

**Manchester City Council
Report for Information**

Report to: Economy Scrutiny – 5 December 2018

Subject: Delivering Manchester’s Affordable Housing Strategy – update on the delivery of the Council’s affordable housing strategy

Report of: Strategic Director (Development)

Summary

This report provides an update to Members on the delivery of the Council’s affordable housing strategy.

Recommendations

Economy Scrutiny Committee is invited to comment on the progress made to date in delivering the Council’s affordable housing strategy.

Wards Affected: All

Manchester Strategy outcomes	Summary of the contribution to the strategy
A thriving and sustainable city: supporting a diverse and distinctive economy that creates jobs and opportunities	This refreshed approach to affordability will ensure Manchester has the right mix of housing that is affordable across a range of tenure and income levels to support a functioning Manchester and sub regional economy.
A highly skilled city: world class and home grown talent sustaining the city’s economic success	The new and existing homes will be well connected to employment opportunities and schools
A progressive and equitable city: making a positive contribution by unlocking the potential of our communities	Increasing the supply of good quality affordable homes for sale and rent will provide the opportunity for Manchester residents to raise their individual and collective aspirations
A liveable and low carbon city: a destination of choice to live, visit, work	The right mix of quality energy efficient housing is needed to support growth and ensure that our growing population can live and work in the city and enjoy a good quality of life.

A connected city: world class infrastructure and connectivity to drive growth	This approach recognises the importance a balanced housing offer plays within a well connected city and the neighbourhoods within it. It seeks to create neighbourhoods where residents will choose to live and their housing needs and aspirations are met
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Full details are in the body of the report, along with any implications for

- Equal Opportunities Policy
- Risk Management
- Legal Considerations

Financial Consequences – Revenue

There are no specific revenue consequences as a result of this report.

Financial Consequences – Capital

There are no specific capital consequences as a result of this report.

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Background documents (available for public inspection)

The following documents disclose important facts on which the report is based and have been relied upon in preparing this report. Copies of the background documents are available up to 4 years after the date of the meeting. If you would like a copy please contact one of the officers above.

- Report to Executive - Core Strategy 27 June 2012
- Report to Executive - Draft Residential Growth Strategy 4 November 2015
- Report to Executive - Housing Affordability in Manchester 1 June 2016
- Report to Executive - Housing Affordability in Manchester 14 December 2016
- Report to Executive - Housing Affordability Plan 18 October 2017
- Report to Executive - Housing Affordability Plan New Products 7 March 2018
- Report to Executive - Executive Member priorities 30 May 2018
- Dreams and Reality? Government finance, taxation and the private housing market, Chartered Institute of Housing, September 2018

1.0 Introduction

- 1.1 Since 2010 the previous Coalition Government and the current Government have promoted the delivery of new homes for purchase at the expense of homes to rent, particularly those at social and affordable rent levels. At the heart of this has been the government cuts, both to local authority budgets and to Registered Social Landlords spending power. A recent report by the Chartered Institute of Housing highlighted that about £8bn of Government investment a year is going into the private housing sector over the five years to 2020-21 – with over half of that being spent specifically on supporting home ownership (including Help to Buy). Over the same five years, direct funding for new social housing amounts to less than £2bn annually.
- 1.2 During this same period the impact of the Government's range of welfare reforms on the housing market have surfaced very clearly impacting on those on low incomes and a range of vulnerable households, particularly but not exclusive to those living in the private rented sector.
- 1.3 Since 2010 the Manchester economy has recovered from the post 2008 economic downturn with economic growth outstripping all cities outside London. Employment growth has been accompanied by a continued demand for homes in the city. Over the last five years the new build housing market has almost recovered to the pre 2008 levels.
- 1.4 However, with the city's economic growth come challenges. The demand for homes has seen rising housing costs, welfare reforms have seen private landlords seeking to let properties to those not in receipt of benefits, and the expansion by the Government of Right to buy policies has seen more social and affordable rented properties lost. The higher rents, limited security and poorer quality of much of the private rented sector has exacerbated the challenges, leading to increasing levels of homelessness and an ever-increasing reliance on temporary accommodation, some of it outside the city boundaries.
- 1.5 All of these drivers has mean that fewer properties are available for Manchester residents on lower incomes. At the same time the turnover of social homes has dropped to to less than 3000 new tenancies a year. This has led to increasing numbers of people in priority housing need waiting longer to be rehoused, some of whom will not be offered a social rented home for a number of years.
- 1.6 Looking forwards the Council must now look to repairing the housing market for those households on very low and low incomes.

