

THE BOROUGH INVESTMENT PLAN

**AGREEMENT BETWEEN THE LONDON BOROUGH OF
RICHMOND UPON THAMES AND THE HOMES AND
COMMUNITIES AGENCY**



THE BOROUGH INVESTMENT PLAN

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BOROUGH INVESTMENT PLAN WITH THE LONDON BOROUGH OF RICHMOND UPON THAMES – AN INTRODUCTION

The Homes and Communities Agency London Region will work with the London Borough of Richmond upon Thames to develop a Borough Investment Plan (BIP) and a Borough Investment Agreement (BIA).

Structure, content and timetable

The HCA's ambition is that the BIP will be completed towards the end of December 2010. This document reflects the election of a new administration in Richmond upon Thames in May 2010. It is therefore based on developing and changing local policy that draws on a robust evidence base. The BIP should provide a sufficiently robust picture for 2 or 3 years. The BIP will be submitted for approval to Cabinet in February 2011. The HCA have already considered a previous draft the document prior to this date, they are aware of an updated version being presented to LB Richmond's Cabinet for final approval.

The next stage of the work will be to develop a Borough Investment Agreement, which will describe what investment and other resources are needed at a project level to achieve the vision set out in the BIP and take advantage of the opportunities identified. The BIA is intended to be a live document, reflecting current conditions, and will need to be kept under review. The HCA's ambition is that BIAs will be in place no later March 2011.

Adoption of the Borough Investment Plan

Certain key milestones identified to ensure timely adoption of the BIP have already taken place. A paper outlining the approach has been approved by LBRuT's Executive Board in September 2009, and in October 2009 the LSP Executive Group signed this off. An earlier draft of this BIP was approved by partners with an interest in development and regeneration. A revised version was considered by Executive Board in May 2010.

Management Arrangements

It is proposed that the BIP will be managed by a Housing Programme Board with Member representation. The group will consider the overall approach and manage the individual work streams. The Board will manage the Council's annual Housing Capital Programme as well as allocating S106 contributions. This format is yet to be finalised. It is anticipated that there will also be Member level representation with two Assistant Directors supported by the Policy & Planning Manager Housing and Well Being and the Housing Development Manager. The board will consider funding and investment opportunities as well as monitoring spend and progress towards targets. Should funding be devolved to borough level, it will be allocated and monitored through this procedure.

Confidentiality

Both the Homes and Communities Agency and the London Borough of Richmond upon Thames agree to respect the confidentiality of documentation produced as part of the Borough Investment Plan and assessment of bids. The information contained within the tender / bid documents and any related discussions and material should not be discussed with, or provided to, any third parties, including the individual RSL's, without prior agreement between the parties.

PART ONE – LOCAL AMBITION: Capacity, Growth and Opportunity

1) VISION

1.1 Following a change of administration in May 2010 the Council is currently reviewing a number of policy areas with partners, including its Community Plan. Central to this will be ensuring that the Council and its partners listen to the views of local people and these will inform the development of local plans. To this end the Council has embarked on a community engagement initiative known as the 'All in One', – a survey to ask all households about their priorities for the borough. The response has been tremendous with some 13,500 responses. We will work through the results of the 'All in One' with communities to develop local village plans.

1.2 This new approach to community planning will be developed against a backdrop of public sector financial constraints. This means that we will be scrutinising spending and resource allocation more than ever. The borough is committed to maximising savings and is currently delivering an ambitious efficiency programme. In November, the Cabinet agreed a new strategic direction setting out our ambition to become a commissioning Council.

1.3 The Council is committed to ensuring that the more vulnerable people of Richmond upon Thames are protected. Tackling homelessness, overcrowding and supporting vulnerable people to live independently are important priorities. New affordable housing delivery will never solve these issues in this Borough given the lack of availability of land and low numbers of units. Other community driven needs of schemes (e.g. more open space, low density, low heights) may well be a higher priority than affordable housing for many schemes.

1.4 Where it is appropriate, new affordable housing will ideally be a type that serves the most vulnerable existing households. The Council look to support the development of accommodation in the borough that meets these priorities but that does so in a way that ensures the defining character of the Borough is maintained and enhanced. Any new development must therefore be in keeping with the local vernacular and be of high design quality. Where development occurs it should be achieved with the support of the local community, who will welcome the enhancement it will bring to the area and appreciate the community benefits the development offers.

1.5 The Borough has demonstrated its commitment to Registered Providers' tenants and leaseholders in the borough by creating a Tenants' Champion. This Member post will take an overview of tenant concerns, aims to share best practice as well as ensure that consistently high levels of management are in place across the borough.

1.6 The Council recognises the existing working relationships with the HCA, GLA and other partners involved in delivery. We welcome the Localism agenda of the new coalition and the potential opportunities that devolved delivery funding arrangements may contribute to this. A governance structure is being created to support this potential move and establish a robust monitoring protocol. Following submission of our expression of interest to the GLA on devolved delivery mechanisms we shall continue to engage with the HCA and GLA as this policy emerges in the light of funding restraints.

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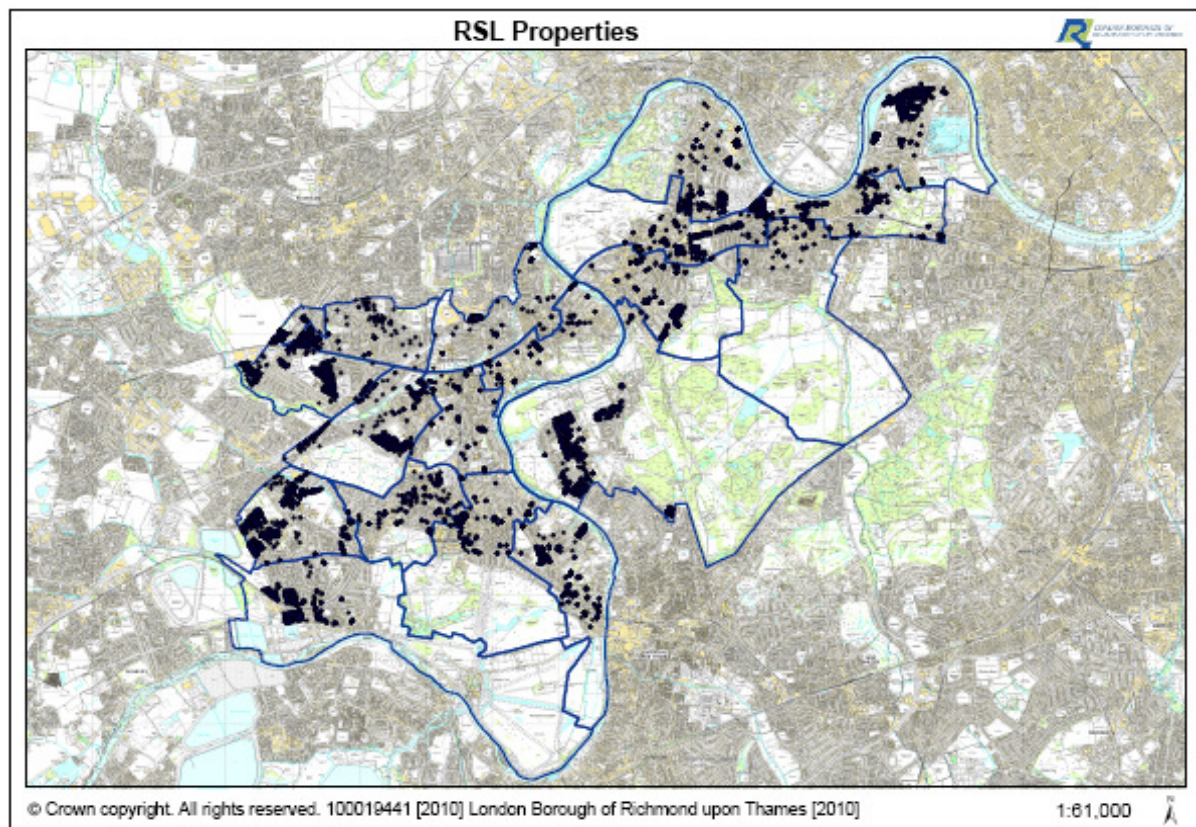
1.7 The Local Economic Assessment (LEA) provides a mechanism for the Council to understand the local economy, how it works and how it connects to other places and issues such as housing. The assessment also considers areas of economic exclusion as well as looking at how local housing provision supports the economy. The Council and its partners developed the evidence base for the assessment. A final report with suggested priorities was completed in October 2010. Five key issues were identified as specific to the local economy that are the most critical to the competitiveness of the borough:

- Quality, quantity and price of premises
- Competitiveness of local centres
- Growth opportunities for small businesses
- Recruitment and skills progression for lower paid jobs
- Housing affordability

1.8 A business survey was carried out as part of the LEA and is reflected throughout the report. This survey has informed the on-line All-In-One business survey which runs until 28th February, the results of which will support the development of village plans. Initial findings suggest that most employers are not experiencing skills gaps, but where they are, these are in customer service, administration and sales and marketing.

1.9 The Council and its partners have also been addressing disadvantage and inequality across the borough. These are characterised by higher levels of unemployment, worklessness, lower skills levels and poorer physical and mental health, but where, due to their small spatial scale and the relative affluence of the borough, they have failed to gain national funding. Areas are typified by above average levels of social housing with many areas also having above average levels of older people living in the housing association sector.

1.10 Map 1 below indicates where RSL stock is located across the borough.



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1.11 The Council has a focus on addressing the housing needs of vulnerable groups such as older people and people with learning disabilities which fits with our priority to support independent living. Richmond is a borough that offers large open green spaces, has low crime and has a high level of amenities, this Council is committed to ensuring that local communities continue to thrive and will continue to work with its partners to address anti social behaviour and tackle worklessness. The Council is keen to ensure sustainability, energy efficiency, and address flood risk issues against a back drop of retaining the character of our green spaces, listed buildings and Thames landscape.

2) GROWTH CAPACITY, REGENERATION TARGETS AND OBJECTIVES

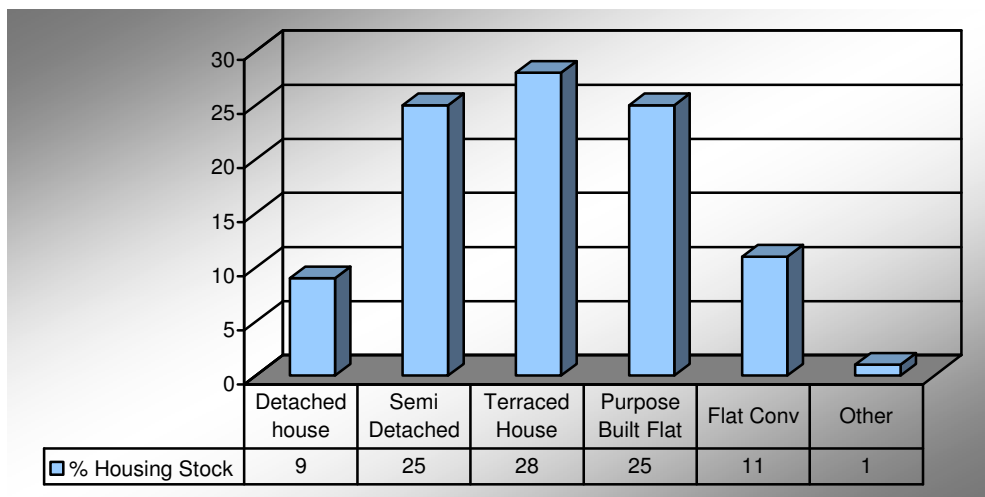
This section explores the housing priorities in Richmond. It explores the level and break down of stock within the borough and looks at this in the context of the current need and how this need was established.

2.1 Character of the Borough

2.1.1 Richmond upon Thames is characterised by large open spaces, historic sites, listed buildings, conservation areas and the Thames river landscape. Richmond is the borough's largest town centre with district centres at Twickenham, Whitton, Teddington and East Sheen. The borough is generally affluent with an average gross median annual household income of £42,028 (Source: GLA DMAG 2009), the second highest in Greater London after the City of London. The borough also has the lowest unemployment rate in the Capital at 1.9%, (DMAG 2009).

2.1.2 The borough's housing stock is shown in the table below. There is wide variation at ward level in the type of housing stock with some wards exhibiting high levels of semi-detached, terraced or purpose built flats with some wards contrastingly having very low levels.

