

**BOLSOVER DISTRICT COUNCIL**

**SUSTAINABLE COMMUNITIES  
SCRUTINY COMMITTEE**

**Demand for Housing in Bolsover  
District  
2011/12 Scrutiny Review**

**April 2012**

## **Foreword from Councillor Karl Reid, Chair of the Sustainable Communities Scrutiny Committee**

Bolsover District Council can become a leader and a source of inspiration to home seekers in the region. By adopting a holistic approach to housing provision, the authority can implement a strategy that unifies the common elements of the local public and private housing sector. Bolsover can improve the prospects of all residents by lowering the age profile and raising the wealth profile of the District, welcoming new residents to the District, reducing homelessness and ensuring that residents reside in the most appropriate properties.

The collapse in the Housing Market, the subsequent rise in demand for rented accommodation and new legislation from the coalition government means that the Council must be more influential in the local private housing sector. This review will hopefully provide the impetus for the Council to look closely at local Housing provision, explore the links between the local Housing market and economic development, and adopt new approaches in response to this changing environment. Also, the new Welfare Reform legislation will have a significant impact on service delivery.

I would like to give our thanks to all those Officers who contributed to this report but especially Kevin Hopkinson, Peter Campbell and Danielle Troop.

Also, many thanks to Alison Bluff, Democratic Services Officer and special thanks to Robin Raily, Performance and Quality Officer and Claire Millington, Scrutiny Officer, for their support to the Sustainable Communities Committee and for their dedicated hard work and commitment to this review. But, finally, I would like to thank Members of the Sustainable Communities Scrutiny Committee for all their efforts and contributions.

	<b>Contents</b>	<b>Page</b>
	Foreword from the Chair of the Committee	2
1.	Introduction	3
2.	Recommendations	3
3.	Scope of Review	7
4.	Method of Review	7
5.	Evidence	8
6.	Key Findings	12
7.	Conclusions	15
8.	Appendixes	17
	1 – Stakeholders engaged during the Review	
	2 – Review document list	
	3 - Summary of Section 106	
	4 - Summary of Section 215	
	5 - Summary of Welfare Reform Bill	
	6 - Summary of the Localism Act	
	7 - Affordable Housing products	
	8 - New Homes Bonus payments 2012/13 table	
	9 – New Homes Bonus calculator (print of interactive webpage)	

## 1. Introduction

When the Committee viewed the waiting list for Council properties, the demand for housing across the District and the number of new developments with empty properties available, the Committee considered it timely to review what housing was currently available and what was required within Bolsover District.

Shortly after agreeing the subject for review, the draft Corporate Plan Priorities and Targets for 2011 – 2015 were agreed. There are 13 Corporate Plan Targets, directly or indirectly related to the goals and ambitions for this Review. These new priorities include the delivery of £100,000 of New Homes Bonus per annum in the District as part of the Local Investment Plan through the delivery of new affordable housing (new build units, empty properties brought back into use and the Mortgage Support grant schemes) highlighting the importance placed on this issue across the whole authority.

Also, the Review coincides with the introduction of new legislation (Localism Act, Welfare Reform Bill 2011) and a new Government Housing Strategy. These new papers will have a significant impact on the provision of private and public Housing, locally and nationally.

The provision of Housing in the District requires a new approach that repositions the authority as not only a provider of Council Housing but as a partner in the private sector and in other areas of the public sector, for example, with other Residential Social Landlords (RSLs). The Council has the opportunity to forge partnerships with developers, builders and other similar bodies using the authority's stock of building land as the driver. It's essential that the authority achieves a good understanding of the local Housing market to be able to ensure that Housing is built that the community really needs and bring about positive outcomes.

## 2. Recommendations

### Recommendation 1

**Produce a new strategy and vision for local housing that redefines the authority's role as a Housing provider and sets out a future for Bolsover as a major partner in the commercial house building, social and private rented sector.**

It is recognised that to raise the wealth profile of the District, the authority needs to bring new people into the District, people who appreciate Bolsover's rural setting but who will commute with ease to any of the region's conurbations. A major draw for these people will be new good quality housing. National and local developers recognise that there is a market for this type of Housing and Bolsover is in a position to take advantage of this situation by supplying the land. The Council will be better servicing its community by raising the wealth profile, encouraging local job creation, providing more good quality housing and removing the burden of maintaining unused plots of land \*. A new strategy also needs to define what other providers are in the region, for example, Housing Associations, understand their needs and set out the communication channels necessary to establish and maintain working relationships with them. The strategy will also have to establish a process for examining why particular properties remain empty for a long time and suggest solutions for tackling the problems. There is a possibility that the flexibility of the new Housing Revenue Account (HRA) funding arrangements will generate sufficient 'headroom' (surplus) for finance to be available for the authority to build it's own housing, adding to Council stock.

(References: Items 5:4, 5:5, 5:6, 5:16, 5:18, 5:21, 6:7, 6:9, 6:11, 6:16, 6:17, 6:22 \*)

### **Recommendation 2**

**Ensure that the Review Action Plan emphasises the importance of the Regeneration Corporate Aim for the District so that the need to attract “new” households to the District is recognised across the authority \***

The district has a large, low quality private rented sector, a low value open market sector across a range of settlements and the retention of an open housing waiting list for reasons of historic low demand in some social rented stock. The Housing Market of the District has performed the function of attracting low skill households into the district. The District needs to “balance” its housing market so that higher capacity households are attracted to live, work and spend here thereby assisting to deliver economic development aspirations.

(References: Items 5:4, 5:13, 5:14, 5:20, 5:42, 6:7, 6:9, 6:10 \*, 6:11, 6:20)

### **Recommendation 3**

**Produce a strategy and action plan for the reduction of the number of Empty Properties across all sectors.**

The Government is providing funding or a 'bonus' for new homes by match funding the additional council tax raised for new homes and empty properties brought back into use, with an additional amount for affordable homes, for the next six years. It is also in the Council's interests to reduce the number of private and public sector Empty Properties; each Empty Property is subtracted from the total of New Homes thus reducing the Bonus available to the authority. Every property in the District that is removed from the Empty Property list will increase the Council's income in one way or another.

