

# Coventry Tenancy Strategy 2013-18



# Coventry City Council

## Tenancy Strategy

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## Introduction

The Government have introduced wide-ranging reforms to social housing legislation, regulation and policy. This marks a significant shift in the way that social housing is developed, let and managed. Changes have been made to the types of tenancies that social housing providers can offer, the rents they can charge and the way that the Council can meet its duties towards homeless households.

The Localism Act 2011 contains many of these reforms and also requires all local housing authorities to produce a Tenancy Strategy, setting out the objectives to which social landlords must have regard to when formulating their own Tenancy Policies. This relates to the:

- Kinds of tenancies they grant.
- Circumstances in which they will grant a tenancy of a particular kind.
- Lengths of the terms, if Fixed Term Tenancies are granted.
- Circumstances in which they will grant a further tenancy when the existing tenancy comes to an end.

This strategy is Coventry City Council's response to that duty. It is important to note that Registered Providers (RPs) were required to develop their Tenancy Policies by April 2012. Additionally, RPs have already signed contracts with the Homes and Communities Agency (HCA) to use Affordable Rent tenancies for new affordable housing delivered under the 2011-2015 Affordable Housing Programme. This means they will already have plans in place for the use of Affordable Rent tenancies. Providers will, therefore, need to have regard to the Council's Tenancy Strategy after they have adopted their Tenancy Policy.

This strategy should be read alongside the *Regulatory Framework for Social Housing in England from April 2012* (Homes & Communities Agency), which the Council expects Registered Providers to comply with.

## How have we developed the Tenancy Strategy

The Council transferred ownership and management of its housing stock to Whitefriars Housing Group in September 2000. Therefore, the Tenancy Strategy

provides guidance to RPs operating in Coventry in the context of the Council's strategic housing role. Building on our strong and established working relationships, this Strategy has been developed collaboratively between the Council, RPs and other key stakeholders. Consultation has included:

- Meetings and a questionnaire sent to RPs.
- Eight week public consultation – this specifically included RPs, equality groups, homeless and housing related support providers, tenants' and residents' groups, private landlords and advice agencies.
- Consultation with all RPs in the City on the draft Tenancy Strategy.

### What Our Tenancy Strategy Covers

Although the Tenancy Strategy is principally concerned with tenure reform, reforms in related areas such as rent models, housing allocations policies and measures to address homelessness also have an impact and in some cases overlap with tenure issues. Consequently, the Tenancy Strategy addresses not only tenure, but also homelessness, allocations and rents. Our Tenancy Strategy covers five areas:

1. **Tenure (Fixed Term Tenancies)**
2. **Affordable Rents**
3. **Housing allocations**
4. **Use of the private rented sector to house homeless people.**
5. **Disposal of social housing stock**

### Aims of the Tenancy Strategy

The Tenancy Strategy supports the Draft Coventry Housing & Homelessness Strategy 2013 -2018 and the ambition to 'Ensure Decent Homes, Housing Choice and Support for Coventry Citizens.'

The overarching aim of the Tenancy Strategy is specifically aligned to Theme 4 of the Draft Coventry Housing & Homelessness Strategy 2013-18, which is to:

**Encourage balanced, stable and sustainable communities.**

## Monitoring & Review

This strategy will be reviewed every five years. However, the Council may review the Strategy before the end of the five year period to reflect any changes to legislation or policy, as well as any emerging issues that may arise. As stated in the 'Housing Allocations' section, the Strategy will also be updated to reflect the outcome of the Homefinder review – this will involve further separate consultation.

Future changes to the Tenancy Strategy will be informed by monitoring activity that is proposed to cover two main areas:

1. The extent to which the new measures are implemented and their effectiveness. This will include monitoring:
  - The number of Fixed Term Tenancies issued.
  - The number, type and location of Affordable Rent properties.
  - The impact of changes to allocations processes.
  - Homelessness placements in the private rented sector.
  
2. Changing market conditions and their possible impact on the demand on services. This will include monitoring:
  - Housing need.
  - Homelessness approaches, preventions and acceptances.
  - The number/tenure of new homes built.
  - Rent levels across all tenures.
  - The impact of welfare reforms.
  - Affordability.

# 1. Tenure

## Background Information

- Changes to the Regulatory Framework mean that Registered Providers (RPs) can offer a 'Fixed Term Tenancy'. Whereas previously new tenants would expect to receive a lifetime tenancy (in some cases following an introductory period), RPs are now able to grant new tenancies on a fixed term basis.
- The Government has given RPs more flexibility to decide what length of tenancy they should offer based on their current levels of housing stock and the needs of individual tenants.
- The Government has indicated that the normal minimum duration of Fixed Term Tenancies should be at least five years. Two year tenancies can be issued only in exceptional circumstances.
- Under a Fixed Term Tenancy, the tenants' circumstances will be reviewed six months before the end of the tenancy to assess if the tenancy should be renewed or whether the tenants' circumstances have changed and they are now able to move to a different housing tenure.
- The Localism Act 2011 abolishes the right to succession and assignment (other than by way of a mutual exchange) to anyone other than the deceased's spouse, civil partner or partner. Other family members will no longer have an automatic right to succession, but RPs can set their own policies in relation to this.

## Key Considerations

### **Introducing Fixed Term Tenancies**

The Council is opposed to the use of Fixed Term Tenancies.

There is a likelihood that the increased turnover resulting from Fixed Term Tenancies could have a negative impact on community cohesion and sustainability and consequently lead to the residualisation of neighbourhoods. It is the Council's

view that when people are granted a tenancy for life, this provides a degree of security and in turn increases their feeling of belonging to their neighbourhood. This makes it easier for people to connect with support networks and increases their willingness to look after their home and engage with the community around them.

The Council acknowledges, however, that the decision to use Fixed Term Tenancies ultimately lies with the RP and that some providers have already chosen to take advantage of the new tenure flexibilities in order to make best use of their housing stock. Notwithstanding the Council's preferred position, where RPs have made the decision to use Fixed Term Tenancies, the Council's preferred tenancy terms are set out below. The Tenancy Strategy seeks to ensure that Fixed Term Tenancies are applied in a manner that does not undermine social investment in communities and to ensure that the most vulnerable tenants are provided with the level of stability they require.

### **Length of Fixed Term Tenancies**

Where Fixed Term Tenancies are used, the Council encourages RPs to consider using Fixed Term Tenancies with a longer term than the minimum five year period. This must be in addition to any probationary, introductory or starter period. The Council does not support the granting of a tenancy period of less than five years.

### **Use of Fixed Term Tenancies**

Fixed Term Tenancies should be applied to general needs stock only.

The Council's expectation is that social housing providers should offer lifetime tenancies to vulnerable tenants that have a continuing long-term need for support or care. This is to provide the protection and stability that they require to live successfully within their local community.

Vulnerable tenants that should be offered lifetime tenancies include:

- Older people (over the age of 60) living in general needs accommodation.
- Any tenant with a lifelong need for support or who has a lifetime illness or disability. This would apply to tenants in general needs accommodation,

adapted accommodation, specialist accommodation and older persons' accommodation such as sheltered or extra care housing. The Council acknowledges that in the case of an adapted property the RP may choose to issue a Fixed Term Tenancy where the disabled household member has a recoverable injury/condition and is fully expected to move on into a non-adapted home. This is to make best use of the City's limited supply of adapted housing.

- Tenants where a spouse or a dependent child is disabled or has a lifelong illness requiring long term care.

In light of the above, if a successful bidder on Homefinder falls into any of the above categories, the Council expects that the tenant/s will be offered a lifetime tenancy irrespective of whether the property was advertised as a Fixed Term Tenancy on Homefinder.

The Council considers the use of Fixed Term Tenancies as a housing management tool to be inappropriate, particularly in relation to tenants who are perceived to present a greater risk to tenancy sustainment or neighbourhood sustainability. Existing tools are available to social landlords to manage this risk such as Introductory and Starter Tenancies.

A longer minimum fixed term should be considered for those tenants that may benefit from additional security and stability. This includes households with school age children.

