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25 January 2013

S U M M O N S

MEETING: Community Board
DATE: 4 February 2013
TIME: 6.00pm
PLACE: Council Chamber, Town Hall, Gosport
Democratic Services contact: Chris Wrein

LINDA EDWARDS
BOROUGH SOLICITOR

MEMBERS OF THE BOARD

The Mayor (Councillor Dickson) (ex-officio)
Chairman of the Policy and Organisation Board (Councillor Hook) (ex – officio)

Councillor Burgess (Chairman)
Councillor Kimber (Vice – Chairman)

Councillor Carter CK
Councillor Mrs Cully
Councillor Edgar
Councillor Foster-Reed
Councillor Henshaw

Councillor Mrs Hook
Councillor Hylands
Councillor Mrs Morgan
Councillor Murphy
Councillor Mrs Wright

FIRE PRECAUTIONS

(To be read from the Chair if members of the public are present)

In the event of the fire alarm sounding, please leave the room immediately. Proceed downstairs by way of the main stairs or as directed by GBC staff, follow any of the emergency exit signs. People with disability or mobility issues please identify yourself to GBC staff who will assist in your evacuation of the building.

IMPORTANT NOTICE:

- If you are in a wheelchair or have difficulty in walking and require access to the Committee Room on the First Floor of the Town Hall for this meeting, assistance can be provided by Town Hall staff on request

If you require any of the services detailed above please ring the Direct Line for the Democratic Services Officer listed on the Summons (first page).

NOTE:

- i. Councillors are requested to note that, if any Councillor who is not a Member of the Board wishes to speak at the Board meeting, then the Borough Solicitor is required to receive not less than 24 hours prior notice in writing or electronically and such notice shall indicate the agenda item or items on which the member wishes to speak.
- ii. Please note that mobile phones should be switched off for the duration of the meeting.

AGENDA

PART A ITEMS

RECOMMENDED
MINUTE FORMAT

1. APOLOGIES FOR NON-ATTENDANCE

2. DECLARATIONS OF INTEREST

All Members present are required to declare, at this point in the meeting or as soon as possible thereafter, any disclosable pecuniary interest in any item(s) being considered at this meeting.

3. MINUTES OF THE MEETING OF THE COMMUNITY BOARD HELD ON 26 NOVEMBER 2012.

4. DEPUTATIONS – STANDING ORDER 3.5

(NOTE: The Board is required to receive a deputation(s) on a matter which is before the meeting of the Board provided that notice of the intended deputation and its object shall have been received by the Borough Solicitor by 12 noon on Thursday, 31 January 2013. The total time for deputations in favour and against a proposal shall not exceed 10 minutes).

5. PUBLIC QUESTIONS – STANDING ORDER 3.6

(NOTE: The Board is required to allow a total of 15 minutes for questions from Members of the public on matters within the terms of reference of the Board provided that notice of such Question(s) shall have been submitted to the Borough Solicitor by 12 noon on Thursday, 31 January 2013).

6. TENANCY STRATEGY AND TENANCY POLICY

Part II

To seek approval for:

- (a) The Council's Tenancy Strategy; and*
- (b) The Council's Tenancy Policy for management of the Council's housing stock*

Contact:
Corinne
Waterfield
Ext 5351

7. BUSINESS PLAN UPDATE AND COUNCIL DWELLING RENTS 2013/14

Part I

This report considers the Housing Revenue Account (HRA) Business Plan including the revised 2012/2013 budget and the 2013/2014 budget including recommendations on rent levels for next year.

Contact:
Julian Bowcher
Ext 5551
Corinne
Waterfield
Ext 5351
Tim Hoskins
Ext 5322

Community Board
4 February 2013

- .8. ANY OTHER ITEMS
-which the Chairman determines should be considered, by reason of special circumstances, as a matter of urgency.

AGENDA ITEM NO. 6

Board/Committee:	COMMUNITY BOARD
Date of Meeting:	4 FEBRUARY 2013
Title:	TENANCY STRATEGY AND TENANCY POLICY
Author:	HOUSING SERVICES MANAGER
Status:	FOR DECISION

Purpose

This report seeks approval for

- (a) The Council's Tenancy Strategy; and
- (b) The Council's Tenancy Policy for management of the Council's housing stock

Recommendation

That the Community Board approves the

- A) Tenancy Strategy 2013-2018 set out at Appendix A: and
- B) Tenancy Policy set out set out in Appendix B

1.0 Background

- 1.1 The Localism Act 2011 made a number of changes relating to social housing, including the reforms to social housing tenure and council housing finance.
- 1.2 The Localism Act 2011 also gives housing associations and local authorities the choice of offering secure (also known as lifetime) and/or flexible tenancies (fixed term tenancies) in the future. Flexible tenancies must be for a minimum period of 2 years. However in practice, most housing associations and local authorities who have opted for flexible tenancies have decided to offer a one year fixed term introductory tenancy (where appropriate) which is followed by a 5 year fixed term period.
- 1.3 As a result of changes introduced to the types of tenancy that can be provided the Homes and Communities Agency (which regulates social housing providers) requires that Registered Providers of social housing (RPs), which includes the Council, should publish a tenancy policy.

2.0 Report

Tenancy Strategy

- 2.1 Under the Localism Act 2011 every local housing authority in England has a duty to prepare and publish a tenancy strategy. The strategy must set out the matters that must be taken into consideration by RPs in formulating policies relating to:-
 - the kind of tenancies they grant
 - the circumstances in which they will grant particular tenancies
 - the length of any fixed term tenancy they may grant
 - the circumstances in which a further tenancy will be granted at the end

of a fixed term tenancy

- 2.2 The tenancy strategy is an over-arching framework within which all social housing providers (for example First Wessex, Hyde Martlett and Gosport Borough Council) operating in Gosport should have regard to in developing their tenancy policies. In preparing the strategy the Council has to have regard to its current Allocations Scheme and Homelessness Strategy and when either of those documents is reviewed the Council will need to have regard to its tenancy strategy. The Council must have regard to its tenancy strategy when exercising its housing management functions. The Council has carried out consultation with RPs as required by the Act and a summary of responses is included at Appendix B.
- 2.3 The strategy also includes the Council's approach to the new 'affordable rent' product which has recently been introduced. The Council's strategic approach to flexible tenancies is set out in paragraph 4.2 of the tenancy strategy. It states that the Council believes that the use of flexible tenancies for some new tenants will contribute to making the best use of the affordable housing stock, reducing under-occupation and increasing stock turnover and recommends minimum standards that should be adopted if a RP chooses to use them.

