



Housing Strategy 2025 to 2027



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Introduction

Bolton’s interim Housing Strategy (2025-2027) sets out a clear direction for housing in the borough at a time of continuing change. The impacts of COVID-19, wider economic pressures and evolving local needs have highlighted the importance of affordable, good quality homes for all residents. This interim strategy provides focus while we develop a full Housing Strategy by 2027.

The strategy reflects Bolton’s distinct challenges and opportunities, including pressures on housing delivery, rising demand for affordable, social and supported housing and the need to ensure homes are energy efficient amid a cost-of-living crisis. The strategy also builds on Bolton’s strong tradition of partnership working across public, private and the voluntary sector.

Our ambition is to ensure Bolton has the right mix of homes in the right places that meet the needs and aspirations of communities.

Our Vision

This interim Housing Strategy is grounded in the ambitions of the Bolton 2040 Borough Plan, which sets out a bold and inclusive vision for a thriving borough by 2040. Guided by the three pillars of Prevention, Investment and Growth, the plan drives Bolton’s missions to deliver transformative change by 2040. The key housing mission is to create places that are supportive, empowering and where people feel a sense of belonging. This mission shapes our housing priorities and ensures they directly contribute to:



- Independent Living - enabling people of all abilities to live independently and safely in their own homes.
- Quality housing - ensuring a wide range of well-designed, affordable, safe and sustainable homes.
- Connected residents - fostering neighbourhoods where residents feel safe, supported and proud to belong.

Partnership working

This strategy has been developed acknowledging the fundamental role that partnership working has on the successful delivery of the Housing Strategy. By working closely with a wide range of partners it is possible to facilitate positive change and service excellence, consistent with established strategic priorities. It also means that Bolton is represented and able to influence the shaping and implementation of housing and wider policies nationally and regionally.

Bolton's Housing Partnership (BHP) is Bolton's strategic housing partnership. It is one of a number of partnerships which contribute to the Local Strategic Partnership for Bolton. BHP members include Registered Providers, the Council, health & social care services and the voluntary, community and social enterprise (VCSE) sector. Together, BHP members manage, maintain and invest in over 27,500 homes, housing more than 60,000 Bolton residents. They develop new affordable housing, along with supported and specialist accommodation to help achieve the borough's ambitions for housing and contribute to the implementation and delivery of Bolton's Housing Strategy.

Over the past 25 years, partners have delivered 7059 affordable homes, including 1079 in the last five years. This was achieved through collaborative arrangements with private developers and landowners to deliver land-and-build development packages, and the council working alongside Registered Provider Partners to identify council owned land as set out in the Strategic Asset Management Plan, for housing delivery that contributes only towards providing additional social and affordable homes across Bolton and support our partnership with BHP. BHP partners have secured £43m through Homes England, Shared Ownership Affordable Homes programme 2021-2026, helping expand the supply of social and affordable housing across the borough. The homes built are allocated via Bolton's Choice-Based Lettings scheme providing housing options for people in housing need.

Partnerships bring significant added value by attracting investment and aligning resources to improve the outcomes for residents. Other collaborative projects have supported wellbeing, employment and skills, financial inclusion and assistance for vulnerable households. This directly contributes to the Council's priorities and to stronger, more resilient communities.



The VCSE sector is a vital partner in the delivery of housing services in the Borough. It provides complementary services to the Council which provides additional capacity for rehousing and support. Wider partnerships with health, children and adult services also ensure that accommodation and support needs are planned for, and delivered in the long term, taking into account changing demographics and the need for value for money.

The council has established its own Strategic Housing Board to determine the overall direction and strategy for housing related matters. Priorities include increased housing growth and improve long term supply of affordable housing. Members in the SHB are also represented in the BHP to ensure alignment and effective partnership working.