(References: Items 5:1, 5:6, 5:9, 5:10, 5:13, 5:18, 5:20, 6:4, 6:5, 6:6, 6:11, 6:14, 6:17, 6:18. See Appendixes 8 & 9)

### **Recommendation 4**

**Consider re-orientating the Housing Needs and Housing Options Teams.**

The introduction of the Localism and Welfare Reform Acts puts a responsibility on local authorities to make a much greater use of the private sector market. Also, it is now even more important that the home seeker is matched to the right size of property as their Housing Benefit will be linked to a minimum number of rooms. Also, for the Council to respond effectively to the demands of the new legislation, consideration should be given to unifying all the different necessary approaches to Housing provision in one team. This would mean that, the Home Improvement Agency and Energy Efficiency Services, shared ownership, Firstbuy, Newbuy, Local Authority Mortgage Support, social and private rented properties could all be marketed by the one team. Government legislation is forcing local authorities to make greater use of the private sector rental market and is also providing greater incentives for new build and to reduce the number of Empty Properties, particularly in the private sector. A greater dialogue with other organisations that have similar goals e.g. Social Services, CAB, Benefits departments, Landlords Forums would be an advantage to highlight incentives and areas of common interest. The Revenues and Benefits department would also be represented.

The Housing Options Team should provide the marketing function to enable Housing Strategy Officers to deliver a balanced housing market. They could also represent the

authority on any local regional bodies set up to deal with Housing issues; for example, North Derbyshire and Bassetlaw Housing Market Area, Sheffield City Region Housing Growth Group, etc. They could also be responsible for providing a regular 'snapshot' of the number and condition of empty homes in the District through links to Environmental Health Enforcement Officers and Council Tax collection. A principal role for the team would be providing the marketing function to address the requirements of the Corporate Plan Target, R 06 \*. By adopting a more holistic approach to Housing provision, the authority will be able to ensure that it is providing a more complete service to all the community.

(References: Items 5:2, 5:3, 5:4, 5:5, 5:6, 5:7, 5:9, 5:11, 5:12, 5:14, 5:15, 5:16, 6:3\*, 6:11, 6:15, 6:16, 6:20, 6:21)

### **Recommendation 5**

#### **Carry out a regular survey and assessment of Housing demand and need; establish a reliable data gathering and cleansing process.**

It is important that the Council has a good understanding of all of the District's Housing stock both private and public sectors. Managers need to know key pieces of information about the District's stock to aid decision making. For instance, managers need to know how many houses are empty, how many bedrooms does each house have, what type of house is it, the state of repair, the owner and the demand for this type of property. The survey also needs to recognise that demand varies from one Parish, Ward or area to another.

New legislation is also going to change provision and demand. For instance, the District's Housing stock is heavily focussed on 3-bed, Band A properties which contributes to void numbers in the private rented and owner-occupied sector. This contributes to a weak housing market and limits the ability of smaller households and more affluent households to access the Housing market (see below: Welfare Reform); it also limits the ability of employers to source labour from the local population for Research and Development activity that's required in the Enterprise Zone.

Erroneous or outdated housing-needs data for affordable housing also affects the number of units negotiated on Section 106 sites. This, potentially, can lead to artificially high requests for affordable housing and dissuades developers from delivering new build developments in the area.

As a result of Welfare Reform, there will be a risk of an increase in shared Housing. Also, there will be a need to increase the delivery of smaller new build units or the sub-division of existing larger properties because of the single room rate requirement of the Welfare Reform Act. There is also a potential need for the larger 'aspirational' property.

(References: Items 5:5, 5:6, 5:9, 5:11, 5:12, 5:13, 5:40, 6:1, 6:7, 6:11, 6:16, 6:17, 6:20, 6:21)

### **Recommendation 6**

#### **Consider altering the Housing Application Form so more relevant data about tenants can be gathered.**

The presentation by Dales Housing illustrated how they use data gathered from the Housing Application Form to address Housing need. Their approach has become particularly relevant as the new Welfare legislation will require Housing organisations to make decisions about needs based on income, the age of applicants and the types of housing available to them. It could also identify where households are ineligible to access social rented units owing to their income and offer alternative housing models such as shared ownership. A number of

new legislative factors affecting Housing Benefit claimants are going to have a significant impact.

This Recommendation was written based on evidence that was submitted last autumn. Since the evidence was originally submitted last year, Housing Services has published a new application form as part of the adoption of Choice Based Letting (CBL). The new form satisfies the requirements of this Review apart from one question relating to income that hasn't been included on the application form.

Whilst it is accepted that Elected Members have considered and rejected the option to have more questions about prospective Tenant's incomes on the application form (in a previous year), the Scrutiny Committee still wishes this issue to be considered by the Executive Committee (see item 6:11)

(References: Items 5:5, 5:6, 5:11, 5:12, 5:13, 5:14, 5:15, 6:11, 6:20)

### **Recommendation 7**

#### **Produce a Plan to drive improvement in the prioritisation and turnover of Void Council properties.**

Members felt that the Corporate Plan Target (CFS 06) to reduce the number of days that a Void remains out of the rental market was not sufficiently challenging. Members feel that it's important that properties are occupied and earning rental income as quickly as possible.

The CFS 6 Corporate Plan Target figure could be reduced by adopting a system of prioritisation for each property as it comes available. If the Housing Service can ensure that the property is clean and safe, most repairs and maintenance can be done after tenancy.

The principal objective for a void property is to get it earning rent as soon as possible.

(References: Items 5:22, 6:3, 6:4, 6:10, 6:11, 6:17)

### **Recommendation 8**

#### **Produce a communications strategy that gives advice and guidance to Tenants on the new Housing Benefits legislation**

The advice and guidance would be associated with making sure the right budgetary arrangements are in place for every tenant to ensure that they continue paying their rent when the new Universal Credit regulations are introduced. (Housing Benefit will be paid directly to tenants leaving the onus on the authority to recover rent from them as individuals.) Good communication between Housing Services and tenants needs to be established. If a tenant is having difficulty paying their rent, its needs to be recognised early on to avoid the risk of adding to the authority's Rent Arrears total. Also, good communications need to be established to ensure that all the relevant Officers and external bodies can exchange data and information and deliver an effective service.

(References: Items 5:2, 5:3, 5:6, 5:7, 5:8, 5:11, 5:14, 5:15, 5:16, 5:17, 5:18, 5:40, 6:11, 6:20)

### **3. Scope of Review**

To consider the demand and availability of housing within Bolsover District under the remit of regeneration.

- 3.1. How can the authority move forward in the current climate to meet the demands for suitable housing
- 3.2. How Council stock and land is managed
- 3.3. What is the Council's responsibility
- 3.4. Relationships with partners

#### **The Committee was comprised of the following Members,**

Cllr Karl Reid (Chair)

Cllr Clare Munks      Cllr Deborah Watson      Cllr George Webster

Cllr Graham Parkin      Cllr Jennifer Wilson      Cllr Malcolm Crane

Cllr Stephen Fritchley      Cllr Sue Wallis (Vice Chair)      Cllr Tommy Rodda

Support to the Committee was provided by the Scrutiny Officer, the Performance and Quality Officer and a Democratic Services Officer.

