



DRAFT PORTFOLIO HOLDER DECISION NOTICE

PROPOSED INDIVIDUAL DECISION BY THE PORTFOLIO HOLDER FOR HOUSING

TOPIC – RURAL HOUSING DEVELOPMENT ACTION PLAN

PROCEDURAL INFORMATION

The Access to Information Procedure Rules – Part 4, Section 22 of the Council's Constitution provides for a decision to be made by an individual member of Cabinet.

In accordance with the Procedure Rules, the Corporate Director (Governance), the Chief Executive and the Head of Finance are consulted together with Chairman and Vice Chairman of the Principal Scrutiny Committee and all Members of the relevant Scrutiny Panel (individual Ward Members are consulted separately where appropriate). In addition, all Members are notified.

Five or more of these consulted Members can require that the matter be referred to Cabinet for determination.

If you wish to make representation on this proposed Decision please contact the relevant Portfolio Holder and the following Committee Administrator by 5.00pm on Monday 11 May 2009

Contact Officers:

Case Officer:

Debbie Rhodes Tel 01962 848368, Email drhodes@winchester.gov.uk

Committee Administrator:

Ellie Hogston. Tel 01962 848 155 email ehogston@winchester.gov.uk

SUMMARY

Rural affordable housing is a corporate priority for Winchester City Council. The vision of the Winchester Housing Strategy is "to ensure that communities are sustainable and inclusive". This applies to rural settlements where social and economic sustainability are as important as environmental issues. National research, including the recently published Taylor Review, makes the case for developing affordable rural housing for local people.

The overall objective of the Action Plan is "to increase the supply of affordable housing in rural areas to meet local needs" in Winchester District. The main focus is the rural areas and settlements of less than 3000 people and the use of exceptions site policy (H6) to provide affordable housing for local people. A project planning approach is being adopted as part of the Action Plan to speed up the process of development.

Research on the Winchester Housing Registers has demonstrated that there is a need for affordable housing for local people in every rural parish. However resources and effort will be focused on the parishes which are considered the greatest priority.

PROPOSED DECISION

That the Rural Housing Development Action Plan be approved as per the attached appendix.

REASON FOR THE PROPOSED DECISION AND OTHER ALTERNATIVE OPTIONS CONSIDERED AND REJECTED

Since rural affordable housing has become a Corporate priority, there is a need to increase the provision of affordable rural housing for local people in the District. Other options are being considered through the LDF Core strategy. However these will not be in place until 2010 at the earliest. The need for more housing has been identified now. Not providing more affordable rural housing would have an adverse impact on the well-being of individual households in need and on the sustainability of rural communities.

FURTHER ALTERNATIVE OPTIONS CONSIDERED AND REJECTED FOLLOWING PUBLICATION OF THE DRAFT PORTFOLIO HOLDER DECISION NOTICE

N/A

DECLARATION OF INTERESTS BY THE DECISION MAKER OR A MEMBER OR OFFICER CONSULTED

The Chief Executive has declared a personal and prejudicial interest in this matter as his wife works as a Rural Housing Enabler at Community Action Hampshire who are mentioned in the report. He has made no comment and has had no input into this report.

DISPENSATION GRANTED BY THE STANDARDS COMMITTEE

N/A

Approved by: (signature)

Date of Decision:

Councillor Tony Coates

Portfolio Holder for Housing

Appendix 1 – Strategic Priority Table

Appendix 2 – Summary

Appendix 3 – Parish Needs Matrix

Appendix 4 – Project Plan for Rural Housing

Action Plan for Rural Housing Development Strategy

Strategic Priority:

To ensure that rural communities remain sustainable and are inclusive

Action	Lead	WCC Support	Principle Partners	Resources	Start	Finish
<p>1 Priority: To ensure an adequate housing supply to support the local economy and meet local needs, including enabling affordable housing to be provided on rural exception sites.</p> <ul style="list-style-type: none"> To increase the supply of rural affordable housing to meet local needs <p>Key Links and Implementation Tools: Winchester District Housing Strategy; Community Strategy; Corporate Priorities; Hampshire Alliance for Affordable Rural Housing (HARAH); Strategic Housing Business Plan; Landlord Services Business Plan; Winchester District Local Plan</p>						
To assess the housing needs of every rural parish through the 'Needs matrix'	Strategic Housing	Strategic Planning	RHE	Staff time ¹	December 2008	On going
To regularly review the 'Needs matrix', at least annually	Strategic Housing	Strategic Planning		Staff time	October 2009	On going
To commence discussions on rural housing with 4 new parish councils per annum	Strategic Housing		RHE	Staff time	April 2009	On going
To prioritise which rural schemes will be put forward for in year bids for funding from the Homes and Communities Agency in 2008/09 and quarterly thereafter through the Regular Market Engagement programme.	Strategic Housing	Planning (development Control)	RSL, RHE	Staff time	October 2008	On-going

