

Affordable Housing Strategy

2006-2008



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Foreword

We are very pleased to present Rossendale's first Affordable Housing Strategy which spans the period 2006-2008. The reason we have produced this strategy is to address the increasing problems that some of our communities are faced with when it comes to being able to afford a property within their local area.

This issue led to affordable housing being identified within the Housing Strategy 2005-2008 as a key priority for Rossendale and its achievement is a key outcome within the action plan.

We are currently in a period of great potential, with a new focus and resources within the strategic housing function to drive forward the affordable housing agenda and also in a good position to physically deliver some affordable housing accommodation through the National Affordable Housing Programme (NAHP) 2006-2008, which is managed by the Housing Corporation.

This Affordable Housing Strategy has been produced as part of the Council's commitment and willingness to facilitate the provision of affordable housing in Rossendale. This strategy will also act as a source of

reference and guidance for our partner Registered Social Landlords and private developers when developing land for residential purposes in the future.

We urge all our stakeholders and partners, especially our Registered Social Landlord (RSL) partners to adopt and use this Strategy to aid the Council in providing good, quality affordable housing for the communities of Rossendale.



A handwritten signature in black ink, appearing to be 'D. Ruddick', written in a cursive style.

Duncan Ruddick - Leader of the Council



William Challinor – Portfolio Holder for Regeneration

Executive Summary

Profile of Rossendale

Rossendale is a relatively small Borough located in the North West of England in East Lancashire and houses a population of 65,600¹. Historically the Borough has always experienced an east/west divide in terms of housing conditions and also house prices. However continued Housing Market Renewal investment in the East of the Borough through the Elevate Pathfinder Scheme and the transport links to the West have seen the Housing market experience significant increases in house prices over the last 2-3 years.

Since the beginning of January 2004 up until the second quarter of 2006 (Apr-Jun), average house prices in Rossendale have increased by 30.32%, which is in line with the North West increase of 30.97%. The biggest gains in the Rossendale market have been the terraced and flat market. Terraced housing has increased by more than 47% and in the same period flats have increased by more than 30%. With terraced housing deemed to be the ideal first step on the ladder for most households that aspire to be home owners this is leading to problems of affordability with the average price of a terraced property in Q2 2006 being £90,175².

¹ Census 2001

² Land Registry Data

The average household income in Rossendale is £29,521³. When this is applied to the average house price in Rossendale which is £124,749, this means that the average household in Rossendale has to borrow 4.01 times their income to be able to afford a property. This takes into account that on average a 5% deposit is used to pay off the total cost of a property. The national average household income needed to be deemed affordable is between 3-3.5 times, so there are increasing issues of affordability arising within the housing markets in Rossendale.

The Rise of the Affordable Housing Problem

Affordability is becoming an issue within Rossendale for a number of reasons. The main reasons include the annual Right to Buy losses coupled with the low level of new social rented housing.

| Years | 98/99 | 99/00 | 00/01 | 01/02 | 02/03 | 03/04 | 04/05 | 05/06 | Total |
|-----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| RTB | 62 | 59 | 73 | 101 | 131 | 193 | 170 | 124 | 913 |
| New Build | 9 | 12 | 12 | 20 | 8 | 13 | 0 | 0 | 74 |
| Net Gain | -53 | -47 | -61 | -81 | -123 | -180 | -170 | -124 | -839 |

³ CACI Ltd October 2005

Executive Summary

The table above illustrates that Rossendale have lost 839 social rented houses over the period 1998-2006 and clearly is losing more social rented housing than is being replaced with new build.

Identified Need for Affordable Housing

David Cumberland Housing Regeneration Ltd was commissioned in July 2004 to undertake a comprehensive housing need & market assessment for Rossendale Borough Council. A survey of all 28,068 occupied properties within the Borough was carried out, and a total of 6,906 questionnaires were returned representing a 24.6% response rate.

The results of this survey indicated that 354 affordable units of accommodation would be required over the period 2005-2010 as a minimum to meet the identified need through the survey. The table across the page illustrates where the affordable housing is most needed within Rossendale.

The wards missing from the table opposite already have sufficient supplies of social rented housing to cope with demand.

| WARD | GENERAL NEED | | | OLDER PERSON | | TOTAL NEED |
|--------------|--------------|-----------|------------|--------------|-----------|------------|
| | 1/2 Bed | 3/4 Bed | Total | 1/2 Bed | Total | |
| Cribden | 31 | 9 | 40 | 2 | 2 | 42 |
| Eden | 56 | 15 | 71 | 4 | 4 | 75 |
| Goodshaw | 62 | 22 | 84 | 6 | 6 | 90 |
| Greenfield | 63 | 13 | 76 | 1 | 1 | 77 |
| Greensclough | 0 | 1 | 1 | 0 | 0 | 1 |
| Hareholme | 0 | 0 | 0 | 1 | 1 | 1 |
| Helmshore | 21 | 15 | 36 | 3 | 3 | 39 |
| Longholme | 10 | 12 | 22 | 1 | 1 | 23 |
| Stacksteads | 0 | 1 | 1 | 1 | 1 | 2 |
| Whitewell | 0 | 4 | 4 | 0 | 0 | 4 |
| Total | 243 | 92 | 335 | 19 | 19 | 354 |

Executive Summary

How the Demand for Affordable Housing will be met

There are various tools available to the Council to tackle the shortage of affordable homes in the Borough. The following methods are some of the main mechanisms to be used;

- a) Housing Corporation Funding – In the 2006-2008 bidding round Rossendale managed to attract £670,000 with its RSL partners to develop 20 flats for affordable rent in the Rawtenstall area.
- b) Section 106 Agreements – By implementing these agreements with Private Developers, Rossendale will be able to contribute to affordable housing requirements in those areas that need it.
- c) Empty Homes – The Council had 1595 empty homes at 1st April 2006 and 1464 of these are within the private sector. By targeting those dwellings that have been vacant for long periods of time, this method will also help bring more affordable homes back into use without the need for building more housing.
- d) Homebuy Scheme – This is a new scheme introduced by the Government. In Lancashire the

scheme is managed by Plumlife. Rossendale have been allocated 8 units at £50,000 per unit, which gives the Council a further £400,000 to help assist the households in need onto the property ladder

- e) Utilising the Affordable Housing Trust fund set up from the transfer of council homes to Green Vale Homes to provide additional affordable housing

Targets to Achieve over the next 2 years

As part of the Action Plan for this strategy, some of the main actions to be achieved over the 2 year period of the strategy are:

- 1) Deliver 135 units of affordable housing within Rossendale, as identified through the Housing Needs & Market Assessment
- 2) Produce a template which developers can use for guidance at pre-application stages to assist in the planning application process and setting out planning policy criteria
- 3) Establish a working group to monitor the delivery of affordable housing within Rossendale

CHAPTER 1 – HOUSING MARKETS, HOUSE PRICES & HOUSEHOLD INCOMES

1.1 INTRODUCTION

This Affordable Housing Strategy is informed by comprehensive research on house prices and household incomes together with the Housing Needs & Market Assessment Survey (2005). An assessment of demand levels for additional affordable homes and where it is needed within the Borough.

A list of research data and documents used to prepare this strategy can be viewed in Appendix 3 (p42)

1.2 CONTEXT

Housing is a basic need, and maintaining and developing additional affordable homes are key issues for Government as illustrated in the Communities Plan⁴, the Barker Review⁵ and Homes for All⁶. The Governments policies indicate that there is an acute need for affordable housing in

⁴ ODP, Sustainable Communities: Building For The Future, Feb 2003

⁵ Kate Barker, Review of Housing Supply, Delivering Stability: Securing our Future Housing Needs, Mar 2004

⁶ ODP, Sustainable Communities: Homes for All, Jan 2005

the South East of England, however regionally the North

West also demonstrates some areas where affordable housing is a problem. The North West Regional Housing Strategy has a strategic objective relating to affordability and more specifically a priority to tackle the shortage of affordable homes in areas of the North West where demand is unsustainably high.

1.2.1 Housing Strategy & Corporate Links

This Strategy will also help deliver the housing objective within Rossendale's Community Strategy.

'to work to provide affordable, well-maintained housing opportunities for all residents'

The strategy is a key delivery element of Rossendale BC's Corporate Improvement Plan. A key objective is:

CHAPTER 1 – HOUSING MARKETS, HOUSE PRICES & HOUSEHOLD INCOMES

‘creating affordable housing and improving the general quality of social housing and owner occupied homes’.

The vision set out in Rossendale Borough Council’s Housing Strategy, which this strategy supports, is ***‘By 2020 Rossendale will offer a choice of well maintained, affordable housing for all residents’.***

The Housing Strategy vision is to be delivered through 6 objectives, which are;

- Affordability
- Decent Homes
- Renewal
- Supporting Particular Needs
- Consultation
- Knowledge

This Affordable Housing Strategy will have an impact on at least 4 out of the 6 objectives, but will directly help deliver the targets set in the Housing Strategy that relate to the Affordability objective, which is to *‘Improve choice and access to quality affordable housing to create balanced & sustainable communities’.*

1.3 WHAT IS AFFORDABLE HOUSING?

Affordable housing is not just housing for rent by a social landlord such as the local authority or a registered social landlord (RSL). It can include a range of low-cost subsidised open market housing including shared ownership and shared equity irrespective of tenure.

