aspirations of all those with additional needs are diverse and range from independent living in self-contained units across tenures through to more intensively supported grouped housing again from affordable products through to full ownership. The lack of available housing for younger people to move to from the parental home is as evident in this sector as it is in the general population. What is different is the need for differing degrees of physical adaptations and levels of support.

Housing that requires adaptations and increased space is by design more expensive to develop. The Councils' Housing Register demonstrates increasing demand for adapted properties. Similarly many people with a learning disability on reaching adulthood are looking to gain independence with Stockport Advocacy making a clear case for a much more mixed market of supply to meet this demand whether this is in the form of more shared housing through to one bed flats with a high degree of independence.

Housing choices for an ageing population

Improving existing sheltered accommodation

One of the biggest challenges facing our traditional sheltered accommodation is how they meet the future aspirations of the older population. Some are studio apartments which have a limited appeal in today's market and are not proving an attractive alternative for those who want to downsize. As a result a comprehensive review took place and a number of schemes have either been demolished and redeveloped

or have been modernised and, or, remodelled. SHP has facilitated this work through their partnership approach and in particular through the innovative shared decommissioning protocol developed to allow partners to prioritise each other's customers for rehousing once a scheme is decanted and ahead of any redevelopment taking place.

Schemes such as Equity Housing's *McNair Court* are one such example of this process where an unviable sheltered scheme has been redeveloped offering greater space standards and affordable mixed tenure in an area where this tenure was in scarce supply.

Extra Care type development

Extra care housing (ECH) is an innovative form of housing which offers older people an attractive alternative to forms of residential and nursing care. Although not restricted to frailer older people, precisely to maintain an active community, it offers a form of housing with care on site enabling people to maintain their independence for as long as possible. Stockport and our housing partners have working closely with the Housing Learning and Improvement Network, who lead in this area and were formerly part of the Department of Health, to ensure best practice is followed. In line with this an Extra Care Housing Strategy was developed in 2013 which plotted current and future need for this type of provision. The strategy broke this down geographically by age and tenure type.

In delivering the strategy a number of EC schemes were developed and now operate in the borough. These range from remodelled former traditional sheltered housing through to new build provision with bistro, hairdressing and other communal facilities on site. An extremely popular form of housing these schemes reflect market choices and range in tenure from social rent, market rent and shared ownership through to private market provision.

Schemes such as Your Housing's *Smithy Croft* are one such example of a new build EC scheme built on the site of a former outdated traditional sheltered housing scheme. *Smithy* has proved an extremely popular housing choice with demand way outstripping supply.

Other specialist provision

As with older people's housing provision we have worked with our RP partners in particular to provide bespoke forms of supported housing for people with learning and other disabilities built to high specifications and standards which, since 2004 have been designed to re-provide accommodation away from the inappropriate or poor quality forms of private rented housing not built or designed to specifically accommodate people with disabilities.

Housing developments such as *Heys Court*, *Cherry Tree* or *Dawlish Avenue* have proved enormously popular with customers and led to significant savings in the social care budget. Going forward however, there remains unmet demand for such accommodation, and work will continue to meet these needs in an environment where there is a lack of clarity on funding.

Private Sector Provision

A duty is placed on local authorities under both the Housing Act 2004 and Housing & Planning Act 2016 to tackle housing related hazards which present the most serious risk of harm to health. Privately owned and, more particularly, private rented properties are of the most concern in this area due to the high numbers of potentially vulnerable residents who may live in poor housing conditions in the private sector. The BRE (Building Research Establishment) house condition report for 2015 identified that 18% of private rented properties and 12.7% of privately owned properties in Stockport have Cat 1 Hazards.

Investment and Assistance Policy

The Council has an Investment and Assistance Policy in place which outlines the types of assistance available from the Council for householders and landlords in the private housing sector and the criteria to qualify for that assistance. The Policy will be reviewed at regular intervals in order to take account of any changes in legislation and, or, Council priorities. With the exception of mandatory Disabled Facilities Grants, all types of assistance as listed below are subject to the availability of resources, which since the removal of the Government capital housing allocation, has been limited:

- Mandatory Disabled Facilities Grants
- Home Repair Assistance

- Home Repair Assistance– Security matters
- Secured Grant Scheme
- Empty Property Grants
- Priority Neighbourhoods Assistance
- Private Sector Area Based Improvement Schemes
 - Area improvement Scheme
 - Face-lifting scheme
 - Environmental Works

Alley-Gating Schemes

Empty Homes

Tackling empty properties was prioritised as an important way to maximise the properties available in the Borough and improve areas and communities. Bringing empty homes back into use also enables the Council to achieve more effective use of the existing housing stock and, in turn, to reduce the demand for new land for housing and its associated environmental impacts. As the supply of housing within the borough is unable to currently match projected demand it is important that any empty properties which could provide accommodation are brought back into the housing market in order to increase supply. The Empty Property Strategy supports the broader aims of the Council Plan to increase the supply of affordable housing within the borough. This is an important issue for the Council as an empty property is a wasted resource which, in an area of high housing demand could be better utilised by providing someone with a place to live. In addition, in certain cases, without intervention, empty properties can deteriorate and have a negative impact on the local area.

Stockport's Empty Property Strategy sets out the current position of the Council with regards to tackling empty properties in the Borough and details what else the Council hopes to achieve over the period of the strategy by pro-actively identifying empty properties and work with owners to bring them back into use. This includes:

- increasing the availability of housing accommodation by returning empty residential properties into use and improving housing choice for residents
- minimising the negative effects of empty properties on local areas

During the period of the Strategy the Council has proactively tackled the long term problematic properties in the Borough. The targeted approach the Council has taken is widely recognised as good practice.

