

Appendix One.

## **Cheshire East Council Draft Strategic Tenancy Policy January 2012**

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## **1. INTRODUCTION**

On 15 November 2011, the Localism Bill received Royal Assent, becoming an Act. The Act introduces a number of social housing reforms, including placing a duty on Local Authorities to produce a Strategic Tenancy Strategy.

Contained within the Act is the introduction of flexible tenancies which enables Registered Providers (RPs) to grant fixed term tenancies for a period of no less than 2 years - The Localism Act will allow RP's to have the ability to determine the type and duration of a tenancy offered to new tenants as well as retaining the option to offer lifetime tenancies.

Cheshire East Council's Strategic Tenancy Strategy sets out the broad objectives, which will assist the Registered Providers to formulate their own Tenancy Management policies. Including:

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

It will ultimately be the Registered Providers' decision in relation to the types and duration of tenancies they will offer, but there is an expectation that RPs will take due regard of the Strategic Tenancy Strategy, in order to establish an approach which meets the needs of the local community.

## **2. CHESHIRE EAST'S VISION**

Cheshire East Council welcomes the introduction of flexible tenancies. Flexible tenancies represent an opportunity to address key issues within the Borough, such as; how to make best use of Cheshire East's limited affordable housing stock, how to tackle under-occupation and how to improve stock turnover. Cheshire East Council however, places the highest importance on ensuring that the most vulnerable tenants are provided with the level of stability they require, and that flexible tenancies should be implemented in accordance with this position.

When developing our strategy, the vision for Cheshire East, contained within the Sustainable Community Strategy, along with the priorities for action were considered:

*“Cheshire East is a prosperous place where all people can achieve their potential, regardless of where they live. We have beautiful productive countryside, unique towns with individual character and a wealth of history and culture. The people of Cheshire East live active and healthy lives and get involved in making their communities safe and sustainable places to live.”* (vision for Cheshire East in 2025)

Priorities for action which were taken into account:

- Nurture strong communities – support the community to support itself
- Support our children and young people - ensuring that all our children and young people make good progress in their learning regardless of where they live
- Ensure a sustainable future - Provide affordable and appropriate housing

In addition consideration has also been taken to the priorities within both the Housing Strategy and Homelessness Strategy.

Cheshire East wants to be able to offer everyone in housing need the opportunity of a stable home, which they can sustain. In order to achieve this, a tenancy has to be for a sufficient length of time to enable residents to integrate and contribute towards a sustainable community. To establish a sustainable community there has to be a mix of occupants with a variety of incomes, those working and those who require support in order to establish some stability and the opportunity to aspire to gain employment.

**When determining tenancy terms consideration should be given to:**

- Enabling families to grow and develop without the threat of having to uproot their children from schools, which could threaten their educational attainment.
  - Enable those with special needs to establish support networks, access services and have a property adapted if necessary.
  - Give those needing an opportunity to turn their lives around the ability to access settled accommodation for an appropriate period of time.
  - Make the best use of our housing stock, reducing levels of under occupation and overcrowding across the authority.

In creating this Tenancy Strategy, Cheshire East Council has taken account of various issues, including; the local context, the local housing market, affordability rates, and need and demand.

### **3. LOCAL CONTEXT**

Cheshire East has a population of 362,700 making it the 3<sup>rd</sup> largest unitary authority in the North West. Cheshire East has a diverse rural/urban profile. The area is classed as significantly rural, with more than half the population living in rural or

rural market town areas. The other eight towns, although urban, have outskirts which contain areas classified as more rural than urban.

Cheshire East has a strong local economy which contributes nearly 7% to regional output. However there are pockets of significant deprivation in Cheshire East. There are 14 Lower Level Super Output Areas<sup>1</sup> in Cheshire East that rank within the 20% most deprived in England. Overall, this equates to 6 percent of the population. In terms of income, health, crime and employment, people in Crewe and Nantwich have greater difficulties than the other former boroughs. Of the fourteen areas, eleven are within the urban area of Crewe and two within Handforth, part of the former Macclesfield district.

Area	116,638 hectares
Households	163,280 <sup>2</sup>
Population	362,700 <sup>3</sup>
Males	184,500 (50.9%)
Females	178,200 (49.1%)

The population profile of Cheshire is slightly older than that of England and Wales as a whole. Total population forecast to increase by approximately 23,000 to around 383,600 by 2027.

Over the next twenty years it is anticipated that the number of births will fall slightly. The Population aged 65 or above will increase by over 50% with the number of residents aged 85 or above anticipated to double.

Demographics	Cheshire East	North West	England
Children (0-15)	18.2%	18.8%	18.7%
Working age (16-64M/59F)	59.3%	61.5%	61.9%
Older people (65M/60F and over)	22.5%	19.7%	19.3%
85+	1.8%	1.5%	1.5%
White British	93.4%	89.4%	83.6%
White Irish/Other	2.9%	2.7%	4.6%
Black and Minority Ethnic	3.6%	7.9%	11.8%

## Housing Market Information

Assessing statistics and information from the Housing Market enables Cheshire East to identify key trends to support recommendations in relation to tenancy type, length and rent levels in the area.

Tenure <sup>7</sup>	Cheshire East	North West	England
	88.3%		
Private Sector	(143,270)	81.3%	82.0%
Housing	11.6%		
Association	(18,776)	13.7%	9.9%

<sup>1</sup> Lower Level Super Output Areas explained in Glossary of Terms.

Other Public Sector	0.1% (115)	0.1%	0.3%
LA Stock	0.0% (23)	4.9%	7.9%

The number of housing benefit claimants in Cheshire East is **18,868**.

The percentage of those claimants renting in the social sector is 67% compared to 33% in the private sector.

The three pieces of information outlined above demonstrate that although a high proportion of residents in Cheshire East are in private sector accommodation, the percentage of those tenants whose income comprises of a housing benefit payment is almost twice as low as those residing in the social housing sector. Affordability of the social housing sector for people who are dependent on Welfare Benefits is therefore a key consideration for Cheshire East and is discussed in more detail in Section 5 on Affordability.

#### **Broad Rental Market Rates (BRMA)**

<b>Monthly BRMA Rates</b>					
<b>BRMA</b>	<b>1 bed shared</b>	<b>1 bed self-contained</b>	<b>2 bedrooms</b>	<b>3 bedrooms</b>	<b>4 bedrooms</b>
<b>Dec-11</b>	345.15	425.01	549.99	700.01	995.02
<b>Nov-11</b>	339.99	425.01	549.99	694.98	995.02
<b>Oct-11</b>	339.99	425.01	549.99	694.98	950
<b>Sep-11</b>	339.99	425.01	549.99	694.98	950
<b>Aug-11</b>	335.01	425.01	524.98	694.98	942.99
<b>Jul-11</b>	314.99	425.01	524.98	694.98	950
<b>Apr-10</b>	342.07	423.84	558.48	698.1	1181.74
<b>Apr-09</b>	343.5	450.02	549.99	699.01	1100.02

Tables 1.1 to 1.9 (see appendices) combined with the information around the Broad Rental Market Rates shows that even if Registered Providers were to change some of their properties to the Affordable Rental Model whereby they can charge up to 80% of the market rent, the cost of renting in the private sector would still require some households in receipt of housing benefits to find the shortfall between rent charged and amount received in Housing Benefit.

