

East Cambridgeshire District Council

Tenancy Strategy

1. Introduction

1.1 The Localism Act 2011

The Localism Act has made significant changes to social housing provision, including an obligation on Local Authorities to publish a Tenancy Strategy. The Act states that¹

“A local housing authority in England must prepare and publish a strategy (a “tenancy strategy”) setting out the matters to which the registered providers of social housing for its district are to have regard in formulating policies relating to

- (a) the kinds of tenancies they grant*
- (b) the circumstances in which they will grant a tenancy of a particular kind*
- (c) where they grant tenancies for a certain term, the length of that term*
- (d) the circumstances in which they will grant a further tenancy on the coming to an end of an existing tenancy”*

Private Registered Providers of social rented homes (PRPs) are expected to have “due regard” to Local Authorities tenancy strategies when they formulate their Tenancy Policies, which they are required to publish to describe how they will apply the new flexibilities provided by the Act.

1.2 The Council’s objectives.

East Cambridgeshire DC recognises that subsidised rented housing is a limited resource, and that the demand significantly outweighs the supply. The Council welcomes the flexibilities introduced by the Localism Act, and wishes to apply them to ensure that, as far as possible:

- Applicants for housing have as wide a choice as possible in accessing a property.
- Applicants can access the kind of tenancy that is best suited to their circumstances.
- PRPs have freedom to manage their housing stock effectively, including (if they choose) as an asset to facilitate the development of more affordable housing.
- The Affordable Rent and Social Rent homes in the District are used efficiently to help households who are most in need of assisted housing, support homelessness prevention, minimise overcrowding and underoccupation, and promote social and economic mobility.
- Affordable Rent and Social Rent housing contributes to the establishment of sustainable and stable communities.
- That households occupying subsidised housing who no longer need it are helped to move into the private sector
- That the outcomes of this Tenancy Strategy help deliver the Council’s Housing Strategy.

2. Background and scope of strategy

¹ [Localism Act 2011](#)

2.1 Government policy and Localism Act

The Government's policy is to give providers of social housing a range of flexibilities in the tenancies that are offered to housing applicants, to ensure that the tenancy is best suited to the applicants needs and possibly changing circumstances, and that affordable housing is occupied by those who need it most. These reforms apply only to new tenancies: existing tenants of social housing retain their current tenancy status. The Government also aims to give occupants of social housing more opportunity to move if the home becomes unsuitable to their circumstances.

The Localism Act 2011 and the Homes and Communities Agency's Regulatory Framework² require PRPs to "*offer tenancies or terms of occupation which are compatible with the purpose of the accommodation, the needs of individual households, the sustainability of the community, and the efficient use of their housing stock.*" This will be achieved by enabling PRPs to:

- Offer fixed-term tenancies if appropriate, rather than lifetime tenancies.
- Determine the length of each fixed-term tenancy on an individual basis.
- Formulate their own policies regarding the circumstances in which a fixed-term tenancy may be reissued.
- Offer tenancies as either Social Rent, at guideline target rents determined through the national rent regime, or as Affordable Rent, which may be up to 80% of the market rent.³

2.2 Delivery of new homes

East Cambridgeshire DC's strategy for growth expressed in the current Core Strategy, estimates that over 5600⁴ homes will be built between 2009 and 2025. This equates to an average annual growth of around 350 homes per year. The Council is committed to providing affordable housing for those whose needs cannot be met by the market, and up to around 30% of new homes may be affordable. Approximately two-thirds of the new affordable homes will be rented, and around one-third shared ownership. It is therefore expected that there will be around 80-90 new rented homes each year, to add to the 5051⁵ affordable rented homes in the District in 2011. Development will be concentrated in East Cambridgeshire's three market towns, to promote access to employment, transport, community and retail services Under the Government's funding proposals, it is anticipated that virtually all the new rented homes will be Affordable Rent, although there may be some Social Rent for supported housing and older people's housing. . The Council may be willing to consider that new rented homes can be "Intermediate Rent"⁶ provided that the homes are offered on equivalent tenancy terms and lettings arrangements as Affordable Rent.

2.3 Affordability

East Cambridgeshire recommends that housing costs are no more than 33% of gross household income. Private property prices in East Cambridgeshire, both for sale and rent, are beyond the reach of most applicants in housing need⁷. Additionally, many new tenants are not in work and therefore cannot access

² http://www.homesandcommunities.co.uk/sites/default/files/our-work/regulatory_framework_2012.pdf

³ NPPF Glossary: [National Planning Policy Framework - Planning, building and the environment - Department for Communities and Local Government](#)

⁴ ECDC Core Strategy 2009 <http://www.eastcambs.gov.uk/sites/default/files/csadoptmain.pdf>

⁵ See Appendix A, 1.1

⁶ NPPF Glossary: [National Planning Policy Framework - Planning, building and the environment - Department for Communities and Local Government](#)

⁷ See Appendix A, 4.5

social rented housing without recourse to Housing Benefit⁸. Proportionally, more applicants who need larger homes (especially 4-bedroom) fall into this category. East Cambridgeshire DC aims to try and ensure as far as possible that tenants can afford their rent, that affordability issues are not a barrier to moving from worklessness into employment, or to moving home for work purposes or to address issues such as overcrowding and underoccupation. The Council also wishes to ensure as far as possible that the risk of rent arrears is minimised so that tenancy sustainability is not compromised. Evidence in the Strategic Housing Market Assessment⁹ suggests that the majority of people on the Council's Housing register will require accommodation at Social Rents, not Affordable Rents (see section 3.3). The District Council therefore wishes to ensure that in the supply of newly built homes together with homes available for relet there is a reasonably wide choice of both Social Rent and Affordable Rent tenancies available, for all types of property in every area. See section 4.1.