Tenancy Policy

- 2.4 The concept of a tenancy policy was introduced initially as part of the wider package of social housing reforms set out by the Government in "Local Decisions: a Fairer Future for Social Housing". The Council, as a landlord, now has a new regulatory requirement created by changes to the Homes and Communities Agency (HCA) 'Regulatory Standards Framework' to produce a tenancy policy and to take account of its own tenancy strategy within that policy.
- 2.5 Every RP in Gosport is now required by the HCA to develop a tenancy policy for the benefit of their tenants and applicants. The tenancy policy (see Appendix B) sets out how and when the Council, as a landlord, will use the new tenancy management options available including the use of flexible tenancies and successions. The Council's tenancy policy has been developed simultaneously with the strategy.

Granting of Introductory, Secure & Flexible Tenancies

- 2.6 Sections 154-155 of the Localism Act 2011 amends the Housing Act 1996, giving the Council *the option* of offering a fixed term tenancy as an alternative to the current secure (also known as lifetime) tenancy. A fixed term tenancy is for a specified term after which it may be extended for another fixed term or it may be ended. The fixed term cannot be less than 2 years (and only 2 years in exceptional circumstances) but is envisaged as 5 years plus. A fixed term tenancy is an additional option to the current secure (lifetime) tenancy and introductory tenancy.
- 2.7 The tenancy policy sets out proposals for when fixed term tenancies would be used within the Council and when other tenancy options will be used.
- 2.8 The policy sets out that where flexible tenancies are used that they should be

for a minimum period of 5 years. This gives a degree of stability to communities and provides tenants with sufficient assurance that they can expect to remain in the property for a reasonable period of time. It also allows sufficient flexibility to enable the Council make best use of the existing housing stock.

- 2.9 Existing tenants who are moving within the Council's housing stock will remain as secure tenants, with the rare exception of those who are moving to a property that is a disabled adapted property. Disability adapted properties are at a premium and it is essential that they are used for those that require disability adaptations. All other existing secure tenants remain unaffected should they choose to transfer within the Council's housing stock.

Right Of Succession

- 2.10 Succession is the way that a tenancy is passed on to another resident family member as a result of the death of the tenant. The Localism Act has reduced the automatic statutory rights of succession for all **new** flexible and secure tenancies. There will only be a statutory right of succession to a spouse or partner. The automatic statutory right of succession for family members who had lived with the tenant for 12 months prior to the tenant's death (under Section 87 of the Housing Act 1985) has been removed.

As before, if the deceased tenant was already a successor then no further succession rights apply.

However, the Localism Act 2011 does give local authorities the power to grant additional succession rights if they so choose in their tenancy terms by;

- an express provision in the tenancy agreement permitting persons other than spouse/partner to succeed
- an express provision in the tenancy agreement, to allow further successions in addition to the statutory one succession to a spouse or partner

No changes have been made to succession rights for secure tenancies which began before the Localism Act came into force.

- 2.11 The tenancy policy proposes that no additional rights to succession to include other family members are incorporated within the tenancy agreement.

Mutual Exchanges

- 2.12 A mutual exchange is a swap of accommodation, by way of assignment, between two or more tenants and relies on each party moving permanently into their exchange partner's property. A tenant cannot exchange into an untenanted property.

All Council and housing association tenants with secure or assured tenancies can apply to exchange their accommodation. Mutual exchanges with tenants in leased or private rented accommodation are not permitted. All tenants must apply for, and obtain, permission from the landlord before going ahead with an exchange. Flexible tenancies include the right to a

mutual exchange.

Sections 158 and 159 and Schedule 14 Localism Act 2011 together will provide that, subject to certain conditions, existing secure and assured tenants will be able to retain a similar level of security on exchanging their property with a social tenant with a less secure tenancy, such as a fixed term tenancy.

The lifetime tenant gets a lifetime tenancy and the tenant who was previously on a flexible tenancy will be offered a further flexible tenancy to last for the remainder of the period.

There are no proposed changes to the mutual exchange policy and it remains a means by which tenants can secure more appropriate accommodation for themselves.

3.0 Risk Assessment

- 3.1 There is a low risk that the resources required to implement this policy will be disproportionate to the benefits, however the policy will be reviewed after 12 months of operation, and regularly thereafter.

4.0 Summary

This report recommends the approval of the Tenancy Strategy 2013-18 which is an over-arching framework within which all social housing providers operating in Gosport should have regard to in developing their tenancy policies.

It also recommends approval of the Tenancy Policy which details the Council's approach to flexible tenancies, successions and mutual exchanges.

Financial Services comments:	None for the purposes of this report
Legal Services comments:	Contained in the report
Crime and Disorder:	No direct implications
Equality and Diversity:	Tenancy Strategy equality impact assessment completed Tenancy Policy equality impact assessment pending
Service Improvement Plan implications:	The adoption of a Tenancy Strategy and a Tenancy Policy are Housing Service objectives for 2012-13
Corporate Plan:	The Tenancy Policy contributes to the strategic objective "Pursuit of Excellence" by providing quality, customer focused services in an economic and efficient way
Risk Assessment:	See Section 3
Background papers:	
Appendices/Enclosures:	
Appendix A	Tenancy Strategy 2013-2018
Appendix B	Summary of Responses to Consultation on the Tenancy Strategy

Appendix C	Tenancy Policy
Report author/Lead author:	Corinne Waterfield

**Gosport Borough Council
Tenancy Strategy**

2013 – 2018

1.0 Introduction

- 1.1 Under the Localism Act 2011 every local housing authority in England has a duty to prepare and publish a tenancy strategy. The strategy must set out the matters which Registered Providers of social housing (RPs) must have regard to in formulating policies relating to:-
- the kind of tenancies they grant
 - the circumstances in which they will grant a tenancy of a particular kind
 - where they grant tenancies for a term certain, the lengths of the terms, and
 - the circumstances in which they will grant a further tenancy on the coming to an end of an existing tenancy.
- 1.2 The strategy also includes Gosport Borough Council's approach to other changes that have been introduced. It sets out how the Council would like RPs with affordable housing stock (as defined in paragraph 1.4) in the Borough to respond to other changes related to housing provision introduced in the Localism Act.
- 1.3 It is important to note that RPs need only to have regard to the tenancy strategy in developing their tenancy policies. In addition they have already signed their contracts with the Homes and Communities Agency (HCA) for the development of homes through the new 'affordable rent product' until 2015. However the Council would ask that RPs in Gosport review their tenancy policies after this strategy has been adopted to ensure that wherever possible their policies work to complement and do not contradict our strategy.
- 1.4 RPs operating in Gosport include non profit making and charitable housing associations registered with the HCA and Gosport Borough Council as a landlord of Council housing.
- 1.5 The term 'affordable housing' covers properties that are let at either an affordable or social rent.

