

Tenancy Strategy

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Introduction

The Localism Act 2011¹ allows local authorities and other social landlords to offer fixed term tenancies with reduced security of tenure. It also outlines changes to the allocation of social housing, the law relating to homelessness and the reform of the Housing Revenue Account.

*Local Decisions: a fairer future for social housing (2010)*² introduced the idea of a statutory duty for local authorities, working with Registered Providers, to publish a strategic tenancy policy. This document (which the Localism Act calls the local tenancy strategy) is intended to set out what Registered Providers should have regard to when they formulate their own approaches to tenure (which will be set out in Registered Provider tenancy policies).

Kettering Borough Council owns and manages its own housing and therefore this Tenancy Strategy is intended to provide guidance for both the Local Authority and Registered Providers so that there are consistent policies on granting and renewing tenancies across the Borough.

In developing this strategy, Kettering Borough Council has had regard to our Keyways Housing Allocations Scheme and Homelessness Strategy³. Both are intended to communicate how housing needs will be met, and are produced to meet statutory requirements.

This strategy has been developed collaboratively with local registered providers (housing associations) and other key players and partners.

Purpose of the Tenancy Strategy

There are real concerns that the new approach to funding affordable housing will not contribute enough to supply and that new supply will not support mixed communities or meet the needs of vulnerable households. It is in everyone's interest therefore to understand and manage the collective impact of investment and tenure decisions taken by Registered Providers in a local area

The Tenancy Strategy seeks to achieve four objectives:

- ◆ A better use of social and affordable housing to more effectively address housing need
- ◆ A better use of social and affordable housing to reduce cost
- ◆ Increased local and customer accountability for the use of social and affordable housing
- ◆ A better use of social and affordable housing to contribute to sustainable community outcomes

¹ Localism Act 2011 <http://www.communities.gov.uk/localgovernment/decentralisation/localismbill>

² Local Decisions – A fairer future for social housing
<http://www.communities.gov.uk/publications/housing/socialhousingreform>

³ Both documents currently in draft format

Profile of Borough

Kettering Borough is situated in the heart of England and has good road and rail links with the rest of the Country. The Borough covers an area of approximately 23,000 hectares with a population of approximately 90,600⁴. Kettering Borough is located in Northamptonshire and shares a close functional relationship with Corby, Wellingborough and East Northamptonshire. These four local authority areas are collectively known as North Northamptonshire and the Core Spatial Strategy sets out the strategic plan for this area.

Kettering Borough is characterised by market towns, attractive villages and countryside. Kettering is the main town and has a population of approximately 55,000⁵. There are three other towns, Burton Latimer, Desborough and Rothwell lying along the route of the former A6; and 27 villages of varying scale and character.

The Borough is expected to accommodate significant growth in the period to 2031. The majority of development will be focused at Kettering, which is identified in the Core Strategy as the principal growth town. Smaller scale development will also take place at the towns of Burton Latimer, Desborough and Rothwell. Housing and employment development will be accompanied by extensive development in Kettering Town Centre and by other infrastructure to support the growth.

A significant proportion of the growth in Kettering Borough will take place through the East Kettering Sustainable Urban Extension which is planned to deliver 5,500 dwellings and associated development. In addition to this the Kettering Town Centre Area Action Plan makes provision for significant levels of retail and employment development.

Kettering Borough benefits from being well placed in terms of transport infrastructure and benefits from having a East Midlands train station with fast and regular services to London St Pancras International and Nottingham (both just under an hour away), Leicester (20 minutes) and Leeds (under 3 hours). The proximity of the A14 and the A43 (and beyond to the M1 and M6) means that access by road is equally easy. Peterborough, Cambridge, Milton Keynes, Birmingham and Oxford can be reached in under an hour, and Norwich and the Norfolk coast in 2 hours. For international travel, Birmingham, Coventry, Luton, Stansted and the East Midlands Airports can be reached by car in 60-75 minutes, and Luton Airport can be reached by rail in 40 minutes.



Corporate Vision and priorities

Housing is a fundamental component of the Council's Corporate Vision of sustainable place making.

This Tenancy Strategy will form part of a hierarchy of plans and strategies developed by Kettering Borough Council, which seek to achieve real improvements in local peoples lives and the way housing is allocated and managed. These include a Housing Strategy, Homelessness Strategy, Empty Property Strategy and Sustainable Community Strategy as well as a revised Allocations Scheme.

⁴ ONS 2011

⁵ Population Projections – ONS 2011

Background and Scope

Government Policy

A growing and an ageing population necessitates building more homes, including affordable ones, and for existing homes to be managed more efficiently.

In addressing the public deficit the Government is intent on creating the economic conditions necessary to allow more individuals to take responsibility for meeting their own and their families' housing needs, whether they wish to buy or rent. Most people aspire to own their own home and the Government wants to support people with that aspiration as long as they can sustain homeownership. Social housing will provide support for families who need it for as long as they need it.

The Governments latest Housing Strategy⁶ builds on existing policy with a series of key measures for the future of housing in England. Through it the Government is seeking to:

- ◆ Increase the number of homes available to rent, including affordable homes, and the opportunities for people to own their home, whether through access to mortgage finance or by reinvigorating Right to Buy
- ◆ Improve the flexibility of social housing (increasing mobility and choice)
- ◆ Protect the vulnerable and disadvantaged by tackling homelessness and support people to stay in their homes
- ◆ Make sure that homes are of high quality, sustainable, and well designed

The Localism Act 2011 (part 7) includes new powers relating to allocations and flexible tenancies. It requires local authorities to produce a Tenancy Strategy that sits alongside the Housing Strategy, Homelessness Strategy and Allocations Policy.

The legislation requires the Strategy to cover:

- ◆ What kind of tenancies to offer
- ◆ Circumstances in which the landlord will grant a tenancy of a particular kind
- ◆ Where a tenancy is set for a term, the length of term
- ◆ Circumstances where the landlord will grant a further tenancy on the ending of the existing tenancy

Tenure

The Localism Act does not define affordability. Affordable housing continues to be defined through National Planning Policy⁷, which was amended in 2011 to take into account Affordable Rent. The 3 types of Affordable Housing are defined below:

⁶ Laying the Foundations – A Housing Strategy for England 2011
<http://www.communities.gov.uk/publications/housing/housingstrategy2011>

- ◆ **Social Rented Housing** - Rented housing owned and managed by local authorities and registered social landlords, for which guideline target rents are determined through the national rent regime. The proposals set out in the Three Year Review of Rent Restructuring (July 2004) were implemented as policy in April 2006. It may also include rented housing owned or managed 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 as a condition of grant.
- ◆ **Affordable Rented Housing** - Rented housing let by registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime but is subject to other rent controls that require a rent of no more than 80 per cent of the local market rent (inclusive of service charge)
- ◆ **Intermediate Housing** - Housing at prices and rents above those of social rent, but below market price or rents, and which meet the criteria set out above. These can include shared equity products (e.g. HomeBuy), other low cost homes for sale and intermediate rent but does not include affordable rented housing

Affordable housing includes social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Affordable housing should:

- ◆ Meet the needs of eligible households including availability at a cost low enough for them to afford, determined with regard to local incomes and local house prices.
- ◆ Include provision for the home to remain at an affordable price for future eligible households or, if these restrictions are lifted, for the subsidy to be recycled for alternative affordable housing provision.

