

# **DRAFT TENANCY STRATEGY 2020**

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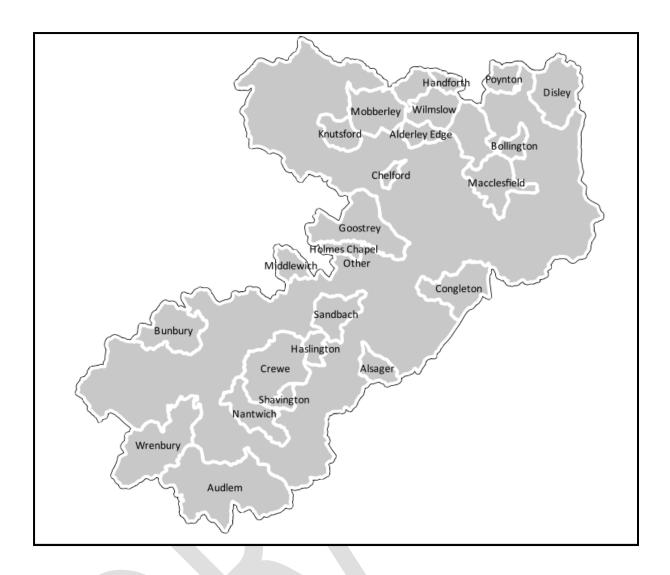
To help address housing demand, there must be an efficient use of social housing, working to increase the delivery of affordable housing, and continued support provided to vulnerable households. This includes working with households to enable them to make informed decisions about their housing options.

There is an expectation that Cheshire East social landlords will continue the use of long term tenancies, with the use of shorter, fixed term tenancies **as the exception**, as part of a neighbourhood regeneration / asset management project.

## **1.0 Introduction**

Cheshire East is a great place to live, work, study and visit. It is well placed for the continued opportunities that our thriving, job-based economic growth is providing across all areas of the Borough. The Cheshire East Housing Strategy 2018-2023 outlines the Council's actions to achieve aims and objectives for housing in the Borough, working to improve the quality, choice and supply of housing for current and future residents. With a population of 376,700 and estimated to grow to 427,100 by 2030 [13.4% increase], housing of the right type and in the right place is an important part of supporting sustainable growth.

Map of Cheshire East:



There are 178,158 homes in Cheshire East<sup>1</sup>. The 3 main tenures are:

Tenure	Number of properties
Owner –occupied	134,430
Private rented or living rent free	21,755 <sup>2</sup>
Social rented	21,973 <sup>3</sup>

The Government has given Registered (social rented) Housing Providers (RPs) the choice of using Flexible Tenancies, which are secure fixed-term tenancies with a

<sup>&</sup>lt;sup>1</sup> https://www.gov.uk/government/statistics/council-taxbase-2019-in-england

<sup>&</sup>lt;sup>2</sup> Tenure by household size by number of bedrooms, Source: Small Areas; Office for National Statistics

<sup>&</sup>lt;sup>3</sup> https://www.gov.uk/government/statistics/statistical-data-return-2018-to-2019

statutory minimum of 2 years, after which the tenancy may be ended by the landlord based on the circumstances of the household.

This new Tenancy Strategy is in line with Section 150 of the Localism Act 2011 which says that:

(1) A local housing authority in England must prepare and publish a strategy (a "tenancy strategy") setting out the matters to which the registered providers of social housing for its district are to have regard in formulating policies relating to -

(a) The kinds of tenancies they grant

(b) The circumstances in which they will grant a tenancy of a particular kind

(c) Where they grant tenancies for a certain term, the lengths of the terms, and

(d) The circumstances in which they will grant a further tenancy on the coming to an end of an existing tenancy

(2) The tenancy strategy must summarise those policies or explain where they may be found.

This Strategy document examines the kinds of tenancies offered by social landlords in Cheshire East, and is a replacement of the Cheshire East 2012 Tenancy Strategy.

Demand for social housing in Cheshire East continues to outstrip the supply, and housing developments alone can't fill the gap. Cheshire East acknowledges that, in some scenarios, Flexible Tenancies may help to respond to local circumstances and pressures, enabling RPs to make the best use of their stock whilst taking care of the most vulnerable households.