2.0 Scope / Overview

- 2.1 This Tenancy Strategy 2013-2018 gives an overview of how we will address the issues of rent and tenure reform.
- 2.2 Although the baseline data on rents across the Borough is considered, this strategy does not advise on rent setting. It does not consider tenancy management issues, except those relating to the management of fixed term tenancies including:-
- the kinds of tenancies that are granted,
 - the circumstances in which a tenancy of a particular kind will be granted,
 - where a tenancy for a certain term is granted, the length of the term,
 - the circumstances in which a further tenancy will be granted on the coming to an end of an existing tenancy.
- 2.3 The tenancy strategy does not cover in detail changes that will be made to the allocations scheme or the way that the homelessness duty is met in the private sector, as this will be carried out through a separate review in 2013.

3.0 Background

3.1 There are 7 RPs, including the Council who provide affordable housing for families with approximately 5102 social rented homes in Gosport. This accounts for approximately 14% of the total housing stock in the Borough. Gosport Borough Council owns 3142 (62% of the social rented stock) with the other RPs owning and managing the remaining 1960 homes (38% of the social rented stock). Most RPs offer nomination rights to tenancies to the Council and homes are allocated and let via the Council's Allocations and Choice Based Lettings schemes. Details of RPs operating in the Gosport Borough Council are shown below;-

Gosport Borough Council

Affinity Sutton

Hyde Martlett (This stock was transferred from A2 Dominion in January 2013)

Home Group

First Wessex

Radian

Guinness Hermitage

3.2 A breakdown of general needs affordable housing by property type and size for RPs (including Gosport) and a summary of their tenancy policies are included in Appendix 1.

4.0 Flexible Tenancies

4.1 RPs including the Council are now able to offer life time or fixed term tenancies (Flexible Tenancies). Flexible tenancies must be for a minimum period of 2 years. However in practice, most RPs and local authorities who have opted for flexible tenancies have decided to offer a 5 year fixed term period. The key driver for the introduction of fixed term tenancies is to enable RP's and local authorities to make better use of the housing stock enabling housing need to be reviewed when a fixed term tenancy period is drawing to an end.

4.2 The Council believes that the use of flexible tenancies for some tenants will contribute to making the best use of the affordable housing stock, reducing under-occupation and increasing stock turnover. Where flexible tenancies are to be offered the following minimum standards are recommended:-

- Any fixed term should be for a minimum of 5 years in accordance with HCA guidance
- Tenancy policies should recognise the benefit of a period of stability for those with young families and children in education.
- 1 and 2 bed sheltered housing should not be subject to flexible tenancies. The likelihood of those resident's circumstances changing significantly, or of them being under-occupied is very small. Residents in need of sheltered housing are likely to benefit from the stability that a lifetime tenancy affords.
- Flexible tenancies for family sized properties with adaptations are encouraged so that best use can be made of properties in low supply
- If a flexible tenancy is not being renewed on the basis of under-occupation it is expected that RPs offer a smaller alternative within their own stock, or through partnership working with other providers and allow the tenant to remain until an alternative is found.

- Flexible tenancies must not be used as a substitute for dealing with Anti-Social Behaviour or ending failing tenancies in a timely way, although these may be relevant considerations when deciding whether a tenancy should be renewed.
- The criteria for not renewing a tenancy must be clearly published in accordance with the requirements of the legislation.
- If an income limit is imposed it should be set having regard to the income thresholds contained within the Council's Allocations Scheme which will be reviewed as part of the review of the Allocations Policy.
- Gosport Borough Council expects to be notified of all decisions not to renew a tenancy to enable housing advice to be provided for those households who are affected.

5.0 Affordable Rents

5.1 The 2010 Comprehensive Spending Review introduced 'affordable rent' as a new form of social housing and the main type of new housing supply for the future. The new regime enables RPs to let a property at an 'affordable rent' (inclusive of service charges, where applicable) of up to 80% of the gross market rent in the area for a comparable property taking account of its size, location and the services being provided. Homes let under the existing regime of target rents are typically let at 50/60% of open market rental value (OMR). In addition, where an RP has an approved development programme, an affordable rent can be set on a proportion of the its existing relets; the additional revenue raised to fund, in part, the development of new affordable homes. The table below sets out the difference in weekly rent levels in Gosport between the different types of housing product as at April 2012.

Property Size	Local Housing Allowance	Affordable rent	Social Rent (GBC)
1B	115.38	92.00	63.01
2B	138.46	113.60	75.16
3B	167.31	128.00	82.63
4B	230.77	None available	89.50

- 5.2 Gosport Borough Council will regularly review housing needs in the Borough. This will include an assessment of rent levels required to meet housing needs. This information will be used to inform the delivery of the housing offer in Gosport Borough Council.
- 5.3 RPs are expected to deliver homes with rent levels within Local Housing Allowance. Gosport Borough Council will assist in any required negotiations with the HCA.
5. Gosport Borough Council believes that the 'affordable' housing product should be available for those who would have traditionally been housed in social rented properties. We do not therefore expect housing associations to require deposits or rent in advance, or to exclude applicants on the basis of overly onerous referencing.
- 5.5 RPs should consider and take into account the impact of different rent levels on the different household types, and ensure that all household types in need of affordable housing can be catered for, including larger families requiring three or four bedroom accommodation. RP's need to take this into account in setting their rent policies for

new build housing, and also in their approach to converting existing stock from target to affordable rents.

5.6 Gosport Borough Council expects RPs to offer advice to their tenants who are likely to be affected by welfare reform and facilitate moves to appropriate housing where necessary.

5.7 Gosport Borough Council expects RP's to provide information on the number of conversions they have signed up to and regularly update us as to progress against this target.

6.0 Consultation

6.1 Consultation has been carried out with customers and statutory and voluntary groups across Gosport. Consultation included an on-line questionnaire, discussions with tenants and with RPs.

7.0 Review and Publication

7.1 The affordable rent and fixed term tenure regime is both new and complex as are the proposals for welfare benefits reform. This first strategy attempts to set some guidelines for how it might work, but inevitably it will be a learning process. The Council will therefore monitor how the strategy is working in practice and review and update it as required. In particular there is a need to understand:

- The number of affordable rented homes created, including the number of conversions
- Who is being housed
- How many fixed term tenancies are offered, renewed, not renewed and the reasons for this
- The number, basis and outcome of any appeals against the length of the tenancy granted or the decision made at review
- The outcomes for those people whose tenancies are not renewed, including in particular any cases of homelessness
- The number of transfers and in particular the impact on under occupation
- The numbers of tenants in rent arrears, the levels of arrears, and the impact of this on both tenants and providers.