The delivery of the targets in this strategy will be supported by existing local strategies and action plans put together by the Council and our partner agencies. These include the following housing strategies and plans (this list is not exhaustive):



- Greater Manchester Tripartite Agreement 2021
- GM Housing First Programme
- Bolton 2040 Borough Plan
- Strategic Asset Management Plan
- Housing Delivery Plan 2019
- Housing with care and support 10- year prospectus 2023-2033
- BHP Strategic Themes (People & Place, Growth & Development, Housing Demand, Housing Quality)
- Bolton at Home Business Plan 2025-2030
- Affordable Housing SPD 2013
- Private Sector Housing Strategy 2021-25
- Homelessness Strategy 2020-2025
- Independent Living- Bolton's Housing Strategy for Older People 2020
- Tackling Poverty Strategy 2024-2027
- Affordable Warmth Strategy 2013-2018

The National Context

The national housing landscape continues to evolve in response to economic pressures, housing affordability challenges and the long-term impacts of the COVID-19 pandemic. These changes shape the priorities and opportunities for local authorities, including Bolton.

The revised National Planning Policy Framework (NPPF) places renewed emphasis on boosting housing supply, supporting regeneration, and ensuring that local plans remain responsive to local needs. It reinforces the importance of delivering a mix of homes,

increasing affordable housing provision, supporting gentle densification and promoting well-designed, sustainable places.

Government remains committed to increasing the supply of affordable homes, with a national ambition to deliver 1.5 million homes over the current Parliament. The Social and Affordable Housing Programme (2026-2036) sets out a 10-year funding framework to support new affordable homes, with a strong focus on Social Rent as a priority tenure. This provides an important opportunity for local authorities and Registered Providers to address affordability pressures and meet rising demand for social housing.

The national agenda also places growing emphasis on energy efficiency, affordable warmth and healthy homes. Policies supporting retrofit, improved EPC performance and low-carbon heating aim to reduce energy costs for households, tackle fuel poverty and improve health outcomes. These priorities are aligned with the Government's wider climate commitments and create both obligations and opportunities for local areas to upgrade and future-proof existing housing stock.

National policy also highlights the importance of supported and specialist housing, homelessness prevention, and improving the quality of private rented accommodation. Recent reforms such as the Renters Reform Act, aims to improve tenant security, standards and fairness for tenants, which will shape Bolton's approach to private sector housing regulation and enforcement.

Under Awaab's Law (2025), part of the Social Housing (Regulation) Act 2023, social landlords are now required to investigate and repair health and safety hazards like damp and mould in their properties within mandatory time frames, including 24 hours for emergency issues.

Together, these national policy drivers shape the direction of Bolton's interim Housing Strategy. They inform local priorities around housing supply, affordability, regeneration, decarbonisation and improving housing quality. This ensures that Bolton is well positioned to respond to national requirements while addressing the needs of local communities.

The Greater Manchester Context

Bolton's housing ambitions sit within a wider Greater Manchester (GM) framework that emphasises affordable housing delivery, decarbonisation, regeneration and inclusive growth. Since the establishment of the Greater Manchester Combined Authority (GMCA), the city region has strengthened its strategic approach to housing, aligning delivery with health, climate and economic priorities.

GM's Tripartite Agreement between the Combined Authority, housing providers and the Health and Social Care Partnership, places housing at the centre of regional health and

well-being priorities, by focusing on improving housing quality, tackling homelessness and reducing health inequalities. Bolton also contributes to Greater Manchester's Housing First programme, which provides those with complex needs with direct support and access to secure and stable housing. This reinforces the region's commitment to ending homelessness and building stronger communities.

GM continues to benefit from significant devolved funding, including the recent £632 million delegated to GMCA, part of which supports affordable housing delivery. GMCA has also committed to delivering 30,000 Truly Affordable Net Zero (TANZ) homes by 2038, supported by a dedicated taskforce working with local authorities, housing providers, developers and Homes England.

The Places for Everyone (2022–2039) joint development plan provides the statutory spatial framework for nine GM districts, including Bolton. It establishes overall housing need, supports brownfield regeneration and requires high-quality, sustainable design in accessible locations. For Bolton, this includes an annual housing requirement of 787 homes, alongside strategic allocations such as West of Wingates, Hall Lane (Little Lever) and North of Captain's Clough.

Places for Everyone also sets the direction for key housing priorities across GM, including:

Affordable Housing: a requirement for 30% affordable housing on qualifying sites (subject to viability) and support for a mix of tenures including social rent.

Specialist and Supported Housing: ensuring new development meets the needs of older people, vulnerable residents and specific communities.

Density and Design: encouraging higher-density, well-designed and climate-resilient development in sustainable locations.