Where empty properties have been identified the Council will seek to work informally with owners in order to bring those properties back into use. This informal approach may involve Council staff offering advice and assistance leading to:

- The sale of the property on the open market
- Empty properties being purchased jointly with SHL through government funding (subject to meeting certain criteria).
- Leasing and housing management schemes provided to owners who may want to rent out their property, as well as repairs carried out at the same time.
- The establishment of an Empty Property Investors list containing the details of people who are looking to purchase properties in the Stockport area offering greater possibilities for people trying to sell their empty home privately.
- Potential “buy back” opportunities via SHL
- Refurbishment and re-occupation by the owner
- Resolving issues of title

Formal action, including compulsory purchase and enforced sale, is used as a last resort. The approach utilises Compulsory Purchase (CPO) as the ultimate sanction where owners are not able, willing, or present to ensure properties are returned to occupation this is linked to an innovative approach using a sale by tender with a building license agreement which requires the purchaser to complete an agreed schedule of works before receiving the freehold title.

Affordable Warmth and Energy Efficiency

Fuel Poverty is a serious problem faced by a significant number of potentially vulnerable people across Stockport. A fuel poor home is a household unable to afford to heat their homes adequately for health and comfort which often leads to multiple issues including poor health, poor housing quality and poor wellbeing.

In July 2013, the Department for Energy and Climate Change (DECC) (now part of Business Energy & Industrial Strategy (BEIS) as from July 2016) published the Fuel Poverty Framework for Future Action Policy which reaffirmed the government's commitment to tackling fuel poverty, consequently the fuel poverty framework was issued with the following recommended targets to:

- Ensure that as many fuel poor homes in England as is reasonably practicable achieve a minimum energy efficiency standard of Band E, by 2020.
- Ensure that as many fuel poor homes as is reasonably practicable achieve a minimum energy efficiency standard of Band D, by 2025.
- Ensure that as many fuel poor homes as is reasonably practicable achieve a minimum energy efficiency standard of Band C, by 2030.

Stockport Council has a comprehensive Fuel Poverty Strategy (2015-17) in place coupled with a proactive action plan to reduce fuel poverty. This had led to the number of households in fuel poverty falling by half from 16.5% (20,502 properties) in 2011 to 9.2% (11442 properties) in 2016.

Stockport Council has three key priorities in helping to reduce fuel poverty in the borough, these are:

1. Improve awareness and understanding of Fuel Poverty by bringing together key partnership approaches.
2. Increase the energy efficiency of Stockport's housing stock.
3. Improve the effects on health relating to fuel poverty.

The Council is committed to complying with the Energy Act 2011, which introduced new energy efficiency duties for landlords. The Council will continue to promote the Green Deal scheme which provides funding arrangements for solid wall insulation and energy efficiency improvements in the private rented sector. Although the loan facility from the Government has ended, the Green Deal assessment still remains in place. The Council will work to continue to take advantage of the assessments and working with residents to facilitate the funding through private finance.

Tackling fuel and utility costs is important in tackling poverty. The Council is committed to help those who find it difficult to manage fuel and water bills. This includes actions around promoting 'collective switching' whereby residents can

reduce bills by negotiating group deals with utility providers, and investigating how homes occupied by private tenants in receipt of benefits can be made more water and/or fuel efficient. Residents who are in arrears and who are vulnerable and in receipt of benefit will be assisted by the Council in applying for the 'Charis' grants.

Disabled Facilities Grants

With issues such as longer life expectancy and medical advances leading to more children surviving with long-term conditions or disabilities, demand for grants for disabled adaptations is expected to rise, and the council aims – subject to available resources - to continue to top up government funding, to ensure that eligible applicants do not have to wait unreasonable lengths of time for work to be undertaken.

The private rented sector

The private rented sector in Stockport, as in other parts of the country, has grown significantly over recent years. According to the last Census 12.3% of homes were privately rented. The demand for private rented accommodation is such that rents are almost twice that of social rents for comparative property types. The key objective of the Council is to ensure that properties which are let within the private rented sector are of a satisfactory standard and well managed by landlords.

The private rented sector will be playing a growing role in meeting the needs of the “intermediate” market comprising of young economically active residents of the borough offering, as it does, the flexibility to move. It is also now often the only option available to households earning low to medium incomes, households not eligible for social housing or, those who cannot afford to buy. This is reflected in the recent increase in the number of young people accessing private renting as house prices have increased, alongside a corresponding decrease in young owner-occupiers.

The sector also plays a growing residual role. With a diminishing social housing stock and increased pressure on remaining stock, private renting provides an important safety net for those in housing need, including accommodation for homeless people, asylum seekers, those in receipt of housing benefit and those who have been evicted from the social housing sector. Increasing the capacity of the private rented sector will be fundamental, if the Council is to reduce the number of

people who experience homelessness and take the pressure off social housing waiting lists.

Private rented sector conditions and management

The Housing and Planning Act 2016 includes a package of measures to help tackle rogue landlords and property agents in the private rented sector in England. These measures include:

- Banning orders for most prolific offenders
- Database of rogue landlords/letting agents
- Civil penalties of up to £30,000
- Extension of Rent Repayment Orders
- Tougher Fit and Proper test for landlords
- Tenancy Deposit Protection Scheme data sharing

The Act also includes a new mechanism allowing landlords to legally recover abandoned properties without needing to go to court and two enabling amendments that will allow the introduction of electrical safety standards and checks, as well as a requirement for agents who hold tenants' money to belong to a client money protection scheme.

