

## Redditch – overview of housing market

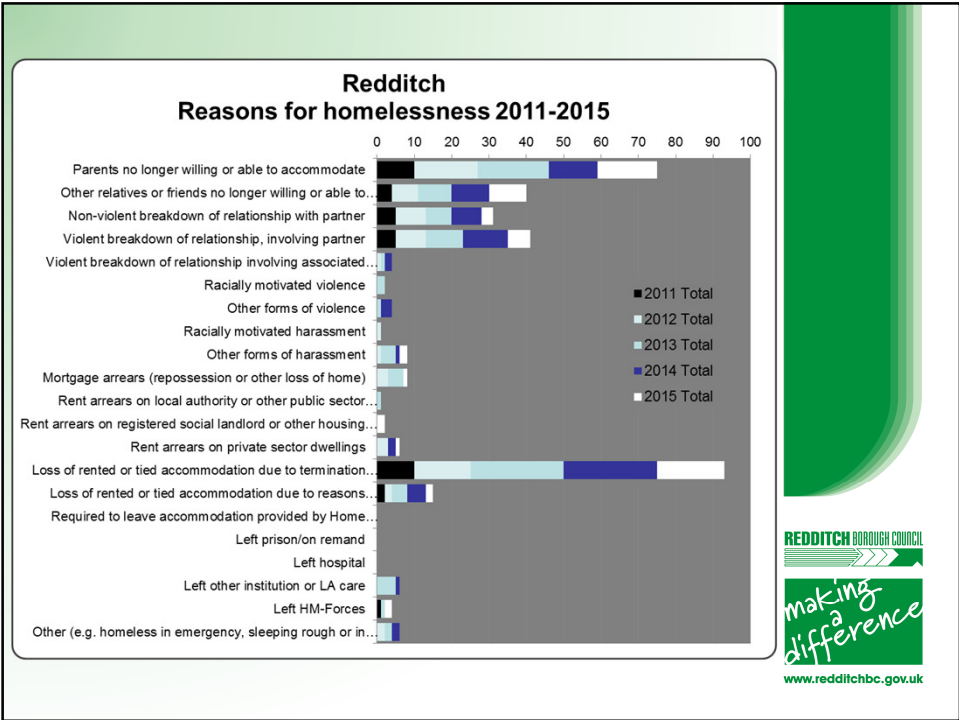
- Home owners 23000
- Council tenancies 5900
- Private rent 4000
- Other registered providers 1600
- In terms of stock, RBC is the second-largest player in the local housing market
- Of the 6000 tenancies owned by RBC, just over 2200 have assistance from Housing Benefit for rent payments
- Redditch council rents are the lowest in the borough and council tenancies offer the greatest security of tenure.



## RBC housing market specifics

- After council housing, the PRS clearly plays a big part in the local housing market
- Renting has flourished as house buying has become more difficult for many households
- In Redditch, occupancy in the PRS rose from 4.3% in 2001 to 11.7% in 2011
- Home ownership dropped by 5% in the same time period
- Redditch experiences plenty of issues with the PRS locally





- ## Quick recap
- There are some 4000 private rented properties occupied in Redditch
  - The number of households living in the PRS has increased in the last ten years
  - There are pros and cons to living in the PRS
  - Loss of PRS accommodation is one of the biggest causes of homelessness in Redditch
  - Roughly a quarter of all PRS tenants receive help with their rent via Local Housing Allowance
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[www.redditchbc.gov.uk](http://www.redditchbc.gov.uk)

## Redditch PRS – detailed analysis

- We have looked at housing benefit claims and a year's worth of homelessness applications to RBC from PRS tenants
- We have tried to see how the data confirms or challenges our 'traditional' way of thinking about the local housing market
- The data questions some poses some challenging questions and raises some interesting areas we might like to explore further



