

A future for housing in Camden

Camden's housing strategy 2011- 2016



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Part 1: The context



Chapter 1

What's changed since the last strategy?



1.1 Introduction

Local authorities are required, in law, to have a Housing Strategy, which sets out “a vision for housing in its area” and “objectives and targets and policies”¹ that explain how it will play a leading role to:

- assess and plan for current and future housing needs of the local population,
- make the best use of existing housing stock,
- plan and facilitate new supply,
- plan and commission housing support services which link homes to support and other services that people need to live in them, and
- have working partnerships that secure effective housing and neighbourhood management.²

Many challenges faced in developing this strategy for Camden are familiar. House prices and private sector rents are prohibitively high, demand for affordable housing exceeds supply, funding a programme of essential improvements to Council housing is a continuing challenge. New considerations also present both challenges and opportunities for the Council in fulfilling its strategic housing role.

1.2 Demographic factors

The number of homes needed has increased slightly faster than the total population:

Camden's population has grown by 4.1% over the last ten years, while the number of households has increased by 6.2%. This trend is set to accelerate, with the population expected to increase by 7% and the number of households by 11% over the next 15 years. A key factor in this pattern is the growing proportion of single person households.³

1.3 Local planning policy

Ongoing population growth has been accompanied by changes in the Council's approach to managing growth and development, including housing provision. In November 2010, the Council adopted its **Local Development Framework (LDF)**, which sets out our Planning strategy. Housing elements of the strategy differ from the Unitary Development Policy (UDP) it replaced in several key respects.

The UDP required that 50% of homes in any development of ten or more units should be affordable.⁴ Now a sliding scale removes a perverse disincentive for developers to limit the number of homes developed. The Council seeks 50% affordable housing in developments with 50 or more new homes, 40% in developments with 40 or more, and so on. Affordable housing within any development is now expected to comprise 60% social rented and 40% intermediate housing (such as shared ownership), where

previously the split was 70% to 30% - informed in part by evidence that just over half of Camden residents in need of affordable housing could afford intermediate housing.⁵ The LDF also includes specific policies for meeting the particular housing needs of groups within Camden's population.⁶

The LDF was developed in the context of increasing emphasis on **placeshaping**. This approach, agreed by the Council's Cabinet in October 2008, involves managing and developing places according to their needs, resources and local concerns. It includes services, as well as physical changes.

A placeshaping approach informs the 15 year **Community Investment Programme (CIP)**, approved by the Council's Cabinet in December 2010. It sets out proposals for Council land and property assets to deliver improvements, provide better services and facilities, and develop new housing in nine areas that present the greatest investment opportunities.⁷ The aim is that new housing comprises a mix of affordable and market housing, to promote social diversity. The programme aims to secure £100m towards the priorities for capital spending identified in the Council's Medium Term Financial Strategy and £135 million to improve Council homes.

1.4 Economic factors

The 'Credit Crunch' of 2008 and ensuing recession have impacted on Camden's economy and housing market.

Unemployment: The percentage of Camden residents claiming Jobseekers' Allowance increased from 3.8% of the economically active population in April 2008 to 5.5% in April 2011, with disproportionately high numbers of claimants aged 16 to 24.⁸ Despite no pronounced increase in the number of people approaching the Council because they are threatened with homelessness due to mortgage or rent arrears, it is likely some unemployed residents have found it difficult to sustain or secure accommodation.

Home ownership: Those in work may also have experienced difficulties. Despite a brief dip in house prices in Camden, even at their lowest, in February 2009, the average home cost £447,232 – almost 11.5 times more than the average household income at the time.⁹ Over the last 15 years, house prices increased much more steeply in Camden than nationally, as well as remaining buoyant during recession.¹⁰ Recent contraction in the mortgage market and increase in deposits required has made home ownership even less accessible for most non-home-owning residents. Mortgages for shared

ownership homes and the buy-to-let properties vital to the private rented sector have been particularly squeezed.

Development of new homes: In these conditions, often struggling to borrow themselves, developers have delivered fewer new units of housing in Camden. An average of 675 a year were completed in the three years to March 2009, but fewer – 420 and 530 respectively – in the following two years.¹¹ Developers have been especially cautious about affordable housing. Housing Associations too have struggled to borrow the amounts and sell the units necessary to fund development.

1.5 Demand for housing

Possibly linked to the state of the economy and housing market, the aspiration to secure housing is widespread. The number of households who have applied for social housing in Camden has increased by over 50% since the end of 2005 – to 22,000 in April 2011.

1.6 Government policy

In May 2010, a government committed to lowering the national deficit came to power. Public spending was reduced including funding to local government - by 26% nationally over a two year period. The grant to Camden was reduced by 11.3% in 2011/12 and a further

7.4% in 2012/13. The Council's Cabinet agreed a programme of savings totalling £80m over 2011/12, 2012/13 and 2013/14, £16.5m of which come from Housing services. Those savings are reflected in this strategy, as are further efficiencies driven by the need for additional savings. Spending cuts have also impacted on the two following housing-related areas.

Welfare reforms: Welfare reforms have reduced the Housing Benefit awards available to private sector tenants, by changing the way the maximum amount of Housing Benefit payable is calculated and setting further caps on these amounts that affect high rent areas. We assess these will affect around 2,000 existing claimants in Camden, about 40% of whom have children. There are plans to restrict awards to single private sector tenants aged 25 to 34, likely to affect about 450 existing claimants, and to social housing tenants of working age living in a home larger than their household needs, which will affect 1,500 Council tenants alone.

This squeeze is set to continue, with changes due in 2013 that will cap the total amount of benefits payable to claimants¹² and bring the rate of increases in benefits into line with the Consumer Prices Index, a measure of inflation that has fallen well below rental inflation in recent years.

Funding for affordable housing development:

The grant available for affordable housing development over the period 2011-15 is about 50% less than during the previous four year period. Aiming to sustain development despite this, the government developed a new tenure, known as 'Affordable Rent', whereby social housing providers charge higher rents, at up to 80% of market levels, and use the increased rental income to support additional borrowing to compensate for reduced grant. Grant will not be available for affordable housing developed as a condition of planning permission.

This brings into question the capacity of Housing Associations to develop - particularly in areas with high land and market rental values - and level of opportunity they will have to take on management of affordable housing developed as part of private developments. Local authorities may attach increasing importance to developing themselves, or support Housing Associations to do so by contributing land or financial support. New models of funding affordable housing development are likely to emerge, with approaches relying on selling some homes on the open market to ensure viability.

The Housing Revenue Account: Although not directly affected by government funding cuts, economic pressures, including relatively high inflation and rising energy costs, have squeezed the Housing Revenue Account (HRA), the budget for managing and maintaining Council homes.

Housing reforms: At the same time as reducing spending to housing-related areas, the government has announced and started implementing proposals that have given housing a new prominence on the political agenda and could potentially deliver perhaps the most far-reaching changes in housing since Council tenants were given the right to buy their homes at generous discounts in the early 1980s. Its Localism Bill – expected to become law in late 2011 – makes provision for social housing providers to give **new** tenants fixed term tenancies that are subject to regular review. It outlines powers that will allow local housing authorities to exclude those with no statutory priority for social housing from applying for it and to offer private sector tenancies to homeless households.

These provisions are intended to help ensure that affordable housing better meets need, but allow housing providers and local authorities to adopt solutions they consider will most effectively meet need in their localities. One challenge for Camden and the Housing Associations that operate in the borough is to work out, in partnership with residents and stakeholders, whether and how to use them.

Council housing finance reform: The Localism Bill is also the vehicle for reforming the system for financing Council housing, introducing a model known as self-financing. Under the current system, the government stipulates the level of rent local authorities charge, pools their rental income, and redistributes it in line with a complex formula which takes into account authorities' levels of debt related to their housing stock and the costs of managing it. Self-financing involves a one-off financial settlement with authorities, after which they will retain rental income. The intention is to increase authorities' autonomy to decide how to meet local needs – in this case, around using rents to fund investment in Council housing.

Regulation of social housing: A final change in housing policy relates to the regulation of social housing. The Tenant Services Authority (TSA), created following a 2007 review, has regulated Housing Associations from December 2008 and Council housing from April 2010, emphasising customer-focussed outcomes and introducing a model whereby social landlords agree “Local Offers” with tenants. The Localism Bill will abolish the TSA, shifting its regulatory role to the Homes and Communities Agency (HCA), whilst altering that role so monitoring powers are deployed only where (risk of) serious failures affecting tenants are identified.



Chapter 2

Key facts about housing in Camden



2.1 Need and demand for housing

The costs of buying or renting a home on the open market in Camden are among the highest in the capital, with the average house price standing at more than £550,000 in March 2011,¹³ and average rent for a two bedroom home at £350 a week in the north of the borough and £550 in the south.¹⁴

Even for households with gross income levels that match the mean in the borough - £40,024¹⁵ - these costs are prohibitive. The average house price¹⁶ is almost 14 times that amount, while only studio or one bedroom flats in the north of the borough or single rooms in shared homes cost less than the 40% of household income the Mayor of London's guidance assesses is affordable. Yet 60.4% of households in Camden have an income lower than this.¹⁷

Although Housing Benefit can assist households with no or low earnings to rent privately, amounts available have been reduced.