Delivery of new homes

Alongside the requirements of the Localism Act 2011, the Homes and Communities Agency⁸ has worked with Registered Providers to finalise programmes for the delivery of new affordable homes over the next 4 years.

All new homes built with subsidy from the Homes and Communities Agency during 2011-15 under the Affordable Homes Programme, are expected to be offered at Affordable Rents of up to 80% of market rent. Providers who enter into a Delivery Agreement with the HCA will have the option to convert a percentage of their existing properties to Affordable Rent upon relet, in order to generate additional capital for future development. Providers are also encouraged to take a more proactive approach to managing their stock, including disposal where this is appropriate and will generate funding to invest in new homes. Significantly, tenants in properties let at

⁷ PPS3 <http://www.communities.gov.uk/archived/publications/planningandbuilding/pps3housing>

The definitions of affordable housing are also outlined in a number of local policies and plans

⁸ The HCA is the national housing and regeneration agency for England. It provides investment for housing and regeneration as well as acting as the regulator for social housing providers across England.

Affordable Rents will be eligible for Housing Benefit, which is *currently* uncapped in the social housing sector⁹.

The Council understands the need to accept an element of affordable rented housing locally to support future affordable housing development, particularly on schemes which rely upon HCA funding, but there is also a need to balance such provision with providing the best possible outcome for tenants. Social rent will still be the best type of tenure for many tenants, particularly those with low incomes. We are concerned with regard to the potential impact of higher rents and benefit reform, particularly for those who are looking to get back into work. We will continue to monitor housing need and promote the use of lower cost social rented housing where required and feasible.

We will continue to negotiate 30% affordable housing, with no public subsidy, on all relevant open-market sites in accordance with the Council's planning policy. On these sites we continue to expect a tenure split of social rent and shared ownership, as per the needs evidence in the Strategic Housing Market Assessment 2012 (SHMA). However, if provision of affordable housing at this tenure split is proven to be unviable, we will be flexible and may allow affordable rent.

Providers who have entered into a contract with the HCA to deliver new homes will be able to offer a range of different tenancy types including:

- ◆ Fixed term tenancies for a minimum of two years (although the Government has stated that only in exceptional cases will the term be less than five years)
- ◆ Life time tenancies

Providers who are not developing or developing without HCA resources can continue to offer Assured Lifetime Tenancies at social rent levels

Welfare Reform

Housing benefits has been subject to a variety of changes over recent years with most of the changes affecting tenants in the private sector, these include:

- ◆ **Local Housing Allowance (LHA)** being restricted to the four bedroom rate as a maximum from April 2011
- ◆ LHA being paid at a lower rate (the 30th percentile) from April 2011
- ◆ Single tenants under 35 having their maximum LHA lowered from January 2012
- ◆ LHA rates being frozen from April 2012 and then annually up rated from April 2013 using the Consumer Price Index.
- ◆ Non Dependant deductions increasing significantly. This affects all types of tenancies.

In April 2013 two further significant changes will take place:

⁹ See following section on Welfare Reform

Benefit Caps

The benefit cap comes into effect from April 2013. The maximum amount of state benefit that a person under pension age can receive will be £500 per week for couples and £350 per week for single people. The cap will be applied by a reduction in housing benefit so if a customer receives £450 a week in Income Support and child related benefits then the maximum Housing Benefit they will receive is £50. Other welfare benefits will not be restricted until the customer receives Universal Credit.. Kettering Borough Council and local job centres will be looking at how they can best assist these customers, and a dedicated support line will be provided by the DWP. The cap will not apply to pensioners, persons receiving Disability Living Allowance, the support component of Employment Support Allowance or in work who receive Working Tax Credits. There will also be a nine-month “grace period” during which the cap will not apply to people who have been in work for the previous 12 months and who lose their job through no fault of their own.

Room restrictions

Historically customers in the private rented sector have been paid benefit based on the size of the property they require, this has not applied to the social sector. From April 2013 this is changing for customers of a working age (pensioners are excluded). Where a customer in the social sector has more rooms than they require for the family that is normally resident there will be a restriction on the amount of benefit they receive of 14% if they have one bedroom too many and 25% if they have two or more excess bedrooms. Therefore a couple living in a 3 bedroom council house currently receiving £80 per week benefit will be treated as having two excess bedrooms and will have their benefit reduced to £60. Kettering Borough Council’s Housing and Benefits teams will together to assist customers in dealing with this change.

Universal credit is the biggest change in the welfare state for over 50 years. The proposed reforms will see a selection of different benefits abolished and replaced by one single award called universal credit. The benefits abolished will include Income Support, Job Seekers Allowance (Income based), Employment & Support Allowance (Income related), Tax Credits and Housing Benefit. Effectively, and fundamental to the Tenancy Strategy, this means that the link between local rent levels and Housing Benefit levels is lost. The current timescale allows for Universal Credit to start for new claimants from October 2013, though in most cases Housing Benefit will be awarded on new claims until April 2014 for Working Age customers and October 2014 for pensioners. After these dates existing cases will be migrated across to Universal Credit by 2017. These dates are provisional and subject to change. Universal Credit will be paid monthly in arrears rather than fortnightly and generally by BACS; payments including housing credits (the replacement for Housing Benefit) will be paid in most cases direct to the customer. This includes council and housing association tenants whose housing benefit currently goes directly to their landlord.

Scope of this Strategy

Although baseline data on rents across the district is considered, this strategy does not advise on rent setting. It does not consider tenancy management issues, except those relating to the termination of fixed tenancies

Taking all of this into account, the Tenancy Strategy provides guidance on the following:

- ◆ Housing affordability levels for the Borough

- ◆ Flexible tenure including review requirements
- ◆ Needs of specific groups
- ◆ Delivery of Affordable Rent
- ◆ Conversions to Affordable Rent
- ◆ Mobility
- ◆ Disposal of stock
- ◆ Local Lettings Policies
- ◆ Discharge of duty into the private sector

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Kettering Borough Housing Market

Demographics

The Borough has a total population of just over 90,600¹⁰ living in 41,740 dwellings¹¹. The population is expected to grow to 122,000 by 2035¹². The main feature of population change is the near 60% growth in those aged 65+. A full breakdown of population projections is found in appendix A.