There are many definitions of affordable housing but Rossendale Borough Council define housing as affordable where *‘a household’s housing costs are no more than 30% of its Net Equivalent Income (NEI) and their NEI is no less than two-thirds of the average income for Rossendale’.*⁷

There are different types of affordable housing that include;

- Local authority and RSL housing for rent generally let on secure or assured tenancies. This is the primary source of affordable homes.

⁷ Rossendale BC Housing Needs & Market Assessment 2005

CHAPTER 1 – HOUSING MARKETS, HOUSE PRICES & HOUSEHOLD INCOMES

- Renting from a private landlord, with housing benefit helping to pay the rent up to a local reference level for low-income tenants.
- Shared ownership housing, where a proportion of the dwelling is purchased by the occupier (usually 50-75%) and rent is paid on the remaining proportion, which is usually owned by an RSL.
- Equity share and the Government's new Homebuy scheme work in a similar way to shared ownership, but the share that the owner usually has to pay rent on, can be rent free depending on which affordable model is followed.
- Purchase a property at less than the normal market value.

1.3.1 What is the purpose of the Affordable Housing Strategy?

The Housing Strategy and Forward Planning Teams of Rossendale Borough Council have produced this Affordable Housing Strategy. The purpose of the strategy is to:

- set out the Council's commitment to the provision of affordable housing in the Borough

- set out the Council's objectives in tackling the shortage of affordable housing
- respond to the recommendations contained within the Council's Housing Needs & Market Assessment (HNMA) report from May 2005
- increase the options available to the Council in delivering affordable housing
- act as the strategic framework for council officers, members, RSL's and private developers when making decisions to build housing within Rossendale during the period of this document, 2006-2008.

1.3.2 When will the Affordable Housing Strategy start and finish and when will it be reviewed?

The strategy is scheduled to cover a 2-year period from 2006 until the end of 2008. This timescale falls in line with the Housing Corporations National Affordable Housing Programme which is set every 2 years, the next being 2008-2010. It will be reviewed annually to establish what targets have been achieved and to set new priorities to be actioned over the remaining years. Appendix 2 (p41) covers in more detail the times and dates when the

CHAPTER 1 – HOUSING MARKETS, HOUSE PRICES & HOUSEHOLD INCOMES

strategy will be reviewed and when progress on the action plan will be reported.

1.3.3 How easy is it for me to access the information I want from this document?

This Strategy has been designed to be reader friendly and provides an executive summary at the beginning of the document, which summarises the whole document in 2-3 pages. Within the contents page at the front of the strategy there is a tables, figures, charts and maps section that indicate which page you can find any particular information on.

This strategy is either available in paper format or an electronic version which can be accessed through our internet address at www.rossendale.gov.uk Alternatively a compact disc (CD) can be requested from our Strategic Housing team. The electronic version both on the internet and CD will have hyperlinks (Direct connections once clicked on) that will take you to other information within the strategy and to other related web sites that have further information for you.

There will be a list of contacts for each relevant document referred to in this strategy, so that readers can quickly access more detailed information on topics they are interested in or can speak directly with an officer who is responsible for that area of work. Information on how to obtain paper copies and CD versions of the strategy is contained in the contacts list, so for further details please see Appendix 6 (p47).

If you would like a summary of this information in large print, on audio cassette or language other than English, please let us know and we will be happy to arrange it.

Please telephone 01706 217777 or Contact Communications Section, Futures Park, Bacup, OL13 0BB

CHAPTER 1 – HOUSING MARKETS, HOUSE PRICES & HOUSEHOLD INCOMES

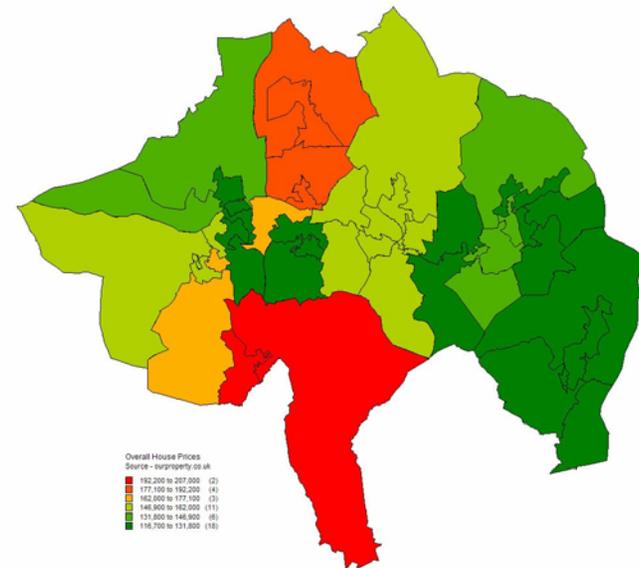
1.4 HOUSING MARKETS, INCOMES & HOUSE PRICES

1.4.1 House Prices

Map 1 illustrates the considerable variations in house prices within the housing markets in Rossendale. Generally the highest house prices are found in the housing markets of Eden, which borders the Bury and Manchester housing markets, followed by the housing markets in Cribden, Goodshaw, Helmshore and parts of Longholme.

The average house price in Rossendale (as of December 2005) was £146,429, and the entire housing markets of Whitewell, Goodshaw, Cribden, Hareholme, Eden, Helmshore and parts of Longholme and Greenfield all display house prices above the Borough average.

The most expensive area to live in based on average house prices is Super Output Area (SOA) 57, which is the Edenfield/Stubbins area within the ward of Eden. The least expensive area is SOA 66, which is part of Haslingden Town Centre within the Greenfield ward.

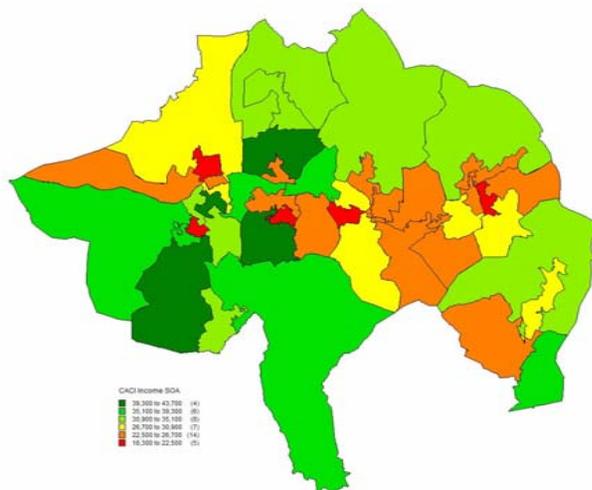


Map 1 – Average House Prices for 2005 at Super Output Area Level
Source: HM Land Registry

CHAPTER 1 – HOUSING MARKETS, HOUSE PRICES & HOUSEHOLD INCOMES

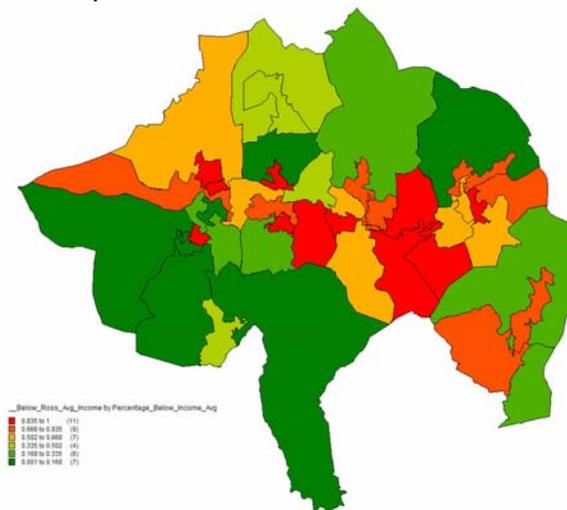
1.4.2 Household Incomes

The household income data (CACI Ltd October 2005) highlights that the average household income for Rossendale is £29,521 per year. Map 2 below shows that household incomes vary significantly across the Borough.



Map 2 – Average household income at SOA level
Source: CACI Ltd 2005

The lowest average household income in Rossendale falls within the SOA 85, which is Townsendfold/Balladen within the ward of Longholme, followed by SOA 96, part of Haslingden Town Centre within the Worsley ward, SOA 71, Newchurch within the ward of Hareholme and SOA 82, Bacup within the ward of Irwell.