2.4 The new flexibilities: fixed-term and lifetime tenancies, conversions and disposals.

East Cambridgeshire DC welcomes the opportunity for PRPs to use either lifetime or fixed-term tenancies, to best meet the needs of individual households, and to help ensure the best use of the available housing stock: minimising underoccupation and overcrowding, and facilitating transfers. However, the Council wishes to ensure that these flexibilities do not increase the risk of homelessness, undermine social investment in communities, or increase instability for vulnerable households (see section 4.2).

The Government's policy to reduce capital funding to deliver new affordable housing means that PRPs that wish to provide new homes will be expected to use the extra revenue that Affordable Rent provides to increase their ability to borrow and consequently their development capacity. Accordingly, some existing homes, when they become vacant at the end of a tenancy, will be relet at Affordable Rent. The Government also expects PRPs to consider the most effective use of their stock, which may include selling vacant properties as shared ownership, or even outright disposals. This Tenancy Strategy will guide PRPs on the principles for converting relets to Affordable Rent or shared ownership, or for disposing of stock (see section 4.3).

2.5 Equality and diversity

In April 2009 the Equality Standard was replaced by the Equality Framework for Local Government. The Council has an Equal Opportunities Working Group (EOWG) consisting of representatives from Management Team, Council; Members, UNISON and employees that meets once every two months to steer the Council successfully through each stage in the Equality Framework.

The Council is committed to meeting the requirements of the Equalities Act 2010 and to ensuring that nobody is disadvantaged in its policies or strategies on the grounds of race, sex, sexual orientation, disability, religion or belief, being a transsexual person, having just had a baby or being pregnant, belong married or in a civil partnership, or age.

3. East Cambridgeshire local context and housing market

⁸ See Appendix A, 2.2

⁹ SHMA | Housing | Our challenge | Cambridgeshire Horizons

3.1 Geography, growth and sustainability

East Cambridgeshire is a predominantly rural district located to the north-east of Cambridge. The District covers an area of 655 km², and has a population of 80,900¹⁰. The District contains 3 market towns, and 50 other villages and hamlets varying in size, including the fringe areas of Newmarket. The largest settlement is Ely with a population of 18,820, whilst the other market towns of Soham and Littleport have populations of 10,550 and 8,380¹¹ respectively.

The nearby city of Cambridge, as a major economic, social and cultural centre, exerts a significant influence over the whole District. East Cambridgeshire has one of the highest levels of out-commuting in the Eastern region (49% of the working population¹²), with the highest proportion of people commuting to jobs in the Cambridge area. Reflecting these connections, the District is part of the Cambridge Housing Subregion, which comprises the five district authorities in Cambridgeshire, together with Forest Heath DC and St Edmundsbury BC in Suffolk. Virtually all East Cambridgeshire is within the Cambridge Broad Rental Market Area, the exceptions being the area around Sutton and Mepal in the northwest of the District, which falls in the Peterborough BRMA, and Kennett in the Bury St Edmunds BRMA.

The success of the Cambridge economy has meant the District has experienced considerable recent pressure for housing growth. Lower house prices in East Cambridgeshire and a lack of housing stock in the Cambridge area has encouraged people to look further afield for accommodation. In recent years East Cambridgeshire has been one of the fastest growing districts in England, (with a population increase of nearly 20% between 1991 and 2006¹³). However, whilst the economy in East Cambridgeshire is strong, the pace of economic growth has not matched that of housing growth, and rapid population growth has also placed pressure on local infrastructure and service provision. Market house prices and rents are significantly higher in the south of the District compared to the north¹⁴. See Section 3.4.

East Cambridgeshire District Council owns no housing stock. The Council's homes were transferred to a Housing Association in 1993. Appendix A to this document provides some statistical background in respect of social housing provision in the District.

3.2 The Cambridge Housing Sub-region and choice-based lettings

In 2009 the Cambridge Housing Subregion, together with all PRPs with significant property numbers in the subregion, instigated a choice-based lettings system called HomeLink¹⁵. Under CBL, Housing Register applicants are placed into one of four housing needs bands, and all available homes (first lets and relets) are advertised in a website and magazine. Applicants "bid" for the properties of their choice and homes are offered to the bidder with the highest needs banding, taking into account length of time on the Register, suitability of the accommodation, etc. Introduction of the new flexibilities under the Localism Act is not expected to significantly affect the operation of the choice-based lettings system.

¹⁰ Cambridgeshire County Council mid-year population estimate 2010

¹¹ Ditto

¹² 2001 Census

¹³ Cambridgeshire County Council mid-year population estimates

¹⁴ Cambridgeshire County Council Research Group - [Cambridgeshire Atlas™ - Housing](#)

¹⁵ [Home-Link](#)

3.3 Housing needs and tenure, homelessness prevention

The Cambridge Housing sub-region has produced a Strategic Housing Market Assessment detailing current and future affordable housing need, both for rented and intermediate (such as shared ownership) needs¹⁶. The SHMA indicates that the need for affordable housing in East Cambridgeshire is unlikely to be met, notwithstanding the forecast provision described in Section 2.2 above. The SHMA also provides details of homelessness and potential homelessness, and the Authority expects that PRPs' commitment to the CBL system, and their tenancy policies and allocations policies will support the District in preventing homelessness.

