HOMELESSNESS AND HOUSING NEED

Report of the Director of Place Management

1.0 Purpose of report

1.1 This report has been produced at the request of the Scrutiny Committee to provide an update to the initial report of the same title that was presented to the Committee in November 2023. The report also seeks comment on the proposal for fulfilling our homeless duties by making a final offer of suitable accommodation outside of Stockport where necessary and appropriate, prior to seeking formal approval for this change in approach from the Cabinet Member for Economy, Regeneration and Housing (see appendix 1).

2.0 Background

2.1 This last decade has seen the acute shortage of affordable housing traditionally associated with London and the South-East extend across the rest of England. Average house prices rose by 105% between 2014 and 2024 with the supply of affordable accommodation to rent in both the private and public sector becoming increasingly constrained. Three million less properties were built in the last 30 years compared to the preceding 30 years, while the population increased by 3.8m people and 1.2m households between the 2011 and 2021 censuses. Over the 15 years between mid-2021 and mid-2036, the UK population is projected to grow by 6.6 million people (9.9%) from an estimated 67.0 million to 73.7 million.

2.2 Despite £11.5bn being committed by the Government under its 2021/2026 Affordable Homes Programme (AHP), the gap between demand and supply is expected to increase. It is expected that the Affordable Homes Programme 2021-26 will deliver 157,000 new homes between 2021 and 2026, against a target of up to 180,000. Of these, only 33,550 are expected to be homes for social rent.

2.3 Support for people on low incomes to access the private rented sector through the Local Housing Allowance (LHA) had been frozen for 3 years but was increased in April 2024. However, given the demand, there is real concern that this increase will in effect fuel further rent increases. The increase in rent levels in the private sector means that there are currently no properties available within the Borough that are within the LHA rates. As a result, many existing tenants are struggling to pay their rent and accessing the sector for most is a significant challenge (see 3.6 below).

2.4 The impact of housing shortages is clearly visible in increased levels of homelessness and the use of temporary accommodation, with a 101% increase in households accommodated nationally from 56,000 in 2013 to

AGENDA ITEM

112,660 in April 2024. An estimated 8.5m households within England have some form of housing need, with 3.7m households overcrowded and 1.9m 'concealed' households where people are having to live with other family members or sofa-surfing[1].

2.5 During 2024/25 the last of the Afghanistan refugee families temporarily placed in hotel accommodation within the Borough by the Home Office were rehoused, with most Ukrainian households hosted in Stockport supported to access the private rented sector or alternative 'host family' accommodation where housing need arose. The majority of the Afghanistan families were rehoused outside of the borough in either properties purchased through LAHF (a central Government funded scheme to purchase properties to rehouse the Afghanistan and Ukrainian families) or in the private rented sector (PRS). Of the three families who were rehoused in Stockport, two were in LAHF properties and one in PRS. This is an example of the exceptional joint working between SMBC and SHG in resolving potential homelessness despite the challenging environment, with 65% of cases in Stockport reaching successful conclusions compared to just over 50% nationally and elsewhere in Greater Manchester.

2.6 Nationally, and locally, there remain concerns about landlords deciding to sell properties and leaving the sector, with the consequential impact on availability and cost of private lets. Whilst the media and landlord organisations have speculated that this is as a direct result of landlords being concerned about ongoing and refreshed government proposals to abolish section 21 (Housing Act 1988) 'no fault' evictions, and to increase the Minimum Energy Efficiency Requirements (MEES), the picture is more complex. Post the Housing Act 1988 introduction of shorthold assured tenancies and market rents, and the various pension scandals during the 1990s, there was a significant increase in the number of individuals entering the market as landlords, often with the long-term ambition for the properties purchased to fund their retirement. Many of these individuals will now be of an age where they are entering retirement, have seen the value of their properties increase significantly and will be wanting to realise the return on their investment. In addition, recent increases in interest rates, together with some predictions of reducing market values are likely to have encouraged some landlords to consolidate their assets, that is sell off some properties to release capital, and then reduce borrowing levels against others in their portfolio.

2.7 Whilst it is true that Landlords are selling/rationalising their stock, these units are of course being sold to other Landlords or owner occupiers so are not lost from the overall housing stock. Many Landlords are choosing to evict tenants before selling, on the basis this can often increase interest/competition from potential owner occupiers as well as investors which in turn drives up sale returns. This is hugely disruptive for the tenants affected, increases the number of homeless presentations, and often provides any new Landlords with the opportunity to increase the level of rent from that charged previously.