## Redditch PRS – detailed analysis of benefits data

- 1070 applicants from the private rented sector (approximately 25% of sector) are in receipt of LHA
- There are concentrations of tenants claiming LHA in specific areas of Redditch – the spread is not even across the borough
- 477 applicants receive full LHA and have to top up their rent by other means
- There are areas in Redditch where topping up is concentrated
- Relatively few of these households are registered on CBL



## Detail behind rent top ups

Full LHA cases Top Up £0 - £10	
145 cases pay between £0 - £10 Top Up	50 cases (34%) up to £5 av. £2.93
	95 cases (66%) £5 to £10 av. £8.19
40 cases at Shared Accom. LHA rate	7 cases up to £5 av. £2.37
	33 cases £5 to 10 av. £8.42
29 cases at One bedroom LHA rate	12 cases up to £5 av. £1.70
	17 cases £5 to 10 av. £7.79
54 cases at Two bedroom LHA rate	20 cases up to £5 av. £3.39
	34 cases £5 to £10 av. £8.92
20 cases at Three bedroom LHA rate	11 cases up to £5 av. £3.78
	9 cases £5 to £10 av. £5.38
2 cases at Four bedroom LHA rate	0 cases up to £5
	2 cases £5 to £10 av. £8.06

## Detail behind rent top ups

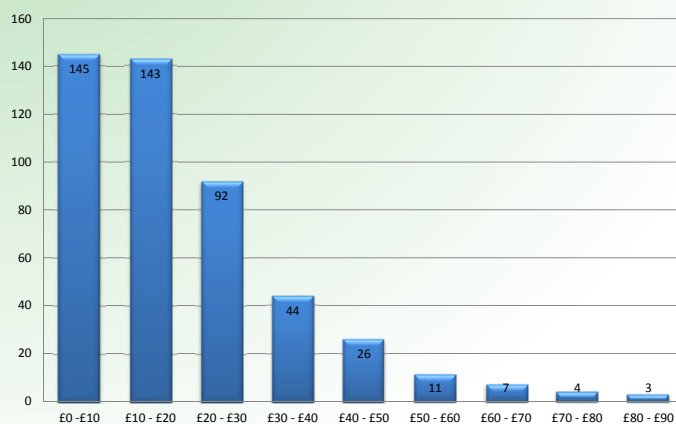
Full LHA cases Top Up £10 - £20	
143 cases pay between £10 - £20 Top Up	71 cases (50%) £10 to £15 av. £12.90
	72 cases (50%) £15 to £20 av. £18.39
41 cases at Shared Accom. LHA rate	24 cases £10 to £15 av. £13.48
	17 cases £15 to £20 av. £18.63
37 cases at One bedroom LHA rate	18 cases £10 to £15 av. £12.06
	19 cases £15 to £20 av. £17.75
45 cases at Two bedroom LHA rate	18 cases £10 to £15 av. £13.84
	27 cases £15 to £20 av. £19.10
17 cases at Three bedroom LHA rate	10 cases £10 to £15 av. £11.32
	7 cases £15 to £20 av. £16.52
3 cases at Four bedroom LHA rate	1 cases £10 to £15 av. £13.82
	2 cases £15 to £20 av. £19.59

## Detail behind rent top ups

Full LHA cases Top Up £20 - £30	
92 cases pay between £20 - £30 Top Up	55 cases (60%) £20 to £25 av. £21.96
	37 cases (40%) £25 to £30 av. £27.65
10 cases at Shared Accom. LHA rate	7 cases £20 to £25 av. £22.92
	3 cases £25 to £30 av. £29.24
31 cases at One bedroom LHA rate	16 cases £20 to £25 av. £22.70
	15 cases £25 to £30 av. £27.97
37 cases at Two bedroom LHA rate	27 cases £20 to £25 av. £21.09
	10 cases £25 to £30 av. £26.76
14 cases at Three bedroom LHA rate	5 cases £20 to £25 av. £22.91
	9 cases £25 to £30 av. £27.59