3.4 Housing costs and affordability

Despite the economic slowdown, market house sales and rent prices remain high in East Cambridgeshire. The ratio of property prices to household incomes is 9.9%¹⁷ and 28% of East Cambridgeshire residents cannot afford to purchase a lower-quartile two-bed home¹⁸. Further details may be found in the SHMA and property price and income variations across the District can be found in the Cambridgeshire County Council Research Group Housing Atlas¹⁹.

4. Guidance to PRPs on Tenancy Policy.

4.1 Affordable Rent and Social Rent

East Cambridgeshire DC acknowledges that under the choice-based lettings system, applicants can choose to apply for either Affordable Rent or Social Rent homes. Tenants in Social Rent homes who wish to transfer can move to Affordable Rent if they choose, but in order to promote mobility (see Section 4.4) transferring tenants should have a reasonable opportunity to transfer to a property at the same rent level as their current home. The District Council therefore wishes to ensure that there is a reasonably wide choice of both Social Rent and Affordable Rent tenancies available, for all types of property in every area, and that tenancy conversions are planned to take this into account (see Section 4.3). Applicants who are on a permanent fixed low income such as elderly people in receipt of state pension, disabled people in receipt of benefits, and tenants in supported housing should normally be able to access tenancies offered at Social Rent levels. Affordable Rents should be set at up to 80% of the notional market rent for the specific property or at the Local Housing Allowance level (whichever is the lower), to ensure that rents are not excessive in the higher-cost parts of the District. PRPs should bear in mind that the LHA rates may decrease after the initial rent setting, and also that the Universal Credit system and benefit caps that the Government intends to introduce after April 2013 may limit tenant's eligibility for full Housing Benefit. The Council expects PRPs to avoid setting rents at levels that may risk households being unable to afford their rent. PRPs may consider offering individual properties available at relet as either Social Rent or Affordable Rent, in order that the successful bidder can be offered the kind of tenancy best suited to their needs.

¹⁶ [SHMA | Housing | Our challenge | Cambridgeshire Horizons](#)

¹⁷ [Home Truths 2011 - East - National Housing Federation](#)

¹⁸ [SHMA | Housing | Our challenge | Cambridgeshire Horizons](#)

¹⁹ [Cambridgeshire Atlas™ - Housing](#)

4.2 Fixed-term and lifetime tenancies

In order to manage their stock efficiently, promote stable sustainable communities and help ensure that rented housing is occupied by households in the greatest need, the Council accepts that PRPs can choose to utilise fixed-term tenancies. PRPs may use fixed-term tenancies when there is a reasonable prospect of the applicant's circumstances changing in the future; to a situation where subsidised housing is no longer the most appropriate option. Such applicants may for example include unemployed people of working age, job-seekers and young people in education or work-related training, who might be reasonably expected to move into employment and in the future have the financial resources to enable them to access market housing. PRPs should also consider whether the size of home offered will continue to be appropriate, and if there is a reasonable prospect of the household size decreasing as children grow up and leave home, a fixed-term tenancy could avoid future underoccupation. Tenants in designated supported move-on accommodation may be offered tenancies of 2 years if it is anticipated they will be able to live independently after this period; otherwise East Cambridgeshire DC expects that fixed-term tenancies should be for a minimum of 5 years and, in the case of families, until the youngest child is unlikely to still be in full time education. There is a relatively short supply of 4-bedroom homes in the District, and a significant demand: PRPs are expected to help ensure these homes provide maximum benefit in helping large households, and fixed-term tenancies may be of value in minimising underoccupation. Fixed-term tenancies should not be used for vulnerable applicants needing long-term stability, such as those whose households include members with chronic medical or support needs. The Council is committed to ensuring that the use of fixed-term tenancies and their termination does not lead to increase in homelessness or disrupt community stability, and therefore expects PRPs to offer tenancy renewal unless the tenant's circumstances have changed substantially from the time of the initial allocation. In this case alternative accommodation or other appropriate advice and support should be offered. (see section 4.7 below). Fixed-term tenancies do not give tenants a statutory right to terminate the tenancy before the end of the term: PRPs should consider giving tenants this right via a specific clause in the tenancy agreement. The principles set out in this section apply to homes let at both Social Rents and Affordable Rents.

4.3 Conversions and disposals

East Cambridgeshire DC acknowledges that PRPs that have agreed a development programme with the HCA may convert existing Social Rent homes to Affordable Rent or shared ownership when they become vacant. The Council expects that no more than 40% of each PRP's relets are converted in this way, although it is acknowledged that conversion rates may be subject to PRPs' contracts with the HCA for the delivery of new homes. Conversions to Affordable Rent should as far as possible be spread across the District and across property types and sizes, to ensure that a reasonable mix is retained in each area. Areas of high turnover, which may be those perceived by applicants and tenants as less popular, should not include a higher proportion of conversions (which would result over time in a concentration of Affordable Rent homes). Conversions to shared ownership may be helpful in introducing home ownership into areas that contain mainly rented housing, in order to improve local tenure balance. No more than 5% of all conversions should be to shared ownership, and PRPs are expected to use the HCA model lease (Protected Area lease in settlements of less than 3000 population). When considering conversions to Affordable Rent or shared ownership, PRPs are expected to take account of any nomination agreements or local lettings plans, to make certain

there will be sufficient demand to ensure the home is used most effectively in addressing the Council's priorities (see section 4.8 below). PRPs should ensure they are abiding by any relevant planning conditions or S106 Agreement requirements when considering converting tenure.