### **Existing Tenants *(those with an existing social tenancy on 1 April 2012)***

The Council expects that all existing social housing tenants who wish to transfer to another social rented home will be offered the opportunity, where possible, to transfer whilst retaining their existing level of security of tenure. There are exceptions to this requirement, covered in the revised Regulatory Framework Tenancy Standard, which RPs must comply with. Notwithstanding this, the Council encourages RPs to allow tenants who wish to transfer or carry out a mutual



exchange, to retain their existing security of tenure where it resolves a local strategic housing issue such as under-occupation.

### Expiry of the Fixed Term

All RPs should ensure that they clearly publish the criteria and conditions they intend to apply to the allocation and review of Fixed Term Tenancies. This information should be provided to tenants prior to their tenancy commencement. RPs should also make clear the circumstances under which they will terminate or renew a Fixed Term Tenancy.

The Council expects that Fixed Term Tenancies will be reviewed **at least six months** prior to the tenancy end date and that there will be a presumption that the tenancy will be renewed unless there has been a significant change in circumstances. This could be because:

- The property is under-occupied.
- The property has been extensively adapted for someone with a disability who no longer lives there. This will allow the property to be released for someone who will benefit from the adaptations.
- The tenant has acquired another property.

The review process must give due regard to the need to create sustainable communities, containing a range of households with mixed income levels. We have, therefore, not set any household income criteria within the tenancy review process. Each household should be assessed and advised on the range of housing options that are available to them. Advice and assistance should be offered to higher income households so that they can consider home ownership products or private rent if this is affordable and an expressed desire of the household.

### Terminating Fixed Term Tenancies

The Council expects RPs to give tenants appropriate advice and assistance about their housing options at the time they conduct a Fixed Term Tenancy review and at the point a decision is made that a tenancy will not be renewed. When a Fixed Term Tenancy is reviewed, RPs should assess the circumstances of the tenant(s) and

explore the full range of housing options available to them. The housing options could include home ownership, a private rented home or a more suitable social housing property. Registered Providers should have particular regard to their duty to co-operate with the local housing authority to prevent homelessness. The Council also expects that a decision not to renew a tenancy will not result in a homelessness application being made to the Council.

### **Succession**

Although the change in the legal requirement on succession excludes other close relatives that lived with the tenant at the time of their death automatically succeeding the tenancy, social landlords can choose to allow discretionary successions to additional groups. The Council considers this a housing management matter but would wish the RP to use their discretion and put measures in place to avoid the possibility that this change will result in more households becoming homeless and seeking assistance with re-housing.

## Summary of Coventry City Council's Position – Fixed Term Tenancies

- The Council is opposed to the use of Fixed Term Tenancies.
- Should RPs wish to introduce Fixed Term Tenancies, their use must be considered very carefully in order to ensure that communities are sustainable and the most vulnerable tenants or prospective tenants are provided with the appropriate type and length of tenancy. In order to achieve this the Council recommends that:
  - Any Fixed Term Tenancy is offered for a longer term than the minimum five year period (in addition to any introductory, probationary or starter period).
  - Fixed Term Tenancies are applied to the general needs housing stock only.
  - Vulnerable tenants are offered lifetime tenancies only.
  - A longer term tenancy should be considered for those households that may benefit from additional security and stability.
- RPs should publish a clear Tenancy Policy setting out their tenancy terms.
- There should be a presumption that the Fixed Term Tenancy will be renewed.
- All existing social housing tenants who wish to transfer to another social rented home should, where possible, be offered the opportunity to transfer whilst retaining their existing level of security of tenure.

## 2. Affordable Rents

### Background Information

- Affordable Rent is a new affordable housing product that was introduced by the coalition Government in April 2011.
- The Government has reduced the amount of grant funding it provides to Registered Providers (RPs) to build new affordable housing. Instead, it has allowed RPs to increase some rents to up to 80% of the market rent at the time of letting (inclusive of service charges) and they can use the difference to raise money to fund new-build housing.
- RPs who have entered into a development contract with the Homes and Communities Agency are able to develop new housing to be let as Affordable Rent tenancies and are also able to convert a proportion of existing properties to Affordable Rent tenancies that become available for re-let.

### Key Considerations

#### **Affordability**

Although the Council acknowledges that the use of Affordable Rent is essential to the delivery of new housing, especially homes being delivered under the Affordable Homes Programme, affordability is a key consideration for the Council. There is an expectation that rents will be kept affordable for households in housing need, taking into account local factors and the Local Housing Allowance rate. The approach should be to strike a balance between Affordable Rents being affordable to individual households and the need for RPs to optimise their re-investment potential.

The Strategic Housing Market Assessment (SHMA) research, commissioned by the Council, demonstrates that potential rent increases for larger properties could be significant. The Affordable Rent could be around £717 per month for 4 bedroom properties (depending on the City location), which is around £294 per month higher

than a 4 bedroom Social Rent property. Unless the rent is supported by Housing Benefit, such rates will be unaffordable for many low-income tenants.

The Council expects the implementation of Affordable Rent to be carefully assessed and monitored by RPs on affordability grounds. The SHMA indicates that one bedroom homes at Affordable Rent at 80% of market rent would be more affordable than a Social Rented one bedroom property – there would, therefore, be little benefit in converting one bedroom properties to Affordable Rent. Larger properties could be subject to some increases, but those having 4 bedrooms or more should be let at a lower percentage of market rent to maintain affordability. Rent increases to new dwellings on specific sites should be considered on a case by case basis, taking into account viability and delivery issues, to ensure that affordability for the intended occupants is achieved.

Affordable Rent tenancies for elderly households in sheltered or extra-care housing are not supported, as elderly tenants are likely to have fixed incomes. The higher rent levels could also discourage older under-occupiers from downsizing to smaller accommodation.

### **Welfare Reform**

It is recognised that affordability challenges could be further exacerbated by the impact of welfare reforms. The Government plans to introduce a Universal Credit system from October 2013 and further Housing Benefit reforms from April 2013, which will cap overall benefits and reduce housing related benefit for some under-occupying households in social housing. The Council, therefore, expects RPs to be mindful of the potential impact of the proposed welfare reform changes and offer advice and assistance on how these changes will impact on affected tenants. This includes helping under-occupying tenants move to smaller housing should they wish to do so.

### **Social Rented Housing Supply**

There is a need to ensure that there is an adequate supply of affordable housing for people on the lowest incomes. Whilst the Council accepts that RPs will want to develop Affordable Rent properties, the continued provision of Social Rented homes on sites where viability allows, will be strongly encouraged.

The Council also wants to avoid the possibility that the relative shortage of certain Social Rented housing types such as larger family homes is made worse by their conversion to Affordable Rent.

The Council expects to be kept informed about Affordable Rent conversions in the City and provided with details regarding the property type, location and rent level prior to conversions being implemented. The number and property type of the conversions in each locality must be carefully managed by the RP to ensure that neighbourhoods continue to contain households with a mix of incomes and that the local community is sustainable.

### Lettings

The Council expects that Affordable Rent properties will be allocated in the same way as Social Rented properties. The existing regulatory obligation on providers to co-operate with local authorities' strategic housing function on the allocation of Social Rent properties, will also apply to Affordable Rent. However, it is understood that RPs are considering their allocations policies in light of the greater flexibilities provided by Government. Most RPs participating in Coventry Homefinder advertise all their general needs vacancies on the system in accordance with the Homefinder policy. The Council acknowledges that based on their own need to make best use of their stock and to assist tenants affected by welfare reforms and other policies, partner housing providers are considering their future involvement in Coventry Homefinder.

## Summary of Coventry City Council's Position – Affordable Rent

- The Council recommend that Affordable Rents are capped at the Local Housing Allowance rate at the time of allocation and RPs should also take into account the impact of the overall benefit cap on affordability grounds.
- To enable the effective monitoring of the local social housing supply, it is important that RPs keep the Council informed regarding the conversion of existing stock to Affordable Rent – including details of the property type, size and location.
- Although there are no contractual requirements for RPs to reinvest income generated by Affordable Rent conversions within Coventry, the Council are seeking a commitment from RPs that a reasonable level of investment in the City will take place.
- The Council will seek to ensure that affordable units for the social rented element of affordable housing delivered under Section 106 agreements will be provided for Social Rent, in accordance with our current Supplementary Planning Guidance.
- For the Intermediate Affordable Housing element of affordable housing delivered under Section 106 agreements, any units that have been agreed with Developers to be designated for renting may be at either Affordable Rents (via RPs) or Intermediate Rents.
- The Council recommends that RPs participating in Coventry Homefinder should advertise Affordable Rent properties on Homefinder to ensure fairness and transparency.