The rationale for tenure reform was that some households' income can rise through tax and benefit assistance, and as job seeking leads to employment. This can change between households or within the same household over time as circumstances change. Therefore the reason a household was allocated a property may no longer exist, resulting in properties which are under-occupied, or occupied by households able to afford to rent privately, or even to purchase on the open market.

Having consulted Cheshire East social landlords, it is apparent that the majority of the time it is the case that RPs let properties on Assured Tenancies, a home for life for as long as the tenant complies with the terms of the tenancy agreement.

This new Tenancy Strategy outlines Cheshire East's position on tenancies and how they should be used. There are 51 RPs operating in Cheshire East, with a range in the number of properties they own and manage in Cheshire East, and what that number is as a percentage of the RP's total housing stock.

#### 2.0 Strategic Vision and Objective

#### The Cheshire East Housing Strategy vision is that:

All residents in Cheshire East are able to access affordable, appropriate and decent accommodation.

The Tenancy Strategy seeks to complement this.

#### The Tenancy Strategy objective is to:

Make sure that the best use is made of Cheshire East affordable housing stock to meet local housing need and to benefit vulnerable households, contribute to strengthened communities, and enable households to make realistic choices based on their own circumstances.

#### 3.0 Strategic contexts

#### National Context

There are some key issues which make it necessary to examine the local use of social housing.

#### Welfare Reform

The Government has introduced various reforms to the welfare system, meaning that Local Housing Allowance (LHA) is often considerably lower than market rents, and the Single Room Subsidy and the Shared Room Allowance for under 35s restricts access to the private rented sector for this age group.

#### **Local Housing Allowance**

The Valuation Office Agency Rent Officers determine Local Housing Allowance (LHA) rates used to calculate housing benefit for tenants renting from private landlords.

LHA rates are based on private market rents being paid by tenants in the broad rental market area (BRMA). This is the area within which a person might reasonably be expected to live. Many households find that the rent is not covered by LHA, which leaves them having to pay the difference from another source, or else accrue arrears which can quickly increase if the shortfall between rent and LHA is significant.

**Appendix 2** has a detailed breakdown of the LHA rates by Cheshire East settlement and property size.

## **Universal Credit**

Universal Credit is a payment to help with households with their living costs. It is paid monthly and is aimed at people on a low income or out of work. It brings six benefits, including Housing Benefit, together into the one payment.

## Affordable Rent

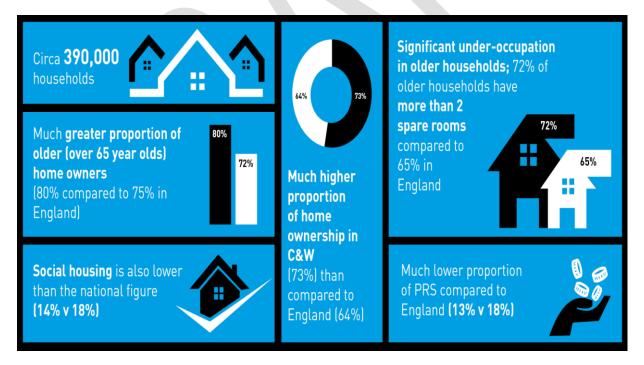
An Affordable Rent is set at up to 80% of the market rent (the average rent for local private lettings) inclusive of any service charges, so it costs less than renting privately but is generally more than other types of social housing rent. The tenancy was originally for a fixed term of five years, and for 10 years for new tenancies from April 2018.

## **Regional Context**

In its Strategic Economic Plan, the Cheshire and Warrington Local Enterprise Partnership (LEP) sets out its ambition to be "home for and attractive to a well-educated, highly skilled, adaptable workforce".

Housing is central to this, and achieving a balanced, well-functioning housing market will be essential if the Cheshire and Warrington districts are to meet the changing needs of existing residents, those skilled workers and their families looking to inmigrate to take advantage of the employment opportunities on offer, and of those (mostly young) households looking to out-migrate for employment and training opportunities.

This includes working with the market to develop homes that are attractive and affordable to younger and older people.