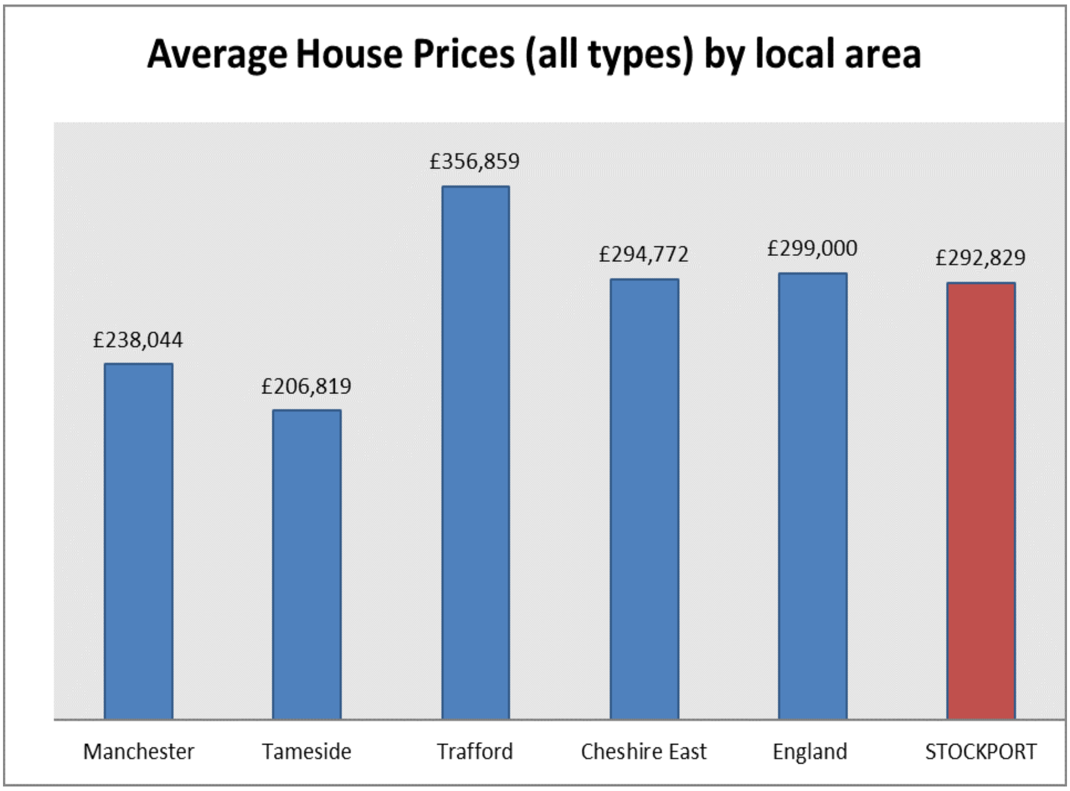
[1] National Housing Federation 2021

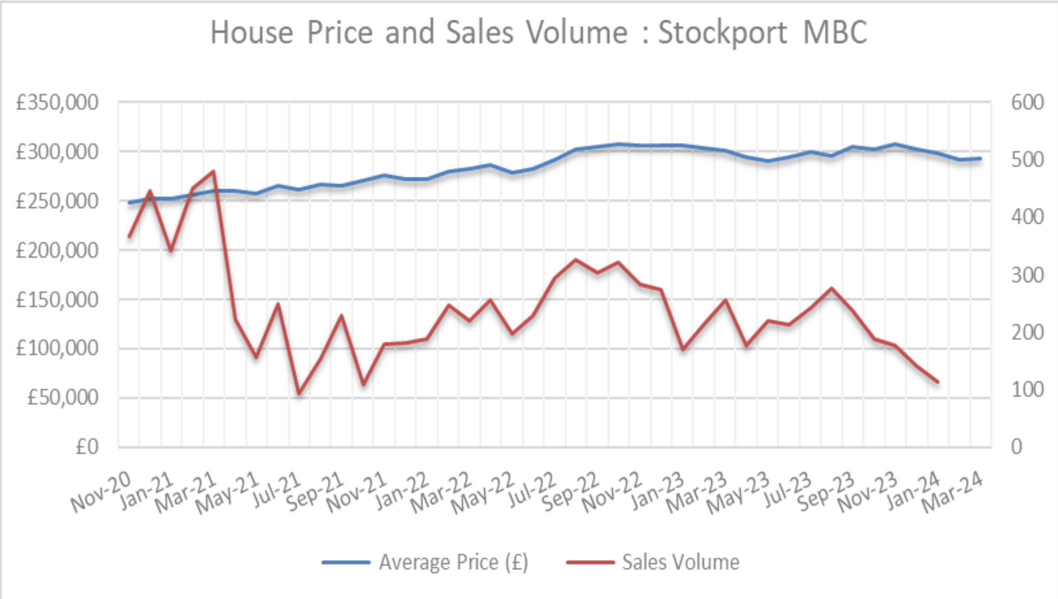
3.0 Stockport Housing Market

3.1 Stockport has an above average level of owner-occupied properties at 72% (64% national), leaving both social and private rented sectors lower than most areas, at 14% each - the private rented sector (PRS) in Stockport is about half the national average.

3.2 House prices within the borough have increased significantly in recent years, reaching an average of £292,829 (HM Land registry May 2024), the second highest in Greater Manchester after Trafford and equivalent to circa nine times the median income for Stockport. As well as making owner-occupation an unlikely option for most people on even average incomes within the Borough, it also has a knock-on effect upon the PRS, pushing up rent levels and resulting in people on benefits or in low paid work competing against 'generation rent' professionals. Shared-ownership schemes, while offering a real affordable alternative, are still out of the reach to many, although demand far exceeds supply.

The charts below show comparable average property prices (HM Land Registry May 2024) and the significant reduction in sales volumes in recent years.

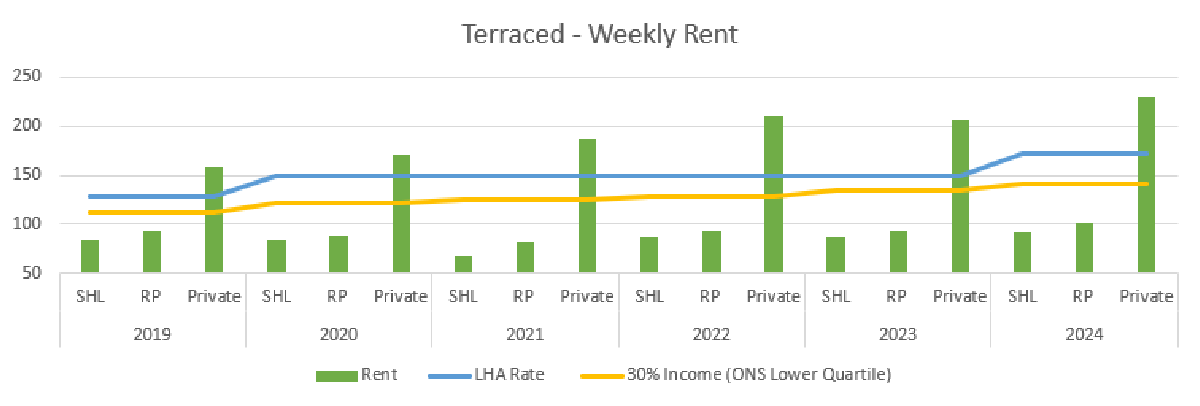




3.3 The last Housing Needs Assessment (HNA) completed in 2019 suggested an annual requirement of 549 affordable housing completions, with the emerging figures in the new updated draft HNA report suggesting this shortfall has now doubled.

