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## Introduction

The *Localism Act 2011* gave new flexibilities and powers to Registered Providers of social housing, including the option to use flexible tenancies. It placed a duty on all Local Authorities to publish a *Tenancy Strategy* setting out how they would like Registered Providers to make use of these flexibilities, and in particular:

- the kind of tenancies they grant;
- the circumstances in which they will grant different kinds of tenancies;
- the length of tenancy, were they to choose fixed-term tenancies; and
- the circumstances in which they will grant a further tenancy when a fixed-term tenancy comes to an end.

Each Local Authority within the Liverpool City Region<sup>1</sup> published their first Tenancy Strategy during 2012. These strategies were all due to be reviewed during 2016 and it was agreed to conduct a single review on a partnership basis, with Liverpool City Region Local Authorities working together to produce a shared Tenancy Strategy. There are currently over 100 Registered Providers managing in excess of 150,000 properties across the Liverpool City Region, with many having a presence in multiple Local Authority areas. This shared Tenancy Strategy will provide a consistent approach that will be helpful to Registered Providers in preparing their Tenancy Policies. Registered Providers will be expected to have due regard to the principles set out in this Tenancy Strategy when formulating the policies that will govern how they will implement and utilise fixed-term tenancies.

## The national context

The Government's national housing strategy *Laying the Foundations: A Housing Strategy for England (2011)* sets out a range of objectives for housing, including the Government's view on the role and future direction of the social housing sector:

*Social housing can improve people's life chances, providing support at a time when they need it, for as long as they need. It also supports mixed sustainable communities and local economies. But the system is not working: waiting lists have grown excessively; social housing is used inefficiently; and many tenants are not provided with the right incentives to take up work.*

The Government introduced a programme of reform through the *Localism Act* which made changes to the way people access social housing, the types of tenancies that are provided and the way the homeless duty is discharged. Registered Providers were given the option to grant different kinds of tenancies to respond to the particular needs of their communities, in order to:

- **increase mobility** by encouraging tenants to move between properties and sectors as their housing needs changed;
- **ensure that social housing is only used for those in genuine need**, by moving people earning a higher wage into other forms of tenure;
- **target social housing so it meets the needs of the community**, for example, by addressing the under-occupation of larger family accommodation; and
- **promote localism** through local decision making at a community level.

The Government is implementing wide-ranging reforms of the welfare system through the *Welfare Reform Act 2012* including the introduction of Universal Credit which brings together a range of benefits into a single payment; Personal Independence Payments to replace Disability Living Allowance; a reduction of Local Housing Allowance rates and the extension of the shared room rate to most single people under 35; Housing Benefit reductions for Registered Provider tenants of working age who are under-occupying their property; the introduction of a benefit cap of £26,000 and a reduction in benefits when someone claiming benefit has another adult, who is not their spouse or partner, living in their property.

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<sup>1</sup> Liverpool City Region comprises the local authorities of Halton, Knowsley, Liverpool, St Helens, Sefton and Wirral.

Further reforms were introduced by the *Welfare Reform and Work Act 2016*, including a requirement for all social housing rents to be reduced by 1% per annum for four years from April 2016 and a further reduction in the benefit cap to £20,000. These measures will affect Registered Provider budgets and may impact on the overall number and level of investment in homes available for social and affordable rent.

In the *Summer 2015 Budget* the Government announced an extension of the Right to Buy scheme to Registered Provider tenants; the National Housing Federation (NHF) subsequently agreed a voluntary arrangement with Registered Providers to receive compensation for the discount offered to the tenant. The overall impact of the introduction of the Right to Buy scheme for the Registered Provider sector is not fully known at this stage, however, unless there is a guarantee of funding for one to one replacement of dwellings sold there is potential for a reduction in the overall level of social housing stock available for rent. This could lead to a significant increase in the number of residents waiting for suitable properties and the length of time individual tenants will have to wait.

The *Housing and Planning Act 2016* underpins the voluntary agreement with the NHF relating to the Right to Buy scheme for Registered Provider tenants and places a duty on local planning authorities to actively promote the supply of Starter Homes, to be sold at 20% below the market price to first-time buyers. The Act also ends lifetime secure tenancies in Local Authority housing to be replaced with fixed term secure tenancies.

The *Homes and Communities Agency (HCA) Shared Ownership and Affordable Homes Programme 2016 – 2021* makes £4.74 billion of grant available nationally to deliver shared ownership homes via the Help to Buy scheme and rental homes through the Rent to Buy scheme which will enable working households to rent a home at Intermediate Rent, providing an opportunity to save for a deposit to buy their first home. The Programme is also focussing on the provision of specialist homes for older, disabled and vulnerable people.

All of these reforms will need to be carefully considered and monitored to fully understand the impact on local housing markets and residents across the Liverpool City Region. This will inform future changes to the Tenancy Strategy and enable service responses to remain appropriate and relevant to changing circumstances.

## Liverpool City Region context

Liverpool City Region has a population of 1.5 million people and an economy worth over £20 billion. It benefits from an internationally recognised city, major employment sites and significant global companies as well as leading universities and research institutions. A Liverpool City Region Combined Authority was established in April 2014 to lead on strategic decision-making, with a vision for the Liverpool City Region to be:

*A globally connected City Region delivering sustainable growth, opportunity and prosperity for people and businesses*

A Devolution Agreement between the Government and leaders of the Liverpool City Region was approved in November 2015 to devolve powers and responsibilities to the Liverpool City Region Combined Authority and for a new directly elected mayor for the Liverpool City Region. The directly elected mayor will act as chair to the Liverpool City Region Combined Authority and will exercise powers and functions devolved from central Government, including powers over strategic planning to help accelerate economic growth and new housing development. Further devolution was agreed in March 2016, including a commitment for the Liverpool City Region to continue to work with Government to examine how national policies and funds can be best utilised to promote home ownership and housing supply in the context of the Liverpool City Region's housing market.

The *Liverpool City Region Housing Strategy* was completed in 2007 to provide a framework for future housing investment to support regeneration and economic growth in the City Region<sup>2</sup>. In doing so it identified a series of objectives:

- to support the economic growth and regeneration of the City Region;
- to identify sustainable locations for growth, linked to economic development prospects, sustainable levels of infrastructure, service provision and housing land availability;
- to maximise the contribution that regeneration areas can make in supporting the economic development of the City Region;
- to provide for a range of affordable housing products across the City Region in recognition of the growing mismatch between income levels and lowest quartile house prices; and
- to secure investment in the quality of neighbourhoods as a major economic asset of the City Region in attracting and retaining the population.

A revised Housing Strategy for the Liverpool City Region is being commissioned during 2016 to reflect the changes to housing policy since 2007, along with the new devolution powers.

Providing the right mix of affordable private and social rented homes is integral to attracting people to the Liverpool City Region, retaining those residents who already live here and meeting the housing needs of older and vulnerable residents. Having the right housing offer is key to the development of sustainable communities and crucial for the long-term growth of the Liverpool City Region. The Liverpool City Region Local Authorities are keen to ensure that social housing plays a positive role in contributing to the social and economic position of the Liverpool City Region as a whole. The Tenancy Strategy will play an important part in this, along with other key joint housing policies including the Liverpool City Region Housing Allocation Policy and individual Local Authorities' documents such as Homelessness Strategies.