All of this evidence combined demonstrates support for Registered Providers only introducing the Affordable Rental model on certain properties in particular localities otherwise even more properties becoming unaffordable to people who are dependent on Housing Benefits. This information also supports the position that Cheshire East Council would like Registered Providers to ensure that rents charged for affordable rental properties do not exceed the Local Housing Allowance Rate that is appropriate for the property size. This would avoid the rents for properties in high value areas becoming increasingly unaffordable.

#### **4. HOUSING NEED, DEMAND & SUPPLY**

Cheshire East Council has been operating a common housing register with its three largest social housing providers since April 2010. The register called Cheshire Homechoice holds information related to people who are interested in accessing social housing in the area. Data from the Cheshire Homechoice Housing Register shows that as of January 2011 there were 10,502 applicants on the housing register. The data collected, represented in the tables below indicates that the highest demand is for one and two bedroom properties and the majority of applicants are aged between 25 and 44 years old.

##### **Bedroom requirements**

Households requiring 1 bedroom	4178
Households requiring 2 bedrooms	4017
Households requiring 3 bedrooms	1954
Households requiring 4 bedrooms	325
Household requiring more than 4 bedrooms	28
<b>Total</b>	<b>10502</b>

##### **Age of main applicants**

16-24 years	1651
25-44 years	4533
45-59 years	2107
60 plus years	2211
<b>Total</b>	<b>10502</b>

##### **Household types**

Older people	1803
Single adult	3558
Multi adult no children	869
Lone parent	2325
Multi adult with no children	1947
<b>Total</b>	<b>10502</b>

##### **Re-lets during 2010/11 by property type**

This table shows the breakdown of properties let recorded by all Registered Providers in Cheshire East during 2010/11.

	1 bed	2 bed	3 bed	4 bed	5+ Beds	Total
<b>Flat/ Maisonette</b>	406	235	7	0	0	648
<b>Bed-sit</b>	7	0	0	0	0	7
<b>House/ Bungalow</b>	74	239	251	15	0	579
<b>Shared Flat/ Maisonette</b>	1	0	0	0	0	1
<b>Shared House/ Bungalow</b>	0	0	0	0	0	0
<b>Other</b>	0	0	0	0	0	0
<b>Total</b>	489	475	258	15	0	1237

Source: Core new lettings summary statistics Apr 10 – Mar 11

The information from the register in relation to household makeup and the demand and supply clearly demonstrates that family type properties are in highest demand yet the turnover of properties relative to that demand is quite low. The evidence in relation to age of applicant and household demonstrates that people seeking to access social housing are mainly families who are potentially looking for their first family home. This supports Cheshire East's position that fixed term tenancies should be considered on family type properties to ensure that the turnover of these properties is at a steady level to meet a fairer balance between demand and supply. However, Cheshire East Council would like to see consideration given by Registered Providers in balancing the need for these properties to be available to others with the need to offer families a stable accommodation base so that families can grow and develop and children and young people can meet educational aspirations.

## Supply and Demand

Based on figures for 2010/11 the table below demonstrates how supply compares to the demand by property size.

	Supply	Demand	% Shortfall
<b>1 bed</b>	489	4178	88%
<b>2 bed</b>	475	4017	88%
<b>3 bed</b>	258	1954	87%
<b>4 bed</b>	15	325	96%

<b>5+ Bed</b>	0	28	100%
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This table demonstrates that four and five bedroom properties are in high demand yet the availability is limited therefore Cheshire East Council recommend that consideration is given to this before offering a lifetime tenancy on larger properties.

Based on figures for 2010/11 the table below demonstrates how supply compares to demand by household type and demonstrates the difficulties Cheshire East faces in terms of stock turnover.

	Supply	Demand	% Shortfall
Older people	130	1803	93%
Single person	488	3558	86%
Multi adult	121	869	86%
Household with children	496	4272	88%

Based on figures for 2010/11 the table below demonstrates how supply compares to demand by age of eldest applicant.

	Supply	Demand	% Shortfall
16-24 years	257	1803	93%
25-44 years	643	3558	86%
45-59 years	205	869	86%
60 plus years	129	2325	94%

When offering fixed term tenancies, RP's should have regard to the demand for property by household types to strike a balance to ensure properties can be returned for other households in need at an appropriate rate, whilst offering some stability to households to support the following: settled communities; opportunities for housing aspirations to be achieved and support to enable stability and security to be achieved.

### **Tenancy Lengths of tenancies terminated in 2010/11**

Information in relation to the tenancies being terminated between April 2010 and March 2011 shows that almost half of the tenancies with the three largest Housing Providers in Cheshire East were ended after 5 years or less. This supports the Local Authority's guidance to offer 5 year fixed term tenancies to households without children.



The table below shows the length of tenancies, held by Wulvern, Plus Dane and Peaks & Plains, that were ended in 2010/11.

0-5 years	45%
6-10 years	21%
11-20 years	20%
21+ years	14%

This table demonstrates the length of all existing tenancies held with Wulvern, Plus Dane and Peaks & Plains.

0-5 years	38%
6-10 years	16%
11-20 years	28%
21+ years	18%

Of the tenancies ended in 2010/11 only 42 were ended as a result of eviction, 34 of these were as a result of excessive rent arrears and just 8 because of anti-social behaviour. The average level of arrears at the point of eviction across the homechoice partnership was £2500. Following this trend CEC would expect a very similar number of non-renewals of fixed term tenancies on the grounds of rent arrears and anti-social behaviour.

On 1 January 2011 there were 412 social housing tenants registered with Cheshire Homechoice who are experiencing overcrowding and 283 who are under occupying their current home. Cheshire East Council would recommend that when Registered Providers are considering not renewing a fixed term tenancy on the grounds of overcrowding or under occupation, they carefully consider the availability of suitable alternative accommodation and also the best use of the space available in a property.

## **5. HOUSING AFFORDABILITY**

It is a priority for Cheshire East that rent levels across the borough remain at an affordable level. The ability for RPs to introduce affordable rents at a maximum of 80 % of the market rent for comparable properties in the area could potentially have an impact on the average rental prices in the area and reduce the number of properties available to people on lower incomes. Cheshire East would like RPs to carefully consider which properties are converted to affordable rent levels as the Local Authority is keen to prevent large disparities in rent levels between different localities. This will also ensure that rents remain affordable for both low income and working households as well for households who depend on welfare benefits.