Mid-year population estimates by age bands 2010, 000's¹³

Area	0-4 years		5-14 years		15-44 years		45-64 years		65 years plus		All Ages	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Kettering	6.2	6.8	11	12.1	34.7	38.3	24.1	26.6	14.7	16.2	90.6	100
NNorthants	20.6	6.7	37.8	12.3	116.4	37.9	83.1	27.0	49.8	16.2	307.4	100
E Midlands		5.9		11.1		39.5		26.3		17.1		100
England and Wales		6.2		11.3		40.5		25.4		16.6		100

The North Northamptonshire Joint Planning Unit commissioned further work on household projections, taking into account Kettering's location within a growth area (see Appendix B). Various modelling has been carried out to look at changes in household type from 2011-2031. Households with no children are projected to see a 28.95% increase whilst it is envisaged that households with children will increase by 10.38%. Other households will see a 5.88% decrease.

Ethnicity¹⁴

The ethnic breakdown of the population shows a predominantly White British/White Other population. Kettering Borough Council's housing register seems to reflect this although it does contain a slightly higher proportion of applicants who are Black/Black British – African.

	Kettering	Kettering Borough Council Keyways Applicants
Asian / Asian British - Bangladeshi	0.2	0.1
Asian / Asian British - Indian	1.8	0.5
Asian / Asian British - Other	0.3	0.5
Asian / Asian British - Pakistani	0.6	0.1
Black / Black British - African	0.6	2.1
Black / Black British - Caribbean	0.4	0.8
Black / Black British - Other	0.1	0.3
Chinese	0.4	0.1

¹⁰ ONS 2010

¹¹ Valuation Office as at 31st March 2012

¹² ONS 2010 projected figures – see APPENDIX.

¹³ ONS 2010

¹⁴ ONS Mid year estimates 2008 and Keyways

Mixed - Other	0.3	0.4
Mixed - White / Asian	0.4	0.1
Mixed - White / Black African	0.1	0.2
Mixed - White / Black Caribbean	0.4	0.4
Not Stated/Disclosed	0	0.5
Other Ethnic	0.3	0.4
White - British	90.5	89.0
White - Irish	0.9	0.6
White - Other	2.7	3.4
Incomplete	0	0.5
Total of Ethnic Origin	100%	100%

Disability

Data available on lettings from 08/09 indicates that around 12% of lettings in the Borough went to a household with some form of disability¹⁵

Income

Income data (CACI Paycheck¹⁶ – household income 2012)

	Kettering BC (%)
Income Band 1: £0 - £5,000	2.5
Income Band 2: £5,000 - £10,000	11.0
Income Band 3: £10,000 - £15,000	11.5
Income Band 4: £15,000 - £20,000	9.9
Income Band 5: £20,000 - £25,000	8.3
Income Band 6: £25,000 - £30,000	7.5
Income Band 7: £30,000 - £35,000	6.8
Income Band 8: £35,000 - £40,000	6.7
Income Band 9: £40,000 - £45,000	5.9
Income Band 10: £45,000 - £50,000	4.8
Income Band 11: £50,000 - £55,000	4.5
Income Band 12: £55,000 - £60,000	3.6
Income Band 13: £60,000 - £65,000	3.0
Income Band 14: £65,000 - £70,000	2.3
Income Band 15: £70,000 - £75,000	2.2
Income Band 16: £75,000 - £80,000	1.7
Income Band 17: £80,000 - £85,000	1.3
Income Band 18: £85,000 - £90,000	1.0
Income Band 19: £90,000 - £95,000	0.9
Income Band 20: £95,000 - £100,000	0.7
Income Band 21: £100,000 - £120,000	2.0
Income Band 22: £120,000 - £140,000	1.0
Income Band 23: £140,000 - £160,000	0.5
Income Band 24: £160,000 - £180,000	0.2
Income Band 25: £180,000 - £200,000	0.1
Income Band 26: £200,000+	0.0

The average gross household income in Kettering Borough is £36,733

¹⁵ Core Data 08/09 – 62 lettings out of a total recording of 503 lettings

¹⁶ CACI PayCheck data profiles all 1.6 million postcodes in the UK using information on over 4 million households from lifestyle surveys and Census and Market Research data.

	Lower Quartile	Mean	Median	Mode
CACI 2012	£15,010	£36,733	£29,617	£12,500

Stock Profile

At 2011 there is an estimated 40,520 dwellings in the Borough¹⁷. Of these 13.3% are affordable housing properties (social rent, intermediate rent or shared ownership/homebuy) and the remainder are owner occupied or private rent¹⁸.

The private rented sector has seen a significant growth.

	2001	2011	% Change
Local Authority	10.8%	9.4%	1.4% ↓
Registered Provider	3.1%	4%	0.9% ↑
Owner-Occupied	76.6%	64.2%	12.4% ↓
Private Rent	6.4%	20.9%	14.5% ↑
Other	3.1%	1.5%	1.6% ↓

Within the general needs social rented sector in the Borough as a whole there are 4,965 social rent dwellings as at 1st April 2012 (NB this excludes sheltered/supported housing).

Kettering Borough Council still owns and manages its 3,808 dwellings. Of these 3,405 are general needs rent and 403 are sheltered. Within the general needs figure there are a number of properties not available for general let (guest spaces in sheltered schemes, community buildings, office etc) thus generally available social rent stock amounts to 3,398 dwellings.

The table below shows a summary of general needs social rented properties by size as at 1st April 2012 (excludes sheltered housing):

	1 bed	2 bed	3 bed	4 bed	5 bed	Bedsit
KBC Properties	769	1311	1239	33	1	45
RP Properties	407	696	420	19	1	24
Total Properties	1176	2007	1659	52	2	69

There are many different property types within each size bracket, within different areas of the Borough. A full stock breakdown of local authority and registered

¹⁷ Table 11, Dwelling stock by District, CLG Website

¹⁸ North Northants SHMA Update 2012

provider General Needs Rent properties is available in appendix C. A full list of all Registered Providers within the Borough is provided in appendix D.

Housing Register Profile

As at 1st April 2012, the total number of active applicants on Keyways for the Borough was 2472 households. Applicants are placed into bands according to need ranging from Band A - those with an emergency housing need to Band D – those whose current needs are adequately met. Full details of Banding and eligibility are found within our Allocations Scheme.