Local authorities will be able to apply for a banning order to prevent a landlord or letting agent from continuing to operate if they have, for example, been convicted of licensing offences or deemed to be an unfit and improper person. The database of rogue landlords and agents will be held by DCLG and maintained by local authorities.

Rent Repayment or 'rent clawback' measures will give tenants more rights to claim back rent payments if they have had to endure poor accommodation and service, for example if a landlord had continued to operate while subject to a banning order.

The Council recognises the benefits of working with landlords to raise the quality of the private rented sector in the borough. The Landlords Accreditation Scheme continues to be promoted. This will be reviewed to ensure that the scheme is working. Ways of sharing information with landlords will be explored and implemented in order to share key information and updates on legislation.

The Housing Standards Team will continue to support the SHL Deposit Scheme which helps people access private rented accommodation by providing a Deposit Scheme Agreement (or Bond) equivalent to one month's rent.

Conditions of Houses in Multiple Occupation in the Borough will continue to be monitored and the mandatory licensing scheme introduced under the Housing Act 2004 will be applied where conditions require it. A piece of work will be carried out to identify unlicensed Houses in Multiple Occupation in the borough and action taken to ensure that licences are granted where appropriate.

The Council continues to work with tenants and landlords to provide advice on tenancy relations issues. The Housing Standards Team has a close working relationship with Shelter whom both tenants and landlords are signposted to for advice that the council are unable to provide.

Working with partners is key to the Council ensuring that any issues within the private rented sector are dealt with in the best possible way. The Council cannot deliver the objectives of the strategy alone and therefore a range of partnerships are required in order for successful delivery. Some examples of our key partnerships are Greater Manchester Fire Service, Shelter, Mental Health Services, RPs, Greater Manchester Police and, Landlords Associations.

The Council recognises that most landlords and letting agents are reputable and provide a good service. The Council's Landlords network helps to support landlords who are committed to high standards of management; however, there are a minority of landlords who are not managing their properties effectively. In response, the Council, along with partner agencies, will be reviewing the approach to enforcement and regulation in the private rented sector to ensure resources are focussed and targeted on those landlords and properties that fail to meet the high quality of property condition and management expected in Stockport. Towards the end of 2016 the Council will be introducing a new computer system which will enable the Authority to log more details relating to complaints made about the private rented sector. The system will enable reports to be produced which will highlight problem

areas within the borough, the amount of enforcement action taken and the levels of compliance across the private rented sector.

Government policy relies heavily on self-regulation and on local authorities using the powers they have to tackle issues around management and poor conditions. It is therefore essential that we use these powers to ensure that private rented homes are fit to live in. Housing market interventions are however more difficult in this sector for a variety of reasons, but principally because the Council does not own or control the stock. Any intervention must be in accordance with the statutory provisions and can be complicated by the multitude of ownership in the sector.

Social Housing Provision

The Council owns around 11,500 properties which are managed by the Council's Arms Length Management Organisation (SHL) and a further 6,000 properties are owned by RPs who are part of the SHP. A new Management Agreement with SHL has been signed securing the management and investment into the properties for the next 27 years. The statutory functions of tackling homelessness and the allocation of Council properties are also delegated to SHL Homes as part of the Management Agreement.

SHL has been responsible for managing all of the Council's properties since October 2005. The relationship between the Council and SHL is set within the Management Agreement which was renewed in 2015. SHL is responsible for managing and maintaining over 12,000 properties broken down into 11,492 tenanted properties (both sheltered and general needs), 348 leasehold properties (as at June 2016) and the remainder being 56 Shared Ownership properties and 139 Hostel Units.

SHL achieved three stars and excellent prospects for improvement from the Audit Commission inspection in June 2006. As a result of this SHL had access to £105m of investment into the properties to meet the Decent Homes Standard by December 2010. Since SHL was created in 2005, performance has improved year on year and performance against national and local indicators is consistently above 97% achieving or exceeding the target set. All aspects of housing management such as repairs, tenancy and estate management, income management and customer

involvement have improved and this is reflected by the high satisfaction of tenants with the overall service.

In 2015, following a detailed options appraisal process, the Council decided to extend the agreement for SHL to continue to manage the Council's housing stock for a further 27 years with an option of a break clause every five years. Given the strengths demonstrated by SHL, the renewal of the Management Agreement ensures that tenants will continue to receive a high quality service and enjoy further improvements in the future.

In November 2008, SHL became the first ALMO to sign a Grant Agreement with the HCA to build 17 new high quality homes. This was a major breakthrough in providing more social housing in the borough. Over the last five years SHL have built or acquired nearly 300 additional properties. SHL have produced a Development Strategy that scopes out the provision of more than 500 new build properties within the next five years.

There continues to be a high demand for social housing. As at 1st June 2016 there were over 7,000 households on the Councils' housing register whilst just over 1,600 properties became available to let in 2015/16 which includes lets in all the SHP providers. A significant proportion of those on the housing register will need to explore other housing options to meet their housing needs, whether that be privately renting, accessing other forms of affordable housing or owner occupation.