¹ Staff time for the undertaking of this action plan includes 0.4 of a strategy and development officer's post together with a proportion of time from senior managers, community development officers, planning officers, legal officers, housing needs officers and Rural Housing Enablers (at CAH).

Action	Lead	WCC Support	Principle Partners	Resources	Start	Finish
To enable at least 4 rural schemes to go to planning application per annum	Strategic Housing	Development Control, Legal	RSL	Staff time	2008/09	On going
To complete at least 2 rural schemes per annum	Strategic Housing	Legal, Housing needs	RSL, RHE	Staff time	2009/10	On going
To reduce the length of time projects take from site identification to completion, through project planning and project teams	Strategic housing	Planning, Legal, Housing needs	RSL, RHE, Parish Councils, District Councillors	Staff time	2008/09	On going
To improve the current delivery of rural housing by reviewing processes and protocols for exception sites	Strategic Housing	Planning, Legal	RSL, RHE, Parish Councils, District Councillors	Staff time	2008	2009
To improve future delivery of rural housing by contributing to policy discussions through the LDF process	Strategic Planning	Strategic Housing	HARAH partners and members	Staff time	2008	2010
To undertake a review of the land holdings of major landowners in rural parishes including HCC	Strategic Housing	Strategic Planning	RHE	Staff time	October 2009	October 2010
To provide a range of affordable housing products to meet local identified need, appropriately designed and eco-efficient	Strategic Housing	Planning, Housing needs	RSL, Housing Corporation	Staff time	2009/10	On going

Action	Lead	WCC Support	Principle Partners	Resources	Start	Finish
Consider Lifetime homes on all schemes	Strategic Housing	Planning	RSL, Housing Corporation	Staff time	2009/10	On going
Aim to achieve 100% code level 3 and code level 4 or above if financially viable	Strategic Housing	Planning	RSL, Housing Corporation	Staff time	2009/10	On going
To monitor the delivery of rural affordable housing and report back to Corporate Housing Enablement Group (CHEG)	Strategic Housing	CHEG members	RSL, RHE	Staff time	2008	On going
<p>2 Priority: Work effectively with communities and facilitate community involvement in identifying and developing solutions to housing problems</p> <p>Key Links and Implementation Tools: Winchester District Housing Strategy; Community Strategy; Corporate Priorities; Strategic Housing Business Plan; HARAH</p>						
To prioritise which parishes are contacted to instigate an affordable housing project based on the matrix	Strategic Housing		RHE, RSL, Parish Councils, District Councillors	Staff time	Jan 2009	On going
To review the priorities at least annually	Strategic Housing	Community development team	RHE, RSL	Staff time	Jan 2010	On going
To review housing needs of households with a local parish connection on the Housing Register. To consider holding surgeries or Housing Needs Surveys where necessary	Strategic Housing		RHE, Parish Councils District Councillors	Staff time	Dec 2008	On going

Action	Lead	WCC Support	Principle Partners	Resources	Start	Finish
To undertake regular liaison with Parish Councils through the Winchester Association of Parish Councils and a regular newsletter (HARAH)	Strategic Housing		RHE, RSL, Parish Councils, WATPC	Staff time	Dec 2008	On going
To make linkages with Community Planning groups to encourage communities to engage in the planning of affordable housing	Strategic Housing	Community Planning	RHE, Parish Councils, Parish Plan groups	Staff time	Nov 2008	On going
To encourage new workable models of provision, including Community Land Trusts.	Strategic Housing	Legal	RHE, RSL, CLTs	Staff time	2008	On going
<p>3 Priority: Maintain and encourage diversity in rural communities by improving access to affordable housing.</p> <p>Key Links and Implementation Tools: Winchester District Housing Strategy; Community Strategy; Corporate Priorities; Strategic Housing Business Plan; HARAH; Rural Exception Site Practice Note</p>						
To implement the equalities action plan arising from the equality impact assessment	Strategic Housing	Landlord Services, Housing need	RHE, RSL, Parish Councils, District Councillors	Staff time	2009	2010
To use housing surgeries in villages to provide accessible advice and to encourage all households in need to register on the Housing Registers	Strategic Housing	Landlord Services, Housing need	RHE, RSL, Parish Councils, District Councillors	Staff time	2008/09	On going