## 3. Housing Allocations

### Background Information

- Coventry Homefinder currently operates as an 'open' register. This means that almost anyone can apply for social housing, regardless of their level of need or where they live (provided that they meet the eligibility criteria, which is based mainly on immigration status and residence in the UK).
- The Localism Act 2011 allows local authorities the flexibility to decide which categories of applicant should qualify to join the waiting list. This would allow, for example, a Council to exclude people who don't live in the local area or those who don't have a housing need.
- The statutory 'reasonable preference requirements' remain in force. These rules specify that certain groups of people, for example, those with medical needs and people who are homeless, must be given appropriate priority. This is to ensure local authorities continue to provide for vulnerable people.
- The Localism Act 2011 also enables local authorities to review the basis on which they prioritise applications for housing. Although reasonable preference must still be given to specified groups, it is now possible to give preference to other people for other reasons depending on the needs of the area. For example, it would be possible to give additional priority based on the length of residence or employment status.



## Summary of Coventry City Council's Position – Housing Allocations

The new freedoms now available through the Localism Act 2011 are so far-reaching that a substantial review of the Allocations Policy has become necessary. Therefore, the Council's housing allocations system will be subject to a fundamental review.

Separate consultation will be conducted to consider these issues. The Tenancy Strategy will be updated with the key considerations and details of any changes to the allocations policy once this has been undertaken.

As the Government has not changed the 'reasonable preference' categories, these will remain at the forefront of any revised allocations policy.

## 4. Use of the Private Rented Sector to House Homeless People

### Background Information

- The Council has a duty to find accommodation for certain eligible households who are homeless through no fault of their own and who have a priority need; this is the main homelessness duty.
- Previously the Council could offer homeless people accommodation in the private rented sector, but they were under no obligation to accept the offer.
- The Localism Act 2011 gives local authorities the discretion to discharge their main homeless duty into the private rented sector without the consent of the applicant, providing a tenancy is offered for at least 12 months and the property is suitable.
- The homeless duty would recur if the applicant became unintentionally homeless again within two years.

### Key Considerations

The Council intend to use the opportunity presented in the Localism Act 2011 to discharge its main homeless duty into the private rented sector.

The Council already work closely with landlords and letting agents in the private rented sector to secure accommodation for homeless people in the City. However, there are key considerations that need to be taken into account – these are set out below.

### Demand for social housing

The economic downturn together with reduced government spending and welfare reform is likely to put further pressures on household incomes, which in turn could increase the demand on homelessness services. Alongside this, there is already a shortage of social housing for those in the most urgent need in the City.

Having the flexibility to extend the offer of accommodation for homeless households, to include suitable private sector accommodation would ease some of the pressure on the demand for social housing. In April 2012, there were 22,718 households on the

Homefinder register, of which 2,359 were in urgent or extremely urgent need, but only 2,299 properties became available for letting in 2011/12. The private rented sector can offer households a wider choice of housing types, sizes and locations in the City.

### **Inappropriate & Expensive Temporary Accommodation**

The cost of placing households in temporary accommodation is high. Some households have refused an offer of private rented accommodation even though this has meant them staying in expensive and less appropriate temporary accommodation. By fulfilling our duty to homeless households via an offer of suitable accommodation in the private sector, the Council should be able to reduce temporary accommodation costs.

The physical condition, stress, insecurity and inconvenience of living in temporary accommodation can also impact on people's health and wellbeing and compound the difficulties that people experience on becoming homeless. Living in temporary accommodation can be particularly detrimental to the health and development of children, offering minimal space for children to play and complete homework.

### **Suitability of accommodation**

The Council would need to ensure that only suitable, good quality, properties are used and that properties meet the suitability requirements set out in the Homelessness (Suitability of Accommodation) (England) Order 2012. This is also important to reduce the risk of repeat homelessness.

### **Working in partnership with private landlords**

There is a risk that there could be a lack of suitable properties in the private rented sector and a lack of willing private landlords to house households who have presented as homeless. To mitigate this risk, the Council will maintain and strengthen its relationship with private sector landlords and offer appropriate incentives for them to work with the Council. This includes developing the Council's Access to Private Rented Properties (APRP) scheme. The new scheme provides a non-cash deposit guarantee on behalf of the tenant and advice and support to landlords.

## Summary of Coventry City Council's Position – use of the private rented sector to house homeless people

- The Council proposes to make greater use of the private rented sector to house homeless people in suitable accommodation without requiring the consent of the applicant.
- The Council will only use the private rented sector to discharge the homelessness duty when the household has been assessed as being able to sustain a private rented tenancy and where a suitable property is available on a 12-month tenancy.
- The Council will closely monitor the effect of placing people into the private rented sector and whether households present as homeless again after the 12-month tenancy.
- The Council will encourage landlords to offer tenancies of 12 months or more using a range of incentives – for example, advice and support and a non-cash rent deposit guarantee.
- The Council will monitor the impact of welfare benefit changes on the supply of private rented housing as well as on those presenting as homeless due to financial difficulties.

## 5. Disposal of Social Housing Stock

### Background information

- In certain circumstances Registered Providers (RPs) may choose to dispose of their housing stock as it provides a means of securing future investment within the local authority area for more appropriate housing.

### Key Considerations

The disposal of social housing stock leads to a loss in the much needed supply of affordable housing. However, it is acknowledged that in certain circumstances this may be justifiable where it allows for future investment within the City to provide more appropriate housing. RPs could decide to dispose of social housing stock because the property requires excessive investment to bring it up to a decent standard or there is such a lack of demand that continual investment is no longer deemed value for money. The Council expects RPs who wish to dispose of any stock to seek agreement from the Council beforehand.

The Council expects RPs to have a disposal policy, which should clearly set out their approach to the disposal of stock and how this will benefit the organisation and the local authority area(s) in which it operates. The Council also expects that all disposal decisions will be taken at RP Board level. If RPs wish to dispose of stock within Coventry, the Council will require the following information to be provided:

- Address of property.
- Type and size of property.
- Whether the property is currently tenanted and if so, how the current tenant will be assisted to find suitable alternative accommodation.
- The projected income from the disposal.
- How and where this income will be used.
- The reason for the disposal (including any cost implications).

### Summary of Coventry City Council's Position – Disposal of social housing stock

- The (non-statutory) disposal of social housing properties is discouraged by the Council as it results in a loss in the affordable housing supply.
- If RPs wish to dispose of stock within Coventry, the Council will expect the RP to provide relevant information to the Council beforehand and to provide strong justification for the disposal.

### Where Registered Providers' policies can be found

The Localism Act 2011 requires the Tenancy Strategy to include details of where the Tenancy Policies of Registered Providers can be found. As part of the development of the Tenancy Strategy the website link to access this information was requested from Registered Providers operating in Coventry – this is included below if it has been provided.

Tenancy Policies for each Registered Provider are available by contacting the Registered Provider directly.