### **4. Method of Review**

4.1. The Committee met on 5 occasions to consider the scope of the review, key issues they wanted to discuss, consider the evidence submitted and the people they wished to interview.

4.2. The Committee interviewed relevant officers and stakeholders in order to identify what procedures were in place and how the authority was working with its partners to provide housing to meet demand.

4.3. The committee had presentations by Officers from Bolsover DC, Chesterfield BC and Derbyshire Dales DC.

4.4. An Elected Member and an Officer attended a Workshop ('Accessing the private rented sector in the light of welfare reform') run by North Derbyshire and Bassetlaw HMA.

4.5. Attached at **Appendix 1** is a list of stakeholders interviewed.

4.6. Equalities and Diversity - Within the process of the review the panel have taken into account the impact of equalities and have not identified any negative impact.

## **5. Evidence** (with references)

The following is a list of key pieces of written and verbal evidence presented to Elected Members during the course of the Review (see Review Document list, Appendix 2)

- 5.1. Members were asked to consider the impact of moving all or part New Homes Bonus from general savings and putting it into reducing the Empty Properties list (This leaves the problem that any monies removed from the General Savings budget would have to be replaced by other savings).
- 5.2. Best Practice Presentation: Derbyshire Dales have developed a joint board comprised of Revenues and Housing Options officers that sits fortnightly and allocates Discretionary Housing Payment (DHP) monies to those in need.
- 5.3. Best Practice Presentation: Chesterfield BC Revenues Team take referrals from the Housing Options team and are looking to receive Homelessness Grant from Housing
- 5.4. Members were asked to consider how the 3 departments with Housing responsibilities work together - Housing Needs, Housing Strategy and Environmental Health (private sector housing).
- 5.5. Members were asked to consider the merits of the Derbyshire Dales model. The authority could usefully assist those seeking to access home-ownership products if the front-line Housing Needs Team were re-orientated as a Housing Options team. Also, Housing Options could produce a profile study of Types of Housing available compared with predictions of Housing Need-based age profiles, unemployment, etc.

(\* See Appendix 7)

- 5.6. A new Housing Options Team could undertake the active management of Empty Properties (in both private and public sectors); including:
  - 5.6.1. Monitoring of the numbers of empty properties using Council Tax data:
  - 5.6.2. Producing a condition survey of all empty properties in the District.
  - 5.6.3. Producing a profile study of Types of Housing available compared with predictions of Housing Need-based age profiles, unemployment, etc.
  - 5.6.4. Producing a profile of income levels of households on the Statutory Housing Register: Undertaking activities to encourage property owners to rent their property – e.g. contacting owners explaining options and drawbacks (Section 215\*), sending a series of 3 letters (when this was undertaken in Rotherham, Empty Properties came down by 20%), etc.
  - 5.6.5. Undertake briefings of Officers in other organisations that have similar goals e.g. Social Services, CAB, Benefits departments, etc. (as per Derbyshire Dales practice); create a common forum.
- 5.7. Set up a dialogue with Landlords Forums to highlight incentives and areas of common interest.
- 5.8. Look into a protocol to cover the work of Benefits and Housing Officers relating to addressing the needs of home seekers - contacts & options
- 5.9. Undertake the development and implementation of a procedure/protocol for a cost neutral reduction of the Empty Properties list
- 5.10. Members were asked to consider the merits of levelling 100% Council Tax on Empty Homes (up from 50%) - The Head of Finance stated that this action would realise very little money, but it should be noted that the 50% discount is primarily a disincentive for landlords to rent out empty properties. The present arrangements in place are that the



County (DCC) takes 20% of any income. But High Peak Council has negotiated an arrangement where the smaller local Council receives a higher proportion of the Council Tax. The additional finance is returned to the area in the form of greater Disabled Facility Grants (DFGs). The basis of the High Peak negotiation is that, empty properties are less burdensome on Council services i.e. no tenants using County and District services; this rationale can be used to justify a reduction in the 20% taken away from the area by the County. Also, all measures to encourage Empty Property owners to rent out properties should be taken

- 5.11. The Welfare Reform Bill will mean that it is necessary to make an assessment of tenants' incomes to aid the enabling and allocation of suitable homes for those in genuine housing need. The Bill "*... restricts Housing Benefit entitlement for social housing tenants whose accommodation is larger than they need*" This will affect the number of households deemed to be in housing need and possibly reduce the numbers of affordable units negotiated through Section 106 \*.
- 5.12. Elected Members saw examples of the way the Housing List can be managed, matching home seekers income to the appropriate size of property. Using an Application Form on-line, the authority (Derbyshire Dales) has the software to be able to compile data, statistics and reports from the forms on Housing Needs. This allowed better analysis of the Housing waiting list.
- 5.13. Elected Members saw examples of the way that data can be compiled to aid decision making in the enabling and allocation of properties and the listing of types of property available (private sector rented, shared ownership etc..) If tenants or prospective tenants' income and/or assets exceed a pre-set figure, this may affect the property type options that are open to them and should limit the numbers of new affordable units negotiated on open market sites. Thus, the district becomes more attractive to developers; the district meets new build targets and receives more New Homes Bonus.
- 5.14. Members heard how the proportion of affordable units required must be closely linked to the authority's Allocation Policy i.e. making the type of housing available match the type of housing needed.
- 5.15. Derbyshire Dales have introduced an Equity Bar as part of measures to gather information about tenants/prospective tenants' income. This ensures that the properties that are available are restricted to the most needy or the highest priority. Newark and Sherwood also (through their application form) ask if the applicant owns another property; they also ask for references.
- 5.16. Best Practice: Derbyshire Dales detailed how Benefits and Housing Officers work together to highlight problem cases so they can be targeted with an aim to reduce the impact of Welfare Reforms i.e. maximising the claimant's income rather than resorting to Discretionary Housing Payments (DHP).
- 5.17. Derbyshire Dales detailed how they work with local landlords: Streamline processes, joint working, Landlord Forums, joining services – welfare benefits, CAB, Credit Unions, joint working with Housing Benefits and Housing Options Officer.
- 5.18. The Localism Act reforms the way that social housing is regulated. The Act provides social tenants with stronger tools to hold their landlords to account. Landlords will be expected to support tenant panels - or similar bodies - in order to give tenants the opportunity to carefully examine the services being offered.
- 5.19. The Localism Act allows local authority's to discharge the homelessness duty into the private rented sector. In order to do this, the Allocations Policy must be amended