The breakdown of households in these bands is as follows:

Band A – 31
 Band B – 881
 Band C – 588
 Band D – 972

Around 20% of households on the housing register have at least one applicant who is aged over 60. A full breakdown of the age profile of Keyways applicants is found below:

	16-17	18-24	25-44	45-59	60-64	65-74	75+	Total
Band A	0	5	13	10	1	0	2	31
Band B	1	194	331	169	49	69	68	881
Band C	1	74	234	130	33	57	59	588
Band D	8	206	418	187	47	67	39	972
Total	10	479	996	496	130	193	168	2472

The economic activity of applicants is also recorded on Keyways. Just over 26% of applicants are in employment. 12% of applicants are in receipt of state or private pension. Around a third of applicants are unemployed. A full profile of economic activity is found in the appendix E.

When making an application, households are able to present information relating to medical or social needs. This may indicate that such households are possibly vulnerable, with particular support needs. Analysis of Keyways highlights the following additional requirements. Other special requirements is not specific but may indicate mobility issues, need for ground floor properties etc¹⁹.

Special accommodation	No of applicants
Wheelchair user	63
Extra Care	55
Sheltered	210
Other special requirement	110
4 or more bedrooms	98

¹⁹ Data monitoring in this area will improve significantly with the Allocations Policy review

Supply

According to the SHMA findings there has been a 13% growth in total housing supply from 2002 to 2011 (36,615 to 41,473)

In the last 5 years almost 38% of all homes built in Kettering have been affordable housing. This has primarily been due to the success in securing HCA grant funding for windfall developments.

Affordable Housing Completions

	2006-7	2007-8	2008-9	2009-10	2010-11	2011-12
Grant funded windfall	123	31	140	57	196	77
Non grant funded windfall	15	0	15	0	0	5
Grant funded s.106	14	37	64	25	0	0
Non grant funded s.106	58	47	19	24	2	2
Other (e.g. open market homebuy, first buy, mortgage rescue, rehab etc)	2	1	5	54	22	3
Total Social Rent	91	66	145	96	159	55
Total Intermediate (inc Hby Direct, First Buy etc)	121	50	98	64	61	32
Total Completions	212	116	243	160	220	87

Affordable housing projected completions for 2012/13 are currently approx **159** homes (103 of which are HCA funded schemes – Thurston, Bridle Rd and Tresham). Others are Planning Gain. At this stage all of these are proposed Social Rent and Shared Ownership. Affordable Rent on new builds will start to feature on schemes in the pipeline for 2013/14 onwards.

All Social Rent advertised properties – (source: Keyways NB: includes sheltered)

2010/11

	Bungalow	Flat	House	Maisonette	Total
1 Bed	17	155	3	0	175
2 Bed	21	94	91	0	206
3 Bed	2	2	96	1	101
4 Bed	0	0	6	0	6
Bedsit	0	8	0	0	8
Total	40	259	196	1	496

2011/12

	Bungalow	Flat	House	Maisonette	Total
1 Bed	14	309	2	0	325
2 Bed	24	102	98	0	224
3 Bed	2	8	101	3	114
4 Bed	0	0	6	0	6
Bedsit	0	20	0	0	20
Total	40	439	207	3	689

Bid analysis 2010/11 – (source: Keyways NB: includes sheltered)

Property Type	No of Bids	No of type advertised	Supply/Bid Ratio
Bedsit	221	8	28:1
1 bed bung	647	17	38:1
1 bed flat	5509	155	36:1
1 bed house	252	3	84:1
2 bed bung	965	21	46:1
2 bed flat	4660	94	50:1
2 bed house	4204	91	46:1
3 bed bung	60	2	30:1
3 bed flat	32	2	16:1
3 bed house	3798	96	40:1
3 bed maisonette	23	1	23:1
4 bed house	127	6	21:1

Bid analysis 2011/12

Property Type	No of Bids	No of type advertised	Supply/Bid Ratio
Bedsit	306	20	15:1
1 bed bung	725	14	52:1
1 bed flat	6948	309	22:1
1 bed house	90	2	45:1
2 bed bung	2134	24	89:1
2 bed flat	4632	102	45:1
2 bed house	3606	98	37:1
3 bed bung	1	2	n/a error advertising
3 bed flat	72	8	9:1
3 bed house	3807	101	38:1
3 bed maisonette	19	3	6:1
4 bed house	132	6	22:1

Since the launch of Keyways in November 2010 there have been 1221 social rent lettings to 1st April 2012 (including sheltered housing). Further breakdowns of this are available in appendix F.

Previous tenure of successful bidders.

	Kettering Borough Council
Tenure	
Council Renting	240
Housing Association Renting	118
Living with family	176
Living with friends	18
No Fixed Abode	249
Other	79
Owned Outright	11
Owned mortgage	34
Private renting / HMO	251
Supported housing	42

Not known	3
Total	1221

Rents and Affordability

Average rents for the Borough for different tenures have been calculated and presented in the table below²⁰.

		1 bed flat	2 bed flat	2 bed house	3 bed house	4 bed house
Private Rent	Weekly	£95	£125	£130	£155	£210
	Monthly	£411	£541	£563	£671	£910
Local Authority Rent	Weekly	£68	£78	£78	£86	£94
	Monthly	£272	£312	£312	£344	£376
Registered Provider Rent	Weekly	£78	£86	£88	£93	£100
	Monthly	£338	£372	£381	£403	£433
Assumed Affordable Rent	Weekly	£76	£100	£104	£124	£168
	Monthly	£329	£433	£451	£537	£728
LHA Rate	Weekly	£80.77.	£103.85	£103.85	£121.15	£161.54

As can be seen from the above table, Affordable Rents in the Borough if charged at the maximum 80% of private rents show significant differentials between the property types /sizes. Our main concern is the significant increase in rent for the larger family homes, particularly four bedrooms and the impact LHA caps could have on this. For this reason we want to work with Registered Providers to continue delivering social rents and where Affordable Rent does need to be considered (i.e. on grant funded schemes or schemes where viability is an issue) then the 80% level needs to be reduced to a more affordable level.

Kettering Borough Council, along with the other local authorities in North Northamptonshire have worked with Housing Vision Consultancy on the Strategic Housing Market Assessment 2012 update as well as utilising a toolkit to assess the affordability of different tenures. Emerging findings are suggesting the following income levels are required to access the different tenures based on a 2 bedroom house:

²⁰ Private Rent figures calculated as an average of properties advertised during Jan 2012
 RP Rent figures calculated as an average of properties advertised from March 2011 to May 2012
 LHA Rate as at 1st Apr 2012
 Affordable Rent figures estimated using the private rent and applying max 80%
 RP rents are based on 52 weeks (no rent free weeks)
 LA rents are based on 48 weeks (4 rent free weeks)

Tenure	Annual Income Required
Social Rent	£14,934
Affordable Rent	£20,966
Shared Ownership/Equity	£19,004
Private Rent	£26,208
Owner Occupier	£22,812

The average income in the Borough is £36,733 however the lower quartile income is £15,010. This level is more representative of the type of income of households on the housing register and the level required to afford Social Rent on a 2 bedroom house (assuming a household is not in receipt of housing benefit). A quarter of local households have a household income of below £15k. Around 37% of households earn below the £21k required to afford a 2b house at an Affordable Rent level.