7.2 RP's are asked to provide the required information to enable a review to be carried out after the Tenancy Strategy 2013-18 has been in operation for 12 months.

7.3 A copy of the strategy will be published on Gosport Borough Council web site and made available for inspection on request at the Council offices. Members of the public may also make a request for a hard copy of the strategy.

Appendix 1 Breakdown of social rented housing in Gosport

Landlord	Gosport Stock 1/4/11	% of social housing stock	5Bedroom Social / affordable	4Bedroom Social / affordable	3Bedroom social / affordable	2Bedroom social / affordable	1bedroom social / affordable	Sheltered supported social / affordable
Gosport Borough Council	3142	61%	1	86	1002	543	1320	190
First Wessex	1035	21%	1	43	465	432	94	0
Homegroup	246	5%		18	112	104	12	0
Hyde	374	6%	0	0	0	141	233	0
Guinness Hermitage	236	6%	0	5	47	81	53	50
Affinity Sutton	24	Less than 1%	0	0	0	17	7	0
Radian	45	1%	0	0	12	22 / 1	10	0

Summary of Tenancy policies

Landlord	Fixed Term Tenancies	Affordable Rent	Access (reference and deposit requirements)
Gosport Borough Council	To be decided	No	Open
First Wessex	Life time tenancies	Yes	4 weeks in advance and references
Homegroup	Life time tenancies	None currently	References & Home visits, then 4 weeks rent on sign up or proof of full HB to be put in payment
Hyde Housing	5 Year Fixed Term	Yes	Open
Guinness Hermitage	Lifetime tenancies	Yes	One week's rent if no HB claim
Affinity Sutton	Both Lifetime and Fixed Term	Yes	references
Radian	Fixed term tenancies of 6years and 11months on all new build and 50% of re let properties	Yes – all new build and 50% relets	No requirement at present

Glossary

Affordable housing: Includes social rented housing, affordable rented housing and low cost home ownership such as shared ownership.

Affordable Rent: Rents offered by RPs of social housing at up to 80% of the rent that would be charged if the property were let in the open market.

Choice Based Lettings (CBL): A scheme which enables those on the housing register to express an interest in properties which are available for allocation

Fixed term tenancy: A flexible tenancy with a fixed start and finish date, usually for 5 years.

Homes and Communities Agency (HCA): The national housing and regeneration agency for England, responsible for allocating funding for new affordable housing.

Homelessness duty: A local authority owes the "main homelessness duty" when the authority is satisfied that a homeless household is eligible for assistance, unintentionally homeless and falls within a specified priority need group. Where this duty is owed, the authority must ensure that suitable accommodation is available to the household.

Local Housing Allowance: The current form of housing benefit paid to people with low incomes who are renting in the private sector.

Market rent: The rental income that a property would most probably command on the open market.

RAPS Scheme: Rented Accommodation in the Private Sector Scheme. The scheme that has been developed in Gosport to enable private sector landlords to work in partnership with the Council to provide housing to households who are threatened with homelessness.

Reasonable preference categories: Particular groups who must be given priority on registers for social housing, as defined in legislation.

Social rent: Housing for which guideline target rents are determined through the National Rent Regime, aimed at helping people in housing need. Rents are usually significantly lower than market levels.

Target Rents: A rent calculated by applying a formula from National Government first introduced in 2002

Tenancy policy: A RP's policy that defines how the provider will make decisions about the types of tenancy they will provide to tenants.

Welfare Reform Bill: A bill introduced by National Government in 2011, which proposed to make significant changes to the welfare benefits system.

Summary of Responses to Consultation on the Tenancy Strategy

Who	How	When	Response
Housing Register Applicants	On line questionnaire	14 th Sept – 22 nd October 2012	17 on Council's register completed website survey
Tenants	Customer Opinion Panel and online questionnaire	COP 7 th November 2012	11 GBC tenants via website 20 tenants on COP
General Public	On line questionnaire	14 th Sept – 22 nd October 2012	44 completed website survey
Registered Providers	Questionnaire/Meeting	November 2012	So far questionnaire returned by 3 RP (First Wessex, Guinness Hermitage, Hanover) Follow up with meeting in Nov
Statutory & Voluntary Groups	Consultation via District Inclusive Forum and individual agencies inc CAB & Adult Services	DIF 6 th September 2012 & follow up email consultation 19 th Sept – 5 th Oct for individual agencies	Reponses received from Adult Services & CAB Health & Wellbeing Officer
Staff	Cascade through wider HMT and then to teams and then reverse	Wider HMT 27 th September & 22 nd Nov 2012	Staff given the option to complete website survey 15 responses

Headline results from the on-line survey:-

- 79% of respondents thought that the Council should introduce flexible tenancies.
- 73% thought that flexible tenancies should be offered to all new tenants.
- Half of respondents thought that some tenants should be offered a lifetime tenancy, with 53% saying that these should be people over retirement age.
- 74% thought that 6 years is a reasonable period before a tenancy would be reassessed.
- 81% thought a tenancy should not be renewed if the home was too large, 86% thought that a tenancy should not be renewed if a disabled adapted property was no longer needed and 56% thought that a tenancy should not be renewed if a tenant was able to afford home in private sector.
- 54% thought that £600 per month for a 3bed flat/house is an acceptable rent level
37% thought it was not.

**GOSPORT BOROUGH COUNCIL
TENANCY POLICY**

1.0 INTRODUCTION

This policy sets out the approach to tenancy management, tenancy support and the types of tenancy on offer for the Council's social housing.

This policy takes account of the Council's Tenancy Strategy and aims to deliver effective tenancy management and support across a range of tenancy types.

2.0 TENANCY OPTIONS

From the 1st of April 2013, the Council will offer new Council tenancies on the following basis:

2.1 *Introductory Tenancies*

2.1.1 All new tenants of Gosport Borough Council (if they are not transferring from the Council's stock, another council or an assured [housing association] tenancy) will be signed up on an introductory tenancy for the first 12 months.