## Local Context

Cheshire East is increasing the supply of affordable housing to support economic growth and development in the area, along with a determination to see the best

use of the area's existing housing stock. Annual affordable housing completion targets are currently being exceeded at the time of writing in 2020.

This will address the housing issues of some of the area's households in need.

The Allocations Policy underpins the ability of people to move who are in housing need to appropriate social housing. With approximately 6,500 registered for housing needs each year and only an average of 1,300 properties available annually, it is vital the policy strikes the balance between supporting sustainable, settled neighbourhoods, whilst giving priority to those people who are in urgent housing need.

This Tenancy Strategy will underpin that.

# 4.0 Housing in Cheshire East

## **Registered Providers**

There are 51 social landlords with properties in Cheshire East, totalling 21,973 units, *of which* 16,984 are General Needs units. RP stock ranges in numbers from 1, up to the largest, with 5,474. A full list of landlords is in **Appendix 1**.

RPs operating in Cheshire East 2015	RPs operating in Cheshire East 2019	Change	Small RPs in Cheshire East 2015	Small RPs in Cheshire East: 2019	Change
41	51	10	14	17	3

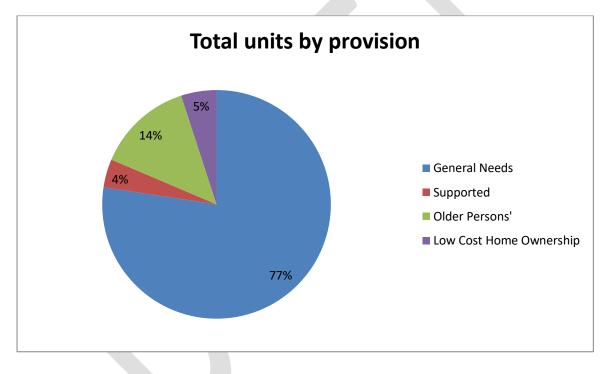
The main landlords with General Needs Stock in Cheshire East are shown below. Some landlords are adverting 100% of their homes on the Cheshire Homechoice website (shown in **bold** in the table).

Landlord	General Needs stock in Cheshire East	As a percentage of total GN stock in Cheshire East
Jigsaw Homes	176	1.0
Arcon Housing Association Limited	66	0.4
Aspire Housing Limited	293	1.7
Contour	664	3.9
Great Places Housing Group	704	2.7
'Johnnie' Johnson Housing Trust Limited	71	0.4
Muir Group Housing Association	248	1.5
One Vision	65	0.4
Peaks & Plains Housing Trust	3,754	22.1
Places for People Homes Limited	236	1.4

Plus Dane Housing Limited	3,908	23.0
Regenda	782	4.6
Sanctuary Housing Association	214	1.3
The Guinness Partnership Limited	4,537	26.7
The Riverside Group Limited	535	3.2
Your Housing Limited	576	3.4
Total	16,829	99.0

There are in addition to the above general needs units 880 supported housing units, 2,985 units of accommodation for older people, and 1,101 units of low cost home ownership.

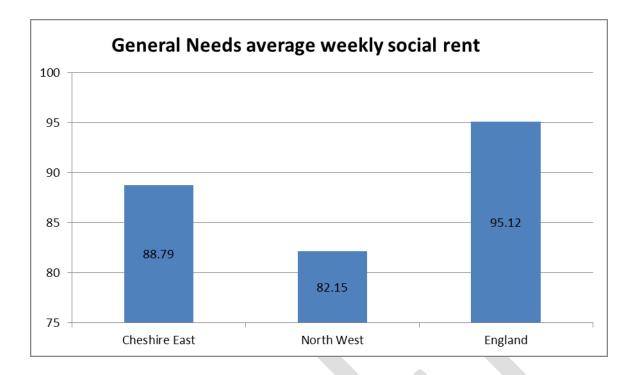
The next chart shows each type of accommodation by percentage of total social stock:



Housing costs have decreased for those Cheshire East tenants of social housing providers, with an average decrease of 1.65% % between 2016/17 (average rent £90.28) and 2018/19 (average rent £88.79).<sup>4</sup>

Comparative average General Needs rents are shown in the next chart:

<sup>&</sup>lt;sup>4</sup> https://www.gov.uk/government/collections/rents-lettings-and-tenancies



## Use of fixed term tenancies in Cheshire East

An audit of local social landlords was undertaken in 2019. The data collected shows little use of Fixed Term Tenancies in Cheshire East, and no intention to begin using them.