Action	Lead	WCC Support	Principle Partners	Resources	Start	Finish
To work closely with the Allocations Dept to maintain consistent advice and communication with parish councils and households in need	Strategic Housing	Allocations team		Staff time	2009	On-going
To review equality monitoring arrangements for housing needs surveys to ensure alignment with WCC monitoring	Strategic Housing	Housing needs	RHE	Staff time	2009	2010
To respond to research on equality issues in rural housing, to ensure the needs of people from the 6 equality strands are addressed	Strategic Housing		HARAH partners	Staff time	2009	2010
To progress development of rural housing to meet housing need and to support community diversity, even where there is local opposition, if there is political support for the scheme.	Strategic Housing		RHE, RSL, District Councillors, Parish Council	Staff time	2009	On-going

Draft Rural Housing Development Action Plan

Summary

The following notes provide a summary of the background and issues within rural housing development in Winchester District. A paper setting these out in more detail is available. Attached to these notes is an action plan to address the issues and a needs matrix examining need for affordable housing across the rural parishes. The needs matrix is supported by a number of tables.

Introduction

In recent years house prices have increased rapidly, particularly in rural areas where house price inflation has been exacerbated by inward migration of wealthy commuters, retirees and second home owners. This has created an affordability gap for many local people between what they can afford to pay for a home and the actual cost of the home. The result is that many local people are no longer able to buy or rent a home in the village they grew up and/or work in and have to leave to find suitable accommodation elsewhere. This in turn impacts on the age mix within a community, its social diversity and cultural identity. Valuable social and support networks are broken. It also impacts on the economic vibrancy of rural communities which are increasingly composed of older retired or wealthy commuters who work elsewhere and are less likely to use the local amenities and facilities such as the local school and shop. These factors can result in a lack of social cohesion and long term sustainability for the community.

Since the 'Credit Crunch', house prices have fallen, but affordability has not improved as mortgages have become more difficult and costly to obtain, particularly for first time buyers. The fall in prices are most significant in urban centres and is less likely to help disadvantaged households in rural areas where exclusivity is establishing a stronghold.

The main focus for this action plan is the rural areas and settlements of less than 3000 people, the settlements that are eligible for small settlement rural funding from the Homes and Communities Agency. The South East Regional Housing Board has a rural funding target for settlements under 3000. It has a target of 500 homes per annum across the South East region. HARA (see page 3) has a target of 100 completed homes per annum. There is no specific target for Winchester District.

The action plan concentrates on the provision of affordable housing for people with a local connection¹ to a particular parish, on exception sites².

¹ The local connection criteria are set out in appendix 1

² Exception site policy is referred to in paragraph 30 of PPS3, see appendix 1. The Winchester City Council Local Plan policy H6 on exception sites is reproduced as appendix 1

These are sites that lie beyond the settlement boundary of the parish and can only be developed for residential use as an exception to planning policy if the homes are affordable; for local people; and will remain so in perpetuity. However the larger villages have been included in the tables of rural parishes as they too offer opportunities for exception site development to meet the needs of their local people. Rural funding is also available for these villages as a separate Homes and Communities Agency funding pot for settlements up to 10,000 population.

Vision

The Winchester Housing Strategy vision is
“To ensure that communities are sustainable and inclusive”.
The Rural Housing Development action plan applies this vision to the rural settlements of 3000 population or less. The sustainability of the settlements is considered in social and economic as well as environmental terms as the social mix and economic vibrancy are as important as an attractive environment.

Rural affordable housing is a corporate priority for Winchester City Council. The Council has a strategic responsibility to provide affordable housing to meet identified need. There are households in need of affordable housing and with a local connection to their parish in every rural parish in the District. The overall objective of the action plan is therefore
“To increase the supply of affordable housing in rural areas to meet local needs”.
A co-ordinated approach across departments in the Council will be adopted to realise this vision.