Each Local Authority within the Liverpool City Region has published its own Corporate Plan and Housing Strategy and undertaken a Strategic Housing Market Assessment (SHMA) to establish the future need for different types of housing within their area. The Liverpool City Region Tenancy Strategy has been developed within the context of these documents.

A detailed analysis of key trends relating to the housing market and affordability, housing need and homelessness within the Liverpool City Region has been undertaken as background and context for the Tenancy Strategy and a summary is provided as Appendix A.

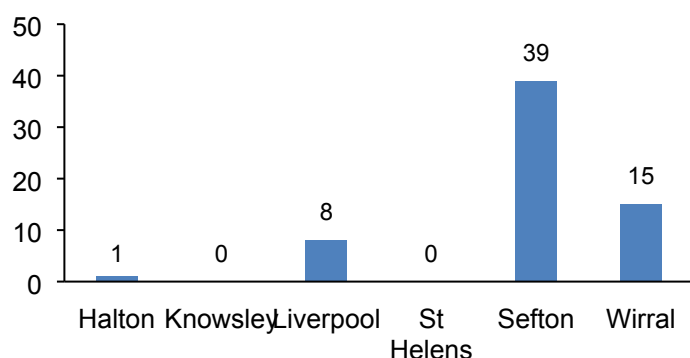
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<sup>2</sup> The City Region as defined in the Housing Strategy (2007) comprises the local authorities of Liverpool, Knowsley, Sefton, St Helens, Wirral, Halton, Ellesmere Port and Neston, West Lancashire, Chester, Warrington, part of Vale Royal and the Welsh authorities of Wrexham and Flintshire.

## Use of fixed term tenancies

Whilst the use of fixed-term tenancies on a national basis has been gradual and still remains relatively low, the Chartered Institute of Housing reports a growing number of properties being let on fixed-terms, with a higher percentage of affordable rent properties being let on fixed-terms than social rent properties<sup>3</sup>. A questionnaire was sent out to all Registered Providers in the Liverpool City Region in May 2016 to better understand the use of fixed-term tenancies since the introduction of increased flexibilities. 14 Registered Providers responded and of those, four had issued a total of 63 fixed term tenancies since 2012, as shown below. During this period 70,000 new tenancies have been issued across the Liverpool City Region therefore 63 fixed-term tenancies as a proportion is below 0.1% of the total and ranges from 0.4% of all new tenancies in Sefton to 0.1% or less in Halton, Liverpool and Wirral, with none issued in Knowsley or St Helens.

Figure 1: Use of fixed-term tenancies in Liverpool City Region 2012 – 2016



Source: Registered Provider Questionnaire (May 2016)

In line with the national trend 94% of fixed term tenancies issued in the Liverpool City Region were for affordable rent properties. The majority of fixed-term tenancies were issued for between two to four years (88%) with 6% each issued for five years and six years plus respectively.

A range of reasons for the use of fixed term tenancies were reported by Registered Providers including:

- mortgage rescue scheme;
- empty homes initiative;
- maximise income for new development;
- support tenancy sustainment;
- adapted properties for disabled people;
- large family homes to prevent under-occupation;
- properties types identified to be in short-supply;
- properties in high demand areas.

It is difficult to measure or predict the overall effect fixed-term tenancies will have on the turnover of properties as much depends on how many tenancies will be renewed at the end of their initial fixed-terms. However, it is clear that their use and impact to date has been limited within the Liverpool City Region, with only three Registered Providers confirming they would definitely use them in the future; five would possibly use fixed-term tenancies and six had no plans to use them at present.

## The Strategy

The Liverpool City Region Local Authorities welcome the flexibility for Registered Providers to determine the length of tenancy they will offer to new tenants. This provides the opportunity to encourage the best use of limited affordable housing stock. However, the Liverpool City Region Local Authorities are keen to ensure that these flexibilities are applied in a manner that does not undermine social investment in

<sup>3</sup> Chartered Institute of Housing (2014), *New approaches to fixed term tenancies*.

communities, and ensures that the most vulnerable tenants are provided with the level of stability they require.

### **The kind of tenancies to be granted in Liverpool City Region**

The tenancies that will be granted by Registered Providers in the Liverpool City Region are:

**Introductory tenancies:** Also known as '*probationary*' or '*starter*' tenancies, these are usually assured shorthold tenancies which can be offered to new tenants irrespective of whether the property is let at a social, affordable or intermediate rent. They would not normally apply to tenants transferring to another property with the same Registered Provider, but would apply to tenants transferring from one Registered Provider to another. The introductory period normally lasts for twelve months and, provided there has been no breach of tenancy that would warrant eviction within that time, can be converted to an assured tenancy once the twelve months has elapsed. However, if the Registered Provider has reason to believe that the tenant has breached the tenancy agreement it can extend the introductory period beyond twelve months. Some of these lettings will be subject to Local Authority nominations in accordance with an agreement with the Registered Provider.

**Assured ("lifetime") tenancies:** Registered Providers may continue to offer assured tenancies to transferring tenants, tenants converting from an introductory tenancy (or new tenants where there is no introductory scheme in place) regardless of whether the property is let at social, intermediate or affordable rent. Their aim is to provide quality and reliable accommodation to households who are unable to meet their housing needs through the market. They are particularly focused on the more vulnerable members of society. These lettings will be subject to Local Authority nominations in accordance with an agreement with the Registered Provider.

**Secure tenancies:** Registered Providers will not offer secure tenancies to new tenants as they are reserved for Local Authority use. However, some Providers will have tenants with secure tenancies where the tenancies have been assigned to a Registered Provider following a stock transfer.

**Assured shorthold tenancies:** Registered Providers have always been able to use assured shorthold tenancies in certain circumstances e.g. provision of temporary accommodation or introductory tenancies, as set out above. This Tenancy Strategy does not seek to encroach on this. Within the context of this Strategy it is anticipated that this form of tenure will be used for fixed-term tenancies.

**Fixed term tenancies:** Registered Providers may use fixed-term tenancies for new tenants, regardless of whether the property is let at social, intermediate or affordable rent. It is recommended that the term of the tenancy will be for a minimum of five years and will be renewable at the discretion of the tenant and the landlord at the end of the fixed term. These lettings will be subject to Local Authority nominations in accordance with agreement with the Registered Provider. New homes built under the Government's Rent to Buy scheme are required to have assured shorthold tenancies for a fixed term of less than two years.

**Market rent tenancies:** These tenancies will usually have assured shorthold tenancy as their legal form. Their aim is to provide quality and reliable accommodation to households who can meet their housing needs through the market and are attractive to Registered Providers because of the quality and reliability they can offer. Such tenancies will play an important strategic role in meeting a demand and, particularly where introduced into areas undergoing change, in helping foster and sustain mixed communities. It is envisaged that this form of tenure will be an attractive alternative to households aspiring to buy for the first time but who are having difficulty securing a mortgage.

**Licence agreement:** It is recognised that some Registered Providers provide temporary accommodation, such as hostels and specialist or supported accommodation and in certain instances 'licence agreements' may be used. A licence agreement is a legal contract which is used for temporary and certain types of specialist and/ or supported accommodation or shared housing, where there is no exclusive possession to any part of the dwelling.

