

# London Borough of Richmond upon Thames

## Housing Strategy

### 2013-17



## ***Introduction***

### **Why develop a housing strategy?**

- 1.1 London Borough of Richmond upon Thames Housing Strategy sets out the Borough's plans for housing for the period 2013-2017. The Council's previous housing strategy ended in 2012. Over the last few years there has been a significant amount of change to national housing policy coupled with a radical welfare reform agenda. This has had major implications for both residents and housing providers, enabling reductions in Income tax for low paid workers, while restricting the level of some benefits. The Council supports the efforts of the Coalition Government to restrain and target welfare spending.
- 1.2 All local authorities have a number of statutory and strategic housing functions and the development of a new housing strategy allows the Council to outline its position with regard to these in a cohesive manner. It also provides the Council and its partners an opportunity to assess the housing market and to take action to address housing issues in the Borough.

### **Strategy Context**

- 1.3 The Council is committed to ensuring that the more vulnerable people of Richmond upon Thames are protected. Freezing the Council Tax, tackling homelessness and overcrowding and supporting vulnerable people to live independently are important priorities of the Council, as is improving access to affordable housing, including home ownership opportunities for low income working families.
- 1.4 Alongside these policy objectives is a broader policy of ensuring that the Council and its partners listen to the views of local people and that these inform the development of local plans, such as has been demonstrated through the 'All in One' consultation and village plans.
- 1.5 The Housing Strategy is based around five key themes that address the key housing issues in the borough. These are:
  - Good quality homes.
  - Supporting residents; delivering affordable homes.
  - Supporting residents; addressing housing market pressures and homelessness.
  - Supporting residents; choice, standards and quality for renters.
  - The connectivity of housing to people and place; housing contributions to health, wellbeing and the economy.
- 1.6 Each theme has a number of key objectives and the strategy is based around these objectives, discussing; the issues in question and why it is important including national evidence; what the evidences shows for Richmond upon Thames and our plans to address these issues.
- 1.7 As an 'umbrella strategy' the Housing Strategy references and builds on existing strategic housing documents including the [Tenancy Strategy](#) (2013), [Intermediate Housing Policy Statement](#) (2012) and [Homelessness Strategy](#) (2012).

- 1.8 Whilst the structure of the strategy is unlikely to change over the course of its life, national policy changes and reforms require a degree of flexibility to respond. As such an annual action plan will be developed, based around the five key themes of the strategy.
- 1.9 The Council works in partnership to address housing issues and where possible the Strategy document outlines the work of our key housing partners, including the GLA, housing associations and the voluntary and community sector.
- 1.10 The strategy builds on existing resident consultation including through the All in One and village planning process, and resident focus groups which were held in August 2012 to inform the Tenancy Strategy. Further resident on-line consultation to inform the strategy has taken place during October and November 2013.
- 1.11 The strategy has also been informed by a number of focus groups with key stakeholders, each focused on one of the five strategy themes.

## **Policy Context**

- 1.12 Since the Council's last Housing Strategy the Government has published a new Housing Strategy, "Laying the Foundations, A Housing Strategy for England" (2011) and has introduced radical reforms to social housing, homelessness policy and welfare.
- 1.13 In addition, the Mayor has published a Revised London Housing Strategy (2011) and a new London Plan (2011). The Council's Housing Strategy is required to be in 'general conformity' with these plans under the Greater London Authority Act 2007. The Council also works closely with the GLA on a number of housing issues including the development of affordable homes.
- 1.14 National changes to the NHS outlined in 'Healthy Lives, Healthy People' (2011) have also been implemented, with public health functions now being part of a local authorities role.
- 1.15 The Council is a member of the South West London Housing Partnership comprised of seven South West London Boroughs. The Partnership work together successfully including bidding for a number of GLA funding streams
- 1.16 Key national and regional policy issues that affect housing issues in Richmond upon Thames are discussed in greater detail and are contextualised within each of the five chapters.

## **Pen Picture**

### **Overview**

- 2.1 The Borough covers an area of 5,095 hectares (14,591 acres) in southwest London and is the only London Borough spanning both sides of the Thames. The borough comprises a group of urban areas based on former villages, divided by the Thames and interspersed by large areas of open space. The borough contains historic landscapes such as Richmond and Bushy Parks, Kew Gardens, Hampton Court Palace, Ham House and the Thames riverscape.

- 2.2 The borough comprises 14 village areas, designated after consultation with local residents, for each of which there is a [village plan](#). The borough also contains 18 electoral wards. A map of the village areas is outlined below.

### Village Areas



### Population

- 2.3 The population of Richmond upon Thames was 187,000 in 2011. Between 2001 and 2011 the population of the borough grew by 8.5% overall<sup>1</sup>. This is a fairly modest increase compared with several other outer London boroughs.
- 2.4 The age of the population is relevant to housing as people may require different types of property dependent on their age, or be more or less likely to reside in certain tenures at different ages. For example, a household with children require a larger family sized home whilst adults in their 20's and at the start of their careers are more likely to reside in the private rented sector.
- 2.5 When compared with London, Richmond has a significantly lower percentage of people aged 20-24 (4.9% in Richmond and 7.7% in London) and 25-29 (6.5% in Richmond compared with 10% in London)<sup>2</sup>. Overall, Richmond has a smaller percentage of the population in all the age quintiles between age 10 and age 34 compared with London but a higher percentage of the population in age quintiles 49 and over. This mirrors our understanding of Richmond as an attractive place to live for families with children and older people, while the high embedded land values and relative affluence can mean that it is difficult for young people to move into the borough.
- 2.6 As at 2011 13.5% of the population are older people aged 65 and over and 2.1% are aged 85 and over. The largest proportional increase of the population in Richmond

between 2001 and 2011 was in the 60-64 age bracket which increased by 49%. There was also a significant increase in the number of people aged 90 and over (up 27%) reflecting our current understanding of the increasingly ageing population in Richmond<sup>3</sup>.

### Tenure

- 2.7 Despite the high cost of housing, Richmond upon Thames has a large owner occupied sector with nearly 64% of households owning their home either outright (29.8%) or with a mortgage (33.8%). Owner occupation has however declined since 2001, as has occurred throughout Greater London.
- 2.8 The private rented sector houses nearly 22% of the Borough's households. In Richmond upon Thames the private rented sector is attractive to young professionals and also includes a sizeable corporate lets market. The cost of private renting is extremely high in most parts of the borough, reflecting the expensive housing market. Detailed information on the private rented sector in Richmond upon Thames can be found in University of Cambridge's review of the sector, [here](#).
- 2.9 Housing association property housed 12.6% of households in the borough in 2011, a slight increase from 11.7% in 2001. Richmond upon Thames has the fourth smallest social housing sector in Greater London in which to address housing need<sup>4</sup>.

### Affluence and Disadvantage in the Borough

- 2.10 Richmond upon Thames is ranked 285 out of 326 local authorities in England, where 1 is the most deprived. It is the least deprived borough in Greater London<sup>5</sup> and unlike all other boroughs (excluding City of London) has no Lower Super Output Areas (LSOA)<sup>6</sup> in the 20% most deprived in England.<sup>7</sup>
- 2.11 The **Joint Strategic Needs Assessment (JSNA)** (2012), reviewing national Indices of Deprivation data from the department of Communities and Local Government (CLG), found that there are marked variations in levels of affluence within wards containing both areas of great affluence and also pockets of disadvantage (although these deprived areas are still not in the 20% most deprived in England).
- 2.12 Areas containing pockets of relative disadvantage (as identified by the Indices of Deprivation, CLG 2010) include Heathfield, Whitton, Barnes, Mortlake and Barnes Common, Ham, Petersham and Richmond Riverside, West Twickenham, Hampton North and Hampton wards. The Council does not believe it right to designate areas as "areas of deprivation"; however, its Uplift Strategy is focussed on improving these areas.
- 2.13 Richmond's most deprived areas correspond to areas containing social housing in the borough, much of this could and should be improved.

### Unemployment and Economic Inactivity

- 2.14 Richmond upon Thames has the lowest percentage of 16-64 year olds claiming Job Seekers Allowance (JSA) in Greater London, at 1.5%, compared to the Greater London average of 3.6%.<sup>8</sup>
- 2.15 The borough also has the lowest percentage of 16-64 year olds claiming Employment Support Allowance (ESA) in London at 3.3%.<sup>9</sup>

## ***“Good Quality Homes”***

- Maintaining good quality housing
- Addressing poor house conditions
- Promoting energy efficiency and working to reduce fuel poverty
- Improving the public realm of ‘Uplift’ areas

### ***Maintaining good quality housing***

- 3.1 Richmond upon Thames residents consider it is a good place to live (All in One Survey 2010). The borough's historic and green spaces and riverside are key factors contributing to the Borough's popularity.
- 3.2 Richmond upon Thames has many fine buildings and areas which are distinguished by their architecture, landscape and history, creating an attractive environment that often is the product of several different eras. There are nearly 1,200 listed buildings in Richmond upon Thames and 72 conservation areas (areas of special architectural or historic interest where it is desirable to preserve the character and appearance of buildings). The Council's position on conservation areas is outlined [here](#).
- 3.3 There are also many buildings that, due to their historical associations, architectural style and visual interest are of significance to the history and character of the environment. There are estimated to be in excess of 12,000 Buildings of Townscape Merit<sup>10</sup>. Whilst these may not meet the statutory ‘listed’ status, local planning policy (in association with owners) has defined them ‘buildings of townscape merit’. The majority are within the borough’s conservation areas.
- 3.4 Planning policies for the borough therefore protect local character and high quality open spaces. They seek high quality new development that is compatible with local character.
- 3.5 The Council wishes to work with developers to ensure that affordable housing reflects its priorities and where a range of housing is being delivered, larger homes for families includes houses.
- 3.6 New housing should be built to Lifetime Homes and 10% to wheelchair standards (Core Strategy Policy CP14) to improve inclusive access for all and should give due consideration to amenity space, such as play space for children.
- 3.7 New extra care housing for older people should also consider best practice, such as Housing our Ageing Population Panel for Innovation (HAPPI) guidelines.
- 3.8 The Development Management Plan introduced a presumption against back garden development and ensures where infill development is allowed there are strict policies to ensure it reflects local character.
- 3.9 The Council recognises the importance of covered facilities for bike storage, which become especially significant for residents in flats or smaller homes. New

developments should include sufficient, covered and secure parking facilities for bicycles, as required by planning policy DM TP 7.

- 3.10 The Council considers it important to press for high quality sustainable housing, which reflects the local context and does not undermine affordability or local character.
- 3.11 The Council has concerns over the current national Government policy to convert office space and proposed policy to convert shop space, into residential accommodation without the need for planning consent. In 2013 it has supported other Councils in seeking a judicial review of the policy. With regard to housing conditions there is no control over the quality of refurbishment, which may lead to sub-standard housing.
- 3.12 The Council's policy response agreed at Cabinet in July 2013 is to apply to Government for Article 4 Directions<sup>11</sup> for offices in the Borough's prime locations. If agreed this will mean that developers will require planning permission for changes of use from office to residential. The application will covers 12 zones including Richmond, Twickenham and Teddington town centres and the National Physical Laboratory site.

### ***Addressing Poor House Conditions***

- 3.13 Poor house conditions can range from a lack of modern facilities (such as outdated bathrooms or kitchens), problems with damp or cold, the need for substantial repair work, to a property being structurally unsafe.
- 3.14 This is important because damp and mould is associated with new onset asthma and asthma exacerbation in children<sup>12</sup>. Hazards are more likely to be found in poor condition housing which can lead to ill health and accidents.
- 3.15 Nationally older people renting privately are three times more likely to live in homes in serious disrepair at 17.6% of households compared to around 8% of households for older owner occupiers and social housing tenants<sup>13</sup>. Households living in poverty with children are also more likely to live in properties with serious disrepair issues, at 17.6% of households compared to 12.3% for all households.<sup>14</sup>

### ***The Housing, Health and Safety Rating System (HHSRS)***

- 3.16 The 2004 Housing Act introduced the Housing, Health and Safety Rating System (HHSRS) which is a risk assessment tool used to assess potential risks to the health and safety of occupants in residential properties. The HHSRS focuses on hazards that are most likely to be present in housing. The 2004 Act requires local authorities to take the most appropriate action to address serious hazards. Whilst the Council is required to make an assessment across all tenures the majority of action is with properties owned by a landlord.
- 3.17 Hazards can be physiological (e.g. damp/mould or excessive cold), psychological (e.g. poor lighting or overcrowding), accident hazards (e.g. falls associated with stairs) and infection hazards (e.g. poor sanitation and drainage). The most serious hazards are defined as Category 1 Hazards, where the Council has a duty to act and undertake enforcement action and Category 2 Hazards, where the Council has a power to act.

- 3.18 House conditions matter as half of all accidents involving children are related to the physical conditions in and around a property. Cold and damp housing can also impact on children's learning because of the impact on their health<sup>15</sup>.
- 3.19 Nationally older people are more likely to live in housing with old bathrooms and kitchens with 53% of those aged 85+ having kitchens at least 20 years old whilst 18% have a bathroom at least 40 years old<sup>16</sup>.

### **The position in Richmond upon Thames**

- 3.20 The Building Research Establishment (BRE) survey (2009) estimated that 24% of private sector dwellings in the borough contain Category 1 hazards and a further 8% are in significant disrepair but without Category 1 hazards. The Council has a duty to Act when it becomes aware of Category 1 hazards. The BRE advised that most of the Category 1 hazards relate to 'excess cold' and a property may fail in respect of inadequate insulation or single glazed windows. Enforcement action by the Council is not appropriate with owner occupied properties but is taken in respect of privately rented homes when residents complain or are referred by other agencies. With owner occupiers the Council publicises 'coldbuster' grants for central heating and insulation works. The same survey estimated that 3% of private sector dwellings had bathroom and kitchen facilities over 30 years old. The equivalent number is 16,650 properties.

### **What the Council is doing to address poor house conditions**

- 3.21 The Council promotes the Housing Health and Safety Rating System to private landlords, such as at the [Landlord Forum](#) and as part of the [Landlord Accreditation Scheme](#). A HHSRS assessment is also required as part of [HMO licensing](#).
- 3.22 When serious hazards, which can be either Category 1 or 2 or both, are found in a tenanted property the Council serves a landlord with a preliminary notice (unless the works are urgent) asking them to carry out works within an agreed timescale. If a landlord does not comply with this a statutory notice is served. The Council's full position is outlined [here](#).
- 3.23 In 2012/13 the Council inspected 249 properties for hazards under the HHSRS, issuing 76 preliminary notices and 79 statutory notices.
- 3.24 In 2013/14 the Council has a target to inspect 250 properties for hazards.

### ***Meeting the Decent Homes Standard***

- 3.25 Throughout the last decade national Government has focused on addressing house conditions through a target that all social housing meets the 'Decent Homes Standard'. This refers to properties that are free of health and safety hazards; are in a reasonable state of repair; have reasonably modern kitchens, bathrooms and boilers and are reasonably insulated.
- 3.26 Properties in the private sector (owner occupied and private rented sector) are most likely to not meet the Decent Homes Standard. This is partly due to these sectors having an older housing stock, with many properties that fail the Decent Homes standard built pre 1919.
- 3.27 Current Government policy is that all social housing should meet a minimum standard of decency including meeting the key measures of the Decent Homes Standard. This standard includes a home that is free of Category 1 Hazards, a home

that does not have key components that are both old and in need of replacement or repair, criteria regarding a home having modern bathroom/kitchen and appropriate layout and a home that is effectively insulated and heated.

### **The position in Richmond upon Thames**

- 3.28 Over 99% of housing association property in Richmond upon Thames meets the Decent Homes Standard, with only 23 units of general needs accommodation not meeting the standard<sup>17</sup> in 2012.
- 3.29 RHP the largest housing association in the borough has achieved this by prioritising the key measures of the Decent Homes Standard and ensuring they maintain their stock to this standard. Their approach has been to target properties which based on stock data had components which would cause the property to fail during the budget year due to age and/or condition. They also carry out stock condition surveys and update stock condition data to ensure that they continue to validate the condition of their stock.
- 3.30 Richmond upon Thames Churches Housing Trust achieved Decent Homes Standard for its properties in Richmond in 2010. This was achieved through focusing on renewal of old kitchen and bathrooms and new energy efficient heating systems. Energy efficiency work has also included loft insulation and cavity wall insulation. In 2012 a very small number of properties (22) dipped below the Standard but work is in progress to ensure all properties meet the Decent Homes Standard by 2013.
- 3.31 The BRE 2009 Survey estimated that 42% of private sector dwellings, equivalent to 29,096 homes in the borough do not meet the Decent Homes Standard, above the England average of 36%<sup>18</sup>. Only an estimated 9% (or 6014) of private properties are non-decent and occupied by vulnerable residents. Properties fail because of kitchens and bathrooms that have not been modernised as well as poor insulation and older boilers. The Council takes enforcement action when appropriate in respect of private rented properties although this may not address all criteria as non- modern kitchens and bathrooms which are not category 1 or 2 hazards unless they are defective. With owner occupiers, the Council offers Coldbuster grants for heating and insulation works.

### ***What Housing Associations are doing to improve house conditions for their tenants***

- 3.32 RHP has made energy efficiency improvements to their Edgar Road Estate in Heathfield. The works included external wall insulation (372 properties), new UPVC windows (372 properties) and new boilers (237 properties) delivered under a £3 million contract, which was all grant funded. The work has resulted in improved insulation to each flat, new energy efficient windows and with the replacement of new boilers, improving tenants' energy usage and improving the overall thermal comfort of their home. Internal stairwells have also been insulated to ensure that the properties maximise the efficiency of the insulation and the full effects of the work. The programme has helped to deliver a substantial amount of carbon emission reduction.

### **Addressing Fire Risk**

- 3.33 It is important that Registered Providers address risks of fire especially in flatted developments. The Lakanal Inquiry (2009) following the sad deaths of six people in a tower block in Southwark highlighted the need for Register Provider landlords to:

- ensure tenants have sufficient information to know what to do in the event of a fire.
  - consider the potential for retrofitting sprinklers or demister systems in blocks.
  - ensure fire risk assessments are robust, such as ensuring a 10% sample of flats.
  - make sure any refurbishments to blocks meet fire safety standards.
- 3.34 RHP has a small number of blocks that are 30m or more in height. Having reviewed the recommendations from both inquiries, RHP agreed on additional actions to further increase their current good practice. This has included carrying out domestic compartmentalisation surveys; providing ‘premises information boxes’, updating fire safety information (including fire action notices in blocks, information on customer website, annual fire safety letter, new customer sign up packs); providing training for contract and project managers on management and inspection of works that may breach compartmentalisation.
- 3.35 Richmond upon Thames Churches Housing Trust has a small number of blocks of flats of between four and six storeys in the Borough. Richmond Churches has updated its fire policy and procedure, ensured fire detection systems are in place and each block has up to date Fire Risk Assessments and Action plan.

### **Preventing loss of housing association stock**

- 3.36 Registered Providers occasionally will have properties in their portfolio where the work required to bring the property up to the required standard is too expensive. If these properties are located in expensive areas of the borough under the Affordable Housing Programme 2011-2015 there is a greater risk to dispose of the property to help support their GLA affordable housing contracts.
- 3.37 Rather than lose units through a disposals programme (that might then be used to support out of borough investment) the Council will on a case by case basis review whether the Housing Capital Programme can be used to support renovation works, where there is a reconfiguration of the stock which can clearly demonstrate that it better meets local housing priorities.
- 3.38 The existing housing association stock may also be protected by planning policies which will only be applied where permission for a change of use is required, wider benefits to the community would need to be identified to justify any loss.

### **Energy Efficiency**

- 4.1 The Standard Assessment Procedure (SAP) is the methodology used by Government to measure the energy efficiency and performance of housing. It measures the energy cost per square metre of a home<sup>19</sup>. The SAP scale runs from 1 (low) to 100 (high) with one being a property with very poor energy efficiency and 100 being a property that is completely energy efficient.
- 4.2 Building regulations require new properties to be built with a SAP rating of between 65 and 81. The SAP system is also used for Energy Efficiency Certificates which are required whenever a property is sold or rented. A high SAP rating (81+) gives an Energy Efficiency Rating of A/B whilst a SAP rating of 1-20 gives an Energy Efficiency Rating of G.

