

## Section 4: Enabling access to a suitable permanent home

The main way we currently help people to access a suitable home is through Bury Home Options, our Choice Based Lettings scheme. We also help a small number of people to access home ownership through Discounted Home Ownership offered through s106. Care leavers are guaranteed access to a home up to age 25 and we help a significant number of homeless households living in temporary accommodation or who are at risk of homelessness back into a permanent home through direct lets and our choice based lettings system.

We intend to expand the routes through which we support people to access a suitable permanent home.

### 4.1 Supporting home ownership

A significant number of residents would like to buy a home and have sufficient income to sustain the costs of home ownership, but they require support to make the purchase in the first place. We want to help more of those households to access their first home.

We will undertake a review of options for expanding routes into home ownership and take forward those that are viable and that help to increase movement in the housing market. This might include, for example:

- **Shared ownership** – increasing the volume of homes let through traditional SO
- **Do It Yourself Shared Ownership (DIYSO)** where a household chooses a home and approaches the Council or Six Town to support them into shared ownership
- **Tenants Incentive Scheme (TIS)** where an existing Six Town tenant is provided with a grant as a deposit towards home purchase on the open market – an option that also frees up an affordable, secure, stable home for social rent
- **Equity loans**, where the Council supports purchase by providing up to a 25% share in a home, repayable on sale
- **Self-build** where households are in charge of the process of designing and building their homes on a plot of land they buy, getting involved in project management and sometimes in aspects of the housebuilding themselves
- **Homes built for sale on land owned by Bury Council**, through a lease arrangement that reduces the purchase cost of the dwelling

We will also collaborate with our RP partners and developers to make some of these options available, through the Bury Housing Partnership.

### 4.2 Efficient relets of Council homes

Six Town Homes is in the process of upgrading its approach to re-letting Council properties when a tenant moves out. A recent review has highlighted the need to ensure the lettings

process is streamlined so that it offers a seamless, straightforward experience for new tenants and minimises rental loss.

### **4.3 Supporting access to a private sector tenancy**

The Council has Bond Scheme that provides landlords with a non-cash guarantee to cover the costs of any damage incurred that would otherwise be covered through taking a tenant deposit. This is to enable eligible households to access private tenancies without requirement to pay a deposit. We are also looking at a range of other ways to help people in housing need, including homeless people, to access tenancies in the private rented sector.

Actions we are considering taking to support access to the private rented sector include:

- Active liaison with private landlords and people struggling to access a home in the private rented sector to explore ways in which we can support access as well as successful, long-term tenancies in decent homes
- Providing incentives and guarantees, such as low interest loans for improvement works, for private landlords who offer long term tenancies (3, 5 or 10 years) at rents that can be met by Local Housing Allowance
- Topping up rents where the Local Housing Allowance falls short of the full rent for a limited period through a dedicated fund, until another option for sustainable rent payment can be found.
- Offering private landlords a long-term (5 or 10 year) lease arrangement with management being offered through our Ethical Lettings Agency.

### **4.4 Purchase to increase supply to reduce homelessness**

We are considering buying a number of homes to provide dedicated supply of rented move on accommodation for homeless people. These would be managed by an RP or support provider that has skills in providing support to former homeless people.

### **4.5 Supporting people to choose a suitable home for their old age**

Older people often need help with the decision-making process. Contemplating a move often comes at a time when people are less able to manage in their existing home and can feel like a loss of independence. They need support through the emotional aspects of decision-making, so that it feels that whatever they decide to do – to stay living in their existing home with support or to move to a more suitable home – they are making a positive decision. They also need access to good information about the options available. Those that decide to move may also need help to work out the practical details of moving and with the move itself.

We are planning to increase our support for people to be able to find a home that is suitable for their changing circumstances whether they are tenants or homeowners. We want our older people to be happy, comfortable, safe and connected where they live.

#### 4.6 Enabling better access for disabled people to an adapted property

We want to improve our system for matching disabled people to suitably adapted homes so that more people can benefit from homes that help them to live their lives well in the community. This requires systems for recording where our adapted properties are as well as an allocations policy that prioritises matching of people with a disability to a property that has already been adapted and is suitable for their needs.

#### 4.7 Supported sharing and community-led options

Enabled by digital technologies more people are becoming inclined to share their living spaces and sometimes aspects of their lives too. The Council wants to support people to do this where it is right for them.

The Cabinet has recently agreed to support an existing tenant management organisation to move to a full self-financing TMO, only the second in the country.

In addition, we will consider how we might support access to a range of options for sharing. These might include:

- Shared lives plus
- Homeshare and supported lodgings
- Cohousing or Co-living schemes
- Cooperative living
- Tenant Management Organisations
- Community Land Trust

#### 4.8 Review of Housing Options; balancing aspirations, needs, sustainability

We intend to expand the information and advice we offer, transforming our current allocations process into a full housing options service that enables people to access all the affordable rent, purchase and sharing options set out in this Housing Strategy across all locations. This includes knowing how to obtain financial advice, support with home purchase, private rental deposits, mortgage rescue, support to move home (for eligible people over 65). We will undertake affordability checks for those wishing to take up low cost home ownership options to understand their capacity to meet the liabilities of ownership.

This will help to facilitate more moves and create a more dynamic housing market where people are better able to access a home that suits them in a location they like at a price they can afford across all tenures. It will also help more households who cannot afford to purchase to secure an affordable home, and enable more timely lets to people to whom the local authority has a legal duty to prevent from becoming homeless, as more Council homes become available for relet.

Through a review of our allocations processes we will aim to achieve three aims:

- To enabling people to gain access to a home they want and that suits them
- Meet needs for permanent settled accommodation
- Support sustainable communities