Chart 1: Housing stock in Richmond upon Thames



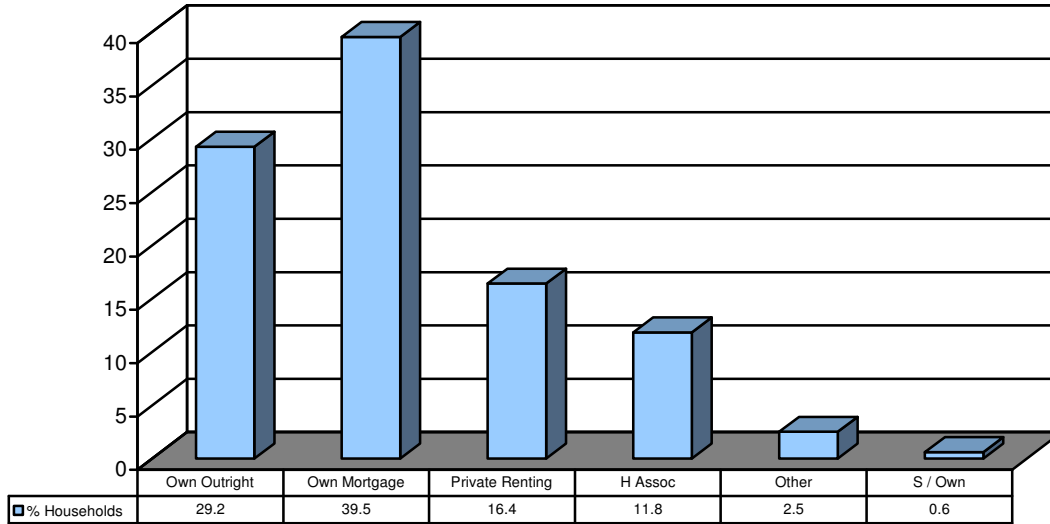
Source; Census 2001

2.1.3 The housing market in Richmond upon Thames has a large owner occupied sector with 69% of households being owner occupiers. Fordham (2007), our Local Housing Assessment estimate that 42% of owner occupiers have no mortgage on their property. The largest group of outright owners are pensioners (43%), there are a significant number of non pensioners (32%) and single non pensioners (14%) who also own outright.

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2.1.4 There is a significant private rented sector comprising nearly 17% of the borough’s households. This includes a very expensive ‘luxury’ market in Richmond, Kew and Barnes, all of which have above average levels of private renting. Parts of the market in these areas include international corporate lets. The private rented sector is also largely dominated by young professionals.

Chart 2: Tenure breakdown



Source: Census 2001

2.1.5 Richmond upon Thames has the fourth smallest social rented sector in Greater London amounting for nearly 12% of the borough’s households. The borough undertook a Large Scale Voluntary Transfer in 2000 with Richmond Housing Partnership (RHP) now forming the largest housing association in the borough with around 6000 units (see also para 4.4.1). Richmond upon Thames Churches Housing Trust also has significant stock at just under 2000 units. Other housing associations include London and Quadrant and Thames Valley, a fuller picture of Housing Providers is available in 4.10.1.

2.2 Local research and strategic aims

2.2.1 In 2008 the Council agreed a new [Housing Strategy](#) 2008-2012, following a change of administration in 2010 this will now require fundamental review. *(Note: If you are reading a hard copy of this document, the items underlined are available as a hyperlink on request).* The strategy was developed through consultation with key stakeholders and informed by research and analysis which is outlined in the [Housing Strategy Evidence Base](#). The strategy was contextualised within national and regional housing policy as well as reflecting local policy objectives, all of which will need updating in the light of a change of government. The direction of travel of the new administration is in line with the GLA London Plan for Housing. The borough also has a [Homelessness Strategy 2008-2012](#) and which will also be updated.

2.2.2 The borough’s adopted [Core Strategy](#) sets a 50% affordable housing target for new developments of 10 or more homes. However, the Council is currently producing our Development Management Development Plan Document (DPD), part of the Local Development Framework and consultation on the draft policies ended in December 2010, the plan will be submitted and a public examination held in 2011 and this will reflect the more flexible approach of the new administration to targets. The Council continues to prioritise social rented housing over intermediate housing. There are a number of factors which

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underpin the need to develop social rented family sized properties. Research carried out by Fordhams Local Housing Assessment (2007) found the need in the borough was to predominantly develop social rented homes as intermediate housing was unaffordable to the majority of residents in housing need. This is supported by evidence from the Housing Strategy Evidence Base (2008) which highlighted that 53% of applicants on the housing register were reliant on welfare benefits for income.

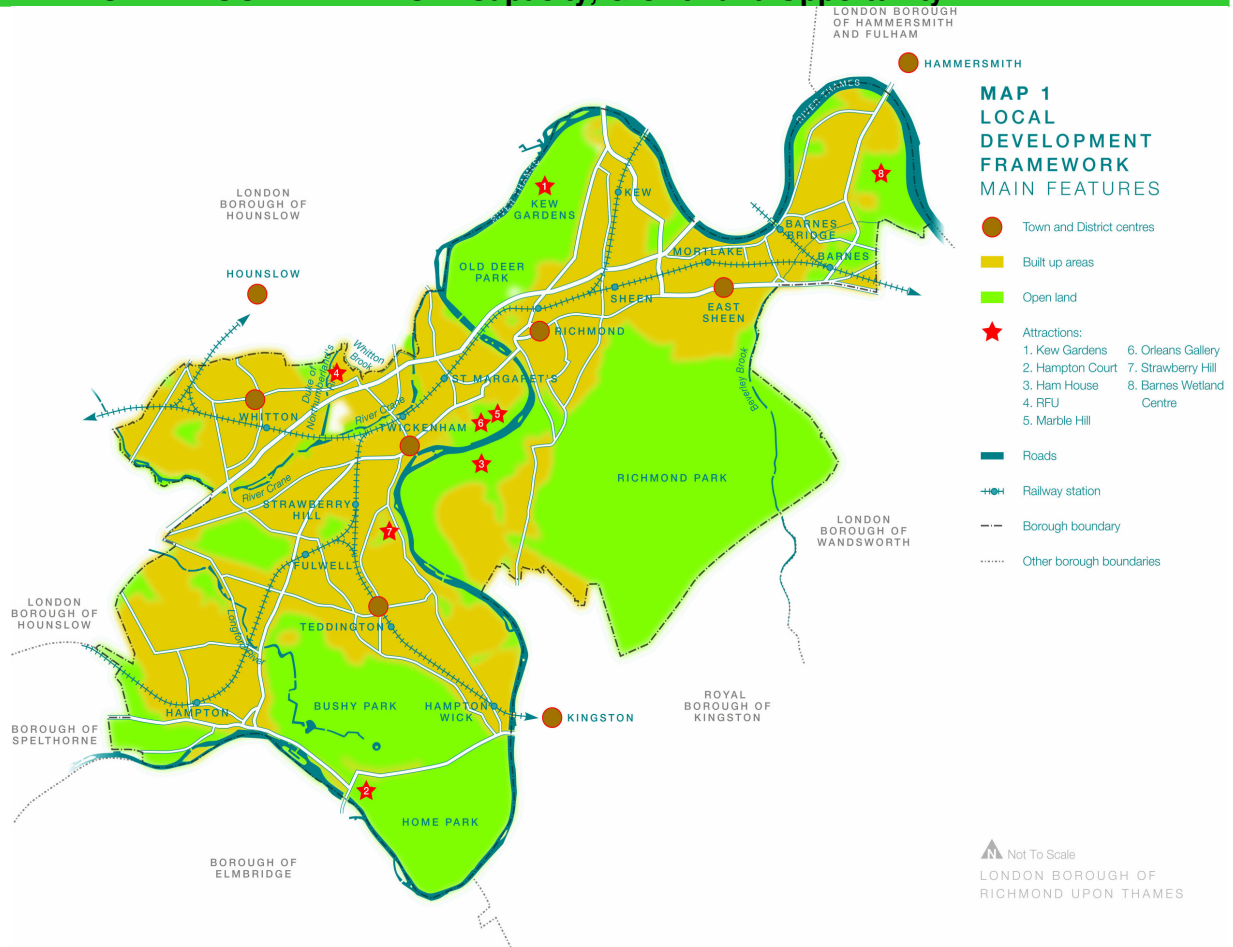
There is a need for family sized accommodation in the borough. For historic reasons the two largest housing associations who own approximately 83% of general needs housing association stock in the borough have large numbers of bedsit, one bed and two bedroom properties. 68% of Richmond Housing Partnership's general needs stock is bedsit, one bed and two bedroom properties whilst Richmond Churches has 56% bedsit and one bedroom properties (RSR 2009). Turnover of housing association larger properties is also very low with Fordham's estimating that in 2007 only 2.8% of three bedroom properties and no four bedroom properties became available per annum. The Council also has statutory duties to re house homeless families, many of whom require family sized accommodation. Black and ethnic minority households are also over-represented amongst homeless accepted households with certain ethnic minority groups having on average larger families. These all contribute to the need for family sized accommodation.

Families in the housing association sector are also the most likely to suffer from overcrowding with Fordham's survey finding that 8% of the borough's housing association households are overcrowded compared to only 1% owner occupiers. Overcrowding can impact on the life chances of families with children, as well as being linked to ill health. Developing family sized accommodation for overcrowded households both frees up the smaller unit of affordable housing whilst also tackling overcrowded households.

To address the need to reduce overcrowding in the social rented sector the requirements are 5% one-bedroom, 40% two-bedroom, 50% three-bedroom and 5% four-bedroom. One bedroom units should be in the form of self contained flats, two bedroom units should be 75% flats and 25% houses, 80% of three bedroom homes should be houses and all four bedroom units should be houses. Additional information on borough requirements regarding size and type of affordable housing are available in the [South West London Investment Framework](#). With affordability a pressing issue, intermediate rented homes should also be viewed as part of potential solutions.

2.2.3 The main features of the Local Development Framework can be seen in **Map 2**. The impact protected open land has upon deliverability can be seen clearly.

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2.2.4 To inform the Core Strategy, the Council commissioned a “[Financial Viability Assessment](#)” by independent consultants Sustainable Property Consultants, which tested the impacts of the Core Policy requirements for affordable housing and other planning obligations on the delivery of housing in the Borough, and also the viability of redeveloping employment sites for employment purposes and mixed use development. This assessment showed that in most parts of the Borough, the policy requirements and obligations required by the plan and related Supplementary Planning Documents would still mean that development would be viable. It was therefore considered that the policies proposed were reasonable in terms of viability. The Core Strategy recognises that there will be exceptions when affordable housing, other contributions or other requirements may make a particular scheme unviable for a developer. Where viability is an issue in providing affordable housing, the onus is on developers to produce a financial assessment showing the maximum amount that could be achieved on the site.

2.2.5 Richmond upon Thames has a commitment to ensuring that housing should be built to Lifetime Homes standards and new developments must meet the Council’s reviewed sustainability checklist. The Council will prioritise affordable housing that meets high Code for Sustainable Homes levels.

2.2.6 The borough has a priority to protect its natural and historic environment and will be looking to achieve higher densities compatible with the existing townscape focused on the five town centres, with new developments being of a high quality with sustainable design and which promote accessibility and public safety.

2.2.7 We have developed an Empty Property Strategy 2010 – 2014 which considers the

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issue of long term empty properties in the borough and takes into account the recent national policy changes in this area. The strategy outlines our approach to tackling long term empty properties including taking advantage of sub-regional and regional funding opportunities.

2.2.8 A particular challenge to working in Richmond is the “existing use” value of the property which also makes it difficult to achieve social housing. If the property is being sold as a result of a Compulsory Purchase Order (CPO) or Enforced Sale, then the Council has a duty to achieve best value for money.

2.2.9 As housing associations are currently limited in the rent they can charge, the amount of grant required to meet best value in an expensive area would be significantly above average. Best value is often demonstrated at auction, therefore it is a useful way to dispose of an empty home. This is not the best way for RSL’s to acquire property as they need to have undertaken more investigations than a small scale investor/developer who is willing to take a greater risk to achieve greater profit. Also Empty Dwelling Management Orders (EDMO) do not result in permanent tenancies which is one of the reasons why they are not eligible for HCA funding.