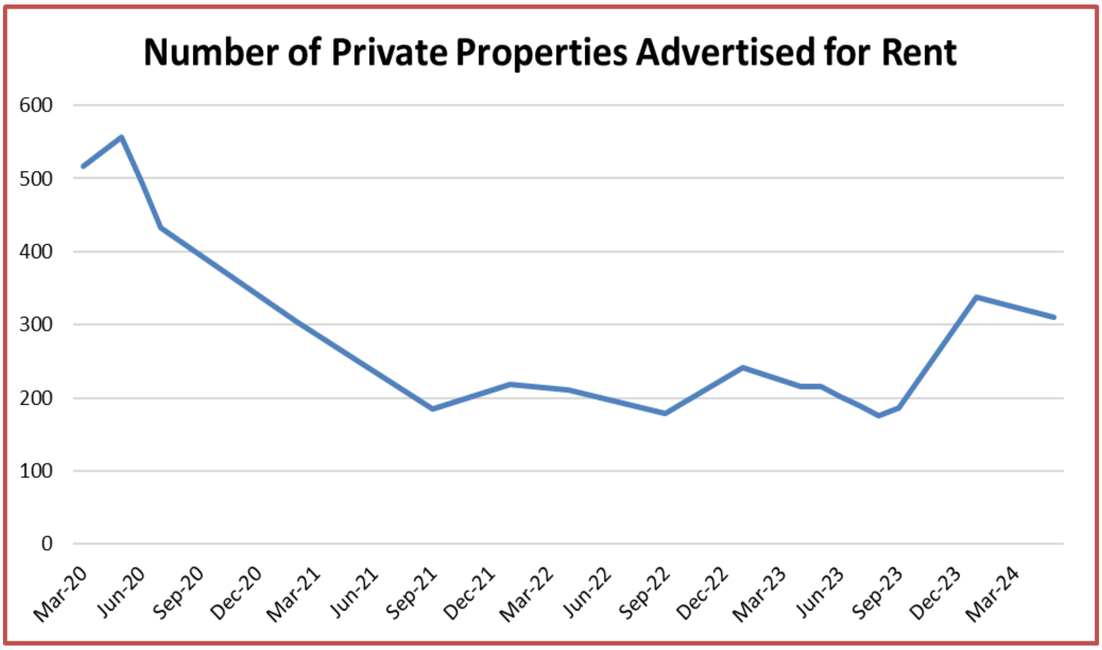
3.4 The new LHA rate came into effect from 1st April 2024. This was welcome news and means that for a typical three bed property, the LHA increased from £748 per calendar month to £897 per calendar month – although there are concerns that the increase in LHA has fuelled further rent inflation. Despite the increase, there are still hardly any private lets available within the LHA rate resulting in continued pressures on the Council's housing register with increasing numbers of households presenting themselves as homeless. An August 2024 snapshot on Rightmove, the largest on-line property portal, showed no properties available within LHA rates, with the cheapest three-bedroom home costing £288 per week, which represented a shortfall of £81 compared to the LHA rate. At a rent of £288 per week, unless meeting an exception clause such as having a disability, a household on benefits would also be affected by the Benefit Cap of £20,000 per annum, leaving £96 per week for all other living costs. An analysis of LHA rates, property availability and rent shortfalls in other Greater Manchester Local Authorities shows a similar picture. Although rents in many are lower, their LHA rates are also lower, meaning a recent 'snapshot' check has revealed no properties within LHA rates were available for rent.

3.5 The graph below illustrates the difficulty faced by families on low incomes, outlining the average rent for a two-bedroom terrace house in each tenure within the Borough compared to the LHA rate. The graph also shows the rent levels compared to 30% of lower quartile income: it is generally accepted that housing costs in excess of 30% of income is unaffordable. This increasing unaffordability of PRS is not only impacting on those looking for accommodation, but with rents rising it is hitting many already in the PRS. An increasingly worrying trend is households receiving s21 notices either because of rent arrears, or to enable landlords to relet at a much higher rent.



3.6 The number of private rented properties available for letting in the Borough has reduced significantly from circa 600 pre pandemic to just over 300 in the latest 'snapshot' in August 2024. As set out in 2.6 above, landlords do appear to be selling properties/rationalising their stock. In Stockport, the 360 Living Team within SHG have seen 37 landlords sell their properties during 2022/23, citing a less generous tax regime towards buy to let landlords and interest rates rising from historically low levels to cut into effective yields from properties. This reduction together with increased borrowing rates, and high demand is pushing rent prices even higher for private tenants with competition for properties becoming extremely fierce. Private rents are over 2.5 times higher than social rents for similar properties and with LHA rates not keeping up with private rents, many in low/medium-income households are now priced out of the private rented sector. A second, more prominent factor that is impacting on supply is that with so few affordable housing options available of any tenure, tenants are simply not moving, and are often remaining in overcrowded and/or poor quality private rented accommodation.

3.7 The graph below shows the reduction in supply of private rented properties becoming available to let, down by almost 66% from a peak in August 2019 of 600 to circa 200 in August 2023.



3.8 The exact impact of the Renters Reform Bill and now the Renters Rights proposals on the PRS in Stockport is hard to predict, as while likely to offer greater security of tenure to most and a better-quality product, it may also create easier routes to possession where people are struggling to pay their rent due to affordability issues. As previously highlighted, the Bill may also be encouraging wavering landlords to exit the market or be more risk averse when selecting tenants.

3.9 The Council is continuing to lose properties through the 'right to buy' (RTB) and has since the 1980s been forced to sell almost half of the Council owned housing, most of which have been houses. The level of discount varies according to length of tenancy, but, whilst capped at 70%, the Government have increased the maximum discount for each of the last 15 years. The current maximum discount (outside of London) is now over £104,000. The table below shows the RTB sales over the last 6 years.

Year	No of Sales
2018/19	58
2019/20	63
2020/21	50
2021/22	59
2022/23	55
2023/24	41

3.10 The table below shows the reduction in supply of Council/SHG properties becoming available for letting over the past six years, down by 464 to 567 in 2023/24 from 1031 in 2018/19 (total circa 12,000 units). The Stockport

Housing Partnership Registered Housing Providers (RPs), which between them own over 95% (7700 units) of the RP stock in the borough, let the majority of their units through a ‘nominations’ arrangement resulting in over 50% of letting being made in accordance with the Council’s approved Housing Allocation Policy through Homechoice. The Partner RPs position on relets matches that experienced by the Council/SHG with relets at an all time low. This is mainly the result of a lower level of general turnover, with less ‘move on’ options for tenants in need in their current home.