An introductory tenancy has;

- No right to buy (although the introductory tenancy year will count towards any future Right To Buy discount)
- No right to a mutual exchange
- No right to assign the tenancy, except by a court order in family proceedings
- No right to sublet any part of the home or take in lodgers
- Does not qualify for Gosport Borough Council tenant schemes, such as the fencing scheme, the DIY kitchen scheme, OAP decorations and the Transfer Incentive Scheme

2.1.2 An introductory tenancy can be extended for a further period of 6 months if the Council is not satisfied that the tenant has met the conditions of the tenancy. The reasons for extending may include:

- Low levels of rent arrears or irregular payments
- Breaches of tenancy that have not merited possession action
- Indications that the tenant is having difficulty managing the tenancy, even with support.

2.1.3 The Council can however ask the court to end the introductory tenancy if the tenant breaks any of the terms of the tenancy agreement. The reasons for terminating a tenancy may include:

- High levels of rent arrears
- Anti-social behaviour of a level to warrant serving of a legal notice
- Other significant breaches of tenancy conditions
- Indications that the tenant is unable to manage the tenancy, even with support.

2.1.4 Introductory tenants can appeal against;

- An extension of the introductory tenancy from 12 months to 18 months,
- Appeal against their introductory tenancy being terminated

2.1.6 After the successful completion of the introductory period the tenant will be granted either a secure tenant or flexible tenancy.

2.1.7 Full details of the Council's approach to introductory tenancies are contained within the Council's "*Tenancy Management Policy & Procedure Guide*"

2.2 Secure Tenancy

2.2.1 Secure tenancies, subject to 2.1 above, will be offered to those that have met one of the following criteria:

- Applicants who are moving into designated sheltered accommodation,
- Applicants who are moving into properties specifically designated for the elderly,
- Where, immediately before the tenancy began, the applicant was:
 - A Gosport Borough Council secure tenant, except for disability adapted property (see 2.3.1 below); or
 - An assured tenant in Gosport where the landlord is a registered social landlord except for disability adapted property (see 2.3.1 below),
- Waiting List Applicants who have been forced by circumstances to relinquish a secure or assured tenancy for exceptional housing management reasons as long as the relinquishment was with prior agreement from the landlord Housing Association or the Council.

2.3 Five Year Flexible Tenancy

2.3.1 A 5 year flexible tenancy, subject to 2.1 above, will be offered to the following groups:

- Applicants (not covered by 'secure tenancies' above) that are taking up the tenancy of a property,
- All categories of applicants who are being re-housed in adapted properties for disabled tenants (applies to Category ABC only – extensive adaptations),
- All categories of applicants who are being re-housed in a property where it is planned to undertake significant disability adaptations to cater for a person with disability within the household (applies to Category ABC only – extensive adaptations).

2.3.2 Before the end of the 5 years the tenancy will be reviewed as set out below and a further 5 year flexible tenancy may be offered in accordance paragraph 3.3 below.

2.4 *Minors and tenancies*

- 2.4.1 A person under the age of 18 cannot hold a legal tenancy. In these circumstances the Council will seek to grant the tenancy on trust to an adult member of the minor's family or, if this is not possible, to another adult (for example a social worker) who will hold the legal tenancy on trust for the minor's benefit until they reach 18. Alternatively the Council may grant an equitable tenancy, which is an agreement to grant a tenancy when they reach 18.
- 2.4.2 The Council may require a guarantee to ensure that a tenant fulfils their obligations.
- 2.4.3 At the age of 18 an introductory tenancy will be offered and any further tenancies granted in accordance with the Tenancy Policy.

3.0 RENEWAL OF A FLEXIBLE TENANCY

- 3.1 The flexible tenancy will be renewed for a further 5 years unless:-
- The property is under occupied by one bedroom or more as determined by the Housing Allocation Scheme
 - The property is overcrowded as determined by the Housing Allocations Policy
 - The property is an adapted property allocated to (or adapted for) someone with a disability who no longer lives in the property
 - The tenant is in breach of a current order for possession for arrears of rent, anti-social behaviour and other tenancy breaches.
- 3.2 When making a decision whether or not to renew the flexible tenancy the Council will have regard to its tenancy policy, any reasons not to renew the tenancy and the tenant's circumstances
- 3.3 The Council will write to the tenant(s) 7-12 months before the flexible tenancy is due to expire and arrange a tenancy review interview; assuming the tenant(s) wish to renew their tenancy. At the tenancy review interview the tenant will discuss their current housing situation with the relevant Council officers.
- 3.4 The Council will issue a renewal decision notice to the tenant on whether they will renew the tenancy at least six months before the end of the flexible tenancy. If the tenancy is not being renewed the renewal decision notice will outline the reason(s) why the flexible tenancy is not being renewed.
- 3.5 If the decision is to renew the Council will issue a further flexible tenancy for the same period as previously granted.

4.0 RIGHT TO REVIEW COUNCIL DECISIONS

4.1 *Review of Decision to Offer to grant a Flexible Tenancy*

- 4.1.1 A person to whom an offer to grant a flexible tenancy is made may request a review in writing in accordance with S107B of the Localism Act 2011 about the length of

the term of the tenancy offered (and type) if that differs from the Council's tenancy policy.

- 4.1.2 The request for a review must be in writing and received by the Council within 21 days of the offer. The appeal will be considered by a Principal Officer or an officer at an equivalent level of the Council and the decision will be notified within 15 days of receipt.
- 4.1.3 If, in exceptional cases the Council is prepared to consider a review after a longer period of time agreement will be confirmed in writing.

4.2 Review of a Decision to Seek Possession

- 4.2.1 In accordance with the Localism Act 2011 Section 107E a tenant may request a review of a decision to seek possession and not to grant another flexible tenancy. This request must be received within 21 days of the date that the renewal decision notice is served on the tenant notifying them of the intention not to grant another flexible tenancy.
- 4.2.2 If, in exceptional cases the Council is prepared to consider a review after a longer period of time agreement will be confirmed in writing.
- 4.2.3 The review will be undertaken by a Principal Officer at the Council. The exception to this would be where he/she has had previous involvement in the case in which case it would be dealt with by another senior officer within the Council.
- 4.2.4 When undertaking the review the Council will consider the tenancy policy and the tenant's circumstances. It will also follow the Governments procedural requirements (yet to be published).
- 4.2.5 The review will be concluded *before* the tenant is issued with a notice requesting vacant possession of the property.
- 4.2.6 On completion of the review the tenant will be sent a letter confirming the outcome, and if the decision is to confirm the original decision the reasons for the decision.
- 4.2.7 Where the Council has made a decision not to renew the tenancy, the Council will also issue a notice to the tenant(s) giving at least two months' notice stating that the Council requires possession. This notice must be issued on or before the flexible tenancy is due to expire.
- 4.2.8 Where tenancies are not renewed the Council will provide advice and support on their future housing options either directly or indirectly; this may be by offering alternative accommodation or assistance to secure accommodation in the private sector.