East Cambridgeshire DC does not expect PRPs to dispose of Affordable Housing stock in the District, except to other PRPs in the case of stock rationalisation, or if there are insurmountable management or maintenance problems. In all cases, the Council's prior consent should be sought.

4.4 Mobility, underoccupation and overcrowding

The Council expects PRPs to take a proactive approach to addressing overcrowding and underoccupation and facilitating transfers. Tenants in these circumstances should be encouraged to apply to the Housing Register and bid for suitable available properties. Consideration should be given to assisting tenants (particularly older people) moving to smaller homes by practical help such as removals, dealing with service authorities etc. PRPs should actively promote mutual exchange as a potential solution, and ensure that tenants who wish to move within the social housing sector are encouraged to apply to the "HomeSwap Direct"²⁰ scheme.

Tenants should retain their existing tenure i.e. fixed-term or lifetime, when transferring to relieve housing need such as overcrowding or underoccupation, or for social or employment reasons such as to give or receive support to/from a relative, or to take up a job offer. As far as possible, transferring Social Rent tenants should have the opportunity to access alternative Social Rent homes (see section 4.1).

4.5 Supported housing, older persons housing, homes with adaptations

Tenants who need long-term supported housing and tenants in homes specifically for the elderly should normally be granted lifetime tenancies. However, properties with adaptations are a valuable resource, which the Council wishes to be used as effectively as possible. Consequently, PRPs may consider offering fixed-term tenancies on adapted homes, but should ensure that tenancies are renewed as long as the adaptation is still required by the tenant's household.

4.6 Starter tenancies and demoted tenancies

The Council is supportive of the use of these tenancies, to help ensure good management of homes and sustainability of communities. A lifetime tenancy or a fixed-term tenancy of 5 years or more should commence when the starter tenancy reaches the end of the probationary period. If a fixed-term tenancy is demoted and the demotion is successful, PRPs should ensure the correct Notice is issued to commence a new fixed-term tenancy at the end of the demotion period.

4.7 Termination of fixed-term tenancy and succession

To ensure that termination of fixed-term tenancies does not lead to an increase in homelessness in the District, or risk compromising community stability, the Council expects that fixed-term tenancies will be renewed at the end of the term (or suitable alternative accommodation offered), except if the tenants' circumstances have changed to the extent that they can access open market rented or owner-occupied (either outright or low-cost home ownership) without

²⁰ [Swapping your council or housing association home for another property : Directgov - Home and community](#)

hardship. Careful consideration should be taken of the household's financial and employment status, age and prospect of retirement, social and family needs, and the continuing suitability of the accommodation. If PRPs are minded not to renew a fixed-term tenancy, the tenants should be given an opportunity to describe their financial and household circumstances (in effect make a housing application for tenancy renewal) in order that an informed decision can be made, and the Housing Options team at the Council should be informed. PRPs' Tenancy Policies should set out how tenants can appeal against a decision not to renew a fixed-term tenancy.

The Localism Act requires PRPs to provide move-on advice in the six-month period after giving Notice of the termination of the tenancy, and East Cambridgeshire DC recommends that such housing assistance be offered to the tenant throughout a fixed-term tenancy. This assistance may include guidance to advice on property purchase including low-cost home ownership options (signposting to estate agents, developers, solicitors, the regional HomeBuy Agent, mortgage lenders and IFAs). Any advice given on the suitability of shared ownership should take account of the likely availability of suitable homes to purchase. In some circumstances it may be appropriate to offer the tenant a shared ownership purchase of their current home, but such a sale should only be considered by PRPs with a development agreement with the HCA and should be included within the maximum 5% conversions to shared ownership described in section 4.3. Tenants should not be offered the opportunity to purchase their home outright, unless they apply for Right to Acquire or Preserved Right to Buy and qualify under the relevant legislation.

If the private rented market is likely to be the best solution for a tenant moving on from a fixed-term tenancy, the PRP should offer advice and guidance to the tenant in securing a home: signposting to rental agencies, and providing the payment of a rent deposit if appropriate.

Under the provisions of the Localism Act, only spouses/partners have a statutory right of succession to fixed term tenancies. PRPs are expected not to include additional succession rights in individual tenancy agreements.

Rural homes, nomination agreements and local lettings plans

Rented homes in small rural areas may only become available for relet relatively rarely, and it is important that such homes are occupied by households in need, particularly if a nominations agreement limits or prioritises occupation to those with a local connection. PRPs should consider using fixed-term tenancies in these cases, but the principles described in section 4.7 above should be applied when the fixed-term ends. East Cambridgeshire DC sometimes agrees local lettings plans with PRPs on certain estates, usually to promote sustainable mixed communities: again, fixed-term tenancies may be considered, in order to help maintain a satisfactory balance.

4.8 Assistance in Local Authority monitoring

The flexibilities introduced under the Localism Act will result in changing outcomes for applicants and new tenants, and a change over time in the nature of the subsidised housing stock in East Cambridgeshire. PRPs are requested to assist the Council by providing statistical and other information to help assess these outcomes, and the kind of information is described in section 5.2 below.

