**Plain English version**

**London Borough of Richmond upon Thames Housing Strategy 2013-17**

**Introduction**

(i) 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 associations.

(ii) All local authorities have a number of legal and strategic functions around housing. 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 problems in the Borough.

(iii) The Council is committed to ensuring that the more vulnerable people of Richmond upon Thames are protected. 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.

(iv) 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.

(v) The Housing Strategy is based around five key themes that address the key housing issues in the borough. These are

* Good quality homes within historic & green spaces.
* Supporting residents; delivering affordable homes.
* Supporting residents; addressing housing market pressures & 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.

(vi) 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.

(vii) The strategy also links to a number of other Council documents, such as the [Tenancy Strategy](http://www.richmond.gov.uk/lbrut_tenancy_strategy_2013.pdf) (2013), [Intermediate Housing Policy Statement](http://www.richmond.gov.uk/intermediate_housing_policy_statement.pdf) (2012) and [Homelessness Strategy](http://www.richmond.gov.uk/homelessness_strategy_2012-16.pdf) (2012).

**Context**

(viii) 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%). .

(ix) The private rented sector houses nearly 22% of the Borough’s households. In Richmond upon Thames the private rented sector largely focuses on affluent households, such as young professionals and also includes a sizeable corporate lets market.

(x) Housing association property housed 12.6% of households in the borough in 2011. Richmond still has the fourth smallest social housing sector in Greater London in which to address housing need.

(xi) House prices in Richmond upon Thames are some of the highest in the country with a review by the BBC in June 2013 finding that the borough has the seventh highest average house prices in the United Kingdom. Within London only Kensington and Chelsea, Westminster, Hammersmith and Fulham, Camden and the City of London had higher average house prices.

(xii) 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.

**Theme 1: Good quality homes within historic and green spaces**

*Maintaining good quality housing within Richmond’s historic and green space*

1.1 The London Borough of Richmond upon Thames has large areas of historic and green space. These help to make it an attractive and popular place to live. Therefore, planning policies protect local character and open spaces. Well over a thousand buildings have listed status either nationally or locally, and half of the borough is covered by conservation areas.

1.2 New housing in the borough should be built to Lifetime Homes standard. This means it should be possible to adapt it if a household member develops a new physical need or disability. Another Borough aim is that 10% of new housing should be wheelchair accessible.

*Addressing poor house conditions*

1.3 Poor house conditions can include a lack of modern bathroom or kitchen facilities, damp or cold problems or need for major repair work. Damp and mould are associated with asthma in children. Hazards are more likely to be found in poor condition housing, which can lead to accidents.

1.4 Across England, older people who are private tenants are three times more likely to live in a house in serious need of repair, compared with older owner occupiers and social tenants. Households living in poverty with children are also more likely to live in properties in serious need of repair.

1.5 The Council has a duty to take enforcement action to solve Category 1 Hazards, which are the most serious ones according to the Housing Act 2004. The Council aims to visit 250 properties for hazards in 2013/14.

1.6 There is a Government standard called the Decent Homes Standard. A property meets this standard if it is free of hazards, is in good repair, has a reasonably modern kitchen, bathroom and boiler, and is insulated well. Over 99% of housing association homes in the borough meet this standard. The largest housing association landlords in the borough have ongoing programmes of works to keep their properties in good condition.

*Promoting energy efficiency and working to reduce poverty*

1.7 The Government uses a method called SAP to measure the energy efficiency of a house. SAP stands for Standard Assessment Procedure. SAP ratings range from 1 (very poor) to 100 (very good). Energy efficient homes need less fuel to heat, helping to tackle worldwide climate change and to reduce fuel bills. Approximately 1 in 7 homes in the borough is considered energy inefficient (SAP less than 35). Older properties are more likely to be energy inefficient.

1.8 Lack of central heating can cause high heating bills. A home without central heating may not meet the Decent Homes Standard, and it may affect the resident’s health in winter. Over the last ten years, there has been a big drop in the proportion of households in the borough who lack central heating. In this borough, private tenants are most likely to lack central heating, followed by social tenants and lastly owner occupiers.

1.9 A household is in fuel poverty if it has to spend a disproportionate amount of their income to keep their house warm. Lower income households pay a greater proportion of their income on energy costs compared to those on higher incomes. Approximately one in ten households in the borough are in fuel poverty.

1.10 The Council aims to ensure older people and vulnerable households on a low income such as those with a disability are assisted to reside in energy efficient and warm homes. The Council also aims to promote energy efficiency advice and information to all residents affected by fuel poverty.