- The proposed reforms to housing benefit will reduce affordability levels for some households due to the age at which a household will receive the shared room rate for being raised to 35; however, it is difficult to accurately measure the potential impact of these changes.

- For Cheshire East as a whole, 92% of all households have an income sufficient to afford a rent set at 80% of the private sector average.
- These figures suggest that there is some potential for higher (affordable) social housing rents in the future, even for those currently in the social rented sector or seeking access to it.
- Housing benefit contributes significantly to the number of households that are able to afford rents set at 80% of average market rents. In many Local Area Partnerships (LAPs), (with the exception of Knutsford and Wilmslow), over 90% of households with one person under the age of 35 are able to afford rents at 80% of the average private level with the aid of housing benefit. The level of affordability with the aid of benefits increases to around 90% for social rented tenants. (Except in Knutsford, Wilmslow and Poynton.)
- It may be more realistic to limit affordable rents further in high rent/high value areas.
- The reason for rent variations at LAP level could be explained as a result of using the average cost of renting in the private sector in Cheshire East as well as the range of rents around this average. Currently, the 80% private rent threshold is close to £100 per week for the local authority as a whole; however, the range in the LAP areas is from £80-£150. Additionally, there are more areas with threshold rents below the local authority average than above, so a realistic range at current costs might be between £80 and £120 per week.

Additional Information on affordability can be found in the Appendices of this document.

## **6. APPLYING FLEXIBLE TENANCIES**

The information and evidence gathered in earlier chapters has formed the basis of the following recommendations to Registered Providers

In order to achieve the outcomes mentioned earlier in this strategy, which included; how to make best use of Cheshire East's limited affordable housing stock, how to tackle under-occupation and how to improve stock turnover, Cheshire East Council recommends that the following are taken account of in the Housing management policies of RPs;

RPs will have 4 options available to them in relation to which type of tenancy to grant:

- Full assured social rent
- Full assured affordable rent
- Fixed-term social rent

- Fixed term affordable rent

Cheshire East Council believe RPs should grant the most secure form of tenancies which are compatible with the purpose of the accommodation, the needs of the individual households, sustainability of the community and the efficient use of their housing stock. This is especially appropriate for people who are vulnerable by virtue of age, disability or illness, and households with children, as they should be provided with a “reasonable degree of stability”. Therefore:

- **Fixed-term tenancies should normally be offered for a minimum period of five years**, including any probationary period.
- **In certain circumstances, tenancies exceeding a five year period (for example a lifetime tenancy) may be granted for some tenants where appropriate, in order to provide an additional degree of stability and security. Cheshire East Council recommends that the following circumstances should be given due regard for tenancies exceeding five years:** households who have dependent school-aged children attending a local school; those living in adapted properties, and those with a long-term support need.

Revised Draft Direction to the Regulator states that people who are existing tenants when s132 of the Act comes into force are to be given a tenancy “with no less security” if they subsequently transfer with the exception of tenants choosing to move to accommodation let on Affordable Rent terms.

Fixed term tenancies are likely to be used more in high demand properties/area where need for particular accommodation exists side by side with significant levels of under occupation.

## 7. RENEWAL OF TENANCIES

- In the majority of circumstances, **housing providers should seek to renew a tenancy at the end of a fixed-term but should take into account the following in reaching this decision: The current circumstances of the household and the need for a property of the type and size that they presently occupy. This will support the Local Authority’s focus on addressing issues such as under-occupation, and to making better use of adapted accommodation which is no longer required by a household and for which there is a local need. This decision should be taken in the context of the local housing demand balanced against the supply of the property type in question.**
- Households whose tenancies are not renewed on the basis of under-occupation will receive an appropriate priority in alignment with the Cheshire Home Choice Allocations Policy.
- Where the intention is not to renew a tenancy at the end of a fixed-term, **affordable housing provider’s policies should clearly set out how the tenant can register a complaint or appeal against tenancy decisions.**

Cheshire East Council understands that where tenancies are renewed the rent may change as the property would be subject to a new assessment of the market rent.

## **8. CIRCUMSTANCES WHEN A FURTHER TENANCY MAY NOT BE GRANTED**

In the guidance, the TSA's revision to the tenancy standard consultation document suggested that "Where registered providers choose to offer Affordable Rent they should offer reasonable advice and assistance to those tenants where that tenancy ends and landlords determine that a further tenancy will not be issued to them" Unless there has been significant change of circumstances following a review, the tenancy should be renewed for a further period; ending of tenancies is likely to be the exception & not the rule.

Cheshire East Council recommends the following are **considered** where a tenancy may not be extended:

- Property under-occupied (this may not apply to young childless couples or those with families that may expand)
- Property which is severely overcrowded – as defined in line with the Home Choice Allocations Policy (to prevent low quality housing conditions developing)
- Suitability of property e.g. (where a property could suit the needs of another potential occupier of greater need- a bungalow for an elderly couple or an adapted property that is no longer occupied by a person needing those adaptations.
- The tenant has been a perpetrator of domestic violence, victims of DV who need to move to a more suitable location would be dealt with via tenancy management as will tenants suffering harassment or needing to move under the witness protection programme.
- To balance tenant mix in an estate/development- this would need to be linked into any local lettings policies or neighbourhood/estate plans where they are used.
- Change in tenant's circumstances- tenant has demonstrably a high enough income to comfortably afford market housing (to purchase) and arguably the social housing they are occupying would be better used by someone in greater need. In making this judgement consideration should be given to:
  - Median cost of a similar properties in a similar location.
  - Total income
  - Expenditure

- Eligibility for a mortgage, taking into account the age of the applicant and the mortgage term required.
- The conduct of the tenant throughout the fixed term is deemed to be unacceptable- this could include ASB, rent arrears or property management issues.

## **9. REQUIREMENTS FROM REGISTERED PROVIDERS**

Households affected by the termination of a tenancy should be provided with 6 months advance notice that their tenancy will not be renewed and appropriate advice & assistance should be given throughout this period that will assist them to secure alternative accommodation, this should include advice on low-cost home ownership options & other affordable housing tenures, specialist housing & welfare related advice & signposting to appropriate advice services & advice on renting in the private sector including identifying and securing a suitable property. Cheshire East Council will develop a protocol which will be a joint approach between the Local Authority and RPs, about how advice and assistance will be carried out between services.

- Tenants affected by points 1 & 3 above should be offered an alternative property suited to their needs.
- Tenants affected by point 6 above should have an assessment of financial capacity that ensures that it does not act as a disincentive to work.
- The housing provider's policies should set out how the tenant can register a complaint or appeal against tenancy decisions.
- Housing Providers should conduct a thorough review of the tenancy & set realistic timescales in which this will be completed
- Cheshire East Council recommends that Tenancy health checks are completed at intervals throughout the duration of a tenancy.
- If all the above measures are put in place, increases in the levels of homelessness in Cheshire East should be prevented.