2.0 Background

- 2.1 This section briefly provides some analysis of the dynamics of the Manchester Housing Market

Residential Growth Strategy

- 2.2 To support the city's economic recovery, off the back of the long recession and austerity period that began in 2008, the Council developed an ambitious Residential Growth Strategy which targeted the delivery of 25,000 new homes in Manchester between April 2015 and March 2025.
- 2.3 In the first three years of the strategy (2015/16 to 2017/18) over 6,000 new homes have been completed and an additional circa. 14,000 new homes are expected to be delivered over the next three years. It is therefore expected that circa. 20,000 new homes will have been delivered by March 2021.
- 2.4 Looking forward there are a range of uncertainties, including Brexit, and it is therefore important to be prudent and our forecasts are now assuming 3,000 new homes are delivered annually between April 2021 and March 2025.
- 2.5 Based on committed delivery over the remaining period of the 10 year Residential Growth Strategy, the revised forecast is now that 32,000 new homes will be delivered between April 2015 and March 2025.

Social Housing Provision

- 2.6 In Manchester there are around 68,000 affordable houses and flats owned by the City Council (16,000) and Registered Housing Providers (52,000). The overall number has remained relatively stable in recent years with registered providers delivering new homes to replace those lost through demolition and tenants exercising the Right to Buy and the Right to Acquire. The net stock is however generally not increasing over the long term and the majority of the replacement properties are affordable rent rather than the social rented properties which are typically being acquired through the Right to Buy.
- 2.7 There has been a particular surge in Right to Buy demand during the past 4 years which resulted in 222 Council-owned homes (social rent) being sold in 2017/18. This increase came after the Government increased the amount of discount for houses and reduced the number of qualifying years in 2015. It is expected that the level of Right to Buy activity will now stabilise and there are early signs of this. In 2018/19 the Council is predicted to lose 170 affordable homes to the Right to Buy (150 managed by Northwards and 20 managed by PFI operators), with a further 330 owned by Registered Providers. The level of Right to Buy will continue to be closely monitored.

Right to Buy of Council owned homes sales data from 2014/15

2014/15 = 103

2015/16 = 107

2016/17 = 167

2017/18 = 222

2018/19 = 114 @ 13.11.2018

Manchester's housing market and Affordability

- 2.8 Compared to other parts of the UK (London and a number of Core Cities in particular), Manchester is a relatively affordable place to buy a house. Over the last ten years, a period of not insignificant house price inflation, around 45% of homes in the city sold for less than £125,000.
- 2.9 According to the Department for Communities and Local Government across all 33 local authorities in Greater London (2016) there were 3,543,811 properties of which 135,302 were in band A (3.8%). In the same year, Manchester accounted for almost as many - 131,751 - out of a total 225,322 (58.5%) band A properties. Manchester has over 75% of properties in Bands A and B. This is far higher than most of the English Core Cities including Birmingham 65%, Bristol 62% and Leeds 60%. At the other end of the scale whilst Manchester has only 4% of band E+ properties (valued over £227,400 in 2015), Leeds has 11%, Bristol 9%, Birmingham 8% and Sheffield 7%. Within Greater Manchester, Trafford has 18% (17,300) and Stockport has 17% (22,190) of all total stock in band E+. The average band E+ property pays a minimum of 83% more council tax than the average band A property.
- 2.10 Cities with a more balanced housing market are able to attract more working households, often homeowners and people looking for well managed accommodation to rent. The net result is a strengthened overall tax base, including increased rates of income tax and stamp duty for the national exchequer and most importantly, additional council tax revenues locally.
- 2.11 Despite the proportion of lower cost housing across Manchester being greater than any of the core cities, there is a rise in homelessness, the social housing register is increasing (with 5,000 people and families in need in bands 1-3 of 6) and social housing lets at an all time low. The development of a range of homes at a range of values through the Residential Growth Strategy is balanced with the provision of homes that are affordable to households that exist on very low and low incomes.