- 4.3 Nationally, housing association properties have the highest average SAP rating at 63.8 compared to 55.3 for the owner occupied sector and 55.4 for private rented homes<sup>20</sup>.

### The position in Richmond upon Thames

- 4.4 The average SAP rating for private properties in the borough (from the last available data) has increased from 47 in 2003 to 53 in 2009.
- 4.5 The Building Research Establishment BRE<sup>21</sup> in 2009 was commissioned by the South West London Housing Partnership Private Sector Group to research at ward level house conditions in the private sector including the SAP rating of homes. The research findings estimated that 14% (9587) of private dwellings in the borough have a SAP rating of less than 35. These are fuel poor homes. This is at similar levels to the English average (14%).
- 4.6 The same research also estimated that the majority of wards in the borough have between 11% and 16% of private sector homes (including rental properties and owner occupied accommodation) with a SAP rating below 35. Hampton North (6%) and West Twickenham (9%) have lower than average percentage of properties with poor energy efficiency. Much of the property built in Hampton North was built more recently (1970s onwards) and as more recent properties have a higher SAP rating than older properties<sup>22</sup> this may explain the lower amount of properties with low SAP ratings in this ward. West Twickenham has a very high percentage of its housing stock that is terraced (41.4%)<sup>23</sup> and terraced homes tend to have a slightly higher SAP rating than semi detached or detached homes.
- 4.7 Barnes (17%), Hampton (18%) and Ham, Petersham and Richmond Riverside (18%) are all wards with slightly higher estimated percentage of private sector dwellings with a SAP rating below 35.

### Lack of Central Heating

- 4.8 Properties without central heating may not meet the Decent Homes Standard requirements for thermal efficiency and this may also serve as an indicator for fuel poverty<sup>24</sup> as central heating “enables households to maintain reasonable temperatures within the home and is a cheaper means of keeping the whole home warm”. Finally lack of central heating may impact on the health of households, especially during winter months, as homes without central heating are likely to be 2 degrees Celsius colder than dwellings with central heating<sup>25</sup>.

### The position in Richmond upon Thames

- 4.9 In Richmond 2.6% of households (2,482) lack central heating. This is only slightly above the Outer London average of 2.5% and below the England average of 2.7%<sup>26</sup>.
- 4.10 There has been a significant decrease since the 2001 Census in households in the borough who lack central heating, which was previously at 7.2% (5487)<sup>27</sup>
- 4.11 Whilst owner occupiers make up the largest group numerically of households that do not have central heating (972) they have the lowest percentage of households who do not have central heating, at only 1.9% of owner occupiers. Households living in the private rented sector make up the next largest group without central heating (817)

and also have the highest percentage of households lacking central heating, at 4.4% of private renters. There are 266 housing association tenants without central heating, comprising 2.6% of all housing association tenants.

### **Fuel Poverty**

- 4.12 Fuel poverty means a household has to spend a disproportionate amount of their income to maintain a warm home. The cause may be due to living in an energy inefficient property and/or a household not having the income to improve the property.
- 4.13 The Hills Review of Fuel Poverty (2012)<sup>28</sup> concluded that fuel poverty is a serious problem that affects millions of individuals and households in England. The Review highlights that 34% of households facing fuel poverty contain someone with a disability or long term illness, 20% of households include a child under five and 10% of fuel poor households contain a person aged 75 or older<sup>29</sup>
- 4.14 The Government have traditionally defined fuel poverty as a household that spends more than 10% of its income to maintain a warm home. The Department of Energy and Climate Change (DECC) have recently announced they will be adopting the recommendations of the Hills Review to define fuel poverty as a household who is paying more than average costs to heat a home and in doing so their income falls below 60% of the median income.
- 4.15 Low income households are also more likely to be on prepaid meter system where energy rates are less competitive compared to those on direct debits. Nationally, one in four households on prepaid metres are in fuel poverty compared to only 1 in 10 households paying by direct debit. The Council deplores policies that discriminate against choice for low income households.
- 4.16 Low income households also spend a greater proportion of their income on energy costs compared to those on higher incomes.
- 4.17 Fuel poverty may lead to a household under-heating their home which may increase the risk of damp and mould, which can lead to respiratory illness. A more detailed exploration of housing and health can be found at 11.1.

### **The position in Richmond upon Thames**

- 4.18 The Department for Energy and Climate Change (DECC) models estimates for fuel poverty at a local authority level for 2011 are that 9.5% of households in Richmond (7,216) are fuel poor or in fuel poverty. This compares to the London average of 9.2%<sup>30</sup>
- 4.19 Richmond is ranked 16<sup>th</sup> (lowest) out of 33 London boroughs for levels of fuel poverty.
- 4.20 More detailed discussion around energy efficiency, fuel poverty is contained in the borough's [HECA Report](#) (2013).

### **Our priorities and work around energy efficiency and fuel poverty in Richmond upon Thames**

- 4.21 The Council aims to ensure older people and low income vulnerable households such as the disabled are assisted where appropriate to reside in energy efficient and warm homes.
- 4.22 The Council also aims to promote energy efficiency advice and information to all residents and assist those affected by fuel poverty.

### **What Richmond Council and partners are doing regarding energy efficiency and fuel poverty**

- 4.23 The Council, through the Greater London Authority (GLA) RENEW scheme visited 1,600 households in Whitton during 2011 offering energy and water efficiency advice. RENEW is an area based energy efficiency scheme that works methodically across an area to contact a targeted selection of homes, who are then encouraged to have energy efficiency improvements fitted. It also provides referrals to other services and community organisations.
- 4.24 Following this, 230 homes were referred for further measures such as loft or wall insulation which were subsidised for those able to pay and free to those on qualifying benefits.
- 4.25 A RENEW 2 scheme was also completed in April 2013 with over 200 visits in Hampton and Mortlake areas with a particular focus on the fuel poor and the elderly, offering energy and water efficiency advice and further measures such as loft insulation.

The 'Low Carbon Zone' work carried out between 2009 and 2012 in Ham, Petersham and Richmond Ward used thermal imaging of homes in promotional material, this proved very popular, assisting people to visualise an 'invisible' issue. The energy efficiency work in this ward has led to an estimated collective reduction in fuel bills for residents of £122,000 per annum.

### **Funding Cold Buster Grants**

- 4.26 The Council provides locally funded '[Cold Buster](#)' grants. These fund new gas boilers, central heating and insulation works. They are available to owners and private tenants in receipt of means tested benefits and residents who are over 60 on a low income (subject to a means test). Applicants have to repay the grants if the property is sold within 10 years.
- 4.27 In 2013/14 the Council has a target to fund 120 cold buster grants for residents, compared to 46 grants approved during 2012/13 partly reflecting that other external sources of funding for energy efficiency work previously available, such as the national Affordable Warmth programme, are no longer available.
- 4.28 Using social marketing data the Council will work to identify older and vulnerable private households in the borough for targeted mailshots, assisting households to be aware of the options open to them around energy efficiency and helping to address fuel poverty.

### **Promoting the Green Deal**

- 4.29 The [Green Deal](#) is a national scheme for households to pay for energy efficiency improvements such as loft insulation, double glazing and new boilers. The scheme's

intention is that the upfront costs of making these improvements are removed with the loan being paid off via the savings made in energy bills.

- 4.30 Richmond upon Thames Council has been working with Climate Energy on a pilot Green Deal Marketing Project, following a successful bid to the GLA from the Department of Energy and Climate Change Pioneer Places Fund.
- 4.31 The funding has been used to undertake a direct marketing campaign which has already resulted in more than 1,000 registrations of 'Expressions of Interest' from residents. Free Green Deal assessments have been undertaken on the homes of the first 200 people to register. The free assessments are providing valuable data on the savings measures identified in different housing types in the borough through Green Deal, cost estimates of progressing to a Green Deal installation and the cost savings residents can make on fuel bills. The project will also assess Richmond upon Thames residents' attitudes, motivations and barriers to Green Deal to inform future promotional and community engagement activity.
- 4.32 In November 2013 Richmond upon Thames Council appointed 'Climate Energy' as its Green Deal provider to partner with, to promote the Green Deal within the borough.

#### **Promoting Collective Switching – the 'Big London Energy Switch'**

- 4.33 The Council is promoting 'Collective Switching' whereby consumers group together to use their market power to negotiate lower energy bills. To date two 'auctions' have taken place in April and June 2013. Very positively a total of 2,046 out of 26,435 London residents were from London Borough of Richmond upon Thames.
- 4.34 The Council will continue to promote 'Collective Switching' as a means to help residents in the borough lower their energy bills.

#### **The work of the voluntary sector**

- 4.35 Hampton Fuel Allotments, a registered charity in the borough, provides fuel grants for households on certain state benefits or low waged households who fulfil certain criteria and reside in Hampton, Teddington and Twickenham. During 2011/12 they provided over 1,800 fuel grants to residents.

#### **Planning policy requirements for new build homes**

- 4.36 As at 2013, new homes are required to meet or exceed Code for Sustainable Homes Level 3 and achieve a minimum 40% reduction in carbon dioxide emissions over Building Regulations (2010), and zero carbon standards from 2016. The GLA currently require affordable homes financed through their Affordable Housing Programme to be at Code for Sustainable Homes Level 4. The cost of meeting levels three and four is minimal at less than £3,000 per unit on top of base build costs<sup>31</sup>. These costs will increase when achieving higher sustainability levels although it has been established that as technology advances the cost premium reduces. There will also be lower energy consumption in these homes. New homes have to follow the energy hierarchy, which requires firstly the use of less energy, secondly energy efficient supply and finally, the use of renewable energy, whereby new homes should achieve a 20% reduction in carbon dioxide emissions from on-site renewable energy. The Council's sustainable construction policies and guidance will be adjusted in future years to take into account the then prevailing standards and potential changes to national guidance.

## ***Richmond's Uplift Areas***

- 4.37 Uplift is Richmond Council's programme (working with partners and stakeholders) to rejuvenate the Whitton, Hampton North, Barnes, Mortlake and Ham areas of the Borough, which local people say are in need of improvement. The Council rejects the labelling of areas as "areas of deprivation" which it believes can stigmatise communities. Instead, it believes in partnership with communities to drive improvement. The Uplift programme is based on the results of the Council's [All in One Survey](#) (2010) where more than 13,700 residents across the borough gave their views on their local areas.
- 4.38 In 2011/12 Whitton High Street received £376,000 from the Mayor of London's Outer London Fund to improve the High Street. Work such as improving shop frontage and lighting has helped improve the public space whilst maintaining local character.
- 4.39 The Council is currently agreeing plans for a planning brief and Masterplan for Hampton North and some works have already been completed in the creation of an enhanced landscaped village square providing a vibrant space for both residents and business, encouraging services such as a bank and post office to the area.
- 4.40 The Council has also just completed a refurbishment of Ham Library including the creation of a new community exhibition and meeting space with an IT suite alongside refurbishment of the existing library building.

## ***Ham Uplift & Inter-relationship with Housing***

- 4.41 There are particular housing issues around the Ham Uplift and the Ham Close area which make it particularly relevant to the Borough's Housing Strategy.
- 4.42 The existing flats at Ham Close are medium rise properties owned by Richmond Housing Partnership. These properties were built in the 1970s and have poor insulation, which leads to condensation and higher heating bills. The buildings are likely to reach the end of their natural lifespan in the next thirty years. The layout within some of the buildings is also challenging with bedsit units for single people on the ground floor whilst family sized units on the third floor are accessed via stairs. The layout of the blocks, with unused public space around each block also reflects poor configuration and there is a need to improve and make best use of the public realm.
- 4.43 The Council is currently working with RHP and the emerging Ham and Petersham Neighbourhood Forum, among other stakeholders, in developing plans to consult with local residents on the potential options to re-develop Ham Close. The Council and RHP are considering a range of options that include the refurbishment of existing buildings through to possible redevelopment and regeneration of the wider area. A lot of work still needs to be done on the viability of each option, and once this initial piece of work has concluded the Council and RHP will consult with the community.
- 4.44 Options for partial re-development and total redevelopment would allow more beneficial design of buildings and best use of the land available. An important consideration of any design will be the enhancement to the character of the local area. Dependent on the options pursued and subject to public consultation there could be an opportunity for additional affordable housing provision.

- 4.45 The Council and RHP will work jointly to consult with residents on the potential options available from Autumn 2013 onwards and the preferred approach will only be determined following that consultation.
- 4.46 The approach over the lifetime of this strategy will be to closely monitor the development of this work programme via the Uplift Programme Board. Where necessary actions related to housing will be reflected in the Housing Strategy annual action plan.

## ***“Supporting residents; delivering affordable homes”***

### ***Key Objective – Supporting residents; delivering affordable homes***

- Delivering affordable homes that meet the needs of families and the most vulnerable
- Working in partnership with Registered Providers to make the most of opportunities for new provision
- Making best use of the Council's and other public assets

### **Introduction**

- 5.1 Meeting the housing needs of the most vulnerable is important to the Council. Affordable housing (social rented homes, affordable rent homes or shared home ownership) is one means to meeting this need. Supported housing plays a key role in maintaining independence for those who need it, preventing homelessness and giving vulnerable households the life skills necessary to live independently.
- 5.2 The [Community Plan 2013-18](#) highlights the issues of affordability and the shortage of affordable homes in the borough and recognises that adequate housing is a key factor in maintaining health and wellbeing, requiring partners to ‘work together to maximise the supply of high quality, environmentally efficient, affordable homes in the borough’.
- 5.3 This Chapter sets out the Council's intended approach of working with partners to meet identified housing need in the Borough for:
- Rented housing that meets the requirements of the Borough's [Tenancy Strategy](#) on affordability, known as General Needs housing
  - Housing for older people
  - Supported housing
  - Gypsy and traveller accommodation.

and how we will make best use of the resources available (land and finance) to support delivery.

### ***Delivering affordable homes that meet the needs of the most vulnerable***

### **Context**

- 5.4 The main challenges to the delivery of affordable housing in the London Borough of Richmond are that:
- Public open space covers a third of the borough and policies that protect the natural environment limit the development potential of many brown field sites.
  - The Borough has a large number of conservation areas and listed buildings and planning policies seek to retain character. Land availability for residential redevelopment is constrained by high existing use values, making it difficult for Registered Providers to compete with the private sector for sites that have the potential to provide affordable housing.

- 5.5 In addition the Borough has to respond to other external factors that influence delivery of affordable housing. One significant factor is the recent relaxation of permitted development restrictions for a three year period until 2016 to allow conversion of office and retail floor space to residential. Local planning policy currently seeks to maximise delivery of affordable housing in schemes involving loss of employment floor space. However there has been considerable interest in taking advantage of these relaxations and this has the potential further to restrict opportunities for securing affordable housing.

### **The Richmond Position**

- 5.6 The [Core Strategy](#) aims to maximise the development of affordable housing in the Borough. Negotiation on a site-by-site basis for affordable housing will take into account affordability, financial viability and deliverability, when seeking to maximise affordable housing, and in determining bed-size mix and the provision of Lifetime Homes and wheelchair accessible units. The [Development Management Plan](#) and [Draft Affordable Housing Supplementary Planning Document \(SPD\)](#) sets out in more detail how the Core Strategy policies will be applied.
- 5.7 The draft Affordable Housing SPD supports the implementation of the adopted Core Strategy and Development Management Plan policies. It is primarily for applicants, agents or developers undertaking residential development to set out guidance on requirements to contribute towards affordable housing, and combines advice from the Council's planning and housing services.

### **General Needs Housing**

- 5.8 The Council seeks the maximum reasonable amount of affordable housing when negotiating on individual private residential and mixed-use schemes, having regard to the strategic borough-wide target set out in the Core Strategy and the individual circumstances of the site. With regard to the maximum amount that can be achieved on site, the Council will take into account the suitability of the site for different forms of provision and the economics of site development. Core Strategy Policy CP15 seeks to achieve 40% housing for social rent and 10% intermediate housing. This differs from the London Plan in requiring more social rented accommodation, but accords with the Council priorities and evidence base.

### **Housing for older people**

- 5.9 The Census 2011 confirms that older people in the borough are more likely to own their own home (77%) compared to the Richmond average and this percentage has increased since 2001. Older people who rent are more likely to do so from a housing association (16%) whilst a further 7% reside in the private rented sector.
- 5.10 The [Older People's Supported Accommodation Review](#) (2008) found an appropriate level of sheltered rented accommodation in the borough. Further work began in 2013, (led by the main Registered Provider (RHP)), to examine the quality of their existing accommodation for older people and possible options to improve this offer.
- 5.11 The opening of the Borough's first affordable extra care accommodation scheme at Dean Road in 2010 provided both rented accommodation and also a shared ownership housing especially designed for older people. The shared ownership accommodation was very popular and oversubscribed. The Council will work with major RPs to inform the approach to be taken to remodelling and/or re-developing existing sheltered schemes in the Borough.

- 5.12 In accordance with [Development Management Plan](#) policy DMHO5, provision of private sheltered or extra care schemes continues to be a low priority in the Borough against other land-uses. Where these schemes are proposed, an appropriate contribution to provision of affordable housing as part of a mixed tenure scheme will be sought.

### **Supported Housing**

- 5.13 The Council undertook a Supported Accommodation review in 2010. This recognised a need to increase the in-borough provision for those who require supported accommodation across a range of service areas. In alignment with the Valuing People guidance and the Council's own Commissioning Strategy there is an identified need to remodel some existing residential care services and expand the range of supported living options that are available in Borough. [The Mental Health Joint commissioning Strategy for Adults of working age 2010-2015](#) also recognised the need for a broader range of supported housing provision to underpin the 'Recovery Pathway' approach in the way services are commissioned and delivered.
- 5.14 The Supported housing agenda is being delivered against a backdrop of Welfare Reforms that have included revisiting the definition of supported housing services which may impact on whether certain schemes remain economically viable given the levels of rent they are able to charge. This has impacted on the approach of Registered Providers as there has been greater uncertainty about how the higher rents that are often associated with these schemes will be covered by taxpayers in the light of Universal Credit. To address this when developing new schemes the Council ensures that housing benefit advice is provided early in the process. The Council has also offered both subsidised land and grant funding to support particular priority schemes.
- 5.15 Current supported housing priorities include:
- Provision of supported housing for young people using Learning Disability Transition Services.
  - Building on the review to ensure there is a range of supported accommodation available, including move on, to ensure the pathways recovery model continues to be strengthened.

### **Site provision for gypsies and travellers**

- 5.16 There is one existing traveller site in the Borough at Bishops Grove, Hampton, managed by Richmond Housing Partnership, which currently contains 12 pitches. The site, which has seen investment and improvement, is now at its limit in terms of the number of pitches that could be accommodated, ensuring fire safety is not compromised.
- 5.17 The Council has a legal requirement to assess the housing needs of gypsies and travellers under the Housing Act 2004 and initial findings from research supported by RHP (expected to be concluded by Winter 2014) suggests that additional pitches are currently not needed and the Council has no plans to identify new sites.
- 5.18 [The London Plan 2011](#) does not set borough targets for site provision, stating boroughs are best placed to assess the needs of, and make provision for these groups whether through new pitch provision, protection or enhancement of existing pitches, or by other means.