Never used fixed term tenancies	47%
Have used them but no intention to use them again	7%
Currently using fixed term tenancies with a view to phasing them out	13%
Use instead of Introductory / Starter tenancies later converted to Assured / Lifetime tenancies	33%
	100%

Across social landlords generally there is a move away from the use of Fixed Term tenancies.

#### **Private Rent levels**

There are implications of Local Housing Allowance (LHA) levels for the major towns and settlements. Properties in Cheshire East are above the LHA level, which means households are going to struggle to pay their rent without market interventions such

as Housing Benefit / LHA. A Cheshire East report into the Private Rented Sector (PRS) highlights accessibility issues replicated across the Borough.

There are high rent levels here compared to other areas, and they demonstrate the potential to attract investment. Some wards have seen large rent increases, such as Chelford, Crewe Central, and Mobberley.

#### Private Rental Market rents<sup>5</sup>

The next tables show a Private Rental Market Summary of monthly rents recorded in 2018 / 2019 in Cheshire East:

	Count of rents	Mean	Lower quartile	Median	Upper quartile
Summary	3,840	784	550	650	850

and a Private Rental Market summary of monthly rents by number of bedrooms recorded between 2018/2019 in Cheshire East:

Number of beds	Count of rents	Mean	Lower quartile	Median	Upper quartile
One bed	500	516	425	495	590
Two bed	1,900	672	550	625	750
Three bed	990	853	650	795	950
Four bed	350	1,670	995	1,395	1,950

More detail is available in **Appendix 2**, which shows rental information by LHA, settlement, and property size.

## Local Housing Allowance

Welfare reform has affected LHA rates, which have been frozen until 2020. The Council pays out the following in LHA monthly figures in Broad Rental Market Areas (BRMA) (£s).

## LHA by BRMA

	1 bed1 bed self- contained2 bedrooms		2 bedrooms	3 bedrooms	4 bedrooms
East Cheshire	308.08	449.99	565.01	730.00	1,084.57
South Cheshire	237.25	368.65	475.02	550.02	749.99

<sup>5</sup> 

https://www.ons.gov.uk/people population and community/housing/datasets/private rental market summary statistics in england

There are implications of LHA levels for the major towns and settlements. Properties are above the LHA level, which means households are going to struggle to pay their rent. See **Appendix 2**.

#### **Property prices**

Land Registry Price Paid Data, put the Borough's median house price at £223,000 (based on property transactions in 2018), although the cheapest 25% sell for under £145,000 and the most expensive 25% for over £338,000. The cheapest 10% sell for under £105,000, whilst the highest-valued 10% are sold for over £514,000.

Lower income areas (and higher levels of deprivation) are predominantly found within the towns of Congleton, Crewe, Macclesfield and Nantwich, whilst the majority of higher income areas are the smaller towns and rural areas of the Borough (with typically lower levels of deprivation), with the highest average earners located in the north of the Borough.

#### Housing Need and Demand

#### **Cheshire Homechoice**

Not everybody is able to afford to buy or rent on the open market and are therefore reliant on affordable housing. Cheshire East does not have any Council housing of its own to rent to those in need. Instead, Cheshire East is partnered with local housing providers who advertise affordable rented properties (referred to as 'social housing') via a website called Cheshire Homechoice. This is where people can make an application for social housing. Homechoice offers access to affordable homes for people wanting to rent or buy a new home.

The number of people on Cheshire Homechoice exceeds the number of affordable housing properties available. The number is increasing each year. The number of people on Homechoice varies year to year based on annual reviews of applicants, applicants' circumstances changing, and on affordable housing stock availability (the number of lets available).