Background

The case for developing affordable housing in rural settlements is well rehearsed as set out in a range of local, regional and national publications:

The Affordable Rural Housing Commission Report May 2006
The Housing Corporation (Homes and Communities Agency) Rural Housing Strategy 2007
The South East Plan
The Regional Housing Strategy
Planning Policy Statement 3
Planning Policy Statement 7
The Hampshire Sustainable Community Strategy 2007-2017
The Winchester City Council Community and Corporate Strategies
The WCC Housing Strategy
The WCC Local Plan/Local Development Framework

The most recent publication, the Taylor Review: Living Working Countryside, published in July 2008, stresses the links between the provision of affordable housing and the economic vibrancy of rural communities. Taylor writes

'Restrictive planning practices and a shortfall in the provision of affordable homes are contributing to many villages and hamlets becoming unsustainable communities, unaffordable for those who work there, losing jobs and services'

The Hampshire Alliance for Affordable Rural Housing (HARAH)

The Hampshire Alliance for Rural Affordable Housing (HARAH) ³ was established in 2005 primarily to increase the provision across Hampshire of rural affordable housing for local people.

In July 2005, following a commissioning process, HARAH appointed Hyde Housing Association to undertake all development of affordable rural housing on exception sites across Hampshire.

HARAH has undertaken considerable work to increase provision; create efficiencies in the delivery of affordable rural housing; and to standardise procedures and protocols across the six local authorities.

In 2008 an independent evaluation was undertaken of HARAH by Jo Lavis of Rural Housing Solutions. The report published in September 2008 highlighted the challenges facing the partnership. One of the key challenges is to improve the delivery of houses, through increasing the flow of sites. A number of recommendations were suggested to improve exception site developments, including: the development of protocols and processes; to work closely with policy and development control planners; and to link site identification with parish planning to improve engagement with the local community.

Need for rural affordable housing

There were over 2,800 households registered for a social rented home on the Winchester Joint Housing Register in May 2008 and over 650 households seeking intermediate affordable housing through the Housing Corporation's Zone Agent⁴. The tables list the number of households that are registered on the Joint Housing Register who have a local connection to each parish. There are 2160 local connections indicated though some have a connection to more than one parish.

To be able to provide appropriate and accessible housing it is important to take account of the individual needs and the needs of particular groups, including (but not exclusively) those covered by the 6 equality strands: gender, age, race, disability and health, sexuality and religion & belief. New

³ HARAH comprises 6 predominantly rural local authorities of : Winchester, Test Valley, New Forest, Hart, East Hampshire and Basingstoke and Dean; together with the Hampshire Rural Housing Enablers based at Community Action Hampshire, the Housing Corporation and Hampshire County Council. More information is available on the website: www.HARAH.org.uk

⁴ The Zone Agent for Hampshire is Homes in Hants, at Swaything Housing Society. They manage the register for households seeking intermediate affordable housing products such as shared ownership and shared equity homes.

development that allows disadvantaged or vulnerable people to choose to remain in the rural community to which they have a strong connection enables them to maintain their social and support networks.

Housing Provision

The greatest need, demonstrated by the Housing Registers, is for social rented homes. The mix of size of homes should reflect the need registered by applicants on the Housing Register with a local connection to the parish. However it is accepted that households quickly outgrow smaller units but have difficulty moving on to larger units whilst staying in the parish. It is therefore recommended that only a small proportion of one bedroom accommodation will be built to meet the needs of those households that are unable to afford to live in larger accommodation, such as young single people, but other single people and couples will be allocated to 2 bedroom homes. This reflects the Housing Strategy which suggests that larger dwellings offer the greatest flexibility in meeting housing needs and contributing towards social sustainability and well-being. It recommends that emphasis is given to 2 and 3 bed houses.

It has been the experience in Hampshire, where house prices are high, that shared ownership homes are often not affordable to the local people they are aimed at. Even if affordable at the first sale, they become unaffordable at subsequent sales due to house price inflation. New shared ownership and shared equity models are being explored through the HARA partnership, with affordability a key consideration, and will be tested if appropriate in one of the rural exception site projects. The Community Land Trust model is also being explored. However the priority is for rented accommodation as this ensures long term affordability.