Impact of Government policy changes

Tenants of RPs (Housing Associations) currently have the 'Right to Acquire', which affords tenants the ability to acquire their homes at discounts of up to £16,000 depending upon location. In Stockport the discount is £11,000. The Conservative Party manifesto included the proposal to extend the 'Right to Buy' to Housing Association tenants and this proposal was confirmed in the 2015 Queen's speech. The discounts available under 'Right to Buy' are more generous than the 'Right to Acquire' and provide for discounts of up to 70% or £ £77,900 (whichever is lower' dependent upon the length of the tenancy). Since the discounts were increased from £26,000 for Council Housing, Stockport has lost circa 170 properties through the

enhanced right to buy. The sale of these properties to date, after allowing for the discounts and repayment of associated debt, has not resulted in any monies being generated for replacement properties. The government proposes to fund the extension of the 'right to buy' by obliging local authorities in England to sell their most valuable housing once it becomes vacant. The details of the policy have yet to be announced however the likely implications are at least threefold namely:

- Tenants of SHL owned properties would be able to access the more generous RTB discounts. This would reduce the number of affordable rental properties available within the Borough;
- The Council would be obliged to sell any high value properties when they become vacant which are likely to be multi-bedroomed family homes in high value areas for which there is great demand. Normally such properties have higher rents and lower than average management and maintenance costs, which in turn, would result in a disproportionately negative impact on the HRA Business Plan. In addition, the cost of replacing these properties would be significantly more expensive than the average social housing home;
- A reduction in the number of social housing properties held by RPs within the Borough. Given that the level of discount would increase from £11,000 to potentially £77,900, it is likely that Associations will, proportionally, lose more properties than the Council has in recent years. These proposed changes are also likely to adversely affect the Associations' business plans and are already impacting on their relationships with lenders.

The summer budget of 2015 made a number of announcements that will have an impact on the Council's HRA and SHL including:

- The reduction of rents paid by tenants in social housing in England by 1% a year for 4 years from 2016. This will result in the decrease of rental income by approximately £19m for the Councils' HRA.
- Social housing tenants with household incomes of £30,000 and above (excluding London) will be required to "Pay to Stay", by paying a market or near market rent for their accommodation.

- Restricting Housing Benefit entitlement for young people – From April 2017, those out of work aged 18 to 21 making new claims to Universal Credit will no longer be automatically entitled to the housing element;
- Lowering the household benefit cap – The government will lower the household benefit cap, which caps the amount of benefits out-of-work working-age families can receive, to £20,000, except in Greater London;

Under the government’s plan, single people under 35 would only be allowed to claim the shared accommodation rate – the amount considered enough to rent a room in a shared house – which is often lower than housing benefit awards.

Energy saving and home improvements

Stockport Homes has used Carbon Emission Reduction Target (CERT) funding to insulate lofts and wall cavities and install photovoltaic solar panels on almost 2000 homes. It has also adopted voltage power optimisation in 26 locations, which will save 27 tonnes of carbon dioxide and reduce fuel bills by around 11 per cent each year. In addition, it has installed biomass boilers, energy efficient windows, improved heating controls and thermal cladding in over 2000 ‘difficult to treat’ high rise properties served by district heating schemes, with over three quarters of the capital costs funded by a power company under its Community Energy Saving Programme (CESP) commitment. This has reduced carbon emissions on these homes by 300,000 tonnes over 20 years.

Recent national changes in energy efficiency funding have made it increasingly difficult to innovate in this area. Funding such as Energy Companies Obligation (ECO) has reduced making it no longer viable for landlords to deliver large-scale schemes and the Feed-in Tariff (FiT) for photovoltaic installation has dropped by around 60 per cent, making new ‘rent-a-roof’ schemes financially unviable in future.

Energy efficiency is still a priority for the Council and the Capital Programme reflects an ongoing commitment to heating upgrades, new roofs and external wall insulation. Officers are working closely with other housing providers under the Association of Greater Manchester Authorities’ (AGMA) Low Carbon Asset Management Team. This will help to cement collaborative working ahead of devolution in 2017.

The next five years will also see SHL pursuing plans to develop its own biomass supply chain. This will generate savings over the longer term because it will reduce reliance on the open market. Unfortunately, the site initially identified for the construction of drying facilities is no longer available but two others are being considered.

Asset Management

Asset Management of the Councils' housing stock is detailed in the 30 year Asset Management Strategy produced by SHL. It aims to take full advantage of the self-financing arrangements in order to carry out more effective asset management, setting a workable and realistic framework in relation to long-term decisions about the utilisation of assets including the reuse and development of land and dwellings.

The Asset Management Strategy provides a framework to build on past achievements such as the success of the Decent Homes programme but is also key in taking forward SHLs' business plan. SHL has a strong track record of investment in the Council's housing stock. It improved these homes to beyond the government's Decent Homes standard during its first five years of operation and has since focused on energy efficiency improvements to help reduce fuel poverty among customers. The installation of solar photovoltaic (PV) panels and biomass boilers is also raising income to reinvest in the housing stock, generating approximately £15 million over 25 years to support the 30 year Asset Management Strategy.

The Asset Management Strategy sets four key aims to deliver. These are:

- To create effective stock investment and work programmes that are designed to keep all properties at least to the Stockport Plus standard and deliver significant carbon reductions.
- To ensure an active asset management regime, identifying properties which have poor social, economic or environmental performance and either improving them or replacing them with properties which are fit for purpose.
- To support wider objectives; being clear where and how the asset management strategy is supporting wider objectives such as new

development, environmental investment or supporting community activities such as the production of estate master plans.

- To respond to customer's needs positively by taking into account their aspirations and striving to exceed their expectations

Homelessness

Homelessness is rising nationally and in Stockport increased over the lifetime of the previous Strategy, although high levels of prevention show an excellent response to tackling the issue. Stockport is committed to preventing homelessness for all groups, reflected in decreasing levels of non-priority homelessness and rising levels of 'homelessness relief' – rehousing 460 people despite there not being a statutory duty to do so during the lifetime of the previous Strategy.