## **Delivering new general needs housing**

- 5.19 The Council will work closely with RPs who wish to develop new homes (in particular larger family sized homes) in the Borough for the benefit of residents, and who raise funding for these homes by converting some of their existing social rented homes to affordable rented homes, let at higher rents.
- 5.20 In the current climate with reduced public funding available from the Greater London Authority (GLA) since 2011, RPs are expected to replace grant with increased borrowing by applying the 'Affordable Rent' model. The Council's own research used to develop the Tenancy Strategy established that in many parts of the borough rent levels at 80% of market rent are not affordable to those in housing need who are on the Richmond Housing Register. RPs complying with the Council's approach to setting rents are able to explore, with supporting viability evidence, the opportunities of working with the Council as an active partner to request funding from the Capital Programme to support new schemes where additionality can be demonstrated.
- 5.21 The Council regularly produces the most up-to-date housing market data, supplied to ward level to ensure affordability issues are considered in any new affordable housing development.
- 5.22 With the introduction of Universal Credit and the Social Housing Size Criteria regulations, the Council is keeping under review its priorities for affordable rented housing to ensure that new developments provide suitable opportunities for households to downsize and deliver rent levels that are affordable to those in need in the Borough.
- 5.23 The Council's Intermediate Housing Policy Statement informs discussions between Registered Providers and Developers so that a sizeable proportion of new intermediate housing is at a price which is affordable to local people.
- 5.24 Whilst some developers seek to prioritise shared ownership as their preferred tenure in mixed schemes, the Council will continue to secure affordable rent units in line with planning policy which will be on an 80% rented and 20% on a shared ownership basis to reflect the priorities based on the Council's Housing Need Survey. Shared ownership as a single tenure may however be appropriate in town centre locations where Development Management Plan Policy DMH06 seeks provision of small units (which are not a priority for affordable rent provision) in conversion schemes.
- 5.25 The Council will be developing a policy statement on marketing of shared ownership for Registered Providers during 2013/14. This will help prioritise sale to local people but will also enable the Council to monitor the take up of shared ownership units by local residents.
- 5.26 At present, Registered Providers in the Borough apply similar valuations to both shared ownership and affordable rented units. Given the acute need to provide affordable rented accommodation to those in housing need, the Council will prioritise the use of its own funding to support the delivery of affordable rented units in accordance with the Tenancy Strategy.
- 5.27 The Council will support delivery of general needs housing through the following main sources:
- Affordable housing secured by legal agreement in schemes that are granted planning permission.

- Small scale schemes or larger scale regeneration by Registered Providers on their land holdings.
- Purchase and repair of properties on the open market for use as affordable housing.
- Disposal of its own land and other assets.

### **The work of Registered Providers; delivering affordable housing on small sites**

Richmond Housing Partnership has reviewed their assets transferred to them by the Council and have embarked on a programme of development of small sites, typically underused garage blocks and parking areas for 100% affordable rented units. An initial phase of 11 sites will provide 40 units for completion by March 2015.

### **Providing for the accommodation needs of older people**

5.28 Current housing priorities for meeting the needs of older people are:

- Ensuring that new accommodation for older people meets the evidential need in the Borough. The Council recognises the need to work with Registered Providers of Sheltered Housing where they have concerns that the quality of housing on offer is no longer meeting the needs of their existing tenants and is not meeting the wider strategic housing need.
- Re-modelling or re-provision of older people's sheltered accommodation to provide self contained units so that support is available for a range of tenure types.
- Extra care housing which in some cases can be created from remodelling existing sheltered accommodation.

5.29 The Council will explore and encourage innovative ways of meeting the varied aspirations and accommodation needs of older people as well as other client groups such as people with dementia or learning disabilities. The Council will prioritise delivery as follows:

- Affordable rent - applying localised rent levels in accordance with the Tenancy Strategy.
- Shared ownership - owner occupier older people may alternatively prefer an affordable shared ownership product that is flexible to allow for a range of shared equity purchase and the potential for the occupier to staircase and occupy at nil rent.

Some older people may wish to protect the value of their assets and purchase outright accommodation that better meets their needs. Accommodation for outright sale may be included in a mixed tenure scheme where justified on the basis of local evidential need and/or where required to provide cross subsidy to deliver the Council's priorities.

5.30 An important characteristic of new provision for older people should be that the accommodation is designed to be capable of adaptation to allow for changing needs over time, including the potential for units to be altered to form general needs affordable housing.

## **What Richmond is doing to provide supported housing accommodation**

- 5.31 The Council is working in partnership with Registered Providers to deliver supported housing to meet specific identified needs.
- 5.32 The Council is working with Paragon Community Housing group through its subsidiary Richmond upon Thames Churches Housing Trust (RuTCHT) to deliver a scheme of four units of supported housing for young adults accessing the complex needs learning disabilities service (see below). The Council intends to provide a further scheme in the locality and to look for other opportunities to provide this form of accommodation. The Council has also committed to explore the potential for disposal of surplus caretaker accommodation, through Registered Providers, for use as supported housing. This option may be particularly appropriate given that these are often detached properties where the use can be provided in a relatively secluded environment. More detailed discussion on housing for people with a learning disability is available at 12.14.
- 5.33 The Council is also providing funding to support Paragon/RuTCHT to provide self contained supported accommodation in two adjoining properties in their ownership for people with mental health conditions.

### **Using our assets to help Registered Providers deliver supported housing - Land in Ham**

Richmond has agreed disposal of unused Council land to Paragon / Richmond Upon Thames Churches Housing Trust for them to develop 4 self contained flats, with innovative and flexible design arrangements which will provide accommodation for young adults accessing the complex needs learning disabilities service. Grant funding for this scheme is being provided by both the Council and from the Mayor's Care and Support Specialised Housing Fund. Completion is expected in September 2014.

### ***Working in partnership with Registered Providers to make the best of opportunities for new provision***

#### **Context**

- 6.1 The Council is committed to developing high-quality affordable housing in the Borough whose appearance is commensurate with private sector housing. To do this it works with a number of Registered Providers including Richmond Housing Partnership, Thames Valley Housing Association, Paragon Community Housing Group and Notting Hill Housing Trust who will form the major agents of delivery over the life of this Strategy.
- 6.2 The Council has a strong working relationship with the Greater London Authority (GLA) Housing and Land Directorate which is the funding agency for new affordable housing and who will therefore continue to be involved closely in the prioritisation and delivery of schemes.
- 6.3 Whilst Registered Providers developing in the Borough have an agreed allocation of funding from the GLA for delivery of the 2011-15 Affordable Housing Programme there is no guarantee that their allocations will be applied to delivery of schemes in this Borough.
- 6.4 Post -2015 availability of funding is unclear. The Mayor is providing funding under a range of programmes to support delivery of affordable housing post-2015. However

as at November 2013 only a limited amount of funding has been awarded to our partner RPs under these initiatives. The Council will support Registered Providers to bid for new funding opportunities as they emerge from the GLA.

- 6.5 Grant support is in all cases subject to a robust financial appraisal of schemes, with a focus on 'Value for Money' and 'Additionality'. RPs are often faced with having to supplement GLA grant funding with their own resources, such as funding derived from conversion of social rented units to affordable rent or use of Recycled Grant (which itself is subject to scrutiny) when developing in this Borough, when more cost effective opportunities may be available in other parts of London (or outside).
- 6.6 Richmond is reliant on a relatively small number of RPs to progress available development opportunities. One difficulty is the small existing asset base of some of the RPs. RPs with limited housing stock may need major schemes to achieve the economies of scale that would allow them to set up appropriate management arrangements in this part of London.
- 6.7 The RPs working in the Borough are aware of the Council's position on setting affordable rent levels and on the affordability of shared ownership units as set out in the Tenancy Strategy and [Intermediate Housing Policy Statement](#). Where this impacts on their valuations of affordable housing RPs will be required to share their financial appraisals in partnership with the Council where they are seeking access to additional sources of Borough funding.

### **The position in Richmond**

- 6.8 The table on the next page summarises the Council's achievements in delivering affordable housing through its partner Registered Providers in 2010-14. The table categorises the affordable housing (completed and programmed) to ensure viability.
- 6.9 Primarily due to viability considerations, the achievement of the planning policy requirement of 50% affordable housing is challenging. In the five years to 2011-12 the maximum achieved through Section 106 agreements was 36%. ([London Borough of Richmond Authority's Monitoring Report 2011-12](#)).
- 6.10 Overall the Council plans to deliver 439 affordable homes (new build and purchase and repair acquisitions) from April 2010 and March 2014. This compares to the 394 new homes delivered on a like for like basis from April 2006-March 2010. Of these 361 are new build units. 30% of new build affordable housing will have been provided in RPs' own schemes, some assisted by use of the Council's own land. This continued delivery is being maintained despite grants rates being reduced from 2011 by an average of nearly two thirds.
- 6.11 17% (76 homes) of the total provision will have been provided by RPs through purchase and repair of properties on the open market for use as affordable housing.
- 6.12 Housing Capital Funding will have been provided to assist with around a third of the total provision.

### **Issues around funding the delivery of affordable housing**

- 6.13 Richmond's delivery of affordable housing is reliant not only on what can be delivered as part of negotiated S106 planning agreements on private sites but also through other means such as acquiring existing private homes and with grant, converting them to affordable accommodation, sometimes incorporating repair works to the

properties. The Council has also sold land at discounted or nil value in order to secure 100% affordable housing. The Council has agreed the disposal of further sites for development wholly with affordable housing in its 2013 Sales and Re-investment Programme that was approved by Cabinet in September 2013. Finally, the financial support from the Housing Capital Programme continues to contribute to the additional supply of affordable homes.

Year	Units Completed	Rent	Shared Ownership
<b>2010/2011</b>			
Purchase and Repair/Acquisitions	46	46	0
New Build in Borough	55	48	7
New Build out of Borough	0	0	0
DIY Shared Ownership	2	0	2
<b>Total</b>	<b>103</b>	<b>94</b>	<b>9</b>
<b>2011/2012</b>			
Purchase and Repair/Acquisitions	0	0	0
New Build in Borough	231	154	77
New Build out of Borough	13	13	0
<b>Total</b>	<b>244</b>	<b>167</b>	<b>77</b>
<b>2012/2013</b>			
Purchase and Repair/Acquisitions	7	7	0
New Build in Borough	22	22	0
New Build out of Borough	0	0	0
<b>Total</b>	<b>29</b>	<b>29</b>	<b>0</b>
<b>2013/2014 (anticipated)</b>			
Purchase and Repair/Acquisitions	23	23	0
New Build in Borough	40	30	10
New Build out of Borough	0	0	0
<b>Total</b>	<b>63</b>	<b>53</b>	<b>10</b>

- 6.14 Delivering affordable housing which meets the borough's specific affordability criteria below the thresholds stated in the London-wide definition of affordable rent and shared ownership is challenging because of the impact on the viability of schemes.

**What Richmond is doing to work with Registered Providers to make the best use of opportunities for new provision.**

- 6.15 The above context emphasises the importance of the borough's funding support and provision of land for affordable housing by the Council and Registered Providers and

the limited contribution made to delivery of affordable housing by private developments through the planning system. With limited land supply in the borough the Council will seek innovative solutions to increasing the supply of affordable homes. This will include making best use of existing assets, such as our own and RPs' landholdings, extensions/conversions.

- 6.16 The Borough will explore with our Registered Providers the funding required to ensure that schemes meet our affordability criteria and will provide funding support on a case by case basis.

#### **Providing grant support to provide new affordable family housing - Land at Hanworth Road, Heathfield**

Achieving affordable housing on small sites and delivering family sized affordable homes is particularly demanding. Richmond Housing Partnership was able, with grant support of £800,000 from the Council's Housing Capital Programme, to acquire land at 570 Hanworth Road which had planning permission for eight 3 and 4 bedroom houses and develop them for use as affordable homes at low rents, so that families on limited incomes can still manage. This scheme completed in September 2013.

#### **Working with Richmond Housing Partnership (RHP)**

- 6.17 Until 2011, RHP operated primarily as a manager of Richmond upon Thames' former council housing but is now consolidating its role as a developing RP both within and outside the Borough<sup>32</sup>. The Council has been working with RHP to deliver a landholdings programme for 2013-2015.
- 6.18 The Council will explore the potential for other similar small sites programmes with RPs with housing stock in the Borough.

#### **Intervention to improve affordable housing during planning negotiations**

- 6.19 The Council will scrutinise the viability of development proposals to ensure that the affordable housing content best meets the Council's priority needs. The Council will also seek amendments to scheme design and layout to ensure that the affordable housing tenure and unit mix closely meets our policy requirements. In particular the Council will resist schemes which through poor design eliminate the potential for improved affordable housing provision. Development value in Richmond at the time of completion is often higher than that anticipated at the time planning permission was granted. The Council will therefore seek where appropriate a review of scheme viability to make sure that the Borough captures the benefits of developing in the Borough and obtains an appropriate contribution both on site and off-site to provision of affordable housing.
- 6.20 Developers will need to demonstrate how affordable housing is being maximised with registered providers optimising their use of all resources including borrowings and grant. A more flexible approach will be considered for developer-led Section 106 schemes without grant. Targets may be adjusted if the preferred tenure mix proves to be financially unviable.
- 6.21 The relaxation of permitted development restrictions to allow office conversions to residential may bring forward schemes that will provide new housing that would be suitable for use as affordable housing. The Council will therefore work with RPs to assist with acquisition of suitable schemes through the appropriate planning process

(see paragraphs 3.11 and 3.12 in relation to the Council's response to the changes in permitted development).

### **Purchase and Repair**

- 6.22 Purchasing properties on the open market for use as affordable housing continues to be a useful way of supplementing new build schemes. RHP is currently delivering a programme of 36 Purchase and Repair units with grant support from the GLA. The GLA acknowledges the unique challenges in delivering new build affordable housing in Richmond upon Thames, and has allowed this programme to extend from 2012-2015 as an exception to their normal funding requirements. Where required in the interests of viability, the Council is providing grant support to moderate the rent levels of larger properties in accordance with the Tenancy Strategy.
- 6.23 The programme is mainly delivering family sized accommodation (with around 30% having 3 or more bedrooms). The Council will continue to support this method of provision which is proving particularly cost effective in lower value parts of the Borough.

### **Explore innovative funding methods to assist with acquisition of sites and delivering schemes**

- 6.24 As a high value area with limited opportunities for new development, Registered Providers are reliant on private developers and landowners for opportunities to provide affordable housing. Where they are able to do so, RPs are limited by the level of borrowing they can secure, whether for acquisition of sites or for completed units.
- 6.25 The Council will therefore explore the potential for this and other innovative funding methods (such as use of the Public Works Loan Board) to enhance the ability of RPs to acquire sites and provide affordable housing as an alternative to the limited funding available from other sources (such as the Housing Capital Programme).
- 6.26 The GLA has recently set up the London Development Panel to facilitate procurement of build contracts for housing schemes. Although this may be best suited to large scale regeneration schemes, the Council will explore its use for schemes in the Borough since use of the Panel will allow economies in build cost to be achieved through its use by RPs.
- 6.27 The Council will work with Registered Providers to research whether assumptions around the impact of on-site affordable housing in mixed tenure schemes on viability are factually based.

### ***Making the best use of the Council's and other public assets***

#### **Context**

- 6.28 As previously explained there are limited opportunities to deliver affordable housing on privately owned sites. Affordable housing delivery is therefore also reliant on the use of the Council's and RPs own assets (see Para 6.8-6.12 above summarising delivery).

#### **What Richmond is doing to make the best use of the Council's and other public assets**

- 6.29 In September 2013 the Council identified sites in its ownership that will be sold, subject to further consideration and negotiations with Registered Providers, for wholly affordable housing. The Council also agreed the principle use of certain individual properties in its ownership for supported living projects where potential savings exceed the estimated reduction of capital receipt. This programme will be a valuable source of new development opportunities given the limited opportunity to deliver affordable housing on privately owned sites. The agreed schedule of disposals will be subject to periodic review.
- 6.30 It is estimated that 93 new affordable units, subject to planning permission, can be delivered through the disposal of Council's assets over the 2013-2017 period to Registered Providers. In appropriate cases the Council will apply a 'co-joined approach' where it is disposing of more than one site at the same time. This could allow maximisation of the receipt from a high value site which can then be used to cross-subsidise the provision of 100% affordable housing on a lower value site. This approach has financial and procurement advantages, and enables on-site delivery of additional affordable units.
- 6.31 The Council will therefore provide opportunities for new affordable housing and will work with Registered Providers to make best use of its assets.

**Using the Council's assets to enable our partner Registered Providers to deliver affordable housing.**

The Council has agreed the disposal of vacant unused land at Millfield Road to Richmond Housing Partnership for development with 100% affordable housing. This has enabled RHP to secure funding of £396,000 from the Mayor's Building the Pipeline Fund to support delivery of the scheme for estimated completion in 2015.

### **Use of Other Land**

- 6.32 A Site Allocations Plan (forming part of the Local Development Framework) is in preparation and will include site specific proposals for the Borough<sup>33</sup>.
- 6.33 The Plan was approved by Cabinet in September 2013<sup>34</sup> (subject to public consultation) and identifies a number of sites that have the potential to deliver affordable housing in the time period of the Plan (15 years from expected adoption in 2015). These include the landholdings of a number of public bodies, such as South West London and St Georges NHS Trust.

## ***“Supporting residents; addressing housing market pressures & homelessness”***

### ***Key Objective – Supporting residents; Addressing housing market pressures and homelessness***

- Achieving the outcomes of our [Homelessness Strategy 2012-2016](#)
- Helping residents get a foot on the housing ladder
- Tackling overcrowding and under-occupation
- Working with households affected by housing related welfare reforms
- Dealing with problematic long term empty properties

### ***Achieving the outcomes of our Homelessness Strategy 2012 – 2016.***

- 7.1 As an umbrella strategy a key priority of the Housing Strategy is to ensure the key priorities of the [Homelessness Strategy 2012-2016](#) are delivered.
- 7.2 The key themes of the Homelessness Strategy are
  - homelessness and the housing market
  - homelessness and vulnerable people
  - preventing rough sleeping
  - providing appropriate accommodation for homeless households
- 7.3 All homelessness issues, such as youth homelessness, are discussed in the Homelessness Strategy. The [Homelessness Strategy Action Plan](#) is monitored via the Council's Corporate Housing Programme Board and reports externally via the [Homelessness Forum](#), a multi-agency group set up to tackle homelessness in Richmond upon Thames.
- 7.4 During the first year of the Homelessness Strategy key achievements have included a successful homelessness prevention project in relation to LHA shortfalls, preventing homelessness for 749 households. There has also been a significant reduction in youth homelessness which was achieved through joint working. This led to cases of homelessness amongst 16/17 year olds reducing from 32 cases (2011/12) to 26 cases (2012/13). There has also been a reduction in the average time spent sleeping rough in the borough from six months in 2011-12 to under a month in 2012-13. The Council has also successfully implemented private sector discharge of homelessness duty.
- 7.5 Over the remaining lifetime of the Homelessness Strategy a new action plan will be developed annually to reflect emerging priorities and complementing the objectives of the overall housing strategy.

### ***Helping residents get a foot on the housing ladder***

#### **Context**

- 7.6 House prices in Richmond upon Thames are some of the highest in the country with Land Registry data finding that the borough has the seventh highest average house prices in the United Kingdom.<sup>35</sup> Within London only Kensington and Chelsea,

Westminster, Hammersmith and Fulham, Camden and the City of London had higher average house prices.

- 7.7 As at August 2013 the average price of a two bedroom flat in the borough was £375,869 although prices range from £194,723 in Heathfield to £567,719 in Barnes<sup>36</sup>.
- 7.8 In the 'All in One Survey' (2010), residents highlighted affordability of housing as the sixth most important issue that needed improvement with 17% of respondents highlighting this as an issue, although responses varied by ward.
- 7.9 Development of affordable rented accommodation is reflected in the Council's Core Strategy. Core Strategy Policy CP15 is that 50% of all new units will be affordable housing over the LDF period, with a tenure mix of 40% housing for social rent and 10% intermediate housing.

### **What is the position in Richmond upon Thames?**

- 7.10 The position for first time buyers is particularly challenging. An average household income of £75,000 to £80,000 is required to purchase a flat in the borough<sup>37</sup>. It can also be challenging for existing owners living in the borough to move to larger homes when their family size increases. Current rates of Stamp Duty hit buyers of property over £250k hard and discourage housing mobility. The Council would like to see a reduction in this tax at the lower capital levels and an increase of the £250k threshold.
- 7.11 South West London is a highly desirable place to live and the residential market in the Borough is inherently tied to the wider London economy which itself is inherently tied to the global economy. This means that residents within the Borough are competing for property in a global market place, where rising incomes and wealth push up the price of accommodation. Research carried out in 2012 estimated that 20% of properties in the borough are bought by international buyers<sup>38</sup>.

### **What the Council is doing to assist households get on the property ladder**

- 7.12 The Council's position with regard to shared ownership is outlined in the [Intermediate Housing Policy Statement](#)
- 7.13 The Council promotes shared ownership opportunities for Richmond residents and in 2013/14 housing associations will deliver 10 shared ownership units. On average between 2007/08 and 2011/12 the Council enabled nearly 50 shared ownership homes per year to be delivered.
- 7.14 The Council will be developing a policy statement on marketing of shared ownership for Registered Providers during 2013/14.
- 7.15 Residents in Richmond can also benefit from the national 'Help to Buy' mortgage guarantee scheme which will (from January 2014) offer residents a Government mortgage guarantee on properties up to £600,000. This should assist residents both to get a mortgage and to get a lower rate mortgage as it will provide guarantees to lenders. The Council will work with the GLA to monitor the uptake of Help to Buy in Richmond upon Thames. However, central Government intervention in the lending market is not a sustainable long term policy and it is important that the impact of house prices, especially in London is carefully monitored.