It is no surprise that, even before recent welfare reforms, 23% of Camden residents identified lack of affordable housing as one of the three issues of most concern to them.¹⁹

Section 1.5 highlights the 22,000 plus households who have applied for social housing on the Council's Housing Needs Register (HNR), often referred to as "the waiting list". The HNR is not necessarily a reliable indicator of need for social housing. Some high priority applicants express an interest in available properties, are shortlisted to view them, but do not turn up to do so. Over half of applicants do not have any of the needs the law and the Council's related policy for allocating social housing prioritise.²⁰

Table 1: Percentage of gross mean income of Camden households (£40,024) represented by median market rents¹⁸ in March 2011

	single room with shared facilities	studio or 1 bed	2 bed	3 bed	4 bed
Inner North London	15%	35.7%	45.5%	63%	79.3%
Central London	18.3%	48.7%	71.5%	103.3%	162.4%

But that does not mean they can comfortably afford market rents or home ownership. There is clear evidence of overwhelming need for affordable housing in the borough.

Camden's most recent assessment of housing need, in 2008, found that an additional 4,787 affordable homes a year over a five year period would be required to meet current and newly arising need.²¹ It highlighted a particular need for larger social rented homes, and the ability of over half of households in need of affordable housing to cover the costs of intermediate, rather than social rented, housing.²²

Overcrowding: Overcrowding is a major factor in need. The 2001 Census recorded rates of overcrowding in Camden almost double London's. Our 2008 assessment found overcrowding to be the commonest factor making households' accommodation unsuitable. It identified 5,540 overcrowded households, 5.7% of all households and 46.5% of those in unsuitable accommodation.²³

2.2 Supply of housing

The number of larger social rented homes needed by these families is limited. Studio and one bedroom homes account for almost 45% of social housing in Camden.²⁴ They are also most likely to become available to let, forming

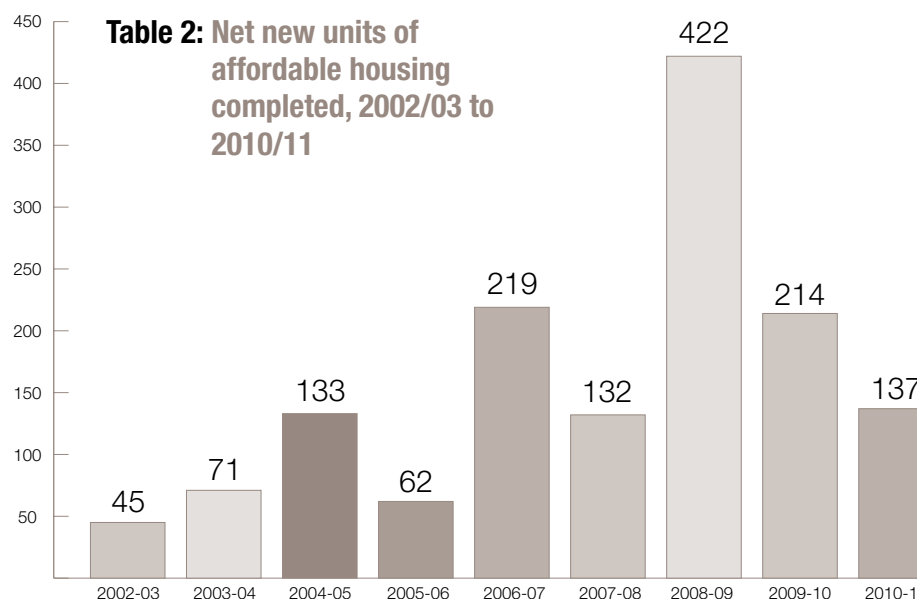
a disproportionately high 55% of homes let in 2009/10. The total number of social rented homes that become available to let has declined over the last decade: the 1,183 let in 2010/11 represent 68.1% of the 1,736 let in 2000/01.

From April 2002 to March 2011, 1,435 new units of affordable housing – either social rented or intermediate - were developed,²⁵ most of them by Housing Associations²⁶ or by private developers as a condition of planning permission. A key challenge for the next five years and beyond is maintaining a supply of

affordable housing to meet a range of needs in an environment where there is less funding for developing affordable housing and lower levels of private development – something explored in chapter 5.

2.3 Special needs

Overlapping with the range of needs within the overall need for affordable housing are those of specific groups who need particular types of housing or require support to sustain accommodation.



Older people: Those aged 65 and over form just over 10% of Camden's population,²⁷ compared to 17% nationally.²⁸ The number and proportion of those aged over 65 is set to increase, with similar growth in the proportion of residents aged over 75 and particularly those aged over 85.²⁹ An increasing proportion of older people will be from ethnic minority groups, who tend to suffer earlier onset of chronic diseases. The incidence of dementia and need for support services and sheltered accommodation with an extra-care element is likely to increase.

Physical disabilities and sensory impairment: It is assessed that 6.4% of Camden households have one or more members with a physical disability³⁰ and 1,700 households (1.7% of all households) live in homes unsuitable because of a disability or other special need.³¹

Mental health: 1,542 people in the borough have mental health problems that warrant a programme of care from the local Community Mental Health Trust.³² The number of residents with a serious mental illness is expected to increase by around 10% between 2010 and 2025.³³

Learning disabilities: In 2009, 586 people with learning disabilities were known to Camden Learning Disabilities Service. It is estimated the

number of residents with a learning disability will grow by 17% over the next decade.³⁴

Young people: As well as young people who have been in the Council's care since childhood, 70 to 90 16 and 17 year olds become homeless each year. The Council must secure accommodation for them, as part of a wider duty of care.

2.4 The condition of housing

The condition of local housing has also been a critical consideration in developing this strategy. Two key measures are the Decent Homes standard,³⁵ and minimum statutory standards used to assess the safety of homes, which in turn form an element of the Decent Homes standard.³⁶

Council homes have the highest rate of failure against the Decent Homes standard, although the proportion that fall short of the standard decreased from 91.5% in March 2004³⁷ to 37.6% in March 2011.³⁸ Council homes fare much better on minimum standards: even back in 2004, when nine out of ten failed the Decent Homes standard, the proportion that did not meet these statutory standards (3.3%) was lower than that in any other tenure.³⁹

Private rented homes fared much less favourably against these statutory standards, with 24% of all such homes failing them,⁴⁰ and Houses in Multiple Occupation (HMOs) displayed some of the worst conditions.⁴¹ Around a third of private rented homes failed the Decent Homes standard in 2004.⁴² There is no recent robust data on failure rates, but extrapolation from national data suggests around 23% is likely. The Council's work brought 873 owner occupied and private rented properties up to Decent Homes standard between April 2008 and April 2011.⁴³

Owner occupied homes are in better condition than private rented ones: in 2004, 22.7% failed the Decent Homes standard and 11.7% minimum statutory standards.⁴⁴

Housing Association homes are consistently the least likely to fail the Decent Homes standard. The proportion to do so dropped from 13.4% in 2004⁴⁵ to 4.8% in March 2010.⁴⁶ Small numbers fail minimum statutory standards.⁴⁷

Despite improvements and good conditions in some tenures, the condition of housing remains a problem. One key challenge for the Council is that the proportion of its own homes that are non-Decent is still more than twice the proportion of Council homes across England that fail the standard.⁴⁸

Part 2: Our priorities



Chapter 3

Managing expectations – we can't house everyone



We will:

- Prioritise those in greatest need.
- Value and utilise all housing tenures.
- Recognise that affordable housing solutions lie outside the borough.
- Help some households remain in their homes with improvements.
- Review allocation of social housing to ensure it is fair.

3.1 Introduction

In the context of high house prices and rents, pressures on the supply of new affordable housing and welfare reform, we may well see an increase in the number of people approaching the Council because they are experiencing problems with their housing – currently around 1,500 a year.

3.2 Managing demand

We will have mature and honest conversations, so our customers have realistic expectations, and will help people exercise choice and find their own solutions to housing problems. Our approach has four key strands:

1. We can't help everyone, so we will prioritise those in greatest need

Providing easy access to good quality housing advice for those experiencing problems with their housing will be a priority.

We will work proactively to identify and contact private sector tenants affected by changes to Housing Benefit, to ensure they understand the changes and are aware of the advice and assistance available to them. We will work with the Benefits Service, so efforts to negotiate with landlords and Discretionary Housing Payment awards are co-ordinated to yield the greatest impact for households that include children or vulnerable people.

2. All tenures are important in meeting need

We cannot provide social housing for everyone in need, and larger social rented homes are in especially short supply. So other tenures – particularly the private rented sector – have a critical part to play.