2.2.10 At April 2010 there were 377 private sector empty homes in the borough. This represents 0.55% of the overall stock and is a significant improvement on the 2009 figure which was 0.8% (571 units). One of the reasons for the improvement is due to having a dedicated empty property officer (part-time, funded by the sub-region) who has been working with the range of options available including grant funding for renovation. Empty property grants and loans are offered to bring properties back into use. The grants are available to owners who agree to work with the council’s Rent Deposit Scheme for three years and although loans have no tie in conditions they have to be occupied in three months and the loans repaid in two years. The grants and loans are funded through the Mayor of London’s Regional Housing Pot Targeted Funding Stream to the SWLHP.

2.2.11 The council is committed to ensuring that housing conditions in the private sector are improved. In 2009 the Building Research Establishment reported the following key statistics about private sector properties in LBRuT

- 24% of properties or 16660 have category 1 hazards (under the Housing Health and Safety Rating System of the Housing Act 2004)
- 21% or 14413 have inadequate thermal comfort
- 7% or 4353 are in fuel poverty

The council is aware that private rented properties contain some of the worst conditions and there is an understanding of the strong link between housing and health.

Therefore we investigate complaints of poor housing conditions and assess properties under the Housing Health and Safety Rating System for category 1 or 2 hazards. We also licence certain Houses in Multiple Occupation (bedsit accommodation) and ensure that licensable and non licensable properties are up to standard especially in relation to fire protection.

We encourage responsible landlords to work with us to improve standards by offering

- grants to landlords who meet strategic housing criteria
- training through the London Landlords Accreditation Scheme
- support through the private sector housing forum

Enforcement action is taken where landlords do not voluntarily respond to the direction given by our housing residential team and this can result in prosecution or undertaking work in default.

2.2.12 Some owner occupiers live in cold homes which can result in fuel poverty, ill health and the use of appliances that are not energy efficient. Coldbuster grants (up to £6000) are offered for insulation, new boilers and controls to owners and private tenants on certain benefits. These grants are funded through the Mayor of London's Regional Housing Pot Targeted Funding Stream through the South West London Housing Partnership. Additional grants are available locally as the council funds a small number of grants for older residents on a low income subject to a means test. The council also supports older and disabled owners on a low income with a grant up to £5000 for essential repairs. For more extensive works the council works in partnership with the Home Improvement Trust to offer Houseproud equity release loans.

2.2.13 The council supports disabled residents through mandatory Disabled Facilities Grants (DFGs) for adaptations. DFGs are means tested and provide facilities and adaptations to a disabled person's home in order to meet their needs and develop independent living. The Council is committed to investing in DFGs as they offer vulnerable residents improved quality of life and value for money as set out below

- On completion of the adaptation the resident is able to live independently at home and therefore will not require residential care or intensive home care.
- Making the home safe prevents accidents such as falls which could result in hip fractures and associated hospital and home care.
- Studies show that adaptations improve the quality of life for 90% of recipients and also the quality of life of carers and other family members.
- Adaptations can give a person back their independence, self respect, dignity and life chances.
- Residents often suffer from stress and mental health problems when their property is not adapted.
- When works are completed clients morale is improved, they are happier and less frustrated.
- Disabled children can fit more easily into family life when their homes are adapted

2.2.14 The Council also supports people with disabilities who do not qualify for grant aid by offering the expertise of our Home Improvement Agency to ensure adaptations are undertaken to a good standard without the worry or stress usually associated with such works.

2.2.15 A Black and Ethnic Minority (BME) Housing Strategy 2010-2015 sets out how we will address housing such as homelessness, overcrowding and poor house conditions facing ethnic minority residents in the borough. Further evidence on BME need can be found at 4.6.

2.2.16 In 2008 the Council carried out an [Older People's Supported Accommodation Review](#). This highlighted a number of issues including; the importance of housing and support services to allow older people to maintain independent living, the relative popularity of sheltered housing within the borough, the need to re-develop existing sheltered and residential care schemes into extra care housing, the lack of private sheltered accommodation available in the borough and the need to modernise a small number of sheltered bedsit style accommodation.

2.2.17 The review highlighted the development of an extra care scheme through Department of Health funding at Dean Road (41 units - 30 one bed and 11 two bed, with seven for sale) and recommended the development of another scheme through the remodelling of existing

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sheltered housing as a pilot study to inform future remodelling. This development would be reliant on identifying a suitable block for redevelopment and subject to HCA grant funding. Over the long term the report recommended an increase in development of extra care schemes in the borough.

2.2.18 The Mental Health Rehabilitation and Supported Accommodation Review reported in 2009, having examined the housing and support needs of those with mental health issues in Richmond and its findings informed the Borough's and NHS Richmond's Joint Mental Health Commissioning Strategy. The review found gaps in the provision for assessing homeless households with mental health issues and discussion with stakeholders reported more need for accommodation for those with complex needs. It recommended the development of a 4 to 5 bed homelessness assessment / respite unit and a 4 to 5 bed accommodation unit for high level / complex needs. Working with partners in the borough we have identified two properties that could be converted to meet this need. There are several key benefits with the proposed units. They are well located close to existing services supporting this client group and the properties themselves are adjacent to each other. This will help with refurbishment costs. The properties are already in RSL ownership and feasibility studies are currently being undertaken to assess the amount of grant required to make the project viable.

2.2.19 The borough does not have links into LDA strategic plans, however, it does through TFL's Borough Liaison Officer work to ensure that the strategic aims of the Mayor's draft Transport Strategy are met. The borough will be developing a new Transport Policy that will provide a response to the spatial priorities identified. It is already recognised that public transport options need to be improved within the borough and more sustainable transport options developed. This will include cycle links and bus links in particular. The borough recognises that to support development there needs to be improved linkages across the bus network and certain routes need to be extended and have their frequency increased. These issues will be important when considering development in Twickenham town centre.

2.2.20 The Local Economic Assessment included analysis of some contributory factors to social exclusion where it exists across the borough. It established that there is a division between the north and western parts of the borough, with an overlap in Ham. Inner London factors can be found in the wards of Barnes and Mortlake and Barnes Common and outer London issues are more prevalent in Heathfield, Hampton North and Hampton, with Ham experiencing a combination of these factors. The key drivers of disadvantage are linked to skills and incapacity in the west or income driven concerns in the north. In both areas access to the right services is a concern. This division is not to say that both types of issues do not affect both areas but that the degree of the role of these issues in defining the characteristics of the locality is different. As such the tools engaged to tackle social exclusion will vary from in each community

2.3 Targets

2.3.1 Richmond originally agreed a target of 398 affordable housing units for both the Mayoral and Local Area Agreement for 2008-11. In the current London Plan the borough is expected to deliver 270 units of housing per annum however in the draft London Plan this has been decreased to 245 per annum.

2.3.2 The economic downturn has slowed the delivery of new build units in the borough. In November, as part of the LAA refresh, a submission was made to GOL and CLG stating why this target should be lowered. As well as featuring schemes agreed with Communities and Local Government that had been delayed, it also highlighted what Richmond had done to minimise the impact and replace units that would be delayed. This was approved in March 2010 and the new 3 year target is now 337 although this reduction is not reflected in reduced

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need. To this end the Council has allocated resources to support the delivery of more affordable homes by releasing some of its land assets at nil value to RSL's to bring forward much needed larger family sized homes. Richmond looks to the HCA to support this initiative. Working in partnership with the HCA Richmond welcomes the recent decision to support a second and third phase of a successful Purchase and Repair programme with Network Housing. The additional 37 homes will help meet local housing need. They have proved incredibly popular with tenants and where appropriate are being offered to under occupiers to vacate larger units.

2.3.3 The Mayoral target of 398 homes has now been extended to the end of March 2012. This target is realistic given the joint approach of the HCA, Borough and Notting Hill Housing Trust working together to make viable a site now offering 52 affordable homes for social rent and intermediate housing. Grant funding has also been confirmed for Air Sea House offering a further 53 units and also at Williams Lane providing 31 units. The Borough is confident that this target can be met, subject to funding being achieved.

2.3.4 Reduction in supply was also caused by the cessation of the My Choice Home Buy scheme. Delivery from this source alone in 08/09 was 30 units. If this success had continued, the NI155 target could have been met. The borough is engaging with the GLA to work towards establishing why the number of family sized homes available on intermediate tenures remains at very low levels. 40% of homes bought through MCHB have 3 or more bedrooms so there is a demand for this type of product. The borough will support the scheme, known as 'First Steps' but it will need to be in line with existing priorities and policy requirements.

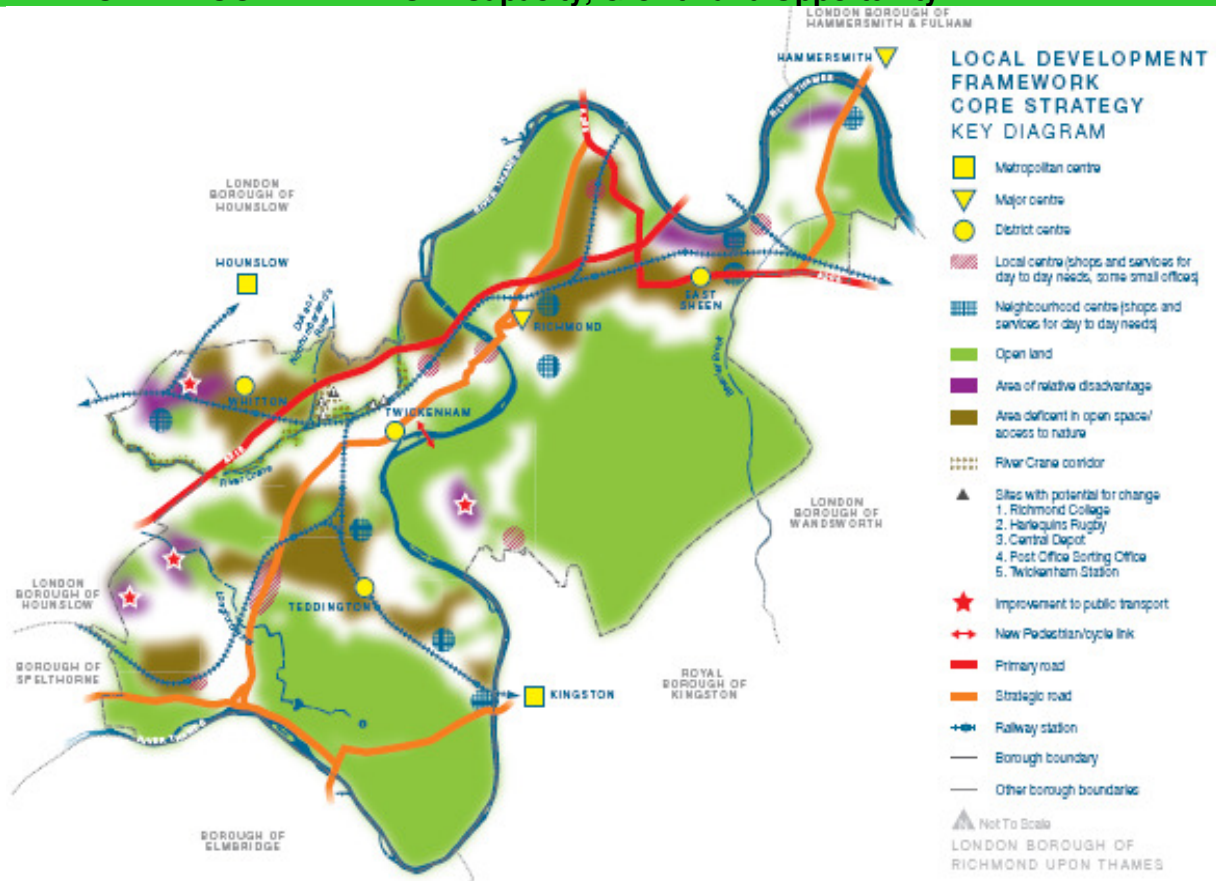
2.3.5 Being an LSVT authority, Richmond has also been unable to make use of the funding available for LA Newbuild. Proposals have been suggested to make use of any future rounds and ensure that LSVT authorities are not penalised in these bidding rounds.

3) OPPORTUNITIES

3.1 Richmond has a track record of deliverability. The Borough Investment Plan has been established at a borough level through the Local Strategic Partnership. Our LDF Core Strategy is adopted and the inspector recognised the evidenced need for a predominantly rented programme for affordable homes. We have used our own Housing Capital Programme to support schemes and add value for money from HCA grant such as the Purchase and Repair scheme that provided family homes for rent. The borough has successfully bid with Richmond Housing Partnership for DoH funding for an extra care housing scheme and jointly with SPEAR our local homelessness charity for Places of Change funding from the CLG for hostel renovations.