In framing Tenancy Policies and determining the circumstances in which fixed-term tenancies should be granted, extended or ended, the Liverpool City Region Local Authorities advocate that Registered Providers make use of the flexibilities as follows:

## The circumstances in which different types of tenancies will be granted

Where a property becomes available for letting the Registered Provider will determine the appropriate form of tenancy and will seek to identify a suitable tenant. In determining the form of tenancy the Registered Provider will take into account:

- the current mix of households in the locality and the aspiration to create and sustain balanced and mixed communities;
- known need and demand for housing in the locality;
- their neighbourhood and asset management plans;
- targets for lettings agreed as part of any nominations agreement or agreed local lettings policies;
- its allocation through Choice Based Lettings;
- any other strategic considerations relevant to the Registered Provider.

There will be a **presumption in favour of lifetime (assured) tenancies** so that future social housing tenants maintain the security of tenure currently enjoyed by existing tenants. Social housing is often located in some of the more deprived parts of the Liverpool City Region, and reducing security of tenure in these areas is likely to impact on the longer-term aspiration of creating sustainable communities. However, the Liverpool City Region Local Authorities recognise that there will be circumstances when the new tenure flexibility will provide an opportunity for Registered Providers to make best use of their housing stock. The Liverpool City Region Local Authorities consider that fixed-term tenancies are **not suitable** in any of the following circumstances:

- where the household is transferring from an existing Registered Provider assured or Local Authority secure tenancy which was granted prior to 1<sup>st</sup> April 2012. This is to ensure that there are no disincentives for existing tenants to move to a more suitable or desirable property and there are no barriers to normal 'churn' within the sector;
- tenants with a lifelong need for support that would disadvantage them in securing alternative accommodation should be offered lifetime tenancies. This applies to tenants in both general needs and specialist and/ or supported accommodation;
- where the tenant is someone over the prevailing state retirement age or where the tenant is residing in older persons accommodation, such as sheltered or 'extra care' housing;
- where the property is located in an area of very low demand and/ or high multiple deprivation and where the Local Authority has serious concerns about the long term sustainability of the area, unless the Registered Provider can demonstrate that the use of fixed-term tenancies would assist with creating and maintaining the balance in such areas. In these circumstances the Local Authority will initiate discussions with the relevant Registered Provider(s) to request that they temporarily suspend the use of fixed-term tenancies in that area or specify how fixed-term tenancies would assist with creating and maintaining balance;
- where a tenant with a secure or assured tenancy is required by a Registered Provider to move due to redevelopment e.g. they are being required to move; not seeking to do so.

There is a balance to be struck between generating greater availability of social housing for those in need, and maintaining stable communities. It would not be desirable to allow a high proportion of fixed-term tenancies in any area if this risks creating an excessive turnover of properties and hence, community instability.

## The length of term if fixed-term tenancies are used

The expectation is that fixed-term tenancies will be granted for a **minimum of five years**, with discretion to Registered Providers to let for shorter or longer periods where this is appropriate to the circumstances of the household or property.

The reasons for this approach are:

- it is reasonable in terms of managing the resources involved in reviewing tenancies;
- in order to give the tenant a reasonable time of stability to build their life chances for themselves and their possible dependents;



- to allow a reasonable period for tenants to engage in the local area, which is needed for cohesion in communities; and
- to allow the Registered Provider to take into account circumstances of the household or property which might merit a letting of shorter or longer than five years.

In certain circumstances the granting of a tenancy that exceeds a five year period may be appropriate for some tenants in order to provide an additional degree of stability and security and to aid neighbourhood cohesion. The circumstances of households who have dependent school-aged children attending a local school, those living in adapted properties, and those with a support need that is long-term but not necessarily lifelong, should be considered when deciding on the length of the fixed-term offered by a Registered Provider.

It is envisaged that two year tenancies should only be issued in exceptional circumstances, for example:

- where a property is part of a leasing arrangement and is not in the ownership of the Registered Provider and would need to revert into private ownership;
- supported housing schemes where it is anticipated that the tenant will move on to more settled accommodation within a period of less than five years;
- lettings carried out for management reasons such as those for tenants moving into properties to allow emergency works to be carried out in their existing home;
- regeneration areas where property demolition or disposal is expected to take place within five years;
- where properties have been built using Government funding for Rent to Buy.

### **The circumstances in which Registered Providers will grant a further tenancy**

It is expected that tenants' needs will be sensitively dealt with, and that the criteria for renewals may include the following considerations.

#### **Fixed-term tenancies expiring will usually be renewed where:**

- the household includes dependents of pre-school age or in full-time education, unless any points in the paragraph below apply. We may also need to recognise that children stay with their parents well beyond school age for valid reasons, and these will be considered on an individual basis;
- the tenancy was originally offered in response to a particular set of circumstance or vulnerabilities (e.g. the household was fleeing harassment or domestic violence, is under a witness protection programme, was a person leaving Local Authority care or has mental health problems) and the household is still classed as being vulnerable;
- the property has been adapted to meet the needs of a disabled person and that person still resides in the property and needs the adaptations;
- the household receives some form of housing support or is recognised as being vulnerable;
- the household still requires the size of property;
- the household is playing an active role in the community;
- the household has children attending a local school;
- the tenant would be approaching the prevailing state retirement age within the next three years and the property is suitable for a lifetime tenancy;
- households where a household member is seriously or terminally ill;
- in cases where the property is under-occupied but this is not as a result of a change in household circumstances (e.g. due to low demand for the property it was under-occupied on allocation) it is recommended that the tenancy should be renewed if the tenant can still afford to pay the rent (due to the under-occupation charge);
- the tenant can demonstrate that they carry out caring responsibilities for a neighbour or relative who lives nearby and there is no suitable alternative accommodation in the same area.

#### **Fixed-term tenancies expiring will not usually be renewed where:**

- there has been a material change in household size and they are now under-occupying the property by more than one bedroom (an alternative tenancy may be offered) subject to alternative accommodation being available. In determining whether or not a property is classed as under occupied Registered Providers should have regard to the 'bedroom standard'. Registered

Providers may also wish to consider whether an additional bedroom is needed to allow a carer or relative to occasionally stay in the property overnight to undertake caring responsibilities for the tenant;

- the household's circumstances enable them to access market housing AND there is not a reason to seek to retain the household in the locality for the purposes of community balance. The Liverpool City Region Local Authorities do not want the use of fixed-term tenancies to be a barrier to households seeking employment or attempting to improve their income and lifestyle through career progression and, therefore, would expect that this criterion would only apply infrequently;
- a member of the household, or their invited guests, is engaged in anti-social activities within the locality of the home and/ or that has a detrimental effect upon the community in which the household is placed. Anti-social behaviour is conduct which is causing or likely to cause nuisance or annoyance, harassment, alarm or distress, to any other person, and can include criminal acts;
- the property was adapted during the tenancy period for someone with a disability only for that person to be no longer resident there or to no longer require the adaptations and there are other households needing this type of adapted accommodation. In these cases the Liverpool City Region Local Authorities expect that the Registered Provider will arrange for alternative suitable accommodation to be secured either through a transfer or mutual exchange within its own stock or that of another Registered Provider;
- where a person has been granted a property in order to receive support but then refuses to accept that support;
- where there is evidence that a breach of tenancy agreement has occurred, for example, property neglect or arrears;
- where it is identified the property is inappropriate for an individual's needs, i.e. they are not coping in the property or they need more support than is currently being provided.