3. People will need to consider living outside Camden

Benefit changes mean that, increasingly, the availability of affordable private rented homes within the borough will be limited.

4. Some people may need to make the most of their situations

Unfortunately, some people - for example, overcrowded social housing tenants - may need to make the most of less-than-ideal housing situations. Some of those who are overcrowded may be able to swap homes with tenants living in homes larger than they need, but this will not provide a solution for all. Where we can, we will provide advice and support to help people cope with difficult circumstances.

3.3 Reviewing the way we allocate social housing

Key to both managing demand and ensuring the borough's social housing is allocated to those in greatest need is the **Allocations Scheme**. Local authorities' schemes are required to set out priorities and procedures for allocating social housing locally.

Camden's current scheme is successful in that people with the greatest need can secure housing, but it could be improved. For example, a household with one child living in a studio flat are not treated as overcrowded – and given the priority accorded to overcrowded applicants - until the child's fifth birthday. It is questionable whether the Choice-Based Lettings system we use means those with the highest priority secure homes most quickly. Some high priority

applicants do not turn up to viewings or even bid for available homes. There are also issues of how our scheme and the information we provide to applicants affects expectations of securing social housing.

We will review our Allocations Scheme. The review will involve considering and consulting with housing applicants, other residents and partners on the issues of who receives priority for housing, the best way to allocate it, providing clear information to applicants, and the option for local authorities to exclude some non-priority groups from applying for housing.

3.4 What can you do?

Plan your housing future. Building a stable housing future takes time. Be realistic about what you can afford and consider the steps to the type of housing you aspire to.

Be open-minded. Think positively about options outside the borough. There are not enough social or affordable private rented homes locally for everyone in need, so you may have to change your expectations. It is likely housing the Council can secure for those facing homelessness will be outside Camden.

Get advice and assistance early on. Avoid letting a housing problem become a crisis. Homelessness is more easily prevented if you seek advice early. We are committed to contacting private tenants affected by benefit changes. If you are among them, take up the advice available.

Consider letting a room if you have space. If you are claiming benefits, you will need to tell the Department of Work and Pensions and the Council Benefits Service about any income from rent. Council tenants with introductory tenancies are not permitted to let rooms.

Take part in the consultation we will run on reviewing our Allocations Scheme, starting in autumn 2011.

Chapter 4

The right people in the right homes – getting the most out of existing homes



We will:

- Bring private sector empty homes back into use.
- Consult on social housing reforms.
- Release larger homes for overcrowded families.
- Treat tenancy fraud with zero tolerance.
- Reduce the time and cost of making Council homes ready to re-let.
- Continue using the private rented sector as an option for homeless households and those moving on from supported accommodation.
- Secure flexible, good value temporary accommodation.
- Adapt homes to make them suitable for disabled people.
- Improve information on the accessibility of Council homes by signing up to the London Accessible Housing scheme.

4.1 Introduction

Making best use of the borough's existing homes must play a central part in meeting housing need.

4.2 Bringing empty private properties back into use

In March 2010, 1,611 privately-owned homes in Camden stood empty. They represented over 70% of all empty homes. Just over a third had been empty six months or more.⁴⁹

Homes may legitimately be empty between tenants or owners, or while probate is processed or repairs made. But the Council is committed to bringing those vacant for six months or longer back into use.

The Council has a solid track record in this area. Our intervention brought 176 properties back into use over the last three years, just over a third of which have been used to accommodate homeless households. Our approach, to which we remain committed, involves:

Identifying long-term empty homes using Council Tax records, supplementing them by an annual inspection of homes records show are empty, and an empty property hotline people can use to report empty homes.

Advice and grants for owners of homes identified as empty. Advice covers, for example, letting their homes and VAT discounts available on repair work to empty properties. Grants are offered to those who cannot afford to complete repairs, on the condition they let the property to

a homeless household over a period of at least three years.

Using legal powers where necessary, if owners are resistant to bringing properties back into use. The Council deploys enforcement powers available to us, including the options of enforced sale or compulsory purchase.

4.3 Flexible tenancies

The Localism Bill, expected to become law in autumn 2011, proposes giving social landlords the option to grant flexible tenancies, of at least two years in length, to **new** tenants with either social rented or Affordable Rent tenancies. Such tenancies will be subject to review, using criteria set by landlords – for example, the continuing suitability of the property for the household's needs or household income. Tenancies could be extended for a further fixed term or terminated. Housing Associations developing Affordable Rent properties may have little option but to use them in order to make this tenure viable.

This represents a major departure and has attracted a range of views, including concerns about the potential detrimental impact of reduced security on vulnerable tenants, of greater turnover of tenants on the stability of communities where social housing is concentrated, or of greater density of children

on particular estates. There would also be costs for social landlords in reviewing tenancies and, potentially, dealing with a higher volume of voids and lettings than they currently do.

Others identify possible benefits. Flexible tenancies may improve landlords' ability to ensure tenants and their households occupy homes of the size they need at each stage of their lives. There could be advantages to ensuring homes that have been adapted are occupied by those who need them – for example, if the household member who initially required them dies or experiences lasting improvement in their mobility.

Before making any decision on flexible tenancies, which would not affect existing tenants' security, we will further analyse such issues and consult widely on them in late 2011. The Council's approach to flexible tenancies will be set out in a landlord policy, to be published in spring 2012, that explains how it manages tenancies in a way that makes the best use of its homes to meet local needs.

4.4 Under-occupation and overcrowding

Around 20% of those on the HNR are overcrowded.⁵⁰ A relatively small proportion of overcrowded housing applicants - around 15% - are Council tenants, but a further 25% live with

tenants. These include adult children, many of whom now have their own families. Yet large numbers of those living in social housing have more space than they need – often because their children have left home. A recent survey of almost 300 Council homes with four or more bedrooms occupied by the same tenant for 15 years or longer showed 58% were under-occupied. And at least a quarter of Council tenants who claim Housing Benefit, around 4,000, have more rooms than they need.

We are keen to secure a better match between the size of tenant households and the homes they occupy, and cannot rely on our Allocations Scheme alone to achieve this. Our approach, to which we remain committed, involves:

Identifying under-occupiers and talking to them about the benefits of downsizing. As well as responding to under-occupying Council tenants who apply to move, we identify and talk to others who may consider doing so. We work across Council services to create opportunities.

We will work with our Benefits Service to identify and contact under-occupying Council tenants of working age who may be affected by changes to Housing Benefit in 2013. Some of them may wish to consider moving to smaller homes to ensure they can cover their rent. We will

encourage Housing Associations to do likewise with their tenants in this position.

Supporting under-occupiers to identify suitable accommodation and providing financial assistance. Initiatives to support downsizing tenants include the following:

- Our **Tenants' Options Fund** to help tenants leaving Council homes or downsizing provides a standard payment of £1,000, plus additional flexible payments. This money helps with the costs of moving, including things like new carpets and curtains.
- The pilot **First Choice** project, which reserves limited numbers of smaller Council properties available for letting for under-occupiers. Initial indications are that this is successful. We will review the pilot in late 2011.
- The **Right Swap** project, which seeks to broker swaps between under-occupying and overcrowded tenants – something that is particularly attractive for older tenants, who may be reluctant to advertise for a swap or use online services.
- The **Camden Homeswapper** search engine, developed with Homeswapper, the UK's largest online mutual exchange service, which

allows users to limit searches to specific areas of the borough where they want to live.

We will work with local libraries to ensure that they can help social housing tenants access online swap services.

4.5 Tackling tenancy fraud in social housing

The Audit Commission estimated that up to 575 Council homes in Camden, around 2.5% of the total number, could be unlawfully occupied. We are committed to tackling tenancy fraud, so that these homes can be freed up for those in need of and entitled to them. Bringing 201 properties back into possession in 2009/10 and 2010/11 also saved as much as £15m of public money.⁵¹ Our approach, to which we remain committed, involves:

Identifying suspected tenancy fraud through:

- a **tenancy fraud hotline and webpage** that allow members of the public to report suspected tenancy fraud anonymously,
- joining up information from different Housing and other Council services, and
- subscribing to the National Fraud Initiative, which helps us identify tenants who may hold another social housing tenancy elsewhere.

Thorough investigation of suspected cases of fraud.

Taking court action to recover properties.

Offering Housing Associations assistance with investigations.

4.6 Re-letting Council properties more quickly and cheaply

In April 2011, 539 of the Council's rented homes (2.4% of the total) were empty. That was unavoidable for almost two thirds of those properties, most often because they were due to be redeveloped. But where homes can be let, it is important new tenants are able to move in as quickly as possible.

The Council's overall performance in this area is good: in 2009/10, it re-let properties in an average of 22.3 days, the third fastest time of Inner London authorities. But there is scope for improvement, particularly in letting homes that need repair work between tenancies. For these homes, we were the fifth slowest. The work was also costly - on average, just under £6,800 per property between April 2009 and September 2010.