## **10. GOVERNANCE**

### **Monitoring and Reviewing the Tenancy Strategy**

It is proposed that Cheshire East Council will continue to utilise the Tenancy Strategy Working Group and feedback via the Strategic Housing Delivery Group.

*We will investigate how we can ensure compliance with the strategy by including a suitable clause within future Section 106 agreements. ?*

## **11. EQUALITY AND DIVERSITY**

An initial Equality Impact Assessment (EIA) was carried out in December 2011 to place equality and inclusion at the centre of our thinking and enable us to assess the likely impact of this strategy. It was found that this strategy would not have a detrimental impact on any minority group.

The Tenancy Strategy Working Group will continue to monitor this Equality Impact Assessment at regular intervals, and copies of the EIA can be found on Cheshire East Council's website entitled "Tenancy Strategy Equality Impact Assessment".

## **12. GLOSSARY OF TERMS**

<b>Term</b>	<b>Description</b>
Lower Level Super Output Areas	Super Output Areas (SOAs) are a new national geography for collecting, aggregating and reporting statistics. Lower Level SOAs are made up from groups of Census Output Areas, have an average of 1,500 residents and nest within wards.
TSA	Tenant Services Authority
RP	Registered Providers
DV	Domestic Violence
ASB	Anti-Social Behaviour

## **13. APPENDICES**

The following appendices comprise a number of tables and graphs which provide additional information relating to house prices, rent levels, affordability, and income dispersion across Cheshire East.

Graph 1.7 – House Prices

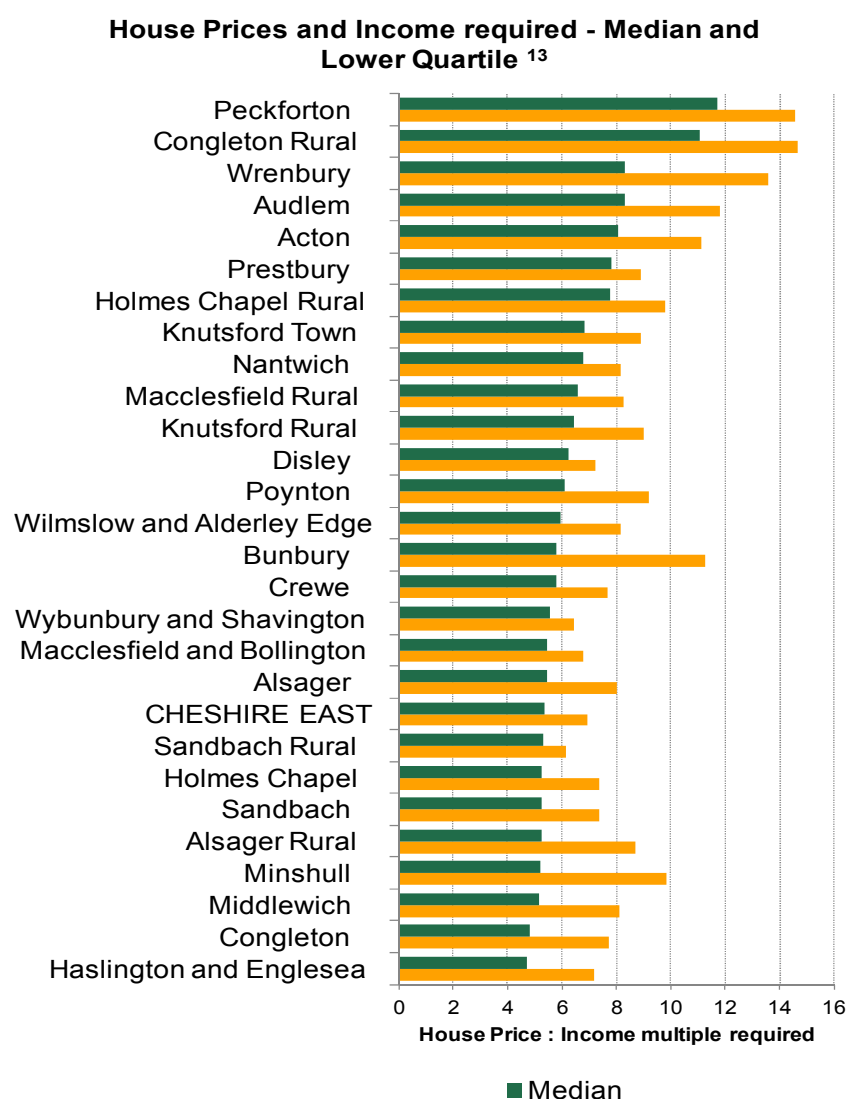


Table 1.1 – Average private rent and affordable rent levels per Ward.