Bolton contributes to over 25 housing-related partnership groups at local and GM level, including groups such as the GM Strategic Housing Board, the GM Healthy Homes Practitioner Group and the GM Housing Retrofit Group. This partnership working reflects the complexity of the housing system and the pace of ongoing change. It ensures that Bolton's local strategy remains aligned with regional priorities, funding opportunities and shared approaches to tackling housing challenges.

Local Housing Context

Over recent years, Bolton has seen significant regeneration developments, both in Bolton town centre and district centres across the Borough, including Farnworth, Horwich, Westhoughton and Little Lever. We have successfully secured funding from Homes England, the Housing Infrastructure Fund, Towns Fund, the Marginal Viability Fund, Future

High Streets Fund and Levelling Up Fund alongside other investment from GMCA (Brownfield Funding) to kickstart development. Our Bolton town centre regeneration masterplan, district centre masterplans and housing delivery plan are being implemented. This creates a solid platform to attract investment and create more jobs.



Bolton's housing market is undergoing continued change, shaped by pressures on affordability, limited social housing availability and a growing and diversifying population. A full understanding of these dynamics will be strengthened through the updated Housing Needs Assessment (HNA) and Housing Market Assessment (HMA) currently being undertaken by external consultants to support the emerging Local Plan. The findings will also help to inform the full Housing Strategy post-2027.

1. Housing supply and delivery

Recent data from the Department for Levelling Up, Housing and Communities shows continued modest delivery of affordable homes in Bolton:

- 255 affordable homes completed in 2022–23 (up from 229 in 2021–22)
 - 175 Affordable Rent
 - 80 Shared Ownership

The supply of social rent homes has declined over the past decade, mirroring national trends with Affordable Rent now the dominant tenure for new delivery.

Pipeline data shows 391 affordable homes started on site in 2022–23, indicating steady growth but also highlighting persistent challenges, including planning delays, valuation issues and infrastructure constraints.

Key development sites contributing to the future pipeline include:

- Moor Lane Bus Station – 208 units
- Horwich Loco Works – 500+ units (across phases)
- Trinity Gateway – 144 units

Town Centre Regeneration and Growth

Bolton Council is progressing an ambitious £1bn Town Centre Regeneration Masterplan, to revitalise the town centre and district centres through housing, employment, public realm and transport improvements. Key regeneration schemes contributing to housing include Moor Lane, Church Wharf and Farnworth Green.

Bolton also aims to accelerate brownfield development with plans to deliver 2025 new homes supported by over £29 million in GMCA funding.

2. Strategic housing need and future requirements

Bolton's affordable housing need is set out in the Housing Delivery Plan 2019, identifying a requirement of 416 affordable homes per year:

- 270 (65%) Affordable Rent
- 146 (35%) Intermediate tenures

Places for Everyone requires Bolton to deliver 13,379 homes between 2022–2039 (787 per year). Although the national standard method suggests a higher figure (1,184 per year), current legal guidance confirms that Bolton should plan to the Place for Everyone requirement.

Since 2011, nearly 1,600 homes have been lost through Right to Buy, reducing the availability of social housing and increasing pressure on the remaining stock.

Bolton has 275 social housing properties advertised and 117,071 expressions of interest, equating to an average of 426 expressions per property. This indicates the shortage and level of demand for social housing in the borough.

3. Housing tenure, suitability, access and quality.

Bolton has a diverse tenure profile, but access to affordable, secure housing remains challenging for many residents, particularly households on lower incomes and younger people forming new households. According to ONS data, current tenure in Bolton has 62% of homes are owner-occupied, 18% are private rented and approximately 20% are social rent.

The private rented sector growth has increased housing options but also brought challenges around affordability, quality, and security. Bolton has experienced rapid increase in rental charges, with private rent rising to an average of £842 in October 2025, an annual increase of 8.7% from £775 12 months previous, set against the second highest increase nationally over the preceding 3 years. This exacerbates the shortage in affordable private rented homes to meet growing demand.

Updated evidence on these areas will be provided through the commissioned Local Housing Needs Assessment and Housing Market Assessment.

Housing suitability concerns such as overcrowding, under-occupation, accessibility barriers, and poor-quality private sector stock remain key drivers of local need. The English Housing Survey show 17 per cent of all 121,511 occupied homes in Bolton failed to meet the Government's official Decent Homes Standard, 10% higher than the national average.