## **Context**

- 7.16 Overcrowding is an important risk factor for a wide range of physical health conditions including diseases such as tuberculosis<sup>39</sup>. Overcrowding can cause sleep disturbances and harm to family relationships arising from lack of privacy.<sup>40</sup> Child development and education can also be negatively affected by overcrowding due to lack of space to study or play<sup>41</sup>.
- 7.17 Nationally, and across London, overcrowding is more prevalent in social housing than in other housing sectors (including owner occupied and private rented sector accommodation)<sup>42</sup>. Also national research shows that overcrowding disproportionately affects Black and Minority Ethnic (BME) communities<sup>43</sup>.
- 7.18 Under occupation refers to a household living in a home with more bedrooms than they require. Some residents may wish to purchase a property with additional bedrooms, or alternately seek a smaller property. This may occur when household composition changes, such as when an adult child leaves the home.
- 7.19 Under-occupation within the housing association sector is a strategic issue as it means that RPs are not making best use of existing stock. There are also overcrowded households in housing need waiting for an appropriately sized home.
- 7.20 Under occupation can also cause problems due to high utility bills and the difficulties with looking after a large home (and garden). These practical issues are particularly an issue for older residents who are more likely to have mobility difficulties<sup>44</sup>.

## **What is the position in Richmond upon Thames?**

- 7.21 ‘Occupancy Rating’ is an indicator of whether a household’s accommodation is of suitable size. It is calculated by subtracting the number of bedrooms that a household requires from the number of bedrooms they actually have. Therefore a positive occupancy rating (e.g. +1) means that the household has one bedroom more than they require, whilst a negative occupancy rating (e.g. -1) indicates overcrowding. An Occupancy rating of -2 indicates severe overcrowding.
- 7.22 The majority of households in the borough (96%) have properties of adequate size or have more bedrooms than their household requires. 4% of Richmond’s households experience overcrowding and one in ten (346) of these households face severe overcrowding, lacking two or more bedrooms<sup>45</sup>.
- 7.23 There has been a significant reduction in overcrowding in the borough since 2001, when 8.4% of households lacked at least one bedroom.
- 7.24 Housing association tenants still have a higher proportion of tenants living in overcrowded accommodation at just over 10% compared to 7% of private rented tenants and 4% of owner occupiers<sup>46</sup>. It also may be more challenging to address overcrowding in the borough given the size of the social housing sector.

## **How the Council and its partners are addressing overcrowding and under-occupation**

- 7.25 The Council operates a [Sponsored Moves scheme](#) which offers a financial incentive to households preferring to move to a smaller property and funding is available to

assist 25 households to downsize into smaller properties each year. This frees up a similar number of larger homes each year.

- 7.26 The Council will work with housing associations to identify particular new developments that may prove popular with housing association tenants wanting to downsize to smaller properties.
- 7.27 Housing associations also promote on line mutual exchanges, such as 'Homeswapper', to their tenants.
- 7.28 The Council has also funded an 'Extensions Programme' to address overcrowding in housing association properties. The Council has used £750,000 of its own funds to allow housing associations to deliver an additional 25 bedrooms in 20 properties.
- 7.29 The Council will review the Extensions Programme considering the impacts of welfare reform and decide in 2015/16 whether another round of funding would be useful.
- 7.30 The Council's [Housing Allocations Policy](#) gives greater priority to households who are overcrowded.

### ***Working with households affected by housing related welfare reforms***

#### **Context**

- 8.1 The Welfare Reform Act received Royal Assent in March 2012 and with that began the most radical reform of the welfare state with key aims of supporting people back into work, to make work pay, and to reduce the cost to the taxpayer of welfare spending. The Council supports these reforms.
- 8.2 The Council set up a cross-cutting programme to ensure that the reforms are understood, key client groups affected are identified, and cumulative impacts monitored both in the short to long term. New localised schemes have been set up, including the Council Tax Support Scheme which replaced the DWP's Council Tax Benefit, and the Local Assistance Scheme which replaced key elements of the previously administered DWP Social Fund.
- 8.3 The Council is committed to ensuring that the borough's most vulnerable residents are supported through the changes. This involves working in partnership with key statutory and non-statutory partners to provide comprehensive advice and guidance to our most vulnerable residents, so that they are given the right advice at the right time and in accordance with their individual circumstances
- 8.4 Housing Benefit changes that occurred during 2012 including the introduction of the Housing Benefit Cap, changes to the amount of Local Housing Allowance (LHA) available and regulations for those under 35 years of age regulations are discussed in detail in the Council's [Homelessness Strategy](#).
- 8.5 As Richmond upon Thames Council transferred its housing stock in 2000, the Council's role is to work in partnership with housing associations in addressing welfare reforms that involve the social housing sector.
- 8.6 The earlier stages of the Housing Strategy (2013/14 and 2014/15) will focus on supporting housing associations in addressing the early impacts of welfare reforms including social housing size criteria and Benefit Cap changes.

- 8.7 During consultation for the strategy stakeholders including housing associations and community and voluntary sector organisations stressed their concerns that of all the welfare reforms the implementation of Universal Credit is likely to have the greatest impact on both residents and housing associations. Residents will for the first time be expected to manage a monthly budget as opposed to having rent payments paid direct to their landlords in the same way as most other households. Partners concerns include how households may prioritise this income when faced with competing financial demands. They also highlighted issues around internet access as welfare benefits will be claimed on-line. The numbers of households affected was also raised by partners with subsequent larger scale risks of rent arrears.
- 8.8 Longer term aims of the strategy therefore include supporting vulnerable residents through any future implementation of reforms and working with partners to provide financial capability and budgeting skills support to residents affected by welfare changes with a particular focus on Universal Credit (not likely to be implemented in Richmond upon Thames until 2014). The strategy discusses issues around Universal Credit in greater detail at 8.32.
- 8.9 It should be stressed that local statistics for both the social housing size criteria and Benefit Cap are 'snapshots' in time only. Numbers may go up or down as people or assisted or new people become benefit recipients. Data is therefore useful to describe the level of an issue at a particular time only.

### ***Housing Benefit Size Criteria Regulations in the Social Housing Sector***

#### **Context**

- 8.10 From April 2013 all social housing tenants aged 16-64 who claim Housing Benefit have had the amount of benefit they receive calculated on the needs of their family size rather than the size of the property they are living in. Those under-occupying by one bedroom have seen Housing Benefit payments reduced by 14% and those under-occupying by two or more bedrooms have seen payments reduced by 25%.
- 8.11 The aim is to create parity with what Housing Benefit claimants receive in the private rented sector, creating a fairer approach to the way benefits are paid. Reducing payments may also incentivise households to downsize into smaller properties increasing the supply of larger homes available for those in housing need, such as overcrowded households.

#### **What is the position in Richmond upon Thames regarding the number of households affected by the Social Housing Size Criteria regulations?**

- 8.12 As at April 2013 the Council identified 663 housing association tenants in Richmond upon Thames who were affected by the housing benefit size criteria. This has subsequently reduced to 591 as at July 2013 and 537 as at November 2013. The reduction in numbers may be for a number of reasons such as an applicant updating Housing Benefit due to personal circumstances, people moving or being given an extra room allowance because of a disability.
- 8.13 The historic stock profile of the housing association sector in Richmond upon Thames (with a higher percentage of smaller units) may to some degree help households affected by the size criteria regulations to downsize in comparison to other areas where there is an over-supply of larger units.

**The work of local Registered Providers;**

Paragon (the housing association incorporating Richmond upon Thames Churches Housing Trust) won the ‘best campaign’ national housing award for its Wise Money campaign, successfully communicating welfare reform issues to its tenants.

- 8.14 Evidence from 2007 on the stock profile of the two largest Housing Associations in the borough, Richmond Housing Partnership (RHP) and Richmond upon Thames Churches Housing Trust (RuTCHT) highlight that 64% of RHP’s stock comprised one and two bedroom property and just over 50% of RuTCHT’s properties were either bedsit or one bedroom homes<sup>47</sup>. Higher rates of Right to Buy and Preserved Right to Buy affecting larger properties, especially houses, has also contributed to changing stock profiles. Whilst there will be some change since 2007 (with an increased focus on developing family homes) the Borough may be better placed than other areas to address the spare room subsidy issue, due to its stock profile.
- 8.15 Conversely the borough, which is London’s second smallest, has the fourth smallest social housing sector in Greater London<sup>48</sup>, meaning the supply of re-lets is significantly lower than most other London boroughs. There also may be a mismatch between the location of available properties and a tenant’s support networks and amenities, such as local schools.

**What the Council and other partners are doing with regard to the Social Housing Size Criteria regulations**

- 8.16 The approach is to support households affected by the immediate impacts of welfare reforms such as signposting households to Discretionary Housing Payments (DHP’s). These are additional payments administered by Housing Benefit to help a household suffering hardship to pay the rent. They are generally temporary payments and usually help people by giving them the time to find a cheaper property.
- 8.17 The Council recognises the importance of DHP payments for disabled households affected by the size criteria regulations residing in substantially adapted properties.
- 8.18 The Council has, between April and July 2013, issued 58 Discretionary Housing Payment (DHP) awards in the borough specifically for households affected by the size criteria regulations.
- 8.19 Over the medium term (2013 to 2015) the Council will need to consider the risk of increased homelessness from housing association tenants who have accrued rental arrears due to the social housing size criteria.
- 8.20 In the medium to long term the Strategy recognises the goal of ensuring working age social tenants are supported into accommodation appropriate to their family size.
- 8.21 The Council will make provision if required over the longer term to finance a Sponsored Moves Scheme which incentivizes housing association tenants with spare rooms to downsize to smaller properties. Households affected by the size criteria regulations are eligible to apply to the scheme and will receive top priority for nominations from the Richmond Housing Register
- 8.22 Registered Providers are leading the work with regard to the size criteria including:
  - Assisting tenants to downsize, such as RHP hosting ‘Exchange Factor’ events.

- Paragon visiting all tenants affected to discuss the options open to them and revisiting where appropriate.
  - Assisting tenants to apply for Discretionary Housing Payments
  - Thames Valley providing tenants with a '7 point offer' ranging from employment/ training to downsizing opportunities.
- 8.23 It is likely that the position of RPs with regard to the Social Housing Size Criteria will evolve over the lifetime of the strategy. RPs may have to come to a position with regard to issues such as the accrual of rent arrears.

### ***The Benefit Cap***

#### **Context**

- 8.24 The Benefit Cap introduces a maximum cap on the amount of benefits a workless household can claim. The intention is that no household should be better off on benefits than the average working family in Britain and have thus set a limit of £350 for a single person and £500 for a family per week. This equates to the average income for single households of £18,200 and a family income of £26,000 per year. Currently where a household's benefit exceeds these limits the excess will be taken from their Housing Benefit. Households on working family tax credit, pensioners and those on certain disability benefits are exempt from the Benefit Cap.

#### **What is the position in Richmond upon Thames regarding the Benefit Cap?**

- 8.25 In July 2013 there were 82 households provisionally identified by DWP as affected by the Benefit Cap in Richmond upon Thames. The majority (53) were in private rented accommodation with the remainder in housing association or temporary accommodation (29). A total of 18 households had a reduction in benefits of over £100 pounds a week whilst a further 16 face a reduction between £50-100 per week.
- 8.26 At September 2013, 49 claimants were subject to the cap, which is just under 60% of the original estimate provided by the DWP. A significant number of the cases originally notified to the borough as being at risk of the cap were not actually affected.
- 8.27 Richmond upon Thames is relatively less affected by the Benefit Cap. Richmond upon Thames and Kingston upon Thames are the only two boroughs in London to be in the 1<sup>st</sup> tranche for implementation. This is only being undertaken in boroughs with under 275 households affected by the Benefit Cap. This may be because Richmond upon Thames has the lowest rate of Job Seekers Allowance Claimants and Income support claimants of any London Borough<sup>49</sup>.

#### **How the Council and partners are working with households affected by the Benefit Cap**

- 8.28 During the initial years of the Strategy the key focus will be on homelessness prevention through a number of mechanisms including;
- Visiting all households affected and providing advice and support.
  - Joint working with DWP who can provide specialist advice including getting into employment, job opportunities, training options for those not work ready and advice on childcare.

- Assisting people to move to cheaper accommodation via the [Rent Deposit Scheme](#) (where employment is not an option).
  - Households are also assisted to apply for Discretionary Housing Payments (DHP) although it should be stressed these are short term measures, useful whilst a household gets into employment or moves to a cheaper property.
- 8.29 Over the strategy period the long term aims of the Council will be to work with partners to support residents, affected by the Benefit Cap but not work ready, into work or training. Where these are not taken up by residents the Council will work with households on their housing options, including moving to cheaper accommodation.
- 8.30 The Council has commissioned general and specialist Community Advice Services which include welfare benefits advice and pre-debt advice. In addition a service is being commissioned during 2013/14 to provide intensive one to one support (such as casework and practical support) for vulnerable households affected by welfare reform.
- 8.31 The Council will monitor the impact of the Benefit Cap on any increase in homelessness during 2013/14 and 2014/15.

### ***Universal Credit & how wider welfare reform may impacts on housing***

#### **Universal Credit**

- 8.32 Universal Credit will combine a number of benefits (including JSA, Income Support, Housing Benefit, Employment and Support Allowance, Working Tax Credit and Child Tax Credit) into one benefit payment. The aim is to simplify the benefits system and to reduce deterrents to work.
- 8.33 Key issues for the Borough to consider during 2014/15 include financial inclusion (the need to ensure residents have bank accounts and can manage monthly budgeting), digital inclusion (due to the need for 80% of applications to be on-line), and how to support vulnerable residents in applying for Universal Credit.
- 8.34 Richmond upon Thames Council's Community Learning Service receives funding from the Skills Funding Agency and commissions a number of services including basic computer skills. The Financial Inclusion Task Group are also mapping IT services available to the public, in light of Universal Credit.
- 8.35 The Housing Strategy Action Plan will outline the Council and partners actions in response to the housing issues/risks raised by Universal Credit.

#### **Personal Independence Payments**

- 8.36 The transition from Disability Living Allowance (DLA) to a new type of benefit called Personal Independence Payment (PIP) begins for new claimants in October 2013. The assessment process for PIP is intended to be more responsive to a claimant's individual needs. DLA has various payment levels for care and mobility needs and PIP does not include an element equivalent to the DLA lower rate care payment. It is estimated that 28% of DLA claimants only get this lower rate care payment so will not be migrated to PIP.
- 8.37 DLA entitlement is a criteria which can passport claimants to various other benefits or schemes. They include some administered by the borough such as Blue Badge

parking and the Freedom Pass for public transport. Following public consultation the Department for Transport added a comparable level of PIP entitlement to the benefits which can passport claimants to these schemes. Those DLA claimants who are assessed under PIP as meeting this comparable level would therefore continue to be eligible for these schemes. Those who are assessed under PIP as not reaching this comparable level will no longer be automatically entitled to these schemes but can still apply for them via a different route if they consider themselves to be eligible.

### **Cumulative Impacts of welfare reform**

- 8.38 With so many different reforms occurring at different times it is important for the Council to understand the cumulative impact on vulnerable residents. This could include potential rent arrears, homelessness and an increase in demand for benefits and debt advice. It could also reduce worklessness and the vacating of larger social housing properties may help rehouse overcrowded families.
- 8.39 Richmond Council, while supporting restraint in the welfare budget, is monitoring the impact and scale of impact of cumulative welfare reforms. This will allow the Council to ensure that the most vulnerable residents are supported and also to anticipate any changes in policy and commissioning that may be required in response to the impacts.
- 8.40 An early piece of work enumerated the number of Adult Social Care users with a personal budget impacted by the reforms, and found numbers to be very low.

### **How the Council is addressing the wider impacts of welfare reform**

- 8.41 Officers will be working with the DWP on the migration to Universal Credit during 2013 and 2014. This work will include addressing the issues raised above. The Council will also consider whether the migration from DLA to PIP impacts on any housing related schemes, such as access to Disabled Facility Grants.
- 8.42 It is important that Council staff and other front line workers are well informed about all welfare changes impacting their clients. It is also helpful if they know exactly where to refer people for specific types of help and support. Richmond Citizens Advice Bureau (CAB) and Richmond Action and Information on Disability (Richmond AID) are running a training programme for Council staff and other organisations on the welfare reforms.
- 8.43 The Council will work in partnership with housing associations, the community and voluntary sector to continue to monitor the cumulative impact of welfare reforms.

## ***Dealing with problematic long term empty properties***

### **Context**

- 8.44 Empty homes can be left empty as a natural part of the housing market cycle such as after a bereavement or to carry out significant repairs or in the rented sector due to being between tenancies. Empty properties become problematic when they are empty long term, which is commonly defined as properties empty for at least six months. As a property may be empty for six months as a normal part of the housing market cycle (such as selling a property) the Council prioritises action on properties empty for at least 12 months.

- 8.45 The reason long term empty properties become an issue is that they are a wasted housing resource and if they fall into disrepair they can become unpleasant for local neighbours and can devalue adjacent properties. They can also attract squatters and the Council is clear it will take action with regard to properties in its ownership, securing their possession and prosecuting squatters.

### **What is the position in Richmond upon Thames?**

- 8.46 The Council monitors the number of long term empty properties and as at April 2013 there were 530 long term empty properties in the borough. This represents 0.61% of the housing stock in Richmond upon Thames with over 90% of these properties in the private sector<sup>50</sup>. The majority of long term empty properties are maintained and in good upkeep.
- 8.47 The number of long term empty properties in the borough is well below the Revised London Housing Strategy requirement that no more than 1% of properties are empty for over six months.
- 8.48 The level and impact of long term empty properties is not a significant issue in Richmond upon Thames. The Council's approach is to encourage owners to bring long term empty domestic properties back into occupation through the Council's [Empty Property Scheme](#) which offers renovation grants up to £25,000 to bring properties back into use in exchange for the rights to use the property for homeless households for five years.

### **What the Council is doing to address long term empty homes**

- 8.49 Information on long term empty properties is produced annually from Council Tax records and the Council undertake to visit all such properties. The Council may also receive complaints about empty properties from neighbours. Many are found to be occupied or with work in progress but others require an audit. This work involves assessing the condition of the property, any complaints received and the length of time the property has been empty. From this audit the property is scored to determine the most appropriate course of action
- 8.50 Owners are offered grant aid to help bring properties back into use, in return for nomination rights for homeless families. If a property scores highly on the audit and an owner fails to co-operate, the Council may take enforcement action to improve the property or ultimately to serve a Compulsory Purchase Order (CPO). Approval to begin the process of serving three such orders was approved by the Council in 2012/13 and the owners have since begun work to bring the properties back into use.
- 8.51 In April 2013 the London Borough of Richmond's Council Tax Scheme also adopted to charge a 50% 'Council Tax Premium' on top of the full amount of Council Tax to those owners keeping homes empty for over two years. One issue however is that owners may not inform the Council that a property is empty. Officers from Housing Services will share intelligence on properties left empty for this period with Council Tax on a quarterly basis.

**Key Objectives**

- Ensuring good quality standards in Houses in Multiple Occupation
- Supporting tenants at risk of homelessness to move in the private rented sector
- Achieving the objectives set out in our [Tenancy Strategy](#)
- Maximising the supply of re-let affordable homes
- Supporting housing association tenants through the [Tenants' Champion](#)
- Working with Registered Providers and the community and voluntary sector to address financial exclusion.
- Working in partnership to address anti social behaviour

**Context**

- 9.1 The size of the private rented sector has increased: housing 17% of households in 2001 and 22% of the borough's households in 2011<sup>51</sup>. It is particularly relevant to younger households who are at the start of their careers, with 64% of this age group in Richmond upon Thames renting privately<sup>52</sup>.
- 9.2 In high value boroughs such as Richmond upon Thames the housing association sector is of increased significance to households who cannot afford to buy or rent a home on the open market. The housing association sector housed 12.6% of Richmond upon Thames' households in 2011, up from 11.7% in 2001<sup>53</sup>. Demand for a housing association property is high with 3,714 households registered for housing on the Richmond Housing Register as at November 2013.
- 9.3 The Council has statutory responsibilities with regard to house conditions. These are explored in greater detail at 3.15 but apply to all tenures. Nationally house conditions are worse in private rented properties, with 41% of private rented properties not meeting the Decent Homes Standard<sup>54</sup> compared to 29% owner occupied and 20% of housing association homes.