The Liverpool City Region Local Authorities are committed to ensuring that the decision to terminate a fixed-term tenancy does not lead to increases in levels of homelessness in the area. Therefore, in situations where a decision has been taken by a Registered Provider not to renew a tenancy at the end of a fixed-term, the Registered Provider should seek to engage with the tenant at the earliest possible convenience to make them aware of the Provider's intentions. Government guidance recommends a review period of six months. However, Registered Providers may want to consider making an initial contact with the household before this to ensure that there is sufficient time for the Registered Provider to arrange alternative accommodation or for the household to purchase a home where this is likely to be deemed necessary.

Registered Providers should provide households affected by the termination of a tenancy with any relevant advice and support that will assist them in successfully relocating to alternative accommodation. This could include:

- advice on low-cost home ownership options and other alternative affordable housing tenures;
- specialist housing and/ or welfare-related advice and/ or signposting to appropriate services;
- advice on renting in the private rented sector and assistance in identifying and securing a suitable property (this may involve assistance with a deposit where necessary).

Each Local Authority across the Liverpool City Region has commissioned a Housing Options Service which will be able to assist tenants with a wide range of advice to help them resolve the issues arising out of the termination of their tenancies.

The Liverpool City Region Local Authorities do not expect Registered Providers to use fixed-term tenancies as a short cut to enforcement procedures for breaches of tenancy conditions, but accept there may be circumstances where enforcement proceedings are so far advanced that it would not be appropriate to renew a tenancy. It will be for Registered Providers to judge these cases on their own merit mindful that they will have to justify such action should the tenant seek to exercise their right to appeal.

The Liverpool City Region Local Authorities expect Registered Providers to have robust and fair appeal processes in place to resolve any disputes that may arise.

When securing alternative accommodation for the household, Registered Providers should take into account so far as is possible the household's area(s) of choice and whether they need to live in a particular area to give or receive care or support.

## **Monitoring and review**

The Strategy will be a 'live' document that will develop over time, informed by partnership working with Registered Providers and others. The housing market, housing need and demand for properties are likely to change further as a result of welfare reforms and future changes to social and affordable housing.

The Strategy will be monitored annually by the Liverpool City Region Local Authorities to reflect changes in local housing priority, legislation and strategic goals. Monitoring will need to consider:

- the effectiveness and extent to which fixed-term tenancies are issued and any appeals;
- equality impact monitoring information;
- changing housing market conditions and their likely impact on the demand for service provision;
- changes to housing allocation policies;
- the composition of the housing register;
- allocation and nomination trends;
- Registered Providers' Tenancy Policies; and
- the impact of welfare reforms.

The monitoring of these areas will inform future changes to the Strategy and enable service responses to remain appropriate and relevant to changing circumstances. A review will be presented annually to the Liverpool City Region Housing and Spatial Planning Co-ordination Group outlining relevant trends relating to the allocation of housing and, where appropriate, recommending amendments to the Tenancy Strategy.

The Strategy will be valid until December 2019.

## **Equality**

A full Equality Impact Assessment (EIA) is being conducted alongside consultation on this strategy.

The Liverpool City Region Local Authorities expect that all Registered Providers will undertake EIAs of their own Tenancy Policies.

## **Consultation**

This strategy has been developed in consultation with the Registered Providers operating within the Liverpool City Region to ensure a well-informed and inclusive approach.

## Appendix A: Liverpool City Region key housing trends

Some key trends relating to the housing market and affordability, housing need and homelessness within the Liverpool City Region are provided below as background and context for the Strategy.

### Tenure

The Liverpool City Region contains 680,000 dwellings with 78% in private ownership and 22% available for social rent. The share of total housing stock owned privately remains below the national average of 82% and the share available for social rent is above the national average of 18%. Across the Liverpool City Region the level of private ownership varies from 85% in Sefton and Wirral to 71% and 73% in Knowsley and Liverpool respectively. The proportion of social rent varies from 15% in Sefton and Wirral to 27% in Knowsley and 28% in Liverpool. Private renting levels are lower in Halton, Knowsley and St Helens at 10%, rising to 23% in Liverpool.

**Table 1: Tenure (total households)**

Local Authority	Owned outright	Owned with mortgage	Shared ownership	Social rented	Private rented	Other	TOTAL
Halton	14,436	19,360	322	13,441	5,212	541	53,312
Knowsley	16,032	21,864	314	16,333	5,980	800	61,323
Liverpool	43,803	53,144	1,096	57,485	48,290	2,697	206,515
St Helens	25,215	25,737	427	15,597	7,736	1,024	75,736
Sefton	42,334	40,803	664	17,063	15,804	1,262	117,930
Wirral	46,806	48,037	713	21,329	22,275	1,423	140,583
<b>TOTAL</b>	<b>188,626</b>	<b>208,945</b>	<b>3,536</b>	<b>141,248</b>	<b>105,297</b>	<b>7,747</b>	<b>655,399</b>
North West	934,101	1,007,463	15,787	550,481	462,899	38,818	3,009,549
England	6,745,584	7,229,440	173,760	3,903,550	3,715,924	295,110	22,063,368

Source: DCLG ONS 2011 Census

**Table 2: Tenure (%)**

Local Authority	Owned outright	Owned with mortgage	Shared ownership	Social rented	Private rented	Other	TOTAL
Halton	27.08%	36.31%	0.60%	25.21%	9.78%	1.01%	100%
Knowsley	26.14%	35.65%	0.51%	26.63%	9.75%	1.30%	100%
Liverpool	21.21%	25.73%	0.53%	27.84%	23.38%	1.31%	100%
St Helens	33.29%	33.98%	0.56%	20.59%	10.21%	1.35%	100%
Sefton	35.90%	34.60%	0.56%	14.47%	13.40%	1.07%	100%
Wirral	33.29%	34.17%	0.51%	15.17%	15.84%	1.01%	100%
<b>TOTAL</b>	<b>28.78%</b>	<b>31.88%</b>	<b>0.54%</b>	<b>21.55%</b>	<b>16.07%</b>	<b>1.18%</b>	<b>100%</b>
North West	31.04%	33.48%	0.52%	18.29%	15.38%	1.29%	100%
England	30.57%	32.77%	0.79%	17.69%	16.84%	1.34%	100%

Source: DCLG ONS 2011 Census

### Income

In 2015 the median gross annual salary living in each Local Authority remained below the national average of £22,716: Knowsley recorded the lowest earnings of £20,560 whilst incomes in Wirral were closest to the national average at £22,317. Over the period 2012 – 2015 residents of Halton, Liverpool and Sefton recorded earnings growth above the national average of 4%, whilst earnings growth in Knowsley and St Helens were lower.