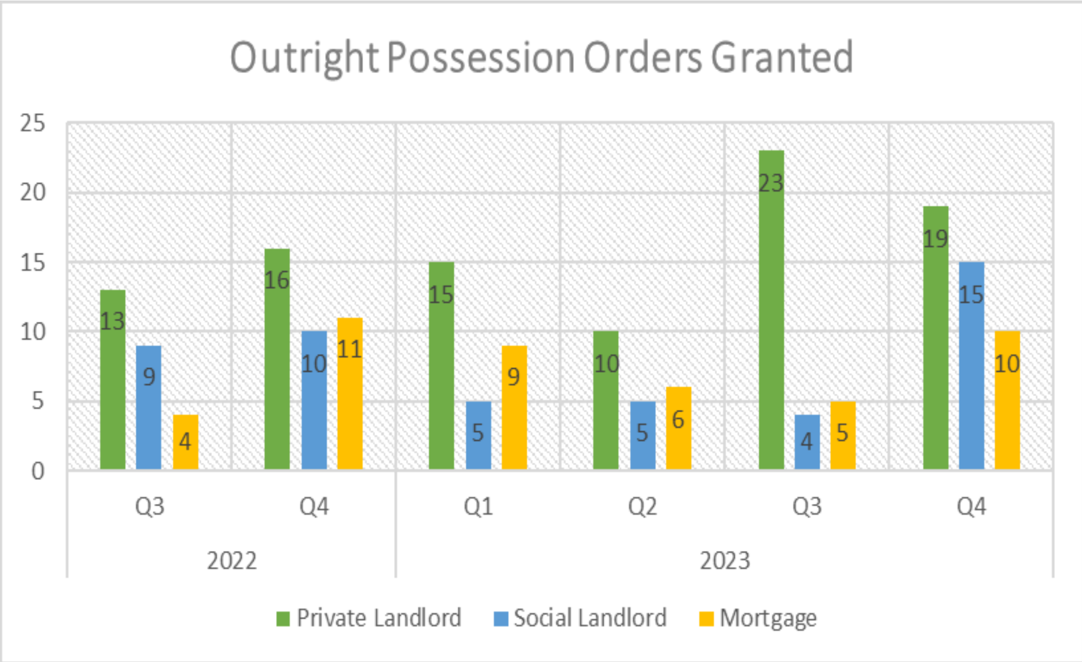
	2018/19	%	2019/20	%	2020/21	%	2021/22	%	2022/23	2023/24
Choice Based Lettings	751	73%	522	70%	452	63%	466	68%	404	
Direct Offers	280	27%	221	30%	270	37%	221	32%	276	
Sum:	**1031**	100%	**743**	100%	**722**	100%	**687**	100%	**680**	567[1]

3.11 In recent years, the Government, working with lenders, have put in place a series of safeguards aimed at reducing the likelihood of repossession. These measures include mortgage ‘holidays’, interest only mortgages and extending the repayment terms. Despite the recent increases in lending rates, it is likely that these measures will continue to be effective at reducing repossession in the short-medium term.

The Housing Act 1988, section 21 ‘no fault’ eviction process remains in place for the PRS and is being used widely. In truth, however, few landlords progress to gaining possession and rely on tenants leaving on receipt of the initial notice.

Repossession in the social sector is always the last resort, with the Greater Manchester Housing Providers adopting a minimising evictions protocol, but with the increased security of tenure often requires the landlord to actually seek the possession orders. Such measures are often linked to wider support plans to encourage tenants to accept help and support.

The table below shows the possession orders granted in Stockport since 2021 when the ‘covid’ ban on repossession was lifted (Ministry of Justice March 2024). It should be noted that this ban had created a backlog of cases which does now seem to have worked through the system.



4.0 Housing Demand

4.1 On 1 April 2024 there were a total of 6356 households on the housing register, a fall from 7689 in April 2023. This reduction was linked to a full re-registration exercise during 2023/24 related to a new IT system and extensive promotion of the likelihood of receiving an offer of accommodation and alternative housing options. A more realistic assessment comes from looking at those households considered to be in 'reasonable preference', that is housing need (for example homeless, sofa surfing, at imminent risk of eviction, statutorily overcrowded) which remained largely unchanged.

4.2 The table below shows the breakdown of applicants by size of property needed, with the numbers registered reducing as the numbers of bedrooms needed increases. There are of course very few larger social rented housing units, meaning that finding accommodation for larger families is particularly challenging.

Bedroom requirement	Count of applicants
1	3795
2	1773
3	703
4 +	82
Sum:	**6356**

4.3 The most common type of need amongst housing applicants is overcrowding, which has overtaken medical need as the most prevalent reason. This reflects the difficulty in people accessing larger private and social sector tenancies, a higher proportion of available affordable homes going to homeless applicants and more people lodging with family members while they seek their own accommodation.

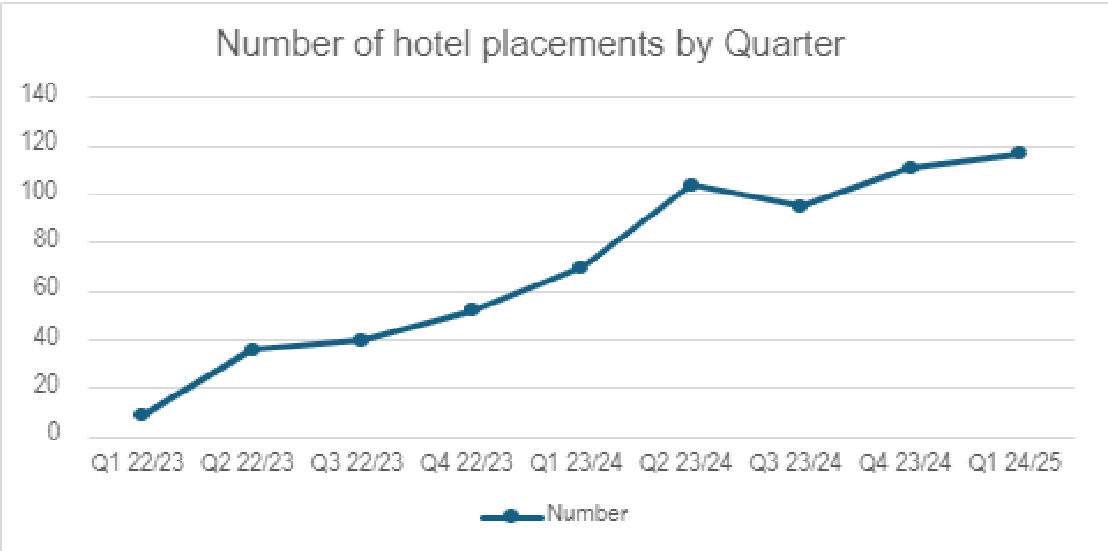
4.4 The disappointment faced by many applicants does feed through into complaints and enquiries to Members. The approach taken is to offer wider housing options advice while being clear and honest with customers around their prospects.