#### Total households on Homechoice 2017 - 2019<sup>6</sup>

Year	Total	
2017	7,070	
2018	7,931	
2019	9,212	

The majority of the main applicants' on Homechoice main reasons for needing to move are:

- under-occupation
- overcrowding
- lacking security of tenure

<sup>&</sup>lt;sup>6</sup> 68 households are double counted as they are queuing for a studio **or** 1 bedroom property

medical need

The most in demand properties are 1 bed (48.8%), 2 bed (29.5%), and 3 bed (13.9%), with little demand for 4 and 5 bed properties (7.7%). However securing larger properties for large households in need is difficult due to the low number of properties and property turnover (leaving the property so that someone else can move into it).

Number of bedrooms wanted	1	2	3	4	5	5+	Total
Total	4,497	2,720	1,281	399	315	0	9,212

Cheshire Homechoice includes data on those who would like to live in social housing. The Housing Act 1996 requires Cheshire East to give a 'reasonable preference' when assessing those who are in genuine 'need', and whose needs are not being met by their current accommodation or circumstances.

All qualifying applications will be assessed under this policy, to ensure that those in greatest housing need are given preference for an allocation of accommodation.

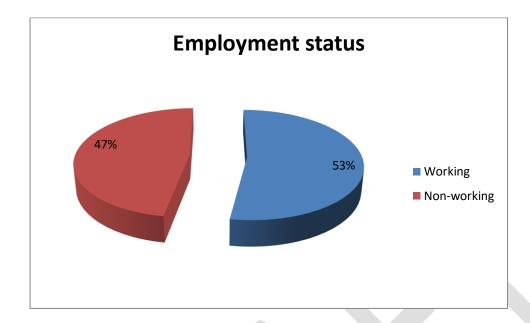
Cheshire Homechoice gives reasonable preference to applicants as set out in section 166A(3) of the Housing Act 1996 (as amended by the Homelessness Act 2002 and the Homelessness Reduction Act 2017). These are:

- People who are homeless including those who are intentionally homeless and those who are not in priority need.
- People who are owed a duty by a local authority under section 190(2), 193(2), (189b) or 195(2) of the 1996 Act (or under section 65(2) or 68(2) of the Housing Act 1985) or who are occupying accommodation secured by any housing authority under s.192(3)
- People occupying unsanitary or overcrowded housing or otherwise living in unsatisfactory housing conditions
- People who need to move on medical or welfare grounds, including grounds relating to disability
- People who need to move to a particular locality in the district of the housing authority, where failure to meet that need would cause hardship (to themselves or to others)

## Nominations

Registered Providers (not formal Cheshire Homechoice partners) operating within Cheshire East will provide at least 50% of their vacancies (excluding transfers) for nominations via the scheme. The Local Authority will monitor to ensure compliance with the nomination agreements in their area.

Over half (53%) of the households on Cheshire Homechoice are working. This includes households on low pay and part-time hours. The other households are classified as non – working households.



## Cheshire Homechoice applicant employment status in 2019

However, 60% of single households are not in employment, and those aged under 35 may therefore face hardships when accommodated due to LHA shortfalls, or will face a lack of options in where they are able to live due to shared accommodation rates.

#### 5.0 Policy issues

The Council is keen to see an efficient use of social housing, working to increase the delivery of affordable housing, and continued support provided to vulnerable households. This includes working with households to enable them to make informed decisions about their housing options.

There is an expectation of the use of long term tenancies, with the use of shorter, fixed term tenancies as the exception, as part of a neighbourhood regeneration / asset management project.

#### Presumption of security

We expect that general needs households will be issued with a lifetime tenancy.

- 1. a Periodic Secure or Assured Tenancy (not a Periodic Assured Shorthold) unless used as a Probationary Tenancy (Introductory or Starter)
- 2. If a tenancy is fixed term that it be for a period of 5 to 10 years, **or exceptionally**, in helping to manage a particular set of circumstances for the minimum of no less than 2 years, additional to the period of a Probationary tenancy.

#### Circumstances for granting a particular type of tenancy

Particular households require stability and have a situation which is unlikely to change. Households receiving this should include at least:

- 1. one person aged 60 years or over
- 2. one person with a long-term medical and / or welfare need

#### The length of time of a fixed term tenancy, if used

Cheshire East's wish is that any Fixed Term tenancies will be of duration of at least 5 years.