***The Private Rented Sector***

- 9.4 The average cost of private rented accommodated in the borough is £346 per week for a two bedroom property. This ranges from, on average, £253 per week in cheaper areas to the west of the borough and ex right to buy properties on housing estates to £450 per week in the most expensive areas to the east of the borough.
- 9.5 Rooms in shared flats provide an affordable means to reside in the private rented sector in Richmond upon Thames. Many young professionals and students share in this manner.
- 9.6 The Council supports the Government's 'Rent a Room' scheme whereby homeowners can earn £4250 a year (tax free) from renting a room out in their home. Whilst this does not constitute a private rented tenancy it still provides housing opportunities for Richmond residents.

## ***Ensuring good quality standards in Houses in Multiple Occupation (HMO's)***

- 9.7 An HMO is a property lived in by more than one household who share bathroom and kitchen facilities. The Housing Act 2004 requires Councils to licence larger HMOs. Traditionally these properties were more at risk of being in poor physical condition and having bad management. As they are often the lowest priced properties available in the private rented sector they also have traditionally housed lower income households and those who may be vulnerable<sup>55</sup>.
- 9.8 The strategy aims to ensure that HMOs in the borough are well managed and the properties are in good condition. This will be achieved through appropriate enforcement and licensing.
- 9.9 HMOs require a licence if they are 3 storeys or more, occupied by 5 or more individuals and have shared facilities. The Council has licensed 60 properties in the Borough and a further 12 require renewal before October 2014.
- 9.10 Other HMOs do not require a licence but still have to meet certain standards in respect of fire protection, amenities, management etc.
- 9.11 The issue of 'beds in sheds' and 'rogue landlords' has been given greater recognition recently and in August 2013 the Government published a guide for local authorities. 'Beds in sheds' occur when unscrupulous landlords rent out sheds or other buildings in their gardens as accommodation (often to vulnerable people or migrant workers) that do not have planning permission or are suitable for habitation. To date there has been one property address where action has been taken with a further case under investigation; it is not considered a significant problem in the borough.

### **Case Study – taking action against ‘Beds in Sheds’**

The Residential Team was informed about structures in the garden of an ordinary house which were housing five people. Upon investigation with the planning department a Senior Environmental Health Officer (EHO) found a portable-cabin, caravan, conservatory and two brick built rooms were rented to vulnerable people and there was no planning permission for the units. There was only one shared external shower and toilet facility located away from the units and meals were provided by the landlord.

Consequently the EHO served five Prohibition Orders upon the owner under the Housing Act 2004 which required the units to be vacated and never used again for housing purposes. This serious enforcement action was taken because the accommodation was dangerous, unsuitable and in an unsafe condition for the occupiers. Because the tenants were vulnerable, the EHO worked closely with colleagues in Housing Provisions, Housing Options and the Resettlement Team to ensure each individual's welfare and rights were safeguarded. Housing Operations successfully placed three people in permanent accommodation, another found his own accommodation and one person was placed in residential care home. Because all options were explored thoroughly no one was made homeless and the outcome was very positive. The units were demolished and EHO shall continue to monitor the property to ensure that they are never used again for housing purposes.

- 9.12 31 licensable HMOs properties were inspected in 2012/13. The target for 2013/14 is to inspect 40 HMOs. During 2013/14 the Council will also complete a survey of accommodation over restaurants to determine if they are HMOs.

- 9.13 During 2014/15 the Council will continue to license and re-lodge HMOs. Programmed work will include targeting student accommodation in particular areas of the Borough in partnership with local universities.
- 9.14 The Council supports the London Landlord Accreditation Scheme that offers landlords training, knowledge and confidence in being a private landlord. Training is run twice a year.

#### ***Helping residents at risk of homelessness to move in the Private Rented Sector***

- 9.15 With the average rent for a three bedroom property in Richmond in 2012 being £2,560 per month,<sup>56</sup> low income families may find it difficult to get together a deposit or be able to pay the first month's rent. Like other areas of London many landlords in the borough prefer to let their properties to professionals.
- 9.16 The Council's aims are to increase mobility within the private rented sector for low income residents and to prevent homelessness.
- 9.17 The Council's response to this issue will be;
  - Throughout the strategy period (2013-2017) actively work with households who are threatened with homelessness and in a 'priority need' group<sup>57</sup> (such as families with children) to move into the private rented sector, utilising resources such as the [Rent Deposit Scheme](#).
  - Utilise sub-regional resources available during 2013/4 and 2014/15 from CAYSH, a south London charity that works with homeless young people. CAYSH run a bond guarantee scheme and provide advice for those not in priority need.
  - Work in partnership with SPEAR, the homeless charity for rough sleepers and single homeless people based in the borough, to make best use of their Tenancy Finder service (a scheme helping people to find property in the private rented sector).

#### ***Housing Association Tenants***

#### ***Achieving the objectives set out in our Tenancy Strategy***

- 9.18 The Borough's [Tenancy Strategy](#) (2013) outlines the Council's recommendations to Registered Providers in terms of tenancy type and for fixed term tenancies, tenancy duration and renewal. It contains a number of strategic aims including supporting older people and the most vulnerable and addressing anti-social behaviour.
- 9.19 The policy provides the Council's position with regard to properties let at an Affordable Rent and sets 'guideline' rents for Registered Providers to consider when setting rents for Affordable Rent properties. The GLA position is that the Affordable Rent product should meet the same housing need as the Target Rent product. It therefore needs to be affordable to people on the Richmond Housing Register. The guideline rents set out in our Tenancy Strategy will help housing association tenants so that they consider affordability generally and the inter-relationship of national welfare reforms with the Affordable Rent Model of delivery.

- 9.20 During 2014/15, the Council will meet with the largest Registered Providers in the borough to discuss how they have taken on board the recommendations of the Tenancy Strategy.

### ***Maximising the supply of re-let affordable homes***

- 9.21 The Council works to maximise the supply of social housing re-lets (target rent and affordable rent) available to those on the Housing Register. As such quarterly monitoring is carried out to ensure the Council receives the appropriate number of nominations from housing associations and these are of the appropriate housing type and bed size.
- 9.22 The Council's Sponsored Moves Scheme further assists in freeing up larger homes and the Council also prioritises social housing tenants for new shared ownership developments which could free up tenancies. Uptake from social tenants has traditionally been low and more joint working is required with Registered Providers to promote opportunities.
- 9.23 In 2013/14 the Council will work with the largest housing associations in the borough to promote shared ownership opportunities for tenants. This will be achieved through liaison with RP communication teams and publicity through RP literature.
- 9.24 The social housing size criteria reforms may assist in making the best use of the social housing stock, as those under-occupying larger homes down-size. This is discussed in greater detail at 8.10.

### **Tenancy Fraud**

- 9.25 Tenancy fraud includes illegal sub-letting of a property, making a false 'Right To Buy' application to purchase a property at a discounted rate or making a false application on the Housing Register for a housing association property. It can take away valuable housing association homes needed for the most vulnerable.

### **Case Study – taking action against tenancy fraud**

The team work closely with the Metropolitan Police and have been involved in a number of arrests where the individual has been misusing their social housing for their own illegal gain. Recently the team accompanied the Police to arrest a man in his 40's who had been living with his partner for a number of years whilst subletting his social housing flat for over £600 per month. This has resulted in the tenant being interviewed under caution for both Housing and Housing Benefit offences and him agreeing to hand back the keys to the property.

- 9.26 Richmond Council and Kingston Council along with five major housing associations (Richmond Housing Partnership, Richmond upon Thames Churches Housing Trust, Thames Valley, London and Quadrant and Guinness) have joined forces in a Social Housing Investigation Partnership (SHIP).
- 9.27 Richmond Council has received £200,000 in funding from the Department for Communities and Local Government to carry out this work during 2013/14 and 2014/15.
- 9.28 Since April 2013, the work of the SHIP has led to 16 housing association properties being returned, 2 applicants being taken off the Housing Register and 7 Preserved

Right to Buy applications being withdrawn. For 2013/14 the SHIP has a target of uncovering 30 cases of housing fraud in Richmond upon Thames.

- 9.29 The work of the SHIP will positively contribute to increasing the supply of social housing in the borough.

### ***Supporting housing association tenants through the Tenants' Champion***

- 9.30 Since 2010 the Council has supported social housing tenants and leaseholders in the Borough by offering a Tenants' Champion service for complaints' resolution. This pioneering approach has now been widely copied in other areas. If tenants and leaseholders have longstanding complaints (for more than six months) or have been through their Housing Associations' complaints processes and are still unhappy, they can come to the Council's Tenants' Champion for help. The Tenants' Champion role is performed by a local Councillor and is supported by a part time paid officer. This role was created in 2010 preceding the requirements of the Localism Act 2011 which expects all Housing Associations to deliver a local approach to complaints resolution from April 2013. Contact details for the Tenant Champion are available [here](#).
- 9.31 In the first two years, the Tenants' Champion assisted 88 households tackling issues of anti-social behaviour, repairs and general housing issues including transfers. The aim is always to look for local solutions to resolve the complaint. These are often complex cases necessitating a multi-agency input and a lot of creative thinking.
- 9.32 To be effective in the role it is essential that the Tenants' Champion has a good relationship with senior staff in the Housing Associations, Council staff and other agencies such as police and mental health trust and so regular meetings take place to build these links. The Tenants' Champion annual report can be found [here](#).
- 9.33 Each case gives an opportunity for a review of any policies, procedures or practices on an individual basis but sometimes themes arise. As a direct result of the Tenants' Champion work, a need was identified for partners to come together to look at tackling anti-social behaviour on housing estates. The Tenants' Champion hosted a multi-agency conference in November 2012, attended by 80 people, highlighting the need for better information sharing and training across agencies around the ASB agenda and in particular mental health issues. A number of practical actions have come out of this that are being progressed and monitored by a multi-agency group twice a year. These include:
- The Community Mental Health Team (CMHT) organise a mental health awareness course for partners that covers the different areas of mental health and how to signpost people to the right services. These courses will be delivered through training sessions held with Registered Providers. These will commence in 2013/14 and be repeated as necessary during the lifetime of the strategy.
  - Voluntary sector partners to map out services around ASB prevention and support by Spring 2014.
- 9.34 As this role has developed, the Tenants' Champion has been in demand to share her experience locally and nationally. Moving forward she will continue to offer this service to tenants and leaseholders in the borough, to develop and share good practice with partners and to capture learning.
- 9.35 The Localism Act 2011 also requires that all Local Councillors act as 'designated persons' if required to, assessing complaints from tenants' of registered providers within the eight week period before they can automatically be considered by the

Housing Ombudsman Service. The Tenants' Champion works across political parties to support fellow Members to resolve cases locally where possible.

### ***Working with Registered Providers, the community and voluntary sectors to address financial exclusion***

- 10.1 Financial exclusion can be defined as when individuals cannot access key financial products including a bank account, insurance or affordable loans. They may be reliant on alternative forms of credit such as payday loans, doorstep lending or from 'loan sharks' where interest can be as much as 1000%. Unauthorised overdraft rates charged by banks can be even higher and are also a cause for concern. Financial exclusion is also related to financial capability where people do not have the skills to manage money or make financial choices regarding cost, such as getting the cheapest deals on energy bills.
- 10.2 National research by the National Housing Federation links financial exclusion and the housing association sector. Their review of existing literature found that 24% of housing association tenants have no bank account and that tenants were clearly overrepresented as doorstep credit customers, borrowing at APRs up to 164%. There is also a clear link between social disadvantage, lack of basic skills such as numeracy and financial inclusion.
- 10.3 It is estimated that people on a low income pay a poverty premium of £1000 in accessing financial services and utilities<sup>58</sup>.
- 10.4 In January 2009 Richmond Housing Partnership (RHP) commissioned Experian to develop baseline evidence as to the extent and nature of financial exclusion in the London Borough of Richmond upon Thames. Key findings include 8% of residents do not have a savings account, 6% have difficulty obtaining credit whilst overall 6% of residents are financially excluded.

### **What the Council and partners are doing to address financial exclusion**

- 10.5 The Council does not wish to see older, vulnerable or poor residents pay more for services or the costs of utilities because they do not have a bank account or be made to pay more because they want a paper based service. It is also important that financial exclusion does not cause undue hardship to households affected by the implementation of welfare reforms such as the introduction of Universal Credit which will require applicants to have a bank account.
- 10.6 Work will be co-ordinated through the Richmond Financial Inclusion Task Group, chaired by Richmond CAB and comprised of housing associations, Thamesbank Credit Union and community and voluntary sector partners. The group meet to share best practice, co-ordinate joint working, and address emerging issues around financial inclusion.
- 10.7 As part of the Council's commitment to address financial exclusion the Council has commissioned a Financial Capability Service from Richmond CAB to deliver pre-debt and money management advice for the period 2013 to 2016.

### **The Local Assistance Scheme**

- 10.8 The Welfare Reform Act 2012 required local authorities to devise local schemes to replace the Crisis Loan and Community Care Grant elements of the government's

discretionary Social Fund. Richmond borough's Local Assistance Scheme was introduced on 1<sup>st</sup> April 2013.

- 10.9 The Scheme provides grants, (in the form of vouchers or pre-paid cards), to residents who have nowhere else to turn in an emergency or after a disaster. It also provides assistance to set up a home for those coming out of care or prison. The Council has commissioned a company called Northgate Public Services to administer applications, which can be made by telephone or online.
- 10.10 A number of local partner organisations can help residents with their applications. These organisations are also helping the Council to review and refine the design of the Scheme.

### **Work of Richmond Citizens Advice Bureau**

- 10.11 During 2013/14 Richmond CAB will run training for job seekers focusing on budgeting, cashflow, welfare benefits and financial capability.
- 10.12 Richmond CAB is also working with social housing landlords to offer individually tailored budgeting sessions. This will enable landlords to identify residents vulnerable to benefit changes or susceptible to fuel debts and offer individual financial capability sessions to those residents. An initial pilot of this approach is being trialled in November 2013, after which analysis of the results will follow to determine how this approach can be rolled out.
- 10.13 Richmond CAB also works with schools, children's centres and community groups. They will be working closely with Richmond AID during 2013/14 to establish in-depth training for Council staff on the welfare reforms relevant to their specific role requirements.

### **Work of Housing Associations**

- 10.14 As a stock transfer authority and due to the key links between financial exclusion and the social housing sector, the work of the main housing associations in Richmond upon Thames to address financial exclusion is of particular relevance to the housing strategy.
- 10.15 Paragon has appointed a Financial Inclusion Manager and two Financial Inclusion Officers on 2 year, fixed term contracts (until Summer 2015) as well as an additional Welfare Benefits Advisor increasing the number of permanent advisors to three.
- 10.16 They also offer tenants debt and money management advice working with the Money Advice Plus Services (MAPS) charity. In 2013/14 Richmond upon Thames Churches Housing Trust will also offer: bite size Money Management Courses; promote utility deals to tenants and launch a self help booklet to help residents manage their debt.
- 10.17 Throughout 2013/14 RHP has been hosting a series of 'WOW' events (Wellbeing, Opportunities, Work) to promote financial inclusion. They work with local agencies such as CAB, Richmond AID and Thamesbank Credit Union to give customers financial information and advice. This has included informing customers of the need to have a bank account (in light of upcoming welfare reforms) and a national bank has attended the events. They are also helping customers open a bank account without photo I.D. as tenants may not have a passport or driving licence.

- 10.18 RHP also commission Richmond CAB to work with customers to provide independent financial information and budgeting advice. RHP will also shortly also be working with the Money Advice Service.
- 10.19 Thames Valley Housing has linked the work relating to financial inclusion to support their work with the social housing size criteria (see 8.10). Support is offered regarding fuel options, budgeting classes, employment and training help and one to one debt advice. Promotion is taking place in terms of setting up bank accounts and incentivising residents to link with local Credit Unions for borrowing and saving. They also have a direct link to 'Step Change', the Government backed free advice helpline.

### **Work of Richmond's Foodbank**

- 10.20 The Foodbank was opened at the Vineyard Community Centre in December 2012 with the support of the Trussell Trust and with small grant funding from the Council, to distribute emergency food two afternoons a. Those in a crisis situation can be given a foodbank voucher by a wide range of local partner organisations, which is exchanged for three days supply of food.

### ***Working in partnership to address anti social behaviour***

- 10.21 Anti-social Behaviour (ASB) can have a significant influence on victim's lives and wider communities. It can impact on an individual's feelings of personal safety, make a neighbourhood an unpleasant place to live or work and greatly reduce quality of life. Tackling and preventing ASB is a key priority in Richmond upon Thames. The Council and the Community Safety Partnership take the issue very seriously and would like every resident of the borough to feel safe, enjoy living in their neighbourhood and feel confident when reporting incidents of ASB. The Council will use powers under the forthcoming Anti-social Behaviour legislation to pursue perpetrators of ASB and work closely with Landlords, Registered Providers and other agencies to remove those tenants who persist in making life a misery for others. In 2012/13 RHP the largest RP in the borough evicted 3 tenants for ASB. The Council expects Registered Providers to put the interests of law abiding tenants first.
- 10.22 As such the Council facilitates the Anti-social Behaviour Panel, a multi-agency task group that provides problem solving responses to cases of medium to high risk anti-social behaviour within the borough. Registered Providers are a key partner when anti social behaviour occurs on a housing association estate.
- 10.23 The Council has also introduced tools to address anti social behaviour for housing associations as part of our [Tenancy Strategy](#) (2013). This gives freedoms for housing associations to consider anti social behaviour as a ground for not renewing fixed term tenancies.
- 10.24 Richmond upon Thames is also a pilot authority of the [Community Trigger](#), jointly with Richmond Housing Partnership (RHP) and the Police. This was launched in August 2012 and will continue for the foreseeable future if the raft of new legislation is implemented. The scheme allows members of the community to ask for a review of the response to an ongoing issue of anti social behaviour. A review of the scheme highlights it has improved (already good) partnership working arrangements Since the launch there have been a number of referrals to the scheme and while they have not met the criteria, partners have worked together to review actions and provide additional support.

- 10.25 The work of the Tenants' Champion, in solving tenants concerns, may further reduce the number of Community Trigger cases that would otherwise come forward.
- 10.26 The Anti-Social Behaviour Development Group develops and monitors the strategy and policy that will be implemented in the borough and as a significant housing provider, Richmond Housing Partnership is a key member of this group.
- 10.27 During 2013/14 further progress with improvements in case management and customer satisfaction will be delivered and the Development Group will also consider the new anti social legislation and how this will impact the partnership. The new Community Safety Partnership Plan 2014-2017, to be considered at Cabinet in June/July 2014, will continue to see anti social behaviour as a priority for Richmond upon Thames.
- 10.28 The Council welcomes efforts by Registered Providers to integrate the residents of larger new developments into local communities, such as through 'meet the community' event days, as evidence suggests anti-social behaviour is lessened when people know each other.

## ***“The Connectivity of housing to people and place; housing’s contribution to health, wellbeing and the economy”***

### **Key Objectives**

- Recognising housing’s contribution to health
- Maintaining independence in the home
- The benefits of supported housing
- Understanding housing’s role to the economy
- Addressing worklessness

### ***Recognising housing’s contribution to Health***

#### **Context**

- 11.1 Richmond upon Thames has the highest healthy life expectancy (HLE) in England<sup>59</sup> at 70.3 years for men and 72.1 years for women. Healthy life expectancy measures the amount of life spent in ‘very good’ or ‘good’ health. Overall life expectancy at birth is 82 years for men and 86 years for women in the Borough.
- 11.2 Across the life course housing plays a key role in supporting good health, conversely poor house conditions can impact on both physical and mental health and wellbeing. Some of the key housing policy issues discussed in previous chapters contribute to the health of Richmond residents.
- 11.3 Over the lifetime of this strategy the Council’s primary aim is to improve the health outcomes for residents of Richmond upon Thames, be they in private or housing association property, which can be influenced through our housing and homelessness interventions (as outlined in the chapter below).
- 11.4 Operationally, it is also important to ensure that the inter-relationship between housing, health and social care and the benefits gained by joint collaboration are better understood by both commissioners and operational staff.
- 11.5 In achieving these aims the Housing Strategy will contribute to the national [Public Health Outcomes Framework](#) objectives of increasing life expectancy and reducing the gap in life expectancy between communities. The framework is made up of four domains, each contains a number of indicators that measure a local authorities progress in delivering its new statutory responsibilities for improving the health of the population and reducing inequalities. The strategy contributes to a number of these indicators either directly or indirectly.