5.0 Homelessness

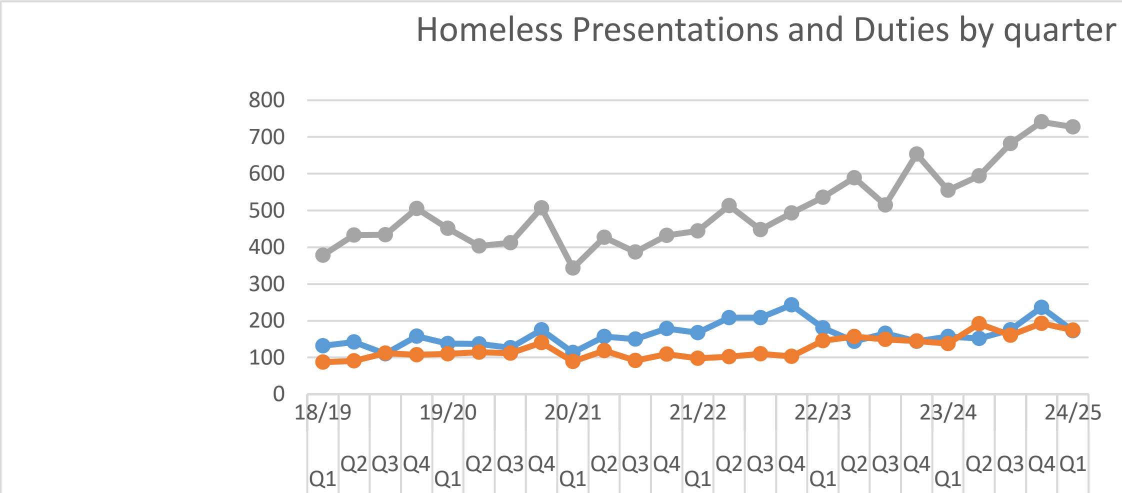
5.1 Stockport saw the highest ever level of homelessness presentations in 2023/24 with 2572 households seeking assistance, an increase of 12% on the 2300 seen the previous year and 35% higher than in 2021/22. The Council owns three dedicated temporary accommodation schemes, supplemented with a number of 'off site' flats which are far more suited to some individuals/households. Before 2022, the service had always managed demands for temporary accommodation within these existing units and had never regularly had to resort to bed & breakfast accommodation. With temporary accommodation running at capacity and limited/slow 'move ons', hotels have been in regular use since 2022. The cost of this B&B accommodation was £150,000 in 2022/3, rising to £624,000 in 2023/4 and projections for this year exceeding £1 million.

Reducing this spend is a key objective over the year with alternative private sector temporary options being explored and the use of long term out of Borough placements to offer families stability, albeit recognising the potential impact of relocation (see proposed pilot approach at Appendix 1).

Priority for remaining in the Borough will be given to those households with support needs, a medical requirement to stay within Stockport, accessing special education needs, social care or other specialist support. Properties as near to Stockport as possible will be used, with families helped to settle into new locations.



5.2 The ongoing trend in demand is shown in the graph below with early indications that this will rise further in 2024/25.