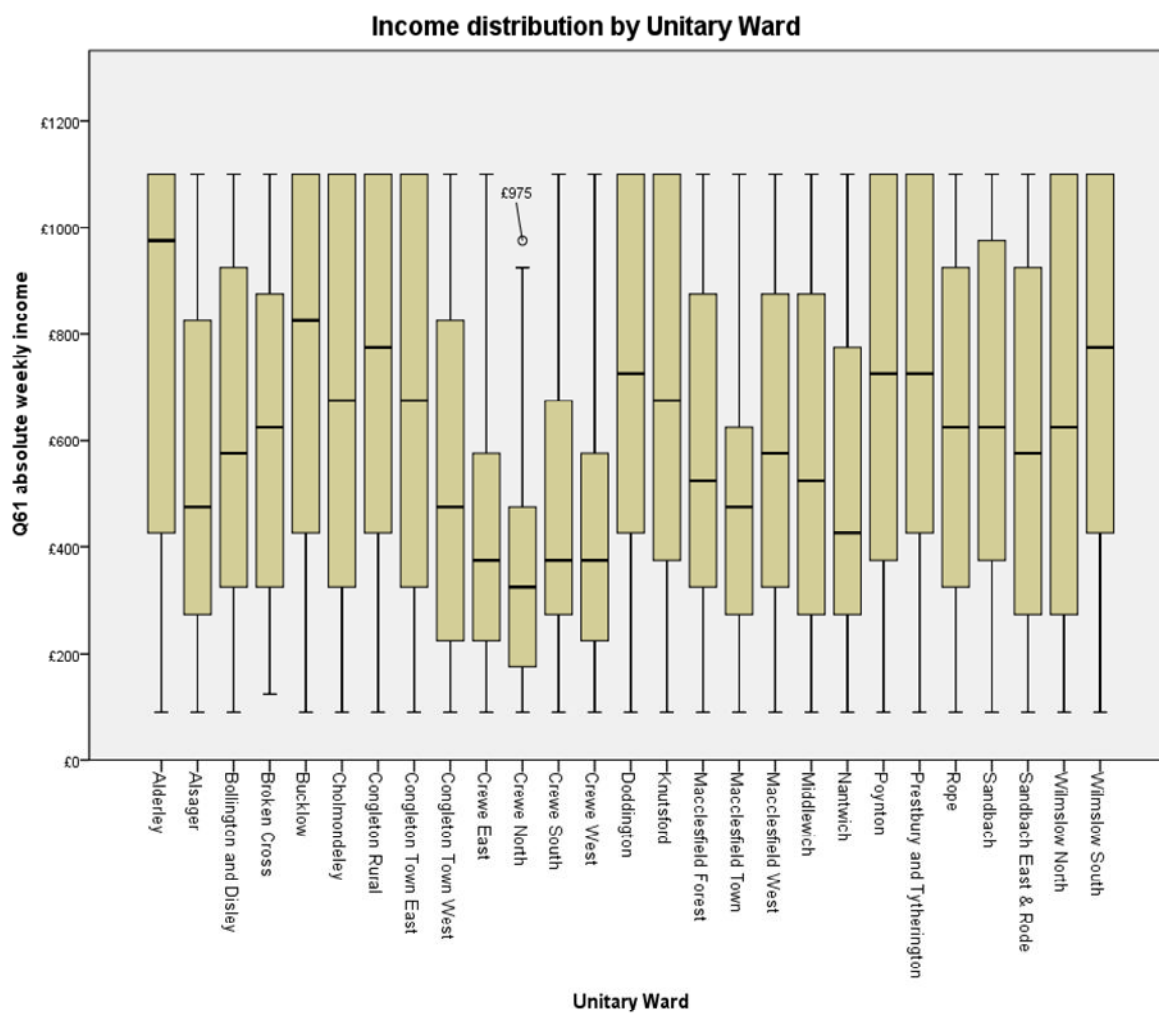
Area name	Area code	Private Rents - Asking - Median			80% of OMR Median		
		1 Bed Weekly Cost	2 Bed Weekly Cost	3 Bed Weekly Cost	1 Bed Weekly Cost	2 Bed Weekly Cost	3 Bed Weekly Cost
Cheshire East (UA)	00EQ	98	126	150	78	101	120
Alderley Ward	00EQMA	132	190	252	106	152	202
Alsager Ward	00EQMB	92	126	126	74	101	101
Bollington and Disley Ward	00EQMC	109	137	173	87	110	138
Broken Cross Ward	00EQMD	98	137	166	78	110	133
Bucklow Ward	00EQME	147	173	229	118	138	183
Cholmondeley Ward	00EQMF	114	126	160	91	101	128
Congleton Rural Ward	00EQMG	97	137	160	78	110	128
Congleton Town East Ward	00EQMH	91	111	137	73	89	110
Congleton Town West Ward	00EQMJ	81	109	150	65	87	120
Crewe East Ward	00EQMK	90	108	124	72	86	99
Crewe North Ward	00EQML	80	103	126	64	82	101
Crewe South Ward	00EQMM	82	103	126	66	82	101
Crewe West Ward	00EQMN		108	126		86	101
Doddington Ward (00EQ)	00EQMP	103	124	159	82	99	127
Knutsford Ward	00EQMQ	121	167	196	97	134	157
Macclesfield Forest Ward	00EQMR	98	121	150	78	97	120
Macclesfield Town Ward	00EQMS	98	115	150	78	92	120
Macclesfield West Ward	00EQMT	91	121	155	73	97	124
Middlewich Ward	00EQMU	91	121	138	73	97	110
Nantwich Ward	00EQMW	114	126	155	91	101	124
Poynton Ward	00EQMX		150	173		120	138
Prestbury and Tytherington Ward	00EQMY	121	132	219	97	106	175
Rope Ward	00EQMZ		121	144		97	115
Sandbach East and Rode Ward	00EQNB	91	120	144	73	96	115
Sandbach Ward	00EQNA	103	121	144	82	97	115
Wilmslow North Ward	00EQNC	98	150	169	78	120	135
Wilmslow South Ward	00EQND	126	167	219	101	134	175



Table 1.2 – Percentage of household incomes spent on rent by ward.

Area name	Average weekly rent Registered Provider (RP)	Average weekly market rent 2 Bed Weekly rent (a)	2 Bed Weekly rent 80% of (a)	Average weekly incomes <sup>1</sup>	% of income on rent
Cheshire East (UA)	70	126	101	575	18%
Alderley Ward	72	190	152	975	16%
Alsager Ward	72	126	101	475	21%
Bollington and Disley Ward	72	137	110	575	19%
Broken Cross Ward	72	137	110	625	18%
Bucklow Ward	72	173	138	825	17%
Cholmondeley Ward	68	126	101	675	15%
Congleton Rural Ward	72	137	110	775	14%
Congleton Town East Ward	72	111	89	675	13%
Congleton Town West Ward	72	109	87	475	18%
Crewe East Ward	68	108	86	375	23%
Crewe North Ward	68	103	82	325	25%
Crewe South Ward	68	103	82	375	22%
Crewe West Ward	68	108	86	375	23%
Doddington Ward	68	124	99	725	14%
Knutsford Ward	72	167	134	675	20%
Macclesfield Forest Ward	72	121	97	525	18%
Macclesfield Town Ward	72	115	92	475	19%
Macclesfield West Ward	72	121	97	575	17%
Middlewich Ward	72	121	97	525	18%
Nantwich Ward	68	126	101	425	24%
Poynton Ward	72	150	120	725	17%
Prestbury and Tytherington Ward	72	132	106	725	15%
Rope Ward	68	121	97	625	16%
Sandbach East and Rode Ward	72	120	96	575	17%
Sandbach Ward	72	121	97	625	16%
Wilmslow North Ward	72	150	120	625	19%
Wilmslow South Ward	72	167	134	775	17%
Note	1 Weekly income of HRP, Housing Needs Survey (SHMA), 2010, Arc4. Figures are derived from £50 weekly income brackets, with the middle figure taken as the absolute figure				