5 Governance

5.1 Consultation and Adoption of the Tenancy Strategy

The Localism Act requires Local Housing Authorities to allow PRPs with homes in their district to comment on the Tenancy Strategy, and any proposed future amendments. Accordingly, this Strategy has been made available to:

- A2 Dominion Homes
- Axiom Housing Association Ltd
- Bedfordshire Pilgrims Housing Association Ltd
- Circle Thirty-Three Housing Trust Ltd
- Colne Housing Society Ltd
- Flagship Housing Group
- Granta Housing Society Ltd
- Genesis Housing Association Ltd
- Hastoe Housing Association Ltd
- Hundred Houses Society Ltd
- Jephson Homes Housing Association Ltd
- Muir Group Housing Association Ltd
- Orbit Group Ltd
- Papworth Trust
- Sanctuary Housing Association
- Saffron Housing Trust
- Sovereign Housing Group
- The Cambridge Housing Society Ltd
- The Cambridgeshire Cottage Housing Society Ltd
- The Havebury Housing Partnership
- Wherry Housing Association Ltd

The Tenancy Strategy will also be made available to PRPs who acquire or propose to acquire homes in East Cambridgeshire in the future.

Additionally, East Cambridgeshire DC has consulted with other organisations and individuals interested in affordable housing in the District, including:

- Parish Councils and the public (by way of Neighbourhood Panel meetings²¹) and via the Council's website
- Cambridgeshire County Council
- Partner District Councils in the Cambridge Housing subregion
- The Homes and Communities Agency
- The regional HomeBuy Agent
- The PCT
- Partners providing services to vulnerable residents and those threatened by homelessness, including King Street Housing Society Ltd, East Cambridgeshire Family Project
- Charitable and voluntary organisations providing housing support, including Citizens Advice Bureaux

This Strategy was approved by East Cambridgeshire's Development and Transport Committee on 6th September 2012.

²¹ [Neighbourhood Panels | East Cambridgeshire District Council](#)

5.2 Monitoring and reviewing the strategy

East Cambridgeshire DC wants to ensure that the new flexibilities as far as possible meet the objectives set out in Section 1.2 above, and accordingly we will monitor the outcomes and consider adaptations to this Tenancy Strategy. Items for monitoring will include:

- Conversions of relets to Affordable Rent – numbers, sizes and types, location of homes.
- Affordable Rent levels compared to Social Rent levels.
- Choice-based lettings bids and allocations, including Housing Needs bands of successful applicants.
- Numbers of new tenancies that are fixed-term rather than lifetime.
- Lengths of fixed-term tenancies.
- Outcomes at end of fixed-term tenancies.
- Trends in homelessness, transfers including mutual exchange, overcrowding, and underoccupation.
- Trends in rent arrears, tenancy failures and repossession.
- Number of new tenants in receipt of HB and trend in total HB payments.
- New affordable homes being built and trends in new-scheme viability.

Appendices

Appendix A – Statistical Background

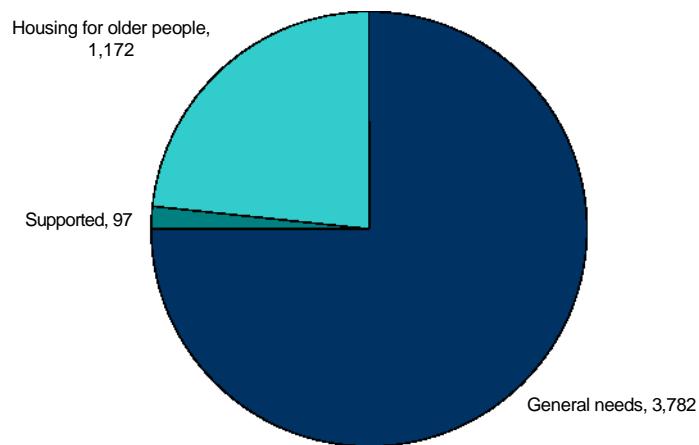
Part : 1 Stock and turnover

1.1 Total HA stock

	2007	2008	2009	2010	2011
HA stock	4,830	4,969	5,093	5,005	5,051

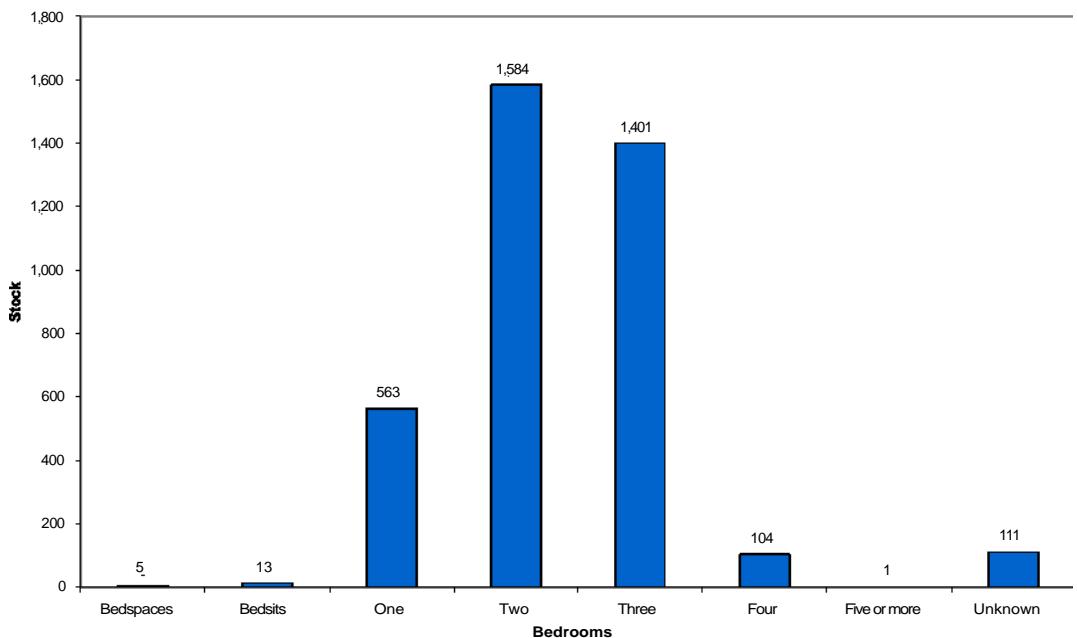
[CLG Table 115](#)