3.0 Affordable Housing Delivery

Homes England programme

- 3.1 This programme brings together the City Council and developing Registered Providers (RPs) who are delivering both traditional affordable housing across the city alongside homes for market rent and sale. The funding for this programme has, in the main, been provided by the RP's themselves, with grant support from Homes England. In some cases, additional grant from the Department of Health has also been provided for specialist and supported housing (see below).
- 3.2 The Shared Ownership and Affordable Homes Programme (SOAHP) 2016 – 2021 is the current funding programme from Homes England. This initially focussed on shared ownership and introduced a new Rent to Buy product. The City Council coordinated and supported a Manchester Programme bid

along with RP partners resulting in a very successful allocation of over £45 million grant funding, which was the largest allocation in Greater Manchester

- 3.3 Taking into account the SOAHP programme and the previous funding from Homes England, Manchester's Affordable Homes Programme will deliver around 3,000 affordable homes between March 2015 and March 2021. This includes:

706 homes delivered over the last 3 years

Year	Social Rent	Specialist and Supported on social rents	Affordable Rent	Shared Ownership	Rent to Buy	Total
2015 - 16	34	0	87	34	0	155
2016 - 17	14	0	156	84	0	254
2017 - 18	20	0	180	97	0	297
Total	68	0	423	215	0	706

81 homes delivered this year up to October 2018

Year	Social Rent	Specialist and supported social rent	Affordable Rent	Shared Ownership	Rent to Buy	Total
2018 - 19	0	0	45	36	0	81
Total	0	0	45	36	0	81

840 homes currently on-site - this includes the 40 homes as part of the North Manchester New Build (NMNB)2 programme

Status	Social Rent	Specialist and supported social rent	Affordable Rent	Shared Ownership	Rent to Buy	Total
On-site	71	142	105	308	214	840
Total	71	142	105	308	214	840

1,372 homes currently in the pipeline to be delivered by March 2021.

Status	Social Rent	Specialist and supported social rent	Affordable Rent	Shared Ownership	Rent to Buy	Total
Site allocated with Planning permission	1	257	0	46	34	338
Site allocated Planning pending	0	0	18	0	8	26
Site allocated no Planning permission	32	100	80	49	126	387
Indicative (site to be confirmed)	110	78	15	258	160	621
Total	143	435	113	353	328	1372

3.4 The estimated value of the construction element of the above Manchester Affordable Homes Programme is in excess of £350 million. This includes a range of houses and apartments and is paid for from a variety of sources including;

- Registered Provider reserves and loan finance;
- Grant funding from Homes England;
- City Council Housing Affordability Fund; and
- Borrowing from the City Council's Housing Revenue Account

3.5 The programme is also supported by the City Council using its available land assets which are being invested to support the delivery of the new homes. These disposals will result in a receipt that may be reinvested, a deferred receipt to improve cash flow or an equity stake in a suitable scheme. It should not be underestimated how the availability of this land, and the flexibility the City Council has shown in terms of how it invests its resources, has allowed Manchester to have such a substantial development programme of affordable homes.

3.6 As the SOAHP grant allocation is undersubscribed nationally there is still a substantial amount of funding available up to 2021. This will be allocated through a process with Homes England called Continuous Market Engagement (CME). This process requires the RP to bring forward firm schemes with the land secured and a robust business plan with support from the local authority. The CME process will also allow for the introduction of schemes that include social rent alongside the other available tenures. The

City Council and its partners will maximise this funding for the future delivery of affordable homes

Housing Affordability Fund

- 3.7 In addition to the Manchester Affordable Homes Programme, in October 2017 Executive approved the establishment of Manchester's Housing Affordability Fund (HAF). The HAF brings together in one place developer contributions secured through s106 agreements and a range of additional funding streams targeted at the provision of affordable homes that will complement the development of higher value homes in and around the city.
- 3.8 The HAF has given the Council a real opportunity to invest directly into the provision of affordable homes in Manchester and, in March 2018, Executive approved the first 2 schemes to be funded through this route;
- Rent to Purchase - MCC with Mosscafe St Vincent's Housing Association have developed a Rent to Purchase model to target working households who are able to afford market rent payments and aspire to homeownership but do not have the necessary deposit to access a high street mortgage. MCC will invest 20% of the property price as equity to support the pilot, retrievable at point of sale to tenant/purchaser. The sites on which the homes will be built were MCC owned infill sites, these are small sites upon which 15 or less homes can be built. This is a pilot project which we hope to repeat across the city
 - Empty Homes for First Time Buyers - the City Council has been successful in its efforts to reduce the number of long term empty homes over recent years. This was supported as part of a national funding programme, which has come to an end, so officers have been developing ideas with both public and private sector partners. Under section 22 of the Housing Act 1996, the Council has the power to provide financial assistance in the form of grants or loans to a registered social landlord for the provision of housing. The overall aim of the project is to bring empty and surplus to requirement houses back into use for affordable home ownership.