Of particular concern are the proliferation and quality of HMO's (Houses of Multiple Occupancy) which have significantly increased in number with an exponential increase in the number of complaints received regarding their quality. Between April 2019 and July 2024 Housing Standards received 221 complaints relating to HMOs. Examples of the reason HMOs have been complained about are as follows: nuisance neighbours, overcrowding and safety concerns (about issues such as unsafe stairs and fire safety concerns). Such complaints demonstrate that HMOs are negatively affecting the amenity of the areas in which they sit. Any further HMOs, or new clusters of HMOs, could cause further harm to the amenity of areas.

The council introduced an Article 4 directive in July 2025 withdrawing permitted development rights for small HMOs in response to those concerns raised by the public, members and partners. The Council is also pursuing additional licensing to support the improvement of both the quality and management of this sector, and the data that supports it.



The means of assessing housing standards is the Housing Health and Safety Rating system or HHSRS. Officers identify hazards in the property and use this assessment to calculate the severity of hazards and required outcome. A Category 1 hazard is the most severe and the Council has a duty under the Housing Act 2004 to undertake action. A Category 2 hazard is less severe, and the Council has a power to undertake action should this be deemed the most appropriate way forwards. There is the reluctance for some tenants to come forwards and make complaints about their landlords however the legislation is clear that the Council must inform the landlord before undertaking a HHSRS assessment according to the Housing Act 2004, the legislation which property standards are assessed under.

Tenants can be assured that the Council will assist them as much as possible to get the repairs needed undertaken. Officers follow the Councils Enforcement Policy as well as HHSRS Operational and Enforcement Guidance to ensure that actions are transparent and consistent. There are some landlords which disengage with the Council. We try to encourage professional landlords with providing a Landlord Forum and newsletters with updates of changes in Legislation or Policy.

Involving our Stakeholders

As this is an interim Housing Strategy, developed to provide direction ahead of the full strategy in 2027, we have not undertaken formal public consultation. This strategy draws on existing engagement, ongoing partnership working and existing data from housing, health and VCSE sector. The full Housing Strategy will be developed through comprehensive consultation and co-production with various stakeholders including residents, BHP partners, health partners and VCSE sector.

Our approach to engagement for the full strategy will:

- Involve partners across all sectors early in the process.
- Listen to residents' needs, aspirations and lived experiences.
- Recognise the role of the private sector in housing delivery and quality.
- Embed views of vulnerable and under-represented groups.
- Align with the wider Bolton 2040 Vision priorities around inclusive growth, health and place-making.



Housing Challenges in Bolton

Bolton faces a number of key challenges that shape the strategic priorities of this housing strategy:

Land supply and viability constraints

While Bolton has a significant brownfield land portfolio, many sites require remediation, infrastructure investment, or are constrained by ownership fragmentation. Viability assessments often show marginal returns, especially for social rent schemes.

Complex and lengthy land allocation, disposal and acquisition processes of council-owned sites delays affordable housing projects. This impacts our delivery targets for social and affordable housing delivery.

Planning and Regulatory Delays

Complex planning processes, coupled with national policy changes, slow down approvals. Developers cite uncertainty around affordable housing quotas and Section 106 negotiations as key barriers.

Valuation Shelf Life

Valuations used for development appraisals have a six-month shelf life, which often expires before planning or funding approvals are secured. This leads to repeated revaluations, delays and increased costs which undermines scheme viability.

Demand for affordable and social rented housing

Bolton continues to face significant challenges in meeting the growing demand for affordable and social housing. This adds sustained pressure on the social housing system in Bolton. Currently 16,000 households are on the housing register. In 2024-25 there were 1103 properties advertised which received 370,757 expressions, with an average of 336 expressions per property, a tripling of demand.

Adapted accommodation needs

People requiring accommodation that is adapted to their needs is also in increasingly short supply. Currently there are more than 560 households on the Adapted Housing Register and of these 1 in 4 will be rehoused during the year.