5.0 AFFORDABLE RENTS

- 5.1 The Council will not be introducing 'affordable rents' for new build at the current time. It may however consider in future years, as an option, rent levels at an 'affordable rent' (inclusive of service charges, where applicable) of *up to* 80% of the gross market rent as long as that rent remains within Local Housing Allowance

levels.

5.2 The Council will not be converting rent levels within existing stock from target to affordable rents at the current time.

5.3 The Council will not be seeking rent deposits or rent in advance at the current time.

6.0 RIGHT OF SUCCESSION

6.1 All new secure and flexible tenancies will have a right to one succession, limited to a spouse, or civil partner as defined in Section 87 of the Housing Act 1985, who at the time of the tenant's death was occupying the dwelling as their only or principal home and this will not entail the creation of a new tenancy.

6.2 Other members of the family, including but not limited to; children, parents, other relatives and carers of the (deceased) tenant, whether resident at the property or not, are excluded from succeeding to the tenancy.

6.3 If the deceased tenant was already a successor then no further succession rights will apply.

6.4 Successions to a flexible tenancy will only be for the remainder of the life of that tenancy, and subject to a full review when the end of the tenancy is due.

6.5 Those previously eligible to have succeeded to a secure tenancy, but are no longer eligible, will be assessed for re-housing under the Allocations Scheme.

6.6 Those previously eligible to have succeeded but are within a flexible tenancy will be assessed for re-housing under the Allocations Policy.

7.0 TENANT MOBILITY / MUTUAL EXCHANGES

7.1 Existing secure (and assured) tenants will be able to retain a similar level of security even on exchanging their property with a social tenant with a less secure tenancy, such as a flexible tenancy.

7.2 Flexible tenants retain the right to mutual exchange for the duration of that flexible tenancy. They will not have the right to attain a secure tenancy through the mutual exchange process.

7.3 Agreement by the Council to all mutual exchanges will be dependent on the Housing Act 1985 and the Council's mutual exchange policy at the time of application.

8.0 SUPPORT FOR TENANTS TO MAINTAIN A TENANCY

8.1 Support for tenants in maintaining a tenancy are contained within;

- Housing Services Statement on Dealing with Anti-Social Behaviour
- Housing Services Income Recovery Policy & Procedure Guide

8.2 In addition the Council is attached to the Family Intervention Project and has access to the Troubled Families Programme.

AGENDA ITEM NO. 7

Board/Committee:	COMMUNITY BOARD
Date of Meeting:	4 FEBRUARY 2013
Title:	BUSINESS PLAN UPDATE AND COUNCIL DWELLING RENTS 2013/2014
Author:	BOROUGH TREASURER AND HOUSING SERVICES MANAGER
Status:	FOR RECOMMENDATION TO FULL COUNCIL

Purpose

This report considers the Housing Revenue Account (HRA) Business Plan including the revised 2012/2013 budget and the 2013/2014 budget including recommendations on rent levels for next year.

Recommendation

That the Community Board recommend to Council that:

- The revised HRA Business Plan (Appendix A) and associated 2012/13 Revised Budget and 2013/14 Budget (Appendix B) is agreed.
- in line with national guidelines the average weekly Council Dwelling rent increases on average by £4.02 per week
- the increase in rent for older style garages is in line with dwelling rents, as agreed in the Garage Renewal strategy.

1.0 Background

- 1.1 The report details the proposed update of the HRA Business Plan (Appendix A) including the revised budget for 2012/2013 and the budget for 2013/2014 (Appendix B).
- 1.2 The report makes recommendations on investment proposals and rent levels for next financial year. A schedule detailing proposed rent levels is attached at (Appendix C).

2.0 Report

- 2.1 The HRA Business Plan has been updated and now covers the 30 year period from 2013 to 2043. Figures detailing predicted income and expenditure levels for the next 5 years are included for reference at appendix A. Subject to the approval of rent levels; it is possible to prepare a plan that meets most of our on-going priorities. These priorities are listed below including an estimated cost to the business plan.
Surpluses are forecast to continue for the first 5 years. Years 6-14

show either small surpluses or deficits year on year, as the more significant loan repayments are due. Once the majority of the self-financing loan is repaid then interest payments reduce. The surpluses are projected to increase significantly from years 15 onwards, although as with all models the level of uncertainty increases when forecasting for the longer term future.

2.2 Below is a summary of some of the major points.

- a) Increase in staffing costs to accommodate significant additional expenditure on asset management as detailed in November report to Policy and Organisation Board.
- b) Increase in investment in current housing stock to £32.5m over the next 5 years to match the expenditure requirement as identified in the recent Stock Condition Survey.
- c) Establishment of a Major Repairs Reserve / New Build /Debt Repayment fund to provide funding for major repairs, new build and Special Debt Repayment with contributions potentially totalling £4m over the next 5 years.
- d) Increase in bad debt provision from £125,000 to £250,000 in 2013/14 to take into account possible negative effects on rent collection of the welfare reforms. This will be kept under review and reassessed once the results from the pathfinders are known.
- e) RPI has been assumed at 2.6% which was the September 2012 figure.
- f) A sum of £900,000 has been set aside for refurbishment of Barclay House as detailed in paragraph 8 below.
- g) Community grants –one off provision to the development of community facilities.

2.3 Business Plan borrowing.

The total debt outstanding on the HRA currently stands at £62,871,000. This is made up of fixed term loans of £57,000,000 from the Public Works Loan Board (PWLB) and variable rate prudential borrowing of £5,865,000. By the end of the 30 year period the Public Works Loan Board loans will have reduced to £27,000,000 and there will be no prudential borrowing outstanding.

Under current rules the HRA is at its maximum debt cap.

3.0 Housing Revenue Account (HRA)

3.1 The HRA revised council house maintenance budget for 2012/2013

is £3,476,000 an increase of £485,000 on the original budget. The council house maintenance budget for 2013/2014 is £4,223,000 representing a £747,000 increase on the 2012/2013 revised estimate.

3.2 It is anticipated that HRA balance level will increase to approximately £990,000 from the current balance of £603,000 by the end of the financial year 2012/2013, with an additional balance of £151,000 set aside for to the Major Repairs Reserve (2.2c above). The substantive variances to the original 2012/13 maintenance budget have occurred in the following areas:

- Void costs have increased by £100,000 due to the number of voids increasing substantially during the year.
- An increase in response repair costs of approximately £240,000, due to an increased demand for repairs and additional operatives being required.
- The administration budget heading has also increased due to additional staffing and associated costs for the Agnew Family Centre although this is more than offset by the additional income.