The homelessness and housing advice service in the Borough is delivered by SHL. The homelessness service has achieved the Government's Gold Standard in the continuous improvement / best practice journey to which the Council is committed to achieve. So far along this journey the Council has achieved seven Local Challenges, making it a 'silver' authority – one of the first six in the country to accomplish this. The Council is committed to achieving the remainder of these challenges and providing a Gold Standard service to people living in the Borough

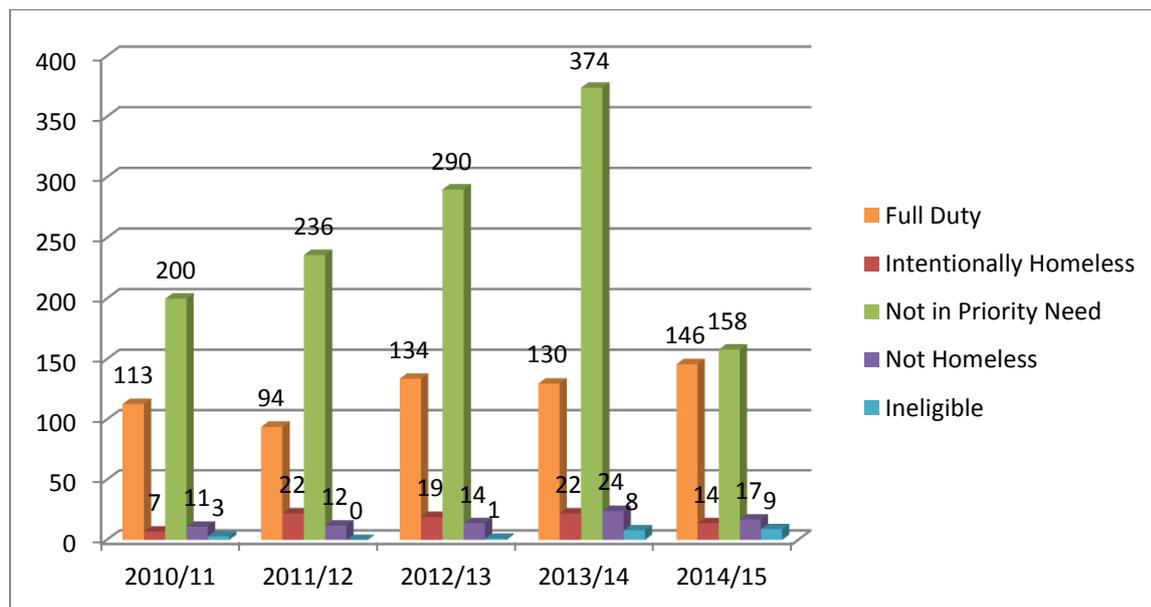
Many successful and innovative schemes have been enabled through the service including the rent bond scheme, the mediation service, a tenancy sustainment scheme and improved conditions and service standards within temporary accommodation. The homelessness service also delivers a number of preventative measures similar to those currently delivered in Wales under the remit of the Welsh Model where a duty to apply prevention is a statutory requirement. There are current proposals, albeit early and tentative, to apply this model across England; if this occurs we are well placed in Stockport to respond to this as one of the top performing boroughs in Greater Manchester for both homelessness prevention and relief. In 2015/16 for every household that was accepted as homeless, 10 more were prevented from reaching this point.

In Stockport bed and breakfast accommodation is not used with our range of temporary accommodation often full to capacity; SHL manages three schemes on behalf of the Council, and the Borough also benefits from a refuge and some units of low-level supported accommodation. Homelessness is rising in line with national trends. Numbers of statutory homelessness acceptances have increased from 134 to 169; overall presentations only increased by 4% though from 375 to 391 over the past four years. This is expected to continue as households face new challenges due to welfare reforms including;

- Limiting housing benefit for 18-21 year olds
- Applying Local Housing Allowance rates to the social rented sector, particularly limiting affordable options for under-35s.

Based on the numbers of lettings made previously, these two changes alone could see up to 200 young people each year affected by affordability issues.

Homelessness Decisions breakdown



Stockport's Preventing Homelessness Strategy has been developed alongside this Housing Strategy. Acknowledging challenging circumstances, it will be realistic about what it can achieve and deliver, whilst remaining ambitious about supporting people threatened with homelessness in the Borough.

Allocations

The Allocation and lettings service is operated in Stockport through a Choice Based Lettings Scheme branded as Homechoice. Operated by SHL, the service includes registering all applications for council accommodation within Stockport, preparing the fortnightly property advert, taking expressions of interests and dealing with RPs' nomination procedure. Applications are prioritised and let in line with the Council's allocation policy which has been reviewed during 2016 to ensure that it meets the latest guidance and case law and contributes towards key local authority objectives.

This includes proposals to:

- Ensure tenancies are affordable and sustainable for prospective tenants
- Afford additional priority to care leavers in housing need
- Recognise within the Policy those making wider community contributions
- Facilitate rehousing for relatives willing to care for young people in care where accommodation is a barrier



Hopes Carr – Phase I: New social housing in the town centre managed by Stockport Homes.

These proposals reinforce the existing policy's focus on meeting housing need in an open and transparent way, while ensuring sustainable communities and meeting the requirements of those the authority has a particular obligation towards such as care leavers and armed forces veterans.

The Homechoice service is closely integrated with the Housing Options Team who are contracted to deliver the Council's homelessness and advice functions; this ensures that applicants get a broader range of assistance when in housing need. This includes access routes to the private rented sector, referrals to support, landlord and lodger mediation and temporary accommodation where needed.