So we can let homes that require work more quickly and cheaply, we created a specialist team to handle both repairs and lettings work for

these properties. This has yielded early benefits, with the cost of work averaging an estimated £4,250 per property between January and March 2011. The time taken to re-let properties slightly increased, in a context of major organisational change. But, by the end of 2011, as the new team beds down, we anticipate that we will be completing the process in less time.

4.7 Using the private rented sector for homeless households and those moving on from supported accommodation

Some residents facing homelessness need specialist accommodation, others have moved into temporary accommodation suitable for those who do not. But over the last five years, the number of households for whom the Council has accepted a duty to provide temporary accommodation has fallen by over 85%.

This is partly because its **Private Renting Scheme** has helped homeless households choose, access and retain private rented housing as an alternative. As well as being a realistic option given the supply of social housing and a cheaper one for the Council,⁵² it delivers good outcomes. In the last two years, 95.5% of households using the scheme have sustained their tenancies or moved to other settled accommodation. Research showed that, for many, moving through the scheme

had a positive impact on their quality of life. A majority made a positive appraisal of their future prospects, as well as rating their homes and neighbourhoods favourably.⁵³

Despite welfare reforms, the private rented sector can continue to offer homeless households a positive, sustainable choice, as well as playing a vital part in providing:

- homes for those ready to leave hostel or supported accommodation, so that those who need this accommodation can access it, and
- temporary accommodation, as part of our wider portfolio, particularly for larger families that cannot readily be accommodated in family hostels.

We are committed to continuing work with landlords and agents, negotiating with and incentivising them to secure an ongoing supply of affordable, good quality private rented homes. To help ensure both that tenants are reliable and that the sector is a good fit for them, we will:

- continue to secure floating support for those moving into the sector, to help people adjust to living in their own home and managing a household budget, as well putting them in touch with specialist services that provide support with

other issues, and

- explore offering “tenancy training” to prospective Private Renting Scheme tenants, covering rights related to eviction and rent increases and the way in which Housing Benefit is calculated – areas where research indicates misconceptions fuel a sense of insecurity.⁵⁴

We recognise that, because access to private rented properties in Camden will decrease over the lifetime of this strategy, the proportion of tenancies we facilitate outside the borough will inevitably increase. We expect it to rise from 30% to between 50% and 70% in 2011/12 and further in following years. We will consider carefully which households most need to stay in Camden, but will not always be able to fully meet expectations.

The Localism Bill makes provision for authorities to provide suitable private rented accommodation to households for whom they accept a duty to provide accommodation under the homelessness legislation without securing the household’s agreement. We will assess this provision later in 2011.

4.8 Flexible, good value temporary accommodation

The number of households in temporary accommodation has decreased dramatically in

recent years - from 1,929 in March 2006 to 650 in July 2011 – mainly due to the Council's use of the private rented sector and the Hostel Pathway to tackle homelessness. Although we will continue this approach and explore further use of the private rented sector, we recognise there is still likely to be a need for some temporary accommodation for the foreseeable future. Multiple factors might influence the level and nature of need, including the impact of changes to Housing Benefit on levels of homelessness and on the Council's ability to secure private rented accommodation.

We will seek to secure temporary accommodation that can respond to shifting demand, avoiding a surplus of small or large units or inflexible leases. We will explore options for procuring it more cost effectively – for example, through asking potential providers to submit competitive bids, considering working with other local authorities to deliver economies of scale, and renegotiating leases for some hostels. As changes to Housing Benefit reduce amounts payable to those in temporary accommodation, we anticipate the proportion of temporary accommodation outside Camden will increase beyond the current 40%.

4.9 Adapting properties to make them suitable for disabled people

Camden's Planning policy requires all new homes to meet the Lifetime Homes standard, design specifications that take account of accessibility requirements at different stages of life, and 10% to be wheelchair accessible or readily adaptable to become so. But many of the borough's homes, a high proportion of which are old or in blocks of several storeys, are unsuitable for those with physical disabilities or sensory impairments.

As part of a commitment to promoting independent living, we facilitate adaptations that make homes suitable for the needs of disabled people. Our Occupational Therapy Service assesses residents of all tenures in their homes. In 2010/11, it carried out around 1,800 assessments and recommended 310 major and more than 1,385 minor adaptations, some in conjunction with Decent Homes improvements to Council homes. Housing Associations made additional minor adaptations recommended by the service to their tenants' homes.

To make the most of the funding in place for this work, adapted Council homes that become available to let are allocated – whenever possible – to others who need them. To ensure that we complete adaptations in housing situations that

residents can sustain, we will share information between services in order to help check that properties for which adaptations are requested are people's genuine homes; give those for whom a smaller home might be more convenient and more readily adapted the opportunity to explore downsizing; and ensure that disabled applicants' priority for social housing accurately reflects the suitability of their current homes and that they get good advice on which homes are likely to suit their needs.

By signing up to the London Accessible Housing Register,⁵⁵ we will provide better information on the accessibility of Council homes, using a nationally recognised classification system. We will make this available in adverts for our homes. This will enable applicants with limited mobility to make informed choices, and means wheelchair users, to whom we have allocated homes directly in the past, will get more say in where they live.

4.10 What can you do?

If you are aware of a privately owned home that has been standing empty for six months or longer, report it. You can do this online at <http://www.camden.gov.uk/reportanemptyproperty> or call **020 7974 4158**.

Take part in the consultation we will run, from autumn 2011, on reviewing our Allocations Scheme and deciding whether to use flexible tenancies.

If you are a social housing tenant living in a home that is larger than you now need, think about downsizing. You can contact our **Housing Needs Group** on **020 7974 5801** or at **housingneeds@camden.gov.uk**

If you suspect a Council home is illegally occupied, report this to our tenancy fraud hotline on **020 7974 5848**, by email at **pst@camden.gov.uk**, or online at **<http://www.camden.gov.uk/ccm/content/housing/general-housing-information/unlawful-occupancy.en>**. You can report anonymously, and there are rewards available where reports lead to the recovery of a Council home.

If you suspect a Housing Association home is illegally occupied, contact the Housing Association. If you are unsure whether a home is managed by a Housing Association or how to contact them, contact the Council's tenancy fraud service using the details above.

If you are a private landlord, consider renting through our Private Renting Scheme. We offer incentives and ongoing support that make this

an attractive option. See **<http://www.camden.gov.uk/ccm/navigation/housing/private-sector-housing/renting-your-property-through-camden-council/private-renting-scheme/>**

If you live in an adapted Council or Housing Association home and no longer need the adaptations, consider moving so someone else can benefit. You can contact our **Housing Needs Group** on **020 7974 5801** or at **housingneeds@camden.gov.uk**



Chapter 5

Securing a supply of new housing that meets a range of needs – a more proactive role for the Council in development



We will:

- Deliver a Community Investment Programme to release land for affordable housing.
- Run an estate regeneration programme to provide over 700 new affordable homes by March 2018.
- Secure additional Gypsy and Traveller pitches.
- Commission independent analysis of the Affordable Rent model and publish a statement on Affordable Rent.
- Support a continued role for Housing Associations in securing new housing.

5.1 Introduction

Various factors impact on the supply of housing: the availability of land and of finance to develop it, the buoyancy of the market, the amount buyers are prepared to pay, density levels, and planning policies. Given the state of the market and changes to funding for developing affordable housing, there is uncertainty about delivering homes of different sizes and for a range of incomes.

5.2 Our approach

To maintain a supply of housing that meets various needs, the Council will take a more proactive approach. Key strategies, models and partnerships will influence future supply:

Local Development Framework: The LDF makes housing the priority for land use in the borough and seeks to resist the loss of homes. It estimates that 12,250 additional homes, 9,850 of them self-contained, will be provided in Camden between 2011/12 and 2024/25. It promotes the development of growth areas and town centres and advocates increased density in Central London, town centres and other locations well served by public transport.

A significant number of additional homes will come from large privately-owned sites. For example, just under 2,000 will be provided at King's Cross and the adjacent Triangle site and up to 1,000 homes around Euston station.

To ensure that housing developments meet the needs of different groups,⁵⁶ the LDF promotes the provision of homes of different sizes. Larger social rented homes are prioritised in a bid to redress an existing imbalance.

The LDF seeks to protect the existing stock of cheaper private rented housing such as

bedsits for low income households, as well as acknowledging that purpose-built **student housing** has potential to ease pressure on the private rented sector. The Council anticipates most of the non-self-contained accommodation to be delivered in the borough between 2010/11 and 2024/25 will consist of student accommodation.

The LDF also seeks to protect existing **Gypsy and Traveller** pitches and makes a commitment to identify suitable land to meet any additional need.