Supplementary planning policy

- 3.9 The Council has a planning policy, adopted in 2012, which sets out its approach to securing affordable housing through new development. Based on policy H8 of the Manchester Core Strategy, 20% of residential development either on sites of more than 0.3 hectares or comprising 15 or more homes should be affordable. This target may be varied, subject to a number of wider considerations including a viability assessment. If the target were appropriate for all new homes, this would mean that the delivery of 32,000 new homes between 2015 and 2025 should include a minimum of 6,400 affordable units.

Housing Affordability Policy Framework (HAPF)

- 3.10 Since the approval of the Housing Affordability Policy Framework (HAPF) in December 2016 - the commitment that households on average Manchester incomes should not have accommodation costs of more than 30% - officers have been working with both public and private sector partners to turn this approach into the actual delivery and funding of new affordable homes.

4.0 Future delivery of affordable homes

- 4.1 As outlined in the previous section since April 2015, around 3,000 affordable homes have been delivered or are committed to be delivered by March 2021. If we are to deliver the 6,400 affordable homes in the revised Residential Growth Strategy prediction a further 3,400 further affordable homes will need to be delivered by March 2025.
- 4.2 In order to deliver on this target the Council is in early stages of bringing forward a number of proposals:
- Bringing forward a second phase of Council new build housing of 150 homes. This was the subject of a recent HRA Headroom application to the Government for 50 homes for social rent, 50 for affordable rent and 50 for shared ownership. Subsequently, whilst considering these applications, the Government decided to lift the HRA cap. Whilst more flexibility for Councils is to be welcomed, officers are yet to fully assess the implications of this new announcement. The 150 homes have sites identified. The next step is to identify a delivery partner. Procurement is capable of being commenced early in 2019.
 - Bringing forward the next tranche of small sites to dispose to Registered Providers. As explained above the process for progressing disposals has been accelerated.
 - Continuing to work with its Registered Provider partners to identify medium sized Council sites and support their applications to Homes England for investment.
 - Working with its existing residential growth joint venture partners to bring forward delivery proposals, including:
 - An initial phase (size to be confirmed) at Northern Gateway (including Collyhurst); and
 - A second phase of around 340 Matrix Homes (joint venture with Greater Manchester Pension Fund) properties is being brought forward, including 20% affordable housing.
 - Bringing forward proposals to deliver around 2,000 affordable homes across 4 Housing Affordability Zones on City Council owned land.

- 4.3 The Council's current policies to guide the delivery of these new affordable homes are set out in reports to Executive in June 2012; June 2016, December 2016 and May 2018.
- 4.4 A separate paper from the Executive Member for Housing and Regeneration elsewhere on this Agenda sets out a proposed new policy direction on how new affordable housing should be delivered in Manchester and the types and tenures of affordable housing required. If approved by the Executive, officers will digest this new approach and bring forward proposals in early 2019 for how these policies could be delivered, including any technical, financial and legal consequences for the Council. This paper accompanies this report elsewhere on this Agenda.

5.0 Housing for Older and vulnerable people

- 5.1 Delivering suitable and bespoke housing solutions for older and more vulnerable residents is an important aspect of our affordable housing policy.

Extra Care Housing

- 5.2 Health-related quality of life for older people in Manchester is consistently lower than in England or the rest of Greater Manchester. The socio-economic status of many older residents is a key factor in determining poor health. Studies have indicated a relationship between higher levels of frailty and less affluent older people, which is the economic status of many older residents in Manchester.
- 5.3 Extra Care Housing is a key strategic priority for adult social care, providing independent accommodation for people aged 55 plus to enjoy retirement housing with all the benefits of onsite care surrounded by additional facilities – such as a Bistro, Spa and Hairdressers plus communal space, with the added benefit of a 24- hour care team based on site to respond to changing needs.
- 5.4 Evidence shows that people living longer and better at home is not only better for the person but can save the health and social care system money. It is expected that over time less people will need residential care and can get care at home which is more bespoke to their needs.
- 5.5 The provision of 20 short stay “Neighbourhood Apartments” within Extra Care and Sheltered schemes (using GM Transformation funding), to house older people in need of support for 6 to 8 weeks whilst they recover from leaving hospital or are in need of some help in the community, is providing a real alternative to residential care and assisting with hospital discharge processes. Early indications are that these apartments are achieving savings across the health and care system which supports the investment proposition. Manchester's work around Extra Care has recently been recognised as good practice across GM and a new Extra Care Commissioning Group has been formed to scale up development across GM with Manchester leading this work.