The Allocations Policy is committed to supporting the Council to meet demand and reduce pressure on waiting lists – not only by building new homes for rent and shared ownership but by making best use of the Borough's existing housing stock. The Allocations Policy framework ensures that properties are allocated in a fair, transparent and consistent way.

In 2014/15, Stockport Homes redesigned the Homechoice service to offer a more proactive housing advice. By contacting customers at the application stage and making better use of social media the number of reactive calls received has fallen by over 25 per cent. This has freed up staff resources to undertake home visits and process applications on the same day they are received. Increased contact with applicants has also helped detect any discrepancies in applications at an earlier stage, reducing the potential for tenancy fraud.

To mitigate the impact of Welfare Reform, the Council and SHL have been promoting and incentivising downsizing for people whose homes are too large for them. In 2015/16, this released 79 larger homes for families in housing need. Mutual exchange initiatives to match up overcrowded and under-occupying tenants and to provide practical support to help people move has resulted in 44 mutual exchanges in 2015/16.

Welfare Reform under-occupancy rules has resulted in a lower demand for high rise two and three bedroom flats, which previously tended to be allocated to single

people or those with part-time access to children. Many of these households can no longer afford to pay these rents and a number of other social landlords have resorted to re-designating such accommodation, thus reducing their rent revenue. Stockport Homes, however, has taken a proactive approach to marketing these homes and managing the waiting list in order to attract people who would not usually consider applying for social housing. As well as ensuring properties remain occupied and the Council's revenue stream is protected, this has helped increase the proportion of economically active customers in these communities. It has also allowed the organisation to maintain good performance in speedily re-letting empty homes.

6. Our Priorities

This section of the strategy sets out our strategic aims or priorities and the associated actions to deliver them. Our priorities for action are based on the proceeding sections of the strategy which set out the Stockport context for delivery or, the local challenges. All our priorities for action are framed around these national and local drivers.

Priority 1: Investing in Growth: Increasing Housing Supply, Choice and affordability

Strategic aims

- Increase the provision of good quality housing and maintain a mix of sizes, types and tenures particularly affordable housing to meet as wide a range of needs as possible
- Create healthy, mixed, sustainable communities which complement and benefit existing communities.

Actions

- Develop new housing delivery mechanisms, including a new housing development company, to drive the delivery of housing and increase the supply of affordable, and in particular, affordable rented accommodation
- Contribute to and support the emerging Stockport Local Plan and associated planning policy documents.

- Ensure that the issues of affordable housing, allocations, land availability and housing policies are reflected adequately and prioritised in the emerging Local Plan
- Work with Registered Providers and private developers to ensure the right housing is built in the right place at the right time
- Look to increase the supply of first time and family sized accommodation.
- Work with partners on the joint delivery of new housing under Greater Manchester Combined Authorities initiatives such as the Spatial Framework and the Investment Fund
- Improve our understanding of the housing needs of older people and those with other specialist housing needs and promote delivery of housing to meet those needs
- Scope funding opportunities to increase affordable housing delivery
- Monitor the profile of homes built and residents moving in and use this information to inform future developments
- Develop appropriate methods to integrate new and existing communities ensuring the infrastructure is in place to support new housing

Priority 2: Investing in Growth: Regenerating neighbourhoods – Place making, strong communities

Strategic aims

- Invest in economic growth and area improvement through housing-led regeneration resulting in stronger, more resilient communities
- Improve the offer of the town centre as a business, retail and cultural destination, and as a place to live
- Improve the borough's residential offer and meet increased demand for housing across all types and tenures

Actions

- Identify sites and work with landowners and developers to bring forward developments.
- Work with partners to bring forward development sites in the Town Centre.
- Use interventionist powers where appropriate to facilitate new developments.
- identify funding opportunities and work with wider investors and partners
- develop new appropriate market housing to support economic growth and regeneration initiative's

Priority 3: Housing choices: Supporting independent living

Strategic Aims

- Provide a greater choice of housing options including mixed tenure and forms of specialist housing which help older, disabled and vulnerable people remain independent
- Ensure older, disabled or vulnerable people have increased choice and access to a wide range of information and advice about housing
- Work positively with partner organisation in addressing the links between health, social care and housing to promote and improve quality of life and health and wellbeing
- Prevent homelessness and rough sleeping minimising the use of temporary accommodation and maximising access to longer term housing solutions
- Promote sustained and settled lifestyles and minimise social exclusion

Actions

- Develop new models of housing across a range of tenures from renting through shared ownership to outright sale for older and vulnerable people.
- Focus on developing ownership models in the short to medium term to match needs and demographic indicators.
- Some extra care housing development which includes housing based provision for people with dementia living alone or with their partner
- Review, amend and add as appropriate, housing information and advice in a variety of formats

- Work in partnership to consider extending housing options for young people in transition and to support independent living
- Focus on preventing homelessness through mediation and work with the private rented sector including bringing empty homes back into use
- Work with health and social care partners to identify what mix and location of housing is required to meet the needs of those groups.

Priority 4: Improving Quality in the private sector

Strategic aims

- Promote and increase the supply of a well-regulated, fair, good quality private rented sector
- To improve the growth of energy efficient and sustainable homes which are free from serious hazards.