1.2 HA stock by type, March 2011



[NROSH \(2011\)](#)

1.3 General needs HA stock by size, March 2011



[NROSH \(2011\)](#)

1.4 General Needs Lettings and turnover 2007-2011

	2007	2008	2009	2010	2011
Lettings per year	367	336	431	377	350
Turnover	7%	8%	12%	11%	9%

[NROSH \(2011\)](#)

3.1.5 Reason for social rented vacancies, 2007/8-2009/10

	Number	Percentage
First let	188	22%
Vacant due to transfers	235	27%
Vacant for other reasons	449	51%

CORE (2007/8-2009/10)

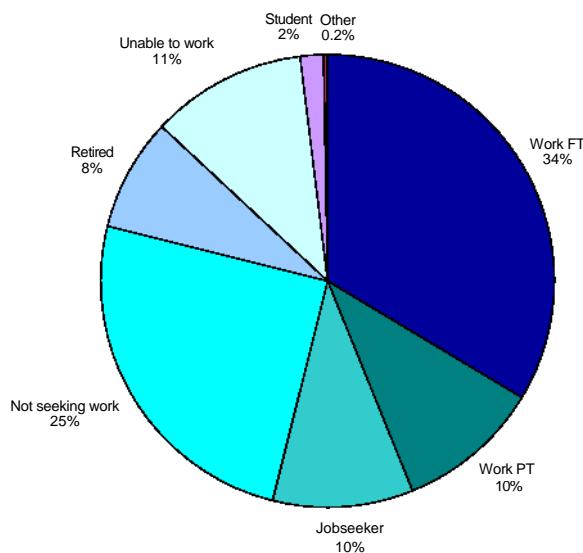
Part : Tenants

2.1 Total records of recently moved tenants, 2007/8 to 2009/10

	2007/8	2008/9	2009/10	Total
HA tenants	325	331	216	872

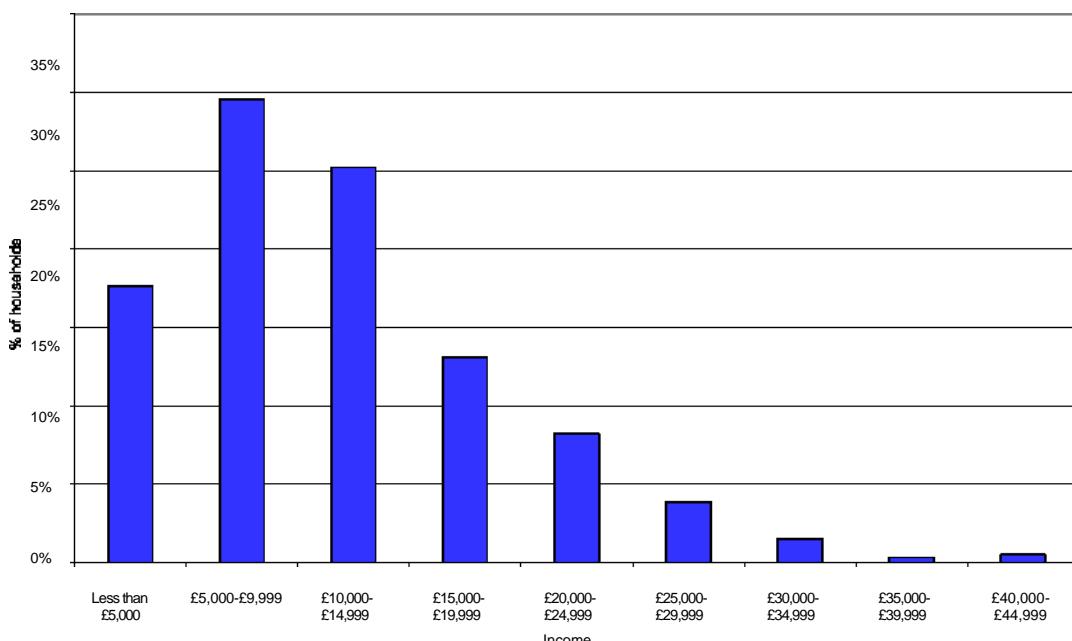
CORE (2007/8-2009/10)

2.2 Economic status of recently moved general needs tenants, 2007/8-2009/10



CORE (2007/8-2009/10)

2.3 Net annual income of recently moved social tenants, 2007/8-2009/10



CORE (2007/8-2009/10)

Part 3 Housing needs register

3.1 District housing needs register by band and existing tenure, 20th March 2012

	<u>Existing social tenant</u>	Other	Unknown	All
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Band A	22	72	1	95
Band B	73	86	15	174
Band C	289	463	44	796
Band D	102	202	53	357
All bands	486	823	113	1,422

Locata (20th Mar 2012)