5.6 Manchester currently has 7 completed schemes:

1. The Byrons – North Manchester (40 units)
2. Whitebeck Court – North Manchester (91 units)
3. Butler Court – North Manchester (82 units)
4. Hibiscus Court – Central Manchester (36 units)
5. Westfields – South Manchester (49 units)
6. Shore Green - South Manchester (10 units - dementia specific)
7. Village 135 – South Manchester (135 units)

5.7 A further 7 extra care schemes are planned that will deliver over 500 additional units. 5 of these will be delivered by RP partners, MCC has contributed capital and land at less than best value to support the development of 4 of these schemes. 2 schemes are now scheduled to be delivered by, and remain in the ownership, of MCC including an LGBT majority scheme. The benefits of the Council delivering and owning new extra care property include: MCC retain land value, lower borrowing costs, MCC ownership of a multi-million-pound asset, full MCC control over the allocations and lettings to better achieve savings.

The 7 schemes in development are as follows:

Name	Ward	Provider	No of apts	Tenure	Expected completion
Brunswick	Brunswick	S4B	60	All specialist and supported social rent	January 2020
Wilbraham Road	Fallowfield	Onwards	36	Dementia Specialist and supported social rent	March 2020
Stagecoach	Whalley Range	Mosscaire St Vincents	72	All specialist and supported social rent	April 2020
Burnage Lane	Burnage	Southway	56	All specialist and supported social rent	Autumn 2020

Abbey Hey	Gorton and Abbey Hey	Southway	105	All specialist social rent	March 2021
Millwright Street	Newton Heath	MCC	75	All specialist and supported social rent	December 2021
Russell Road LGBT	Whalley Range	MCC	77	50% specialist and supported social rent & 50% outright sale	February 2022

Learning Disability accommodation

- 5.8 The numbers of learning disabled adults in Manchester has increased steadily over the past 15 years. At the request of MCC, partner RPs are developing 70 specialist social rent homes for people with Learning Disabilities (LD) across 4 sites to improve housing standards and make savings on staffing costs, which are high due to the dispersed nature of current LD accommodation.
- 5.9 The one bedroom apartments within the scheme have specialist design features to enable the accommodation to be easily adapted to meet changing future need. 24-hour staff teams based at each scheme will support the residents to live independently. Two of the schemes will replace existing shared accommodation located in general needs housing which is no longer fit for purpose as the residents age. Two schemes will provide extra capacity enabling people placed outside of Manchester or in residential care to live in their own supported apartment. Young LD clients transitioning to Adulthood care will also be able to access this accommodation.
- 5.10 This is an excellent example of the Our Manchester way of working: MCC has contributed the 4 sites at less than best consideration along with £3.05m additional subsidy to ensure they are financially viable. Each scheme has also received Disabled Facilities Grant to fit out the infrastructure which will enable “plug and play” assistive technology. Three registered social landlords, Great Places, Mosscafe St Vincents (MSV) and Wythenshawe Community Housing Group (WCHG) who will own and manage the buildings have contributed capital and have received grants from Homes England. They have also worked as an informal consortium sharing the same architects, Quantity Surveying and other 'back office' functions to reduce costs.

The schemes are as follows:

Name	Ward	Provider	No of apts	Tenure	Expected completion
Northfield	Moston	Great places	20	Specialist and supported social rent	May 2019
Scout Drive	Baguley	WCHG	20	Specialist and supported social rent	May 2019
Constable Street	Gorton & Abbey Hey	MSV	20	Specialist and supported social rent	July 2019
Dalbeattie Street	Harpurhey	MSV	10	Specialist and supported social rent	December 2019

Development of a Manchester Supported Housing strategy

- 5.11 Despite all of the specialist developments identified above, there remains additional demand for all types of supported housing, including support for people with complex needs.
- 5.12 Working collaboratively within the Council and with partners (both strategic and operational) we intend to agree a Supported Housing Strategy for Manchester by the end of March 2019 and share it with GM Partners. The Strategy will outline our strategy for existing and future supported housing provision. Taking into account the range of client groups and their identified needs, a mapping and assessment of current provision and future needs will be carried out and funding opportunities and partnerships for future delivery will be identified.
- 5.13 A draft Strategy will be presented for approval to the Health & Wellbeing Board.