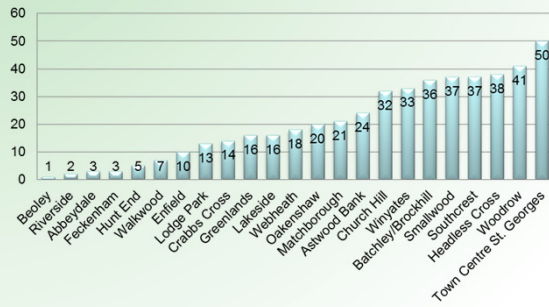
## Detail behind PRS rent top ups

Top up amounts

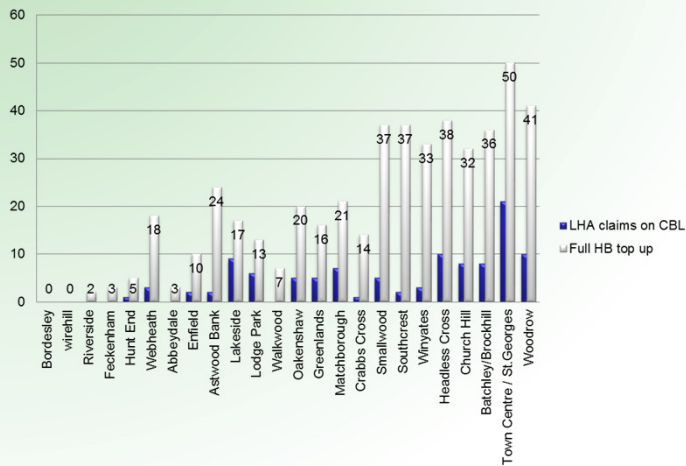


## Full LHA and top up by area

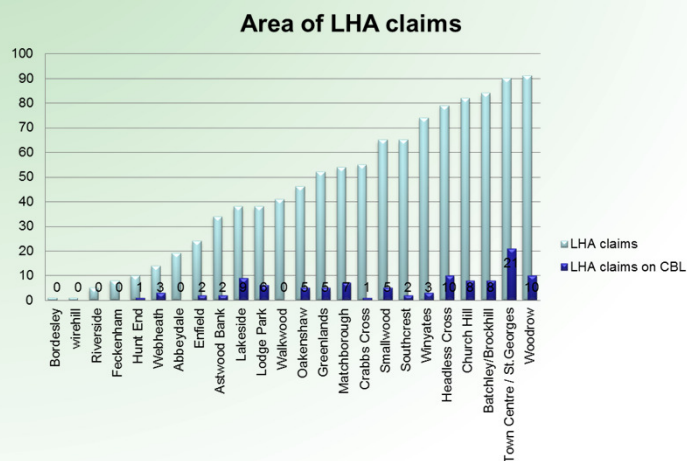
Full LHA cases top up area



## Area of LHA top ups and CBL registration



## All LHA claims and CBL registration



## Redditch PRS – detailed analysis of homelessness data

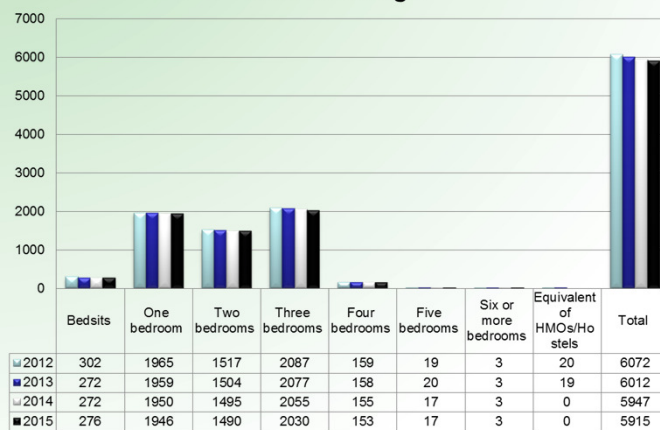
- 58 cases between Jan 14 and Dec 14
- 40 cases in receipt of LHA
- 18 cases not in receipt of LHA
- 15 couples, 43 single (most with children)
- 53 individual landlords
- Only 3 landlords were linked to more than one case
- 12 lettings agents were linked to 14 cases
- 31 cases involved financial difficulties and 24 of these were in receipt of LHA