Registered Provider	Head Office Address	Website
Accord Housing Association Limited	178 Birmingham Road, West Bromwich, West Midlands B70 6QG	<a href="http://www.accordha.org.uk">www.accordha.org.uk</a>
Anchor Trust	2nd Floor, 25 Bedford Street, London WC2E 9ES	<a href="http://www.anchor.org.uk">www.anchor.org.uk</a>
Ashram Housing Association Limited	Fairgate House, 205 Kings Road, Tyseley B11 2AA	<a href="http://www.ashram.org.uk">http://www.ashram.org.uk</a>
ASRA Midlands Housing Association Limited	3 Bede Island Road, Leicester, LE2 7EA	<a href="http://www.asra.org.uk">www.asra.org.uk</a>
Bromford Carinthia Housing Association Limited	1 Exchange Court, Brabourne Avenue, Wolverhampton WV10 6AU	<a href="http://www.bromfordgroup.co.uk">www.bromfordgroup.co.uk</a>
Central and Cecil Housing Trust	266 Waterloo Road, London SE1 8RQ	<a href="http://www.ccht.org.uk">www.ccht.org.uk</a>
Coventry & Warwickshire YMCA	Endeavour Court, 20 Chelmarsh, Daimler Green CV6 3LB	<a href="http://www.coventryandwarwickshire-ymca.org.uk">www.coventryandwarwickshire-ymca.org.uk</a>
Coventry Church (Municipal) Charities	c/o Godfrey-Payton, Old Bablake, Hill Street CV1 4AN	
Dimensions UK Limited	1st Floor Churchill House, 6-8 Meetinghouse Lane, Sheffield S1 2DP	<a href="http://www.dimensions-uk.org">www.dimensions-uk.org</a>
Fry Housing Trust	43 Rowley Village, Rowley Regis, West Midlands B65 9AS	<a href="http://www.fryha.org.uk">www.fryha.org.uk</a>
Habinteg Housing Association Limited	Holyer House, 20-21 Red Lion Court, London EC4A 3EB	<a href="http://www.habinteg.org.uk">www.habinteg.org.uk</a>

Registered Provider	Head Office Address	Website
Heart Of England Housing Association Limited (Orbit)	10 Greenhill Street, Stratford-upon-Avon, Warwickshire CV37 6LG	<a href="http://www.orbitheartofengland.org.uk">www.orbitheartofengland.org.uk</a> Policy available: <a href="http://www.orbit.org.uk/main.cfm?type=POLICIES">http://www.orbit.org.uk/main.cfm?type=POLICIES</a>
Home Group Limited	2 Gosforth Park Way, Gosforth Business Park, Salters Lane, Gosforth NE12 8ET	<a href="http://www.homegroup.org.uk">www.homegroup.org.uk</a>
Housing 21	Housing 21 Head Office, The Triangle, Baring Road HP9 2NA	<a href="http://www.housing21.co.uk">www.housing21.co.uk</a>
Jephson Homes Housing Association Limited	Jephson House, 1 Stoneleigh Road, Blackdown CV32 6RE	<a href="http://www.jephson.org.uk">www.jephson.org.uk</a>
Jephson Housing Association Limited	Jephson House, 1 Stoneleigh Road, Blackdown CV32 6RE	<a href="http://www.jephson.org.uk">www.jephson.org.uk</a>
Mercian Housing Association Limited	Gee Business Centre, Holborn Hill, Aston B7 5JR	<a href="http://www.mercian.org.uk">www.mercian.org.uk</a>
Midland Heart Limited	20 Bath Row, Birmingham B15 1LZ	<a href="http://www.midlandheart.org.uk">www.midlandheart.org.uk</a>
Nehemiah United Churches Housing Association Limit	5 Beacon Court, Birmingham Road, Great Barr B43 6NN	<a href="http://www.nehemiah-ucha.co.uk">www.nehemiah-ucha.co.uk</a>
Starley Housing Co-operative Limited	17a Starley Road, Spon End, Coventry CV1 3JU	
The Abbeyfield Society	Abbeyfield House, 53 Victoria Street, St Albans AL1 3UW	<a href="http://www.abbeyfield.com">www.abbeyfield.com</a>
The Guinness Trust	17 Mendy Street, High Wycombe, Buckinghamshire HP11 2NZ	<a href="http://www.guinnesspartnership.com">www.guinnesspartnership.com</a>
Whitefriars Housing Group Limited	9 Little Park Street, Coventry, CV1 2UR	<a href="http://www.whitefriarshousing.co.uk">www.whitefriarshousing.co.uk</a> Policy available: <a href="http://www.whitefriarshousing.co.uk/upload/public/documents/webpage/Publications/Policies/Tenancy_Policy.pdf">http://www.whitefriarshousing.co.uk/upload/public/documents/webpage/Publications/Policies/Tenancy_Policy.pdf</a>



## Equality Issues

Alongside the development of the Tenancy Strategy a full Equality and Consultation Analysis (ECA) has been completed. This considers the effect of the Strategy on different groups protected from discrimination by the Equality Act 2010. It also identifies how any negative impacts identified can be mitigated.

As a result of the ECA, the Tenancy Strategy aims to provide guidance to Registered Providers that will mitigate the potential impacts of changes to Fixed Term Tenancies and Affordable Rents on households with protected characteristics and to ensure that vulnerable people are not disadvantaged. The use of the private rented sector to discharge the main homelessness duty will have a positive impact by providing a settled home more quickly, with a greater range of properties available for homeless households in a wider range of locations.

The ECA identified an overall positive impact arising from the Tenancy Strategy due to the safeguards put in place to mitigate the potential negative impacts of Fixed Term Tenancies and Affordable Rents and the positive impacts that will arise from the use of suitable private rented sector accommodation for homeless households.

The Council expects all RPs to undertake equality analysis of their own Tenancy Policies.

## Appendix 1

### The Coventry Context – Tenancy Strategy

This appendix presents statistics about Coventry's housing stock and housing market, the demand for housing, the supply of new housing and the affordability of different tenure types. It is intended to provide evidence to support the Tenancy Strategy 2013. In doing so it draws upon various sources of information, including:

- CORE and NROSH+ data sets (nationally collected data on social housing lettings and stock).
- The Coventry Strategic Housing Market Assessment (SHMA) 2012.
- The Draft Coventry Private Sector Stock Condition Survey 2012 (PSSCS). This is currently in draft form and potentially subject to change. This appendix will be updated with the findings of the final document if necessary.
- Data sets managed by Coventry City Council such as the Coventry Homefinder register.

#### Social Housing in Coventry

Coventry City Council transferred all of the council housing stock to Whitefriars Housing Group in 2000 in a Large Scale Voluntary Transfer (LSVT). This means that the social housing in the City is owned and managed by Registered Providers.

#### Tenure Profile

The table below shows the tenure distribution of properties in Coventry, as identified by the draft Private Sector Stock Condition Survey 2012. The private rented sector has increased since 2001 and is now estimated at approximately 21% of the total housing stock in the City. Registered Providers own almost 19% of the housing in Coventry.

**Table 1: Tenure of Properties in Coventry 2012**

Tenure	Dwellings	Per cent
<b>Owner Occupied</b>	82,100	60.6%
<b>Privately Rented</b>	27,900	20.6%
<b>Total - Private Sector Stock</b>	110,000	81.2%
<b>Registered Provider (social housing)</b>	25,400	18.8%
<b>Total – All tenures</b>	135,400	100%

(Draft Private Sector Stock Condition Survey 2012)

The table below shows the change in tenure in Coventry's housing stock between 2001 and 2011. The public sector (social housing) reduced by 5.6% and the private sector stock increased by 6.9%, with an overall increase of 4.3%. The reduction in public sector housing was slower than in the West Midlands (-9.6%) or England (-6.7%). The growth of the private sector (and overall) was also slower in Coventry than the West Midlands or England.

**Table 2: Change in tenure in the ten years between 2001 and 2011**

		Coventry	West Midlands	England
<b>Public Sector</b>	2001 total	25,840	507,100	4,402,000
	2011 total	24,400	458,400	4,109,000
	Ten year change	-1,440	-48,700	-293,000
	% Change	-5.6%	-9.6%	-6.7%
<b>Private Sector</b>	2001 total	101,250	1,727,600	16,959,000
	2011 total	108,190	1,899,900	18,705,000
	Ten year change	6,940	172,300	1,746,000
	% Change	6.9%	10.0%	10.3%
<b>Total</b>	2001 total	127,090	2,234,700	21,361,000
	2011 total	132,590	2,358,300	22,814,000
	Ten year change	5,500	123,600	1,453,000
	% Change	4.3%	5.5%	6.8%

(SHMA 2012)