The Cheshire East Housing Strategy 2018-2023 aims for an outcome of local communities which are strong and supportive, leading to integration and social inclusion, and the Allocations Policy 2018 key objectives to 'encourage balanced and sustainable communities' allow for RP flexibility in managing sustainable communities. Therefore, under exceptional circumstances a tenancy of less than 5 years may be issued in the case of proposed demolition or refurbishment of properties.

If a Fixed Term Tenancy is issued to a family it should be for a minimum of 5 years or until the youngest child reaches school leaving age, whichever is the latter.

#### • Under-occupancy

Cheshire East social landlords need to address this in their tenancy policies, and should refer to the Cheshire East Allocations Policy and have regard to the following table for overcrowding and under-occupation criteria:

Household	Bedroom Need
Single Applicant	Studio/One bedroom
Couple	One bedroom
Person age 21 or over	One bedroom
Single child from birth	One bedroom
Two children, both under 10 years old	One bedroom
Two children of the same sex, aged 10-20	One bedroom
Two children of opposite sex, one or both over 10 years old	Two bedrooms

Households on Fixed Term Tenancies should not see their tenancies end for the following reasons, which should be dealt with under normal possession procedures, to see if the issue can be resolved to prevent repossession and potential homelessness.

## • Rent arrears

Cheshire East expects any local social landlords to make use of a Pre Action Protocol for rent arrears to seek arrears resolution, rather than ending any Fixed Term tenancy.

#### • Anti-social behaviour

Social landlords should not end any Fixed Term tenancies due to anti-social behaviour, but instead deal with any tenancy breaches using normal possession grounds, allowing a court to make a final decision.

#### Circumstances for granting a further tenancy

Cheshire East expects that the end of a Fixed Term Tenancy will lead to the issue of a new lifetime tenancy, with shorter-term tenancies being the exception, as described above.

Lifetime tenancies will be especially relevant in the case of:

- Families with the length of tenancy to reflect the age of the youngest child's leaving of school at 16 years of age
- Vulnerable households lifetime tenancies are expected to be issued in sheltered and supported housing for older people, people with learning difficulties, and enduring mental health issues.
- Shorter term tenancies will be used in areas of stock management and in areas of wider regeneration.
- In areas of high demand, or properties in short supply, such as larger properties, short-term tenancies may be issued in agreement with Cheshire East, avoiding a 'post code lottery' where turnover is high in a particular settlement sub-area.

#### Monitoring and review

Cheshire East will monitor lettings data at a provider and MHCLG level, and expects RP partners to make the Council aware of any proposed changes to the types of tenancy issued or to the length of tenancies issued. This will include providing copies of draft tenancy policies to Cheshire East for review.

This can also be discussed at Strategic Partnership meetings which are held on a regular basis.

#### **Equalities**

An Equalities Impact Assessment is being carried out, as Protected Characteristics groups are affected, namely children, older people, and people with disabilities.

#### **Consultation**

Cheshire East will hold a consultation on the draft Tenancy Strategy between 23<sup>rd</sup> October 2020 and 15<sup>th</sup> January 2021 online, and it will be circulated to all Cheshire East RPs for their views.

The draft document will be amended in light of the consultation.

#### **Appendices**

Appendix 1 shows all social landlords in Cheshire East, and Appendix 2 shows average rent by settlement, and the LHA rate.

#### **APPENDIX 1**

The next table shows all 51 social landlords with properties in Cheshire East.

Those landlords adverting 100% of their homes on the Cheshire Homechoice website are shown in **bold**.