#### **Wider determinants of health domain (direct);**

- Adults with a learning disability in stable/appropriate accommodation
- Adults in contact with mental health services in stable/appropriate accommodation
- Statutory homeless acceptances
- Statutory homeless – numbers in temporary accommodation

#### **Health improvement (indirect contribution)**

- Hospital admission cases (unintentional and deliberate) in children/adolescents (link to poor house conditions and accidents in the home)

- Injury due to falls in people aged over 65 (building to Lifetime Homes Standards, aids and adaptations to properties, sheltered and extra care housing all may help reduce falls).

#### **Health Protection (indirect contribution)**

- TB incidence rate (addressing overcrowding and HMO licensing responsibilities, ensuring households are in self contained temporary accommodation).

#### **Healthcare and premature mortality (indirect contribution)**

- Mortality rate from causes considered preventable (house conditions and excess winter deaths and fuel poverty).
- Under 75's mortality rate from all cardiovascular disease (excess winter deaths and fuel poverty)
- Under 75's mortality rate from respiratory disease (house conditions, excess winter deaths and fuel poverty)
- Hip fractures in people aged 65 and over (aids and adaptations, Disabled Facility Grants, role of sheltered and extra care housing, building to Lifetime Home standards).

11.6 The Housing Strategy also supports the strategic aims of [Richmond's Health and Wellbeing Strategy](#) 2013-2016, for example through:

- **Giving children a good start;** investing £750,000 in an extensions programme for overcrowded households in housing association properties. This funding will help build additional bedrooms for overcrowded families with children. In one case it also supported fostering arrangements. Youth homelessness issues are also addressed within the Homelessness Strategy 2012.
- **Increasing independence of older people with long term conditions;** providing a Disabled Facility Grants to an older person to adapt a property, such as a downstairs WC and walk in shower or providing a more appropriate form of housing, purposely designed for older age where care and support can be provided without compromising independence.
- **Reducing hidden harm and threats to health;** carrying out our statutory functions requiring a landlord to carry out works. Disrepair leads to poor housing conditions affecting health.

More detailed information on the links between housing and health are provided below.

#### ***The Impact of Cold and Poor Housing on health***

11.7 The most significant hazards for health in the home are poor air quality; excess cold or heat; slips, trips and falls; fire risk and noise<sup>60</sup>. Housing also has wider impacts on well-being including the degree of social isolation (or conversely, community cohesiveness) and educational achievement in young people.

#### **Air Quality**

11.8 Internal air quality is affected by factors such as damp, mould and house dust mites which are associated with new onset asthma and exacerbation of asthma in children.

## **Cold Homes**

- 11.9 Cold housing can have direct impacts on a household's health. The most extreme health impact is mortality. A higher than average percentage of people die in winter months (known as excess winter deaths). The latest available national research found that in 2009/10 there were 25,400 excess winter deaths in the United Kingdom and that each centigrade degree reduction below 18 degrees centigrade corresponding to an extra 3,500 deaths.<sup>61</sup>
- 11.10 Some areas of the borough have higher proportions of older properties which have un-insulated solid walls and which are often colder. Older residents most susceptible to cold may live in 3 and 4 bedroom houses which are expensive to heat. Excess winter deaths are largely caused by diseases of the cardiovascular system or respiratory disease. Cold homes are one risk factor for these conditions and there is a greater risk of death in colder housing compared to warmer housing. Estimates indicate that excess winter deaths in the coldest housing are three times as high as in the warmest homes<sup>62</sup>.
- 11.11 Health conditions that are affected by cold housing include circulatory diseases, respiratory problems and mental ill health. Conversely improving energy efficiency in a home can lead to improvements in circulatory health<sup>63</sup>
- 11.12 Mental health can also be affected by poor house conditions such as cold homes including depression and anxiety. Other health issues affected include arthritis and rheumatism<sup>64</sup> and greater risk of falls.

## **Social isolation and accidents**

- 11.13 37% of Richmond's residents aged 65 and over live alone compared with London wide (31%); most of those living alone are female. This is often by choice as many people prefer to remain in well-loved lifetime homes. However, social isolation and lack of social support are important risk factors for both mental and physical illness, particularly amongst older people.
- 11.14 Hazards associated with poor house conditions can increase the likelihood of accidents. Around a third of individuals over the age of 65 and half of those over 80 years of age fall each year<sup>65</sup>. Injury caused by falls is a leading cause of death amongst those aged over 75<sup>66</sup>.

## **What the Council and partners are doing with regard to health and poor housing**

- 11.15 The Council's approach to addressing poor house conditions and fuel poverty is outlined at 3.13 and 4.1 and includes enforcement action under the HHSRS, Cold buster grants, energy efficiency work and promoting the Green Deal.
- 11.16 The Housing Strategy will also contribute to improving health through the Winter Home Visitor scheme taking place during 2013/14. The work of the HIA discussed at 12.1 help to ensure that hazards are minimised and local falls prevention and exercise classes are also crucial in reducing the risk of falls.
- 11.17 In addition a range of smoking cessation services are already provided to residents across the Borough.

## **Winter Warmth**

- 11.18 In 2012/13 the Council set aside funding to provide a Winter Warmth home visitor service for residents who are susceptible to cold related illness. A successful bid was also made for additional funding from the Department of Health.
- 11.19 Funding is also available in 2013/14 to continue with the home visitor scheme. The scheme is a partnership between the Council, Richmond Clinical Commissioning Group (CCG), Age UK Richmond, Richmond AID, Thinking Works and Hounslow and Richmond Community Health Care Trust.
- 11.20 The service aims to visit people over the age of 65 and those who may have a long term condition or a disability. During the winter months the service offers a home visit where eligible residents are offered practical advice and support on staying healthy and well. During the home visit trained advisors will:
- Make referrals to local grant schemes for insulation and central heating installations and repairs.
  - Remove barriers to energy efficiency by clearing lofts, repairing boilers, bleeding radiators and giving advice on energy use.
  - Provide comfort packs, room thermometers and carbon monoxide monitors.
  - Arrange for the handyperson scheme to install up to five low cost energy saving measures.
  - Complete a health intervention checklist (i.e. flu jabs, falls prevention etc.)
  - Support the individual to make behaviour changes that will help to limit their exposure to the cold.

The Winter Warmth scheme will be promoted through the Family Support Team / Family Information service during 2013/14 to ensure families at risk of cold related illnesses (that include children and young people) are aware of the service.

## ***The impact of overcrowding on health and wellbeing***

- 11.21 Overcrowding in accommodation is an important risk factor for a wide range of physical health conditions including diseases such as tuberculosis<sup>67</sup> and is discussed in greater detail at 7.16.

## ***The health of homeless households***

### **Homelessness and Rough Sleepers**

- 11.22 The most visible form of homelessness is rough sleeping but the 'homelessness' term also applies to those housed by the Council in temporary accommodation such as bed and breakfast, hostels and temporary private rented housing. The term also applies to those staying temporarily with friends or families and 'sofa surfing'. Any form of homelessness can have consequences for an individual's health and wellbeing, although some circumstances put individuals at greater risk of ill health.
- 11.23 Rough sleeping has a marked detrimental effect on both physical and mental health. The average age of death for this group is 47 for men and 43 for women<sup>68</sup>. There is a higher prevalence of mental health problems than for the general population; 1 in 12 deaths in this group is caused by suicide<sup>69</sup>. Physical health problems in this group include higher rates of joint and muscular complaints; respiratory disease including

tuberculosis; eye complaints and worsened dentition<sup>70</sup>. Exposure to the cold can lead to the exacerbation of existing physical health problems and also puts individuals at direct risk of cold related illness such as hypothermia.

- 11.24 More than half of rough sleepers report substance abuse<sup>71</sup> and more than half of hostels report that their clients have an alcohol problem. Rough sleepers also experience worse nutrition than the general population; one study has shown that a third eat less than two meals a day and only a quarter manage to eat three or more portions of fruit and vegetables. Higher rates of alcohol and substance misuse exacerbate malnutrition<sup>72</sup>.

### **The position in Richmond upon Thames**

- 11.25 An official count of rough sleepers took place on 21<sup>st</sup> November 2013 following CLG guidelines. A total of 15 rough sleepers were verified on that date. According to CHAIN recording statistics<sup>73</sup> over the course of a year (2012/13) there were 134 individuals rough sleeping in the borough. This is more than twice the number recorded in 2011/12<sup>74</sup>.

### **Improving the health of rough sleepers**

- 11.26 The strategy commits to the production of a homelessness health needs assessment, helping the Council and its key partners to fully understand the health problems faced by this population.
- 11.27 In Richmond, SPEAR provides services for rough sleepers on behalf of the Council. These include outreach, hostel accommodation, tenancy support, a drugs and alcohol service and skills development including a cookery course, Cook for Life<sup>75</sup>. The Vineyard Community Centre operates a drop in service, community café and foodbank, providing individuals with support and access to nutritious food.
- 11.28 Outreach services also enable homeless people with drug and alcohol problems to engage in treatment services as well as addressing their wider housing, employment and social needs which help prevent relapse.
- 11.29 Rough sleepers' exposure to severe weather conditions is addressed through the implementation of the Severe Weather Emergency Protocol (SWEP). When temperatures are predicted to drop below one degree Celsius for three consecutive nights SPEAR make an increased effort to find rough sleepers. SPEAR then works with the Council to secure emergency accommodation in a hostel or bed and breakfast accommodation.

### **Households in temporary accommodation**

- 11.30 Homelessness acceptances declined from 316 in 2003/04 to 160 in 2010/11. Following regional and national trends acceptances have risen, to 343 acceptances in 2012/13. The number of households in temporary accommodation has also increased from 221 at the end of 2009 to 242 at October 2013.
- 11.31 The effects of temporary accommodation on physical health depend to a large extent on the quality of the housing provided. The move to temporary accommodation has been shown to exacerbate respiratory problems such as asthma and skin problems like eczema<sup>76</sup>. However even the transition to good quality temporary housing can have consequences for health with some people experiencing a worsening of depression and other mental health problems as a result of the lack of certainty about

housing arrangements. This instability can lead to anxiety, behavioural problems and poor educational outcomes amongst children<sup>77</sup>.

- 11.32 Compared to the general population individuals and families in temporary housing tend to experience poorer nutrition<sup>78</sup>. Living in accommodation with limited food preparation, storage and cooking facilities, as well as the need to live on a low income, is likely to constrain food choices. Adolescents living in temporary accommodation can be particularly susceptible to making poor food choices.

### **What the Council is doing**

- 11.33 The Council's objectives are to ensure the health needs of households in temporary accommodation are considered and that health issues highlighted at a national level are mitigated for local households residing in temporary accommodation.

The Council will achieve this through:

- 11.34 Meeting the Homelessness (Suitability of Accommodation) (England) Order 2003 (SI 2003/3326). This came into force on 1 April 2004 which made it illegal to place households with children in shared bed and breakfast for longer than 6 weeks. Some local authorities regularly exceed this limit due to the rapid recent increases in homelessness. Richmond has successfully found alternatives and works to ensure that no family is placed into non self contained bed and breakfast accommodation for longer than six weeks. The large majority of households in temporary accommodation are in self contained units or private properties rented from landlords. They are of good quality reflecting the general conditions found in the borough.
- 11.35 The use of NOTIFY to ensure the health information of people placed out of borough is available for health and education colleagues.
- 11.36 Communications on budgeting, recipes and food shopping as part of a survival kit for adolescents in hostel accommodation.

### ***Maintaining independence in the home***

- 12.1 The Council is committed to assisting older people and the disabled to maintain their ability to live independently in their own home. The Housing Strategy will help achieve this through the work of the Home Improvement Agency (HIA) and facilitating Disabled Facility Grants.
- 12.2 The Home Improvement Agency (HIA) provides support to clients to enable them to remain independent in their chosen home for the foreseeable future. The team responds to referrals from Occupational Therapists and supports clients who are having difficulty getting around their home due to a physical disability or sensory impairment.
- 12.3 The HIA promote and deliver Disabled Facility Grants (DFGs). These means tested grants are available to disabled people to adapt their home to enable them to live more independently. Examples of DFGs include stair lifts, level access showers and ramp access to a property.
- 12.4 The Council delivered 124 DFGs during 2012/13 against a target of 120. In 2013/14 the Council has a target to complete another 120 DFGs.

- 12.5 The target time to approve a DFG during 2012/13 was an average of 16 weeks. The target for approval in 2013/14 is an average of 15 weeks.
- 12.6 The Council is committed to developing the use of technology in helping individuals to remain in their own home. Following a pilot in 2012 local residents with a range of needs can now access assistive technology – telecare – which provides simple aids to daily living, for example, communication aids and more complex environmental controls such as stand alone alarms that monitor if a user has a fall, has an epileptic fit or leaves the gas on. This technology alerts a remote monitoring and response centre, a carer or the nominated responder. Assistive Technology such as Telecare is not intended to replace human contact but is designed to support users and their carers to live independently for longer.

#### ***The role of specialist housing provision in maintaining independence***

- 12.7 Specialist housing provision in the form of sheltered, extra care and supported housing can all play a role in allowing Richmond's residents to remain independent within their own living space.
- 12.8 The Council is committed to the provision of supported housing for the most vulnerable. The aims of the Housing Strategy are to increase the provision of supported housing over the lifetime of the strategy, where there is an identified need. It is also to make best use of existing supported accommodation.
- 12.9 The design and specification needed to develop high quality supported housing schemes requires input from services commissioners to ensure they are fit for purpose. Housing Services have a key role to play in the planning, commissioning and decision making process relating to health and care outcomes. Therefore this strategy seeks to ensure that there is strategic liaison between health, social care and housing colleagues when commissioning new services and developing referral processes so that agencies are well aligned and understand each others business requirements.
- 12.10 More detailed discussion on sheltered, extra care and supported housing generally can be found at 5.9 and 5.13.
- 12.11 Supported accommodation for care leavers is provided by the SCS Leaving Care Team, a contract with St Christopher's Fellowship and a SLA is in place with Housing Services outlining provision for quota nomination referrals for permanent accommodation and housing provision for care leavers who are asylum seekers and parents. This SLA is reviewed annually.
- 12.12 The local authority has a 'corporate parenting' responsibility for care leavers, who typically lack the parental support that many of their peers in the community enjoy, and as a consequence they have a particular need for enduring affordable and sustainable accommodation. In this respect, provision of accommodation through Affordable Rents could pose a risk to the sustained independence of this group. This is explained in greater detail in our Tenancy Strategy. For those care leavers who are unable to maintain tenancies without support, creative solutions need to be developed covering Housing, and social care services.
- 12.13 Detailed information on the role of housing for people with a learning disability and the role of housing in supporting people with mental health condition is outlined below.

## Context

- 12.14 The Council supports a number of people using learning disability services and Autistic Spectrum Condition (ASC) services. Accommodation and appropriate support are key elements to support people with learning disabilities and ASC to live independently.
- 12.15 Nationally it is estimated that 50% of people with autism also have a learning disability<sup>79</sup>. The most recent estimates on the prevalence of ASC in adults in England indicate that around 1.1% of people have ASC. The rate is higher in men (2%) compared to women (0.3%)<sup>80</sup>. These national prevalence figures have been extrapolated to the Richmond population to estimate that the number of people with ASC in the borough is 1641.
- 12.16 Nationally many people with a learning disability live in the family home (50 -55%) or in residential care (30%)<sup>81</sup>. Also almost 50% of adults with ASC over 25 years of age continue to live in the family home and over 50% are reliant on their parents for financial support<sup>82</sup>. Whilst living with family is a valid housing choice some service users may be unaware of the housing choices available to them. For those living at home with older carers there may be a need to consider future housing options and learn independent living skills or risk not being able to cope when carers can no longer provide support at home.
- 12.17 Adults with ASC placed in a residential care setting may actually experience extreme stress and anxiety as a result of sensory sensitivities and the sensory impact of their surroundings, thus increasing support needs. The Housing Options charity estimate that the current shortage of housing for adults with ASC in the UK is in excess of 10,000 homes.
- 12.18 The ‘Valuing People’ White Paper (2001) recognised the need for people with a learning disability to have increased control and choice over the housing options available to them. The National Autism Strategy “Fulfilling and Rewarding Lives” (2010) states that this includes people with ASC and that the needs of adults with ASC should be taken into account in local planning, design and allocation. More current Government policy outlined in ‘Valuing People Now’ & PSA 16 Housing Delivery Plan’ (2010-11) stresses the need for a cultural shift away from residential care homes as a default housing option.
- 12.19 A national survey by Mencap (2011) found that most people with learning disabilities (including those with learning disability and ASC) want to live independently either by themselves (43%) or sharing with others (30%). A further 13% of respondents wanted to live with their family and 13% wanted residential care<sup>83</sup>.
- 12.20 Changes to the way supported housing is financed, moving away from 100% grant funding and including supported housing in the Affordable Rent model for housing delivery has led some Registered Providers to re-evaluate the risk associated with this form of development. Current concerns as this strategy is being developed relates to the revised definitions being proposed for supported housing that may impact on a scheme’s viability if rental income is not high enough to cover the cost of the scheme, including service charges. During this period the Council will ensure that commissioners work with providers to maintain supply and manage risk. This issue applies to all supported housing groups.

## **The position in Richmond upon Thames**

- 12.21 The JSNA (2013) estimates there are 3,621 adults with a learning disability in Richmond upon Thames. Of these 770 adults are estimated to have a moderate or severe learning disability. Adult Community Services currently have 448 people who meet Fair Access to Care Services (FACS) criteria and are in receipt of services.
- 12.22 There are currently 158 people with ASC known to Adult Community Services, 131 of whom are in receipt of services (as many people with autism also have a learning disability they may be receiving a learning disability service).

### ***Providing a range of housing options***

- 12.23 As outlined in 'Valuing People Now' (2010-11) and 'Fulfilling and Rewarding Lives' (2010) people using learning disability services as well as people with ASC will have different housing expectations based on their individual circumstances and needs. Some individuals may want to live in independent flats with floating support; others may wish to live in group or shared accommodation whilst some may wish to remain in the family home.
- 12.24 Council aims to provide a range of housing and support options for people using its learning disability and ASC services throughout the lifetime of the strategy, ensuring an individual's aspirations around their housing form part of their Support Plan.
- 12.25 Options will include private renting and home ownership opportunities (with support) as well as more traditional supported housing or a general needs housing association flat. It is therefore vital that staff supporting people who access their services are fully aware of the range of housing options available and drive the commissioning agenda forward in this area.
- 12.26 Adults with ASC may experience differences in sensory processing and can even experience physical pain-like symptoms when their level of acceptance for sensory input is exceeded. 'Fulfilling and Rewarding Lives' recommends that location of any home allocated is considered carefully, and that needs in relation to hyper/ hypo-sensitivities are recognised and addressed. Inappropriate environments can cause an increase in stress and anxiety levels and as such can result in increased support needs for the individual. In addition to this, the vulnerabilities of a person with ASC and / or a learning disability may be increased in certain types of housing. In both points the difficulties and possible solutions can vary from case to case and as such allocations staff should work with social workers, clients and their carers to ensure accommodation is appropriate for the individual and support networks are in place.
- 12.27 Housing options and support services should always consider the location of family and friends, community networks and knowledge of local areas, which all assist people with a learning disability and ASC to live independently.

### ***Service Users in Richmond upon Thames***

- 12.28 Whilst each person will have individual needs and aspirations around housing there are a number of 'broad' groups of people which may have different housing needs or requirements.
- 12.29 Older people may have experience of living in hospital (many of whom will have resided in the Normansfield long stay hospital) and residential group homes. These

people may have lived with the same group of friends for many years and wish to remain in shared accommodation. Others may want to live independently.