### Demand for Social Housing - Coventry Homefinder

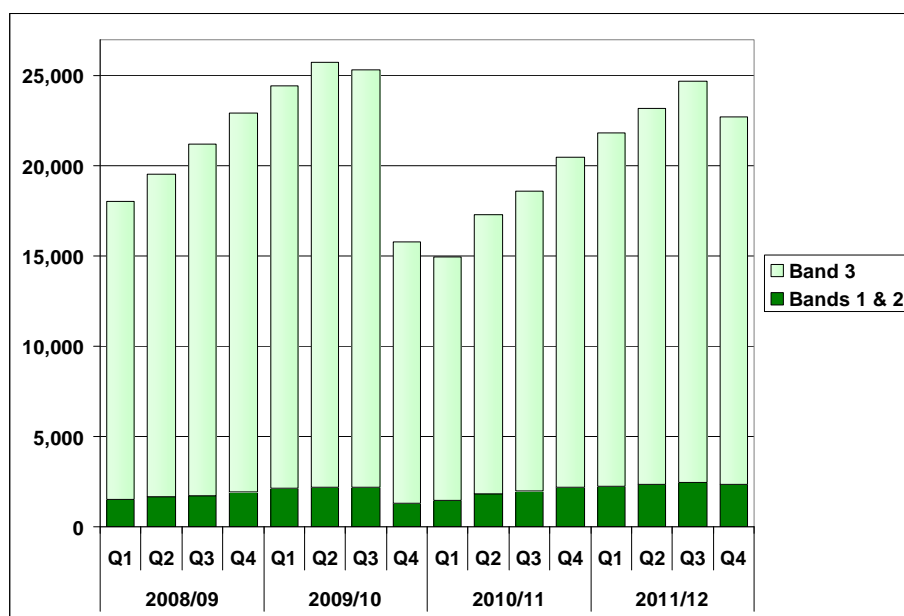
Coventry Homefinder is the choice based lettings system by which the majority of general needs social housing in Coventry is allocated. Applicants register on the system and are placed in a band (from Band 1A to Band 3B), giving relative priority depending on their housing needs. Band 1A and 1B are those with very urgent housing needs, Bands 2A, 2B and 2C are those with urgent housing needs, and Bands 3A and 3B are other applicants.

Once registered, applicants can 'bid on' (express an interest in) available social housing properties that are advertised each week by the 12 partner Registered Providers.

### Numbers on the Register

The total number of applicants on the Coventry Homefinder register has fluctuated since it was introduced in September 2007. From a base of 6,493 in April 2007, the number of applicants rapidly rose to a peak of over 25,000 in 2009/10. A review of the register was carried out in early 2010 and this resulted in a considerable fall in numbers on the register. Since that review, the number of households registering had increased the register again to similar levels, but an upgrade of the IT system carried out in November 2011 now allows an automatic review of each household's application on the anniversary of their registration date. The proportion of households in priority bands 1 and 2 has stayed relatively consistent throughout, at approximately 10% of the total register.

**Figure 1 – Trends in the number of applicants on the Coventry Homefinder Register since 2008/09**



**Table 3 – The Coventry Homefinder Register as at 1<sup>st</sup> April 2012**

<b>Band 1A</b>	70
<b>Band 1B</b>	78
<b>Band 2A</b>	1,148
<b>Band 2B</b>	433
<b>Band 2C</b>	630
<b>Band 3A</b>	19,005
<b>Band 3B</b>	1,354
<b>Total</b>	22,718

<b>Priority need bands 1A-2C</b>	2,359	10.4%
<b>Non-priority need bands 3A-3B</b>	20,359	89.6%
<b>Total</b>	22,718	

### Active Participation

The Choice Based Lettings system requires applicants to take an active part and exercise choice, by placing a 'bid' on the system to register their interest in particular properties that become available for letting.

Overall, 36% of applicants have never placed a bid on the system, and only 43.5% of applicants (9,885 applicants) placed a bid within the year 2011/12.

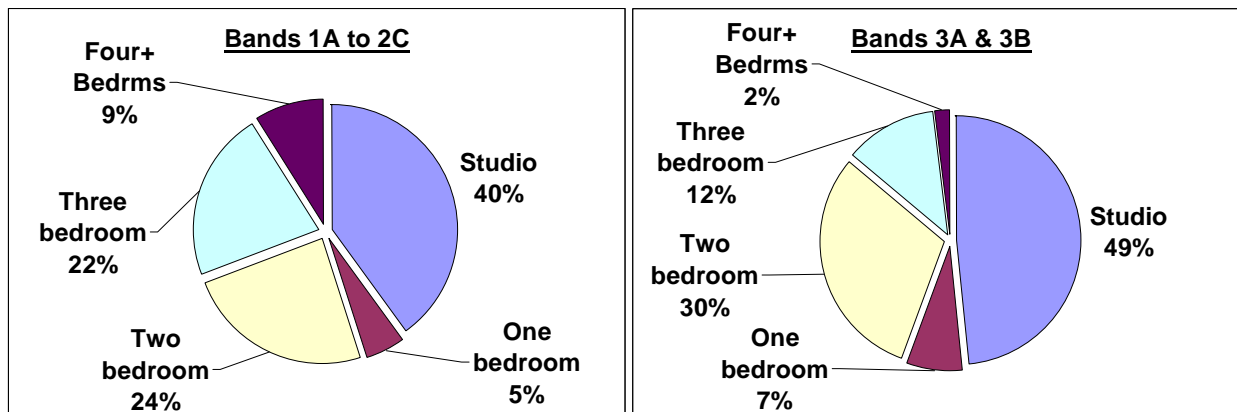
### Minimum Bedroom Requirements

When an applicant registers with Coventry Homefinder, their household composition is assessed to determine the minimum number of bedrooms they require. Generally, a higher proportion of applicants in Bands 1 & 2 (priority need bands) require larger, family sized properties.

**Table 4 – Minimum Bedroom Requirements of Applicants (2012)**

	Numbers			Percentages		
	Bands 1&2	Band 3	Total	Bands 1&2	Band 3	Total
<b>Studio</b>	944	9,835	10,779	40%	48%	47%
<b>One bedroom</b>	115	1,501	1,616	5%	7%	7%
<b>Two bedroom</b>	570	6,204	6,774	24%	30%	30%
<b>Three bedroom</b>	519	2,423	2,942	22%	12%	13%
<b>Four+ Bedrooms</b>	211	396	607	9%	2%	3%
<b>Total</b>	2,359	20,359	22,718	100%	100%	100%

**Figure 2 – Minimum Bedroom Requirements of Applicants in Priority Bands 1A – 2C and Non-Priority Bands 3A – 3B (2012)**



### **Mobility and Adapted Properties**

Applicants may identify a need for a property with particular design features or adaptations due to a physical disability or mobility need. The number of applicants that have these requirements is relatively small (182 applicants - less than 1% of the overall register) but the group is significant as over 60% of those with mobility needs are in very urgent or urgent housing need (Bands 1&2).

### **Under occupation and Overcrowding**

The 2001 Census indicated that in Coventry 8.1% households were overcrowded compared to 7.1% nationally and 5.6% across the West Midlands. Whitefriars Housing estimate that 2,400 of their working-age tenants are currently under-occupying their property.

In October 2012 there were 686 households in a priority band on the Homefinder register who were recognised as being overcrowded. At the same time, there were 218 households in priority bands on the Homefinder register who were recognised as under-occupying their social home.

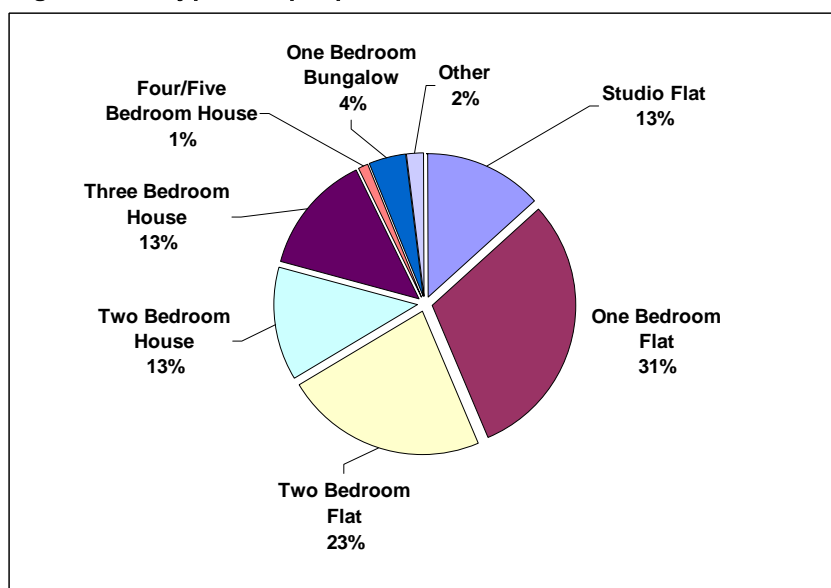
### Supply of Social Housing – Properties available through Homefinder

2,299 properties were advertised on Homefinder during 2011/12 and successfully let. Only 16% of the properties advertised had three or more bedrooms. 48% were studio or one bedroom properties suitable for one or two occupants only. 68% of the properties advertised were flats or maisonettes.