Action

- Support owners and landlords in making private homes more energy efficient and in providing safe and healthy living environments
- Support private landlords in managing and maintaining their homes and effectively tackle poor and illegal practices by landlords and lettings agencies
- Review relevant private sector policy to inform enforcement, regulate activity and target information.
- Improve monitoring of PRS complaints received by the Council to highlight problem areas and to target resources adequately.
- Bring empty homes back into use by targeting and supporting landlords and owners and by the robust use of enforcement where necessary

Priority 5: Making the best use of affordable Housing Stock

Strategic Aims

- Use the Council's Housing Development Company and partner Registered Providers to provide homes and communities that people want and can afford to live in, tackling poverty, inequality and social exclusion
- Work with Stockport homes to manage and maintain the councils homes and estates in a cost effective way balancing business needs with customers' needs and expectations
- Ensure that social housing provision in the Borough meets customer expectations

Actions

- Work with Stockport homes to review our Housing Revenue Account services and spending priorities and explore opportunities available through the management agreement
- Minimise the impact of the introduction of Universal Credit on tenants and leaseholders
- Continue to ensure Decent Homes standards are met
- Explore development of shared tenancy scheme

7. Resources to deliver

National public spending reductions continue to affect the Council's overall resources and over the period 2015/16 to 2018/19, the Council will need to achieve savings of £27.6m. The delivery of this Housing Strategy contributes in many ways to the Council's overall financial position for example, for every new home built the Government pays a grant to the Council called the New Homes Bonus. Since the scheme started in 2011 the Council has received just over £6.319m in New Homes Bonus grant. New homes also bring additional Council Tax, jobs and economic activity. New specialist housing will help to significantly reduce Adult and Children's Social Care expenditure as well as generating wider savings to Health Services. The Strategy will also contribute to wider economic improvements within the borough; helping to ensure the borough retains young economically active households and

high income / high skill individuals who choose to live in Stockport, due to the wide choice of quality housing on offer together with excellent communication networks.

The reduction of social housing rents will mean a major reduction to the Council's Housing Revenue Account (HRA), and the 30 year HRA Business Plan will be revised accordingly when full details of Government policies around "Pay to Stay", sale of high value council properties, Housing Benefit caps to under 35s etc. are available. Despite the squeeze in funding, the Council is optimistic of new and innovative ways of drawing up all the resources available to deliver the strategic aims of the borough. Key to help maximise resources to meet our priorities is the strong and effective partnership working with stakeholders and partners.

Available resources, including, financial, accommodation based, land and staff are essential in delivering the key priorities of the Housing Strategy, these can be split into relevant sources and are listed below:

Council Resources

- Headroom in the HRA
- Commuted Sums
- Other Council Monies ring-fenced for affordable housing
- Prudential Borrowing
- Existing SHLAA sites
- Windfall Sites
- New sites emerging through the GMSF process
- Council Owned Land
- Council Growth staffing to assist with wider regeneration and development including Compulsory Purchase Orders (CPO) work.
- Disabled Facilities Grants

External Resources

- HCA grant monies

- GM investment Fund
- Private Investment
- Registered Providers' (Housing Associations) funds and borrowing capacity.
- Stockport Homes
- Emerging new Housing Company
- Private Developers

Government Legislation & Policy

- Housing and other Legislation to support enforcement activity around improving the Private Rented Sector.
- CPO powers to facilitate regeneration projects

Other Initiatives

- ECO – Energy Company Obligations, requiring utility companies to provide funding for energy efficiency measures such as Cavity Wall & Loft insulations, Boiler replacements etc.
- Funding secured through GM towards addressing Fuel Poverty, carbon reduction and energy efficiency measures.

Appendix 1: Table of Terms and Abbreviations

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| Affordability ratio | A ratio of house prices to incomes, using average or lower quartile values that shows the relative affordability of an area. |
| Arm's Length Management Organisation (ALMO) | A company that is owned by the local authority and is responsible for the management of the council housing stock, e.g. Stockport Homes |
| City Deal | An agreement between central government and a city that gives the city more responsibility over decision making and investment, to support economic growth and businesses and decide how public money is spent. |
| Clinical Commissioning Group (CCG) | Clinical commissioning groups (CCGs) are NHS organisations set up by the Health and Social Care Act 2012 to organise the delivery of NHS services in England. |
| Extra care housing (ECH) | Specialist accommodation designed for older people with support or care needs. Schemes usually have a range of communal facilities and access to 24 hour on site care and support services. |
| Department for Communities and Local Government (DCLG) | Central government ministerial department with responsibility for local government, including housing and |

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| | planning matters. |
| Energy Companies Obligation (ECO) | Statutory obligation placed on energy companies to fund energy efficiency measures for low income households and in hard to treat properties to reduce energy consumption and reduce fuel poverty; works alongside Green Deal. |
| Greater Manchester Combined Authority (GMCA) | A statutory combined authority incorporating the ten districts within Greater Manchester. The combined authority will co-ordinate economic development, regeneration and transport functions across the sub region. |
| Green Deal | A scheme that enables householders to pay towards the cost of energy savings works to properties over time, through savings made on energy bills; works alongside ECO. |
| Help to Buy Equity Loan | A central government scheme that offers an equity loan to both first time buyers and existing home owners of up to 20% of the purchase price of a new home, up to a maximum purchase price of £600,000. |
| Help to Buy Mortgage Guarantee | A central government scheme which offers a guarantee to the lender on high loan to value mortgages. It enables purchasers to access a lower interest rate mortgage with a minimum 5% deposit. |