The LDF estimates that its requirement for affordable housing will deliver 220-250 affordable homes a year, although this estimate will need to be revised in light of changes to funding for affordable housing. We will be pragmatic about what we can agree with developers and consider whether we need to review our approach to commuted sums, amounts developers pay to fund development of affordable housing elsewhere instead of including it within their own schemes.

Community Investment Programme: The first phase of the 15 year CIP includes over 60 projects on various scales, many of which involve new housing. Overall, it is complex and ambitious. The examples below demonstrate the CIP's approach of capitalising on the value of Council-owned land and other assets,

consolidating land usages, and tapping into private sector interest, with the end result of upgrading existing assets or re-provision of services and delivering much-needed extra housing.

The Council is committed to working with local residents and their representatives on all projects, with close consultation at an early stage. Not all projects will go ahead following consultation, but others will be identified and added to the programme as it progresses.

A programme of **estate regeneration and small site development** will deliver over 1,400 new homes, including over 700 affordable homes of different tenures, on Council land by March 2018. Some of the additional homes will be sold on the open market, to make the programme viable, but we will explore ways of giving existing tenants and their households opportunity to buy these homes before making them more widely available.

The first phase of the estate regeneration programme is already underway. **Holly Lodge** and **Chester-Baltimore**, supported by £3.5m of HCA grant funding, will deliver approximately 350 additional new homes, around 200 of which are expected to be social rent and shared ownership.

Estate regeneration projects for **Maiden Lane** and the **Abbey Area** (Alexandra Road estate and surrounds) are also under development. Consultation on the former is focussing on an industrial site to the east of the estate and the York Way street frontage. It is estimated the scheme could produce over 100 new affordable homes and up to £12m for repair and improvement work on the estate. The Abbey Area project is based around the redevelopment of a multi-storey car park located on the junction of Abbey and Belsize roads and the regeneration of the Abbey Co-op estate. It aims to provide over 250 new homes, as well as new community, health and retail facilities, and improvements to the public realm, and could potentially raise £8 million for investment in Better Homes improvements.

The significant potential for development in the **Gospel Oak** area is also being explored. Options under consideration could deliver a good number of new social rented homes, alongside shared ownership homes and homes for sale. Delivery depends on the establishment of a community-led regeneration partnership, the outcome of consultation and a master-planning⁵⁷ exercise.

29 **small sites** have also been identified for development. These sites are generally areas of disused or under-used space, including garages and car parks on estates, that might provide opportunities for small scale development, delivering new homes and funding for the 'Better Homes' programme. Further small site opportunities will be identified as the programme progresses.

Greenwood Place: The dilapidated single storey industrial building on this site is currently used to deliver a range of services commissioned by the Council, particularly adult social care services. The building is not fit for purpose and the site has significant redevelopment potential.

Subject to resolution of planning issues related to the use of the site and consultation with users of the services delivered there, this could provide opportunities for more efficient delivery of service and save money by freeing up less suitable premises currently in use elsewhere in the borough. There is also scope to include community facilities and new housing on the site, as well as developing housing on other sites made redundant by the project.

Netley project: This project addresses the need for major investment in an existing school site, comprising a primary school, a Community Learning Centre, a primary Pupil Referral Unit, and an autistic spectrum disorder unit.

To deliver a comprehensive self-funding scheme, the project has been extended to consider adjoining Council land, including a Housing site currently used for garages, and a building currently used as a community centre. There is scope for new housing on the site of the garages, as well as redeveloping the community centre to provide a better community space, possibly with housing above it.

Subject to consultation, redeveloping these sites could deliver a comprehensive mixed-use development, with new education and

community facilities, private and affordable housing, and an improved public realm.

Affordable Rent

Affordable Rent homes are the only sort of affordable housing for which HCA grant is likely to be available for several years, but we share concerns, common across the housing sector, about its affordability to those in housing need in areas with high market rents – particularly for much-needed larger homes and following the introduction of a cap on total welfare benefits outlined in section 1.6. Our assessment is that rents which might be charged for these homes, if levels were set at 80% of market rates (set out in the table below), would mean only one bedroom properties in the north of the borough were likely to be affordable to those subject to the benefits cap.

Table 3: 80% of median market rents (as at December 2010)

	1 bed	2 bed	3 bed	4+ bed
Inner North London	£208.00	£265.85	£360.00	£480.00
Central London	£292.00	£420.00	£636.00	£840.00

We are also concerned about the erosion of genuinely affordable housing if Housing Associations let existing social rented properties in Inner London on an Affordable Rent basis, in order to fund the development of new housing in areas with lower land values.

We will commission independent analysis of viable Affordable Rent levels and publish a statement that will inform discussion of rent levels with Housing Associations, plans for CIP developments, and planning decisions.

Gypsy and Traveller sites

The Council owns and manages two small Gypsy and Traveller sites in the borough that provide a total of five pitches. One of these is severely overcrowded. So there is an immediate, short term need to identify a small site to accommodate the overspill, as well as a longer term need to secure up to ten additional pitches. Work is already underway to secure land and funding to resolve the short and long term needs.

Housing Associations

As Housing Associations are struggling to secure and develop sites and find fewer opportunities to work with private developers, they are likely to need to seek capital or other resources from new sources.

Despite a challenging context, the Council sees a role for Housing Associations in the provision of new housing, including in its own ambitions set out in the CIP. Private sector developments will also continue to provide openings and Housing Associations need to retain capacity to take them up. The Council will continue to support them, brokering links with private developers and assisting with bids for funding and planning applications.

5.3 What can you do?

If you are in an area where we are redeveloping an estate or developing new housing, **get involved in the consultation work we will conduct** and be open-minded about the benefits of developments.



Chapter 6

Securing specialist support and accommodation for groups with special needs - everyone on a pathway to suitable housing



We will:

- Provide or commission services to help people stay in their homes.
- Provide or commission specialist accommodation for different groups.
- Assist rough sleepers before they spend a second night on the street.
- Ensure specialist accommodation responds to changing needs and makes best use of resources.

6.1 Introduction

There are some groups with characteristics or needs that mean they require particular types of accommodation or support to sustain housing.

6.2 Specialist support to help people stay in their homes

The Council provides or commissions services that allow residents who might otherwise struggle to do so to remain in, or return to, mainstream accommodation. Services include:

- **floating support services** that provide assistance with things like managing a household budget, keeping the home clean, and appreciating the needs of neighbours;⁵⁸
- a **handyperson service** to help older people with minor repairs;

- **services to help vulnerable Council tenants sustain tenancies;**

- **Careline Telecare** to help people with different needs stay at home by ensuring they can access assistance in emergencies;
- services that provide a period of intensive **support at home for older people after time in hospital**; and
- **mediation** to help 16 and 17 year olds who become homeless to remain at home where that is a safe option.

6.3 Specialist accommodation with support

The Council also provides or commissions specialist accommodation for those not able to live entirely independently, preferring supported accommodation over more institutional and expensive residential care where viable. Specialist accommodation for Camden residents comprises over 554 residential care or nursing home places; 340 units of supported accommodation for people with learning disabilities and mental health needs; 323 for young people, and 830 for single homeless people with support needs; and 1707 units of sheltered accommodation for older people, 51 of which provide extra-care. Around two thirds are provided by the voluntary sector.

Some people are likely to need to stay in specialist accommodation on a long term basis - older people with dementia or other progressive conditions or those with complex learning disabilities, for example. For others, it is a stepping stone, necessary in the short to medium term. Helping those who can move on to do so – most often into the private rented sector – is central to our approach. As well as promoting independence, it ensures people keep moving through hostel and supported accommodation, rather than remaining there just because they need a roof over their heads. This in turn helps free up spaces for those newly in need of such accommodation.

Pathway model for hostel and supported accommodation: Key to provision of specialist accommodation in Camden is the Pathway model we developed for hostel and supported accommodation, comprising a Mental Health Pathway, a Young People's Pathway that accommodates homeless young people alongside those in the Council's care, and a Hostel Pathway for rough sleepers and single homeless people with support needs. Support focuses on helping residents acquire skills that will enable them to live independently, an approach predicated on the conviction that genuine change is possible – even though those

with serious mental health or substance misuse problems may well experience relapses.

Tackling rough sleeping: The Hostel Pathway not only allows the Council to help single homeless people, but is central to our approach to tackling rough sleeping. The Safer Streets Team (SST) commissioned by the Council to identify and assist rough sleepers secured places for at least 400 rough sleepers between April 2008 and March 2011. As well as referring rough sleepers into hostels, SST puts them in touch with services such as mental health and substance misuse services and, where appropriate, uses tools like warning letters, acceptable behaviour agreements, and anti-social behaviour injunctions or orders. It works closely with other boroughs and services such as the police, health and voluntary sector organisations and helps rough sleepers with no connection to Camden return to their local area.