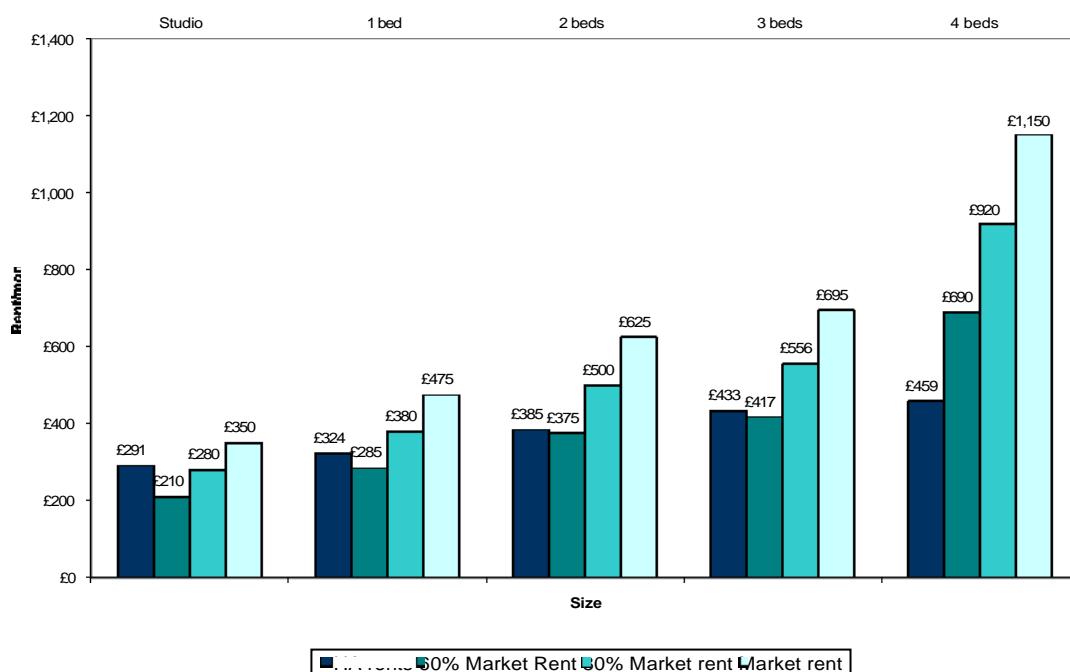
3.2 Existing social tenants by band reason, 20th March 2012

Band A		Band B		Band C	
Statutory homeless	7	High health and safety risk	1	Homeless other	6
Statutory overcrowding	1	High medical need	30	Housing conditions	14
Urgent medical need	1	High multiple needs	11	Lacking 1 bedroom	103
Urgent multiple needs	8	Homeless prevention	3	Medium medical need	27
Urgent transfer	5	Lacking 2 bedrooms	6	Social reasons	103
		Under occupying by 2 bedrooms	11	Under occupying by 1 bedroom	36
		Victim of harassment, violence or abuse	11		
Total	22		73		289

Locata (20th Mar 2012)

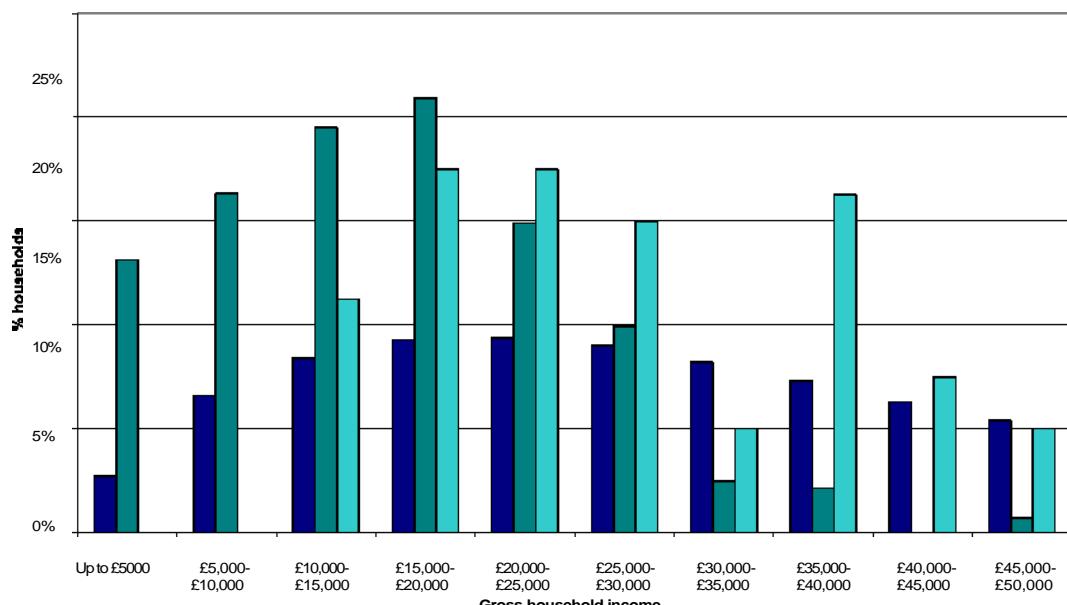
Part 4: Costs and affordability

4.1 Rent per month (HA, median market rent and estimated affordable rents)



[NROSH \(2011\)](#) and [VOA \(Jan 2012\)](#)

4.2 Gross annual income by household type



[All households ■ Intermediate applicants]

CACI (2010), Orbit (March 2012) and Locata (March 2012) – Please see 9.2.1 for cautionary note about this data