3.3 It is anticipated that the HRA balance will remain at £990,000 by the end of 2013/2014, the first year of self financing, while the Major Repairs Reserve will increase to approximately £658,000. This increase in HRA balances is essential as this Council looks to build Council properties and invest in its remaining housing stock. There will no longer be a subsidy safety net for authorities that go into deficit with their HRA so it is essential that prudent levels of reserves are maintained.

4.0 HRA Capital Programme

4.1 The Capital Programme for 2012/2013 to 2016/2017 is shown on page 44 of the draft budget book. The HRA Capital Programme totalling approximately £3,720,000 in the revised budget for 2012/2013 and £3,550,000 for 2013/2014 is in accordance with the agreed Capital Programme.

4.2 All capital expenditure for future years is funded directly from HRA revenue as part of the self financing agreement.

5.0 HRA Self Financing

5.1 April 2012 saw the introduction of the HRA self financing regime and the end of the national housing subsidy system. The Council made a one off payment to the Government of £57,029,000. The HRA will now be able to retain all surpluses from its landlord activity, and use these to support its future business plan on a self-financing basis. It will continue to have to account for its landlord activity in a separate ring-fenced HRA.

5.2 The Government has imposed a limit on the amount of money the Council can borrow, and reserves the right to re-open the settlement in the event of major changes in housing policy. The borrowing limit, which is made up of existing borrowing [£6,000,000] plus the settlement figure [£57,000,000], constrains the ability of the Council to consider major regeneration and new build projects financed from this HRA business plan in the early years. This is so Central Government can still retain a degree of control over the extent of public borrowing. This was discussed in the HRA Business Plan 2012-2042 report that was approved by Community Board on 30 January 2012.

6.0 Rent Level Proposals

6.1 The Government policy of Rent Restructuring came into effect in 2002/2003 and this authority has used this guideline to formulate rent policy since that date. Although self financing came into effect from April 2012 the Government rent policy is still in existence until 2015/16. The settlement figure mentioned in 5.1 above is based upon rent convergence by this date. The formula used to achieve rent convergence is RPI plus ½ % plus £2 per week.

6.2 The average target formula rent is now at £79.06 per property per week and the actual average rent with the proposed increase will be at £76.06.

6.3 Rents will increase by £4.02 on average. It is also proposed that service charges for tenants also increase by £0.45 on average in order for this Council to recover the costs of providing these services for its tenants.

6.4 It is proposed to increase rent levels for older style garages, by £0.51 per week so that they increase in line with rents as agreed in the Garage Strategy. It is however proposed that the newly built garages (provided since April 2010 under the Garage Strategy) rent levels remain unaltered, as rents for these have already been set significantly higher and convergence with the older style garages is required.

7.0 Risk Assessment

7.1 Self financing means that much of the risk involved with the upkeep, maintenance and management of council housing has moved from Central Government to Local Authorities. Therefore the establishment of a Major Repairs Reserve is considered essential.

7.2 As a result of the Government's proposals to reform the housing finance system and the transfer of risk, it is essential that the rent increase for this year brings this authority closer to the guideline rent level set by the Government. The HRA self- financing loan of

£57,029,000 was calculated using the assumption that guideline rent levels would be achieved by 2015/16. Establishment of a reserve is also essential to the future funding of HRA projects, safeguarding non-insurable risks and allowing the Council to take the opportunity to carry out any special debt repayment (potentially leading to discounts) should the economic conditions favouring such measures arise.

- 7.3 In addition whilst, current balance levels were considered adequate for the previous arrangements relating to the HRA the new risks associated with Self Financing make it essential that balances/reserves are increased to the levels detailed in the Business Plan.

8.0 Other Properties

- 8.1 There are a small number of other properties where the rent levels are assessed in line with HRA properties. The proposal is to increase these rent levels in line with the HRA properties.

- 8.2 Additional investment has been identified to enable Barclay House to be brought up to standard for use as temporary accommodation. In October 2011 the Community Board approved investment to deliver the Agnew Family Centre, which has proved to be very successful in reducing the level of expensive bed and breakfast provision required since it has been opened.

- 8.3 The level of demand on the homelessness service, continues to increase (this is a national as well as a local trend) and Agnew Family Centre has been generally full since November. It is proposed to carry out the necessary works to bring Barclay House up to standard to protect the Council from not being able to discharge its duty to homeless households and in addition safeguarding against the risk of escalating costs of bed and breakfast accommodation.

9.0 Conclusion

- 9.1 The Council's ability to influence rents locally has been limited since the advent of rent restructuring in 2003/04. Self financing and HRA reform intended to give greater powers locally, however the issue of rent setting remains restricted due to the debt levels set by Government. The move to self-financing has brought significant benefits with increased investment, financial certainty and the opportunity to build new dwellings.

- 9.2 This Council agreed to the implementation of rent restructuring for 2003/2004. In order for rent convergence targets to be maintained, the continuation of an effective service for the tenants of Gosport it is proposed that the average rental increase of £4.02per week is approved.

Financial Services comments:	As set out in the report
Legal Services comments:	The Council is under a duty to set a budget which prevents a debit balance arising on the Housing Revenue Account
Crime and Disorder:	Not applicable
Equality and Diversity:	No direct implications
Service Improvement Plan implications:	The HRA Business Plan is a Service Improvement Plan item
Corporate Plan:	More effective performance management, which includes making the best use of our assets, is a strategic priority in the Corporate Plan.
Risk Assessment:	As detailed in paragraph 7.
Background papers:	Garage Strategy(June 2009) /HRA Business Plan 2012-2042(Jan 2012)
Appendices/Enclosures:	
Appendix A	HRA 30 Year Business Plan extract
Appendix B	HRA Budget
Appendix C	Rent Analysis Extract
Report author/ Lead Officer:	Tim Hoskins / Julian Bowcher / Corinne Waterfield