Graph 1.3 – Income distribution by Unitary Ward



Tables: 1.4, 1.5, 1.6, 1.7 - House Prices

Table 1.4

Area	Lower Quartile Median			Lower Quartil Median		Lower Quar Median		Lower Quartile	Median
Haslington and Englesea	375	675		£19,564	£35,215	£140,000	£166,450	7.2	4.7
Congleton	275	575		£14,347	£29,998	£111,000	£145,000	7.7	4.8
Middlewich	275	525		£14,347	£27,389	£116,500	£141,975	8.1	5.2
Minshull	375	916		£19,564	£47,788	£192,000	£250,000	9.8	5.2
Alsager Rural	275	575		£14,347	£29,998	£125,000	£157,000	8.7	5.2
Sandbach	325	575		£16,955	£29,998	£124,975	£157,250	7.4	5.2
Holmes Chapel	425	725		£22,172	£37,823	£163,500	£198,750	7.4	5.3
Sandbach Rural	475	775		£24,781	£40,432	£152,500	£214,000	6.2	5.3
CHESHIRE EAST	325	575		£16,955	£29,998	£117,500	£160,000	6.9	5.3
Alsager	275	475		£14,347	£24,781	£115,000	£135,000	8.0	5.4
Macclesfield and Bollington	325	525		£16,955	£27,389	£115,000	£150,000	6.8	5.5
Wybunbury and Shavington	425	675		£22,172	£35,215	£142,500	£195,000	6.4	5.5
Crewe	225	375		£11,738	£19,564	£90,000	£113,000	7.7	5.8
Bunbury	375	825		£19,564	£43,040	£220,000	£250,000	11.2	5.8
Wilmslow and Alderley Edge	375	775		£19,564	£40,432	£160,000	£240,000	8.2	5.9
Poynton	375	725		£19,564	£37,823	£180,000	£231,000	9.2	6.1
Disley	375	575		£19,564	£29,998	£141,000	£188,000	7.2	6.3
Knutsford Rural	425	862		£22,172	£44,971	£200,000	£290,500	9.0	6.5
Macclesfield Rural	425	725		£22,172	£37,823	£183,000	£249,972	8.3	6.6
Nantwich	275	425		£14,347	£22,172	£117,000	£150,350	8.2	6.8
Knutsford Town	375	675		£19,564	£35,215	£173,690	£240,000	8.9	6.8
Holmes Chapel Rural	475	825		£24,781	£43,040	£242,500	£334,000	9.8	7.8
Prestbury	625	1100		£32,606	£57,387	£290,000	£450,000	8.9	7.8
Acton	325	625		£16,955	£32,606	£188,500	£262,500	11.1	8.1
Audlem	325	575		£16,955	£29,998	£200,000	£250,000	11.8	8.3
Wrenbury	275	575		£14,347	£29,998	£195,000	£250,000	13.6	8.3
Congleton Rural	425	675		£22,172	£35,215	£325,000	£390,000	14.7	11.1
Peckforton	375	675		£19,564	£35,215	£285,000	£412,500	14.6	11.7
	HHs		MEAN	MEDIAN		Diff		MEAN	Median
Congleton	39870		£39,900	£35,100		£4,800	164890	4.1	4.7
Crewe	35526		£33,600	£29,400		£4,200	123344	3.7	4.2
Knutsford	11216		£45,400	£40,300		£5,100	264350	5.8	6.6
Macclesfield	30254		£39,500	£34,700		£4,800	164478	4.2	4.7
Nantwich	15254		£39,900	£35,100		£4,700	204297	5.1	5.8
Poynton	9910		£48,300	£42,900		£5,300	267196	5.5	6.2
Wilmslow	16209		£45,700	£40,600		£5,200	240022	5.3	5.9
Cheshire East	158239		£39,900	£35,200		£4,800	180426	4.5	5.1
CROSS CHECK AGAINST B11 and B22 in SHMA									

Table 1.5

Median House Price Jan 08 to Jun 09 * Local Area Partnership Crosstabulation										
Count										
		Local Area Partnership								Total
		N/A	Congleton	Crewe	Knutsford	Macclesfield	Nantwich	Poynton	Wilmslow	
Median House Price Jan 08 to Jun 09	113000.00	0	0	29783	0	0	132	0	0	29915
	135000.00	0	5307	0	0	0	0	0	0	5307
	141975.00	46	5668	0	0	0	0	0	0	5714
	145000.00	0	11356	0	0	0	0	0	0	11356
	150000.00	0	0	0	0	26015	0	0	0	26015
	150350.00	55	0	0	0	0	6603	0	0	6658
	157000.00	0	3437	0	0	0	0	0	0	3437
	157250.00	0	8010	0	0	0	0	0	0	8010
	166450.00	0	0	3618	0	0	0	0	0	3618
	188000.00	27	0	0	0	13	0	1926	0	1966
	195000.00	0	0	2123	0	0	2755	0	0	4878
	198750.00	0	2474	0	0	0	0	0	0	2474
	214000.00	0	1240	0	0	0	0	0	0	1240
	231000.00	0	0	0	0	0	0	6047	0	6047
	240000.00	96	0	0	5755	0	0	0	16071	21922
	249972.00	36	12	0	0	4323	0	3	0	4374
	250000.00	15	34	0	0	0	3944	0	0	3993
	262500.00	0	0	0	0	0	830	0	0	830
	290500.00	29	0	0	5359	15	0	0	7	5410
	334000.00	0	1631	0	0	0	0	0	0	1631
	390000.00	3	792	0	0	0	0	0	0	795
	412500.00	0	0	0	0	0	794	0	0	794
	450000.00	17	0	0	0	17	0	2032	0	2066
Total		324	39961	35524	11114	30383	15058	10008	16078	158450

Table 1.6

Median House Price Jan 08 to Jun 09 * Local Area Partnership Crosstabulation										
Count										
		Local Area Partnership								Total
		N/A	Congleton	Crewe	Knutsford	Macclesfield	Nantwich	Poynton	Wilmslow	
Median House Price Jan 08 to Jun 09	113000.00	0	0	335	0	0	1	0	0	336
	135000.00	0	286	0	0	0	0	0	0	286
	141975.00	3	342	0	0	0	0	0	0	345
	145000.00	0	380	0	0	0	0	0	0	380
	150000.00	0	0	0	0	385	0	0	0	385
	150350.00	3	0	0	0	0	380	0	0	383
	157000.00	0	244	0	0	0	0	0	0	244
	157250.00	0	311	0	0	0	0	0	0	311
	166450.00	0	0	372	0	0	0	0	0	372
	188000.00	2	0	0	0	1	0	254	0	257
	195000.00	0	0	106	0	0	135	0	0	241
	198750.00	0	314	0	0	0	0	0	0	314
	214000.00	0	155	0	0	0	0	0	0	155
	231000.00	0	0	0	0	0	0	270	0	270
	240000.00	3	0	0	358	0	0	0	384	745
	249972.00	8	1	0	0	643	0	1	0	653
	250000.00	2	4	0	0	0	582	0	0	588
	262500.00	0	0	0	0	0	105	0	0	105
	290500.00	5	0	0	697	4	0	0	2	708
	334000.00	0	260	0	0	0	0	0	0	260
	390000.00	1	109	0	0	0	0	0	0	110
	412500.00	0	0	0	0	0	101	0	0	101
	450000.00	1	0	0	0	1	0	245	0	247
Total		28	2406	813	1055	1034	1304	770	386	7796