**Table 5 – Types of properties advertised on Homefinder 2011/12**

Property Type	Number	Percentage
Studio Flat	309	13.4%
One Bedroom Flat	695	30.2%
Two Bedroom Flat	520	22.6%
Two Bedroom House	299	13.0%
Three Bedroom House	308	13.4%
Four/Five Bedroom House	30	1.3%
One Bedroom Bungalow	91	4.0%
Other	47	2.0%

**Figure 3 – Types of properties advertised on Homefinder 2011/12**

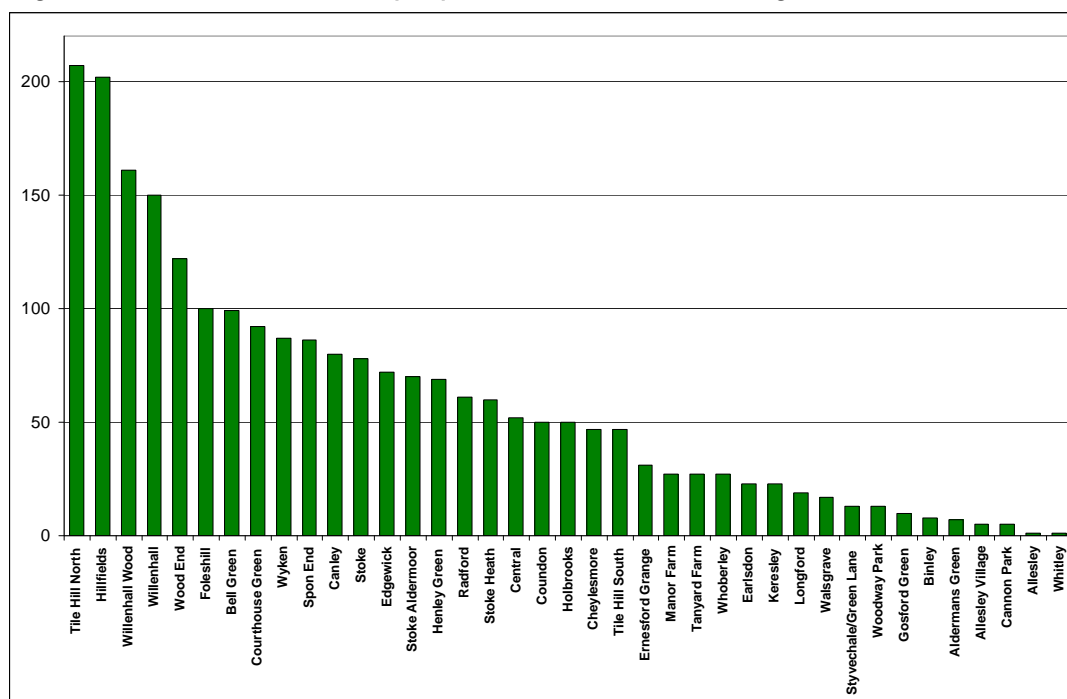


Of the properties advertised and let during 2011/12, 57% were in just ten areas of the City. Much of the City's social housing stock is concentrated in these areas of former Council housing estates.

Table 6 – Area/Location of properties advertised during 2011/12

	Area	Total	%		Area	Total	%
1	Tile Hill North	207	9.00%	21	Cheylesmore	47	2.04%
2	Hillfields	202	8.79%	22	Tile Hill South	47	2.04%
3	Willenhall Wood	161	7.00%	23	Ernesford Grange	31	1.35%
4	Willenhall	150	6.52%	24	Manor Farm	27	1.17%
5	Wood End	122	5.31%	25	Tanyard Farm	27	1.17%
6	Foleshill	100	4.35%	26	Whoberley	27	1.17%
7	Bell Green	99	4.31%	27	Earlsdon	23	1.00%
8	Courthouse Green	92	4.00%	28	Keresley	23	1.00%
9	Wyken	87	3.78%	29	Longford	19	0.83%
10	Spon End	86	3.74%	30	Walsgrave	17	0.74%
11	Canley	80	3.48%	31	Styvechale/Green Lane	13	0.57%
12	Stoke	78	3.39%	32	Woodway Park	13	0.57%
13	Edgewick	72	3.13%	33	Gosford Green	10	0.43%
14	Stoke Aldermoor	70	3.04%	34	Binley	8	0.35%
15	Henley Green	69	3.00%	35	Aldermans Green	7	0.30%
16	Radford	61	2.65%	36	Allesley Village	5	0.22%
17	Stoke Heath	60	2.61%	37	Cannon Park	5	0.22%
18	Central	52	2.26%	38	Allesley	1	0.04%
19	Coundon	50	2.17%	39	Whitley	1	0.04%
20	Holbrooks	50	2.17%				

Figure 4 - Area/Location of properties advertised during 2011/12

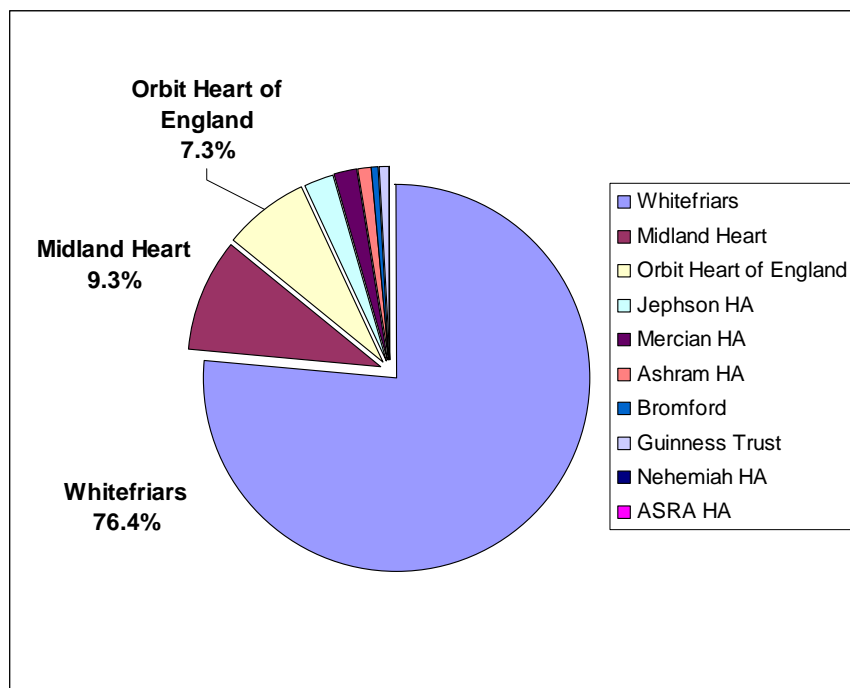


The majority of social housing properties in Coventry are owned and managed by Whitefriars Housing Group, and this is reflected in the properties that became



available for letting during 2011/12. 76.4% were Whitefriars properties, 9.3% were Midland Heart properties, 7.3% were Orbit properties.

**Figure 5: Landlords of Properties Advertised on Coventry Homefinder 2011/12**



### Comparison –

### Demand and Supply of Social Housing through Coventry Homefinder

A total of 272,573 bids were placed on the Homefinder system during 2011/12, which gives an overall average of 117 bids per property. The highest number of bids for a single property during 2011/12 was 752, for a three bedroom house in Radford.

Table 17 shows the minimum bedroom need of the applicants on the Homefinder register on 1<sup>st</sup> April 2012, and the bedroom numbers of the properties that were actually advertised during 2011/12.

This gives an illustration of the shortage of large, four bedroom properties for households with reasonable preference (30 properties available during the year, compared to 211 households with priority banding and 396 without). It also shows that the number of smaller studio/one bedroom properties that were advertised is

similar to the number with reasonable preference, but the number of households in Band 3 with this bedroom need is very high.