- 5.20. The authority has indicators and targets for improving the turnover of void Council properties and there is a specific Corporate Plan Target to reduce the average number of days that a property is out of use.
- 5.21. 'Empty Homes' – BDC Environmental Health.
  - 5.21.1. The Senior Environmental Health Officer (Residential) gave a briefing on the sections activities and it's recent successes
- 5.22. Empty Properties, New Homes Bonus and the General Power of Competence – (2/9/11 Committee)
- 5.23. HRA Self Financing: Head of Housing briefing on the authority's new HRA arrangements.
- 5.24. 'Help with Housing'
  - 5.24.1. An Ault Hucknall Parish Council News article on how to approach the District Council to get advice on Shared Ownership schemes.
- 5.25. Housing Application Form (Report to 4/11/11 Committee – Head of Housing)
  - 5.25.1. A copy of BDC's new Housing Application Form
  - 5.25.2. A copy of NEDDC's Housing Application Form
- 5.26. 'Housing Shortages: what Councils can do' – Housing Commission Report
- 5.27. Inside Housing article – 'Against the tide' by Lord Best
  - 5.27.1. An article from the (on-line) magazine Inside Housing by Lord Best, Chair of the CLG/LGA Housing Commission.
- 5.28. Local Lend a Hand Scheme – BBC News Article
- 5.29. Mortgage Rescue Schemes – information from Bolsover District Council Website.
- 5.30. New Build Household Survey report (Report to 4/11/11 Committee)
- 5.31. New Homes Bonus Article – Housing – Department for Communities and Local Government
- 5.32. Private Sector Housing Strategy – Future Working between Housing and Revenue Services
- 5.33. Report from workshop – Accessing the Private Rented Sector in the light of Welfare Reform.
- 5.34. Shared Ownership Housing in Bolsover District (Report from Housing Strategy & Enabling Manager, 25/11/11)
- 5.35. The National Policy Context – Homelessness Act 2002 (2/9/11 Committee).
- 5.36. 'Why we need more housing' – Bolsover District Council (June/July 2011 'In-touch' article)
- 5.37. Housing Commission – Housing Shortages: what Councils can do (Final report). LGA/CLG-commissioned document.
- 5.38. Workshop from North Derbyshire and Bassetlaw HMA 'Accessing the private rented sector in the light of welfare reform.
- 5.39. Affordable Housing and Allocations;
  - 5.39.1. Bolsover has a statutory duty to maintain a Housing Waiting List.

- 5.39.2. From this list, allocations are made to social housing as dictated by the Allocations Policy.
- 5.39.3. The Housing Waiting List is the primary evidence source for affordable housing need.
- 5.39.4. In 2011 the Housing Waiting List was cleansed in readiness for Choice Based Lettings (CBL) 2012. Prior to this date, the uncleansed list informed the Allocations Policy. Also in readiness for CBL, the Allocations Policy was rewritten in 2010/11
- 5.39.5. The cleansing process saw numbers on the list reduce from over 5000 households to fewer than 2000 households. Prior to 2011, the list had not been cleansed for a number of years so households were registered who would have been adequately housed a number of years ago.
- 5.39.6. It is likely that an excess of affordable housing has been negotiated over the last 4 years. The authority's Allocation Policy allows owner occupiers in Bands C and D and does not specify maximum income levels required in any band. It is likely in negotiating an excess of affordable housing means asking landowners to take a reduced capital receipt for the purposes of housing those who already have homes or adequate incomes to access open market housing. The Allocations Policy needs rewriting to exclude owner occupiers (or introduce an equity bar), to specify maximum incomes, to allow discharge of duty into the private rented sector
- 5.39.7. The Bolsover Housing Market will be assisted if fewer affordable units are requested and the current imbalance of Band A vis a vis other band units can be diminished
- 5.39.8. Of the 1800 households now on the Housing Waiting List, its possible there are owner occupiers; equally, the income levels of those on the list is not known.
- 5.39.9. The authority does not undertake an eligibility check to see what size unit the household can bid for. This means that the household can tick a number of unit sizes and settlements resulting in duplication in housing needs data. For the Housing Strategy Statistical Appendix (HSSA) 2011, NEDDC had 0 households in the unknown unit size category, Bolsover had over 887 in that category.
- 5.40. Bolsover has a large low quality private rented sector mainly made up of 3 bed ex-coliery units. The authority's empty property issues stem from this housing stock. R 06: Deliver £100,000 of New Homes Bonus per annum in the District as part of the Local Investment Plan through the delivery of new affordable housing; empty properties brought back into use and the Mortgage Support grant schemes.
- 5.41. SI 05: Maximise the supply of affordable housing in the district and deliver an average of 20 units per annum by March 2015.
- 5.42. Corporate Vision: 'To enhance and improve the wealth profile, well-being and quality of life for the communities of the district of Bolsover'.

## 6 Key Findings

### Strengths

Various initiatives have been undertaken in recent years to address the changing Housing needs of the District.

6.1 The introduction of Choice Based Letting (CBL): CBL is a new way of allocating properties. *“Each week, the available properties are advertised giving applicants the opportunity to ‘bid’ for the properties they are interested in. This enables applicants to be directly involved in the allocation of properties and allow applicants to make choices about areas and types of property. By increasing choice it is hoped to develop more settled and sustainable communities. “*

6.2 An Officer was recruited to specifically address the outstanding current and former Tenants rent arrears.

6.3 The Council has Corporate Plan Targets (PERFORM) for:

- **CFS 05** - Complete implementation of Choice Based Letting (CBL) process by Dec 2011.
- **CFS 06** – Reduce average relet times of Council properties from 25 days to 22 days by March 2015.
- **CFS 10** – Process all new Housing and Council Tax benefit claims within 20 days.
- **E 07** - Complete and adopt residential development guide as Supplementary Planning Guidance by December 2012.
- **E 09** – Bring 40 private sector empty properties back into use by March 2015.
- **R 06** – Deliver £100,000 of New Homes Bonus per annum in the district as part of Local Investment Plan
- **R 09** - Work with tenants to develop a new modern standard for council housing and develop a programme to deliver this by April 2012.
- **SI 02** – Prevent homelessness for more than 50% of people who are facing homelessness each year.
- **SI 04** – Produce a Tenancy Strategy in line with new statutory requirements by December 2013 (or by the statutory timescale).
- **SI 05** - Maximise the supply of affordable housing in the district and deliver an average of 20 units per annum by March 2015.
- **SI 06** – Produce and adopt a Homelessness Strategy by March 2012.
- **SOD 02** - Reduce the percentage of rent arrears by 20% by 2015.
- **SOD 03** - Reduce the level of Former Tenants Arrears by 25% by 2015.