3.2 Map 3 below shows the key features of the borough as identified for the LDF.

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3.3 Richmond offers great amenities with historic buildings, large green spaces, good transport links and good primary schools. Quality of life is high and people want to live in the borough. Richmond is well established in terms of a sense of place - a location people want to live, work and visit, there is a strong sense of local community. As such any investment is likely to 'add to' an existing and proven sustainable community. However there are areas that would benefit from specific investment and Richmond has not been immune from the impact of the economic downturn with shop closures across the borough. This has heightened the need for town centre support in several of the borough's economic hubs.

3.4 Social rented housing is found in the most affluent wards as well as less affluent wards and is well distributed throughout the borough. There is little concern over investment creating mono tenure problematic estates. The borough has started work on stock rationalisation and has mapped its housing association stock within the borough boundary on GIS (see page 6) with plans to develop a register of all public sector land in the borough.

3.5 With limited housing development opportunities compared to other boroughs, there is a local priority to focus on options such as improving the existing housing association stock through energy efficiency improvements, extensions to tackle overcrowding and through the use of long term empty properties. These fit with Richmond's green agenda in the re-use of existing buildings.

3.6 Opportunities also exist to provide accommodation for people with learning disabilities. Through the cross borough Mansell Project, the borough has secured grant funding of £500,000 to develop 4 units for PLD clients who also have behavioural problems. Given the nature of the borough, finding a site is problematic. Joint development with neighbouring boroughs is also being considered.

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3.7 We also have the opportunity to work with a local provider to redevelop their existing provision. Current accommodation is outdated and does not fit current best practice models. We want to create exemplar schemes on both sites. Re-provision would need to be funded by the development of social housing on the site. This is a rare opportunity to get PLD accommodation integrated within a wider development and provide rented housing in a very high value residential area. The site also has the scope to include PLD shared ownership units, a model that has proved popular in other boroughs.

3.8 As an LSVT authority many of our land holdings were situated in areas of housing that were transferred as part of the process. RHP is not a development partner of the HCA and, in common with all of our landholding partners, we would like to help maximise their land holdings and encourage the provision of affordable housing. This would include liaison with the TSA to help incentivise RHP as well as supporting developing RSL's, such as via prioritising grant funding to RSL's who are willing to develop RHP sites and then hand management back to RHP.

3.9 To help unlock the land available, one solution would be to work in partnership with an RSL that has development partner status. They would act as development agent for RHP who would retain ownership of the units on completion. The total potential number of units to be developed is yet to be finalised. However, one site already has planning permission for 4 houses and capacity exists to deliver a development programme tailored to meet local priorities. The Borough will look to support RHP in the development of these sites where schemes are appropriate for the local context.

3.10 The Council recognises that new methods of delivery will need to be considered in order to ensure continued delivery of affordable housing in the new financial environment. We are keen to explore, support and pilot new ways of working where this will result in affordable homes that are appropriate to meet the housing need of the borough. We have championed new formats and would consider all delivery methods. The Council has expressed an interest in working with the GLA to help develop a framework for the introduction of devolved funding. The Council will need to ensure that the allocation mechanism identified reflects adequately the development constraints and opportunities that exist in the borough.

3.11 Despite a request to be considered as a host borough for the Private Rented Sector Initiative, we were disappointed that Twickenham was not deemed suitable. This is despite evidence being available of a strong rental market which includes the target age group for PRSI. The Council remain keen to explore opportunities available as part of this scheme and others that may be developed as a response to current changing economic circumstances

3.12 A key opportunity for the borough is provided by the Construction Training Initiative (CTI) which offers training for young people across London. The programme has a considerable success rate securing employment for trainees and has been established for many years. The borough works closely to ensure that all RSL development partners sign up to the annual agreement and work closely with CTI to maximise the potential of this exemplar scheme.

3.13 Areas with potential investment opportunities

3.13.1 Analysis of the All in One consultation will be used to guide further discussion with local communities to develop a set of priorities for each area. These will feed in to village plans that will shape service delivery in the coming years.

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3.13.2 The Council will also be establishing a series of 'Uplift' zones. These will be influenced by the responses received as part of the All in One. The first zone is due to be Hampton North. The area will benefit from an increased level of resources to help create a vibrant town centre that delivers what local residents want. Council owned land in the area will be used to help facilitate the improvements potentially incorporating health, children's service and housing.

3.13.3 Parts of Ham could see improvements as a result of investment. Research is being undertaken to further clarify the impact of skills, capacity, income and access to services on the population of Ham. Richmond is generally an affluent borough and previous regional funding for regeneration has not been available. Compared to the relative affluence of the rest of the borough, levels of isolation, worklessness, crime and poor health outcomes are high (the review focused on data in Middle Super Output Area 17B and Lower Super Output areas). 33% of people aged 16-74 have low or no qualifications. Also 68% of young people aged 17+ did not stay in education. Levels of Job Seekers Allowance claimants are also slightly higher at 2.5% compared to the borough average of 1.6% (DWP July 2010).

3.13.4 The area is also physically isolated which is compounded by the fact that 39% of households do not have access to a car compared to the borough average of 24%. The average distance travelled to GP's surgeries for Ham residents is 1.57km and to supermarkets /convenience store 0.99km. The area is relatively unhealthy: 66.7% of people report being in good health, compared to 76.3 % for the borough and 68.8% in England and there is a much higher than average level of working age people with a limiting long-term illness (17.2% compared to 8% in the borough and 13.3% in England). Furthermore 7% are registered as permanently sick/disabled compared to the borough average of 3%.

3.13.5 Ham has a high proportion of residents on benefits. In 2007 22% of residents of working age population were recorded as being in receipt of at least one of the main benefits (Jobseekers, Incapacity benefit etc). This compares to current levels of 6.2 % for Richmond and 12.9% in England (ONS, 2010). Ham also has problems with anti-social behaviour which is above average for the borough as measured in the Community Safety Partnership's Strategic Assessment (September 2010).

3.13.6 Areas offering a cluster of potential development sites include Mortlake and Twickenham town centre. As previously mentioned, many of these sites will be subject to public consultation that will drive the Council's priorities.

Mortlake

3.13.7 A potential opportunity in Mortlake will arise with the closure of the Stag Brewery in 2011/2012. The Council will undertake further consultation with residents to fully understand the impact that this will have on the area and community. The consultation will ask residents for their priorities for the area, stakeholders across the borough will also be invited to contribute. This will enable the Council to develop a full planning brief for the area that will include other potential sites in both public and private ownership. The availability of a site of this size will offer real opportunities to this part of the borough.

3.13.8 The main site has the potential to open up the riverside which has been inaccessible for years due to the location of the brewery. The Planning Policy team are in negotiation with the owners of the site to agree a planning brief prior to it being marketed in 2011.

3.13.9 Some of the sites in Mortlake will offer mixed use and provide employment. This will retain the potential for jobs in an area that is set to lose a major employer and has seen a change in work patterns.

Twickenham Centre

3.13.10 One further spatial priority is centred on Twickenham Station. It has long been identified in the Unitary Development Plan as a site for potential redevelopment. Directly opposite this site is the 'Royal Mail site' where operational use has recently ceased yielding a further opportunity for the area. The improvement and redevelopment of these key sites will have a positive impact on the whole of the borough. Delivering some affordable housing within these landmark developments could support the sustainability of the sites.

3.13.11 Guiding the revival of the area is a programme of resident consultation. A three day open forum called The Twickenham Barefoot Consultation took place in July 2010, it was a highly successful and interactive event attracting over 800 residents and sixteen community groups. The event allowed residents to consider the issues surrounding the proposed changes and put forward their own suggestions for change. The responses were fed into the Twickenham Conference held in October 2010.

3.13.12 The Twickenham Station and Surroundings Draft Design Standards SPD has been consulted on and an Area Action Plan is being developed by the Planning and Policy Team.

3.13.13 The Council is in discussion with planning teams representing the Royal Mail and Solum Regeneration (Twickenham Station). It is anticipated that both sites would include a mix of town centre uses and include major residential components. The GLA/Mayor's office are aware of the station negotiations. A track closure has already been agreed in 2011/12 to allow for any preparatory works.

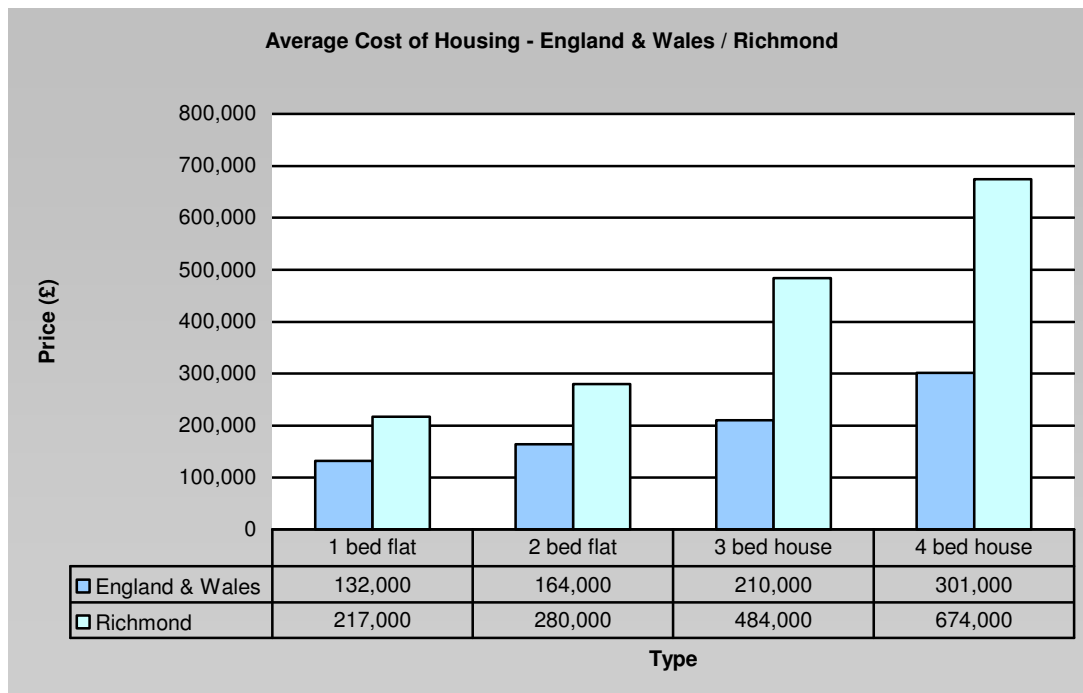
PART TWO – CURRENT INVESTMENT AND DELIVERY

4 CHALLENGES TO SECURING INVESTMENT

4.1 Richmond in context

4.1.1 House prices are significantly higher than the average found in England and Wales and the borough is the seventh most expensive London borough to buy in and the most expensive Outer London borough.

Chart 3: Average Cost of Housing in Richmond upon Thames



Source; Hometrack October 2007

4.1.2 The most expensive areas to buy in are Barnes, South Richmond, Kew and North Richmond (2010, Hometrack). These areas have lower than average levels of owner occupation, although it is still the dominant tenure. A ward map is available [here](#). The least expensive areas are Heathfield, Hampton North and Whitton (Hometrack 2010). These areas still have above average prices compared to England and to a lesser extent Greater London (in Heathfield, the least expensive ward, average property prices are still higher than the average property price found in seven other London local authorities). The most affordable areas of the borough also have above average levels of owner occupation.

4.2 Market conditions as at March 2010.

4.2.1

There is fluidity and ward level variation in property prices (excluding detached houses due to small sample size) with 10 wards seeing increases from the last monitoring report in October 2009 in all property types including Hampton North, Kew, Mortlake and Barnes Common, North Richmond, South Richmond, South Twickenham, Teddington, Twickenham Riverside and Whitton. In West Twickenham property prices increased except for flats and maisonettes. In 3 wards prices have increased apart from for semi detached properties (Fulwell and Hampton Hill, Hampton and Hampton Wick)

4.2.2 Barnes and Ham, Petersham and Richmond Riverside both saw decreases in property

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prices from October 2009 to March 2010 although baseline prices remain high.

4.2.3 A full market report for April 2010 is available [here](#)

4.2.4 In the last quarter of 2009/10 there were 20 mortgage possession orders granted, Richmond having the lowest number of any outer London borough (Ministry of Justice 2010).