Table 1.8 – Average household incomes by Ward

	Alderley Ward	Alsager Ward	Bollington and Disley Ward	Broken Cross Ward	Bucklow Ward	Cholmondeley Ward	Congleton Rural Ward	Congleton Town East Ward	Congleton Town West Ward	Crewe East Ward	Crewe North Ward	Crewe South Ward	Crewe West Ward
Income bands £s	Count of												
0-5	46	73	70	56	52	88	52	94	93	193	164	165	142
5-10	162	238	235	184	183	288	177	305	298	606	529	524	646
10-15	332	428	450	344	350	537	348	538	536	1004	874	880	768
15-20	488	546	619	462	480	716	495	672	688	1151	996	1030	873
20-25	591	581	708	516	553	791	582	698	733	1083	940	999	825
25-30	634	560	725	518	576	782	610	655	702	914	808	873	710
30-35	629	507	692	487	562	720	594	579	630	726	662	718	583
35-40	591	441	629	438	525	632	550	494	542	557	530	570	465
40-45	534	374	553	383	474	538	492	411	453	420	419	442	366
45-50	470	311	476	328	418	449	430	337	373	313	529	339	285
50-55	406	256	402	277	363	368	369	274	304	232	258	258	222
55-60	345	208	335	232	310	299	312	221	246	172	203	196	172
60-65	290	169	277	192	263	241	262	177	199	128	159	149	133
65-70	242	136	228	158	221	193	219	141	160	95	125	113	103
70-75	201	109	186	130	185	154	181	113	129	71	99	86	79
75-80	166	88	152	107	154	123	150	90	103	53	78	65	62
80-85	137	70	124	87	128	98	124	72	83	40	61	50	48
85-90	113	56	100	71	106	78	102	57	67	30	49	38	37
90-95	93	45	82	58	88	62	84	46	54	23	39	30	29
95-100	76	36	66	47	73	50	69	36	44	17	31	23	23
100+	357	154	295	218	358	207	328	151	204	61	126	84	86

	Doddington Ward (00EQ)	Knutsford Ward	Macclesfield Forest Ward	Macclesfield Town Ward	Macclesfield West Ward	Middlewich Ward	Nantwich Ward	Poynton Ward	Prestbury and Tytherington Ward	Rope Ward	Sandbach East and Rode	Sandbach Ward	Wilmslow North Ward	Wilmslow South Ward
Income bands £s														
0-5	66	75	107	120	90	72	130	52	26	65	107	66	86	58
5-10	223	245	351	389	290	236	42	179	93	218	340	218	276	197
10-15	436	437	618	684	516	427	718	347	193	415	613	409	496	375
15-20	614	555	766	850	652	549	859	482	289	567	785	550	637	514
20-25	717	591	796	883	683	590	855	559	360	642	832	612	683	588
25-30	749	571	748	825	643	572	772	580	402	648	789	609	661	605
30-35	729	523	663	722	568	523	661	562	417	609	698	564	603	584
35-40	677	462	565	605	481	459	548	518	411	545	392	500	531	538
40-45	608	399	469	493	398	393	446	462	389	471	487	429	457	481
45-50	533	340	383	394	232	331	360	402	359	399	393	360	387	421
50-55	461	296	309	312	259	275	288	344	323	332	314	298	325	363
55-60	393	239	248	244	207	226	229	290	287	273	248	244	271	309
60-65	332	198	197	191	164	185	183	242	251	222	195	199	225	261
65-70	279	164	157	148	130	150	145	201	217	180	153	161	186	219
70-75	234	135	124	115	103	122	116	166	187	145	120	130	153	182
75-80	195	111	98	89	81	98	92	137	160	117	94	104	126	152
80-85	162	91	78	70	64	79	74	112	136	94	74	84	104	126
85-90	134	74	62	54	51	64	59	92	115	76	58	68	85	104
90-95	111	61	49	42	40	52	47	75	97	61	45	54	70	86
95-100	92	50	39	33	32	42	38	61	82	49	36	44	58	71
100+	457	229	157	124	128	182	165	285	437	203	139	191	276	348

Table 1.9 – Affordability of 80% market rents in Cheshire East compared with other areas in the North West.

		Rent capacity (£ per week rounded)																						
Location	Household type	50	75	100	125	150	175	200	225	250	275	300	325	350	375	400	425	450	475	500	525	Assumed average rents		
		Cumulative percentage of households of each type able to afford rent assuming maximum of 25% of gross household income devoted to rent payments																				Social rent	Private rent	80% private rent
England	All	100.00	92.49	83.03	71.70	60.30	49.81	40.65	32.93	26.53	21.30	17.06	13.64	10.91	8.73	6.99	5.60	4.52	3.65	2.96	2.41	NA	NA	NA
	Newly forming	100.00	87.40	71.00	58.20	47.60	34.70	22.80	17.40	13.20	8.40	6.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
	On waiting list	100.00	58.26	33.87	20.67	13.09	7.86	4.20	2.60	1.30	0.58	0.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
	In PRS aged <55	100.20	91.90	78.80	64.80	53.60	41.80	31.30	23.40	17.50	13.50	11.30	9.10	8.00	8.00	5.80	5.10	4.60	3.50	3.30	1.60			
Cheshire West and Chester	All	100.00	93.37	84.87	74.46	63.68	53.53	44.43	36.57	29.93	24.40	19.84	16.10	13.06	10.59	8.60	6.99	5.68	4.63	3.80	3.12	71	138	111
	Newly forming	100.00	87.40	71.00	58.20	47.60	34.70	22.80	17.40	13.20	8.40	6.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
	Waiting list	100.00	58.26	33.87	20.67	13.09	7.86	4.20	2.60	1.30	0.58	0.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
	PRS <55	100.20	91.90	78.80	64.80	53.60	41.80	31.30	23.40	17.50	13.50	11.30	9.10	8.00	8.00	5.80	5.10	4.60	3.50	3.30	1.60			
Cheshire East	All	100.00	92.37	82.83	71.50	60.17	49.84	40.85	33.28	27.02	21.89	17.72	14.34	11.61	9.40	7.62	6.20	5.06	4.15	3.42	2.83	73	133	106
	Newly forming	100.00	84.86	76.20	65.56	52.91	38.89	25.54	19.46	14.46	8.73	6.60	5.14	3.60	3.60	2.73	2.03	2.03	1.49	1.14	1.04			
	Waiting list	100.00	48.68	35.49	24.27	15.00	9.19	4.99	3.14	1.56	0.68	0.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
	PRS <55	100.00	90.10	83.23	71.69	58.41	45.68	33.99	25.17	18.19	13.46	10.87	8.60	6.73	6.73	5.60	4.39	3.49	2.76	2.41	1.83			
Warrington	All	100.00	88.81	75.32	60.61	47.33	36.39	27.79	21.17	16.12	12.29	9.40	7.20	5.51	4.24	3.29	2.57	2.02	1.61	1.30	1.06	72	128	103
	Newly forming	100.00	86.23	78.22	68.15	55.84	41.86	28.20	21.83	16.49	10.24	7.89	6.24	4.47	4.47	3.44	2.61	2.61	1.95	1.52	1.38			
	Waiting list	100.00	50.32	37.34	26.03	16.43	10.26	5.69	3.63	1.83	0.81	0.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
	PRS <55	100.00	91.15	84.90	74.15	61.46	48.98	37.21	28.12	20.79	15.71	12.90	10.38	8.27	8.27	6.97	5.55	4.45	3.55	3.13	2.40			
Liverpool	All	100.00	90.88	79.65	66.75	54.36	43.49	34.43	27.08	21.23	16.62	13.00	10.17	7.96	6.24	4.90	3.86	3.06	2.44	1.96	1.60	69	130	104
	Newly forming	100.00	84.57	75.80	65.13	52.52	38.66	25.50	19.53	14.61	8.98	6.87	5.42	3.88	3.88	2.98	2.27	2.27	1.70	1.33	1.22			
	Waiting list	100.00	48.18	34.96	23.81	14.66	8.96	4.87	3.06	1.52	0.67	0.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
	PRS <55	100.00	89.92	82.98	71.41	58.19	45.62	34.11	25.44	18.60	13.94	11.39	9.14	7.26	7.26	6.11	4.87	3.92	3.15	2.78	2.16			
Wirral	All	100.00	90.75	79.40	66.37	53.86	42.90	33.76	26.38	20.54	15.95	12.39	9.61	7.47	5.81	4.54	3.54	2.79	2.21	1.77	1.44	69	129	104
	Newly forming	100.00	79.23	67.91	55.26	41.77	28.38	16.90	12.13	8.51	4.67	3.34	2.48	1.61	1.61	1.17	0.84	0.84	0.60	0.46	0.42			
	Waiting list	100.00	43.04	29.11	18.32	10.33	5.84	2.92	1.74	0.82	0.34	0.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
	PRS <55	100.00	85.67	76.21	61.72	46.80	33.97	23.36	16.06	10.74	7.38	5.68	4.26	3.15	3.15	2.56	1.95	1.51	1.17	1.02	0.78			