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Guidance for Registered Providers

We recognise that providers of affordable housing have already signed contracts with the HCA for the development of new affordable homes. However, there are still a number of points that we hope Providers will consider when developing or updating their policies:

Flexible Tenure

Until now, landlords in the social rented sector have only been able to grant lifetime tenancies. Recent changes in legislation have introduced new flexible and fixed term tenancies for new households moving into social housing for the first time, while protecting the rights of existing tenants with secure and assured tenancies.

Existing types of Tenancy

Provider	Tenancy type	Tenancy length
Council	Secure tenancy	Lifetime
Council	Introductory tenancy	1 year – issued to new tenants for the first year in a new tenancy
Council	Temporary non secure tenancy	Periodic tenancy for a temporary period
Registered Provider (housing association)	Assured tenancy	Lifetime
Registered Provider (housing association)	Assured Shorthold tenancy	Periodic tenancy – issued to affordable rent tenants or to tenants where the housing association is a leaseholder
Registered Provider (housing association)	Starter tenancy	1 year – issued to new tenants for the first year in a new tenancy

Existing tenants who move to another social rented home, either through Keyways or by mutual exchange, will be granted a tenancy with no less security of tenure when they move. However, if an existing tenant chooses to move to an affordable rented property, their protected security will be lost.

Key to successful implementation of fixed term tenancies is close working between the Council and Providers as well as clear and high quality housing advice and information services for tenants and potential tenants. This should start at the point of advertising the property to enable tenants to clearly understand the duration of a tenancy and the circumstances when a tenancy will and will not be renewed. Tenants should also have a clear and transparent process to appeal tenancy decisions, including a decision not to renew

The aim of flexible tenure is to encourage people living in affordable housing to move on when their circumstances improve to the extent that they can afford another tenure option, so freeing up the affordable housing for a household in greater need. At the end of the fixed term, and depending on the circumstances of the individual household, tenants could have the following options:

- ◆ To remain in affordable housing, either in their existing home or in another affordable home (either at a social rent or Affordable Rent)
- ◆ To move into the private rented sector
- ◆ To move into home ownership, either via a low-cost home ownership route or market housing

We expect providers to use **five years** as the minimum term for all fixed term tenancies. In exceptional circumstances providers may set out shorter fixed term tenancies of a minimum of two years. Such exceptional circumstances should be set out and justified in the provider's tenancy policy. We expect providers to consult us in advance, on a scheme by scheme basis where it proposing to offer tenancies of less than five years.

Needs of specific groups

Kettering Borough Council's preferred tenancy lengths for each household type are set out below. The Council, as outlined later in this section, would expect a tenancy to be renewed at the end of the period whilst households' circumstances remain unchanged.

Kettering Borough Council and Registered Providers will issue a one year introductory or starter tenancy for all new tenants. This will mean that new tenants will firstly have to complete a one year introductory/starter tenancy before their five year flexible or fixed term tenancy commences.

Household Type	Tenancy Type	Proposed length of new tenancy	Reason
New tenancies			
Families including single parent households	Flexible Fixed Term	5 years (renewed until the youngest child reaches 18)	Security and stability during a child's education is critical. Families also rely on nearby friends and relatives to provide care for their children. We expect these factors to be considered by providers in reaching a decision about the use of fixed term tenancies for this household group.
Families who require intervention to reduce the risk of eviction due to anti-social behaviour	Flexible Family Intervention Tenancy (with support)	5 years (renewed until the youngest child reaches 18)	Security and stability during a child's education is critical. Families also rely on nearby friends and relatives to provide care for their children
Elderly (over 65s)	Secure/ Assured	Lifetime	To provide older people assurance that they can live in their home as long as they want
Sheltered Housing	Secure/ Assured	Lifetime	To provide older people assurance that they can live in their home as long as they want
Single Households/Couples over 25	Flexible (with support if appropriate) Fixed Term	5 years	To provide accommodation (and support) while they need it
Households with a disabled person	Flexible Fixed Term	5 years (renewed whilst the household requires the adaptations within the property)	To give households with a disabled person security within an appropriate property while they need it
Existing tenancies			
Households who move to another property through Keyways	Secure Assured	Lifetime	The law protects existing tenants
Households who choose to bid for an affordable rented home through Keyways	Flexible Fixed Term	Same as new tenancies, depending on household type	To give all households the choice to move to an affordable rented home if that is what they want
Households who exchange their home through mutual exchange with a	Secure Assured	Lifetime	The law protects the security of existing tenants who move to another social rented home via mutual

tenant who has lesser security of tenure irrespective of provider			exchange
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On review of a flexible or fixed term tenancy, an older person who has reached retirement age and continues to need the type of accommodation they are living in, may be granted a lifetime secure or assured tenancy at that point.

We would also ask that Registered Providers give special consideration to the following when developing their policies:

- ◆ Households in rural areas
- ◆ Single households under 35
- ◆ Over 65s
- ◆ Households with a disabled family member

We are aware that we either currently have, or expect to have, problems in re-housing these households due to a lack of supply of affordable housing. We expect Providers to renew tenancies if there is a lack of suitable alternative accommodation available.

As the full impact of the Welfare Reform becomes known, there may be other groups who experience specific re-housing problems. We will monitor this and update this strategy as and when required.

Exceptional circumstances

Where providers decide there are exceptional circumstances for tenancies to be less than five years, they are required to set out in their Tenancy Policy what these circumstances would be. We expect Registered Providers to consult with us on shorter term tenancies as it may have implications for our Allocations Policy. The following are considered to be exceptional to the Council and should result in a shorter term tenancy:

Exceptional circumstances	Tenancy length
Under 25's - during which time they will be offered support to help access training, employment or education. The Council recognises the importance of encouraging young people to take responsibility for their lives and achieve independence.	2 years
If an Introductory Tenancy has been extended due to anti-social behaviour	2 years
If a household is overcrowded at the time of the review, but no alternative accommodation has been secured	2 years
In a geographical areas where shorter tenancies could help to tackle anti-social behaviour	2 years
Where a Notice of Seeking Possession has been issued due to rent arrears and the Court has accepted a payment agreement which the tenant has kept to	2 years

We expect providers to take into consideration recommendations from the Council and other partner organisations regarding the use of lifetime or longer term fixed tenancies for specific vulnerable households.