This approach has helped keep numbers of rough sleepers in Camden lower than in any other Central London borough.⁵⁹ A decrease in rough sleeping over the last decade steeper than in any of these boroughs earned Camden Department of Communities and Local Government 'Rough Sleeping Champion' status in 2009. Camden is committed to ensuring

those sleeping rough do not spend more than one night doing so, in line with the London-wide 'No second night out' initiative, and also to eliminating rough sleeping by 2012, in line with a Mayoral pledge.

Resources for both the Mental Health and Young Person's Pathways remain sufficient to retain the current number of places. Places in the Hostel Pathway will decrease over the next two years, but we will continue to commission services and keep access criteria under review to ensure that those in greatest need are prioritised.

6.4 Developing specialist accommodation that better meets needs

Needs and resources change, so flexibility is vital to our approach to specialist accommodation - and reflected in our planning and commissioning strategies.

For example, a 2008 review identified a surplus of sheltered accommodation for older people. So we are exploring redeveloping some local sheltered housing to reduce the number of bedsits (currently 35% of sheltered accommodation), replacing them with more spacious homes that better suit those with limited mobility. Also, the LDF and the Council's **Serving Older People Strategy** highlight the growing need for sheltered accommodation

with extra-care provision. The first extra-care sheltered housing opened in 2007 and two further schemes are due to open in August 2011 and by December 2012. The Council's own **Homes for Older People programme** also addresses this need, developing up to 32 units of extra-care sheltered housing as part of refurbishing the Charlie Ratchford resource centre. These are due to open between 2012 and 2014, along with two new larger care homes with nursing care at Maitland Park and Wellesley Road, which will replace four existing homes.

It is often difficult to identify appropriate accommodation for those with learning disabilities. Available residential care is located outside the borough, meaning residents may be removed from their support networks. There is also a lack of accommodation accessible to those with physical disabilities or sensory impairments (more than half of those with learning disabilities), particularly for young adults and people with complex needs. So we are seeking to improve choice and control by increasing information about and opportunities to access a range of housing - including the private rented sector or owner occupation supported by families.

The LDF and the **Camden Mental Health Accommodation Strategy, 2008–11** encourage the redevelopment of some residential care for those with serious mental health problems as intensive supported accommodation. A project with space for 15 people being developed on the King's Cross site and due for completion in 2012 exemplifies this shift in provision.

To date, specialist accommodation has been provided for specific needs groups. We will explore scope for more flexible provision, without neglecting the particular requirements of any one group.

6.5 What can you do?

If you are aware of rough sleepers in particular locations, report them to the Safer Streets Service. Phone **020 7833 7970**, email **streetsafe@cri.org.uk**, or text **07889 067907**.

Think about volunteering with the Safer Streets Service's Street Safe Initiative. Members of the public provide and receive updates on rough sleeping and other street activity in their area. Contact them as above.

If you are interested in or concerned about a hostel or supported accommodation project in your area, some have Community Council meetings local residents may attend. These provide an opportunity for local residents to meet hostel providers, Council staff, the police, and ward councillors. They are advertised by leafleting homes close to projects.

Chapter 7

Well-managed homes – promoting professional standards and value for money

We will:

- Promote accreditation for private sector landlords and agents.
- Provide a single point of contact for Council tenants and leaseholders.
- Work with Housing Associations to deliver consistent standards and tackle housing need.
- Explore local management agreements with tenants
- Pursue sale of freehold to leaseholders

7.1 Introduction

The Council seeks - and will encourage - professional management across homes of all tenures, including its own stock. This section of the strategy sets out our approach.

7.2 Private sector

We recognise the important role this growing sector has in providing accommodation for a diverse range of households, but acknowledge that management standards – among both landlords and managing agents - can vary considerably.

To promote high standards of management in the sector, the Council set up and oversees the

London Landlord Accreditation Scheme (LLAS).

Landlords and agents who join the scheme and agree to abide by its code of conduct⁶⁰ are “accredited”. They are recognisable as good landlords – a useful guide for tenants seeking accommodation. We are committed to continuing the LLAS, and to increasing membership.

7.3 Council housing

The Council is the biggest landlord in the borough, with responsibility for around 33,000 homes. Its housing is made up of different tenures, with distinct legal duties relating to each. Stock includes 22,500 general needs tenanted homes, 890 sheltered housing homes, 8,984 leaseholds, and 327 freeholds with service charges. Most Council homes are flats on estates, but around 6,000 properties are in other settings, including properties on streets.

Focussing on core services: Whilst retaining our commitment to excellence, we will focus on our core role as a landlord. As well as ensuring our homes are safe and secure, in good repair and in a clean environment, this role includes:

- collecting rent and service charges,
- keeping estates clean,
- tackling harassment, nuisance and domestic violence,
- being responsible for general tenancy



management, and

- providing opportunities for tenants and leaseholders to have a say in the management of their homes.

We will seek to ensure tenants who need support with things like their finances, training and employment, and disputes with neighbours can access it, partly by working with partner agencies and directing tenants to them - although we will not be able to resource this as generously as in the past.

Contacting us: As part of streamlining services, we will:

- replace District Housing Offices (DHOs) with a network of local access arrangements in community venues;
- encourage tenants and leaseholders to contact us by phone or online through Contact Camden;
- introduce portals for tenants and leaseholders, available via the Council's website, to provide a wide range of self-service information and, for leaseholders, online management of service charge accounts; and
- ensure a presence of Council staff around the estates, blocks and streets where homes are located for those who do not use the internet or phone.

A new deal for leaseholders: We will provide a new deal for leaseholders and estate freeholders, making changes to the Home Ownership Services section that administers their service charges. It will become known as **Leaseholder Services** and we will make the following improvements:

- introduce a fairer management charge;
- get bills right first time;
- introduce a direct debit payment option;
- continue effective and robust collection of charges, resolving issues quickly and efficiently, so customers are clear about their liabilities, responsibilities and rights; and
- make better use of email and the internet to provide information - for example, about repairs to communal areas - and consult leaseholders.

Getting involved: Tenants and leaseholders will have opportunities to get involved and have a say on the matters that affect them, and we will seek to ensure participation reflects the communities we serve. New online portals will improve opportunities for online consultation. We will promote opportunities for tenant scrutiny of our services. Complaints, mystery shopping, focus groups and tenant satisfaction information will be used to improve services. Having developed three Local Offers, we will work with tenants to agree two further standards by April 2012.

Tenants taking on the running of housing

services: We will encourage and support tenants keen to take on management of services in their locality, making the most of their knowledge of the area and its needs. Following the 2008 publication of the government's *Residents' choice* guidance, Camden employed a staff member to help residents consider different options and support organisations like the five **Tenant Management Organisations** and one **Estate Management Board** that provide local housing services. For some tenant groups, **Local Management Agreements** (LMAs), which allow them to take responsibility for selected services, may be more realistic. We are currently exploring LMAs with three groups and will continue to support tenants to consider these and other options.

We will extend a pilot scheme to encourage leaseholders in buildings exclusively occupied by leaseholders to purchase and take over the management of the freehold from the Council.

7.4 Housing Associations

The 49 Housing Associations in Camden, who between them provide well over 10,000 general needs and sheltered social rented homes, each have their own arrangements for managing their stock within the framework of statute and national regulation of social housing. Tenants' overall satisfaction levels in the sector are good – an average of 65% among tenants of the ten largest Housing Associations in the borough – and around 60% rate repairs services favourably.

The Council seeks to ensure that, where possible, there is consistency between its own policies and those of Housing Associations - for example, on issues such as tenancy fraud and under-occupation - and that all social housing tenants receive excellent customer service. It reviews local Housing Associations on a range of issues and publishes an annual report.

The Council's forthcoming borough-wide **Tenancy Strategy**, to which the law will require local Housing Associations to have “due regard” in determining what sorts of tenancies they grant in what circumstances, will highlight the importance of all social housing providers managing tenancies in ways that best meet local housing need – for example, addressing overcrowding, under-occupation, and tenancy fraud.

7.5 What can you do?

If you are a private landlord, join the London Landlord Accreditation Scheme. Details are available at <http://www.camden.gov.uk/ccm/content/housing/information-on-private-sector-housing/private-sector-housing/london-landlord-accreditation-scheme.en> Benefits of joining the scheme include grants and loans to improve properties, reduced fees for licensing HMOs, preferential treatment by universities seeking accommodation for students, a regularly updated reference manual, and discounted materials and services.

If you are one of our tenants or leaseholders, get involved. You can do this by joining a local tenants' and residents' group. If there is not one where you live, we could help you start one up. There are also project groups, consultations and an Active Tenant and Resident Panel with lots of activities you can choose to take part in as suits you. For more information, see www.camden.gov.uk/tenantparticipation, email tp@camden.gov.uk, or phone **020 7974 2377**.

If you are one of our tenants or leaseholders, use **Contact Camden** to get in touch with us, or use our **new online leaseholder portal**.

It there is anti-social behaviour on your estate or in your area, report it to the Council's Community Safety Service on **020 7974 4444** or on communitysafety@camden.gov.uk.