Table 1.9 continued

Sefton	All	100.00	88.62	74.92	60.06	46.77	35.87	27.36	20.82	15.85	12.08	9.21	7.06	5.42	4.14	3.21	2.50	1.97	1.56	1.25	1.03	69	117	93
	Newly forming	100.00	82.42	72.59	60.99	47.84	33.94	21.30	15.77	11.39	6.55	4.81	3.66	2.46	2.46	1.82	1.32	1.32	0.95	0.72	0.66			
	Waiting list	100.00	46.08	32.54	21.47	12.76	7.54	3.95	2.43	1.17	0.50	0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
	PRS <55	100.00	88.21	80.21	67.29	53.13	40.18	28.82	20.58	14.31	10.21	8.04	6.19	4.71	4.71	3.86	2.97	2.32	1.80	1.57	1.19			
Knowsley	All	100.00	90.11	78.01	64.46	51.77	40.94	32.07	25.02	19.47	15.14	11.77	9.17	7.14	5.57	4.37	3.43	2.71	2.16	1.74	1.43	69	126	101
	Newly forming	100.00	82.29	72.40	60.76	47.54	33.60	20.93	15.40	11.05	6.27	4.56	3.44	2.29	2.29	1.67	1.20	1.20	0.86	0.65	0.59			
	Waiting list	100.00	45.98	32.44	21.39	12.69	7.48	3.90	2.38	1.15	0.49	0.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
	PRS <55	100.00	88.09	80.02	67.02	52.76	39.73	28.31	20.05	13.82	9.75	7.63	5.82	4.38	4.38	3.57	2.72	2.11	1.63	1.42	1.07			
St Helens	All	100.00	90.35	78.65	65.31	52.67	41.80	32.88	25.77	20.17	15.80	12.39	9.72	7.63	6.01	4.74	3.77	3.02	2.42	1.97	1.64	69	115	92
	Newly forming	100.00	78.92	67.46	54.71	41.24	27.94	16.59	11.90	8.35	4.57	3.25	2.41	1.57	1.57	1.14	0.81	0.81	0.58	0.44	0.40			
	Waiting list	100.00	42.75	28.79	18.01	10.11	5.69	2.84	1.70	0.80	0.33	0.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
	PRS <55	100.00	85.43	75.82	61.18	46.25	33.48	22.98	15.77	10.53	7.23	5.54	4.16	3.07	3.07	2.49	1.89	1.46	1.13	0.98	0.75			
Halton	All	100.00	91.71	81.41	69.30	57.29	46.50	37.28	29.67	23.51	18.57	14.65	11.54	9.07	7.15	5.65	4.48	3.56	2.86	2.31	1.87	68	124	99
	Newly forming	100.00	81.15	70.72	58.73	45.48	31.84	19.67	14.44	10.36	5.89	4.29	3.25	2.17	2.17	1.60	1.15	1.15	0.83	0.64	0.58			
	Waiting list	100.00	44.76	31.04	20.11	11.72	6.83	3.52	2.15	1.03	0.44	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
	PRS <55	100.00	87.22	78.65	65.16	50.74	37.90	26.85	18.98	13.08	9.24	7.24	5.55	4.19	4.19	3.43	2.63	2.04	1.59	1.39	1.06			
West Lancs	All	100.00	90.44	78.76	65.49	52.90	42.00	33.02	25.80	20.11	15.67	12.20	9.50	7.41	5.79	4.53	3.56	2.82	2.25	1.80	1.47	66	124	99
	Newly forming	100.00	81.66	71.49	59.61	46.31	32.53	20.19	14.88	10.73	6.18	4.56	3.48	2.36	2.36	1.75	1.29	1.29	0.95	0.73	0.67			
	Waiting list	100.00	45.29	31.68	20.65	12.08	7.06	3.64	2.22	1.07	0.45	0.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
	PRS <55	100.00	87.62	79.30	65.98	51.58	38.66	27.50	19.55	13.58	9.69	7.66	5.92	4.52	4.52	3.71	2.89	2.27	1.78	1.56	1.22			
Wigan	All	99.90	94.80	76.80	63.10	53.50	43.80	35.60	28.70	23.30	18.90	15.30	12.00	10.40	10.20	6.80	6.00	5.40	4.10	3.70	2.10	61	123	99
	Newly forming	100.00	83.79	74.58	63.48	50.47	36.39	23.28	17.43	12.73	7.45	5.53	4.23	2.87	2.87	2.14	1.56	1.56	1.13	0.87	0.79			
	Waiting list	100.00	47.59	34.23	23.06	13.97	8.40	4.47	2.78	1.36	0.58	0.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
	PRS <55	100.00	89.26	81.86	69.64	55.81	42.86	31.21	22.61	15.96	11.54	9.17	7.13	5.45	5.45	4.50	3.49	2.73	2.14	1.87	1.41			