## Tenancy duration and property type

Length of tenancy	Total	Ex-council	Other
Less than 6 months	9	4	5
1 year	13	5	8
2 years	10	3	7
3 years	8	6	2
4 years	4	2	2
More than 4 years	11	3	8
Totals (3 not known)	58	25	33

## Council property sales 2012-15

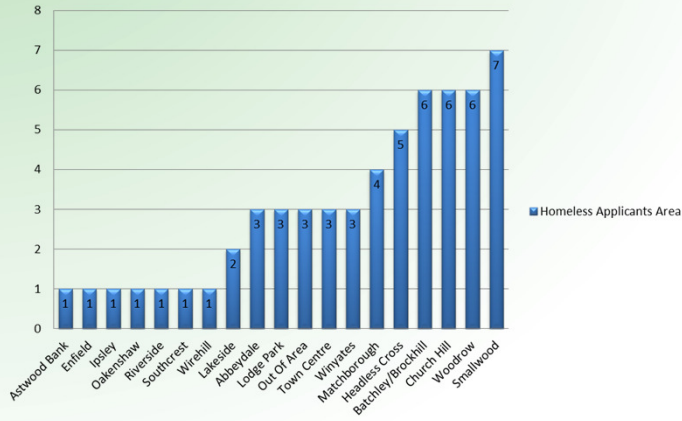
RBC Dwellings



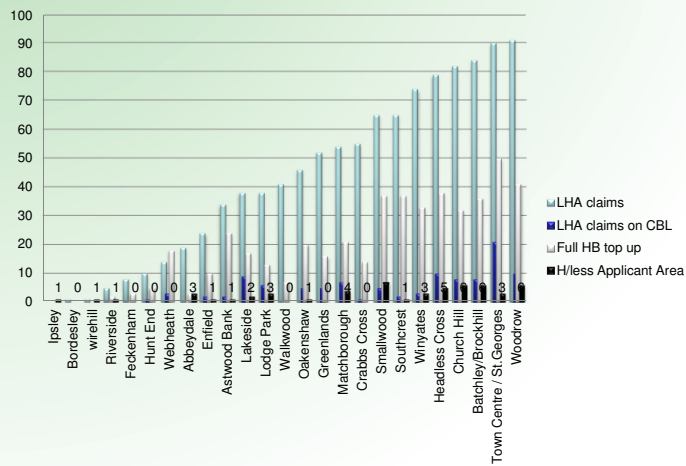


## Overlapping these data sets

Homeless Applicants by Area



## Overlapping these data sets



## Emerging themes?

- The data overlap shows 8 areas out of 24 account for 37 of 58 PRS homeless approaches
- These areas are Woodrow, Town Centre/St Georges, Batchley/Brockhill, Churchill, Headless Cross, Winyates, Smallwood and Southcrest
- The 8 areas have several factors in common – over 50 current LHA claims, and over 30 households paying a top up on their rent



## Emerging themes?

- The other 16 areas generated 21 cases
- Matchborough, Lodge Park and Abbeydale generated 10 cases between them – they have fewer LHA claims and top ups than the top 8 areas
- In the homelessness caseload, financial pressures figure highly amongst PRS applicants
- Two thirds of applicants are in receipt of LHA – one third is not



## Emerging themes?

- The number of individual landlords ending tenancies is higher than the number of agencies doing so
- Tenancy duration varies considerably across the homelessness caseload 22 of 58 cases were issued notice within 2 years of moving in
- 33 cases had been living in the PRS for at least 2 years
- The number of notices received by tenants renting ex-council properties is high – 25 of 58 cases