6.4 Reducing Empty Properties across the District will boost New Homes Bonus.

6.5 Planning Services (Policy) are intending to commission an updated study of affordable housing need in the District. The brief should cover issues such as:

6.5.1 The experience of front line allocations officers

6.5.2 The size of the Housing Waiting List, numbers in reasonable preference categories and its' usefulness as an evidence base

6.5.3 The Allocations Policy

- 6.5.4 Entry level incomes for Bolsover plus benefits available (Housing Benefit, Discretionary Housing Payments)
- 6.5.5 Bidding rounds through CBL but minus owner occupiers and minus those above entry level incomes
- 6.5.6 The size and affordability of the private rented sector
- 6.5.7 The number of private sector voids and the ability of Bolsover Officers to bring those back into use
- 6.5.8 Write to all households on the Housing Register to determine what size property they need. This would help the updated study.
- 6.6 The Localism Act will allow local authorities to meet their homelessness duty by providing good quality private rented homes.
- 6.7 The Localism Act will give local authorities greater freedom to set their own policies about who should qualify to go on the waiting list for social housing in their area.
- 6.8 The Head of Housing gave a presentation on the new arrangements for a Self Financing HRA.
  - 6.8.1 Rent increase: a direct consequence of the government's formula for calculating rents for Council properties. The authority has to charge its tenants rents based on a imposed calculation.
    - 6.8.1.1 9.1% increase = 5.5% inflation + 0.5% + £2.00 p.w.
    - 6.8.1.2 Increase equates to a rise from £62.95 to £72.50 p.w
  - 6.8.2 The government are offering just one day (26/3/12) when discounted loans are available from the Public Works Loan Board (PWLB)
- 6.9 DRAFT PRIORITIES – HRA Asset Management Plan (AMP)
  - 6.9.1 To have in place well designed repair and maintenance systems which ensure the stock is well maintained and kept in a good state of repair.
  - 6.9.2 To ensure the housing stock is brought up to and maintained at a locally determined Bolsover Standard, remaining attractive and meeting modern requirements and tenant expectations.
  - 6.9.3 To replace obsolete or uneconomic stock with new properties, which are better designed to meet future needs and create a better balanced portfolio.
  - 6.9.4 To identify land, whether it be HRA, General Fund or non-council to build additional affordable homes to increase the number of Council owned properties available of the type and quality needed in locations where people want to live whilst ensuring a Balanced Housing Market
  - 6.9.5 To identify and consider potential opportunities for increasing the stock of properties available by acquiring homes, (e.g. RP disposals, new builds, reposessions & properties previously sold under RTB)
  - 6.9.6 To ensure the ongoing availability of housing stock, which specifically caters for the particular housing needs of older vulnerable, special needs or minority households through the provision of appropriate attributes and facilities.
  - 6.9.7 To have a long term strategy and programme in place to incrementally improve the thermal efficiency of the housing stock, at the same time helping to reduce levels of fuel poverty.
  - 6.9.8 To use procurement processes to best effect to ensure value for money in the delivery of all repairs, maintenance and improvement works
  - 6.9.9 To use the housing asset base to help deliver the wider corporate priorities of the Council

- 6.10 Corporate Aim: *Regeneration: Developing healthy, prosperous and sustainable communities*
- 6.10.1 Develop vibrant town centres
  - 6.10.2 Develop flourishing rural communities
  - 6.10.3 Secure a decent standard of housing across the district
- 6.11 Recommendation 6 was originally written based on evidence that was submitted last autumn. The recommendation suggested renewing the authority's Housing application form so further questions could be asked of prospective tenants. Since the evidence was originally submitted last year, Housing Services has published a new application form as part of the adoption of Choice Based Letting (CBL). The new form satisfies the requirements of this Review apart from one question relating to income that hasn't been included on the application form.
- The decision not to include a question about a tenant's income was based on the fact that Members have, in the past, rejected the suggestion that tenants should be asked about their income: Members did not want to include neither an income nor an equity bar on applicants looking for housing. This view was reflected within the Allocations policy, and consequently applicants are not asked for details on either income levels or savings. Moreover members considered this a divisive question as it could result in areas of the District populated only by with tenants with low incomes, potentially leading to ghettos of low income families.
- It has since become apparent that the 'banding' system within CBL will ensure that the most deserving applicants receive the necessary 'points' and the most appropriate housing. Owner Occupiers under 60 are placed in band D, and those over 60 in Band C but are awarded fewer points than tenants (all other factors being equal). This means that owner occupiers are unlikely to be offered popular properties, but may be successful in bidding for less popular properties (i.e. where there are less bids). For clarity even with applicants aged over 60 a tenant would get priority over an owner occupier if all other factors are equal. .

### **Areas for Improvement**

- 6.12 Increasing the New Homes Bonus is a Corporate Plan Target (*R 06 - Deliver £100,000 of New Homes Bonus per annum in the district as part of Local Investment Plan through the delivery of new affordable housing, empty properties brought back into use and mortgage assistance schemes.*) The Committee agreed that reducing the number of Empty Properties would deliver improvements for the Council and for the community as a whole.
- 6.13 The Corporate Plan Target CFS 06 (*Reduce average relet times of Council properties from 25 days to 22 days by March 2015.*) may not be challenging enough for a projected 4-year activity. Reducing the length of time that a property remains unoccupied will increase income.
- 6.14 Reducing Empty Properties will boost New Homes Bonus
- 6.15 The introduction of new legislation – Localism and Welfare Reform Acts
- 6.16 The authority has to negotiate with developers what percentage of new build is required to be affordable housing. (Too large a % and the developer won't be interested).
- 6.17 Members were also asked to look and consider a number of other options in addressing the Empty Property list.
- 6.17.1 Promote Shared Ownership to existing BDC residents:

- 6.17.2 Consider producing a 'Masterplan' for Housing Investment. (This will be forthcoming through the Local Investment Plan for the Sheffield City Region but will be informed by the HRA Asset Management and Business Plans).
- 6.17.3 Consider supporting the strategy of strengthening the Bolsover housing market by seeking to bring first time buyers into the District through Firstbuy, Mortgage Support schemes and high quality new build.
- 6.17.4 Explore the issues around 'Invest to Save', batches of properties with consideration given to partnerships e.g. between developers and the authority.
- 6.17.5 Consider a Local Authority Mortgage (LEM) scheme to retain all business rate growth (uplift) to enable reinvestment; also, LEM to consider a Tax Incremental Finance Scheme to allow borrowing against future business rate uplift.
- 6.17.6 Enabling new affordable housing without sufficient regard to accurate housing needs data can produce genuine problems. (The example of Pear Tree estate was cited by a Member of the Committee).
- 6.17.7 Giving non-repayable grant to private sector landlords can be self defeating. In making Landlords repay grant, there is an incentive to manage properties and safeguard investment.
- 6.17.8 Access/facilitate Empty Property Loans via the Sheffield City Region Empty Homes working group.
- 6.17.9 Consider putting the Housing Needs Survey on to the Planning Portal to assist developers.
- 6.18 Members were asked to consider the impact of moving all or part New Homes Bonus from general savings and putting it into reducing the Empty Properties list (This leaves the problem that any monies removed from the General Savings budget would have to be replaced by other savings).
- 6.19 Produce analysis of previous Discretionary Housing Payments (DHP) usage including a projection of the DHP budget to meet demand. Consider producing a clear policy of how DHP is used.
- 6.20 New Housing and Housing-related legislation means the authority needs a broader response to Housing Needs to encompass all the options available e.g. giving advice on social rented, affordable rented, private sector rented homes, shared ownership and other home ownership products – based on household incomes. Also, the Localism Act gives local authorities greater freedom to set their own policies about who should qualify to go on the waiting list for social housing in their area.
- 6.21 A Private Sector Housing Team need to focus on enforcement to ensure that private sector void stock of over 900 units comes down and helps to diminish housing need.
- 6.22 See the draft Review of Unused Council Land – Improvement Scrutiny Committee.

## 7 **Conclusions**

The Review of Demand for Housing carried out by the Sustainable Communities Scrutiny Committee was chosen by conference in mid-2011 because of Elected Members desire to focus on levels of Housing provision and what recommendations could be made for improvement. It was also recognised that there were a large number of empty properties particularly in the private sector and this is an issue that requires addressing. The Review has coincided with the introduction of new legislation and guidance from Government in the form of the Localism and Welfare Reform Acts together with a new national Housing Strategy. But one of the most important factors is the cuts in subsidy that the authority is suffering. This has

highlighted the need to focus on the impact the cuts are going to have and how the shortfalls are going to be addressed.

The Review has identified a series of activities associated with the delivery of Housing Services to the community. There are recommendations to suggest improvements in processes, for instance, activities associated with the administration of void properties or providing advice and guidance for home seekers. The Report also recognises the importance of introducing new citizens to the District to aid economic development in the region. But Members have acknowledged that the Review's most important recommendation is for the authority to produce a new strategy and vision that redefines the authority's role as a Housing provider.



**Stakeholders**

Councillor Alan Tomlinson	Portfolio Holder for Regeneration
Councillor Keith Bowman	Portfolio Holder for Housing
Kevin Hopkinson	Director of Development
Stuart Tomlinson	Director of Neighbourhoods
David Hill	Head of Finance and Revenues
Peter Campbell	Head of Housing
Danielle Troop	Housing Strategy and Enabling Manager
Ian Collis	Planning Policy Manager
Diane Bonsor	Housing Needs Manager
Sam Bentley	Senior Environmental Health Officer

**Review Document List**

- Affordable Homes for Winsick – North East Derbyshire District Council (NEDDC) June 2011 'The News' article
- Ault Hucknall Parish Council news letter – Summer 2011
- Bolsover District Housing Target – Discussion Paper
- Bring Empty Properties back into use – Sheffield City Region Loans Approach (2/9/11 Committee)
- Cabinet Report, Derbyshire County Council – Derbyshire Second Homes: Council Tax (2/9/11 Committee) Choice Based Letting (CBL) – report by Housing Needs Manager
- Chart of Average House Price and Number of Dwellings (2011)
- Chesterfield BC report – use of New Homes Bonus for Affordable Housing.
- Choice Based Lettings Information Leaflet (BDC)
- Core Strategy/Local Development Framework (LDF) – 5-year Housing Supply assessment (extract from Report to Planning Committee; 28/10/11)
- E-mail from Danielle Troop to Claire Millington Sustainable Communities Scrutiny (6/10/11 12.28)
- Extract from 'Intouch': Why we need more Housing' (27<sup>th</sup> June 2011)
- Extract from Inside Housing: 'Against the tide' (June/July 2011)
- Fordham Research - Strategic Housing Market Assessment for Northern Sub-regional Housing Group (Sept 2007)
- Housing Commission report: Housing Shortages: what Councils can do (Nov 2010)
- Housing Application Forms – Bolsover DC, Chesterfield BC, Rykneld Homes
- New Build Housing Survey – September 2010
- Planning Committee Report – 5-year Housing Supply (26/10/2011)
- Presentation to BDC by Rob Cogings, Derbyshire Dales DC

- PowerPoint Presentation to the Improvement Scrutiny Committee by the Housing Strategy and Enabling Manager – Laying the Foundations – A new Housing Strategy for England 2011-14.
- PowerPoint Presentation by Head of Housing: Self Financing HRA.
- Report to Committee on Shared Ownership products (Source: North Derbyshire and Bassetlaw Local Investment Plan)
- Table of New Homes delivered in Bolsover District – March – Oct 2011
- Welfare Reform Workshop – Overview

### **Appendix 3**

#### **Summary of Section 106**

**Section 106 (S106)** of the Town and Country Planning Act 1990 allows a local planning authority (LPA) to enter into a legally-binding agreement or planning obligation with a landowner in association with the granting of planning permission. The obligation is termed a Section 106 Agreement.

These agreements are a way of delivering or addressing matters that are necessary to make a development acceptable in planning terms. They are increasingly used to support the provision of services and infrastructure, such as highways, recreational facilities, education, health and affordable housing.

The scope of such agreements is laid out in the government's Circular 05/2005. Matters agreed as part of a S106 must be:

- Relevant to planning
- Necessary to make the proposed development acceptable in planning terms
- Directly related to the proposed development
- Fairly and reasonably related in scale and kind to the proposed development
- Reasonable in all other respects.

A council's approach to securing benefits through the S106 process should be grounded in evidence-based policy.

### **Appendix 4**

#### **Summary of Section 215**

**Section 215 (S215)** of the Town & Country Planning Act 1990 (the Act) provides a local planning authority (LPA) with the power, in certain circumstances, to take steps requiring land to be cleaned up when its condition adversely affects the amenity of the area. If it appears that the amenity of part of their area is being adversely affected by the condition of neighbouring land and buildings, they may serve a notice on the owner requiring that the situation be remedied.