- 12.30 There is a younger group of people who are in education (residential school /college or local school/college) who will want to consider the range of housing options open to them. In some cases, particularly for those with complex needs the local authority will be working towards providing appropriate housing solutions in advance of them leaving education.
- 12.31 Over the last five years the Council has increasingly focused on bringing people in 'out of borough' residential care whose needs could not be met locally in the first instance back to the borough (where appropriate) and into supported living accommodation with flexible levels of support.
- 12.32 There is a small group of people with complex needs who require accommodation with high levels of support. These people require accommodation of specific design and quality to ensure their successful integration into the local community.

### **Estimating Demand**

- 12.33 It is difficult to finitely estimate the demand for housing as people with a learning disability will want to consider different housing options or have different housing needs. The Council is however aware that:
  - There are currently around 10 young people in transition each year (half of whom will have complex needs).
  - There are around 15 adults with learning disabilities and complex needs per annum who may require housing.
  - There are currently around 20 people with learning disabilities currently living with older carers who may require housing options in the future.
  - It is currently not possible to accurately predict the demand in relation to adults with ASC who do not have a learning disability due to a lack of information (see 6.7). However, it is estimated that there are around 5 adults with ASC but no learning disability living with older carers. It is envisaged that it will be possible to more accurately predict demand over the coming 12 months as the numbers of people with ASC continue to be collated.

In terms of year on year demand;

- In 2015/16 at least 3 young people in transition will need specialist supported housing for complex needs. Five or six people will need supported housing.
- In 2016/17 between 5-6 people will need supported housing and a further 4-5 will need supported housing with high support.

To meet its aims of ensuring a range of housing options for people with a learning disability or ASC the Council will;

- 12.34 Explore the viability of developing the "Mencap Bond" scheme within LBRuT delivered through Golden Lane Housing. This initiative assists people with learning disabilities to share in the purchase of their home.
- 12.35 Promote shared ownership opportunities through better communication between service delivery and housing development at an early stage of scheme development

so that services can identify people who may be interested in pursuing this housing option.

- 12.36 Ensure additional information about the direct living environment and vicinity is considered when allocating a property from the Housing Register to someone with ASC. This will be achieved through appropriate liaison with service provision.
- 12.37 Work in partnership with Paragon to develop 4 self contained apartments with shared amenity space for people with complex needs. This will be completed by September 2014.

To ensure the Strategy meets upcoming demand for supported accommodation during 2014/15 and 2015/16 the Council and partners will;

- 12.38 Map housing demand from the upcoming groups of young people in transition during 2014/15.
- 12.39 Develop further units for people with a learning disability and complex needs. A site has been identified for this purpose and this should be developed during 2015/16.
- 12.40 Hold quarterly planning meetings to inform development of future supported schemes. For people with complex needs the importance of site location and layout are important factors for consideration. Staff will consider this when reviewing the Asset Management Plan for suitable Council owned land that could be developed.
- 12.41 Ensure supported housing schemes remain viable and consider welfare reform changes at an early stage in development.

### ***Housing and Mental Health***

#### **Context**

- 12.42 The majority of people using mental health services do so whilst remaining in their own homes, be they owner occupiers, private renters or social housing tenants. For others there can be an accommodation need too, for example, those who require hospital treatment may then as part of a recovery model approach also need housing and support to assist them to live independently.
- 12.43 Mental ill health is a known risk factor in homelessness. People with mental health problems may be less able to cope with triggers that lead to homelessness, such as an end of a tenancy or relationship breakdown<sup>84</sup>. There is also emerging evidence that psychological disorders can strongly predict homelessness with regard to rough sleeping and youth homelessness<sup>85</sup>. The process of homelessness and residing in temporary accommodation can also contribute to or worsen mental ill health<sup>86</sup>, such as contributing to anxiety or depression.
- 12.44 Nationally it is estimated that homeless individuals have 40-50 times higher rates of mental health problems compared to the general population and are 40 times less likely to be registered with a G.P.<sup>87</sup>
- 12.45 CRISIS estimated that street homeless people may be 50 -100 times more likely to have a psychotic disorder than the general population<sup>88</sup>. Rough sleepers and those in hostel accommodation are 3.2 times more times likely than the general population to be admitted as in-patients to hospital at an average cost 1.5 times higher<sup>89</sup>.

- 12.46 Issues around rough sleeping and homelessness and mental health are detailed further in the [Homelessness Strategy](#) (2012). The strategy includes a key objective to address rough sleepers with complex needs.
- 12.47 Richmond's [mental health joint commissioning strategy for adults](#) and [older people](#) set out an overall framework to improve outcomes through the reconfiguration of mental health services. The strategies outline the development of a more preventative, community-based and recovery orientated model of care. The Council also seeks to ensure that new development is where possible welcomed by the local community. In order to ensure that local communities better understand the issues around mental health and the role of supported housing in helping people using services to recover, the strategy recognises that there is an ongoing need to improve the public's understanding of mental health.

### **Prevalence of Mental Health conditions in Richmond upon Thames**

- 12.48 Richmond's [JSNA](#) provides key information on the prevalence of mental health issues in the borough. It should be noted that national estimates of prevalence can only be used as broad estimates due to relatively low levels of deprivation in Richmond and an ageing population.<sup>90</sup> The JSNA estimates that around 1,500 people are estimated to have some form of severe mental illness (this represents under 1% of Richmond's population). Co-morbidity among psychiatric conditions is also high. Dual diagnosis of substance misuse and psychiatric illness is frequent<sup>91</sup>.
- 12.49 In terms of national prevalence rates the borough's score for severe mental health (0.6) suggests that the borough has a lower (40% less) mental health need with respect to severe mental health disorders than England as a whole<sup>92</sup>.
- 12.50 The number of older people with dementia in Richmond is projected to increase from around 2,000 individuals in 2012 to 2,300 in 2020 – an increase of 18%<sup>93</sup>.

### **The role of supported housing**

- 12.51 The Council supports the Recovery Model for mental health. This includes assisting people to set goals and aspirations for their life, addressing isolation, encouraging meaningful relationships as well as building resilience. The redesign of the Richmond adult substance misuse treatment services' over the next six months will strengthen the recovery focus. It aims to ensure that recovery support services are more fully integrated within treatment services.
- 12.52 The Housing Strategy recognises that supported housing plays a key role in assisting in the recovery process, helping people develop their independent living skills including the ability to maintain a tenancy. Further, appropriate housing can act as a springboard to access training, education and employment opportunities which can also benefit health and wellbeing.
- 12.53 The Council funds a number of supported housing services for people with mental health conditions ranging from accommodation based specialist services aimed at those with high and complex needs, accommodation based support for those with low to intermediate needs to floating support for those with low support needs, delivered by commissioned support providers with expertise in this area.
- 12.54 Supported housing commissioned for those with low to intermediate needs is meant to be a temporary housing solution for up to two years. In this timescale people

develop their skills to live independently. Providers then work with tenants to assist them to move into private or social housing tenancies.

- 12.55 As at August 2013 there are approximately one hundred clients using mental health services residing in supported housing in the borough.

### **New Provision**

- 12.56 The Mental Health Rehabilitation and Accommodation Strategy 2009-12 identified a net deficit in the amount of supported housing available to cater for people with mental health needs. Subsequently the Council and NHS have signed a 'memorandum of understanding' with London Cyrenians<sup>94</sup> creating fourteen additional units of supported housing for people with complex and high level mental health needs.
- 12.57 The Council also responded to this need by working with Richmond upon Thames Churches Housing Trust to remodel and re-commission two of their existing properties to provide seven one bedroom supported housing flats for mental health clients with low level support needs.
- 12.58 An increased focus on throughput within supported mental health accommodation should create additional supply resources, as clients who no longer require supported accommodation are assisted to make planned moves out of the accommodation.
- 12.59 The new Supporting People contract for mental health takes a 'flexing' approach to support, so that if support needs of an individual decrease so do the hours of support.

### **Current Issues around Mental Health and Housing**

- 12.60 Historically there is a legacy of individuals in mental health placements outside of the borough. Whilst there will always be some need to retain out of borough placements, such as for specialist forensic placements for others better outcomes are likely where people using mental health services are housed near to their family and friends within the borough who can also offer additional support. This is both Government policy (No Health without Mental Health) and local policy. There are also financial incentives for the Council to end out of borough placements where they are not required. This issue is currently being reviewed by Council Officers and NHS staff and may affect the level of provision of more supported accommodation in borough.
- 12.61 In recognition of the need to ensure a recovery rehabilitation pathway in the borough a mental health rehabilitation team has been created. The team will work proactively with providers within and outside the borough to enable individuals to meet their recovery potential.
- 12.62 There is a need for clients entering supported housing services to understand that supported housing is a temporary housing solution aimed at giving them the skills to live independently. Whilst there is flexibility for clients needing more time to stay there is a clear need to ensure 'move on' to enable new service users to benefit from the service.
- 12.63 There is also a need for both clients and those advising clients (such as social workers / voluntary sector partners) to understand that subsequent housing options

could be in the private rented sector and the lack of an offer of housing association property is not grounds for staying put. Housing staff will work with social care managers to ensure that this message is delivered.

- 12.64 An increased focus on throughput may over the short term create increased demand for housing association and private rented accommodation for those able to live independently.
- 12.65 There is a need to reconfigure accommodation at Kingston Lane into supported housing.
- 12.66 With one in four adults likely to suffer mental ill health<sup>95</sup> and following public concerns regarding a recent supported housing development there is a need to promote better understanding of mental health issues to Richmond upon Thames residents.
- 12.67 There is a need to consider the potential for dementia provision in any future Extra Care schemes in the borough as well as ensuring 'dementia friendly' design for new Extra Care developments.

### **What the Council will do**

- 12.68 As the Council has already developed additional units of accommodation, the strategy focus is to make best use of existing supported housing stock.. A secondary aim of the strategy is to ensure issues around dementia and housing are considered over the lifetime of the strategy. This will be achieved as follows;
- 12.69 The Council will work with Metropolitan and South West London and St Georges Mental Health Trust Rehabilitation Team during 2013/14 and 2014/15 to increase throughput by identifying and assessing those clients ready for move on and identifying appropriate housing options. Previously individuals have spent in excess of five years and in some instances ten years in supported housing options. The optimum time for many is two years. New clients will be made aware that supported housing is a temporary housing solution to support them in gaining the skills to live independently.
- 12.70 During 2014/15 Housing Services will work with community mental health teams to inform them of the various housing options that are available to clients once they move on from supported housing which may include a housing association tenancy or private rented property.
- 12.71 During the lifetime of the strategy Council staff will work with Registered Providers to ensure they consider the potential for specialist dementia provision and dementia friendly specifications in the development of any new Extra Care schemes.
- 12.72 Commissioners of new services will need to consult with Housing Benefit on the eligibility of schemes under the new Universal Credit regime so that in working up scheme proposals Registered Providers are able to ensure that rents are both affordable for customers and can be fully covered under the changed housing benefit rules.

### **Relationship between housing and the economy**

- 13.1 There are a number of inter-relationships between housing and the economy. The Government in its Housing Strategy “Laying the Foundations, A Housing Strategy for England” (2011) outlined the importance of getting the housing market moving and in particular increasing house building as mechanisms for economic recovery.
- 13.2 The importance of housing to the economy has also been outlined in Richmond’s [Local Economic Assessment](#) (2010) which highlights that high house prices create tensions on the labour market as employers can have difficulties hiring the right staff, especially in lower paid occupations. The assessment found that this may also apply to key workers and impact on public services. Affordability of housing was one of five critical factors to the economic competitiveness of Richmond’s economy.
- 13.3 Housing in Richmond is also important to the wider London and City economy, providing accommodation for many workers in these sectors.
- 13.4 Affordable housing has many benefits to the economy such as supporting households on a range of incomes to reside in an area and as a base for a tenant to get into work without becoming reliant on Housing Benefit to cover high rental costs.
- 13.5 The aims of this Strategy are to support more vulnerable residents into employment. It is also to support the work of RPs and the community and voluntary sector to address worklessness.

### **Housing and Infrastructure**

- 13.6 The development of housing within a borough often requires additional infrastructure, such as roads or areas of public space. The Council has adopted planning policies that provide guidance to ensure all communities have access to housing, employment opportunities, services and facilities.
- 13.7 Policies set out to develop the potential of the five main centres of Richmond, Twickenham, East Sheen, Whitton and Teddington. There is a focus on ensuring that the traditional urban village based structure is maintained and reinforced with a range of housing, local shops and services, employment and recreational activities, at the most local level possible.
- 13.8 The Council works to ensure adopted planning growth within the borough is supported by adequate infrastructure and community facilities. Contributions will be sought from new development towards infrastructure funding through planning obligations, including the Community Infrastructure Levy (CIL).

### **Village Planning Documents**

- 13.9 The Council has agreed a further dimension to Village Plans incorporating local planning policy. Revised plans will be developed following engagement with communities. The expectation is for a level of differentiation reflecting the different characters of the village areas.

## **What the Council and Partners are doing to improve employment opportunities**

- 13.10 The Council's direct support for employment focuses predominantly on supporting those that are further from the workplace and / or needing greater support to move toward employment. Council teams directly support clients groups including:
- Young People not in education, employment or training through targeted youth support.
  - 'Troubled families' through a coordinated response from a range of services
  - Young people age 16-19 with apprenticeships
  - Young people up to 19 years old, through the Common Assessment Framework process.
  - Adults with disabilities and learning disabilities, through a supported employment service through contractor Remploy.
  - Young people with learning disabilities, through the supported employment initiative 'Project Search'
  - Looked after children and care leavers through the SCS Multi Agency Team and Leaving Care Team
  - Richmond AID also provide a 'Stepping Stones' project to assist disabled young people aged 14-17 into work experience placements.
- 13.11 The Council is currently developing options to provide support and encouragement towards self-employment for young people who are unlikely to pursue an academic route. This will involve schools and partner organisations working directly with young people.
- 13.12 The Council also hosts an annual 'Richmond Den for Social Enterprise' competition to support entrepreneurship and self-employment, attracting over 150 entries in two years. The winner has received support and funding to develop their enterprise.
- 13.13 Indirect employment support is extensive, through our work to support the employment environment. This includes Town Planning policies that protect employment land; promotion of self-employment and social enterprise and development of tourism, which supports 12% of jobs in the borough.

### ***Addressing worklessness***

- 13.14 The Hills Review (2007) highlighted a relationship between social housing tenure and worklessness. The review found that a third of households nationally not in work resided in social housing. This may be partly due to the fact that households in need may traditionally have been more likely to access social housing and may face greater barriers to access employment.

## **What the Council and Registered Providers are doing to address worklessness**

### **Housing Allocation Policy**

- 13.15 The Council's [Housing Allocation Policy](#) gives additional priority to residents in employment or who are making a community contribution.

## **Construction Training Initiative**

- 13.16 The Construction Training Initiative (CTI) is a not-for-profit scheme, run by Notting Hill Housing. It is an on-site work training scheme for college students on the way to craft/building NVQ qualifications with the aim of enabling the trainees to move into unsupported permanent employment at the end of their training.
- 13.17 Locally, as well as Richmond Council, a number of Registered Providers including Richmond Housing Partnership and Network, Catalyst and Thames Valley Housing, as well as Richmond College, and Barnes College have annual agreements in place to support a set number of student placements on local development schemes.
- 13.18 During the lifetime of the strategy the Council will promote the use of contractors who are committed to participating in this scheme and will review progress annually at the Housing Association Forum.

## **Working in partnership with Job Centre Plus**

- 13.19 The Council works in partnership with Job Centre Plus (JCP) to ensure that relevant training (pertinent to new businesses locating in the borough) is available for unemployed residents. They also work jointly with the Council on assisting residents affected by welfare reform back into work or training.
- 13.20 Job Centre Plus also works strategically with the Council and other partners on issues such as financial and digital inclusion.

## **The Work of RHP**

- 13.21 RHP have set a target in their 5 Year Strategy (2013) that 500 residents get into or back to work or job related training over the course of the strategy.
- 13.22 RHP hosts a yearly ONE Event to get residents into employment or training. The event aims to create opportunities, inspire and motivate people back to work. The event is free, offering a chance to speak to local and national employers face to face and get an edge in the job market. Visitors also have the chance to meet employment and business experts to update their CV, brush up their interview skills and apply for jobs available on the day. RHP backs this up with long term support into work or training for their customers.
- 13.23 RHP also run the 'Urban Academy' which is a social inclusion coaching programme for young people aged 7-21 years old. It provides opportunities to develop skills and confidence through sport and fun activities. The scheme also offers work experience, coaching badges/qualifications, volunteering opportunities and paid work to participants who are over fifteen years old.

## **Resources**

### ***Resources Available to Deliver Affordable Housing***

- 14.1 In an area with limited opportunities for new development and considerable constraints to overcome, the Council must make best use of its own resource and the resources available to Registered Providers (RPs) to support opportunities for the provision of affordable housing when they arise. Implementation of this Strategy will be dependent on the following main resources:

#### **National Affordable Housing Programme 2011-2015**

- 14.2 Registered Providers with experience of affordable housing development in the Borough have entered into contracts with the GLA for funding to support the delivery of the Affordable Housing Programme for 2011-2015.
- 14.3 In the current economic climate with reduced public funding available from the GLA since 2011, RPs are expected to finance development with increased borrowing by applying the 'Affordable Rent' model. This model enables rents to be set at up to 80% of market rent levels, thereby enabling RPs to use the rental income from both new build developments and from the conversion of some of their existing social rented homes to affordable rent tenancies to help fund new schemes with greatly reduced grant support.
- 14.4 In the 2008-11 programme, the average grant awarded to RPs developing in the Borough may have supported up to 60% of the development costs, in the current programme the average grant available supports 10-15%. Where grant is provided under the current programme it is subject to a robust financial appraisal of schemes, with a focus on 'Value for Money' and the principle that the scheme can demonstrate 'Additionality' from the use of grant. It is expected, as a starting position, that affordable housing delivered through planning gain should not require grant input.
- 14.5 Post 2015, the availability of funding is less clear. The Mayor is currently providing funding under a range of programmes to support delivery of affordable housing post 2015. A limited amount of funding has been awarded to our partner RPs under these initiatives for schemes in the Borough:
- £250,000 was awarded from the Mayor's Care and Support Specialised Housing Fund to Paragon/RuTCHT to deliver a supported housing scheme for the Learning Disability Service where there are complex needs.
  - £396,000 awarded to RHP through their Consortium partners, as part of the 'Building the Pipeline' programme to deliver a 100% affordable rented scheme on previously Local Authority owned land.
- 14.6 The Council will support bids for funding from the Mayor's Building the Pipeline Fund and Care and Support Specialised Housing Fund. Successful bids will enable the Council and RPs to make better use of their own funding sources through match funding.

#### **Richmond Housing Partnership**

- 14.7 The Council and RHP set up a Trust Deed Account in 2011. This holds the joint proceeds from RHP's disposal of properties that were previously transferred from the

Council. The fund is used to resource new affordable housing exclusively with RHP. The Fund is updated as new receipts are added to it. As at September 2013 the Trust Deed Account had a balance in excess of £1.3 million.

- 14.8 The Council also receives income from sale of RHP's properties through the Preserved Right to Buy (PRTB) under arrangements agreed at the time of the stock transfer. The Council is not however obliged to use these receipts for the provision of affordable housing.

### **Other Registered Provider Resources**

- 14.9 RPs will continue to supplement GLA grant funding with their resources to ensure scheme viability. These resources comprise:
- conversion of social rented units to affordable rent
  - use of Recycled Grant (where grant was provided for schemes which have subsequently been disposed of and is re-applied to new schemes).
  - use of Disposals Proceeds Funds
  - use of proceeds arising from Right to Acquire

The Council will explore with RPs the opportunities to apply these sources of funding in order to maximise affordable housing provision that meets the Borough's priorities and affordability criteria.