Access to Social Housing for Vulnerable Groups

- 5.14 The social housing register currently holds around 14,000 “live” applications of which around 5,000 are assessed as being in Reasonable Preference (in housing need or vulnerable). These groups are afforded higher priority on the register to help them to move into a home that will alleviate their need. Need groups include:

- Care Leavers
- People who are homeless or at risk of becoming homeless
- People fleeing Domestic Abuse
- People with specific medical needs
- People who are overcrowded

5.15 Out of the 2,700 total lettings from 2017/18, 2,360 were let to people most in need.

5.16 The City Council and RP partners are currently undertaking a review of the Social Housing Allocation Policy. Whilst the review will not increase the number of properties that become available a revised policy will reflect and assist those households who require social housing the most and aims to make the best use of available stock.

5.17 Although turnover of social housing stock has reduced over consecutive years the Council and RP partners are committed to make sure stock is used in the best possible way, as well as providing support services to vulnerable groups to assist with access to a suitable home. Services include:

Housing Options for Older People (HOOP)

5.18 The service was established in 2015 as a point of professional support for health and social care staff who may have a client where a housing issue was exacerbating a medical condition. The service aims to assist in giving timely, professional and practical housing options advice at the point of need. Many professionals see this service as having filled a much needed gap and assists them and their clients in navigating, what can be, a complex system. There are now 3 HOOP officers citywide, covering North, Central and South localities.

Manchester Service for Independent Living (MSIL)

5.19 Social landlords have worked with Adult Services and Strategic Housing to redesign the funding and delivery of adaptations to social housing tenants across the city. MSIL undertakes the initial assessment of need for adaptations and equipment which is then referred with recommendations to four social landlords, who design and deliver the necessary works in the person's home.

Adapted Homes Service (AHS)

5.20 The Adapted Homes Service (AHS) is now a City Wide service that supports residents who are applying for rehousing due to medical reasons and need properties that have adaptations. The Adapted Homes Service (AHS) work alongside the Manchester Move and HOOP services. During their first 10 months, the team re-let 142 already adapted homes across the city and reused £750,000 of existing adaptations which could otherwise have been discarded.

Care leavers Band 1 Panel

- 5.21 The Band 1 Care Leavers Panel pilot was established in June 2017 to prioritise those care leavers most able to live independently by giving them highest priority on the housing register. To date 33 tenancies have been created with only 1 tenancy failure. Due to the success of the panel, it is expected that this will be expanded and formalised into the review of the Allocations Policy. Other initiatives have included the delivery of shared accommodation for Care Leavers (4 x 2 bed flats in partnership with Wythenshawe Community Housing Group and a further 6 flats in the pipeline in partnership with Great Places Housing Group).

Homelessness & Temporary Accommodation

- 5.22 In 2017/18 24% of all lettings went to households who occupy temporary or supported accommodation. The target for 2018/19 is 25% and the current performance is at 26%. Support for move on from temporary and supported housing is provided by the homelessness support service who work with RP's to ensure resettlement into new tenancies.

6.0 Concluding Remarks

- 6.1 Affordability is becoming an increasingly important issue as Manchester continues to develop. Significant progress has been made to deliver new homes across the whole property price range. However, the proportion of homes which are affordable and available to many Manchester households has decreased. Therefore, we must be innovative and utilise our available resources to support the delivery of more, affordable homes, including homes for older and vulnerable people.

7.0 Contributing to the Manchester Strategy

(a) A thriving and sustainable city

- 7.1 This refreshed approach to affordability will ensure Manchester has the right mix of housing that is affordable across a range of tenure and income levels to support a functioning Manchester and sub regional economy.

(b) A highly skilled city

- 7.2 The new and existing homes will be well connected to employment opportunities and schools

(c) A progressive and equitable city

- 7.3 Increasing the supply of good quality affordable homes for sale and rent will provide the opportunity for Manchester residents to raise their individual and collective aspirations

(d) A liveable and low carbon city

- 7.4 The right mix of quality energy efficient housing is needed to support growth and ensure that our growing population can live and work in the city and enjoy a good quality of life.

(e) A connected city

- 7.5 This approach recognises the importance a balanced housing offer plays within a well connected city and the neighbourhoods within it. It seeks to create neighbourhoods where residents will choose to live and their housing needs and aspirations are met

8.0 Key Policies and Considerations

(a) Equal Opportunities

- 8.1 This approach to affordability will enable the provision of a diverse range of housing to meet the needs of the growing and changing population. Local communities will be engaged through appropriate consultation, giving all stakeholders opportunities to engage in the development of Manchester's policy.

(b) Risk Management

- 8.2 Assessment, mitigation and management of risk will be overseen through the city council's governance arrangements associated with residential growth

(c) Legal Considerations

- 8.3 There are no specific legal considerations as a result of this report.