Table 3: Median gross annual salary (all workers, residence-based)					
Local Authority	2012	2013	2014	2015	% increase 2012 - 2015
Halton	£19,736	£21,176	£21,385	£21,398	8.42%
Knowsley	£20,296	£20,087	£20,063	£20,560	1.30%
Liverpool	£20,000	£20,690	£21,233	£21,184	5.92%
St Helens	£20,775	£19,956	£19,477	£21,089	1.51%
Sefton	£19,957	£20,423	£21,601	£21,205	6.25%
Wirral	£21,317	£21,433	£21,650	£22,317	4.69%
North West	£20,066	£20,578	£20,718	£21,105	5.18%
England	£21,813	£22,168	£22,350	£22,716	4.13%

Source: Annual Survey of Hours and Earnings from DCLG ONS Housing Statistics Portal

## House prices

Sefton and Wirral recorded the highest median house prices in 2014 at £146,125 and £140,000 respectively, with the lowest house prices in Knowsley (£112,000) and Liverpool (£117,500).

The ratio of average house prices to the average level of residents' earnings provides an indication of the relative affordability of owner occupied housing. Over the period 2012 – 2014 affordability has worsened for most Local Authorities within the Liverpool City Region. St Helens, Wirral and Sefton are the least affordable places for owner occupiers with affordability ratios of 6.2, 6.5 and 6.8 times income levels respectively and ratios in Liverpool, Knowsley and Halton are 5.5, 5.6 and 5.8 respectively. A ratio of between three and four would provide a more sustainable level.

There are established issues regarding the ability of local people to afford housing within the Liverpool City Region as demonstrated by the affordability ratios set out above. These affordability problems are based on the difficulties faced by local households in seeking to purchase a property which suits their needs, due to their level of income and ability to access housing finance. Deposits required to purchase properties can often be substantial. For example, if purchasing an average priced property in Knowsley presently for a 10% deposit the purchaser would require a deposit of just over £11,000. In reality, purchasers would require larger deposits to obtain a lower interest rate on their borrowing requirements, often with the loan to value ratio being at 80% of the property value. These affordability problems will place additional pressure on social housing and the private rented sector to meet housing needs.

Table 4: Median house prices									
Local Authority	2012	Ratio to median salary	2013	Ratio to median salary	2014	Ratio to median salary	2015	Ratio to median salary	% increase 2012-2014
Halton	£113,000	5.7	£123,748	5.8	£124,973	5.8	New release of data due October 2016		10.60%
Knowsley	£106,500	5.2	£110,000	5.5	£112,000	5.6			5.16%
Liverpool	£110,250	5.5	£111,000	5.4	£117,500	5.5			6.58%
St Helens	£110,000	5.3	£113,500	5.7	£120,000	6.2			9.09%
Sefton	£138,250	6.9	£140,000	6.9	£146,125	6.8			5.70%
Wirral	£135,000	6.3	£135,000	6.3	£140,000	6.5			3.70%

Source: ONS House Price Statistics for Small Areas and Annual Survey of Hours and Earnings from DCLG ONS Housing Statistics Portal

## Rental levels

Monthly private rent levels range from £450 in Liverpool to £541 in Sefton. Over the period 2013 – 2015 private rent levels increased by 30% in Liverpool, from £347 per month; in all other Local Authorities private rent levels have either stayed the same or have fallen. The ratio of median monthly private rent to median gross monthly salary provides an indication of the relative affordability of private renting. Despite the significant rental increase in Liverpool it still remains the most affordable Local Authority for private renting with average rents accounting for 25% of average salaries. Knowsley and Sefton are the least affordable Local Authorities for private renting with average rents accounting for 31% of average salaries in 2015.

Average social rents in 2014 ranged from £80.12 per week in Halton to £85.26 per week in St Helens. The ratio of average social rent levels to tenth percentile gross weekly salary provides an indication of the

relative affordability of social renting for the lowest earning workers – those who are among the most likely to live in social rented accommodation. Over the period 2012 – 2014 the affordability of social renting has worsened in all Local Authorities, apart from Liverpool and Wirral. In St Helens, social rents accounted for 54% of tenth percentile salary in 2012 and by 2014 this had risen to 71% - a 17% increase. Knowsley has the least affordable ratio of social rent to tenth percentile salary having increased from 61% in 2012 to 76% in 2014. It is important to note that whilst this data provides a general indication of the relative affordability of social housing it does not take into account other benefits received.

The average Registered Provider rent presently equates to 71% of the median private sector market rent for the Liverpool City Region as a whole however, this varies across the Liverpool City Region from 65% in Sefton to 77% and 78% in Liverpool and St Helens respectively. This shows that average social and private sector rental levels are much closer in Liverpool and St Helens than in other parts of the Liverpool City Region.

**Table 5: Median monthly private rents**

Local Authority	2013	% of median salary	2014	% of median salary	2015	% of median salary	% increase 2013 – 2015
Halton	£500	28.32%	£500	28.06%	£500	28.06%	0%
Knowsley	£550	32.86%	£525	31.40%	£525	31.40%	-4.76%
Liverpool	£347	20.13%	£347	19.62%	£450	25.43%	29.68%
St Helens	£475	28.56%	£450	27.73%	£475	27.73%	0%
Sefton	£550	32.31%	£550	30.56%	£541	30.55%	-1.66%
Wirral	£525	29.40%	£525	29.10%	£525	29.10%	0%

Source: Valuation Office Agency and Annual Survey of Hours and Earnings from DCLG ONS Housing Statistics Portal

**Table 6: Average weekly social housing rent for registered providers**

Local Authority	2012		2013		2014		2015		% increase 2012 - 2015
	Rent	% of 10 <sup>th</sup> percentile salary	Rent	% of 10 <sup>th</sup> percentile salary	Rent	% of 10 <sup>th</sup> percentile salary	Rent	% of 10 <sup>th</sup> percentile salary	
Halton	£73.32	54.9%	£77.19	53.8%	£80.12	60.5%	New release of data due October 2016		9.27%
Knowsley	£74.74	61.2%	£81.39	73.3%	£83.86	76.2%			11.53%
Liverpool	£74.02	65.6%	£77.89	65.1%	£80.15	60.3%			8.28%
St Helens	£77.29	54.2%	£82.38	72.1%	£85.26	71.1%			10.21%
Sefton	£74.07	56.8%	£78.65	68.6%	£81.74	63.1%			10.36%
Wirral	£75.02	64.4%	£80.00	64.4%	£82.91	64.3%			10.52%

Source: DCLG and Annual Survey of Hours and Earnings from DCLG ONS Housing Statistics Portal

### Affordable housing need and demand

Across the Liverpool City Region there were a total of 17,891 lettings during 2014 – 2015, with 63% of lets to tenants new to social housing. Liverpool, St Helens and Wirral had the greatest number of tenants new to social housing. Between January to March 2016 over 9,000 applicants were actively bidding for properties, with applicant demand per letting highest in Wirral. The shortfall in social housing can be defined as the number of households on a local authority's waiting list minus vacant social housing, expressed as a percentage of the overall social housing stock. According to the ONS data Wirral and Sefton have the greatest shortfalls with 64.8% and 42.2% respectively.