Map 3 – Average household incomes below the Rossendale average (%) at SOA level.
Source: CACI Ltd 2005

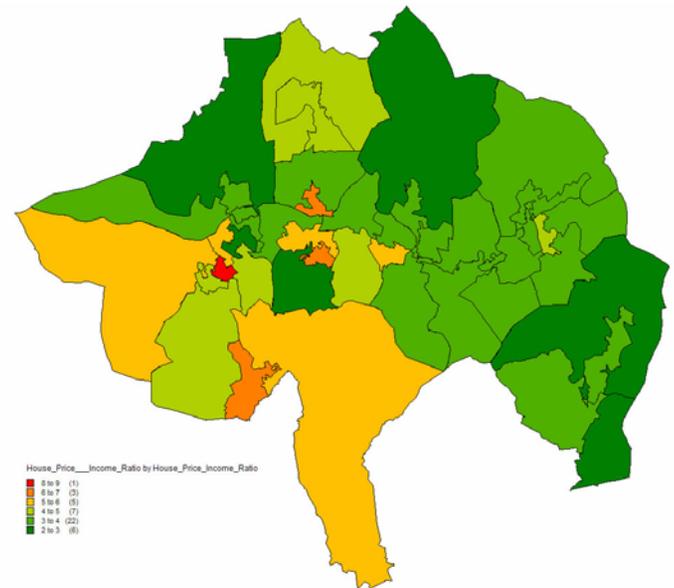
CHAPTER 1 – HOUSING MARKETS, HOUSE PRICES & HOUSEHOLD INCOMES

The map above on p14 illustrates the number of SOA's that fall below the Rossendale average household income.

1.4.3 Affordability Ratios

The estimated house price to income ratios that will be needed to be able to afford the average priced dwelling within each neighbourhood have been calculated for each neighbourhood (super output area).

Map 4 opposite shows that a large proportion of neighbourhoods (28 areas) within Rossendale require between 2-4 times their incomes to be able to afford the average priced property within their respective areas. However there are 3 areas within the wards of Eden, Longholme and Cribden that need 6-7 times their incomes to afford the average property prices, but research found that there was a ratio of 8-9 within an area in the ward of Helmshore.



*Map 4 – Income to House Price Ratios (average Jul-Sep 2005 sales prices divided by average 2005 household incomes at SOA level)
Source: CACI Ltd and HM Land Registry*

CHAPTER 1 – HOUSING MARKETS, HOUSE PRICES & HOUSEHOLD INCOMES

1.4.4 Rent Levels

The Government has requested that by 2012 that all social housing rents converge and that no one should be disadvantaged as to whether they rent from a local authority or a Registered Social Landlord (RSL). In Rossendale the Council has recently transferred its housing stock to Green Vale Homes, a new company that looks after the Council's former housing stock. Green Vale Homes rents are slightly cheaper than the other RSL's that operate within Rossendale, as the table below illustrates.

The above rents should be taken into consideration when assessing developments for affordable rented accommodation.

| Ex Local Authority Rents (Green Vale Homes) | | | | | | |
|---|--------|--------|--------|--------|--------|---------------|
| | Bedsit | 1 Bed | 2 Bed | 3 Bed | 4+ Bed | All Dwellings |
| GVH | £24.59 | £36.16 | £43.08 | £50.02 | £57.94 | £41.40 |
| North West | £32.46 | £39.24 | £44.46 | £49.54 | £54.87 | £45.02 |
| Housing Association Rents | | | | | | |
| Rossendale | £58.29 | £58.32 | £56.10 | £67.22 | £71.67 | £58.97 |
| North West | £54.09 | £53.31 | £52.27 | £55.33 | £65.35 | £53.90 |

Table 1- Average social rented stock rents 2004/05

Source: Housing Needs & Market Assessment 2005

CHAPTER 2 – SUPPLY OF AFFORDABLE HOUSING

2.1 SOCIAL HOUSING SUPPLY

2.1.1 Social Housing for Rent

Existing affordable housing for rent is owned by 10 RSL partners that operate within the Borough. The main stockholders within the Borough are Green Vale Homes (GVH), West Pennine, Places for People and Harvest Housing. The social housing market in Rossendale makes up 15.99% of the market overall. Compared to the average of 19% for England & Wales, Rossendale has a smaller social housing market than the national picture.

There are only 18 SOA's in Rossendale out of 44 that have a social housing market higher than the 15.99% for the Borough as a whole, which means that there are 26 (59.09%) of SOA's that have social rented markets that are lower and 19 (73.08%) of these SOA's have a social housing market of less than 10%.

2.1.2 GVH Owned accommodation for Rent

Out of the 3853 properties that Green Vale Homes own, approximately 75.06% of the stock is considered for general needs and 24.94% is allocated for letting to older people. Of the elderly

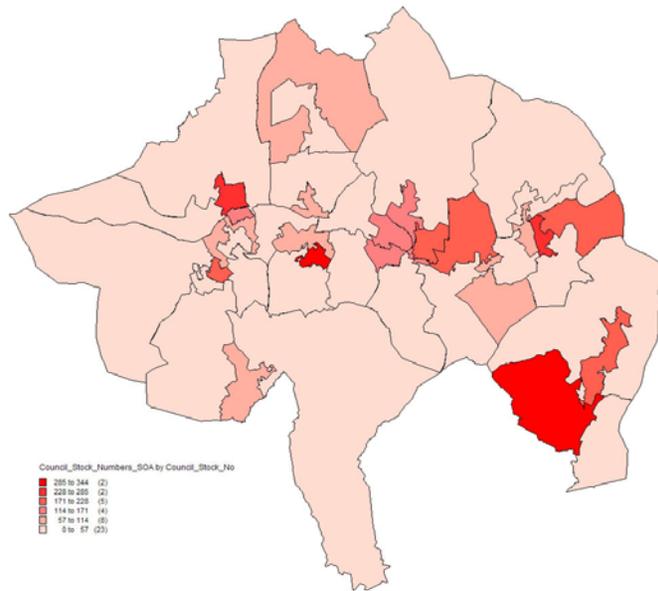
person's accommodation total of 961, 32.67% of the stock has a mobile warden service and 61.60% have a resident warden service.

| Letting Type | Dwelling Type | | | | | Total |
|---------------------------------------|---------------|----------|------|-------|------|-------|
| | Bedsit | Bungalow | Flat | House | Mais | |
| General Needs | 13 | 224 | 893 | 1727 | 35 | 2892 |
| Older People | 43 | 406 | 464 | 48 | 0 | 961 |
| <i>Of which: with Resident warden</i> | 43 | 322 | 223 | 4 | 0 | 592 |
| <i>Of which: with Mobile warden</i> | 0 | 84 | 186 | 44 | 0 | 314 |
| Total | 56 | 630 | 1357 | 1775 | 35 | 3853 |

Table 2 – Breakdown of Green Vale Homes Owned stock by letting type & dwelling type at Jan 2006

Source: Green Vale Homes Housing Management System

CHAPTER 2 – SUPPLY OF AFFORDABLE HOUSING



Map 5 – Concentrations of Green Vale Homes Owned stock at SOA level as of Nov 2005

Source: HMR & Strategy Property Database Nov 2005

The greatest concentrations of Green Vale Homes Owned stock in Rossendale with levels ranging from 228-344 dwellings are situated in

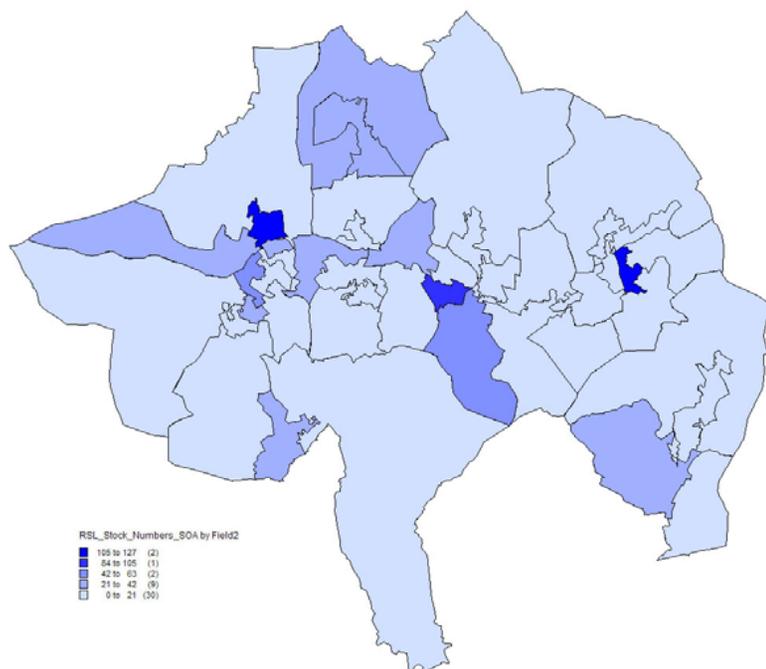
neighbourhoods that fall within the Healey & Whitworth, Irwell, Longholme and Worsley wards.

2.1.3 Other Registered Social Landlord (RSL) Accommodation for Rent

Aswell as Green Vale Homes stock, there are 902 additional social rented dwellings within Rossendale that are managed and owned by 9 other RSL's. The largest RSL operating within the Borough after Green Vale Homes is North British Housing Association who are part of the Places for People Group with 225 properties, (24.94%) of the market, followed closely by West Pennine Housing Association, which is part of the Regenda Group with 187 properties (20.73%). RSL stock figures can be viewed in Appendix 8, p49.

Map 6 on p19 illustrates spatially where the greatest concentrations of RSL properties are within Rossendale.