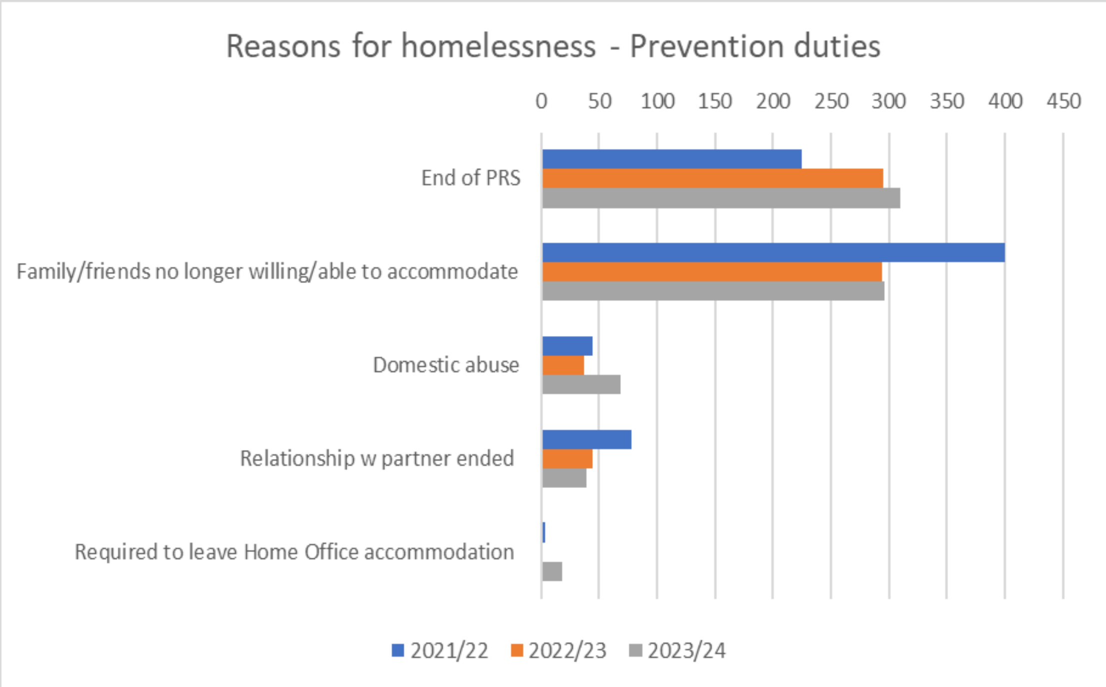


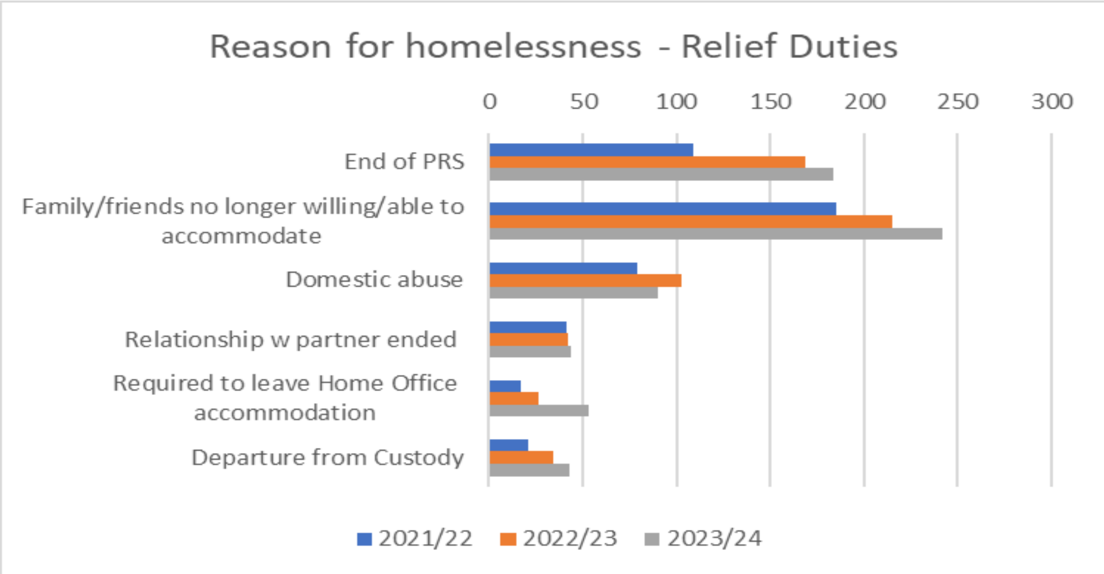
	18/19 Q1	Q2	Q3	Q4	19/20 Q1	Q2	Q3	Q4	20/21 Q1	Q2	Q3	Q4	21/22 Q1	Q2	Q3	Q4	22/23 Q1	Q2	Q3	Q4	23/24 Q1	Q2	Q3	Q4	24/25 Q1
Prevention Duties	132	142	110	158	138	137	126	175	113	157	150	179	167	208	208	243	180	144	166	144	157	152	175	236	173
Relief Duties	87	91	112	107	110	114	112	140	89	119	92	109	98	102	110	103	146	157	149	145	138	192	160	193	174
Total Presentations	378	433	434	505	451	403	412	507	343	427	387	432	444	513	448	493	536	589	515	653	555	594	682	741	727

5.3 There are two main initial duties owed to households at risk of homelessness, the first being the Prevention Duty where people are threatened with homelessness within 56 days. The Housing Options Team will work with these households to try to prevent loss of accommodation or find an alternative. The Relief Duty is where someone is homeless and extends to directly providing temporary accommodation where a household is deemed to be in ‘priority need’, that is, has children or a particular vulnerability. For those not in ‘priority need’ there is no duty to provide temporary accommodation (though this is provided where available within the temporary accommodation schemes). For all that are homeless (where or not in priority need), the duty extends to working with the household until they are able to secure accommodation, or are made, and then refuse a satisfactory offer that would meet their needs. This duty can be met through any reasonable/satisfactory accommodation that would meet the assessed needs, irrespective of tenure. In practice, given the shortage of social rented accommodation, this will often mean accommodation within the PRS.

5.4 During 2023/24 there was a marginal increase in both Prevention and Relief duties, with a shift in the cause of homelessness to more people affected by loss of private rented accommodation. The graph below shows the causes of homelessness leading to a prevention duty arising and the second graph the relief duties.

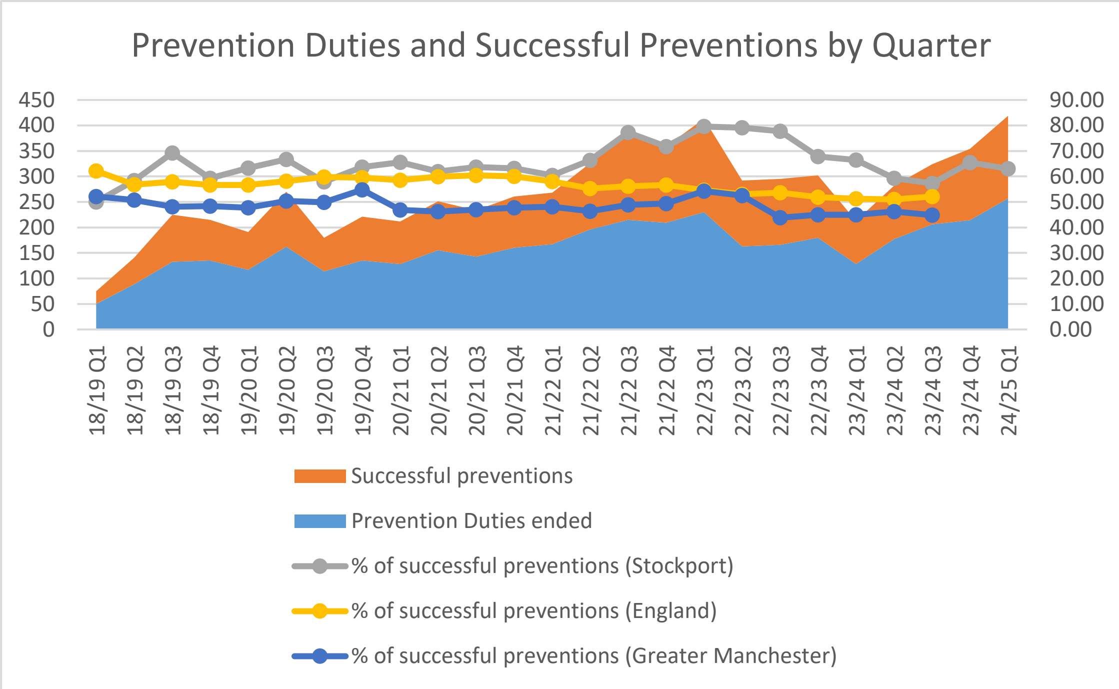
Causes of homelessness prevention duty.





6.0 Stockport Response

6.1 The reason for homelessness duties not rising at the same rate as presentations has been ongoing effective homelessness prevention work, with performance exceeding national and sub-regional levels.