4.3 Affordability

4.3.1 Affordability also impacts on new households on low incomes who are unable to buy within the borough and for whom private renting is also unaffordable. This group is increasingly being referred to as 'the in-betweeners'. The borough has the fourth smallest social rented sector in Greater London to respond to this need and is reflected in the large number of households on the borough's Housing Register seeking affordable homes, most of whom require social rented housing.

4.3.2 Many first time buyers are unable to afford to buy at average house prices in the borough. See **Chart 4** below:-

Type of Housing	% of First Time Buyer Households Priced out of Buying
First Time Buyer Flats	56
First Time Buyer – Terraced House	82
First Time Buyer – Semi detached House	85
First Time Buyer – Detached House	93

Based on Hometrack model Data 2009 and CACI pay check data

4.3.3 Research carried out in 2010 on private rental prices found the average monthly rental price for a one bedroom flat in the borough was £871 whilst a two bedroom flat was £1170. The most affordable areas of the borough to rent in were also characterised by low levels of private renting tenure whilst the most expensive areas to rent were characterised by large private rented sectors. Low income households were also largely unable to rent privately in some areas of the borough. Evidence from the Housing Strategy Evidence Base also highlighted a high end 'corporate lets' market in Kew, Barnes and Richmond and a wider borough focus in the market of lettings to professional households.

4.4 Existing stock

4.4.1 Richmond Housing Partnership has approximately 6,000 general needs rented properties in the borough. This includes accommodation for older people and shared ownership. There are a further 467 units owned and managed by RHP in the London Borough of Hounslow. This is as a result of a boundary change and Richmond maintains 75% nomination rights to these properties as defined in the LSVT Transfer Agreement.

4.4.2 The social housing stock is heavily weighted towards bedsit, one and two bedroom properties. This was due to grant funding at the time incentivising the development of smaller properties. Today those in the worst housing need, such as homeless and overcrowded households largely require family sized homes. There is therefore a need to develop larger family sized social rented units. In order to help meet this need the HCA and Richmond have jointly funded Network Housing to purchase 12 units on the open market. Minor renovations will take place and the homes will let on assured tenancies. On 12 October 2009 LBRuT's Cabinet approved further funding to extend the scheme in March 2010 the HCA approved further funding for an extra 27 homes available for social rent. This

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scheme will prioritise family homes and also under-occupiers. As at December 2010, sales have been agreed on all of the 27 homes in the programme with all being either under offer or exchanged/completed. The homes continue to prove extremely popular with tenants. Cabinet have agreed the use of £700,000 to extend the programme by a further 10 units. This will attract funding of £1,250,000 from the HCA deliver completions in Spring 2011.

4.5 Energy Efficiency work

4.5.1 Grants for energy efficiency works in the private sector are provided under the Coldbusters scheme. The grant offers a range of measures to improve warmth, energy efficiency and reduce fuel poverty and ill health associated with cold and damp homes. The grant scheme is supported by a home visitors scheme where residents are provided with a comprehensive package of advice and assistance. This includes general energy advice, information on specific energy efficiency measures and demonstrations on using equipment as well as complementary assistance such as benefit entitlement checks, security measures and fire safety provision. Targeted mailing also forms an important part of the scheme where personal letters are sent to residents in receipt of benefits. Working with community and voluntary groups is also key to focus on those sectors of the community that may not be reached by activities such as mailings, including the more vulnerable members of society and ethnic minority groups.

4.5.2 The eligibility and works criteria have been designed to target vulnerable clients and non decent homes and the surveyors undertake a decent homes assessment. In order to ensure that the grant budget is recyclable the grants is awarded on the condition that should the property be sold within 10 years of the grant being awarded then the full cost of the grant must be repaid, no interest is charged during this period. This is achieved by placing a charge on the property.

4.6 Empty Property Work

4.6.1 Empty property grants are awarded in exchange for nomination rights for vulnerable households. The budget has also funded the employment of a part time empty property officer, some legal and publicity costs. The grant structure favours larger properties suitable for families and loans are available for certain cases. The standard of work required is above Decent Homes and will specifically address sustainability and energy efficiency. The grant programme is one element in dealing with empty properties but it is supplemented by an emphasis on enforcement and related interventions; this includes Compulsory Purchase Orders (CPOs) and Empty Dwelling Management Orders (EDMOs) actions. Work also includes a physical audit of voids in order to identify the priority cases. The programme meets several key themes including more family sized homes, leveraging in private finance, reducing the waiting list, contribution to wider private sector renewal proposals

4.7 Home Improvement Work and Decent Homes

4.7.1 Houseproud provides a safe vehicle for leveraging private finance into the improvement of homes occupied by vulnerable households in the private sector. The scheme specifically targets this group and has a process that is designed to support and safeguard these households whilst delivering the overarching aim of achieving decency and releasing private finance. The scheme also provides assistance to those who, whilst they might not be vulnerable, according to the definition, are living in non-decent accommodation. This scheme has established a safe and assured mechanism for improving access to financial services for those who experience the greatest disadvantage.

4.7.2 With a large owner occupied and private rented sector and an ageing housing stock,

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poor housing conditions remain an issue for the borough. Borough work in the private sector is prioritised on vulnerable households (such as older people and disabled households) and empty properties.

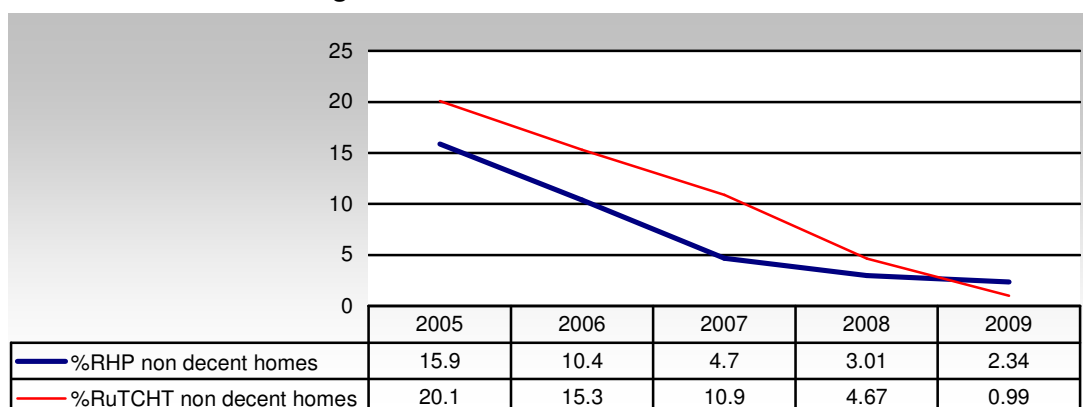
4.7.3 Social housing fares better. Richmond Housing Partnership and Richmond upon Thames Churches Housing Trust (the two largest housing associations in the borough which own 83% of general needs stock in the borough) have nearly met Decent Homes targets.

4.7.4 The Borough, working with its RSL partners, has also identified opportunities to re-model some social housing units that are not offering an acceptable standard of accommodation. The aim is to provide some much needed supported accommodation units. Recently the HCA has supported the creation of 4 self contained units of accommodation to meet the increasing need from people with learning disabilities. The Council has identified with Paragon a further two properties that we hope can be redeveloped to supply a mental health assessment and respite unit and a separate unit for people with complex mental health needs. Re-modelling existing units both addresses the lack of suitable sites for specialist schemes and also provides an opportunity for improving particularly difficult remaining non decent RSL stock that in some instances is uneconomic to otherwise make fit.

4.7.5 HCA financial support will be required for all of these potential schemes. The Borough will work with RSL's to maximise value for money including potential capital contributions. However, these are schemes that are likely to have a higher grant requirement than average and HCA investment will still be required.

4.7.6 It is not anticipated that there will be a problem with non-decent homes in the coming period. However work is underway to assess what can be done for homes that will not meet the required standards. The number of homes with work outstanding remains low. The next challenge will be assess the cost of works to improve the environmental efficiency of homes

Chart 5: RHP & RuTCHT Percentage of non decent homes



Source RSR 2005- 2009

*data is association wide; in 2007 RHP had 92% and RC had 67% of their stock in borough

4.8 Gypsy and Travellers accommodation

4.8.1. There is one gypsy and traveller site within the borough which is managed by Richmond Housing Partnership (RHP). There is currently no capacity to extend the site. The London Gypsy and Traveller Needs Assessment (2008) reviewed the borough's requirements for new gypsy and traveller pitches which was subsequently confirmed in the Draft London Plan (2009). This highlighted the need for 9 new pitches in the borough. Subsequently, the Mayor has proposed a Minor Alteration to the London Plan (March 2010)

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with a more sustainable approach which reduces the borough target to 4 pitches based on actual identified need. The final target will be known once the London Plan is published Winter 2010/11. The borough has a statutory obligation to identify potential sites through the Site Allocations DPD. The Borough is severely limited by the lack of site availability which may mean that provision is only possible on small sites. Should it become necessary to provide additional pitches, the focus on smaller sites means that Richmond would like to see flexibility over pro-rata grant rates from the HCA, especially given the Borough's high existing use values.

4.9 Existing need

4.9.1 The borough requires housing to meet the needs of vulnerable households such as people with learning disabilities, younger people, people with mental ill health and other vulnerable groups.

4.9.2 DFGs improve residents lives and offer good value for money. The average DFG is about £9,000. Currently £600,000 of the grant budget is funded by Central Government and the remaining £405,000 is funded locally. As we are a transfer Authority DFGs are undertaken in a tenure neutral way so all eligible residents have access to the grant stream. We completed 120 DFGs in 2009/10 and demand is constant for the funding. Some funding is also provided by RSLs for adaptations to their properties. Discretionary DFGs are available for children up to a maximum of £20K for those cases where the works exceed the national maximum for DFGs, which is £30K.

4.9.3 In respect of Housing for older people, the borough is providing extra care accommodation where possible through the remodelling of existing sheltered and residential schemes it has also identified the need to improve existing sheltered provision where bedsit units and shared facilities are on offer.

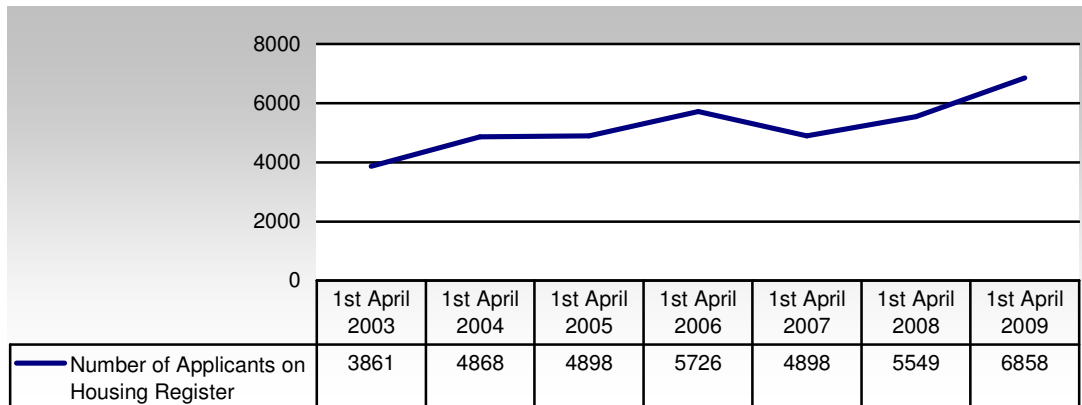
4.9.4 Whilst levels of homelessness have reduced through increased prevention and a housing options approach it is still an issue facing the borough.

4.9.5 Fordham's Local Housing Assessment highlighted that the need for affordable housing in the borough was higher than either the average level required for Inner London or Outer London. The assessment found that the borough had a need (expressed as an annual rate per 1000 population) of 35 compared to 32 for Inner London and 27 for Outer London. The report recommended the majority of affordable housing required should be social rented housing.

4.9.6 There is a high level of housing demand, this is reflected in the high numbers of households registered on the boroughs housing register, 7308 households were registered as at 1st November 2010.