	Number of additional LAs RP operates in (not shown for regional totals)	Total Social Stock	% Total Social Stock in area	% of RPs total Social Stock	General Needs self- contained units	% General Needs self-contained units in area	% of RP's total General Needs self- contained stock
Accent Housing Limited	64	30	0.1%	0.2%	-		-
Adactus Housing Association Limited	19	189	0.9%	2.3%	176	1.0%	2.8%
Adullam Homes Housing Association Limited	18	44	0.2%	8.5%	_	-	_
Alpha (R.S.L.) Limited	10	32	0.1%	3.6%	-	-	-
Anchor Hanover Group	268	259	1.2%	0.7%	-	-	-
Arcon Housing Association Limited	12	66	0.3%	5.8%	66	0.4%	6.0%
Arpeggio Properties Limited	26	5	0.0%	5.1%	5	0.0%	5.1%
Aspire Housing Limited	6	436	2.0%	4.8%	293	1.7%	3.6%
Beech Housing Association Limited	7	15	0.1%	3.7%	8	0.0%	4.0%
Bespoke Supportive Tenancies Limited	101	4	0.0%	0.3%	-	-	-
Charity of Marjorie	-	10	0.0%	100.0%	10	0.1%	100.0%

	Number of additional LAs RP operates in (not shown for regional totals)	Total Social Stock	% Total Social Stock in area	% of RPs total Social Stock	General Needs self- contained units	% General Needs self-contained units in area	% of RP's total General Needs self- contained stock
Hurst							
Charity of Sarah Jane Wood & Mary A Garnett	-	15	0.1%	100.0%	-	-	-
Cheshire Peaks & Plains Housing							
Trust	2	5,078	23.1%	96.6%	3,754	22.1%	96.5%
Contour Homes Limited	21	938	4.3%	8.1%	664	3.9%	7.2%
Crewe YMCA	-	87	0.4%	100.0%	-	-	-
Encircle Housing	25	8	0.0%	2.8%	-	-	-
Fence Trust	-	7	0.0%	100.0%	-	-	-
Great Places Housing Group	33	885	4.0%	4.6%	704	4.0%	3.8%
Heylo Housing Registered Provider Limited	188	49	0.2%	2.8%	-	-	_
Hilldale Housing Association Limited	18	11	0.1%	2.2%	-	-	-
Inclusion Housing Community Interest Company	104	15	0.1%	0.7%	-	-	-
'Johnnie' Johnson Housing Trust Limited	25	72	0.3%	1.6%	71	0.4%	4.4%
Knowsley Housing Trust	4	33	0.2%	0.2%	33	0.2%	0.3%
Metropolitan Housing Trust Limited	141	1	0.0%	0.0%	_	_	_
Muir Group Housing Association Limited	30	401	1.8%	7.5%	248	1.5%	6.4%

	Number of additional LAs RP operates in (not shown for regional totals)	Total Social Stock	% Total Social Stock in area	% of RPs total Social Stock	General Needs self- contained units	% General Needs self-contained units in area	% of RP's total General Needs self- contained stock
My Space Housing Solutions	63	3	0.0%	0.3%	-	-	-
One Vision Housing Limited	6	78	0.4%	0.6%	65	0.4%	0.6%
Onward Homes Limited	15	68	0.3%	0.4%	-	-	-
Partners Foundation Limited	30	2	0.0%	0.7%	-	-	-
Places for People Homes Limited	208	247	1.1%	0.7%	236	1.4%	0.7%
Places for People Living+ Limited	87	16	0.1%	0.3%	-	-	-
Plexus UK (First Project) Limited	63	5	0.0%	0.3%	5	0.0%	0.3%
Plus Dane Housing Limited	12	4,506	20.5%	34.4%	3,908	23.0%	33.9%
Regenda Limited Reside Housing	27	871	4.0%	7.6%	782	4.6%	8.4%
Association Limited	100	5	0.0%	0.4%	-	-	-
Sage Housing Limited	32	11	0.1%	2.5%	11	0.1%	2.5%
Sanctuary Housing Association	231	334	1.5%	0.5%	214	1.3%	0.4%
Southway Housing Trust (Manchester) Limited	2	13	0.1%	0.2%	12	0.1%	0.2%
Staffordshire Housing Association Limited		57		2.1%	30	0.2%	1.5%
Stanley & Brocklehurst Alms Houses	-	12	0.3%	100.0%	-	- 0.2%	