1.11 The Council has completed two rounds of a scheme to visit 1800 households in targeted areas of the borough where fuel poverty is concentrated. Where relevant, residents have been encouraged to fit energy efficient improvements, e.g. loft insulation

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1.12 The Council provides ‘Cold Buster’ grants to residents on certain benefits and residents over 60 on a low income. These grants fund home improvements to reduce fuel poverty. The strategy aims to fund 120 cold buster grants in 2013/14.

1.13 The Green Deal is a national programme for energy efficiency improvements. If a household qualifies, they receive a loan to make these improvements, and they pay off the loan with money saved on heating bills. Richmond Council is promoting the Green Deal to residents.

1.14 The Council also promotes the Big London Energy Switch. This scheme allows residents to form a group which can negotiate for lower energy bills.

*Improving the public realm of ‘Uplift’ areas*

1.15 Uplift is Richmond Council’s programme to rejuvenate the Whitton, Hampton North, Barnes, Mortlake and Ham areas of the Borough. The programme is based on the results of the Council’s All in One Survey (2010) where more than 13,700 residents told the Council their views.

1.16 There are particular housing issues around the Ham Uplift and Ham Close area such as the condition and layout of some of the buildings. The Council is currently working with Richmond Housing Partnership (RHP) in developing plans to consult with local residents on the potential options to re-develop Ham Close. A lot of work still needs to be done on the viability of each option and once this initial piece of work has been completed the Council and RHP will consult with the community.

**Theme 2 – Supporting residents; delivering affordable homes**

*Deliver affordable homes that meet the needs of the most vulnerable*

2.1 Many households are unable to buy or rent at market prices. Therefore, the need for more affordable homes has become increasingly more important. Affordability issues over housing can lead a household to become overcrowded or even homeless if they cannot afford to pay their rent.

2.2 Development of affordable housing in Richmond Borough varies from year to year. Development can be limited by policies to preserve green spaces, to protect conservation areas and high land values. The Borough’s planning policy, known as the Core Strategy, aims to build the maximum possible amount of affordable housing.

2.3 A high proportion of older people (76%) own their own home. The Older People’s Supported Accommodation Review (2008) found an appropriate level of sheltered rented accommodation in the borough. The Council’s first Extra Care housing scheme was built in 2010 – this is housing for older people who require care or medical support but can still live in their own home. This type of housing is popular and successful.

2.4 The Council has identified that more, and more varied, supported housing should be developed. This will serve people using mental health services and for young people who use learning disability transition services. The Council has identified sites that may be suitable for this type of development by housing associations, with Council support.

2.5 The Council will work closely with housing associations who wish to develop new homes in the borough, especially larger homes. The Council wants social rented homes to be built as a priority. This is because Richmond has the fourth smallest social housing sector in Greater London in which to address housing need.

2.6 Nationally less grant funding is available for affordable housing development than previously. Instead, the Government has introduced the ‘Affordable Rent’ model, so housing associations have the flexibility to charge up to 80% of local market rents. This is not affordable for many lower income households who are waiting for housing on the Council’s Housing Register. The Council will work with housing associations and will consider the use of its own funding (on a case by case basis) to support affordable housing development

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

2.7 The Council works with local housing associations to develop high quality affordable housing in the borough. The Mayor has confirmed grant funding for this up to 2015, but this funding is uncertain after 2015.

2.8 The Borough’s planning policy requires that 50% of new build housing is affordable housing but developers sometimes argue this makes a scheme unprofitable for them. To address this, the Council will look closely at developers’ proposals. This is to ensure that affordable housing development best meets the Council’s priorities. This will include the design and layout of accommodation as well as the tenure mix.

2.9 The strategy outlines our plans to work creatively to develop more affordable housing, e.g. extending or converting existing properties; or developing small sites. The positive environment of the borough, including large areas of green space and conservation areas, presents housing associations with particular challenges. Richmond Housing Partnership takes an innovative approach to this and supplements their development programme with a Purchase and Repair scheme where they buy existing housing stock in the borough for affordable housing. RHP are set to deliver 36 Purchase and Repair units between 2012-2015.

*Making best use of the Council’s and other public assets to deliver land for new affordable housing*

2.10 The Council sees financial benefits from the development of affordable housing. The Council has legal duties towards accepted homeless households in temporary accommodation. Temporary accommodation is expensive and the Council has estimated that over a thirty year period the cost to the Council of one unit of temporary accommodation is £128,000. Providing affordable homes can free up the use of more costly temporary accommodation.

2.11 The Council has agreed proposals to develop affordable housing when selling some vacant Council land. This is subject to Member approval, planning permission and negotiation with housing associations.

**Theme 3 – Supporting residents; addressing housing market pressures and homelessness**

*Achieving the outcomes of the Borough’s Homelessness Strategy 2012-16*

3.1 Richmond Council aims to achieve the priorities of the Borough’s Homelessness Strategy 2012-16. The Council’s monitors progress and reports this to the Borough-wide Homelessness Forum every year.