### **Appendix 5**

#### **Summary of Welfare Reform Bill**

##### **Welfare Reform Bill 2010-11**

The Bill provides for the introduction of a 'Universal Credit' to replace a range of existing means-tested benefits and tax credits for people of working age, starting from 2013. The Bill follows the November 2010 White Paper, 'Universal Credit: welfare that works', which set out

the Coalition Government's proposals for reforming welfare to improve work incentives, simplify the benefits system and tackle administrative complexity. Besides introducing Universal Credit and related measures, the Bill makes other significant changes to the benefits system.

#### Key areas

- Introduces Personal Independence Payments to replace the current Disability Living Allowance
- Restricts Housing Benefit entitlement for social housing tenants whose accommodation is larger than they need
- Up-rates Local Housing Allowance rates by the Consumer Price Index
- Amends the forthcoming statutory child maintenance scheme
- Limits the payment of contributory Employment and Support Allowance to a 12-month period
- Caps the total amount of benefit that can be claimed.

## **Appendix 6**

### **Summary of the Localism Act**

The main measures of the Localism Act are under four headings:

- New freedoms and flexibilities for local government,
- New rights and powers for communities and individuals,
- Reform to make the planning system more democratic and more effective,
- Reform to ensure that decisions about housing are taken locally.

#### □ **New Freedoms and Flexibilities**

##### **General power of competence**

- The Localism Act includes a 'general power of competence'. It gives local authorities the legal capacity to do anything that an individual can do that is not specifically prohibited; they will not, for example, be able to impose new taxes, as an individual has no power to tax.
- The new, general power gives councils more freedom to work together with others in new ways to drive down costs.
- The Act does, however, give the Secretary of State the power to remove unnecessary restrictions and limitations where there is a good case to do so, subject to safeguards designed to protect vital services.

##### **Abolition of the Standards Board**

Through the Localism Act, the Government has abolished the Standards Board regime. Instead, local authorities will draw up their own codes, and it will become a criminal offence for councillors to deliberately withhold or misrepresent a financial interest.

##### **Clarifying the rules on predetermination**

In parallel with the abolition of the Standards Board, the Government has used the Localism Act to clarify the rules on 'predetermination'. The Localism Act makes it clear that it is proper for councillors to play an active part in local discussions, and that they should not be liable to legal challenge as a result.

##### **Greater local control over business rates**

The Localism Act gives councils more freedom to offer business rate discounts - to help attract firms, investment and jobs. Whilst councils would need to meet the cost of any

discount from local resources, they may decide that the immediate cost of the discount is outweighed by the long term benefit of attracting growth and jobs to their area.

### **Directly elected mayors**

Using powers in the Act, the Government intends to trigger a referendum in the largest cities outside London, inviting local people to decide whether they want to have an elected mayor. Referendums are being planned for May 2012.

### **Other freedoms for councils**

The Localism Act will remove several rules,

- Councils will have greater freedom over how they set up their area committees (or other methods for consultation),
- Councils will have greater flexibility about how they carry out the scrutiny role.
- Councils, where they wish, may move away from an executive form of governance (i.e. a leader or a mayor) to a committee system.
- The Act also removes previous constraints around the timing of when councils can change their governance models.

## **□ New rights and powers for communities**

### **Community right to challenge**

The Localism Act gives voluntary and community groups, parish councils and local authority employees the right to express an interest in taking over the running of a local authority service. The local authority must consider and respond to this challenge; and where it accepts it, run a procurement exercise for the service in which the challenging organisation can bid.

### **Community right to bid (assets of community value)**

The Localism Act requires local authorities to maintain a list of assets of community value which have been nominated by the local community. When listed assets come up for sale or change of ownership, the Act then gives community groups the time to develop a bid and raise the money to bid to buy the asset when it comes on the open market.

### **Right to approve or veto excessive council tax rises**

The Localism Act gives local communities the power to decide Council Tax rates. The Secretary of State will determine a limit for council tax increases which has to be approved by the House of Commons. If an authority proposes to raise taxes above this limit they will have to hold a referendum to get approval for this from local voters who will be asked to approve or to veto the rise.

### **Transparency over senior council officials' pay**

Under the terms of the Localism Act, councillors will need to vote on and publish a statement of their policies on pay. This will include the salaries of senior officials working in local authorities, but also the lowest paid employees.

### **Getting rid of fines and charges for rubbish collection**

The Climate Change Act 2008 gave councils the ability to charge families for overfilling their bin and to introduce extra tariffs for taking away household waste. In the Localism Act, we have removed this ability.

- **Reform to make the planning system clearer, more democratic and more effective**

### **Abolition of regional strategies**

The Secretary of State wrote to local authorities in 2010 to tell them that the Government intended to abolish regional strategies. The Localism Act will enable us to do this.

### **Duty to cooperate**

The duty requires local authorities and other public bodies to work together on planning issues.

### **Neighbourhood planning**

The Act introduces a new right for communities to draw up a neighbourhood plan. Local communities will be able to use neighbourhood planning to grant full or outline planning permission in areas where they most want to see new homes and businesses, provided a neighbourhood development plan or order is in line with national planning policy, local communities will be able to vote on it in a referendum. If the plan is approved by a majority of those who vote, then the local authority will bring it into force. Local planning authorities will be required to provide technical advice and support as neighbourhoods draw up their proposals. The Government is funding sources of help and advice for communities

### **Community right to build**

As part of neighbourhood planning, the Act gives groups of local people the power to deliver the development that their local community want. A community organisation, formed by members of the local community, will be able to bring forward development proposals which, providing they meet minimum criteria and can demonstrate local support through a referendum, will be able to go ahead without requiring a separate traditional planning application. The Government will also fund sources of help and advice for communities.

### **Requirement to consult communities before submitting certain planning applications**

To further strengthen the role of local communities in planning, the Act introduces a new requirement for developers to consult local communities before submitting planning applications for certain developments.

### **Strengthening enforcement rules**

The Localism Act will strengthen planning authorities' powers to tackle abuses of the planning system, such as deliberately concealing new developments.

### **Reforming the community infrastructure levy**

The Localism Act will change the levy to make it more flexible. It allows some of the money raised to be spent on things other than infrastructure. It will give local authorities greater freedom in setting the rate that developers should pay. And crucially, the Act gives the Government the power to require that some of the money raised from the levy go directly to the neighbourhoods where development takes place.

### **Reform the way local plans are made**

Local planning authorities play a crucial role in local life, setting a vision, in consultation with local people, about what their area should look like in the future. The plans allow local authorities to draw up and set out where new buildings, shops, businesses and infrastructure need to go, and what they should look like.

The Localism Act will limit the discretion of planning inspectors to insert their own wording into local plans.

### **Nationally significant infrastructure projects**

The Localism Act abolishes the Infrastructure Planning Commission and restores its responsibility for taking decisions to Government ministers.