CHAPTER 2 – SUPPLY OF AFFORDABLE HOUSING



Map 6 – Concentrations of RSL owned stock at SOA level as of Nov 2005

Source: HMR & Strategy Property Database Nov 2005

As Map 6 shows, the main concentrations of RSL stock, with properties ranging from 84-127 are located in neighbourhoods that are situated in the wards of Worsley, Hareholme and Irwell. These same neighbourhoods are also represented with high levels of Green Vale Homes (ex Council stock) housing.

2.2 Barriers to Affordable Housing within Rossendale

The last 2-3 years has seen huge changes in the local housing markets within Rossendale. The sudden increase in house prices, coupled with the increasing levels of Right-to-Buy (RTB), the increasing waiting lists for social housing and the reduction in empty social housing properties has significantly increased the prominence of affordability and the inability of some households to be able to afford the full market value of the properties of their choice within their respective neighbourhoods. Coupled with this has been the low build rate of new social housing and affordable housing.

CHAPTER 2 – SUPPLY OF AFFORDABLE HOUSING

2.2.1 Loss of Affordable Housing stock through the RTB Process

Since 1998 Rossendale has lost an average of around 5% a year its social rented stock. This has primarily been through the Right to Buy (RTB) process. Based on stock levels in 1998 up until April 2005, Rossendale has lost 16.68% (789 units) of its housing stock to the RTB. Additional affordable housing provided through the RSL's in the Borough over the same period in the form of new build properties has not kept pace with the loss of affordable accommodation. The number of RSL properties built has only been 74; this is only 9.38% of the total stock lost through RTB.

In light of the impending changes to the RTB legislation in 2003, Rossendale experienced a 48.09% increase in RTB sales from 2002/03 to 2003/04. Chart 1 on this page illustrates the levels of RTB sales over the last 7 years, and Chart 2 on p21 compares the loss of affordable accommodation with the replacement levels of RSL new build properties.

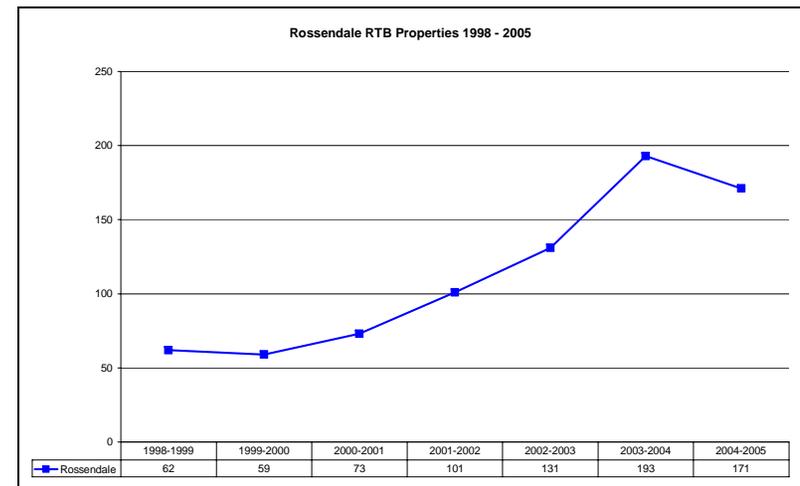


Chart 1 – Number of RTB sales annually, 1998-2005

Source: HMR & Strategy Property Database

Over the periods 1998/99 to 2003/04 the RTB sales for Rossendale more than tripled. However even though we have seen an increase year on year for the last 5 years, 2004/05 witnessed a reduction in the number of sales by 11.92%.

CHAPTER 2 – SUPPLY OF AFFORDABLE HOUSING

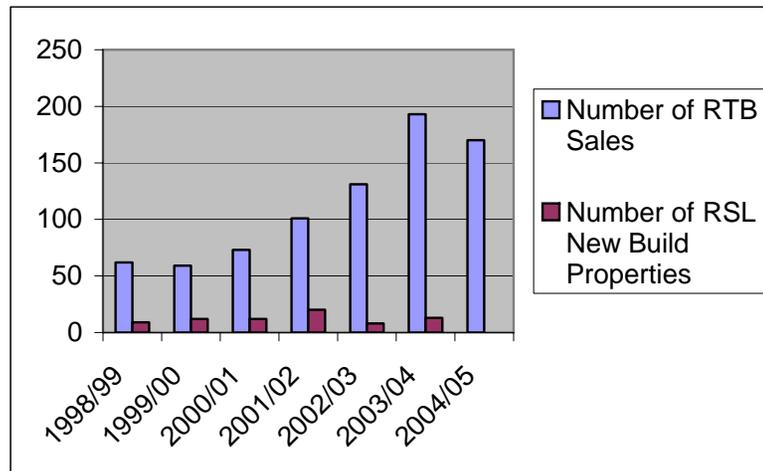


Chart 2 – RTB Sales compared with RSL new-build rates 1998/99 to 2004/05

Source: HMR & Strategy Property Database

As the chart illustrates, Rossendale is not building sufficient levels affordable accommodation to replace the stock lost through the RTB process. However this is not a unique problem to Rossendale as nationally and regionally not enough social housing is being built to replace stock that is lost.

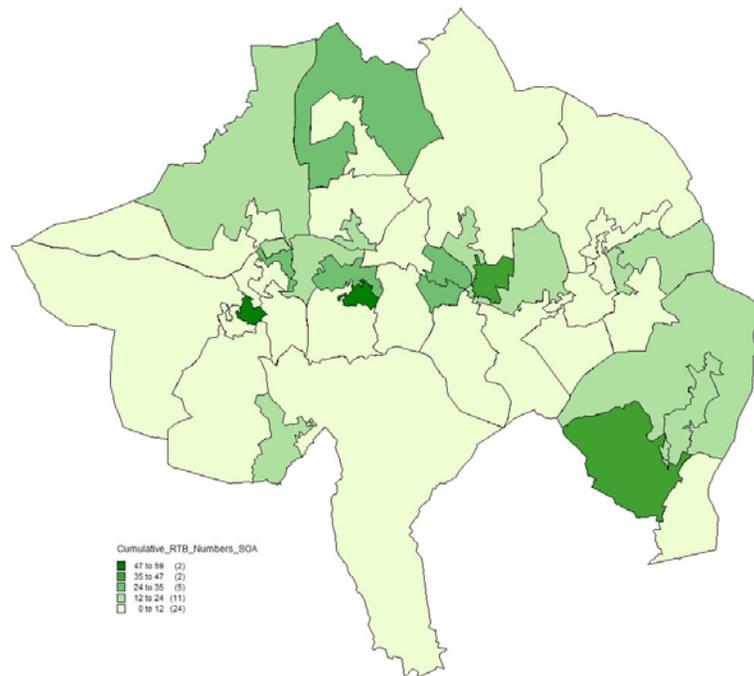
The impact of this low affordable housing build rate will be discussed further in Chapter 3 – *Identified Need & Demand for affordable housing* p26.

In terms of the effects of the RTB process it will be important for the Council to target those areas that are suffering from the most acute problems of affordability by utilising the resources available to us through the Affordable Housing Trust that has been set up as part of the Stock Transfer in March 2006.

The Map below indicates cumulatively where the majority of RTB sales have taken place within the housing market neighbourhood in Rossendale.

Map 7, p22 shows that there are 4 areas within the housing market of Whitewell, Longholme, Helmshore and Healey & Whitworth that display RTB sales raging from 35-59 dwellings for the last 7 years.

CHAPTER 2 – SUPPLY OF AFFORDABLE HOUSING



Map 7 – Cumulative RTB sales 1998 – 2005 at SOA level

Source: HMR & Strategy Property Database Nov 2005

2.2.2 Rossendale Borough Council Joint Allocations Policy

Since the transfer of its stock to Green Vale Homes on the 27th March 2006, the Council operate a joint allocations policy with Green Vale Homes. Subject to certain exclusions of non-eligibility, the Council operate a housing register that entitles all people other than those non-eligible to apply for housing.

The Council operates a single housing register for all applicants and this is based on a points system. Applicants are awarded points for one or more criteria as specified within the Allocations Policy, and when a vacancy occurs, the person with the most points on the waiting list is offered the property as long as they have complied with the terms and conditions set out within the policy.

The scheme applies to the allocation of all former Council owned accommodation (now Greenvale Homes) and also to any nominations made by the Council to RSL's or other Landlords with whom the Council has nomination arrangements.

CHAPTER 2 – SUPPLY OF AFFORDABLE HOUSING

2.2.3 Nomination Rights

The Council currently has a nomination agreement with all the RSL's that operate within Rossendale. The agreement is a vacancy led policy, in which the Council gets a minimum of 50% of all true vacant properties to be offered for Council Nominees. This agreement was established in July 2005, and is currently being reviewed in relation to performance targets. With the reduction in Social Housing and the lack of new build accommodation over the last several years, it is vital to ensure that the nomination agreement with RSL's is used to its maximum potential.