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| Homeless acceptances | Households where a 'main homelessness duty' is owed where the local authority is satisfied that the applicant is eligible for assistance, unintentionally homeless and falls within a specified priority need group. |
| Homeless presentations | All households who approach the local authority in a potentially homeless situation. |
| Homelessness preventions | Households who are provided with the means by which to resolve their housing and other needs to avoid homelessness. |
| Homes and Communities Agency (HCA) | The Homes and Communities Agency (HCA) is the national housing and regeneration agency for England, with a capital investment budget of nearly £4 billion for 2012 to 2015. The Agency is also the regulator of social housing providers and works with local partners to create new affordable homes and thriving neighbourhoods. HCA is an executive non departmental public body of the Department for Communities and Local Government. |
| Housing Register | A statutory register kept by the local authority of all applicants in need of social housing in the local authority area. It is made up of the "Waiting List" and "Transfer List". Applicants are assessed against the local authority housing allocations policy. |
| Housing Revenue Account (HRA) | System of pooling all rent assumed to be collected at a local level and redistributed. |

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| | back to local authorities to fund management, maintenance and major improvements of the housing stock and to support the borrowing costs that exist in terms of the existing level of housing debt. In November 2011, the Localism Act confirmed the introduction of a 'self-financing' system for local authority social housing, to be effective from April 2012 meaning councils can now keep their rental income and use it to fund their housing stock (called 'self-financing'). |
| Intermediate/ low cost home ownership products | Schemes designed to reduce the initial and ongoing cost of home ownership to households on low incomes who cannot afford to access the market. |
| Joint Strategic Needs Assessment (JSNA) | An assessment of the future health, social care and wellbeing needs of a local area. |
| Local Authority Mortgage Scheme (LAMS) | A local government scheme which offers a guarantee to the lender on high loan to value mortgages. It enables first time buyers to access a lower interest rate mortgage with a minimum 5% deposit. |
| Local Enterprise Partnership | A partnership between local authorities and businesses. The partnerships are awarded central government funding, set local priorities and decide where investment in roads and other infrastructure will be made to support local economic growth. |
| Localism | Political philosophy which supports the |

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| | <p>transfer of more power and responsibility to local communities. The coalition government introduced its localism agenda through the Localism Act in 2011. The aim of the act was to devolve more decision making powers from central government back into the hands of individuals, communities and councils. The act covers a wide range of issues related to local public service.</p> |
| Local Housing Allowance | <p>A benefit payment made to low income private sector tenants to assist in rental costs. Payment rates are based on the size of household and the area in which they live.</p> |
| National Planning Policy Framework (NPPF) | <p>A document setting out central government's planning policies for England. It simplifies the previous extensive planning policy guidance. It offers a framework through which each local planning authority draws up its local planning policy.</p> |
| New Homes Bonus | <p>A grant paid to all local authorities in recognition of net additions to the effective housing stock, including new build, conversions and empty homes brought back into use. Payment is made for a period of six years on each eligible home. The grant is un-ringfenced and the local authority can decide how to utilise the grant locally to support its priorities.</p> |
| Nursing care | <p>Care provided by a registered nurse in a</p> |

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| | residential care setting to meet medical needs. Usually assessed and paid for by the health authority. |
| Registered Provider | A provider of social housing registered with the Homes and Communities Agency under the provisions of the Housing and Regeneration Act 2008. |
| Residential care | Long-term care given to adults or children who stay in a residential setting rather than in their own home or family home. The cost may be funded by the local authority where the person is assessed as being eligible for funding or self-funded by the individual. |
| Right to Buy (RtB) | A scheme under which longstanding local authority tenants are entitled to purchase their homes at a heavily discounted price. To qualify for the scheme, an individual must be a tenant of at least two years' standing. |
| Section 106 obligations | Planning obligations required under Section 106 of the Town and Country Planning Act 1990. These can include a range of obligations including the provision of affordable housing, as set out in local planning policy. |
| Shared Equity | A low cost home ownership model where the cost of ownership is reduced by securing an equity loan for a percentage of the value as a second charge against the property. No initial payments need to be made on the equity loan but it must be |

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| | repaid in the longer term, as set out in the terms. The amount repaid will depend upon the property value at the time of repayment. |
| Shared Ownership | A low cost home ownership model provided by a housing association. The purchaser buys a share of the home, between 25 and 75% and pays rent to the housing association on the remaining share. |
| Sheltered housing | Specialist accommodation designed for those requiring low level support, usually for the older population. Accommodation typically has a range of communal facilities and access to a support manager and a 24 hour emergency response service. |
| Statutory homelessness | Those owed a duty under the Homelessness Acts. |
| Strategic Housing Land Availability Study (SHLAA) | An assessment of land availability for housing over 15 years in the local area. The assessment is a key component of the evidence base to support the delivery of sufficient land for housing to meet the community's need for more homes. These assessments are required by national planning policy. |
| Strategic Housing Market assessment (SHMA) | An assessment of housing and economic development needs as set out in the National Planning Policy Framework. |
| Temporary accommodation | Accommodation provided by the local authority on a temporary basis for households who have been accepted as |

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| | homeless, pending an offer of permanent accommodation or who are awaiting a homelessness decision. |
| Transfer list | A list of applicants, who are current council tenants and are in need of alternative social housing. |
| Unitary Development Plan (UDP) | A development plan prepared by local planning authorities which provides a framework to encourage and stimulate appropriate new development, control the location and quality of development and safeguard environmental quality. |
| Universal Credit | A new single benefit being introduced by the government to replace a number of other benefits paid. |

For further information, please contact:-

Strategic Housing

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SK1 3XE

Tel: 0161 474 4390

Email:- strategic.housing@stockport.gov.uk

An interpreting service is available, if you need help with this information.

Please telephone Stockport Interpreting Unit on 0161 477 9000. Email: eds.admin@stockport.gov.uk

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