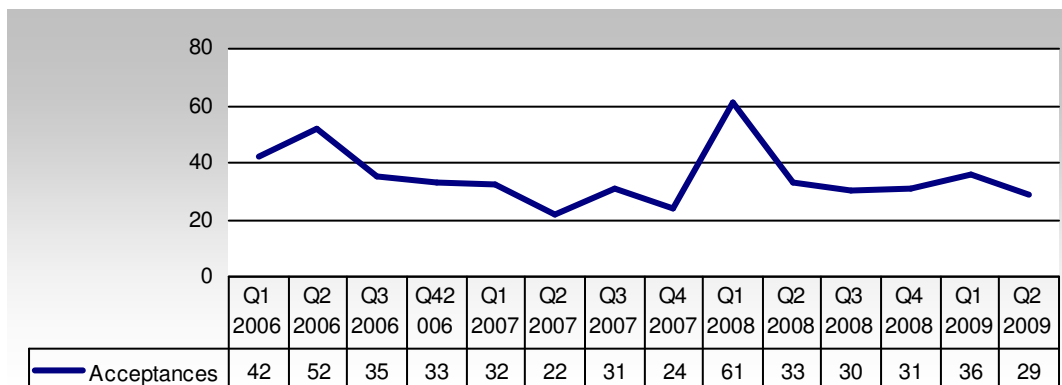
Chart 6: Applicants LBRuT Housing Register

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Source: HSSA Returns 2003-2009

Chart 7: Acceptances as Homeless and in Priority Need 2006-2009



Source: P1E Returns, CLG

Overcrowding is a key issue with a large proportion of overcrowded households residing in the housing association and private rented sectors. We are also taking steps to address under-occupation within the social rented sector and tackle long term empty properties.

4.10 BME Housing Need

4.10.1 The BME Housing Strategy Evidence Base (2010) highlights a number of housing need issues facing black and ethnic minority (BME) residents in the borough. All ethnic minority groups are over represented on the Housing Register. This is especially true for Black households with 7% of register applications compared to nearly 2% of the population. Ethnic minority households are more likely to live in the Private Rented Sector (PRS) than White Households (especially Black households where the percentage is double) and accommodation in the PRS is more likely to be poor quality, energy inefficient and in serious disrepair. There is also less security of tenure.

4.10.2 All ethnic minority groups are also over represented amongst overcrowded households on the Housing Register but when looking at severe overcrowding (being 2 bedrooms short of the Bedroom Standard) 13% (20) of Asian households are severely overcrowded (compared to 5% of the borough population) as are 11% (17) of Black households (compared to only 2% of the borough population).

4.10.3 Homelessness is a significant issue for Black households in the borough, especially

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for young Black residents, with incidences of homelessness at 6 times the proportion of the resident population. Between April 2007 and March 2009 there were 24 black homeless households accepted which comprises 8% of all accepted applicants, this needs to be compared to the ethnic makeup of Richmond's population which estimates 1.94% to be black (Mid year estimates ONS 2007) 50% of all homeless Black households were asylum/former asylum seekers (either care leavers or following loss of UK Border Agency accommodation). Homeless Black households are also more likely to be young people with 62% of these cases being asylum/former asylum seekers.

4.10.4 Richmond upon Thames is publishing a BME Housing Strategy, 2010-2015 to help co-ordinate our response in addressing these issues. The evidence base for this is available [here](#).

4.11 The Older Person's Housing Market in Richmond upon Thames

4.11.1 Older People comprise 13.7% of the population (Census 2001) and the borough has the fourth highest proportion of people aged over 85 in Greater London. Richmond has a high proportion of older people who are owner occupiers, at 70%, with a further 12% renting from a housing association and 17% renting privately. Ham, Petersham and Richmond Riverside, Heathfield and Hampton are wards with significant numbers of older people residing in them. This will have an impact in terms of focussing resources for housing and other appropriate services.

4.11.2 House conditions are a key issue affecting older residents and with such high house prices many older people are asset rich but cash poor. Lack of central heating affects 13% of pensioners, the majority of whom are single person households. Those renting privately are significantly more likely to lack central heating at 671 out of 1671 private rented households (40%).

4.11.3 Sheltered accommodation remains relatively popular although there is no need for more affordable sheltered units and there is a need for remodelling of a small number of schemes which have shared bathroom or kitchen facilities.

4.11.4 The large number of owner occupiers in the borough, changing housing aspirations of older people, continuing trends to support people in their own homes and a move away from residential care placements means that there is likely to be increased demand for services that maintain independence in the home as well as increasing demand for extra care housing (Older People's Supported Accommodation Review, 2008).

4.12 Sub Regional Housing Market Assessment

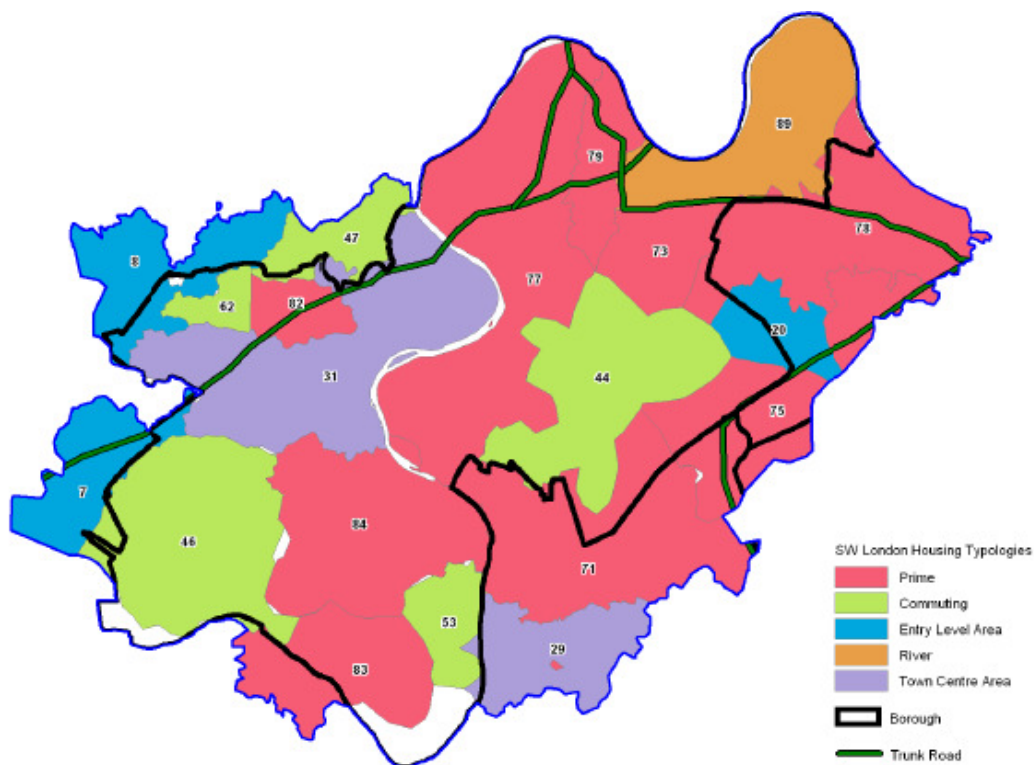
4.12.1 The Sub Regional Housing Market Assessment divides the sub region between five distinct housing market typologies that reflect different types of market. These include Town Centre Areas (characterised by large private rented sectors, flats and night life economy), River Frontage (characterised by high value and rented properties along the South bank of the Thames, including restaurant and sport facilities), Market Entry (lower value properties, proximity to social housing and Right To Buy properties, younger couples, flats), Commuting (characterised by family homes, larger homes and gardens) and Prime (detached houses or properties with local cachet which are less dependent upon property type). It should be noted that the sub regional typology named 'Town Centre' is in Richmond more reflective of a large private rented sector, young people and high levels of flats than actual town centres.

4.12.2 The impact of affordability on the workforce has a knock on effect to the boroughs

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workforce. The local labour market relies heavily on people commuting from neighbouring boroughs. Data from the last census indicated that 62% of Richmond's population commuted out of the borough to work, three quarters of this figure were employed in professional, managerial or technical role. They were likely to be higher skilled and commute further than those commuting into the borough. Those commuting into the borough were less likely to be skilled and more likely to work in hospitality, construction and retail.

Map 4 HMA Assessment of Richmond Housing Typologies



Source; Ecotec Sub Regional Housing Market Assessment 2010

4.12.3 Richmond is dominated by and contains the most areas in the sub region with the Prime typology including areas of Richmond, Teddington, Barnes, St Margaret's and East Sheen. Parts of Twickenham have the Town Centre typology (due to its large private rented sector and large number of flats). The borough also contains River Frontage areas around Kew and Barnes and commuting areas such as Hampton. The borough has very few market entry areas found only in Heathfield and small areas of the borough bordering Hounslow and Wandsworth.

4.12.4 The dominance of the prime market and lack of market entry areas is reflected in the Housing Market Assessment findings that the borough has the highest average house prices in the sub region, at £511,614. It also evidences key issues around affordability in the borough.

4.13 Constraints

4.13.1 The London-wide Strategic Housing Land Availability Assessment and Housing Capacity Study 2009 (SHLAA/HCS) recognised the constraints on development and informed the draft replacement London Plan. This proposes a revised target of 245 homes per annum for 2011 – 2021. A combination of factors – a realistic assessment of potential capacity taking account of emerging policy and the current market - has reduced the annual

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target for the borough from the earlier figure of 270 homes per annum.

4.13.2 Within the borough there are a large number of high quality and historic green spaces including the Thames Landscape, Kew Gardens and Richmond and Bushy Parks. There are also a large number of conservation areas and listed buildings. This combination means there are limited sites available for housing development. Those that become available are usually small scale, which makes the delivery of affordable housing challenging. Whilst the cost of developing small sites may be higher due to limited economies of scale, the benefits to communities of developing small sites were highlighted in the Mayor's Housing Strategy (2009).

4.13.3 The limited number of significant scale Brownfield sites in the borough and the settled nature of the main town/district centres mean the borough will not be proposing regeneration schemes on a comparable scale to other London boroughs. Additionally, sites with higher concentrations of social housing that would be prioritised for regeneration have limited additional land – which does not assist developer led enabling schemes. However, working through the LSP, the Council will seek to develop a common asset register across the public sector in the borough and to target physical bespoke regeneration / uplift schemes in the areas of highest need.

4.13.4 Due to its relative affluence the borough does not gain national or regional funding for regeneration, as many of the areas of the borough requiring regeneration and uplift are small scale and funding is currently focused on more deprived boroughs. Lack of funding impacts on the lives of Richmond residents residing in more disadvantaged areas of the borough. The delivery of homes through S106 agreements has proven difficult in all stages of the economic cycle. The major issue relates to the existing use value of our sites. Feeding this into the GLA toolkit often reduces the deliverability of affordable housing in the borough

4.13.5 A development opportunity that encompasses many of these constraints is the Mansell Project. Department of Health funding has been approved on a sub-regional basis to help provide accommodation for people with learning difficulties and challenging behaviour. Up to 4 units are required but finding a suitable site in the borough has proven difficult. The residents will need a detached property providing self-contained apartments that are in excess of normal space standards. This puts increasing pressure on the grant.

4.13.6 We are working closely with RSL and other partners to try and find a suitable site. Once located the scheme will move forward quickly as part of the grant is already in place and there is a continuing high need to deliver. Additional grant from the HCA will be required for the project. It is possible that the DoH funding will cover the uplift but standard grant rates are likely to be required for the main build.

4.14 Housing Providers

4.14.1 The 2009 Regulatory Statistical Return (submitted by RSL's on an annual basis) reported 33 housing associations operating within the borough (figures include shared ownership). The largest of which are Richmond Housing Partnership (5959 units); Richmond upon Thames Churches Housing Trust (1997), London & Quadrant (657) and Thames Valley (422). There are a large number of associations with fewer than 200 units including Guinness (145), Places for People (145), Stadium (41), Hastoe (32) and Notting Hill (21). A number of RSL's focus on supported and older peoples housing including Stadium (51) and Home (19). Inquilab (22) is also a BME RSL operating within the borough.

5) INVESTMENT AND DELIVERY - THE HCA AND OTHER PARTNERS

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5.1.1 Recent/Existing HCA commitments are:-

Site	Funding	Mix
Williams Lane	£2,439,000	25 units for rent, 6 for NBHB
Garden Road	£2,100,00	18 units for rent and 10 for NBHB
Purchase and Repair 2	£3,375,000	Phase 2 will consist of 27 units
Purchase and Repair 3	£1,250,000	Phase 3 will consist of 10 units
Lower Richmond Road	£4,250,000	22 units for social rent, 30 for NBHB
Hounslow Sites	£1,350,000	10 family homes for rent
Waldegrave Arms	£925,700	11 units for rent and 11 for NBHB
Railway Road, Teddington	£355,000	4 x houses for rent
Shacklegate Lane, Teddington	£535,000	6 x houses for rent
Cedars Road	£315,000	7 x 2 bedroom flats for rent
Air Sea House Phase 2	£4,496,000	41 units for social rent and 12 NBHB

5.1.2 The future direction of funding is likely to see a significant change in both the method used for the allocation of funds and the framework used for delivery. The role of the HCA as an investment partner is one theme that has been trialled with the Kickstart programme. Seeking a return from any investment will help secure funding and is a method that Richmond has used previously. However, what is crucial for HCA investment in the borough is a recognition that the majority of our sites are smaller than those found across the sub-region and London as a whole. There is therefore less opportunity to provide funding for infrastructure and other enabling actions that would help the HCA see a return on their investment.