2.2.4 Rossendale Borough Council Lettings

| Type of Letting | Years | | | |
|----------------------|------------|------------|------------|------------|
| | 01/02 | 02/03 | 03/04 | 04/05 |
| | No. | No. | No. | No. |
| Mutual Exchange | 19 | 16 | 24 | 24 |
| Transfer | 112 | 102 | 69 | 5 |
| Homeless | 133 | 152 | 138 | 115 |
| General Waiting List | 355 | 334 | 290 | 259 |
| Others | 134 | 120 | 70 | 75 |
| Total | 753 | 724 | 591 | 478 |

Table 3 – Breakdown of Rossendale BC lettings by letting type 2001-2005

Source: Green Vale Homes Housing Management System

CHAPTER 2 – SUPPLY OF AFFORDABLE HOUSING

2.3 Overall Affordable Housing Levels

In conclusion, table 4 below and chart 3 opposite illustrate the impact that RTB and lack of new build affordable housing has had on the social rented stock levels within Rossendale.

| Year | Council Stock | RSL Stock | Total |
|-----------|---------------|-----------|-------|
| 1998-1999 | 4734 | 885 | 5619 |
| 1999-2000 | 4613 | 897 | 5510 |
| 2000-2001 | 4540 | 909 | 5449 |
| 2001-2002 | 4439 | 929 | 5368 |
| 2002-2003 | 4308 | 937 | 5245 |
| 2003-2004 | 4115 | 950 | 5065 |
| 2004-2005 | 3942 | 902 | 4844 |
| 2005-2006 | 3828* | 902 | 4730 |

Table 4 – Supply of social rented stock 1998-2006

Source: HMR & Strategy Property Database Jan 2006

* This figure was correct at point of stock transfer on 27th March 2006

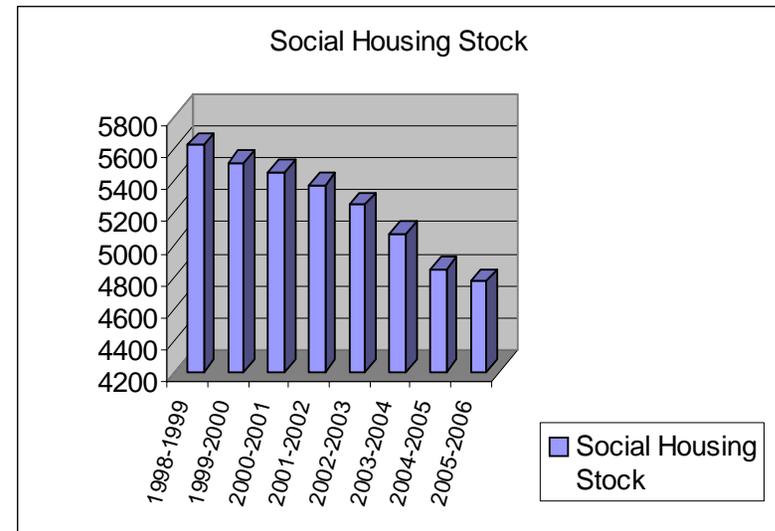


Chart 3 – Social Rented Stock levels 1998-2006 Source: HMR & Strategy Property Database Jan 2006

As chart 3 illustrates, there has been a 15.16% reduction in social housing stock over the last 8 years within Rossendale, which has added to the affordable housing problem in certain parts of the Borough.

CHAPTER 2 – SUPPLY OF AFFORDABLE HOUSING

Furthermore the introduction of the Government's Home Buy Scheme within the social rented sector will provide more opportunity for social rented tenants to claim a stake within their own homes, thus reducing the levels of affordable housing even further.

3.1 DEMAND FOR AFFORDABLE HOUSING

3.1.1 Housing Need

David Cumberland Housing Regeneration Ltd was commissioned in July 2004 to undertake a comprehensive housing need & market assessment for Rossendale Borough Council. A survey of all 28,068 occupied properties within the Borough was carried out, and a total of 6,906 questionnaires were returned representing a 24.6% response rate.

The survey has taken into account expected requirements for affordable accommodation from existing households in need and newly forming households by area and property requirement. The overall situation is that Rossendale is likely to have a minimum shortfall of at least 354 dwellings over the period 2005-2010, of which 19 of these are needed for older persons. These figures will be discussed in more detail later on in this chapter.

3.1.2 Local Authority Waiting List Demand

At April 2006 there were 2947⁸ households on the councils housing register.

Out of this total 1212 households required 1 bed accommodation, 933 required 2 bed, 346 required 3 bed and 48 requiring more than 3 bed accommodation. The housing register does not provide exhaustive demand information but can give good indications as to where people would like to live and patterns of increased demand.

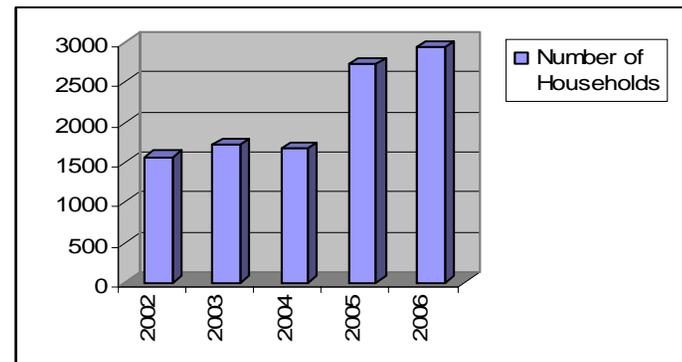
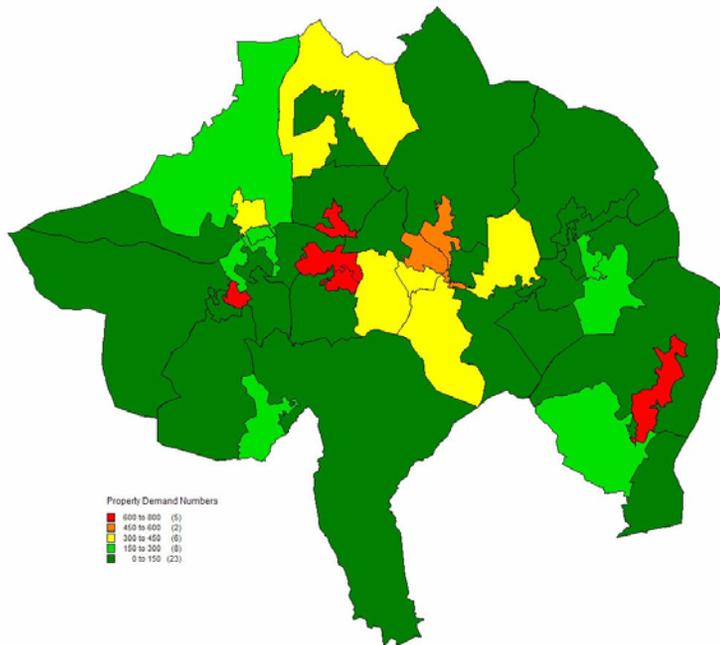


Chart 4 – Number of households on housing register 2002-2006

Source: DCLG HIP HSSA Annual Returns

⁸ DCLG HIP Housing Strategy Statistical Appendices Return 2005

CHAPTER 3 – IDENTIFIED NEED & DEMAND FOR AFFORDABLE HOUSING



Map 8 – Housing Register waiting list demand by SOA level Nov 2005

Source: Rossendale BC Housing Register 2005

The greatest demand is in the following areas;

Demand between 600-800 people, SOA 79 (Helmshore), SOA 85 (Townsendfold/Balladen), SOA 86 (Rawtenstall town centre), SOA 60 (Facit) and SOA 56 (Constablee).

There were two further areas that displayed demand between of 450-599 people, which were; SOA 74 (Newchurch) and SOA 94 (Edgeside/Waterfoot/Whitewell Bottom).

In addition two of the areas that have experienced high levels of demand, SOA 79 (Helmshore) and SOA 85 (Townsendfold/Balladen) also have the highest levels of income to house price ratios, SOA 79 being 8-9 and SOA 85 being 6-7 and also display the highest levels of cumulative RTB sales, SOA 79 and SOA 85 have both experienced a loss of social rented stock between 47-59 properties over the last 6-7 years.

3.2 Housing Needs & Market Assessment

As mentioned in section 3.1.1 on p26, the Council appointed David Cumberland Housing Regeneration Ltd to conduct a Housing Needs &

CHAPTER 3 – IDENTIFIED NEED & DEMAND FOR AFFORDABLE HOUSING

Market Assessment survey to update the Needs survey carried out by David Couttie Associates in 1998. The statistical analysis of the survey was reported at Ward level and identified that Rossendale need as a minimum, an extra 354 affordable dwellings constructing over the period 2005-2010, which equates to 70 dwellings a year. Table 5 opposite indicates which wards have been identified through the survey as needing additional affordable housing over the next 4 years and the quantity required to balance the housing markets.