6.2 Performance has been achieved through service improvements such as:

- a refocussed domestic abuse service achieving Domestic Abuse Housing Alliance (DAHA) accreditation,
- developing a leasing scheme at LHA rates through funding from the Greater Manchester combined authority
- Freeing up family sized social housing through a ‘right sizing scheme’ for under-occupying tenants and working with the Stockport Housing Partnership RPs to extend this approach across their stock.
- Delivering offender accommodation and support scheme. With finding alternative affordable accommodation so difficult, preventing homelessness is the overriding goal of the Housing Options Team and its internal and external partners, and as can be seen above has been extremely successful.
- Developing a protocol approach with Childrens Services for children leaving care.
- Developing two dedicated schemes for supporting children leaving care to live independently

6.3 There is significant partnership work between the agencies to address problems of rough sleeping, although demand to meet legal duties to accommodate has placed pressure on discretionary placements[2] This includes encouraging these individuals to work with the agencies and accept the support and assistance available. Many rough sleepers can be extremely challenging, and often have significant addiction/mental health/behavioural needs.

[2] Essentially people not in prioity need under Part 7 of 1996 Housing Act.

Partners meet regularly to identify individuals and develop approaches that may best suit the individuals concerned and have had a great deal of success. It should be noted that although there has been a small overall increase in ‘rough sleepers’ in the last three years, numbers remain relatively small at circa fifteen individuals at any one time, and there has not been a corresponding increase in numbers of rough sleepers related to the inability to be able to provide TA to all those deemed to be not in priority need. Many reports of ‘rough sleeping’ on investigation are found to be related to begging with those concerned having stable tenancies/being adequately housed: purporting to be homeless can increase the levels of income significantly for those that are begging.

6.4 Work is also underway to help address the poor quality of some of the PRS accommodation within the Borough, through the GM Mayors ‘Good Landlord Scheme’, including active promotion to encourage those tenants affected to contact the Council, and measures to increase enforcement capacity within the Housing Standards Team.

7.0 <u>New Housing Development</u>

7.1 The Council works with SHG through the Viaduct Housing Partnership to deliver affordable housing directly owned by the Council (Housing Revenue Account or HRA) and housing owned by SHG (SHG is wholly owned by the Council). These two delivery routes were developed to maximise both funding opportunities (availability of Homes England grant and debt provision through the HRA or PWLB) and to provide flexibility. In addition, the Council also works directly with Partner RPs to deliver affordable housing.

7.2 The delivery of affordable housing is through either Homes England grant or planning gain (s106) where private developers have to provide affordable housing to meet planning policy requirements.

7.3 The table below sets out the delivery of affordable housing over the last 5 years. It should be noted that delivery in a single year can be exceptionally difficult to predict, as the process can take several years and usually results in large numbers being handed over on a single day.

year	Shared Ownership	Social Rent	Affordable Rent	Total
2019/20	52	9	73	134
2020/21	57	25	50	132
2021/22	14	26	28	68
2022/23	91	23	4	118
2023/24	116	51	2	169
Total	**330**	**134**	**157**	**621**

In addition to the above completions, there are currently over 300 units on site with 200 expected to complete during 2024/25 and the remainder during

2025/6. SHG, Partner RPs and Council officers are also working on a series of pipeline schemes which it is hoped will come forward over the next few years.

7.4 Working with the Greater Manchester Mayor and Homes England, the Council established the Stockport Mayoral Development Corporation (MDC) in 2019 to drive regeneration within the town centre and deliver 4,000 much needed new homes. 1,100 homes are already completed or on site with a further 1,400 due to start on site by 2026. Work is currently underway to look at how more affordable housing can be delivered through the MDC and town centre regeneration work.

7.5 Development at present is extremely challenging, with a number of factors severely impacting on the ability of housing providers to deliver more affordable units including:

- Limited site availability
- Complexity of sites, which often have significant planning policy, delivery and financial challenges
- Competition for sites with the private sector, which not only drives up prices but also means deliverable sites are sold very quickly
- Rampant building inflation, and linked to this, 'risk averse' contractors (a number of contractors have gone into administration as a result of difficult trading conditions making contractors wary and wanting certainty over expenditure)
- Homes England grant levels, which can severely impact on viability

7.6 Despite the challenges highlighted in 7.5 above, the scale of delivery set out will bring forward a significant number of new accommodation units within the coming years, with an increasing focus on these being affordable.

8.0 Conclusions

8.1 In conclusion, like many areas in the Country, increasing housing need linked to limited supply and escalating rents and property prices are meaning more and more households are facing housing insecurity and homelessness. Despite the significant challenges, the homeless and housing options service, along with partner agencies, are working hard to keep improving the service and to ensure families are supported and able to keep a roof over their heads.

8.2 The significant increase in homeless presentations together with the increasing use of bed & breakfast accommodation and shortage of accommodation options (particularly accommodation that is affordable for those households presenting as homeless), is meaning that it is proving increasingly challenging for the Council to meet its housing duties within the Borough. This is already meaning that many households are being encouraged to accept accommodation outside of Stockport, and the proposal set out at Appendix 1 would extend this to making such offers a 'final satisfactory offer of accommodation' where appropriate and applicable.

8.3 Despite the challenges, the Council is responding with the initiatives set out in section 6 and 7 above.

9.0 Recommendations

9.1 The Scrutiny Committee is requested to consider and note the report and comment on the proposed use of out of Borough placements as outlined in the report and at Appendix 1. Please note, as set out in 1.1 above, subject to comments from this Scrutiny Committee, approval will then be sought for this pilot change in approach, to include suitable review periods, from the Cabinet Member for Economy, Regeneration and Housing.

Anyone requiring further information should contact:

Andy Kippax, Strategic Housing Lead, email andy.kippax@stockport.gov.uk

APPENDIX 1 'Out of Borough Placement' Pilot

Pilot Revised Private Rented Sector Offer

1. Background

1.1 Due the unprecedented levels of housing demand, Stockport has had to rely increasingly heavily on hotel accommodation to meet levels of need. Expenditure exceeded £600,000 in 2023/24 and could reach £1,000,000 in 2024/25. This reflects a national and sub-regional picture and is unlikely to improve in the short-medium term.

1.2 Social housing availability within the Borough is at an all-time low, with less than 600 homes becoming available during 2023/24, a 33% reduction over a three-year period. While efforts are being made to increase the supply of family homes by encouraging people to 'downsize' where they are under-occupying and to develop as many new homes as possible, this cannot keep pace with demand.

1.3 Accessing the private rented sector (PRS) is the most realistic option for many households, but this has become increasingly difficult in the Borough as rents do not fall within Local Housing Allowance (LHA) rates. While few areas in Greater Manchester or surrounding areas have genuinely affordable properties, several have less of a shortfall compared to LHA. Other parts of the North of England have significantly more PRS homes available, often at or near to LHA rates.