5.1.3 The Borough has engaged with the consultation taking place around Devolved Delivery Agreements (DDA). An initial non-binding expression of interest has been submitted. The Borough is keen to see that budgets are not purely based on build capacity. They should also take into account the level of leverage provided by each borough. Clarity will also be required around the funding streams likely to be included in any single funding pot. As a result of stock transfer, levels of decent homes are high across the borough and authorities who have worked hard to achieve this should not be penalised if funding for decent homes is incorporated into the funding pot. There is also a need for the DDA to incorporate a degree of flexibility, particularly around smaller sites which can easily progress through planning to reach a stage where funding could be granted within the funding period.

5.1.4 Where HCA funding has been withdrawn from a scheme due to non-performance it is recognised that the first priority for that funding should be for schemes in borough. While this cannot be ring-fenced, the Borough will endeavour to work with the HCA and other partners to ensure that substitute schemes are in a position to utilise any slippage. A key benefit of the DDA would be to allow the Borough to manage the programme and reallocate any slippage funding as appropriate.

5.2 Other non-HCA existing commitments include:-

- Dean Road - DoH funding for 41 extra care units including 7 that will be available for people to buy a shared ownership basis. Practical completion is anticipated in October 2010
- 22-24 Kew Road – funding to extend and fully refurbish a homeless hostel. Works were completed in September 2010.
- TFS funding for two CfSH Level 5 exemplar sites. £495,000 has been received from the GLA regional housing pot. Both sites have planning permission and both have

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now exchanged with one on site and the other due to start in January 2011.

- DoH sub-regional funding for the 'Mansell Project' to provide accommodation for PLD residents with challenging behaviour needs. HCA funding will also be required when a suitable site is found. Our position is that cross borough working to deliver a single site will no longer meet the changing needs of this client group, who require more localised housing solutions. We will look to the HCA for advice and best practice and indicative grant rates for similar schemes, meanwhile discussions are taking place on the sub-division of the total grant between the three participating boroughs and Richmond may receive c. £550,000. A potential site within borough has been identified as suitable for this project. It is in Council ownership and could form part of a mixed tenure development.

6) INVESTMENT AND DELIVERY – LOCAL AUTHORITY

6.1 Existing Local Authority support - housing

6.1.1 The delivery of affordable housing is part of the borough's portfolio of corporate projects. A Housing Programme Board is currently being proposed to oversee the delivery of affordable housing and monitor locally and regionally sourced funding.

6.1.2 To increase the viability of affordable housing schemes, the Borough has introduced an interim Planning Obligations Strategy. On developments of 9 units and under that are entirely for affordable housing, planning obligations will not be sought. This will improve the viability of small sites (on which we depend for a large proportion of our new social housing delivery) and will also serve to reduce the level of grant funding required by the RSL from the HCA.

6.1.3 The borough has many opportunities for development on small sites. The benefits of developing on smaller sites has been highlighted in the Mayor's London Housing Strategy 2009 and the borough together with its RSL development partners will work to share their experience when the schemes are on site and being developed.

6.1.4 The Housing Capital Programme part-funded Phase 1 of the Purchase & Repair scheme and an additional £1,620,000 was agreed to fund Phase 2. In March 2010 the HCA approved grant funding to deliver a further 27 units. The first phase of the scheme has proved enormously popular with tenants. Units are being prioritised for under-occupiers and the under-occupation officer has used them successfully to help free up larger family homes including a 4 bedroom house in an area that has very limited scope for further development, particularly large houses. Phase 2 is proving equally successful. Cabinet has agreed to fund a third phase.

6.1.5 The Housing Capital Programme also supports the Sponsored Moves programme. This is a cash incentive scheme to encourage under-occupiers to vacate larger homes. This is an incredibly cost efficient way to access larger homes. For 2010/11 £250,000 has been approved, the current annual target is to achieve 25 homes within the financial year. As at September 2010, 17 moves been completed, including 2 x four bedroom homes and 1 x five bedroom home in Richmond. This represents excellent value for money as to provide these units alone would have required far more than the total grant for the scheme.

6.1.6 As part of the commitment to delivering affordable housing, the Council has opted to transfer land at nil value to RSL's. This serves to maximise the efficiency of grant provided by the HCA.

6.1.7 Further aspects where LBRuT has encouraged delivery include:-

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- Housing Capital Programme has been used to support schemes and enhance value for money from HCA grant such as the Purchase & Repair scheme and 293 Lower Richmond Road.
- Nil land value used to deliver sites including to Code for Sustainable Homes Level 5.
- Flexibility on planning obligations for sites of 10 units and over.
- Worked with a delivery partner to develop homes that meet very high environmental standards and secure TFS/GLA funding to ensure delivery.
- Started on stock rationalisation. Completed Family Mosaic and continuing with L&Q and Servite.
- Stock mapping of RSL stock has been completed for all borough based housing association properties and will continue to work towards mapping the stock held in Hounslow where we have nominations. We are planning to develop a register of public sector land (LSP partners).
- Successful joint bidding with RHP for extra care funding (DoH) and CLG funding (Places for Change) for homeless hostel re-provision.
- Informal liaison with the Irish Traveller Movement has highlighted current G&T site as model of good practice.
- Essential role of Asset Management Plan in identifying key sites owned by the borough that could support affordable housing.
- Close working the South West London Housing Partnership to ensure a joined up investment framework was established and sub-regional nominations are distributed accordingly.

6.2 Existing Local Authority support – housing and the wider economy

6.2.1 Outside of housing, the Council has been working to improve the borough and maintain the existing character and quality of life. These benefits mean that the borough will remain an attractive place to live and work and developers will continue to want to develop here with affordable housing being increasingly as a result of S106 agreements

6.2.2 This includes a major schools' expansion programme to both improve existing schools (Schools for the Future) and work with local landowners to make best use of sites that become available. One site where this is taking place is at St. Johns in Twickenham. The borough is has also worked to transform two schools into academies.

6.2.3 Ensuring a healthy Richmond is also important and the Council, together with partners such as NHS Richmond (PCT) have invested heavily in Teddington Hospital and clinic. A LIFT project is also underway in Whitton that will see a major improvement in health services in the area. There is an opportunity with the sale of Whitton Clinic to provide around 7 homes for social rent that could be developed as part of this project. NHS Richmond are disposing of this site on the open market; to help RSLs compete for this site the Borough may look to provide top up grant funding to ensure the units are delivered for affordable housing.

6.2.4 Significant funding has been made available to boost business during the recession by upgrading local shopping areas to keep them vibrant and tenanted. An Inward Investment Officer has also been recruited to match development opportunities with potential investors.

6.2.5 The Council is investing in the green agenda. Funding has also been secured to developed 2 exemplar homes that will meet Code for Sustainable Homes Level 5.

6.2.6. The Council has undertaken a local economic assessment taking account of economic opportunities and barriers to inform an Economic Strategy. The assessment was published

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in November 2010.

7 INVESTMENT AND DELIVERY – PRIVATE and THIRD SECTOR

7.1 Recent private investment

7.1.1 Recent private investment in the borough can be seen at several residential sites. Major portions of the riverfront have been developed in both Richmond and Kew. High quality residential environments have been created including the Richmond Lock site developed by Octagon homes. Affordable housing was successfully incorporated into all of the schemes. Some received HCA funding while Strand Drive was funded directly by LBRuT.

7.1.2 A major redevelopment of Twickenham Stadium has recently been completed by the Rugby Football Union. This will part funded by a residential scheme also delivering affordable housing. This significant investment improves facilities not just for rugby fans but also for the wider business community who make use of the conference and meeting facilities. This project is due to be completed in time for the Rugby World Cup in 2015. The event will bring considerable economic benefits to the borough and see an influx of visitors from around the globe who will be able to take advantage of the excellent leisure and entertainment facilities that exist in the borough.

7.2 Opportunities to lever in private funding

7.2.1 The Housing Capital Fund also acts as a lever to help secure private development funding and Recycled Capital Grant Funding into the borough. The fund can be used to top up HCA grant and occasionally grant fund entire schemes that have not been successful in securing grant. This is a significant benefit for the borough as it allows schemes that otherwise may not be delivered to be built out. This not only provides private and affordable housing but the benefits of a new property development includes jobs and money also flows into the local economy as people populate their new homes.

7.2.2 One scheme where support is agreed is 361 St Margaret's Road. £140,000 has been approved to help fund 7 units for social rent on this site. The developer was granted planning permission subject to their submission of an appropriate scheme for social housing. The developer submitted financial appraisals claiming that no units for affordable housing could be supported on the scheme. The scheme went to appeal and the inspector requested the developer and Council to find an appropriate amount of housing. In order to secure an amount of affordable housing that would be suitable in planning terms and financially viable, the Council have agreed the top up. This will be in excess of HCA grant funding. The Council have negated all planning obligation costs to help aid viability.

7.2.3 Major investment is also likely to take place when the Star and Garter home is refurbished. This is a major redevelopment opportunity for one of the most prominent buildings in the borough. Final use has yet to be determined.

7.3 RSL and private developers operating in the borough

7.3.1 RSL's that manage stock within the borough are listed under the 'Housing Providers' in section 2. Those that have an active development programme include Network Housing, Paragon, Notting Hill Housing and Thames Valley Housing. The LSVT organisation for the borough, Richmond Housing Partnership, does not have development partner status with the HCA but is encouraged to develop sites within their ownership with grant funding from the

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Council's Affordable Housing Fund or in partnership with other RSL's acting as managing agents.

7.3.2 Richmond Housing Partnership is currently running a programme of extensions to existing stock. This is crucial to help tackle the problems associated with over-crowding. Homes that are occupied and voids are being considered. This funding has allowed us to create large family homes in areas where new provision of affordable housing, and particularly, larger family homes is incredibly rare. Homes will be extended by 1 or 2 bedrooms and extra bathrooms will be added where possible. The current scheme will allow between five and six homes to be adapted. Where a clear need is identified, other external funding (e.g. social services) has been successfully applied for to maximise the home's potential.

7.3.3 Early negotiation with private developers is encouraged on all development sites. Colleagues in planning advise applicants that they can discuss the affordable housing requirements and policies with the Housing Development Manager. As this sits separately from Planning (although done in liaison with them), the applicant incurs no pre-planning time or fees. This has helped deliver sites where the mix of units fits both the location and type of accommodation being developed.

7.3.4 Developments have recently been completed by Octagon, St. George, Taylor Wimpey, Linden Homes and several smaller local firms. Other sites are currently being worked up by the landowners and then sold with the benefit of planning permission. This is a likely side effect of the economic downturn as private developers are less reluctant to expose themselves to excessive amounts of risk.

7.4 Future potential

7.4.1 The borough intends to map all public sector land. A joint approach has been discussed within the Local Strategic Partnership and will be taken forward during 2011. It is hoped that this will identify opportunities on sites in public ownership and may produce some synergies.

7.4.2 One key partner that will be able to include land as part of the joint terrier is South West London and St. Georges Mental Health Trust. The trust has several sites in prominent locations and work has already commenced on what will work best on the St. Johns site in Twickenham. There is a great deal of demand for primary education across the borough and particularly in central Twickenham. The Council has agreed to purchase part of the site for a school but there could still be room to provide housing and re-provide care services.

7.4.3 Several NHS sites hold potential for redevelopment. The site of Barnes Hospital is now the subject of pre-planning discussions and may also include a degree of Extra Care units. The main SWL&SGMHT site in Richmond also has long term potential subject to the re-provision of services.