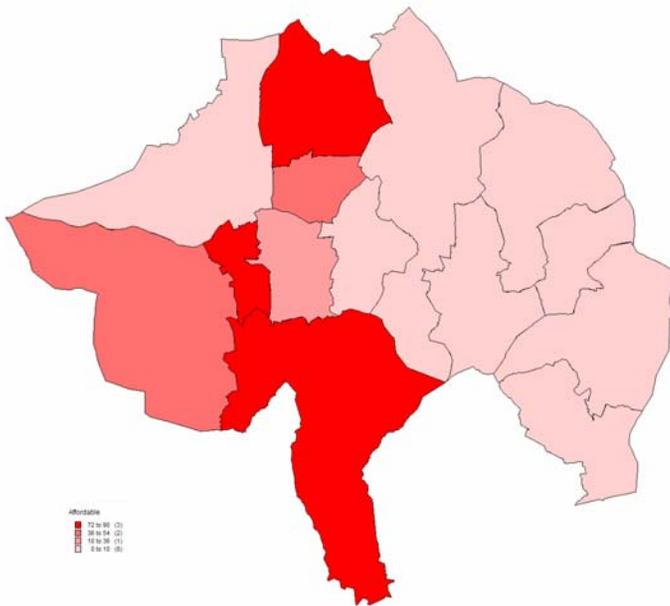
The wards of Facit & Shawforth, Healey & Whitworth, Irwell and Worsley are not represented in table 5. The Housing Needs & Market Assessment Survey did not identify these wards as needing additional affordable housing, because existing social rented stock within these housing markets experience enough turnover and have enough supply to cope with demand.

| WARD | GENERAL NEED | | | OLDER PERSON | | TOTAL NEED |
|--------------|--------------|-----------|------------|--------------|-----------|------------|
| | 1/2 Bed | 3/4 Bed | Total | 1/2 Bed | Total | |
| Cribden | 31 | 9 | 40 | 2 | 2 | 42 |
| Eden | 56 | 15 | 71 | 4 | 4 | 75 |
| Goodshaw | 62 | 22 | 84 | 6 | 6 | 90 |
| Greenfield | 63 | 13 | 76 | 1 | 1 | 77 |
| Greensclough | 0 | 1 | 1 | 0 | 0 | 1 |
| Hareholme | 0 | 0 | 0 | 1 | 1 | 1 |
| Helmshore | 21 | 15 | 36 | 3 | 3 | 39 |
| Longholme | 10 | 12 | 22 | 1 | 1 | 23 |
| Stacksteads | 0 | 1 | 1 | 1 | 1 | 2 |
| Whitewell | 0 | 4 | 4 | 0 | 0 | 4 |
| Total | 243 | 92 | 335 | 19 | 19 | 354 |

Table 5 – Identification of affordable housing numbers by Ward level

Source: Housing Needs & Market Assessment 2004/05

CHAPTER 3 – IDENTIFIED NEED & DEMAND FOR AFFORDABLE HOUSING



*Map 9 – Affordable Housing requirements by Ward level
2004/05*

Source: Housing Needs & Market Assessment 2005

Table 5 on p24 illustrates the affordable housing numbers required over the next 5 years. Map 9 gives a spatial understanding of where new developments through Brownfield land sites that fall within the housing markets that are highlighted in darker shades of red within the map and existing long term vacancies should be brought back into use to meet the affordable housing numbers required in the housing market.

CHAPTER 4 – HOW WE WILL MEET THE DEMAND FOR AFFORDABLE HOUSING

4.1 ENABLING ADDITIONAL AFFORDABLE HOUSING FOR THE BOROUGH

4.1.1 Barriers to Affordable Housing

There are a number of barriers to developing affordable housing. These can include resources, planning policy, and public and developer opposition.

The delivery of affordable housing is a key element to ensuring the economic regeneration of both our Area Action Plan (AAP) areas in Rawtenstall and Bacup, Stacksteads and Britannia and further parts of our Borough that are in demonstrateable need for investment.

The need to diversify in order to fund and deliver affordable housing has never been greater. To improve provision in the future will require a strong commitment to partnership working by all key stakeholders in Rossendale making good use of the appropriate new planning systems.

4.2 Existing & Innovative new ways to increase the delivery of Affordable Homes

There are currently many different ways of delivering affordable housing that can help Council's hit their corporate objectives and local targets. The following list includes examples, but others are available.

4.2.1 Section 106 Agreements

The Council can increase the level of affordable housing by negotiating with private developers through a section 106 agreement a certain amount (30%) of affordable homes to be built on any relevant sites. Rossendale Council will look to formulate a standard Section 106 Policy Agreement to aid developers on sites that are required to provide affordable housing as identified through the HNMA 2004/05. The Councils approach to affordable housing and the levels required is covered through the Interim Housing Planning Guidance policy

4.2.2 Land Availability

Land is a finite resource within Rossendale, therefore the land that we as a Council own as well

CHAPTER 4 – HOW WE WILL MEET THE DEMAND FOR AFFORDABLE HOUSING

as that of our RSL partners is strategically very important. We must develop a framework through which we can plan, monitor and manage the release of land over the next 10-15 years to ensure that there is sufficient scope to provide sites for affordable housing.

Another exercise the Council is currently conducting is to analyse the sites that have been identified through the Urban Potential Study (UPS) for residential building and the Employment Land Study (ELS) for employment use, and comparing this with the areas that have been identified through the HNMA as needing additional affordable housing to understand the volume of housing that can be developed over the next 5 years.

4.2.3 Homebuy Scheme

This is a relatively new scheme that the Government has introduced to help people within the social rented sector purchase an equity stake in their own home. It also aims to allow first time buyers and people on the Council's housing register who cannot afford to buy a home outright to purchase a property of their choice on the open market at 75% of its market value. A loan is received for the remaining 25% which is only

repayable when the property is sold. The 25% loan will be provided by the Government and also 4 preferred lenders: Yorkshire Building Society, HBOS (Halifax), Nationwide and Advantage Mortgages (a Morgan Stanley group company).

4.2.4 Discounted Sale

Purchasing property at less than its normal market value is known as discounted sale. This would apply where a developer was prepared to offer an agreed number of units at less than the open market value, usually to a level that is affordable for the average household income in the area. The discount that is offered is the developer's contribution to planning gain. However this type of arrangement would need to ensure that perpetuity was built into a section 106 agreement, so that the discounted affordable homes remain affordable for subsequent sales.

4.2.5 Empty Homes

As at 1st April 2006 there were 1595 empty homes in the Borough of which 1464 of these were from the private sector. Options for addressing this issue include the Council's own Housing Capital Programme resources in order to bring these dwellings back into use as affordable housing. In

CHAPTER 4 – HOW WE WILL MEET THE DEMAND FOR AFFORDABLE HOUSING

In addition the Council's new powers obtained through the Housing Act 2004 could be used. An Empty Dwelling Management Order (EDMO) can help tackle poor landlords within the private sector and absent owner occupiers who have no intention of bringing their dwelling back into use.

The property can be seized for up to 7 years through an EDMO and can then be rented out to someone on the housing register as an affordable rented dwelling. The landlord gets his property back after 7 years and the rental income is paid back to the authority for any repairs and refurbishment work, with any surplus going back to the dwelling.

The Council can also use discretionary powers in varying the Council Tax discounts that are offered on empty homes and second homes in order to encourage owners and landlords to return the homes back into use.

4.2.6 Housing Corporation Funding

The Housing Corporation have funding rounds every 2 years, which Councils, RSL's and now private developers can now bid for. The most recent bidding round is the 2006-2008 National Affordable Housing Programme, which Rossendale have

managed to attract £670,000 to develop 20 flats for affordable rent within the Rawtenstall area. The next bidding round is 2008-2010, and the Housing Corporation will be looking at early bids towards the end of 2006.

4.2.7 Right to Buy Receipts

As part of the transfer of the Council's stock to Green Vale Homes on the 27th March 2006, the Council negotiated with Green Vale Homes to share a percentage of the sales from any future homes, of which would be put into a trust fund for the next 10 years. This fund will be able to be used in partnership with Green Vale Homes to provide additional affordable housing throughout the Borough

4.3 DELIVERY OF AFFORDABLE HOUSING AND GUIDANCE TO DEVELOPERS

4.3.1 As illustrated in table 5 on p28, the Council's Housing Needs & Market Assessment report identifies certain areas within the Borough that require affordable housing and these areas are where the Council will require developers to contribute to helping the Council deliver the affordable homes that are needed.

CHAPTER 4 – HOW WE WILL MEET THE DEMAND FOR AFFORDABLE HOUSING

However in those wards that do not require any affordable housing, the Council will request a contribution towards achieving the affordable housing needed in other wards, if these wards identified as needing affordable housing do not have any land available that can be developed over the next 4 years up to 2010.

4.3.2 Level of affordable housing contributions & Thresholds (On site provision)

In those areas that require affordable housing the Council will request that 30% of the total units developed be affordable. The Council's definition of affordable is set out on p10 in Chapter 1. Once it is established that a site falls within an area that requires affordable housing, the trigger point in terms of threshold will be where a development completes 15 units or develops a site bigger than 0.5ha. This threshold refers to Rossendale's topography issues and the average site sizes that have been developed previously.

Where an affordable housing requirement has been triggered within an area that needs affordable housing, the Council will require that on site provision is made by the developer and that the affordable units are properly integrated to create a

mixed and balanced sustainable community. Affordable housing units should also be indistinguishable from the open market value units. Furthermore the affordable units shall remain in perpetuity, to ensure that future households can access the same level of affordable housing.