Private Rented Sector (PRS)

Whilst Bolton remains one of Greater Manchester's least expensive housing market areas, from 2020 to 2023 PRS landlord rental expectations recorded an increase of 38.7% - the highest of all local authority areas in the UK other than Glasgow. Given lag in LHA uprating,

these rises have greatly impacted affordability for people of low wages and/or those who are benefit dependent.

Temporary Accommodation (TA) Homelessness Assistance

Homelessness and rough sleeping in Bolton continue to rise and place significant strain on local services. In 2024-2025, 2,981 homelessness applications were made, a 9.9% increase from the previous year. The number of rough sleepers supported into accommodation also increased sharply by 51%. This highlights the complexity and need of the situation.

Demand for temporary accommodation continues to escalate, with 695 homeless families placed in temporary accommodation- an 8.1% increase. The increased demand has driven a substantial increase in expenditure, with net spend on temporary accommodation reaching £1.19 million.

All our temporary accommodation is routinely full. With limited availability of affordable accommodation for move-on, average lengths of stay in temporary accommodation has increased considerably, reducing through-put and impacting on the necessity to secure chain hotels and other nightly fee accommodation for emergency use, impacting considerably on cost. We continue to re-model the TA provision to mitigate both cost and placement of families with children in shared provision accommodation.

Skills and capacity

There is a shortage of skilled professionals in planning, housing development and construction. This affects both Council capacity and delivery partners.

Funding constraints

While the Council has accessed Brownfield Housing Fund and Homes England grants, long-term funding certainty is lacking. Inflation and interest rate volatility further strain budgets.

Condition of housing stock

Bolton continues to face a range of housing quality challenges of its own housing stock, similar to those seen across Greater Manchester. Many older properties are not fit to be adapted, and this poses issues for tenants in need of necessary adaptations.

The private sector also presents challenges, with ageing homes that are often poorly insulated and vulnerable to hazards. Across the North West, almost one in every seven homes has a hazard, with terraced houses accounting for the highest proportion of Category 1 Hazards, followed by semi-detached properties, particularly within the private rented sector.

Energy efficiency and affordable warmth

Improving the energy performance of homes remains a major challenge across the Borough. Many properties have low EPC ratings, particularly pre-1919 terraced housing and privately owned or rented homes. Fuel poverty affects 12.4% of Bolton households, which is higher than the national average. Low EPC ratings, combined with rising energy costs, contribute directly to problems of cold homes, damp, mould and condensation. This disproportionately impacts older people, vulnerable people, low-income households and those with health conditions.



Bolton works with GMCA to deliver retrofitting schemes such as ECO4 Flex and the Warm Homes Local Grant. Yet more work needs to be done to proactively identify homes with poor energy performance and properties in need of retrofitting and encourage private landlords to improve energy efficiency of their properties through retrofit measures.

Housing in Multiple Occupation (HMO) challenges

An over concentration of Housing in Multiple Occupation (HMOs) in Bolton is creating issues of overcrowding, inadequate room sizes and insufficient basic amenities, along with anti-social behaviours, traffic pressures and adverse impacts on local services. The Council has deemed it necessary to use an Article 4 Direction to remove permitted development rights, for the change of use of dwellings to HMOs to try and control this over concentration.

Space Standards

Bolton faces growing pressures around inadequate space in homes, with 6,815 (5.7%) properties overcrowded and 66.5% under-occupied. Overcrowding affects larger families and low-income households, which contributes to poorer health and educational outcomes. Bolton continues to apply the Government's Nationally Described Space Standard to regulate space standards in new houses to improve overall liveability.

Financial vulnerability is also concerning, with the Council's Money Advice team managing £2.264 million in customer debts- 57% increase since the previous year. This indicates deepening hardships among households and a growing risk of homelessness.

Empty Homes

Bolton Council is keen to reduce the number of vacant properties in the borough. Empty properties are a wasted resource especially given the lack of houses available to meet the required need. They can also become a nuisance to neighbouring properties and encourage anti-social behaviour within neighbourhoods.

As of December 2025, council tax data indicated there were 4829 properties registered as being empty. Approximately 716 of these are owned by Registered Social Landlords (RSLs), with the remainder being owned privately. Council Tax data indicates that there are 1146 properties that have been empty for up to 6 months, 901 properties have been empty between 6-12 months and 989 properties that have been empty for over 1 year on long term empty premium. The remaining numbers of empty properties consist of second homes and other empty exemptions.