Chapter 8

Well-maintained, safer, greener homes – improving living conditions and energy efficiency



We will:

- Improve the worst housing conditions in the private sector.
- Undertake a private sector stock condition survey.
- Deliver 'Better Homes' programme of improvement to Council homes.
- Tackle fuel poverty and reduce carbon emissions through energy efficiency measures in homes of all tenures.
- Re-develop two Council-owned hostels.

8.1 Introduction

The Council wants homes of all tenures to be safe, in a good state of repair, and free from risks to occupants' health - including offering adequate thermal comfort. The safer and more efficiently insulated a home, the more energy efficient it is. So these goals support our aim to reduce the carbon footprint of the borough's housing, which accounts for about 25% of emissions.

8.2 Private sector housing

Our approach to improving conditions in private rented homes, to which we remain committed, includes:

Advice and enforcement, guided by the Housing Health and Safety Rating System (HHSRS).⁶¹ A

2004 survey assessed 11,942 households in the borough lived in owner occupied and private rented homes that presented serious hazards.⁶² The most common is excess cold, which can be detrimental to health and quality of life - especially for older people, children and those with a disability or long-term illness.

The Council has a legal duty to ensure serious hazards are removed. We deal with lower risk situations informally and high risk situations through formal procedures and enforcement measures. Over the last three years, we dealt with 770 high risk situations, which represented 57% of all problems reported to us. We aim to minimise the need for formal intervention by improving online information and via publicity through the London Landlord Accreditation Scheme. We plan to develop an online self-assessment tool, so that residents are better able to determine whether their homes are hazardous and when they need to contact us. We will, however, prosecute where necessary and have done so in 27 cases between April 2008 and March 2011.

Standards in HMOs: Some of the worst conditions occur in HMOs. We tackle sub-standard conditions in HMOs in part by fulfilling a legal requirement to license larger HMOs, of which there are more than 300 in Camden. We

will continue to monitor these homes, including carrying out inspections as part of renewing the tranche of five year licences granted in 2006, when the licensing requirement came into force. We will also address problems in the 13,000 HMOs that do not require licences, in response to requests or as part of other programmes of activity.

Housing Renewal Assistance Policy (HRAP): The Council provides grants, loans, equity release, or other forms of assistance to private landlords, owner occupiers and tenants to improve properties. Where possible, owners are expected to cover some costs themselves, although low income households receive priority. In 2008/09 and 2009/10, the Council awarded 84 grants totalling £225,000 and owners contributed £74,000. The 2011-14 HRAP focuses on providing for things like improvements to HMOs, to preserve this cheaper form of private rented housing; bringing empty homes back into use; and energy efficiency improvements that can prevent or reduce the risk posed by cold weather.

Improving energy efficiency: There is low provision of insulation in private rented homes and little evidence that landlords are installing alternative energy systems. We will support owners and landlords to improve heating and

insulation, or use formal measures that require landlords to, as well as introducing optional green credentials as part of the LLAS.

Robust data: The Council last published a Private Sector House Condition Survey in 2004. Government advice suggests such surveys should be conducted every five years, so one is overdue. We are committed to assessing conditions and improvements required in private sector homes. The resulting information will help us direct limited resources at the worst conditions and most vulnerable households.

8.3 Council housing Better Homes

The Council recognises the importance of continued investment in our homes, many of which present challenges because of their age, to make sure they are well-maintained and, in particular, that they meet the Decent Homes standard and that lifts, communal heating systems and gas and water mains work well – a project that a 2007 survey assessed would cost £413m. The Council's Cabinet adopted a new approach to investment in September and December 2010. The resulting 'Better Homes' programme, launched in April 2011, has four key elements:

Decent Homes improvements: Building on work we have already done to improve over 7,000 homes, we will deliver internal improvements to 9,000 homes and external improvements to 4,500 to bring them up to the accepted national standard by 2016. To make the most of resources, we have introduced a requirement that all homes are inspected before any improvements are made. We regularly monitor current and future contractors and involve residents through resident panel meetings for specific schemes and online discussion.

Water saving measures are a standard part of improvements. Contractors install showers where water pressure is sufficient for them to work well, as well as low flush toilets, smaller baths and aerating taps.

Mechanical and electrical work: Much of the infrastructure of the Council's housing stock - including lifts, communal heating facilities, and gas and water mains - is near the end of its serviceable life. Almost two thirds of lifts are more than 20 years old. Unreliable lifts and heating systems can cause distress and have a detrimental effect on quality of life - particularly for the elderly and those with small children or mobility problems.

Our Mechanical and Electrical (M&E) programme

improved 40 lifts, seven communal heating systems, 49 door entry systems, water tanks on nine estates, water and gas mains on six estates, and electrical supplies to 50 blocks between April 2009 and April 2011. We are working with Thames Water to identify areas or properties with poor mains water pressure and developing a programme to install boosters that ensure continual and adequate supply. We will continue to allocate resources to infrastructure improvements like this.

Health and Safety: We have rolling programmes of inspecting and testing gas and electrical safety, asbestos, water tanks, and fire safety measures.

Estate regeneration: As well as increasing the supply of homes (something explored in section 5.2), this programme will improve the condition of homes on the estates it covers.

Two further factors will influence our 'Better Homes' programme over the lifetime of this strategy. A stock condition survey due to be completed in 2011/12 will provide us with a clear, current picture of investment needed and so help us target resources effectively. HRA self-financing, which we anticipate will come into effect from April 2012, will increase our ability to plan investment by giving us a better idea of the

budget we will have in future years. We will also pursue efficiency in the contracts we have with our partners in delivering this programme.

Sustainability

Low income is the largest contributor to fuel poverty – a problem exacerbated by rising fuel costs. As social housing tenants have lower incomes than other residents, there are particular benefits to be derived from improving the energy efficiency of Council homes.

To date, the Council has been successful in securing grant funding – totalling more than £13m in 2009/10 – for pioneering improvements to its homes, including insulation, meters that show tenants and their households how much energy they are using to heat their homes, Combined Heat and Power systems that simultaneously generate heat and electricity onsite, and water conservation projects. We recognise securing further funding in the current financial climate is likely to be challenging, but will continue to seek opportunities to do so.

We are exploring the possibility of installing solar panels on roofs. Generating renewable energy will reduce tenants' fuel bills, as well as carbon emissions. It could provide income that can be invested in Council homes – for example, from payments for surplus energy exported to the National Grid.

We will continue our cavity wall and loft insulation programmes, carrying out this work alongside Better Homes improvements where possible, as well as seeking funding for the challenging task of insulating the solid wall properties that make up two thirds of our homes. We will review lighting on Council estates, with the aim of securing a better balance between energy conservation and community safety. We will keep working with four universities to provide information to tenants and leaseholders that will help them reduce their energy use whilst keeping their homes comfortable.

8.4 Hostels

Although Camden has a good number of hostel and supported accommodation spaces, some hostels have out of date facilities.

The Council and its partners have aimed for the Hostel Pathway to provide a "spine" of good quality, modern hostels that include communal areas suitable for things like training courses, supporting our Pathway approach. Improvements funded through the government's 'Places of Change' programme means this now comprises St Mungo's award-winning Endell Street hostel in Covent Garden, One Housing Group's Arlington House hostel in Camden Town, and Irish Centre Housing's Conway House hostel in Kilburn. Work to the first two was completed in 2009 and 2010.

Work is underway at Conway House and due for completion in 2013. Council-owned hostels for single homeless people have not benefitted from government investment. In April 2011, the Council's Cabinet agreed a strategy for hostel sites that will see Mount Pleasant hostel in Holborn and Holmes Road hostel in Kentish Town redeveloped with modern facilities within three to four years.

8.5 RE-NEW and the 'Green Deal'

The London-wide RE-NEW scheme, coordinated by the Greater London Authority, the London Development Agency, London Councils and the Energy Saving Trust, aims to deliver energy and water saving improvements to some of the least energy efficient homes of all tenures, working with local authorities. Residents in selected areas will be offered free installation of efficiency measures and, in some cases, further improvements - at subsidised rates or free for some of those on benefits. We will work with the scheme to ensure residents benefit from the opportunities it delivers, potentially co-ordinating our own initiatives with improvements through RE-NEW to yield maximum benefits.

The Energy Bill introduced to Parliament in December 2010 includes a new Green Deal to improve the energy efficiency of homes and other buildings. The Green Deal enables

energy providers to offer consumers funding for energy efficiency improvements, then recoup the money by deducting ongoing savings from bills over time. We will keep emerging details of the policy under review and work to promote it to our own tenants whose homes could benefit, as well as to private sector landlords (whom the government has indicated will be required to start improving the least energy efficient properties from 2015).

8.6 What can you do?

Use the Council's free and impartial Green Camden Helpline on 0800 801738 to get advice on energy saving, grants and discounts for energy-saving measures such as insulation, reducing fuel bills, switching energy suppliers, preventing damp and mould, and renewable energy.