**Table 7: Coventry Homefinder comparison of bedrooms required by applicants and properties available 2011/12**

Properties by Bedroom - Advertised during 2011/12		Requirement by minimum bedroom need - Register on 1st April 2012	
Property Size	Number of properties	Bands 1&2 (very urgent/urgent housing need)	Band 3
Studio/1 bedroom	1,103	1,059	11,336
2 bedrooms	824	570	6,204
3 bedrooms	342	519	2,423
Four+ bedrooms	30	211	396
Total	2,299	2,359	20,359

### CORE data on new social housing lettings 2011/12

The CORE database contains details of new social housing lettings made during 2011/12. 2,208 general needs lettings were made during 2011/12.

Of the 2,208 general needs lettings made during 2011/12:

- 515 lets (23%) were made to households that were already tenants of a Registered Provider.
- 1,080 (49%) were properties that had become available due to the previous tenant moving to the private sector or to other accommodation.
- 1,304 (59%) of lettings were made to households whose source of income is solely from state benefits/state pension. A further 264 (12%) have income partly made up from state benefits/state pension. These may be affected by welfare reform.

**Table 8 - Types of tenancies issued by Registered Providers for general needs lettings during 2011/12:**

Tenancy Type	Number
Assured	1,832
Secure	2
Starter/introductory tenancy	374
Total	2,208

(CORE 2012)

### Homelessness in Coventry

During the year 2011/12, 1146 households approached the Council for assistance and completed a homelessness application. After assessment, 576 were found to be homeless, eligible, in priority need and not intentionally homeless (known as 'statutorily homeless' or 'acceptances', and owed the main homelessness duty).

**Table 9 - Homelessness Applications - Decisions Made**

Year	Applications/ Decisions Made	Accepted as Statutorily Homeless
2007/08	1159	528
2008/09	1859	550
2009/10	1533	538
2010/11	1751	703
2011/12	1146	576

### New Affordable Housing Development

The Strategic Housing Market Assessment (SHMA) carried out in 2008 identified the need for an additional 304 affordable homes to be provided in the City each year. This was the target for affordable housing development for the period 2008/09 to 2011/12. Over the past five years, there has been an average of 335 additional affordable dwellings per year.

An updated SHMA has been completed during 2012, which has identified that the annual need for additional affordable homes has increased to 649 per year. This includes 1295 dwellings that have already gained planning permission (259 annually over the 5 year period) and an additional 1949 homes required (390 annually) in addition to this. A proportion of this need will be met in the private rented sector.

**Table 10 – Affordable Housing Completions since 2005/06**

Year	Social Rented	Intermediate	Total
2005/06	144	10	154
2006/07	109	145	254
2007/08	275	97	372
2008/09	254	114	368
2009/10	220	92	312
2010/11	117	154	271
2011/12	204	147	351

### Housing Market and Affordability

The Strategic Housing Market Assessment (SHMA 2012) identified five housing market sub-areas in the City. More detail on the characteristics of each sub-area can be found in the SHMA, but a summary is provided below:

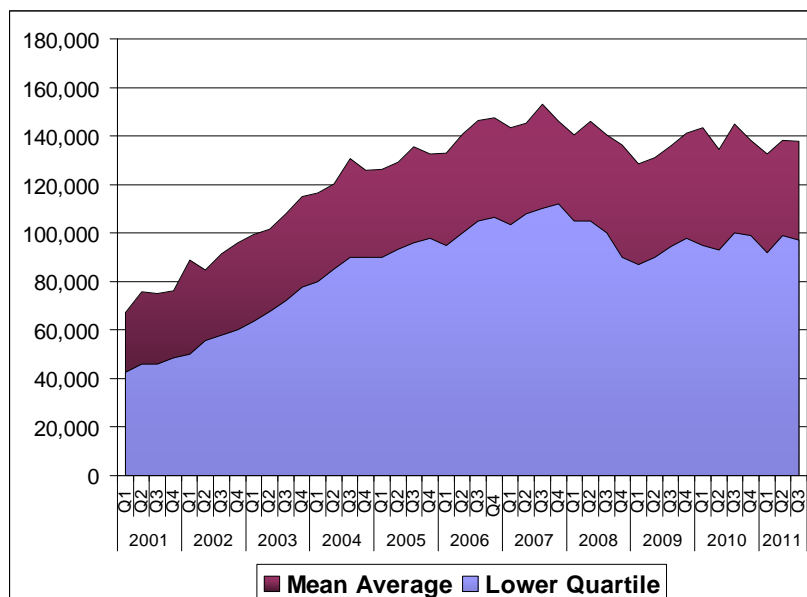
**Table 11: Housing Market Sub-Areas identified in the SHMA 2012**

<b>Higher-Value South</b>	<ul style="list-style-type: none"> <li>• Earlsdon and Wainbody wards.</li> <li>• Highest house prices across all types.</li> <li>• Low proportion of social housing.</li> <li>• Affluent socio-economic profile.</li> </ul>
<b>Mid Value Suburbs</b>	<ul style="list-style-type: none"> <li>• Westwood, Woodlands, Cheylesmore and Bablake wards.</li> <li>• Mix of property types.</li> <li>• Higher values than most of the City but lower than the south areas.</li> <li>• Some areas of social housing concentration.</li> </ul>
<b>Mixed Character Inner</b>	<ul style="list-style-type: none"> <li>• Whoberly, Sherbourne, Lower Stoke and Wyken wards.</li> <li>• More urban and mixed in character.</li> <li>• Medium-level house prices.</li> </ul>
<b>Peripheral Estates</b>	<ul style="list-style-type: none"> <li>• Henley and Binley &amp; Willenhall wards.</li> <li>• Large estates built as social housing.</li> <li>• Relatively high proportion of flats.</li> </ul>
<b>Lower Value North</b>	<ul style="list-style-type: none"> <li>• St Michael's, Foleshill, Longford, Radford, Holbrook and Upper Stoke wards.</li> <li>• Lowest property prices in the City.</li> <li>• Greatest spatial concentrations of deprivation</li> </ul>

## Property Prices in Coventry

Due to the credit crunch in 2008 and the recession which followed, property prices in Coventry fell, as they did across the country. Average prices have since been unstable and have stayed below the peak average price of £153,149 in quarter 3 of 2007.

Figure 6: Average (mean) and Lower Quartile property prices in Coventry.



(CLG Live Tables 581 and 583)

## Market (Private Sector) Rents

The SHMA also analysed the cost of renting in the private sector in each of the housing market sub-areas of Coventry.

Table 12: Market (private sector) rents by size and housing sub-area

	Higher Value South	Mid Value Suburbs	Mixed Character Inner	Peripheral Estates	Lower Value North	City Wide
1 bedroom	£400	£378	£390	£375	£350	£370
2 bedrooms	£525	£505	£508	£444	£495	£500
3 bedrooms	£675	£591	£595	£595	£550	£580
4 bedrooms	£1,000	£900	£971	£650	£800	£895

(SHMA 2012)

## 'Affordable Rents' in Coventry

As part of the Homes and Communities Agency funding programme for 2011-15, a new tenure called 'Affordable Rent' has been developed, allowing Registered Providers to charge rents of up to 80% of market rents on new build properties and a proportion of re-let social housing properties.

As Affordable Rents are based on a percentage of market rental value, they are subject to greater variation across the City and Affordable Rent properties in high value areas may cost more to rent than those in low value areas. The SHMA contains details of the potential level of Affordable Rents in the housing market sub-areas of the City.

**Table 13 - Potential maximum cost of 'affordable rented' housing by size and sub-area (per month)**

Property Size	Higher Value South	Mid Value Suburbs	Mixed Character Inner	Peripheral Estates	Lower Value North	City Wide
1 bedroom	£320	£302	£312	£300	£280	£296
2 bedrooms	£420	£404	£406	£355	£396	£400
3 bedrooms	£540	£473	£476	£476	£440	£464
4 bedrooms	£800	£720	£777	£520	£640	£716

(SHMA 2012)

## Social Housing Rents in Coventry

Social Rents are regulated by the Government and calculated using a formula which takes into account the location, type and size of the property, and average local earnings.