Certain types of supported accommodation could be granted different forms of tenancy/licence. The differences between a tenancy and a licence are outlined in appendix G.

Every household is individual and a one size fits all tenancy is not likely to work for all.

End of Fixed Term period

We expect Registered Providers to set out in their Tenancy Policy how they will provide advice and assistance to tenants but as a minimum we expect the following:

Prior to issue
Timely information and advice services to help people understand their housing options which should include, where appropriate, opportunities to move within and outside the social and affordable rent sectors e.g. into market rent or home ownership (including low cost).
Clear criteria against which the decision to re-issue the tenancy at point of review will be made.
During tenancy
Tenancy support, for example help with financial planning
Referral to external support agencies where required
Period reviews to monitor any change in circumstances
Prior to end of fixed term period
A clear and transparent review process which is understood by the tenant at the time of tenancy sign up
Information sharing between registered providers and the Council when the decision not to reissue a tenancy has been taken, at least 6 months before the tenancy ends, so as to minimise the possibility of homelessness

Automatic renewal of tenancies (unless a major change had occurred) is the preferred approach of the Council; it is also likely to reduce tenants' concerns and feelings of insecurity.

A review of each tenancy must be carried out before the end of the flexible or fixed term, to assess the individual circumstances of each tenant in order to make a decision on renewal of tenancy.

Kettering Borough Council would like to see these reviews ideally carried out 12 months before the end of the tenancy term, but no less than 6 months, in order to

allow adequate time to find alternative accommodation if a tenancy is not being renewed.

Circumstances in which Kettering Borough Council may support the non-renewal of a fixed term tenancy would be:

- ◆ The households' financial circumstances are significantly improved to the point that they are able to afford and access a different tenure of housing that meets their needs locally and social rent is no longer a viable option.
- ◆ The household is under-occupying their home. In cases of under occupation, the tenant should normally be offered an alternative home with a registered provider. We would class under-occupation as under-occupying by more than one bedroom.
- ◆ The property has been extensively adapted i.e. for someone with a disability but the household no longer requires the adaptations. In such cases, the tenant should be offered a suitable alternative home with a registered provider.
- ◆ Possession proceedings have commenced or tenancy obligations have been broken e.g. anti-social behaviour, rent arrears etc.
- ◆ Disposal or refurbishment of the property is required.

This list is not exhaustive, and there may be other circumstances where the re-issue of a tenancy would not be appropriate.

Any decision to not renew a fixed term tenancy should take full account of the likelihood of re-housing. If Registered Providers are not transferring a tenant to another property within their own stock, then we expect that a full consultation with the council's housing options team will take place to ascertain whether suitable properties are available, what the likely re-housing time is, and other relevant factors.

We expect providers to take into consideration the individual circumstances of household members before making a decision not to renew a tenancy. Those receiving long-term support that is related to their housing and those with disabilities should receive special consideration by providers dependant on their individual household's needs in terms of deciding the appropriate length of tenancy and renewal. Providers should take into consideration recommendations from the Council and other partner organisations regarding the extension of tenancies for specific vulnerable households. Such circumstances may include;

- ◆ ill health, disability or terminal illness
- ◆ need for support
- ◆ impact on children, including their education
- ◆ availability of suitable alternative accommodation within the locality

We expect providers to automatically renew all fixed term tenancies other than where the tenants' circumstances have changed significantly. This is also likely to reduce tenants concerns and feelings of insecurity

We expect providers to clearly set the exact circumstances when a tenancy will and will not be renewed in their tenancy policy and clearly communicate this with tenant prior to them signing their tenancy agreement

We expect that tenants who have had a review of their tenancy will be given at least six months notice if the provider is minded to end the tenancy, and that adequate reasons for the decision to end the tenancy are given with information on the right to appeal the decision.

We would also expect the provider to notify the Council of the decision to end the tenancy.

We would expect the provider to consider the primary implications of their decision on the level of homelessness in the Borough and work closely with the tenant to explore realistic alternative housing options. Providers should take responsibility for providing advice and assistance to such tenants themselves and not excessively burden partners including housing advice and assistance agencies

We expect registered providers to allow a tenant to remain in their property at the end of a tenancy until a suitable alternative has been found. In cases of under occupation, the tenant should be offered a smaller home with the same or alternative registered provider.

Delivery of Affordable Rent

As detailed above Kettering Borough Council accepts the Affordable Rent model will be in place for the current investment round 2011-15. It is difficult to predict what may happen after that since this will depend on a large extent on the state of the economy and Government attitudes to public spending. It is likely that the model or a variation of it will continue post 2015. As such, although the Council supports the use of Affordable Rent, analysis of rent levels and affordability means its use and level should be carefully considered, as highlighted in early sections of this strategy. Social rent remains the Council's preferred tenure, especially for larger, family properties, and is supported by the findings of the SHMA draft update.

The provision of Affordable Rent through new developments will be considered on a site by site basis. It is not possible for us to publish broad guidelines for the Borough due to a number of factors:

- ◆ The ability of Affordable Rent to meet housing needs in specific areas
- ◆ Specific requirements for other tenure, such as Social Rent, in areas
- ◆ The developing or receiving Registered Provider for the units (not all Registered Providers can deliver Affordable Rent)
- ◆ Any specific local circumstances which may require the delivery of a certain tenure mix, such as housing management problems
- ◆ Factors specific to individual developments, such as viability.

We expect providers not to re-let properties with four bedrooms or more, or bungalows at Affordable Rents, especially in high market rent areas, and if they do let these at affordable rent we expect that in order to be affordable, rents to be set at no higher than the Local Housing Allowance rate for that area, and where viable kept as minimised as possible.

We expect all providers to advertise Affordable Rent properties through the council's Keyways choice-based lettings system, to ensure fairness and transparency. It should clearly indicated that properties are for Affordable Rent and also the Tenancy type proposed.

We expect conversions from social rented properties to Affordable Rent properties at the point of re-let to be based on the agreed contract with the HCA and that those agreed numbers be shared with the council in order for effective monitoring to take place. We expect levels of conversions to be outlines within individual Tenancy Policies.

We expect providers who convert their social rented stock to affordable rent within the Borough to demonstrate a commitment to develop additional affordable housing within the Borough

Appeal Process

Tenants will be given at least six months notice if the provider is minded to end the tenancy, and that adequate reasons for the decision to end the tenancy are given along with information on the right to appeal the decision.

We expect providers to provide excellent advice, information and assistance to assist such tenants' access alternative accommodation.

We expect providers to frame the appeals process in such a way to allow tenants to make an informed decision as to whether to submit an appeal, including how to seek independent advice and where necessary representation.

We expect providers to have particular regard to their duty to cooperate with the local housing authority to prevent homelessness.