APPENDIX A

		HRA 30 YEAR BUSINESS PLAN					
		2012.13	2013.14	2014.15	2015.16	2016.17	TOTALS
Income	Rental Income	12,540,000	13,136,000	13,600,000	13,950,000	14,350,000	67,576,000
	Voids/Write Offs	-308,500	-308,500	-310,000	-310,000	-310,000	-1,547,000
	Garages	240,000	240,000	240,000	250,000	260,000	1,230,000
	Other Income	590,000	548,000	400,000	400,000	400,000	2,338,000
	Total Income	13,061,500	13,615,500	13,930,000	14,290,000	14,700,000	69,597,000
Expenditure	General	2,088,000	2,104,000	2,156,600	2,210,515	2,265,778	10,824,893
	Special	1,223,000	1,148,000	1,176,700	1,206,118	1,236,270	5,990,088
	Repairs	472,000	478,000	480,000	485,000	490,000	2,405,000
	Responsive Repairs	3,004,000	3,745,000	2,900,000	2,900,000	3,650,000	16,199,000
	Other Expenditure	93,000	218,000	93,000	93,000	93,000	590,000
	Total Expenditure	6,880,000	7,693,000	6,713,300	6,801,633	7,642,048	35,729,981
	Interest Received	12,000	16,000	2,000	2,000	2,000	34,000
	Capital Spend	-3,720,000	-3,500,000	-3,500,000	-3,500,000	-3,750,000	-17,970,000
	Net Operating Income	2,473,500	2,438,500	3,718,700	3,990,368	3,309,952	15,931,019
Appropriations	Prudential Borrowing	-188,000	-180,000	-250,000	-250,000	-250,000	-1,118,000
	Loan interest	-1,694,000	-1,694,000	-1,694,000	-1,694,000	-1,694,000	-8,470,000
	Debt Management	-53,000	-53,000	-55,000	-55,000	-1,055,000	-1,271,000
	MRR/New Build Fund	-151,000	-512,000	-1,720,000	-1,991,000	-311,000	-4,685,000
	Total Appropriations	-2,086,000	-2,439,000	-3,719,000	-3,990,000	-3,310,000	-15,544,000
	Annual Cashflow	387,500	-500	-300	368	-48	387,019
	Opening Balance	603,000	990,500	990,000	989,700	990,068	4,563,268
	Closing Balance	990,500	990,000	989,700	990,068	990,019	

Notes:

2013/14

£125,000 other expenditure increased (Bad Debt Provision,welfare reform)

£900,000 Capital spend Barclay House upgrade

2014/15

Possible additional £1,700,000 available for new build

2015/16

Possible additional £1,900,000 available for new build

2016/17

1st £1,000,000 self financing payment due

Significant increase in capital funding

APPENDIX B

COUNCIL HOUSING

	ORIGINAL 2012/13 £'000	REVISED 2012/13 £'000	ORIGINAL 2013/14 £'000
HOUSING REVENUE ACCOUNT			
Income			
Dwelling Rents	12046	12231	12828
Shops & Garages	251	240	240
Service Charges	358	590	548
	<u>12655</u>	<u>13061</u>	<u>13616</u>
Expenditure			
Administration	2933	3311	3252
Maintenance costs	2991	3476	4223
Rents, Rates, Taxes, Other Charges	45	93	93
Depreciation/Capital Funding	3094	3720	3500
Increase in Bad Debt provision	0	0	125
	<u>9063</u>	<u>10598</u>	<u>11193</u>
	<u>3592</u>	<u>2461</u>	<u>2423</u>
Net Cost Of Services			
Item 8 Debit	2536	1935	1926
HRA Investment Income	-9	-12	-16
	<u>2527</u>	<u>1923</u>	<u>1913</u>
Net Operating Expenditure	(1065)	(538)	(513)
Housing Revenue Account Balance			
Surplus at beginning of year	603	603	990
Surplus/(-)Deficit for year	1065	538	0
Surplus at end of year	1668	990	990
Major Repairs/New build/loan repayment			
Surplus at beginning of year	0	0	151
Surplus/(-) Deficit for year	0	151	507
Surplus at end of year	0	151	658

APPENDIX C Rent Analysis

Stock Numbers

Type	bedrooms				
	1	3	4	5	Grand Total
Bedsit	10				10
Bungalow	313	11			388
Flat	917	17			993
House	10	911	84	1	1306
Maisonette	24	57	2		184
Sheltered Bedsit	13				13
Sheltered Bungalow	39				39
Sheltered Flat	126				132
Grand Total	1452	996	86	1	3065

* Excluding Sheltered Agnew, Barclay and RTB

Increase £	Rent Group A					Rent Group B	
TYPE	bedroom	up to £5	up to £6	up to £7	Grand Total	Up to £5	
Bedsit	1	10			10	2	
Bungalow	1	313			313	2	
Bungalow	2	64			64		
Bungalow	3	11			11		
Flat	1	917			917	26	
Flat	2	59			59		
Flat	3	17			17		
House	1	10			10		
House	2	300			300		
House	3	883	28		911	1	
House	4	45	39		84		
House	5	1			1		
Maisonette	1	24			24		
Maisonette	2	101			101	7	
Maisonette	3	57			57	1	
Maisonette	4	2			2		
Sheltered Bedsit	1	13			13		
Sheltered Bungalow	1	39			39		
Sheltered Flat	1	126			126		
Sheltered Flat	2	6			6		
Grand Total		2998	67		3065	39	3104

APPENDIX C (Cont.)

Average of Net increase in %					
TYPE	bedroom	up to £5	up to £6	up to £7	Grand Total
Bedsit	1	6.61%			6.61%
Bungalow	1	5.83%			5.83%
Bungalow	2	5.54%			5.54%
Bungalow	3	5.31%			5.31%
Flat	1	6.06%			6.06%
Flat	2	5.60%			5.60%
Flat	3	5.31%			5.31%
House	1	5.81%			5.81%
House	2	5.44%			5.44%
House	3	5.33%	5.16%		5.33%
House	4	5.23%	5.10%		5.22%
House	5	5.21%			5.21%
Maisonette	1	4.48%			4.48%
Maisonette	2	4.65%			4.65%
Maisonette	3	5.55%			5.55%
Maisonette	4	5.23%			5.23%
Sheltered Bedsit	1	6.65%			6.65%
Sheltered Bungalow	1	6.00%			6.00%
Sheltered Flat	1	6.18%			6.18%
Sheltered Flat	2	4.27%			4.27%

Average of 5.6% Net Rent convert to 52 weeks	bedroom				
TYPE	1	3	4	5	Grand Total
Bedsit	56.29				56.29
Bungalow	71.56	88.00	93.89		83.31
Flat	66.22	81.50			75.29
House	77.02	87.55	89.58	92.16	85.28
Maisonette	69.05	79.80	98.65		81.11
Sheltered Bedsit	55.52				55.52
Sheltered Bungalow	67.58				67.58
Sheltered Flat	59.94				67.22