#### **Reform to ensure that decisions about housing are taken locally**

### **Social housing allocations reform**

The Act gives local authorities greater freedom to set their own policies about who should qualify to go on the waiting list for social housing in their area.

### **Social housing tenure reform**

Provisions in the Localism Act allow for more flexible arrangements for people entering social housing in the future. Social landlords will now be able to grant tenancies for a fixed length of time. The minimum length of tenancy will be two years, in exceptional circumstances, with five years or more being the norm. There is no upper limit on the length of tenancy.

### **Reform of homelessness legislation**

Councils have a duty to house people who are eligible, in priority need and unintentionally homeless; and this duty will remain in place. Central Government will also continue to fund support and advice to prevent homelessness and rough sleeping.

The Localism Act lets local authorities meet their homelessness duty by providing good quality private rented homes.

### **Reform of council housing finance**

Now, instead of having to send the money raised by rent to central government and wait to see each year what share they get allocated back, councils will be able to keep the rent and use it locally to maintain their social homes.

### **National home swap scheme**

The Localism Act paves the way for a national home swap scheme. This will enable people who would like to swap their social home to access details of all other tenants who may be a suitable match.

### **Reform of social housing regulation**

The Act reforms the way that social housing is regulated. The Act provides social tenants with stronger tools to hold their landlords to account. Landlords will be expected to support tenant panels - or similar bodies - in order to give tenants the opportunity to carefully examine the services being offered. The Act also abolishes the Tenant Services Authority and transfers its remaining functions to the Homes and Communities Agency.

The Act also changes the way that complaints about social landlords are handled. Currently, there are two separate ombudsmen (the Local Government Ombudsman and the Independent Housing Ombudsman) handling social tenants' complaints about their landlord. In the future, a single watchdog (the Independent Housing Ombudsman) specialising in complaints about social housing will ensure greater consistency across the sector.

### **Abolition of Home Information Packs**

The Localism Act has repealed once and for all the original laws that called for Home Information Packs.

**Products included in the 2010/11 additional affordable housing statistics**

**Social Rent:** Rent Mixed Funded (MFRENT), Rent Mixed Funded challenge fund (CFRENT), Temporary Social Housing (TSH), General needs remodelled units, Recycled Capital Grant Fund (RCGF), Disposals Proceeds Fund (DPF), Private Finance Initiative (PFI), and local authorities new build, and Section 106 nil grant social rented homes (from HCA/HSSA).

**Intermediate Rent:** Intermediate Rent (INTRENT), Intermediate Rent Key Worker (KWINRENT), Intermediate Rent Challenge Fund scheme (CFIRENT).

**Low Cost Home Ownership** includes:

- **New Build HomeBuy:** New Build HomeBuy (HBYNB), New Build HomeBuy Key Worker (KWHBYNB), Shared Ownership challenge fund (CFSALE), Shared Ownership Mixed Funded (MFSALE), Shared Ownership, Mixed Funded Key Worker (KWMFSALE).
- **Open Market HomeBuy:** HomeBuy Open Market Purchase (HBYOM), Rent to HomeBuy, Home Ownership for people with long term disabilities (HOLD), HomeBuy Direct (HBYDIR).
- **Social HomeBuy** (SHB).
- **Other:** Right to Acquire (RTA), Cash Incentive Scheme (CIS; from HSSA Section J), Voluntary Purchase Grant (VPG), Recycled Capital Grant Fund (RCGF), First Time Buyers Initiative (FTBi), London Wide Initiative (LWI). Mortgage Rescue Scheme, Armed Forces Home Ownership Scheme, S106 nil grant low cost home ownership homes (from HCA/HSSA).
- **DCLG announcement 12/3/2012:** Newbuy scheme, Right-to-buy (RTB) % discounts.

**NEW HOMES BONUS PAYMENTS 2012-13**

<b>Local Authority</b>	<b>Year 1 allocations (£): inc empty homes, inc AH premium</b>	<b>Year 2 allocations (£): inc empty homes, inc AH premium</b>	<b>First monthly payment - March 2012</b>	<b>Other monthly payments - April 2012 to March 2013</b>	<b>Total payment in year 2012-13 (Year 1 plus Year 2)</b>
<b>Bolsover</b>	<b>£117,312</b>	<b>£193,346</b>	<b>£25,179</b>	<b>£23,790</b>	<b>£310,659</b>

Source: Department of Communities and Local Government:

Frequently asked questions (FAQs) on the New Homes Bonus:

<http://www.communities.gov.uk/housing/housingsupply/newhomesbonus/newhomesbonusquestions/>



New Homes Bonus Calculator

[Return to homepage](#)

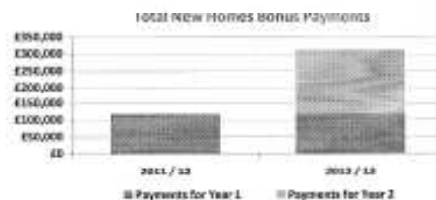
[Comments](#)

**Bolsover**

Current houses stock (Net 11)	24,385
Net change in stock (Net 11) <sup>1</sup>	196
Affordable housing supply (NA/11) <sup>2</sup>	00
Stock of empty houses (Net 11)	929
Affordability ratio (2010) <sup>3</sup>	4.97

		Year of Payment →						
		2011 / 12	2012 / 13	2013 / 14	2014 / 15	2015 / 16	2016 / 17	2017 / 18
Year of Delivery ↓	Cumulative Payments							
	Payments for Year 1	£117,312	£117,312	£117,312	£117,312	£117,312	£117,312	£117,312
	Payments for Year 2		£193,346	£193,346	£193,346	£193,346	£193,346	£193,346
	2012/13: Total Payments		£310,658					

Total Payments (2012/13)	
Year 1	£117,312
Year 2	£193,346
<b>Total Payment:</b>	<b>£310,658</b>



**Assumptions:**

- Net additional dwellings are calculated by subtracting effective stock (total stock less long-term empty houses) as recorded on the CTR in each year from the previous year.  
<http://www.bolsover.gov.uk/gis/020205/forming/020205.htm#page3>
- Data taken from the Council Tax base forms <http://www.bolsover.gov.uk/gis/020205/forming/020205.htm#page3>
- Combined data from affordable housing <http://www.bolsover.gov.uk/gis/020205/forming/020205.htm#page3> and affordable housing <http://www.bolsover.gov.uk/gis/020205/forming/020205.htm#page3>
- Affordability is measured by the ratio of mean quarterly house price to mean quarterly earnings. <http://www.bolsover.gov.uk/gis/020205/forming/020205.htm#page3>