Mobility in social housing

The Localism Act 2011 promotes mobility in social housing, which essentially means making it easier for tenants to move home should their circumstances change i.e. they need to move to be closer to work. The Act includes extending existing powers of the Secretary of State and the regulator to give directions to include methods of assisting tenants to exchange tenancies, such as introducing flexible and fixed term tenancies for example.

In June 2009 the Council launched a *HomeMove* scheme to provide practical support as well as financial assistance to those people wishing to downsize to a smaller Council or housing association property. Our Vanguard project is based on an enhancement of the current *HomeMove* service and aims to further promote social mobility and housing options for vulnerable households. It will do this in two ways, firstly by assisting vulnerable tenants who have applied for disabled adaptations to find alternative accommodation and secondly, by promoting and focusing more on mutual exchange.

Mutual exchange is a useful tool which can help to make best use of our affordable housing stock. We do not want the introduction of fixed term tenancies to impact the effectiveness of mutual exchange. Although there are protections for existing tenants in certain circumstances these are not universal. We encourage providers to set out in their tenancy policies the implications to a tenant's security of tenure if they mutually exchange their home and in general adopt policies which promote the continued use of mutual exchange for all tenants.

Disposal of Stock

Kettering Borough Council supports the disposal of stock where necessary to secure additional and better social housing however we expect Registered Providers to fully consult with us prior to any disposal.

Local Lettings Policies

Kettering Borough Council advocates the use of Local Lettings Policies on all new affordable housing developments of 6 homes or more as well as applying to existing developments where it is felt it is required to help create a more sustainable balanced community.

Discharge of homeless duty into the private sector

The Localism Act 2011 has introduced a significant change to the way that local authorities can use the private rented sector to house those assessed as being statutorily homeless. Local authorities are now able to discharge their duty to homeless households with an offer of suitable accommodation in the private rented sector, provided that the tenancy offered is for a minimum of 12 months. Before this, local authorities could only discharge the homelessness duty in the private rented sector with the agreement of the household, but this agreement is no longer required. This change will allow us to use our social housing stock to the maximum effect and will enable us to better meet the housing needs of people in the area, reducing the number of households on Keyways

In Kettering Borough, we already work closely with landlords and letting agents in the private rented sector to secure accommodation for homeless people in the district through our Landlord Liaison Officer, whose role is to encourage Landlords to work with us and to advertise their properties via Keyways.

The change in legislation presents us with greater opportunities to work with the private rented sector and we welcome this option. Increasing our use of the private rented sector will help us to meet some of the increasing demand for housing from households who register with us, particularly at a time when new supply is falling. However, we will need to be careful in discharging our duty in this way to ensure that we only use safe, decent, affordable and suitable accommodation, particularly having regard to the Welfare Reform Act 2012. We will seek to make an offer of suitable private rented accommodation to applicants approved as statutory homeless where they are deemed able to sustain accommodation.

Governance and Monitoring

Development of the strategy is an ideal opportunity to review whether the current local strategic approach is effective. Local authorities should take the chance to ask whether existing plans and policies are working in the context of current housing demand and markets, and whether they are likely to continue to work in future.

We will continue to monitor the impact of Right to Buy and disposals and the affect this has on supply levels. We expect Providers to share a copy of any asset management strategy and disposal policy and give sufficient notice of intention to dispose of any property in the Borough, in order for alternatives to be explored and potential impact mitigated.

Registered Providers need to advise the numbers and percentage of Market Rent they are charging on any Affordable Rent properties in the Borough i.e. is it 80% or below, plus any tenure conversions within our Borough so we can continue to monitor available supply. We will monitor the number of relets coming through at affordable rent and the associated bidding activity on Keyways, to understand what affect the higher rent has on potential bidders.

We wish to monitor the impact of tenure reform in the Borough, including:

- ◆ Recording the number of homes converted to affordable rent tenure – by type, location, rent level and length of fixed term tenancy.
- ◆ Profiling households moving into affordable rent homes, as well as those moving out of affordable rent
- ◆ Monitoring demand for affordable rent homes
- ◆ Recording the number of new homes built (all affordable tenures)
- ◆ Monitoring rent levels across all tenures

We expect Providers to ensure that we have an up to date link to their Tenancy Policy and advise the Council of any subsequent changes.

Consultation and Communication

In drafting this Tenancy Strategy we acknowledge:
Housing Vision Consultancy
East Northamptonshire District Council

Northampton Borough Council
St Edmundsbury Borough Council
North West Leicestershire Local Authorities

Consultation

Internal

Housing Services

SMT – w/c 2nd July 2012

SMT/Cabinet – 9th July 2012

Tenants Forum – 12th July 2012

External

North Northamptonshire Local Authorities

Registered Provider Partners (NB – prior to drafting this Tenancy Strategy Kettering Borough Council consulted with Registered Providers through a questionnaire, seeking information on the content of their proposed Tenancy Policies)

Equality and Diversity

The Equality Act 2010 places a duty on local authorities, and other organisations carrying out public functions, to promote equality. Public functions are likely to include registered providers involved in allocating, letting, managing and terminating social housing. Complying with the duty means that they should be able to demonstrate that they have paid ‘due regard’ to the need to:

- ◆ Eliminate unlawful discrimination:
- ◆ Advance equality of opportunity between people who share a protected characteristic²¹ and people who do not share it;
- ◆ Foster good relations between people who share a protected characteristic and people who do not share it.

Having ‘due regard’ means incorporating the three aims of the Equality Duty in decision-making processes. Consideration of equality must influence all the decisions reached by public bodies – including what local authorities include in their tenancy strategy, how they intend to ensure their guidance is considered by registered providers and how registered providers respond through their tenancy policy. The Equality Duty also explicitly recognises that disabled people’s needs may be different from those of non-disabled people. Public bodies should therefore take account of disabled people’s impairments when making decisions about policies or services.