### **Council Resources**

- 14.10 The Council has calculated the cost per annum of providing temporary accommodation for homeless households. The (30 year) capitalised value of this cost has been agreed at an average of £128,000 per unit for general needs affordable housing. The Council further estimates that the cost of providing out of Borough accommodation for some individuals requiring specialised supported living can be as much as £100,000 per person per annum<sup>96</sup>. These costs will be applicable for the foreseeable future whilst supply does not match demand.
- 14.11 Given the on-going requirement for the delivery of additional affordable housing units and shortage of sites to deliver these, the Council has reviewed its approach to the use of some of its own assets previously identified for disposal on the open market to be specifically reserved to deliver wholly new affordable housing. The Council agreed a position in September 2013 highlighting those assets which, when disposed, could contribute to the provision of affordable housing<sup>97</sup>. This programme will be a valuable source for new housing development given the limited opportunity to deliver affordable housing on privately owned sites. The agreed schedule of disposals will be subject to periodic review.
- 14.12 It is estimated that 93 new affordable units, (subject to planning permission) can be delivered through disposal of the Council's assets over 2013-2017. In appropriate cases the Council will apply a co-joined approach to its disposal of more than one site. This could allow maximisation of the receipt from a high value site to cross subsidise 100% affordable housing on a lower value site. This approach has financial and procurement advantages, and enables on-site delivery of additional affordable units.
- 14.13 The Council will therefore provide opportunities for new affordable housing and will work with Registered Providers to make best use of its assets.

- 14.14 RPs complying with our adopted approach to setting rents will be able to explore, with supporting viability evidence, the opportunities of working with the Council as an active partner using the Housing Capital Programme to support new schemes where additionality can be demonstrated. The Council will consider the use of capital funding in its Housing Capital Programme to support not only the delivery of new homes but also to fund extensions to existing homes and support people who want to move to smaller homes, thus releasing a larger property.
- 14.15 A total of £13.047m was allocated for the funding of affordable housing schemes in the six-year Capital Programme - 2012/13 to 2017/18. A total of £5.35m capital funding remains available to support affordable housing schemes in 2013-2018. Currently £3.6m is committed (as at September 2013) to affordable housing. The number of units is given below:

New build general needs	48
Supported housing	11
Purchase and Repair	5
Extensions to existing stock to reduce overcrowding	19

- 14.16 The Housing Capital Programme is derived from the following sources:

**New Homes Bonus;** The Council received New Homes Bonus Grant funding of £1.117m in 2012/13 and will be receiving £2.2m in 2013/14, with further allocations dependant on the number of new homes, empty properties brought back into use and an additional amount for affordable homes built for a period of six years from April 2011. The Council has allocated £200k to support Homelessness Services (revenue demand pressures) and has applied the balance to support the capital programme.

**Affordable Housing S106 contributions;** Funding is being provided from small schemes in accordance with the Development Management Plan and the draft Affordable Housing SPD. Receipt is dependent on implementation of planning permission. In most cases there is no restriction on the time limit for the use of these contributions and this therefore represents a flexible resource, ring fenced to support funding of affordable housing.

**Borrowing;** Prudential borrowing is used to supplement funding from the above sources.

## Other Resources

### RP landholdings

- 14.17 RHP has rationalised its stock and is making best use of its landholdings to increase affordable housing for the Borough.
- 14.18 The Council will explore the potential for other similar small sites programmes, regeneration or re-modelling of existing assets with RPs with housing stock in the Borough.

### Other Public Landholdings

- 14.19 A Site Allocations Plan (forming part of the Local Development Framework) is in preparation, consultation on the draft plan was undertaken in Autumn 2013. This includes site specific proposals for the Borough, identifying a number of sites that

have the potential to deliver housing, including affordable, in the time period of the Plan (fifteen years from expected adoption in 2015). These include the landholdings of a number of public bodies such as South West London and St Georges NHS Trust. In particular the Council will pursue opportunities arising from the disposal of surplus NHS land for developing housing for older and disabled people in accordance with the 'Caring for our Future' White Paper.

### ***Other resources available to deliver the Housing Strategy***

- 15.1 There are a number of resources available to deliver other elements of the housing strategy. These include:

#### **Funding to improve house conditions**

- 15.2 The Council receives Government funding for Disabled Facility Grants (DFGs). In 2013/14 Richmond received an allocation of £605,000 for 2013/14. A further £400,000 is funded locally, partly due to an under-spend in 2012/13. This under-spend was due to other national funding schemes being available during 2012/13 that have now been discontinued. Richmond Housing Partnership contribute £186,000 per annum to this budget to fund DFG's on their properties
- 15.3 The Council has a budget for Coldbuster grants of £476,000 for 2013/14. This includes Department of Health funding.
- 15.4 In 2013/14 the Council has £387,000 in sub regional funding to address long term empty properties. The Council will also receive part of sub regional funding bids from the Affordable Housing Programme (AHP) 2011-2015 and 'Building the Pipeline' bids. This could provide additional grant funding for up to 18 additional properties.

#### **Discretionary Housing Payments**

- 15.5 The Council receives Government funding for Discretionary Housing Payments. These support households claiming Housing Benefit who need extra help to pay their rent and are suffering hardship. The Council received £406,202 in 2013/14, up from £202,337 in 2012/13. This funding can be utilised for households affected by welfare reforms and the higher amount received for 2013/14 is likely to reflect the need to address these issues.

#### **Preventing Homelessness**

- 15.6 A detailed discussion on the resources available to the Borough to prevent homelessness and to address the needs of homeless households is available in the [Homelessness Strategy 2012-2016](#).
- 15.7 In 2013/14 the Council received £700,000 in Government funding to assist in implementing the Borough's Homelessness Strategy and to address homelessness issues.
- 15.8 Subsequent to the Homelessness Strategy publication SPEAR was successful in bidding for sub regional funding to assist rough sleepers into private rented accommodation, with appropriate support. SPEAR received £250,000 in sub regional funding over 18 months, for provision in a number of south west London boroughs.

- 15.9 The value of services delivered in Richmond by the homeless charity SPEAR has increased by approximately 40% over the last two years. SPEAR has increased the volume of supported accommodation available to local homeless people and invested in co-ordinated services to support homeless people into work. Increased service provision has reduced the time it takes to resettle rough sleepers from the street despite a marked increase in demand. The South West London Housing Partnership and a range of charitable Trusts and Foundations have helped fund this increased service provision.
- 15.10 The Borough has a budget of £97,600 for 2013/14 to assist people threatened with homelessness to move via the Rent Deposit scheme.

### **Temporary Accommodation budgets**

- 15.11 The Council has a budget of £1,392,300 for temporary accommodation during 2013/14. This includes 3 hostels (providing accommodation for 53 clients), bed and breakfast and short term lease accommodation (STL).

### **Supporting People**

- 15.12 Since, 2011/12, funding for Supporting People services has been included within the Council's main Formula Grant from Central Government and is therefore subject to reductions applied to this overall grant as part of the Local Government Finance Settlement.
- 15.13 The Supporting People budget for 2011/12 was £2,847,600. In accordance with overall Council objective, efficiency savings equivalent to approximately 14% (£400,000) were required to deliver the necessary budgetary reductions. This has been achieved through negotiated variations to current services which delivered efficiencies and also through procurement, which has enhanced service pathways, expanded service provision and reduced contracted costs. The budget for support housing services is currently £2,400,000.
- 15.14 The Council is committed to continue to invest in preventative support services which aim to sustain an individual to maintain their independence. Further procurement is planned during 2013-2015, to streamline the service offer across the range of housing related services.

### **Sponsored Moves**

- 15.15 The Council allocated £157,000 in 2013/14 to support the Sponsored Moves scheme and assist households to downsize.

### **Community and Voluntary Sector Resources**

- 15.16 The community and voluntary sector plays a positive role in assisting vulnerable households with resources, such as Hampton Fuel Allotments, who support households on benefits or a low income with fuel bills or with white goods. Other organisations provide accommodation or offer advice services.

### **Impact of Welfare Changes**

- 15.17 Currently there is some uncertainty over the effect of welfare reform changes which are designed to support spending restraint (in particular as they relate to 'exempted accommodation'), and this may have some impact on the viability of such schemes in the short term. There is a risk that some Registered Providers will as a result seek to diversify their development activity in favour of more profitable forms of housing with less risk, for example for 'sub-market rent'. The Council will keep this under review.
- 15.18 The Council will work with partners to manage the current risk in the delivery of supported housing schemes. The Council will consider use of its own resources and through partnership working with the Commissioning Collaborative will ensure that the most vulnerable residents are provided with suitable opportunities and appropriate support to live independently in the Borough.

### **Flexible use of RP resources**

- 15.19 RPs are able to use flexibly most of the resources available to them to support delivery of affordable housing. The use of funds derived from conversion of their stock in the Borough from social rent tenures to affordable rent in the Borough can be applied elsewhere and RPs may choose not to develop in the Borough if more cost effective opportunities are available in other parts of London (or outside).
- 15.20 Research published in June 2013 confirms that the two authorities in the SW London sub-region that have transferred their stock had (as at December 2012) experienced the highest rate of conversions to affordable rent (Richmond being the second highest)<sup>98</sup> and this trend, if it continues, may have a disproportionate effect on the delivery of new affordable housing in the Borough unless RPs are encouraged to continue to develop in the Borough.
- 15.21 The Council works within the South West London Housing Partnership and is committed to a joint agreed protocol for apportioning nominations that are provided in the sub-regional Boroughs however the use of conversion funding raised in Richmond but applied elsewhere in the sub-region could reduce the resources available to the Borough.
- 15.22 The Transfer Agreement with RHP requires them to develop primarily within the London Borough of Richmond upon Thames. We will work in partnership with RHP and other providers with stock in the Borough to identify and provide opportunities for developing in-Borough that can maximise the potential for the use of conversion funds generated from Richmond residents to be applied to new schemes in the Borough.
- 15.23 The Council will offer development opportunities through use of its own assets and support opportunities through use of the HCP and other sources of funding to maximise the focus of development activity of RPs in the Borough. This will help to provide more opportunities to ensure that conversion funding derived mainly from Richmond residents is applied to new schemes in the Borough.
- 15.24 The Council will also seek that the Sub-Regional nominations protocol recognises our unique position in the sub-region.

### **Impact of financial viability on scheme delivery**

- 15.25 As a high value Borough, the achievement of the planning policy requirement of 50% affordable housing is challenging. In the context of rising house prices, scheme viability is often significantly improved at the time of completion compared to that anticipated at the time planning permission was granted and the Council does not receive a proportionate increase in the contribution to affordable housing.
- 15.26 The Council will continue to fund provision of expert advice to scrutinise the viability of development proposals to ensure that the affordable housing content best meets the Council's priority needs.

## Footnotes

<sup>1</sup> Borough Profile Census Update (2013)

<sup>2</sup> Borough Profile Census Update (2013)

<sup>3</sup> Borough Profile Census Update (2013)

<sup>4</sup> Census 2011

<sup>5</sup> Index of Multiple Deprivation, 2010.

<sup>6</sup> A Lower Super Output Area is a small statistical area used by the Office for National Statistics.

<sup>7</sup> Page i , “Intelligence Briefing, English Indices of Deprivation 2010, a London perspective”, (2011), GLA.

<sup>8</sup> July 2013 statistics, Nomis.

<sup>9</sup> ESA is a benefit for those whose illness or disability affects their ability to carry out work. Claimants are still required to go to interviews and meet an adviser to support a claimant back into work. July 2013 statistic, Nomis.

<sup>10</sup> [www.richmond.gov.uk/buildings\\_of\\_townscape\\_merit.htm](http://www.richmond.gov.uk/buildings_of_townscape_merit.htm)

<sup>11</sup> These restrict permitted development rights in an area.

<sup>12</sup> Page 5, “Environmental burden of disease associated with inadequate housing”, (2011), Braubach M et al, World Health Organisation (WHO).

<sup>13</sup> Page 137, “English House Condition Survey 2008”, (2008), CLG/ONS.

<sup>14</sup> Page 138, ibid.

<sup>15</sup> Shelter, “Chance of a lifetime, the impact of bad housing on children’s lives”, (2006)

<sup>16</sup> CLG, “English Housing Survey Household Reports 2010-2011” (2011)

<sup>17</sup> HCA Statistical Data Return for Richmond upon Thames (2012)

<sup>18</sup> BRE, Richmond data statistics, (2009).

<sup>19</sup> CLG, “English Housing Survey Homes Report”, (2011)

<sup>20</sup> CLG, “English Housing Survey Homes Report”, (2011)

<sup>21</sup> The BRE is a research consultancy with expertise in the built environment

<sup>22</sup> CLG, “English Housing Survey Homes Report” (2011)

<sup>23</sup> Census 2011

<sup>24</sup> Baker, W, “Predicting Fuel Poverty at a local level” (2003)

<sup>25</sup> Ibid, page 13

<sup>26</sup> Census 2011

<sup>27</sup> Census 2001

<sup>28</sup> Hills, “Getting the measure of fuel poverty”, (2012),

<sup>29</sup> P15, ibid

<sup>30</sup> DECC, (2011) Sub Regional fuel poverty data

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<sup>31</sup> Costs of building to the Code for Sustainable Homes September 2013

<sup>32</sup> Richmond Housing Partnership 5 Year Strategy, April 2013 – April 2018

<sup>33</sup> Includes sale of Land at Millfield Road –estimated 20 units- sale already agreed.

<sup>34</sup> Site Allocations Plan- Pre-Publication Version To Be Agreed For Public Consultation  
<http://cabnet.richmond.gov.uk/documents/s42970/LDF%20Site%20Allocations.pdf>

<sup>35</sup> BBC Website using Land Registry data Jan-Mar 2013 available at  
[http://news.bbc.co.uk/1/shared/spl/hi/in\\_depth/uk\\_house\\_prices/las/html/las.stm#table](http://news.bbc.co.uk/1/shared/spl/hi/in_depth/uk_house_prices/las/html/las.stm#table)

<sup>36</sup> Hometrack, August 2013, average prices by bed size.

<sup>37</sup> Mortgage calculated on 3.5 times salary

<sup>38</sup> Page 5, Evidence Base for Tenancy Strategy, DTZ, 2012.

<sup>39</sup> “*The impact of overcrowding on health and education: a review of the Evidence and Literature*”, (2004), ODPM.

<sup>40</sup> “*Full House? How overcrowded households affect families*”, (2005) Shelter

<sup>41</sup> “*Chance of a Lifetime – the impact of bad housing on children’s lives*”, (2006), Shelter

<sup>42</sup> English Housing Survey Headline Report, 2008-09

<sup>43</sup> English Housing Survey Households Report 2011-12

<sup>44</sup> “*Under Occupation and the new policy framework*”, (2011), Clarke, A et al, University of Cambridge.

<sup>45</sup> Census 2011

<sup>46</sup> Census 2011, Tenure by Occupancy Rating

<sup>47</sup> Regulatory Statistical Returns (RSR 2007)

<sup>48</sup> Census 2011

<sup>49</sup> DWP data on ONS website, February 2013 data

<sup>50</sup> London Borough of Richmond Council Tax Records, April 2013.

<sup>51</sup> Census 2001 and Census 2011

<sup>52</sup> Census 2011.

<sup>53</sup> Census 2001 and 2011.

<sup>54</sup> English Housing Survey 2009/10

<sup>55</sup> Barratt, Caroline, “*Understanding the relationship between mental health and bedsits in a seaside town*”, (2012), University of Essex.

<sup>56</sup> Page 9 , “*Analysis of the Private Rented Sector in Richmond upon Thames and surrounding areas*”, (2012), University of Cambridge.

<sup>57</sup> Priority Need group refers to the legal definition in the Housing Act 1996 of households including; a pregnant women, children, someone who is vulnerable due to age or disability, those who are homeless due to fire or flood. The Homelessness Order 2002 further amended this to include care leavers, 16/17 year olds, those who are vulnerable due to leaving the armed forces or prison and those fleeing domestic violence.

<sup>58</sup> Resolution Foundation at [http://www.resolutionfoundation.org/media/media/downloads/Financial\\_Exclusion.pdf](http://www.resolutionfoundation.org/media/media/downloads/Financial_Exclusion.pdf)

<sup>59</sup> ONS, “*Healthy Life Expectancy at birth for Upper Tier Local Authorities: England 2009-11*”, (2013), ONS

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- <sup>60</sup> "Good housing leads to good health", CIEH publication, (2011)
- <sup>61</sup> Page 23, Marmot Review Team, "The Health Impacts of Cold Homes and Fuel Poverty", (2011)
- <sup>62</sup> Page 25, ibid
- <sup>63</sup> Page 27, ibid
- <sup>64</sup> Page 27 ibid.
- <sup>65</sup> Available at [www.euro.who.int/\\_data/assets/pdf\\_file/0018/74700/E82552.pdf](http://www.euro.who.int/_data/assets/pdf_file/0018/74700/E82552.pdf)
- <sup>66</sup> [www.housingcare.org/downloads/kbase/2312.pdf](http://www.housingcare.org/downloads/kbase/2312.pdf)
- <sup>67</sup> "The impact of overcrowding on health and education: a review of the Evidence and Literature", (2004), ODPM.
- <sup>68</sup> Crisis, "Homelessness a silent killer", (2011)
- <sup>69</sup> Crisis, "Homelessness a silent killer", (2011)
- <sup>70</sup> Ibid.
- <sup>71</sup> Homeless Link, "The health and wellbeing of people who are homeless:evidence from a national audit", (2010).
- <sup>72</sup> Homeless Link, "The health and wellbeing of people who are homeless: evidence from a national audit", (2010).
- <sup>73</sup> The CHAIN database is used across London to record rough sleeping
- <sup>74</sup> SPEAR, "Rough Sleeping Annual Report", 2012-13
- <sup>75</sup> SPEAR information
- <sup>76</sup> Shelter, "Sick and tired, the impact of temporary accommodation on the health of homeless families", (2004).
- <sup>77</sup> Keys, D, "Children and homelessness: literature review, (2009), Salvation Army, Melbourne.
- <sup>78</sup> Coufopoulos, A, and Hackett, A.F, "Homeless mothers and their children: two generations at nutritional risk. In Infant and Young Child Feeding: multicultural challenges to implementing a global strategy", (2009)
- <sup>79</sup> NICE, 2011
- <sup>80</sup> Brugha, T, "Estimating the Prevalence of Autism spectrum conditions in Adults: extending the 2007 adult psychiatric morbidity survey", (2012), Health and Social Care Information Centre.
- <sup>81</sup> "Valuing People Now & PSA 16 Housing Delivery Plan", (2010), Department of Health
- <sup>82</sup> NAS, "Good practice in supporting adults with autism" (2009).
- <sup>83</sup> "Housing and Learning Disabilities – the facts", (2011), Mencap
- <sup>84</sup> "Making every contact count, a joint approach to preventing homelessness", (2012), CLG.
- <sup>85</sup> "Evidence Review of the costs of homelessness", (2012), CLG.
- <sup>86</sup> "Sick and Tired – the impact of Temporary Accommodation on the Health of Homeless Families", (2004), Shelter
- <sup>87</sup> "No Health without Mental Health" (2011), Department of Health
- <sup>88</sup> "Mental ill health in the adult single homeless population – a review of the literature", (2009), Rees, S, Public Health Resource Unit.
- <sup>89</sup> Evidence Review of the costs of homelessness", page 9, (2012), CLG.

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<sup>90</sup> “Mental Health needs profile 2013”, JSNA.

<sup>91</sup> “Mental Health needs profile 2013”, page 2, JSNA.

<sup>92</sup> “Mental Health needs profile 2013”, page 20, JSNA.

<sup>93</sup> “Mental Health needs profile 2013”, page 3 JSNA.

<sup>94</sup> London Cyrenians provide housing with care and support to people with complex needs.

<sup>95</sup> Mental Health Foundation website, available at <http://www.mentalhealth.org.uk/help-information/mental-health-statistics/UK-worldwide/>

<sup>96</sup> This sum is derived from the annual average cost per household of providing temporary accommodation for homeless households where a duty to house has been accepted, capitalised over a 30 year period. The annual cost for supported housing is derived from the average cost per individual of providing out of Borough residential accommodation and support.

<sup>97</sup> Cabinet Report 19 September 2013- Property Sales/Re-investment Programme Update  
<http://cabnet.richmond.gov.uk/documents/s42893/Property%20SalesReinvestment%20Programme%20Update.pdf>

<sup>98</sup> CORE-2011-12, 2012-13 Q3-Continuous Recording of Lettings and Sales– Comprehensive record of social rented and LCHO activity by HAs and LAs in England.(Published by TNS Global for DCLG)