Table 7: Affordable housing need and demand					
Local Authority	Total number of lettings 2014 - 2015	Number of lets to tenants new to social housing 2014 - 2015	Number of applicants actively bidding for properties January – March 2016	Applicant demand per letting 2015 - 2016	Social housing shortfall 2014 <sup>4</sup>
Halton	1,617	852 (52.69%)	1,227	12	21.1%
Knowsley	1,690	984 (58.22%)	1,390	17	16.1%
Liverpool	6,497	4,315 (66.42%)	3,587	22	18.3%
St Helens	2,164	1,393 (64.37%)	n/a	n/a	16.5%
Sefton	2,412	1,418 (58.79%)	377	18	42.2%
Wirral	3,511	2,238 (63.74%)	2,746	53	64.8%

Source: Waiting list, property bids and demand per letting: Property Pool Plus

Total number of lettings: The Continuous Recording of Lettings and Sale in Social Housing in England (CORE)

Social Housing Shortfall: Office of National Statistics Housing Portal (2014)

The tables below show affordable housing demand and supply by property type for each Local Authority area during 2015 – 2016. Across the Liverpool City Region they show that most lettings were for three bedroom houses and one bedroom flats whilst demand per letting tended to be higher for two bedroom houses and bungalows across most Local Authorities indicating a potential mis-match between demand and supply.

Table 8a: Halton affordable housing demand and supply 2015 - 16		
Bedrooms/ property type	Supply	Demand
	Number of lettings	Applicant demand per letting
Bedsit	1	5
1 bed flat	288	7
2+ bed flat	20	7
1 bed house	0	0
2 bed house	191	23
3 bed house	268	14
4+ bed house	31	9
Bungalow	432	11

Source: Property Pool Plus

Table 8b: Knowsley affordable housing demand and supply 2015 - 16		
Bedrooms/ property type	Supply	Demand
	Number of lettings	Applicant demand per letting
Bedsit	0	0
1 bed flat	264	10
2+ bed flat	95	4
1 bed house	0	0
2 bed house	183	39
3 bed house	280	15
4+ bed house	47	9
Bungalow	89	17

Source: Property Pool Plus

Table 8c: Liverpool affordable housing demand and supply 2015-16		
Bedrooms/ property type	Supply	Demand

<sup>4</sup> The Office of National Statistics defines social housing shortfall as the number of households on a Local Authority waiting list minus vacant units expressed as a % of overall social housing stock.



	Number of lettings	Applicant demand per letting
<b>Bedsit</b>	24	10
<b>1 bed flat</b>	753	13
<b>2+ bed flat</b>	294	11
<b>1 bed house</b>	6	15
<b>2 bed house</b>	573	28
<b>3 bed house</b>	671	30
<b>4+ bed house</b>	58	20
<b>Bungalow</b>	91	34

Source: Property Pool Plus

<b>Table 8d: St Helens affordable housing demand and supply 2015-16</b>		
Bedrooms/ property type	Supply	Demand
	Number of lettings	Applicant demand per letting
<b>Bedsit</b>	n/a	n/a
<b>1 bed flat</b>	n/a	n/a
<b>2+ bed flat</b>	n/a	n/a
<b>1 bed house</b>	n/a	n/a
<b>2 bed house</b>	n/a	n/a
<b>3 bed house</b>	n/a	n/a
<b>4+ bed house</b>	n/a	n/a
<b>Bungalow</b>	n/a	n/a

Source: Under One Roof

<b>Table 8e: Sefton affordable housing demand and supply 2015-16</b>		
Bedrooms/ property type	Supply	Demand
	Number of lettings	Applicant demand per letting
<b>Bedsit</b>	14	3
<b>1 bed flat</b>	350	11
<b>2+ bed flat</b>	280	11
<b>1 bed house</b>	0	0
<b>2 bed house</b>	121	22
<b>3 bed house</b>	297	26
<b>4+ bed house</b>	39	18
<b>Bungalow</b>	80	50

Source: Property Pool Plus

<b>Table 8f: Wirral affordable housing demand and supply 2015-16</b>		
Bedrooms/ property type	Supply	Demand
	Number of lettings	Applicant demand per letting
<b>Bedsit</b>	4	35
<b>1 bed flat</b>	219	45
<b>2+ bed flat</b>	206	31
<b>1 bed house</b>	2	74
<b>2 bed house</b>	139	66
<b>3 bed house</b>	279	61
<b>4+ bed house</b>	21	37
<b>Bungalow</b>	29	60

Source: Property Pool Plus

A total of 1,871 households were over-crowded by one bedroom across the Liverpool City Region during 2015-16 and 273 were over-crowded by two bedrooms or more. In contrast, 3,677 households were under-occupying their property, which has fallen from 4,047 in 2013-14 and 4,160 in 2014-15.

<b>Table 9: Overcrowded and under-occupied housing applicants as at 31<sup>st</sup> March 2016</b>			
Local	Overcrowded by 1 bedroom	Overcrowded by 2 or more	Under occupying

Authority				bedrooms					
	2013 - 14	2014 - 15	2015 - 16	2013 - 14	2014 - 15	2015 - 16	2013 - 14	2014 - 15	2015 - 16
<b>Halton</b>	174	103	111	28	22	27	412	214	218
<b>Knowsley</b>	121	128	120	18	13	20	403	520	438
<b>Liverpool</b>	1,007	1,079	1,111	140	142	168	1,725	1,758	1,714
<b>St Helens</b>	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>Sefton</b>	323	264	194	46	35	31	609	604	444
<b>Wirral</b>	406	508	446	51	56	54	1,310	1,278	1,081

Source: Property Pool Plus

### Homelessness

Total homeless applications have fallen from 967 in 2013-14 to 858 in 2015-16, although the data is incomplete across the Liverpool City Region. The total number of applicants accepted as homeless has, however, increased from 563 in 2013-14 to 618 in 2015-16.

**Table 10: Homeless acceptances and preventions**

Local Authority	2013 - 14			2014 - 15			2015 - 16		
	Homeless applicants	Accepted applicants	Homeless preventions	Homeless applicants	Accepted applicants	Homeless preventions	Homeless applicants	Total accepted applicants	Total homeless preventions
<b>Halton</b>	197	46	744	249	42	798	177	34	987
<b>Knowsley</b>	213	63	622	173	62	612	154	70	TBC
<b>Liverpool</b>	TBC	150	1,307	TBC	185	1,852	TBC	243	1,825
<b>St Helens</b>	136	92	489	132	102	388	140	92	350
<b>Sefton</b>	130	47	319	146	68	365	190	79	289
<b>Wirral</b>	291	165	666	233	137	692	197	100	707