**Table 14 - Monthly average social rent levels**

Property Size	Higher Value South	Mid Value Suburbs	Mixed Character Inner	Peripheral Estates	Lower Value North	City Wide
1 bedroom	£353	£316	£316	£318	£319	£318
2 bedrooms	£394	£377	£365	£354	£347	£356
3 bedrooms	£410	£400	£392	£359	£373	£375
4 bedrooms	-	£422	£448	£423	£412	£423

(SHMA 2012)

## Affordability analysis

A household is considered able to afford to buy a home if it costs 3.5 times the gross household income (or less); and a household is considered able to afford rented housing in cases where the rent payable would constitute no more than 25% of gross income.

The Strategic Housing Market Assessment (SHMA) used entry-level (lower quartile - LQ) housing costs to analyse the affordability of purchasing and renting market housing in Coventry, alongside Affordable Rents at 80% of market rents, and Social Rents.

**Table 15 - City-wide prices and rents used for affordability analysis**

Size	LQ purchase price	LQ private rent (pcm)	'Affordable rent' (pcm)	Social rent (pcm)
1 bedroom	£64,400	£369	£296	£318
2 bedrooms	£85,500	£499	£400	£356
3 bedrooms	£117,600	£578	£464	£375
4 bedrooms	£193,400	£896	£716	£423

(SHMA 2012)

**Table 16 - Indicative annual income required to purchase/rent a 2 bedroom property without additional subsidy.**

	Income required for purchase/rent			
	Entry level purchase price	Entry level private rent	Affordable rent (80% market)	Average social rent
City Wide	£24,400	£24,000	£19,200	£17,100

(SHMA 2012)

Affordability analysis shows that the difference between Social Rent and Affordable Rent is much greater for larger property types. It, therefore, follows that there is a bigger gap between the percentage of households that are able to afford Social Rents and those that are able to afford Affordable Rents for larger property size needs.

The data for four bedroom homes is stark – if Affordable Rented housing is provided at 80% of market rents, over one quarter (28%) of households who would have been

able to afford Social Rents, would not be able to afford Affordable Rents without the need for Housing Benefit.

**Table 17 – Monthly affordability analysis for Affordable Rented accommodation by accommodation size.**

	1 bed	2 bed	3 bed	4 bed
Affordable Rent (AR) - set at 80% of market rent	£295	£399	£462	£717
Social Rent (SR)	£318	£356	£375	£423
Difference between Social and Affordable Rents	-£23	£43	£87	£294
% of households unable to afford Affordable Rent	78.4%	64.4%	66.7%	90.0%
% of households unable to afford Social Rent	82.1%	56.4%	52.3%	61.7%
% of households in the gap between AR & SR	-3.7%	8.0%	14.3%	28.3%

(SHMA 2012)

Affordable Rent may be set at levels up to 80% of market rent, but it may be appropriate to set the rent levels at a lower percentage of market rent, particularly for higher cost housing and larger properties. The table below shows the percentage of people who would be able to afford Affordable Rent at different levels of discount from market rent.

**Table 18 - Affordability at different levels of discount from Market Rents, by size required.**

% of households	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms
Unable to afford market entry-level housing	88.8%	78.8%	80.7%	94.7%
Unable to afford at 80% of market entry-level	78.4%	64.4%	66.7%	90.0%
Unable to afford at 70% of market entry-level	69.5%	55.1%	58.0%	84.2%
Unable to afford at 60% of market entry	60.6%	44.2%	46.7%	76.4%
Unable to afford at 50% of market entry	46.6%	33.5%	35.4%	64.9%
Unable to afford Social Rents	82.1%	56.4%	52.3%	61.7%
Difference between 80% market rent & Social Rent	-3.7%	8.0%	14.3%	28.3%

(SHMA 2012)



## Directory of Registered Providers with housing stock in Coventry

**Table 19 – Stock owned by Registered Providers in Coventry**

RP Name	General needs - Self contained	Supported housing	Housing for older people	Low Cost Housing Units (eg shared ownership)
Accent Foundation Limited	0	0	0	1
Accord Housing Association Ltd	293	6	49	0
Advance Housing & Support Limited	0	0	0	7
Anchor Trust	0	0	184	0
Ashram Housing Association Limited	132	0	0	25
Bromford Housing Association Ltd	19	0	0	0
Central and Cecil Housing Trust	0	0	11	0
Coventry & Warwickshire YMCA	32	15	0	0
Coventry Church (Municipal) Charities	0	0	75	0
Dimensions (UK) Limited	0	13	0	0
Fry Housing Trust	0	17	0	0
Habinteg Housing Association Limited	2	0	0	0
Heart Of England Housing Association Limited (Orbit)	1340	105	209	0
Home Group Limited	0	31	0	0
Housing 21	0	0	19	0
Jephson Homes Housing Association Limited	415	31	60	79
Jephson Housing Association Limited	68	4	62	0
Mercian Housing Association Limited	556	0	0	101
Midland Heart Limited	2558	254	517	229
Nehemiah United Churches Housing Association Limit	21	0	0	0
Orbit Group Limited	34	0	0	81
Places for People Homes Limited	0	0	0	13
Starley Housing Co-operative Limited	125	0	0	0
The Abbeyfield Society	0	0	9	0
The Guinness Trust	300	0	9	0
West Mercia Homes Limited	16	0	0	34
Whitefriars Housing Group Limited	16017	0	710	11

(NROSH+ data 2012)

## Appendix 2



### *Glossary of Terms*

Affordable Housing	Affordable housing includes Social Rent, Affordable Rent and Intermediate housing (including Low Cost Home Ownership options), provided to eligible households whose needs are not met by the market.
Affordable Rent	Rented housing let by Registered Providers to eligible households at a rent of no more than 80% of the local market rent.
Equality Impact Assessment	A tool to assess the consequence of a service, strategy or policy has on certain groups to ensure that, as far as possible, negative consequences are eliminated, no individual or group is discriminated against and opportunities for promoting equality are maximised.
Extra Care Housing	Housing set up to provide care and housing support to elderly people who are finding it increasingly difficult to cope due to physical frailty.
Fixed Term Tenancies (FTT)	A tenancy which runs for a fixed period of time and is reviewed, and either renewed or terminated, at the end of the fixed term. From April 2012, councils and Registered Providers are able to offer FTTs instead of having to offer long-term security of tenure as previously required.
Homefinder	The name of the Housing Register for the allocation of affordable housing to rent in Coventry.
Homes and Communities Agency (HCA)	The national housing and regeneration delivery agency for England, with the role to contribute to economic growth by enabling and helping communities to deliver high-quality housing that people can afford.
Housing Benefit & Local Housing Allowance (LHA)	Financial assistance offered by the Government to eligible people on low incomes, whether they are working or not, to help to pay all or part of their rent.

Housing Need	Defined as the number of households who lack their own housing or live in unsuitable housing and who cannot afford to meet their needs in the market.
Intermediate Housing	Housing at prices and rents above those of social rent but below market price or rents.
Low Cost Home Ownership	Housing schemes that allow households with modest incomes to purchase a share of a home, e.g. through Shared Ownership (part-rent, part-buy).
Market housing	Housing available for purchase on the open market and at full price.
Registered Provider (RP)	All providers of social housing who are registered with the HCA. A Registered Provider can be either a non profit organisation or a profit-making organisation.
Section 106 agreements	Through negotiation, a planning condition can be imposed whereby a proportion of new homes must be made available for affordable housing (e.g. for rent or low cost home ownership).
Sheltered Housing	Sheltered housing is age restricted accommodation designed for people who wish to maintain and improve their independent lifestyle.
Social Rented housing	Rented housing owned and managed by Registered Providers for which guideline target rents are determined through the national rent regime.
Strategic Housing Market Assessment (SHMA)	An assessment of housing need and demand within a defined housing market area. This provides a good understanding of how housing markets operate.
Supported or Specialist Housing	The term describing housing for a particular client group e.g. elderly, people with a disability or suffering from mental illness.
Sustainable Communities/development	Based on the idea that the quality of people's lives, and our communities, are affected by a combination of economic, social and environmental factors. Sustainability is achieved by understanding the links between these factors.
Tenancy Policy	A RP's policy that defines how the provider will make decisions about the types of tenancy they will provide to tenants.