The Council will maintain a list of preferred RSL development partners with whom developers will be encouraged to work with in order to deliver the on site affordable housing provision.

4.3.3 Commuted sums (Off site provision)

Affordable housing should generally be provided on the same site as the open market housing. However, the Council may grant exception where the developer can clearly demonstrate and evidence that this would not be viable. In these exceptional circumstances Rossendale Borough Council will allow the developer to provide a commuted sum towards affordable housing on another site, or build the affordable housing on site within the same locality determined by the HNMA.

A developer's contribution will be based on the amount it would cost to build the same number of

CHAPTER 4 – HOW WE WILL MEET THE DEMAND FOR AFFORDABLE HOUSING

units as would have been built on the original site. It will also take into consideration:

- a) The cost of a serviced site
- b) The cost of construction
- c) The fact that the site must be in a suitable location in terms of planning policy and the HNMA, and meets the need for affordable housing in the area
- d) The additional cost of developing a separate site

Based on these factors a developer's contribution will be based on:

The open market cost of an equivalent dwelling *less* the affordable level of return that would have been paid to the developer for the housing provided on site.

Off site provision in lieu of on site provision in the way of a commuted sum shall only be considered by the Council, in situations where the developer can clearly demonstrate and evidence that they have tested all options to incorporate affordable housing units and that the results indicate that the

incorporation of affordable housing on site would not be financially viable.

Definitions

Open Market Cost

The open market price of equivalent housing will be agreed through negotiation based on the developers projected selling price or Land Registry data for the area in question.

Affordable Level

The affordable level will be based on relevant earnings as identified within the CACI Ltd household income data that the Council update each year.

Calculation

The calculation for providing affordable housing off site is therefore:

Equivalent open market dwelling price (£) *less*
Affordable level (£) (a) = Affordable housing contribution per property (£)

(a) A price less than or equal to the following:

CHAPTER 4 – HOW WE WILL MEET THE DEMAND FOR AFFORDABLE HOUSING

- For a single income buyer – their relevant average earnings multiplied by 3
- For joint buyers with 2 incomes – one and a half times the relevant earnings of a single income buyer, multiplied by 3

Relevant earnings for the site are identified through the CACI Ltd household income data that the Council purchase each year.

So for example if the average household income was £25,000 for the site in question, you would multiply this by 3 to get the single income buyer affordable level which is £75,000 and you would have to multiply £25,000 by 1.5 to get the joint income buyer household income which is £37,500 and then multiply this by 3, which equates to £112,500.

Therefore the levels of £75,000 and £112,500 are deemed to be what is affordable. If a development was then charging £120,000 per unit, the Council would require a commuted sum per property from the developer of £45,000 for those units associated with single income buyers and £7500 per property for those units associated with joint income buyers.

CHAPTER 5 – RESOURCES FOR NEW AFFORDABLE HOUSING

5.1 FUNDING AFFORDABLE HOUSING

Traditionally affordable housing is funded by the Housing Corporation and through RSL's borrowing or using reserves to build new homes. Local Authorities used to be able to help subsidise schemes by offering to RSL's what was called the Local Authority Social Housing Grant (LASHG). This was abolished by the Government in 2003 and now the main funding stream is through the Housing Corporations' National Affordable Housing Programme (NAHP).

5.1.1 National Affordable Housing Programme (NAHP)

This funding stream was previously called the Approved Development Programme (ADP) and is a competitive bidding round that is held by the Housing Corporation every 2 years. In the previous bidding round of 2004-2006 Rossendale did not attract any resources at all, however in the 2006-2008 bidding round we have managed with our partner RSL's to attract £670,000 to develop 20 flats for affordable rent in the Rawtenstall area. A further £665,000 could be released to Rossendale to develop an additional 22 units in Haslingden, which is on the Housing Corporations reserve list.

The Housing Corporation will be looking at bids for 2008-2010 towards the end of this year, and Rossendale Borough Council will be working with its partners over the forthcoming months to ensure that bids are ready for the next process.

5.1.2 Right to Buy Receipts

As part of the stock transfer agreement with Green Vale Homes, Rossendale Borough Council have negotiated a share of any Capital Receipts resulting from the sale of any of Green Vale Homes dwellings for the next 10 years. This equates to just over £3.1m for the next 10 years and is placed in a trust. This funding will be used in partnership with Green Vale Homes to deliver additional affordable housing.

5.1.3 HomeBuy Scheme

This scheme is relatively new and has been introduced by the Government to assist existing social rented tenants to buy a stake within their own homes and also to help first time buyers and households that are on local authority housing registers and low household income earners to be able to get onto the property ladder and own a stake in their own home on the open market. This is usually done by getting a mortgage for 75% if it is

CHAPTER 5 – RESOURCES FOR NEW AFFORDABLE HOUSING

an open market homebuy scheme and the other 25% is provided by the Government and building societies and banks.

Rossendale Borough Council is working in partnership with Plumlife who are part of the Great Places Housing Association Group who are called a Home Buy Agent. Plumlife have won the contract through the Housing Corporation National Affordable Housing Programme (NAHP) to be the agent for Lancashire and help households apply for help with obtaining a property on the open market, which can be through a new build development or an existing dwelling that is already on the market for sale.

Rossendale Borough Council have been allocated by Plumlife 8 units at £50,000 each, which means that 8 households could benefit from this scheme between 2006-2008 and provides Rossendale with an additional £400,000 to help provide affordable housing. Further details can be obtained by contacting the Housing Research & Strategy Officer at Rossendale Borough Council. For contact details please refer to appendix 6 on p47.

5.1.4 Section 106 Agreements (Planning gain)

Another method for the Council in providing more affordable housing is through negotiations with private developers at the pre-planning application stage. Rossendale Borough Council can secure affordable housing via on site provision that is appropriately mixed to create a sustainable community but also the affordable units would be indistinguishable from the open market units and also via off site commuted sums where appropriate.

This approach will help reduce the amount of public subsidy that is required to help increase the levels of affordable housing within Rossendale.

5.1.5 Private Finance Initiative (PFI)

The Private Finance Initiative is a form of Public Private Partnership. The Government is now focusing its use of PFI for new build affordable housing, as part of its wider strategy of dealing with the shortfall in housing supply, combating the social exclusion and generating economic renewal.

The options for the use of PFI in Rossendale Borough Council will be investigated further with neighbouring local authorities to establish whether this is a viable option for providing affordable housing.

APPENDICES

APPENDIX 1

2006-2008 ACTION PLAN TO DELIVER THE AFFORDABLE HOUSING STRATEGY

| Action | Milestones | | Lead Officer | Time Scale | Progress Comments | Action Status | |
|---|---|--|---|--|-------------------|---------------|-----------|
| | 2006/07 | 2007/08 | | | | 2006/2007 | 2007/2008 |
| Update the Urban Potential Study to include site ownership and likely numbers for development of residential dwellings | By April 07 existing data set assessed and land owners identified | By Sep 07 plan, monitor & manage approach set up for site delivery over 5, 10, 15 year periods | Gary Parsons/ Stephen Stray | By Oct 07 have database to monitor land availability | | | |
| Consider a dedicated team of strategic housing & planning officers to discuss pre application issues for all sites that are agreed for affordable housing above the set threshold | By Mar 07 have list of officers and procedures in place | By Sep 07 have developed regular timetable to assess individual sites | Gary Parsons/ Stephen Stray/ Adrian Harding | By Sep 07 procedure in place for dealing with affordable housing sites | | | |
| Produce a procedure for dealing with developers contained within a developers guide for the planning process and pre-application stages | By Mar 07 set up officer group to discuss | By Sep 07 developers guide produced | Gary Parsons/ Stephen Stray/ Adrian Harding | Completed by Oct 2007 | | | |
| Tender for an updated Housing Market Assessment to inform future planning decisions | Apr 07 decision agreed on approach to take | Sep 07 tender for new HMA | Gary Parsons | Final report complete by Mar 08 | | | |
| Develop Affordable Housing policy L4 as part of the Core Strategy within the LDF | By Dec 06 prepare policy L4 for re-submission | End of Jan 2007 re-submit Core Strategy with L4 to GONW | Stephen Stray/ Anne Storah | Jan 2007 Core Strategy ready for GONW | | | |
| Develop Section 106 Agreement Policy for dealing with Affordable Housing issues | By Dec 06 group set up to discuss issues | April 07 Policy agreed and developed | Linda Fisher | Policy in place by April 07 | | | |