If you are a homeowner, landlord or private tenant in Camden, make use of the **grants available through the Council's Housing Renewal Assistance Programme** to improve your home, including making it more energy efficient. See <http://www.camden.gov.uk/ccm/navigation/housing/private-sector-housing/housing-renewal-assistance-grants-and-loans> or call **020 7974 4444**.

Get a free smoke alarm and fire prevention advice from the London Fire Brigade. Call **020 8555 1200** or visit <http://www.london-fire.gov.uk/SmokeAlarms.asp>

It you are a Council tenant, provide as much information as possible when you report a repair and let us know if you are unable to keep any appointments our contractors have made to visit your home.

Endnotes

Part 1: The context

Chapter 1 - What's changed since the last strategy?

1. Explanatory notes to the Local Government Act 2003.
2. *Homes for the future: more affordable, more sustainable* Department of Communities and Local Government, July 2007.
3. Greater London Authority Population Projections. 2010 Round 'Camden Development' assess that Camden's population increased from 202,800 in 2001 to 211,200 in 2011 and the number of households from 91,700 to 97,400.
4. In line with the 2008 London Plan, with which the Greater London Authority Act 2007 requires our Planning policy to be "in general conformity".
5. 2008 *Housing Needs Survey Update*. p.44. It also reflects the replacement London Plan, due to come into effect in late 2011.
6. such as older people, homeless and vulnerable people, and students
7. King's Cross, Euston, Kentish Town, Camden Town, Gospel Oak, St.Giles' to Holborn, Swiss Cottage, West Hampstead and Kilburn
8. Greater London Authority calculation based on Office for National Statistics claimant count data.
9. Land Registry. House Price Index. July 2011. PayCheck 2009. CACI.
10. In January 2011, the average house in England and Wales cost 2.7 times more than in January 1996. In Camden it cost 4.2 times more. By April 2010, average house prices in Camden were higher than ever before, while those across England and Wales remained 10.8% below their peak in November 2007. (Land Registry House Price Index. July 2011)
11. Figures for 2006/07 to 2009/10 from *Annual Monitoring Report 2009/10*. p.52. 2010/11 figures are provisional and supplied by the Regeneration and Planning division within the Council's Culture and Environment Directorate.
12. at the income of a working household of comparable composition, estimated to be around £500 for couples and families and £350 for single person households

Chapter 2 - Key facts about housing in Camden

13. Land Registry. House Price Index. May 2011.
14. Maximum Local Housing Allowance awards in March 2011, based on median market rents.
15. PayCheck 2010. CACI.
16. Land Registry. House Price Index. May 2011.
17. PayCheck 2010. CACI.
18. Maximum Local Housing Allowance awards in March 2011, based on median market rents.
19. 2009 *Annual Residents Survey*. p.5.
20. Such as overcrowding, living in accommodation that's in disrepair or temporary accommodation, having experienced homelessness, or living somewhere that compounds a medical problem or is unsuitable due to one.
21. Some caution is needed in handling these figures. The assessment does not account for some households claiming Housing Benefit in order to cover their rent, spending more on rent than the 30% of household income the survey suggests is affordable, or securing cheaper accommodation outside Camden.
22. 2008 *Housing Needs Survey Update*.
23. *Housing Needs Survey Update 2008*. p.24.
24. Information on the bedroom size of Council stock from Northgate, June 2010. Information on the bedroom size of Housing Association stock from Housing Partnerships Team's database, November 2010.
25. For 2002/03 and 2003/04 figures, Camden's *Annual Monitoring Report 2008/09*. p.56. For 2004/05 to 2009/10 figures, Camden's *Annual Monitoring Report 2009/10*. p.57.
26. Over the last five years, Housing Associations have attracted just over £90m of government grant to support the delivery of just over 1,000 new affordable homes in Camden.
27. Greater London Authority Population Projections. 2010 Round 'Camden Development'.
28. ONS 2008-based Sub-national Population Projections.
29. The Greater London Authority Population Projections. 2010 Round 'Camden Development' projects that the proportion of over 65s will increase from 10.3% in 2011 to 12.9% in 2026, the proportion of over 75s from 4.9% to 6.3% and the proportion of over 85s from 1.5% to 2.1%.
30. 2008 *Housing Needs Survey Update*. p.64.
31. *Ibid*. p.24.
32. Information from Camden and Islington Foundation Trust. May 2011.
33. Local Development Framework. Core Strategy Section 2: Meeting Camden's needs – Providing homes, jobs and facilities. p.57.
34. Camden's Joint Strategic Needs Assessment. p.17-18.
35. The Decent Homes standard specifies that homes should be free from the hazards categorized as most serious under the Housing Health and Safety Rating System, be in a reasonable state of repair, have reasonably modern facilities and services, and provide a reasonable degree of thermal comfort.
36. Up until mid-2006, the "fitness standard" set out in section 604 of the 1985 Housing Act applied. The standards used for assessing fitness in housing were changed by the 2004 Housing Act, which introduced the Housing Health and Safety Rating System (HHSRS). This means comparisons in proportions of homes that fail to meet the Decent Homes standard over time need to be treated with caution.
37. 2003/04 Housing Investment Programme. Business Plan. Statistical Appendix. This figure reflects the use of a broad definition for modern facilities, adopted in the context of compiling a submission for transfer of management to an Arms Length Management Organisation. From 2005/06, a stricter definition was applied, in the context of ongoing investment need and the need to balance investment in Decent Homes improvements and infrastructure.
38. Provisional figure from the Repairs and Improvements division of the Council's Housing and Adult Social Care Directorate.
39. Housing Investment Programme. Business Plan. Statistical Appendix and 2004 *Private Sector House Condition Survey*. Supplementary household tables.

40. *2004 Private Sector House Condition Survey*. Supplementary household tables.
41. *Ibid.* pp.129-144.
42. *Ibid.* Supplementary household tables.
43. Information from the Private Sector Team, Regulatory Services, Culture and Environment Directorate, June 2011.
44. *2004 Private Sector House Condition Survey*. Supplementary household tables.
45. *Ibid.*
46. Regulatory and Statistical Return.
47. *2004 Private Sector House Condition Survey*. p.111, p.142 and supplementary household tables.
48. <http://www.communities.gov.uk/publications/housing/bpsanondecenthomes0910>

Part 2: Our priorities

Chapter 4 - The right people in the right homes

49. Housing Strategy Statistical Appendix, 2009/10 for Local Authority and total empty properties. Regulatory and Statistical Return 2009/10 for RSL empty properties. Private sector empty properties calculated by subtracting the number of empty Local Authority properties reported in the HSSA and the number of empty RSL empty reported in the RSR from the total number of empty properties reported in the HSSA.
50. As assessed by Camden's Allocations Scheme, which holds that one room suitable for use as a bedroom (which includes any living rooms) is needed by an individual aged 11 or over or a couple, two children aged under five, two children of the same sex aged between five and 11, and any other child aged between five and 11.
51. Using an Audit Commission formula that considers factors such as not having to provide temporary accommodation or pay Housing Benefit for private sector tenancies to households who become able to move into the homes freed up.

52. Expenditure on temporary accommodation fell by around a third over the last five years, from £34.18m in 2006/07 to £22.52m in 2010/11.
53. *Assessing satisfaction with Camden's Private Renting Scheme and its impact on users' wellbeing*. Ipsos MORI. July 2010.
54. *Ibid.*
55. Their approach involves using a device that takes measurements of a home and converts those and other basic information into a classification, against nationally-recognised criteria.

Chapter 5 - Securing a supply of new housing that meets a range of needs

56. Household income, household size, households with restricted mobility, homeless and other vulnerable people, gypsies and travellers, and students.
57. This involves a study of the urban design and spatial dimensions of an area, including its infrastructure, services and layout, and usually includes consultation with the local community about their experiences of living in the area.

Chapter 6 - Securing specialist support and accommodation for groups with special needs

58. Eighteen such services, some specifically for those with learning disabilities or mental health problems, victims of domestic violence, serious offenders, and older people, have capacity to support over 2,000 people.
59. As assessed by Councils' regular counts of rough sleepers. Central London boroughs comprise Camden, the City of London, Islington, Kensington and Chelsea, Lambeth, Southwark, and Westminster.

Chapter 7 - Well-managed homes

60. This requires landlords to comply with the law, carry out urgent works promptly, and draw up a plan of action for further less urgent improvements.

Chapter 8 - Well-maintained, greener homes

61. The Housing Act 2004 introduced new requirements for local authorities dealing with problems in the condition of housing, including the HHSRS. The HHSRS identifies a range of hazards within homes – such as excess cold, fire, falls, security, damp, and electrical safety – and assesses the risk they present to health and safety. Hazards are classified as category one or two, with category one hazards presenting the gravest risk.
62. *2004 Private Sector Housing Condition Survey*. Supplementary household tables.

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