	Number of additional LAs RP operates in (not shown for regional totals)	Total Social Stock	% Total Social Stock in area	% of RPs total Social Stock	General Needs self- contained units	% General Needs self-contained units in area	% of RP's total General Needs self- contained stock
The Guinness Partnership Limited	159	5,474	24.9%	9.4%	4,537	26.7%	10.1%
The Jane Maddock Homes	_	5	0.0%	100.0%	-	-	-
The Poynton-with- Worth Alms House Charity	_	6	0.0%	100.0%	-	-	-
The Richmond Fellowship	22	4	0.0%	1.3%	-	-	-
The Riverside Group Limited	150	620	2.8%	1.4%	535	3.2%	1.5%
THT and L&Q Community Limited	1	8	0.0%	27.6%	8	0.0%	27.6%
Weaver Vale Housing Trust Limited	1	39	0.2%	0.6%	26	0.2%	0.4%
Westmoreland Supported Housing Limited	107	6	0.0%	0.5%	_	_	-
Wirral Partnership Homes Limited	2	10	0.0%	0.1%	7	0.0%	0.1%
Your Housing Limited	43	883	4.0%	3.8%	576	3.4%	3.6%

#### **APPENDIX 2**

There are implications of Local Housing Allowance (LHA) levels for the major towns and settlements. Properties in the Cheshire East Private Rented Sector are above the LHA level, which means low income / benefit - reliant households are going to struggle to pay their rent without a market intervention such as Housing Benefit / LHA.

Settlement	Average Market Rent	Current LHA (per month)		
	(per month)			
Alsager				
1 Bed Shared	£350	£244.38		
1 Bed Self Contained	£495	£368.65		
2 Bed	£550	£475.02		
3 Bed	£650	£550.02		
4 Bed	£900	£749.99		
Congleton				
1 Bed Shared	£375	£244.38		
1 Bed Self Contained	£495	£368.65		
2 Bed	£600	£475.02		
3 Bed	£750	£550.02		
4 Bed	£900	£749.99		
Crewe				
1 Bed Shared	£325	£244.38		
1 Bed Self Contained	£440	£368.65		
2 Bed	£575	£475.02		
3 Bed	£750	£550.02		
4 Bed	£850	£749.99		
Middlewich				
1 Bed Shared	£325	£244.38		
1 Bed Self Contained	£425	£368.65		
2 Bed	£530	£475.02		
3 Bed	£650	£550.02		
4 Bed	£1000	£749.99		
Newtodek				
Nantwich	6200	6044.00		
1 Bed Shared	£390	£244.38		
1 Bed Self Contained	£495	£368.65		
2 Bed	£595	£475.02		
3 Bed	£750	£550.02		
4 Bed	£850	£749.99		
Sandbach				
1 Bed Shared	£395	£244.38		
1 Bed Self Contained	£450	£368.65		
2 Bed	£550	£475.02		
3 Bed	£750	£550.02		
4 Bed	£1000	£749.99		
	21000	21-10.00		

Macclesfield		
1 Bed Shared	£450	£317.33
1 Bed Self Contained	£525	£449.99
2 Bed	£750	£565.01
3 Bed	£875	£730.00
4 Bed	£1200	£1084.57
Knutsford		
1 Bed Shared	£495	£317.33
1 Bed Self Contained	£600	£449.99
2 Bed	£900	£565.01
3 Bed	£1200	£730.00
4 Bed	£1750	£1084.57
Alderley Edge		
1 Bed Shared	£525	£317.33
1 Bed Self Contained	£895	£449.99
2 Bed	£1000	£565.01
3 Bed	£1500	£730.00
4 Bed	£2000	£1084.57
Wilmslow		
1 Bed Shared	£500	£317.33
1 Bed Self Contained	£750	£449.99
2 Bed	£900	£565.01
3 Bed	£1200	£730.00
4 Bed	£2000	£1084.57
Poynton		
1 Bed Shared	£650	£317.33
1 Bed Self Contained	£750	£449.99
2 Bed	£870	£565.01
3 Bed	£950	£730.00
4 Bed	£2000	£1084.57
Due officiency		
Prestbury	0500	0047.00
1 Bed Shared	£523	£317.33
1 Bed Self Contained	£1000	£449.99
2 Bed	£1300	£565.01
3 Bed	£1900	£730.00
4 Bed	£2600	£1084.57