New homes should generally meet the Homes and Communities Agency Design and Quality Standards, currently to achieve Code for Sustainable Homes level 3 as a minimum and should be built to Lifetime Homes Standards. Clearly affordable homes built on exception sites should also achieve these standards where this is viable. In some cases we would expect that a higher standard could be achieved, particularly with regard to the Code for Sustainable Homes. Homes should also be built with the flexibility to enable residents to work from home.

Exception site housing will often be built at the lower end of density standards, to ensure the design is appropriate for the schemes to fit with often lower density, more scattered housing in villages.

Which parishes?

It is clear from the table that there is need for affordable housing for local people in every rural parish in the District. The Taylor Review recommends that local planning authorities should address the short and long term needs and vision for each village or parish, including for affordable housing, to help

them remain sustainable. However resources are limited. The Homes and Communities Agency annual funding is available for 500 rural homes in settlements of less than 3,000 and a further 500 in settlements between 3000 and 10000 people across the whole of the South East region. Officer resources are also finite. Rural affordable housing projects on exception sites are complex and costly. However in the current economic climate, when fewer sites within defined policy boundaries are being developed across the District, the opportunity to gain funding for exception sites should be maximised.

In order to prioritise in which parishes to concentrate limited resources a 'Need matrix' has been collated, based on the following elements:

- Sustainability – the matrix considers access to amenities and public transport. The tables show the detail for each parish. However it is important to recognise that the absence of services does not make a settlement unsustainable. The social aspect of sustainability is equally important but more difficult to quantify. Informal social and care networks and family support networks are essential elements in small villages with limited facilities. Mixed communities are more sustainable and self-supporting and use a greater range of services than restricted communities.
- Current provision - Most rural parishes have some affordable housing within the parish. This can be council stock owned by Winchester City Council or RSL stock owned and managed by a Housing Association. Most of this accommodation is sited within the settlement boundary of a village and is available to anyone on the Winchester Joint Housing Register or Zone Agent Register who would like to live in the particular village. There are relatively few exception site homes, built outside parish settlement boundaries and therefore provided for people with a local connection. The tables give information for each parish on the current stock of affordable housing at November 2007.
- Need - For the purposes of this action plan, the need being considered is those households in housing need that have a local connection to a particular parish. The figures shown in the tables are almost certainly an under-representation of the number of households in need. Many households do not bother to register on the Housing Registers as they do not believe they have a chance of being housed in the area they want to live, i.e. their own parish.
- Community Support - The affordable housing projects that are most successfully progressed are those with strong community support. The support for affordable housing for local people may be identified by the Parish Council or through the community planning process. In parishes where the community identifies the need for affordable housing, whether through a parish plan or otherwise, even if parish amenities are limited, the parish will be given priority. However lack of Parish Council support will not prejudice development.

- Needs matrix - The attached matrix combines all the elements listed above, to suggest the parishes in which resources should be concentrated. The list of priority parishes should be reviewed annually to take account of changes in circumstances of individual parishes.
- It should be noted that, given the difficulty finding suitable and available sites, should such a site be put forward, either by a landowner or by a parish council, in a parish with need for affordable housing, then a scheme will be progressed as a priority.

The process of development

A number of documents have already been published to engage communities and provide guidance to Parish Councils about the process of development as follows:

- 10 Step Guide
- Toolkit (currently under consultation)
- Process of consultation on exception sites

These are meant only as guidance notes as every project is unique and will require a slightly different approach.

However the development process can still take many years from initial contact with the parish to completion of a housing scheme. One of the action points planned is to consider how the process can be improved and made more efficient. This work is already underway. Future projects will be planned and monitored using project planning tools. A project team comprising WCC strategic housing and planning officers, the Registered Social Landlord (Hyde) and the Rural Housing Enabler, will work together on projects.

Equality Impact Assessment

An equality impact assessment has been undertaken of the Rural Housing Development Action Plan. A copy of the report is available on request.

Action Plan

The attached action plan sets out a range of short and longer term action points to progress rural housing development. The planned action will be undertaken within existing resources. The action plan will be monitored and progress reported to the Corporate Housing Enabling Group.