Recognising our Diversity

We are committed to ensuring that our housing services meet the diverse needs and aspirations of all communities. This includes actively considering the experiences and needs of vulnerable and seldom-heard groups. We expect our partners to embed equality, inclusion and cultural awareness in their approaches so that housing provision is responsive and accessible to everyone.

Monitoring our Progress

The purpose of monitoring the housing strategy is to ensure that we are delivering against our priorities and that our partners are playing a full and active role in contributing to our ambitions. However, as this is an interim Housing Strategy, a full action plan will be developed between now and 2027 to support the creation of Bolton's comprehensive Housing Strategy. In the meantime, the Action Plan from the Housing Delivery Plan will be adhered to, and progress will be monitored through the Council's Strategic Housing Board, BHP partnership and other housing services across the council. This will allow us to track development across the housing system and maintain strategic alignment with Greater Manchester and national policy until a full action plan is in place.

Our Strategic Housing Priorities for 2025-2027

The interim strategic priorities reflect Bolton’s key housing challenges and opportunities until 2027. Effective delivery can only be achieved through commitment from all partners across public, private and voluntary sectors.

<p style="text-align: center;">Strategic priority 1:</p> <p>Improving access to affordable and social housing</p>	<ul style="list-style-type: none"> • Expand the supply of high-quality affordable and social housing to meet local needs, aligned with Places for Everyone, GM’s TANZ ambitions and Bolton’s Housing Delivery Plan. • Work with Council partners to deliver a diverse range of affordable and social housing tenures, including affordable and social rent, shared ownership, intermediate rent and rent to buy schemes. • Secure external funding such as Homes England funding, via Social and Affordable Housing Programme, to unlock council-owned sites and work closely with housing providers to deliver new affordable and social housing. • Ensure the effective use of the planning process and Section 106 agreements to maximise the delivery of high-quality affordable housing in line with planning policy. • Support regeneration ambitions, including Bolton’s £1bn Town Centre Masterplan and district-centre renewal.
<p style="text-align: center;">Strategic priority 2:</p> <p>Creating inclusive and sustainable neighbourhoods</p>	<ul style="list-style-type: none"> • Support the development of mixed, well-designed neighbourhoods that integrate homes, employment, transport and green spaces through Bolton’s emerging Local Plan. • Promote placemaking that enhances well-being, safety and security to support long term community prosperity and reflect the ambitions of the Bolton 2040 Vision.

	<ul style="list-style-type: none">• Encourage design quality, climate resilience and sustainability in new housing development.
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<h2 style="text-align: center;">Strategic priority 3:</h2> <p>Enabling independent living and meeting specialist and supported housing needs</p>	<ul style="list-style-type: none"> • Expand the supply of supported, specialist and adapted homes, aligned with priorities from the Housing with Care and Support Prospectus and the Housing for Independent Living Strategy. • Increase the range of options that allows older people, disabled people and vulnerable households to live safely and independently, to reduce the need for care placements where possible. • Improve access to timely housing adaptations and technology-enabled care via our Homes Improvement Agency, to help people remain in their homes and maintain independence.
<h2 style="text-align: center;">Strategic priority 4:</h2> <p>Prevent homelessness and rough sleeping</p>	<ul style="list-style-type: none"> • Prevent homelessness by increasing the range and quality of housing options and available support. • Enable people to maintain their accommodation or secure more suitable accommodation where possible. • Provide appropriate services and interventions to those people experiencing homelessness and ensure that they are supported to play a full and positive role within the community in which they live.
<h2 style="text-align: center;">Strategic priority 5:</h2> <p>Improving housing quality across all tenures</p>	<ul style="list-style-type: none"> • Tackle poor-quality housing across all tenures, with a strong focus on damp, mould and disrepair, in line with Awaab’s Law. • Address low energy-efficiency by promoting retrofit and insulation schemes and engaging private landlords to improve standards. • Reduce health inequalities by prioritising interventions for households most vulnerable to cold homes, fuel poverty and unsafe living conditions. • Work with private landlords to improve compliance, including HMO management.

	<ul style="list-style-type: none">• Reduce the number of long-term empty homes by bringing them back into use and strengthening support and enforcement for owners.
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