1.4 While the Council / Stockport Homes Group (SHG) already assist households to access the PRS in the Borough, it has become clear that there is not enough to meet demand. A Pilot programme will seek to extend the search for PRS accommodation to other neighbouring areas and other parts of the Country, using an enhanced incentive package for landlords. This will require resources to be diverted towards PRS incentives, however this will be directly offset by the savings in the hotel budget. In addition, the social impact of hotel use and the restrictions and disruption this causes on daily life cannot be understated.

1.5 Most households prefer to stay within the Borough, but as this is no longer possible, criteria have been set out to determine who will be prioritized to remain in Stockport. This is attached as appendix A. In all cases accommodation as near to the Borough or with the most suitable travel links will be sought and support available to settle in a new location.

1.6 This approach is used across most of the Country where accommodation pressures are at their greatest. Manchester City Council has seen hotel use for families almost cease because of a similar approach. This pilot is based on their model, with slightly lower incentives to test the market.

2.0 New Offer

2.1 The new offer will only apply to households deemed to be owed a homelessness prevention or relief duty and in priority need. It will be available to those who are intentionally or unintentionally homeless.

2.2 While there is flexibility within the Offer, the proposal is:

- One month’s cash deposit and rent in advance (repayable by the applicant over time)
- Two month’s ‘Landlord Incentive Payment’ at LHA rates
- Three-month landlord rent guarantee.
- 12-month LHA shortfall payment

2.3 A 12 month assured short-hold tenancy will be offered, and properties will be used to discharge the relevant prevention or relief duty.

2.4 The cost will vary according to the property size and location, with modelling ranging from £3,000 for a one-bedroom property to £6,000 for larger families, with the additional risk of the rent guarantee. However, with people working in the Borough prioritised for a placement near their employment this will mean most will be in receipt of LHA minimising exposure with the ability to seek direct payments. While finding available homes is likely to be the primary barrier, a review will be undertaken after ten properties have been allocated, with £100,000 ring-fenced to explore viability.

3. Allocation approach

3.1 Applicants with a homelessness relief duty owed will be prioritised for available PRS tenancies, starting with those in hotel accommodation who have been there the longest. This focus is to limit the number of households in hotel accommodation exceeding six weeks and recognises that it causes less disruption than moving people in more ‘settled 'temporary accommodation.

3.2 If no suitable households are available, then those imminently about to be placed will be offered and failing that someone offered a general prevention duty.

Appendix A

Internal Policy for Prioritising Homeless Applicants within the Borough of Stockport

1. **Introduction**

This policy outlines the criteria and procedures for prioritizing homeless applicants for temporary and permanent housing within the borough of Stockport. The purpose of this policy is to ensure fair and transparent allocation of housing resources while considering the specific needs and circumstances of homeless individuals and families. The requirement for this policy is due to a significant and marked increase in homelessness, which is both a local and national issue. This means securing accommodation locally is becoming harder to source, and households are more frequently than ever needing to explore accommodation outside the Stockport Borough.

2. Banding System

Applicants will be categorised into bands based on the urgency and level of need for housing within the borough of Stockport. We will endeavour where possible to secure housing locally regardless of someone's identified band, however there is a requirement to ensure those with the greatest need are prioritised with options to assist them to remain in the borough. While we will do everything, we can to prioritise resources within accordance with their banding, we would be unable to do so where the resources are not available. For example, larger properties with disabled access may be harder to source.

This banding system details some of the circumstances in which the need to remain within the local area will be considered, however this is not exhaustive.

The banding system will prioritise applicants as follows:

Band 1:

Urgent need to stay locally within Stockport due to compelling circumstances such as:

- Vulnerable individuals with severe health conditions requiring immediate, intensive, and specialised access to healthcare within Stockport, where the treatment can only be accessed locally or the transfer of care to another area would likely cause health risks. This could also include requiring longstanding and essential care from a carer.
- Families with children in key stages of education (e.g., GCSE) attending schools within Stockport, or where at least one of child has a Statement of Special Educational Needs or an Education, Health, and Care Plan.
- Individuals with extensive support networks within Stockport.
- Households where Partner Agencies have expressed the urgency of remaining in the borough. For example, due to the health and welfare of a child.

Band 2:

Priority for housing within a neighbouring borough (such as in Cheshire East, or High Peak) or within Greater Manchester, considering factors such as:

- Individuals with moderate health conditions requiring specialized healthcare services available in neighbouring areas.
- Families with children at non-key stages of education (e.g. primary school).
- Individuals with employment or support opportunities locally or long-term employment locally.

Band 3:

Consideration for housing anywhere nationally, including outside Greater Manchester, for applicants with limited connection to the borough of Stockport. This will include those for whom there is no legal duty to provide accommodation for (such as Intentionally Homeless Households, or those who are not in priority need) unless they would fit within Band 1 of this criteria.

3. Criteria for Band Allocation

The band allocation will be determined based on the following criteria:

- Housing Urgency: Assessment of the immediate housing need based on vulnerability, risk of harm, and homelessness duration.
- Healthcare and Support Needs: Evaluation of specific healthcare requirements, including access to specialized healthcare services or support networks.
- Education Requirements: Consideration of the educational needs of children, particularly those in key stages of education (e.g., GCSE), and proximity to schools within Stockport or neighbouring areas.
- Employment and Support Networks: Assessment of employment opportunities and existing support networks within Stockport, neighbouring boroughs, or Greater Manchester.
- Any other special reasons

4. Allocation Process

A Housing Options officer during a homelessness assessment will complete a detailed assessment on the requirements and needs of an applicant that will form part of their personal housing plan. This will include enquiries into, amongst other things, information on their housing, healthcare, education, and employment needs. These plans will be subject to regular audit to ensure they are sufficiently robust and comprehensive to ensure suitable decisions are made.

Offers of permanent accommodation made to applicants are reviewable as per the applicable homelessness duty owed. This would be as per either s.195, s.189B or s.193 of the Housing Act 1996.

Offers of emergency accommodation offered as per s.188 of the Housing Act 1996 are not reviewable, however any information provided will be carefully considered.

5. Review

This policy will be subject to regular review and updates to ensure alignment with the evolving needs of homeless individuals and families within the borough of Stockport. This will mean assessing the prevailing housing need within the borough. As a result, the definitions of banding may change over time.