Source: P1E Return

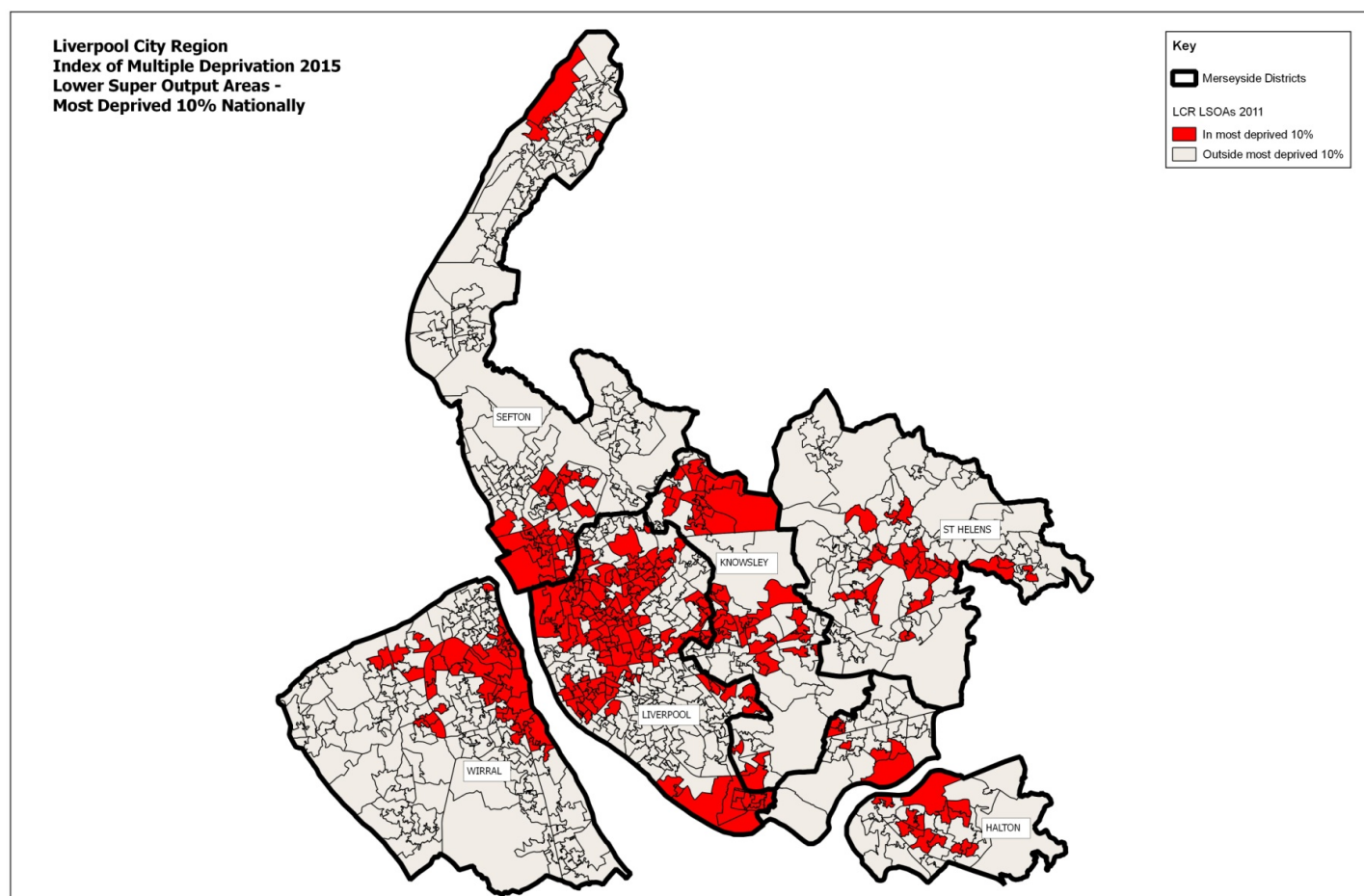
### Economic activity

In 2015 there were 647,400 people employed in the Liverpool City Region, representing 67% of the working age population, compared to the national average of 78%. Across Liverpool City Region there is a divergence in activity rates from a high of 74% in Halton to 59% in Liverpool. The Liverpool City Region as a whole continues to have a deficit in the number of people employed in higher-level occupations, such as managers and senior officials, professionals and associate professionals and technical occupations, although it does have concentrations of employment in administrative and secretarial roles, sales and customer services, caring, leisure and other service occupations and plant, process and machine operative roles.

### Deprivation and worklessness

Liverpool City Region is the most highly deprived Local Enterprise Partnership (LEP) area nationally. 31% of its Lower Super Output Areas (LSOAs) are within the most deprived 10% in England, whilst only 3% are within the least deprived 10%. Knowsley and Liverpool are the Local Authorities with the second and fourth largest proportions of highly deprived neighbourhoods in England with 46% and 45% respectively. Higher than national average levels of deprivation across most domains translate to above average levels of people in receipt of Job Seekers Allowance (JSA) and other benefits.

Figure 1: Most deprived areas of Liverpool City Region



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## Appendix B: Glossary of terms

<b>Affordable Rent</b>	A rent set at 80% of the equivalent market rent for properties.
<b>Homelessness Strategy</b>	A strategy that sets out homelessness issues within a Local Authority area and a plan of action to respond.
<b>Homes and Communities Agency (HCA)</b>	Regulates social housing providers in England.
<b>Housing Options Service</b>	Provide help and advice on all aspects of housing need.
<b>Intermediate Rent</b>	Homes for sale and rent provided at a cost above social rent but below market levels. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing.
<b>Liverpool City Region</b>	The Liverpool City Region is an economic and political area which incorporates the Local Authority districts of Halton, Knowsley, Sefton, St Helens, and Wirral.
<b>Local Enterprise Partnership (LEP)</b>	Partnerships between Local Authorities and businesses, created in 2011 to help shape local economic priorities and undertake activities to drive local economic growth and the creation of jobs.
<b>Local Housing Allowance (LHA)</b>	Used to work out Housing Benefit for tenants who rent privately. The amount of LHA tenants may be eligible for depends on the place of residence, with local limits based on the cheapest 30% of properties in an area.
<b>Localism Act</b>	Legislation enacted in November 2011 relating to a wide range of functions at a local level including housing, planning and local government administration.
<b>Local Lettings Policy</b>	A policy applied to the letting of properties or a group of properties for housing management purposes or to meet other strategic objectives.
<b>Registered Provider</b>	An organisation registered with the Homes and Communities Agency as a provider of social housing.
<b>Strategic Housing Market Assessment (SHMA)</b>	The SHMA reviews the whole of a housing market and forms part of the evidence base which will help to inform future housing and planning policies and strategies.
<b>Tenancy Agreement</b>	The contract between a tenant and a landlord.
<b>Tenancy Policy</b>	A Registered Provider's policy that sets out the landlord's policy on the use of fixed-term tenancies.
<b>Tenancy Strategy</b>	Local Authority strategy that sets out the matters Registered Providers operating in their area should have regard to when setting their Tenancy Policy.