²¹ The protected characteristics covered by the Equality Act 2010 are age; disability; gender reassignment; pregnancy and maternity; race including ethnic origins, colour or nationality; religion or belief – including lack of belief; sex; sexual orientation

APPENDICES

APPENDIX A - 2010 Population Projections (source: ONS 2010)

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Age Group																										
0-15	18	19	19	19	20	20	21	21	21	22	22	22	23	23	23	23	23	23	23	23	23	23	23	23	23	23
16-64	58	59	59	59	60	60	61	61	62	63	63	64	65	65	66	66	67	67	68	68	68	69	69	69	70	70
65 and over	15	15	16	17	17	18	18	19	19	19	20	20	21	21	22	22	23	23	24	25	25	26	27	27	28	29
All ages	91	93	94	95	97	98	100	101	102	104	105	106	108	109	110	111	113	114	115	116	117	118	119	120	121	122

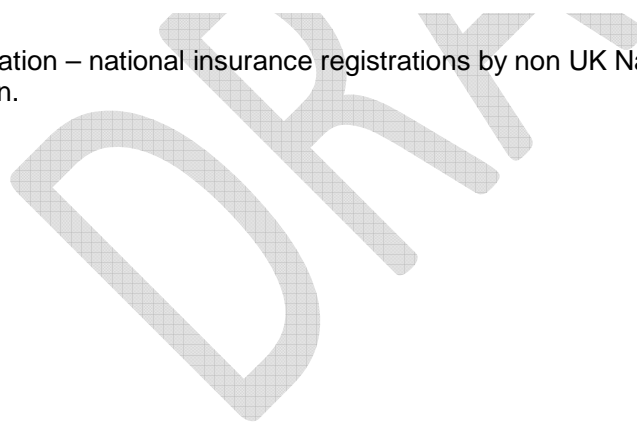
APPENDIX B - Household Projections

(source: Edge Analytics – JPU commissioned work)

NB – This has been assessed on different scenarios, approach B is based on migration/growth and is being used for the purposes of the SHMA/CSS work – they also tested just natural change projections.



Migration – national insurance registrations by non UK Nationals is on the increase again.



APPENDIX C – REGISTERED PROVIDERS IN KETTERING BOROUGH

To be added

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APPENDIX C: Kettering Borough Social Rent General Needs Stock (1st April 2012)

	Location	Total	1 bedroom			2 bedroom			3 bedroom			4 bedroom	5 bedroom	Bedsit
			flat	house	bung	flat	house	bung	flat	house	bung	house	house	
Urban	Kettering													
	RP	995	336	7	7	167	216	20	8	198	4	7	1	24
	KBC	2265	498	14	64	437	383	84	35	682	2	25	1	40
	Total	3260	834	21	71	604	599	104	43	880	6	32	2	64
	Desborough													
	RP	143	2	6		30	40	9		51		5		
	KBC	221	28		6	30	23	9		119		3		3
	Total	364	30	6	6	60	63	18		170		8		3
	Rothwell													
	RP	133	28			33	22	2		48				
	KBC	316	20	1	31	61	22	17	1	163				
	Total	449	48	1	31	94	44	19	1	211				
	Burton Latimer													
	RP	184	15	6		17	80	2		58	1	5		
	KBC	233	37		44	18	28	16		85		3		2
Total	417	52	6	44	35	108	18		143	1	8		2	
Rural	Ashley													
	RP	0												
	KBC	12						9		3				
	Total	12						9		3				
	Barton Seagrave													
	RP	14					6			8				
	KBC	57					46	1		10				
	Total	71					52	1		18				
	Braybrooke													
	RP	0												
	KBC	15							7		7		1	
	Total	15							7		7		1	

Location	Total	1 bedroom			2 bedroom			3 bedroom			4 bedroom	5 bedroom	Bedsit
		flat	house	bung	flat	house	bung	flat	house	bung	house	house	
Broughton													
RP	7					1	1		5				
KBC	75			11	7	2	19		36				
Total	82			11	7	3	20		41				
Cranford													
RP	0												
KBC	23			2			11		10				
Total	23			2			11		10				
Cransley													
RP	0												
KBC	19						12		7				
Total	19						12		7				
Geddington													
RP	20					19			1				
KBC	35	1	3			4	1		25		1		
Total	55	1	3			23	1		26		1		
Harrington													
RP	0												
KBC	1								1				
Total	1								1				
Loddington													
RP	0												
KBC	17			1			8		8				
Total	17			1			8		8				
Mawsley													
RP	60					20	7		30	1	2		
KBC	0												
Total	60					20	7		30	1	2		
Pytchley													
RP													
KBC	38			6			17		15				

Location	Total	1 bedroom			2 bedroom			3 bedroom			4 bedroom	5 bedroom	Bedsit
		flat	house	bung	flat	house	bung	flat	house	bung	house	house	
Total	38			6			17		15				
Rushton													
RP	0												
KBC	13						10		3				
Total	13						10		3				
Stoke Albany													
RP	6					2			4				
KBC	5						3		2				
Total	11					2	3		6				
Sutton Bassett													
RP	0												
KBC	3								3				
Total	3								3				
Thorpe Malsor													
RP													
KBC	11			2			8		1				
Total	11			2			8		1				
Weekley													
RP													
KBC	4						4						
Total	4						4						
Weston by Welland													
RP	0												
KBC	12						6		6				
Total	12						6		6				
Wilbarston													
RP	5					2			3				
KBC	23						8		15				
Total	28					2	8		18				

APPENDIX E - Keyways Applicants Economic Activity

		Employed (full time)	Employed (part time)	Government supported training	Incapacity benefit	Maternity benefit	Prefer not to say	Private pension	Self employed	Sickness benefit	State retirement pension	Student Unemployed	Unemployed	Unknown	Voluntary	Total of EmploymentStatusID
Band A	2	1	2	0	6	0	0	0	0	5	2	0	15	1	0	34
Band B	93	104	70	3	78	7	8	1	15	42	111	13	307	12	1	865
Band C	35	82	60	1	66	6	4	5	15	36	86	6	166	10	2	580
Band D	58	200	116	0	30	11	4	4	25	18	91	27	313	7	4	908
Total of BandID	188	387	248	4	180	24	16	10	55	101	290	46	801	30	7	2387

APPENDIX F – LETTINGS DATA

Lettings By Age Band (source – Keyways 4.11.10 to present)

Band A						Band B						Band C						Band D					
18-24	25-44	45-59	60-64	65-74	75+	18-24	25-44	45-59	60-64	65-74	75+	18-24	25-44	45-59	60-64	65-74	75+	18-24	25-44	45-59	60-64	65-74	75+
53	51	15	3	2	6	108	166	48	10	19	19	11	34	8	6	10	9	3	14	4	0	3	27

Lettings By Children in household

Band A						Band B						Band C						Band D					
0	1	2	3	4	5	0	1	2	3	4	5	0	1	2	3	4	5	0	1	2	3	4	5
70	36	14	8	2	0	216	88	43	14	6	3	43	11	22	2	0	0	19	6	2	0	0	0

APPENDIX G: Tenancy v Licence

(Source: HQN: Tenancy Management Law 2012)

Tenancy	Licence
Interest in land	Personal permission
Fixed term/periodic	Any period
Implied conditions	Express conditions
Exclusive possession	Non-exclusive occupation
Right to succeed	No right to succeed
Security of tenure	Little security
NTQ/NSP	Reasonable period
Rent regulation	Unlimited fee
Reasonable	
Fair	
Social Rent	
Affordable Rent	
Market Rent	
Landlord repair obligations	Repair obligations – difficult to enforce