APPENDICES

| Action | Milestones | | Lead Officer | Time Scale | Progress Comments | Action Status | |
|--|--|---|---|--|-------------------|---------------|-----------|
| | 2006/07 | 2007/08 | | | | 2006/2007 | 2007/2008 |
| Produce a policy for the use of commuted sums received from developers and make this available in the developers guide | Feb 06 to have discussed with relevant officers and obtained feedback | Sep 07 include within Developers Guide | Stephen Stray/ Gary Parsons/ Linda Fisher | Sep 07 have developers guide that refers to how LPA will spend Commuted Sums | | | |
| Develop with RSL partners a project to utilise S106 funds from off site affordable housing contributions to help buy empty dwellings in areas that require affordable housing | Scheme mechanism agreed with RSL's by Aug 07 | 5 Units brought back into use by end of financial year | Gary Parsons | By Mar 2008 scheme in place and 5 units delivered | | | |
| Provide a range of affordable housing units throughout the Borough in those areas that have been identified through the HNMA | 23 units to be developed | 112 units to be developed | Gary Parsons/ Neil Birtles | By end of Mar 2008 135 units to have been delivered | | | |
| Develop with RSL partners a project to buy empty properties back into use as affordable housing | Agree scheme mechanism by Sep 07 | 5 Units brought back into use by Mar 08 | Gary Parsons | By end of Mar 08 have scheme in place and 5 units delivered | | | |
| Promote and generate awareness of the Homebuy Scheme that allows people to own their own home through affordable means | By Feb 07 deliver 2 awareness sessions to elected members and staff | By April 07 delivered 8 places allocated through Homebuy Scheme | Gary Parsons | By Mar 2008 delivered 8 places allocated | | | |
| Set up an affordable housing register that will allow the Council to refer residents onto affordable housing schemes that have an element of shared ownership or low cost ownership for those applicants that aspire to be owner occupiers | April 07 have contacted all existing applicants on register to see if interested in being on affordable housing register | Mar 2008 have fully operational register that allows referrals to affordable schemes with intermediate tenures on | Gary Parsons | By end of Mar 2008 have fully operational register | | | |
| Look at other LA's who are utilising PFI Funding as possibility for Rossendale | Contact local LA's for details by Jan 2007 | Provide evidence in report to SMT If justifiable by Jul 07 | Gary Parsons | Report completed by Jul 07 | | | |

APPENDICES

| Action | Milestones | | Lead Officer | Time Scale | Progress Comments | Action Status | |
|---|---|---|--|---|-------------------|---------------|-----------|
| | 2006/07 | 2007/08 | | | | 2006/2007 | 2007/2008 |
| Develop Council website to include information on affordable housing and potential schemes | Feb 07 information gathered and ready to put on website | April 07 fully updated website with clear links for users | Gary Parsons | May 07 website with info on new sites available | | | |
| Continue to support RSL National Affordable Housing Programme Bids for Rossendale | Jan 07 approach RSL's to assess whether putting bids in for 08/10 | Jun 07 to have confirmed list of bids for RBC in the next NAHP Bidding round in 2008/10 | Gary Parsons | Aug 07 to have final list of bids for RBC during 08/10 NAHP Bid | | | |
| Update the House Price to Income ratio database with 2006 household income and house prices | By Jan 07 have updated database with both household income and house price data | Aug 07 assess which income data to purchase and upload new house price data | Gary Parsons | Jan 2008 new income data purchased and database up to date | | | |
| Consider how will deliver next Housing Market Assessment, whether through partnership arrangement or traditionally. | By April 07 make final decision on approach to HMA | Sep 2007 tender for new HMA | Gary Parsons/ Anne Storah/ Stephen Stray | Mar 2008 will have final report on new HMA. | | | |
| Consider options to introduce a Choice Base Lettings system in Rossendale with all RSL partners | Contact all RSL partners by Mar 07 | Mar 08 to have confirmed approach to be taken | Gary Parsons | Mar 08 final approach agreed for lettings within Borough | | | |

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APPENDIX 2

MONITORING & PROGRESS

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APPENDIX 3

DATA SOURCES

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GLOSSARY OF TERMS

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CONTACT DETAILS FOR ADDITIONAL READING

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APPENDIX 6

ROSSENDALE BOROUGH COUNCIL OFFICER CONTACT DETAILS

| Contact Person | Department | Responsible For | Contact Details | |
|-------------------------------------|------------------------|---|------------------|--|
| | | | Telephone Number | E-mail |
| Housing Research & Strategy Officer | Strategic Housing Unit | Housing Strategy, Affordable Housing, Homelessness, Housing Needs | 01706 252402 | garyparsons@rossendalebc.gov.uk |
| Senior Planning Officer | Forward Planning | Local Development Framework | 01706252418 | annestorah@rossendalebc.gov.uk |
| Senior Planning Officer | Development Control | Planning Applications | 01706238642 | neilbirtles@rossendalebc.gov.uk |
| Senior Planning Officer | Development Control | Planning Applications | 01706238 | adrianharding@rossendalebc.gov.uk |
| Planning Assistant | Forward Planning | Administration of Local Development Framework | 01706252417 | gwenmarlow@rossendalebc.gov.uk |
| Senior Planning Officer | Forward Planning | Local Development Framework | 01706252420 | stephenstray@rossendalebc.gov.uk |

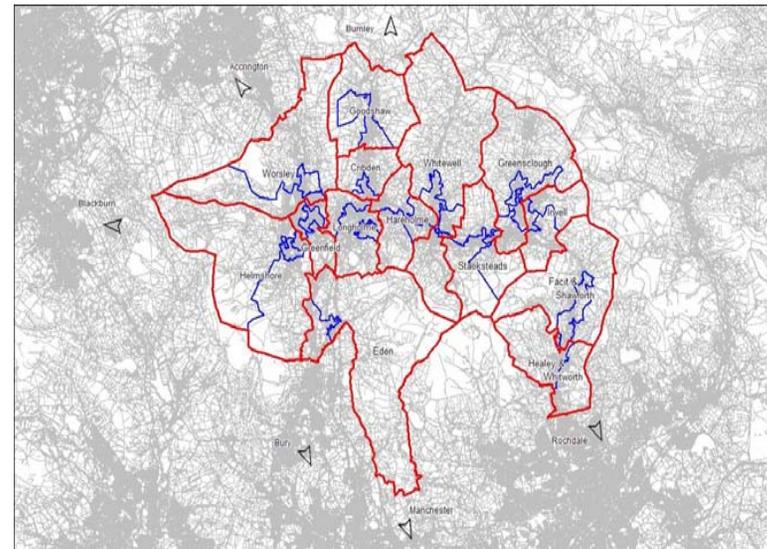
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APPENDIX 7

SUPER OUTPUT AREAS (SOA's) EXPLAINED

Super Output Areas are geographical areas that fit within an Electoral ward. There are 14 wards within Rosendale and within these 14 wards there are 44 Super Output Areas. Each ward has a minimum of 2 Super Output Areas within them. The Government introduced these new geographical levels to capture more data at a neighbourhood level and thus highlight pockets of deprivation and other information that can be used to target resources effectively.

The map opposite illustrates Super Output Areas that fall within each ward. The Blue boundary lines signify where the Super Output Areas are within the Wards that have red boundary lines.



APPENDICES

APPENDIX 8

RSL STOCK OWNED FOR RENT AT MARCH 2006

| Registered Social Landlord | Number of Dwellings as of April 2006 |
|---|---|
| Green Vale Homes | 3828 |
| North British Housing Association (PfP) | 243 |
| West Pennine Housing Association | 203 |
| Harvest Housing Group | 175 |
| Anchor Housing Trust | 101 |
| Housing 21 | 99 |
| Northern Counties Housing Association | 60 |
| Ashiana Housing Association | 8 |
| Richard Whittaker Almshouses | 8 |
| Irwell Valley Housing Association | 5 |

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APPENDIX 9

LIST OF CONSULTEES ON AFFORDABLE HOUSING STRATEGY 2006-2008

| | | |
|--------------------------------------|-------------------------------------|-------------------------------|
| Green Vale Homes | Harvest Housing Group | Northern Counties HA |
| Irwell Valley HA | North British HA (PfP) | Ashiana HA |
| West Pennine HA | Anchor Housing Trust | Housing 21 |
| National Builders Housing Federation | Government Office North West (GONW) | Development Control (RBC) |
| Forward Planning (RBC) | LSP Executive | LSP Housing Theme Group |
| Rossendale YH&S Group | Burnley Borough Council | Hyndburn Borough Council |
| Pendle Borough Council | Ribble Valley Borough Council | Blackburn with Darwen Council |
| Local Estate Agents | Housing Corporation | North West Regional Assembly |
| Senior Management (RBC) | RBC Elected Members | North West Development Agency |
| Hurstwood Development | B&E Boys | Chorley Homes |
| Seddon Homes | Morris Homes (North West) | Westbury Homes |

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APPENDIX 9 CONTINUED

Wilbraham & Co Solicitors

Rowland Homes Ltd

Persimmon Homes (Lancashire) Ltd

DTZ Piedad

Groundworks East Lancashire

Bryant Homes NW Ltd

Lancashire County Council

Irwell Vale & Lumb Residents Association

Grane Residents Association

Taylor Woodrow Developments Ltd

Rossendale Leisure Trust

NHBC North Region

Haslingden EMB

Burnley, Pendle, Rossendale PCT

Britannia Residents United

Stubbins Residents Association

Turn Village Residents Association

Edenfield & District Community

Social Services

Bovis Homes Ltd

Janet Anderson MP

GVA Grimley

East Lancashire Building Partnership

Bellway Homes

Rawtenstall Residents Association

Helmshore Residents Association

Burnley Road Action Group