## Appendix C: Registered Providers in the Liverpool City Region

Registered Provider	Local authorities provider operating within
Accent Foundation Limited	St Helens
Adactus Housing Association Limited	St Helens, Sefton
Adullam Homes Housing Association Limited	Halton, Liverpool, St Helens, Sefton
Affinity Sutton Homes Limited	Halton, St Helens
Alpha (RSL) Limited	St Helens, Wirral
Alt Housing Co-operative Limited	Liverpool
Anchor Trust	Halton, Knowsley, Liverpool, St Helens, Sefton, Wirral
Arena Housing Group Limited	Halton, Knowsley, Liverpool, St Helens, Sefton, Wirral
Beech Housing Association Limited	St Helens, Sefton
Bespoke Supportive Tenancies Limited	Knowsley, Liverpool, Wirral
Birkenhead Forum Housing Association Limited	Sefton, Wirral
Brownlow Hill Housing Co-operative	Liverpool
Canning Housing Co-operative Limited	Liverpool
Cathedral Mansions Housing Co-operative Limited	Liverpool
Chapter 1 Charity Limited	Liverpool
Cherryfield Co-operative Limited	Knowsley
Chorley Community Housing Limited	Sefton
City of Liverpool YMCA (Incorporated)	Liverpool
Cobalt Housing Limited	Knowsley, Liverpool
Contour Homes Limited	Knowsley, Liverpool, Wirral
Co-op Schemes for the Elderly Limited	Liverpool
Corn and Yates Streets Housing Co-operative Limited	Liverpool
Creative Support Limited	Halton, Liverpool
Crosby Housing Association Limited	Sefton
Developing Initiatives for Support in the Community	Sefton
Dingle Residents Co-operative Limited	Liverpool
Eldonian Community Based Housing Association	Liverpool
Equity Housing Group Limited	Sefton
Family Housing Association (Birkenhead & Wirral)	Wirral
Forum Housing Association	Wirral
Golden Lane Housing Limited	Halton, Knowsley, Liverpool, St Helens, Wirral
Grafton Crescent Housing Co-operative Limited	Liverpool
Great Places Housing Association	Liverpool, St Helens
Habinteg Housing Association Limited	Sefton
Halo Housing Association Limited	Liverpool
Hamlet Village Housing Co-operative Limited	Liverpool
Hanover Housing Association	Halton, Sefton, Wirral
Harbour Light Assisted Living CIC	Liverpool, Sefton, Wirral
Helena Partnerships Limited	Knowsley, St Helens
Hesketh Street Housing Co-operative Limited	Liverpool
Hilldale Housing Association Limited	St Helens, Sefton
Holt Road Area Housing Co-operative Limited	Liverpool

<b>Registered Provider</b>	<b>Local authorities provider operating within</b>
<b>Holyland Housing Co-operative Limited</b>	Liverpool
<b>Home Group Limited</b>	Liverpool, St Helens, Sefton, Wirral
<b>Housing &amp; Care 21</b>	Halton, Liverpool, St Helens, Wirral
<b>'Johnnie' Johnson Housing Trust Limited</b>	Liverpool, Sefton
<b>Knowsley Housing Trust</b>	Knowsley
<b>Knowsley Residents Housing Co-operative Ltd</b>	Knowsley
<b>Langrove Community Housing Co-operative</b>	Liverpool
<b>Lark Lane Housing Co-operative Limited</b>	Liverpool
<b>Leasowe Community Homes</b>	Wirral
<b>Leta-Claudia Streets Housing Co-operative</b>	Liverpool
<b>Liverpool Gingerbread Housing Co-operative</b>	Liverpool, Sefton
<b>Liverpool Housing Trust</b>	Halton, Knowsley, Liverpool, St Helens, Sefton, Wirral
<b>Liverpool Jewish Housing Association Limited</b>	Liverpool
<b>Liverpool Mutual Homes Limited</b>	Liverpool
<b>Lodge Lane East Housing Co-operative Limited</b>	Liverpool
<b>Magenta Living</b>	Wirral
<b>Mill Street Co-op Limited</b>	Liverpool
<b>Moat Homes Limited</b>	Wirral
<b>Muir Group Housing Association Limited</b>	Knowsley, Liverpool
<b>NACRO</b>	Knowsley, Liverpool, Wirral
<b>National Council of YMCAs (Incorporated)</b>	Halton
<b>New Foundations Housing Association Limited</b>	Liverpool
<b>New Progress Housing Association Limited</b>	Liverpool
<b>Newleaf Housing Co-operative Limited</b>	Liverpool
<b>One Vision Housing Limited</b>	Liverpool, Sefton, Wirral
<b>Partners Foundation Limited</b>	Liverpool, St Helens
<b>Pierhead Housing Association Limited</b>	Knowsley, Liverpool, Sefton, Wirral
<b>Pine Court Housing Association Limited</b>	Liverpool, Wirral
<b>Places for People Homes Limited</b>	Halton, Knowsley, Liverpool, St Helens, Sefton, Wirral
<b>Places for People Individual Support Limited</b>	Halton, Knowsley, Liverpool, St Helens, Sefton, Wirral
<b>Plus Dane (Merseyside) Housing Association</b>	Halton, Knowsley, Liverpool, St Helens, Sefton, Wirral
<b>Prince Albert Gardens Housing Co-operative</b>	Liverpool
<b>Progress Care Housing Association Limited</b>	Halton, Knowsley, Liverpool, St Helens, Sefton
<b>Redwing Living Limited</b>	Halton, Knowsley, Liverpool, St Helens, Sefton, Wirral
<b>Regenda Limited</b>	Knowsley, Liverpool, St Helens, Sefton, Wirral
<b>Reside Housing Association Limited</b>	Halton, Knowsley, Liverpool, St Helens, Wirral
<b>Retail Trust</b>	Liverpool
<b>Rusland Road Housing Co-operative Limited</b>	Knowsley
<b>Salvation Army Housing Association</b>	St Helens
<b>Sanctuary (North West) Housing Association</b>	Halton, Knowsley, Liverpool, St Helens, Sefton, Wirral
<b>Shorefields Co-operative Limited</b>	Liverpool
<b>South Liverpool Homes Limited</b>	Liverpool
<b>Southdene Housing Co-operative Limited</b>	Knowsley
<b>Southern Crescent Co-operative Limited</b>	Liverpool
<b>Springwood Housing Co-operative Limited</b>	Knowsley
<b>St Helens YMCA</b>	St Helens

<b>Registered Provider</b>	<b>Local authorities provider operating within</b>
<b>St Vincent's Housing Association Limited</b>	St Helens
<b>Steve Biko Housing Association Limited</b>	Liverpool
<b>Stonewater (2) Limited</b>	Sefton
<b>Sunny Vale Supported Accommodation Limited</b>	Knowsley
<b>The Abbeyfield (Southport) Society Limited</b>	Sefton
<b>The Abbeyfield Heswall Society Limited</b>	Wirral
<b>The Abbeyfield Hoylake and West Kirby Society Limited</b>	Wirral
<b>The Abbeyfield Oxton &amp; Prenton Society Limited</b>	Wirral
<b>The Abbeyfield Society</b>	Liverpool, St Helens, Sefton
<b>The Abbeyfield Widnes Society Limited</b>	Halton
<b>The Guinness Partnership Limited</b>	Halton, Liverpool
<b>The Huyton Community Co-op for the Elderly Limited</b>	Knowsley
<b>The Princes Park Housing Co-operative Limited</b>	Liverpool
<b>The Riverside Group Limited</b>	Halton, Knowsley, Liverpool, St Helens, Sefton, Wirral
<b>The Villages Housing Association Limited</b>	Knowsley
<b>Thirlmere Housing Co-operative Limited</b>	Liverpool
<b>Trinity Housing Association Limited</b>	Knowsley, Liverpool, Sefton
<b>Villages Community Housing Association Limited</b>	Knowsley
<b>Viridian Housing</b>	Liverpool
<b>Weller Streets Housing Co-operative Limited</b>	Liverpool
<b>Westvale Housing Co-operative Limited</b>	Knowsley
<b>Wirral Methodist Housing Association</b>	Wirral
<b>Wirral Partnership Homes Limited</b>	Wirral
<b>Your Housing Group</b>	Knowsley, Wirral