7.4.4 With the transfer of the Local Authority housing stock to Richmond Housing Partnership in 2000 under the Large Scale Voluntary Transfer arrangements further opportunities for development exist on land holdings that were included in the transfer. RHP has identified some of these opportunities and has devised a programme known as Homes for Richmond. At the present time RHP does not have Investment Status with the HCA, however the Borough is exploring with RHP options for partnership work with other local developing RSLs as one route to developing these sites (see also 3.12) There is also the added complication that some sites that once were in L.B Richmond's ownership, having been transferred to RHP are now, as a result of Local Authority boundary changes located in

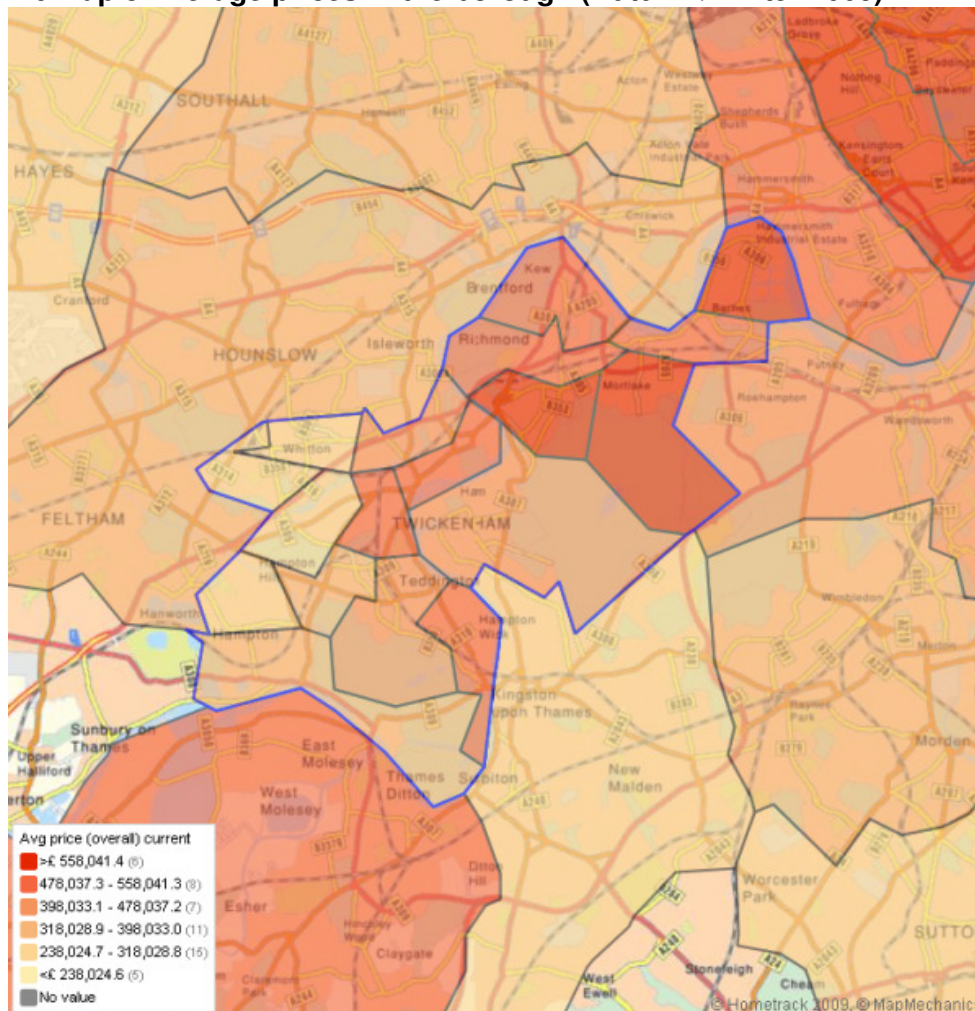
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the London Borough of Hounslow. We will seek to work with both RHP and L B Hounslow to ensure that the development of these sites can offer benefit to all parties. We will ask that the HCA and TSA are supportive of us in pursuing these opportunities.

7.5 Private Rented Sector Initiative (PRSI) opportunities

7.5.1 The borough offers excellent rail and road links into central London as well out to the motorway network via the M3 and M25. These links mean that this is a popular place to rent. Established private rental markets exist in key areas in the borough such as Twickenham and Richmond town centres. The borough would welcome working with the HCA to encourage private funding into the borough which would include initiatives such as the PRSI scheme. However, options could be limited as the economy improves. This is because as the market picks up, developers and land owners will become increasingly reluctant to sell to bulk purchasers at a discount.

7.6 Map 5 Average prices in the borough (Autumn/Winter 2009)



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8 GAP ANALYSIS

Our overarching housing priorities are as identified in the Housing Strategy 2008-2012 and our gap analysis highlights how we would like to work with the HCA to address these issues.

8.1 More Affordable Homes

The development of affordable housing in Richmond faces unique challenges due to the limited availability of large sites/reliance on small sites, protected green spaces, conservation areas and high existing use/ alternative use values. The Council works to support and encourage RSL's to develop within the borough. The existing housing association stock profile, low turnover of larger social housing dwellings and the needs of vulnerable people, homeless households and transfer applicants all drive the need for development of larger social rented homes.

Gap analysis: *Recognise the importance of delivering houses for social rent in the borough and work within the challenges specific to the borough. Help the borough to work with RSL's who demonstrate a strong commitment to local partnership working and community development.*

The Borough is keen to explore new methods of delivery and realise that this will be increasingly important given the pressure on budgets. The Borough has already shown that it is keen to support new approaches and has contributed land at nil cost and agreed to use its own funding to ensure the viability of marginal schemes, this has helped improve the value for money of HCA grants and attract RSL and private funding. The Borough will be open to new forms of funding and requests that the HCA also maintain a flexible approach to funding constraints if local variations can make a scheme viable.

If funding were not forthcoming from the HCA, affordable housing delivery would reduce dramatically. Existing use values in the borough remain at very high levels and grant is essential to ensure that we can continue to provide homes for social rent. Zero grant would mean that affordable housing would not meet our highest priority need.

8.2 Better Quality and Greener Homes

Poor living conditions can greatly impact on physical, mental health and well-being of residents whilst housing quality and good sustainable design can have many positive benefits. The borough priorities include improving the quality of existing homes (especially amongst the most vulnerable, targeting intervention in the worst circumstances in the private sector while supporting landlords to improve quality. The borough's focus is also on improving energy efficiency and promoting greener more sustainable housing.

Gap analysis: *Support the borough to develop better quality and greener homes that set new benchmarks rather than just meet basic targets. The HCA has a unique overview of all of the affordable housing schemes it funds and a community of best practice could help improve standards across the industry. For the borough's part, the information and analysis recorded in our CfSH 5 homes can be shared.*

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8.3 Preventing Homelessness

Homelessness is the most acute aspect of housing shortage and affects many people. It compounds social exclusion and affects the life chances of families and individuals. Homeless people often find it difficult to access health services, education and training and can be disadvantaged in the labour market. In Richmond over the four years 2003/04 to 2006/07, 2,004 households claimed to be homeless and 1,001 were accepted. It is positive to note that the numbers have been steadily falling since the introduction of the previous Homelessness Strategy in 2003 and an increasing focus on the prevention of homelessness and increased housing options. Richmond's key priorities around homelessness include homelessness prevention, reducing youth homelessness, housing options and tenancy sustainment in the private rented sector, enabling vulnerable households to live independently, effective partnership working and ensuring temporary accommodation provides a stepping stone for settled accommodation.

Gap analysis: *Funding needed for new developments of properties for social rent and confirmation required to give greater certainty around grant levels and availability. Work around homeless prevention and support and guidance for those at risk of homelessness can help reduce demand.*

8.4 Supporting Independent Living

This priority focuses on housing related support and the provision that support has on people's lives. It can help an older person remain in their own home or maintain their independence within sheltered housing, it can help young people learn the life skills necessary to maintain a tenancy or provide accommodation choice (with support when required) for people with learning disabilities. Key priorities include supporting older people, young people and teenage parents, people with mental health issues, learning disabilities and other Supporting People client groups maintain independence. Recently the Borough has been able to meet some of these needs through re-modelling existing RSL stock that was below standard and otherwise would have been considered for disposal because it was uneconomic to repair. Schemes offering new self contained units have been developed in borough to meet the supported accommodation needs of these vulnerable groups. In order to further support these opportunities the Borough would like the HCA to recognise the issues referred to in the Gap Analysis below.

Gap analysis: *Work with the borough to meet this priority noting that delivery of larger units can be more grant intensive, particularly in high value/high existing use value areas. To better enable re-modelling opportunities it would be helpful if the HCA could give some indicative pre-approval to schemes where a decant programme may need to be delivered and also to provide an early indication of likely grant levels so that a realistic appraisal can be undertaken by the developing RSL. There may also need to be some accommodation on code levels reached where re-modelling means that the current Code for Sustainable Homes in force at the time is unachievable.*

The borough is progressing several projects to help meet need. This includes a site that could offer NBHB for people with learning disabilities. There is also potential to construct homes for people with learning disabilities and challenging behaviour. Department of Health funding has been allocated but it will take longer for the scheme to reach the stage where HCA funding is normally allocated. Key to making schemes like this work and advance their delivery is certainty around grant funding. The HCA could assist by considering schemes like this earlier in the delivery cycle.

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8.5 Understanding & Influencing the Housing Market

The borough has a strategic housing role which requires it to understand the local housing market, identify problems that exist in the housing market and take steps to address these problems. This priority focuses on addressing overcrowding and under occupation, dealing with long term empty properties and management activity in the private rented sector. We also are taking steps to understand, and take account of, the potential impact of the economic downturn on the borough's housing market.

Gap analysis: *Encourage and support professionalism in the private rented sector and contribute to negotiations and plans to maximise the deliverability of affordable housing. Ensure that LSVT authorities are able to access all schemes and funding rounds that stock owning LA's can.*

Support future monitoring structures created by the Borough that will be set up to manage the DDA process. Even if DDA does not proceed, other outcome orientated groups may develop to help maximise the supply of affordable housing. Regular HCA input to these meetings will ensure that decisions made are taken in the context of funding availability and acceptable levels.

8.6 Promoting Housing Choice

This priority focuses on the delivery of the Housing Register with our housing association partners, providing a housing options approach including private rented and intermediate housing options and promoting greater mobility within the housing association sector (such as Seaside & Country Homes). It is about promoting choice for Housing Register applicants. Current activities include reviewing the Housing Register allocations system and the viability of introducing choice based lettings.

Gap analysis: *Support and develop schemes that meet changing local needs and aspiration.*

Work is currently being undertaken to remodel an existing care home. The aim is to produce an exemplar scheme that will incorporate NBHB units for people with learning difficulties. There are limited options for this client group and NBHB has proved both popular and successful where offered to PLD residents. HCA grant support will be required to enable the scheme and best practice sharing from similar schemes would help develop the project. The other partners involved are likely to be contributing land to ensure the scheme is viable.

External cross borough funding has been received for the Mansell project. This scheme aims to provide in borough accommodation for people with a learning disability and challenging behaviours. A potential site has been identified but HCA grant funding and expertise could assist as the project develops.

8.7 Creating Thriving Communities

Richmond upon Thames is a borough where people want to live. It has large green open spaces, low crime, high levels of amenities and affluent communities. However, there are also small areas of the borough where households are relatively disadvantaged in comparison. Households in need and vulnerable people are spread across the borough. Addressing worklessness, financial inclusion and addressing anti social behaviour are important to us.

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Gap analysis: Support regeneration/uplift projects and Council led developments when they become available.

For larger development opportunities and regeneration/uplift areas, the Borough will be undertaking public consultation events and hosting site/area specific conferences. As a stakeholder and potential investment partner, the HCA can bring relevant support and experience to this process.

8.8 Key roadblocks that the HCA can help remove to support us in reaching these priorities include:-

- Encourage strengthening and importance of local management through the relationship with those regulating the Housing Providers.
- Support regarding small sites and spreading innovation. This is an issue prevalent for many boroughs in London.
- Support to deliver Private Rented Sector Initiative. Talk direct to landowners and encourage long term sustainable investment in the private sector
- Providing funding and expertise around regeneration. Funding for several sites within the borough will be required within 3 years.
- Advice and Support to develop sub threshold contributions in line with our LDF
- Ability to use HCA funding, (such LA Newbuild or equivalent) for development on LSVT owned sites. One proposed solution would be to create a Joint Venture between the LA, LSVT and a developing RSL. Full investigations have yet to take place but initial studies have identified sites for at least 50-100 units.
- Support for development that could be undertaken by national strategic landholders e.g. supermarkets, Royal Mail and Network Rail.
- Work with the TSA to encourage RSL's to comply with their statutory duties to work to benefit their tenants.
- To work with other HCA regions to support cross borough development initiatives, for example where London meets the South East region and where South West London meets West London.
- Champion the creation of an accessible public land task force