NEEDS MATRIX OF PARISHES WITHIN THE WINCHESTER DISTRICT

PARISH	Points for total no. of households on Housing Register	Points for percentage of households in housing need	Points for need in relation to supply of affordable housing	Parish facilities rating	Parish Council support rating	Total Points
PARISH	Points for total no. of households on Housing Register	Points for percentage of households in housing need	Points for need in relation to supply of affordable housing	Parish facilities rating	Parish Council support rating	Total Points
Littleton & Harestock	4	5	1	2	3	15
Bishops Waltham	4	2	0	4	3	13
New Alresford	4	2	0	4	3	13
Old Alresford	2.5	5	4	1	0	12.5
Shedfield	3.5	2	0	4	3	12.5
Wickham	3.5	2	0	4	3	12.5
Hambledon	2	4	1	2	3	12
Kingsworthy	4	4	0	4	0	12
Micheldever	2	3	1	4	2	12
Swanmore	3	2	0	4	3	12
Wonston	3	5	1	3	0	12
Denmead	3.5	1	0	4	3	11.5
Twyford	3	4	1	3	0	11
Bighton	0.5	2	5	1	2	10.5
Droxford	1.5	5	2	2	0	10.5
Itchen Stoke & Ovington	0.5	4	5	1	0	10.5
West Meon	1	3	1	2	3	10
Cheriton	1.5	4	2	2	0	9.5
Colden Common	3.5	2	0	4	0	9.5

Sparsholt	1.5	5	1	2	0	9.5
Bishops Sutton	1	3	3	1	1	9
Bramdean	1	4	3	1	0	9
Headbourne Worthy	1	4	3	1	0	9
Upham	1	2	2	2	2	9
Hursley	1.5	3	2	2	0	8.5
Kilmeston	0.5	3	4	1	0	8.5
Exton	0.5	1	5	1	1	8.5
Corhampton & Meonstoke	1	2	1	2	2	8
Soberton	1	1	1	2	3	8
Boarhunt	1	2	1	1	3	8
Curdrige	1	1	1	2	3	8
Compton & Shawford	1.5	2	0	3	1	7.5
Warnford	0.5	2	4	1	0	7.5
Otterbourne	2	2	1	2	0	7
Whiteley	1	0	1	4	1	7
Crawley	0.5	2	3	1	0	6.5
Itchen Valley	1.5	2	0	3	0	6.5
South Wonston	1.5	1	1	2	1	6.5
Durley	1	2	1	2	0	6
Owslebury	1	2	1	2	0	6
Southwick & Widley	1	2	1	1	1	6

KEY TO MATRIX SCORES

PARISH	Points for total no. of households on Housing Register	Points for percentage of households in housing need	Points for need in relation to supply of affordable housing	Parish facilities rating	Parish Council support rating	Total Points
	0.5 = less than 10 1 = 10 - 19 1.5 = 20 - 29 2 = 30 - 39 2.5 = 40 - 49 3 = 50 - 69 3.5 = 70 - 89 4 = 90 or more	1 = 2 - 3 2 = 4 - 5 3 = 6 - 7 4 = 8 - 9 5 = 10 or more	1 = 1 - 2 2 = 3 - 5 3 = 6 - 8 4 = 9 - 11 5 = 12 or more	1 = 1 Star 2 = 2 Stars 3 = 3 Stars 4 = 4 Stars	1 = Contact made with PC through parish plan or Rural Housing Enabler 2 = PC support for affordable housing but not currently being promoted 3 = PC support for affordable housing and being actively promoted	

NOTES

Note 1: If applicants have area connections with multiple areas then each occurrence is included.

Note 2: The housing need calculation is the total number of applications to the housing register, with a local connection, as a percentage of households in parish. Formula is $F4/I4 * 100$ on worksheet named Housing Register

Note 3: The supply of AH in relation to need is the Housing need figure as % of households in the parish divided by the number of affordable vacancies per annum for that parish

Note 4: The facilities scores are divided with reference to the LDF settlement scheme facilities survey September 2008. Very High = 25+; High = 20+; Medium: >10; Low = <10

Note 5: Household and dwellings in parish data sourced from the Office of National Statistics Oct 2008, which in turn was obtained from the 2001 census.

Note 6: Housing Register data and WCC stock data obtained by interrogation of the Orchard Housing Software.

Note 7: The RSL stock data was obtained by surveying each RSL with a stock holding within the District. The RSL stock includes intermediate tenures, as no information was available to split stock levels further by each tenure type.

Project Plan Template