4.3 Income required to afford different tenures based on 1/3rd gross household income on housing costs

	HA rents	60% Market Rent	80% Market rent	Market rent
Studio	£10,491	£7,560	£10,080	£12,600
1 bed	£11,654	£10,260	£13,680	£17,100
2 beds	£13,860	£13,500	£18,000	£22,500
3 beds	£15,580	£15,012	£20,016	£25,020
4 beds	£16,518	£24,840	£33,120	£41,400

[NROSH \(2011\), VOA \(Jan 2012\)](#)

4.4 Percentage of all households able to afford different rented tenures

	HA rents	60% Market Rent	80% Market rent	Market rent
Studio	91%	93%	91%	86%
1 bed	87%	91%	84%	79%
2 beds	84%	84%	77%	67%
3 beds	80%	82%	73%	64%
4 beds	79%	64%	50%	38%

[NROSH \(2011\), VOA \(Jan 2012\)](#) and CACI (2010)

4.5 Percentage of HNR applicant households able to afford different rented tenures

	HA rents	60% Market Rent	80% Market rent	Market rent
Studio	71%	76%	71%	56%
1 bed	61%	71%	54%	37%
2 beds	54%	54%	35%	22%
3 beds	40%	51%	30%	15%
4 beds	37%	15%	4%	1%

[NROSH \(2011\), VOA \(Jan 2012\)](#) and Locata (Mar 2012)

4.6 Percentage of intermediate housing applicant households able to afford different rented tenures

	HA rents	60% Market Rent	80% Market rent	Market rent
Studio	100%	100%	100%	95%
1 bed	96%	100%	90%	81%
2 beds	90%	90%	76%	61%
3 beds	85%	89%	71%	54%
4 beds	81%	54%	36%	15%

[NROSH \(2011\), VOA \(Jan 2012\)](#) and Orbit (Mar 2012)

Appendix B – Glossary of terms

Term	Definition
Affordable Housing	Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision. http://www.communities.gov.uk/documents/planningandbuilding/pdf/2116950.pdf
Affordable Rent	Affordable rented housing is let by local authorities or private registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). http://www.communities.gov.uk/documents/planningandbuilding/pdf/2116950.pdf
Broad Rental Market Area	An area within which a person could reasonably be expected to live having regard to facilities and services for the purposes of health, education, recreation, personal banking and shopping, taking account of the distance of travel, by public and private transport, to and from those facilities and services. BRMA's are used to calculate Local Housing Allowance. http://www.voa.gov.uk/corporate/_downloads/pdf/LHAGuidanceBRMA_January2009.pdf
Fixed-term tenancy	'Fixed term tenancy' is a term used for any tenancy offered for a specified period of time, compared to more traditional 'lifetime tenancies' for social housing. The Regulatory Framework requires PRPs to offer a tenancy for a fixed term of at least 5 years, other than in exceptional circumstances where they may offer a tenancy for no less than 2 years. The provider must set out such "exceptional circumstances" in their tenancy policy.
Homes & Communities Agency (HCA)	The Agency with responsibility for funding and regulating Affordable Housing and PRP's in England (outside London) Homes and Communities Agency (HCA)
Housing Association	In the United Kingdom, housing associations are private, generally non-profit making organisations that provide low-cost "social housing" for people in need of a home. Some provide supported housing for those with particular needs and many also run shared ownership schemes to help those who cannot afford to buy a home outright. Although independent, most are regulated by the state (through the Homes & Communities Agency) and commonly receive public funding. Those registered with the HCA are called Private Registered Providers or Registered Social Landlords. They are the United Kingdom's major providers of new affordable housing for rent.
Intermediate Affordable Housing	Intermediate housing is homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing. http://www.communities.gov.uk/documents/planningandbuilding/pdf/2116950.pdf

Lifetime Tenancy	A tenancy that is not for a fixed term. A PRP may offer a Lifetime Tenancy that is usually an “Assured Tenancy”.
Local Housing Allowance	The Local Housing allowance sets the maximum Housing Benefit a tenant can receive in a particular BRMA. LHA's are set at different levels for different sizes of home.
Local lettings plans	Details of how homes will be let in a particular area or development. http://www.communities.gov.uk/documents/housing/pdf/2060702.pdf
Nomination Agreement	An Agreement between the Local Authority and a PRP detailing how homes will be let on a particular development
Private Registered Provider (PRP)	A Housing Association that is registered with the HCA. PRPs are defined in section 80 of the Housing and Regeneration Act 2008.
Regulatory Framework	Statutory Guidance for PRPs http://www.homesandcommunities.co.uk/ourwork/regulatory-framework
Social Rent	Social rented housing is owned by local authorities and private registered providers (as defined in section 80 of the Housing and Regeneration Act 2008), for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes and Communities Agency. http://www.communities.gov.uk/documents/planningandbuilding/pdf/2116950.pdf
Strategic Housing Market Assessment (SHMA)	A collection of data and survey information about all parts of the local housing market. The Cambridge SHMA covers the Cambridge housing sub-region, and helps in planning for housing and related services in the area. SHMA Housing Our challenge Cambridgeshire Horizons
Tenancy Policy	A policy which, under the Regulatory Framework, Registered Providers are required to have in place showing various information, including: the types of tenancy they will grant, the length of any fixed terms, circumstances in which fixed term tenancies will/will not be renewed etc
Universal Credit	A single welfare payment for working age claimants, to be introduced from 2013 to replace the range of existing benefits payable