*Helping residents get a foot on the housing ladder*

3.2 House prices in the borough are extremely high - even by London standards - and the Council recognises the particular difficulties faced by first time buyers and by families who want to move to larger homes.

3.3 To address this, the Council supports housing associations to develop shared ownership properties. A shared ownership scheme allows a person or family to buy a share of a home and to pay rent on the rest. It helps households who cannot afford mortgages at market level.

*Tackling overcrowding and under-occupation*

3.4 Overcrowding in accommodation harms health, family relationships, child development and education. Under-occupation refers to a household living in a home with more bedrooms than they need. For many households this is not an issue but it can cause problems due to high utility bills and the challenges of looking after a large home. When social housing is under-occupied, this can mean that overcrowded households have limited places to move to.

3.5 Most (96%) households in the borough have enough bedrooms or more bedrooms than they need. Overcrowding in the borough has halved in the last ten years. Social housing tenants are more likely than private rented tenants to experience overcrowding. Social housing tenants are twice as likely to be overcrowded than people who own their own home.

3.6 The Council and partners aim to reduce overcrowding. The Council’s Housing Allocations Policy gives more priority to overcrowded households when they apply for social housing. The Council’s Extensions Programme will create extra bedrooms in certain housing association properties, such as a loft extension.

3.7 The Council aims to reduce under-occupation in social housing. The Council’s Sponsored Moves scheme encourages and supports households to move to smaller homes if they are housing association tenants. In 2013/14 the Council will help 25 households to downsize.

*Working with households affected by housing related welfare reforms*

3.8 There are a number of national welfare reforms underway across the country. The Housing Strategy focuses on the reforms that relate to housing. As Richmond Council does not own social housing stock the Council will work in partnership with housing associations to help residents affected by the reforms who reside in the housing association sector. The Council is committed to ensuring the most vulnerable residents in all tenures are assisted through these changes.

3.9 *Social housing size criteria*: This change applies to a household who live in a home with more bedrooms than they need. If they claim Housing Benefit, they will receive smaller payments, depending on how many spare rooms they have. With this change, the Government wish to encourage households to move to homes where they will not have a spare bedroom.

3.10 In Richmond Borough, there is a good proportion of social housing which is studio accommodation or has one or two bedrooms. This might make this benefit change easier to deal with in this borough, compared with in other boroughs as there may be more properties to downsize into. However, the total number of social housing properties in this borough is small.

3.11 The Council’s work includes informing households they can apply for Discretionary Housing Payments (DHP). These payments can top up Housing Benefits payments in the short term. The Sponsored Moves scheme can help a household to move to a smaller home.

3.12 *Benefit Cap*: This sets a maximum limit on the amount of benefits a workless household can claim. This is likely to have a bigger effect in London than elsewhere in the country, because rents are highest in London. Compared with other London boroughs Richmond only has a small number of households affected by the Benefit Cap. 49 households are affected as at September 2013.

3.13 Council officers and a Department of Work and Pensions (DWP) worker offer specialist advice to affected households. Affected households can avoid the Benefit Cap by getting into employment or training. Alternatively, a household may choose to move to cheaper accommodation with help from the Rent Deposit Scheme.

*Dealing with problematic long term empty properties*

3.14 It can be a problem when a property is empty in the long term. It is more likely to fall into disrepair, which can be unpleasant for local neighbours and devalue adjacent properties. They are also a wasted resource. Only a very small proportion of homes in the borough are long term empty properties. Most of these are in good condition and can be found in the private sector.

3.15 The Council’s Empty Property Scheme offers renovation grants up to £25 000 to bring properties back into use. In exchange, properties in this scheme can then be used to house homeless households for five years. The Strategy outlines the Council’s plans to carry out an annual audit of empty properties.

**Theme 4: Supporting residents; choice, standard and quality for renters**

*Ensuring good quality standards in Houses in Multiple Occupation*

4.1 The average cost of private rented accommodation in the borough is £346 per week for a two bedroom property. Average costs vary from £253 per week in the west of the borough to £450 in the west of the borough. A House in Multiple Occupation (HMO) is a house or flat that is rented by more than one household, with shared bathroom, toilet and kitchen facilities. Although there are only a few HMOs in this borough, they are important for people who cannot afford to rent self contained accommodation.

4.2 HMOs are often the lowest priced properties available in the private rented sector and have traditionally housed lower income households and those who may be vulnerable. Larger HMOs are licensed and all HMOs have to meet certain standards, e.g. for fire safety or management.

4.3 The Council’s strategy aims to ensure HMOs are well managed and the properties are in good condition for residents. This will be achieved through appropriate enforcement and licensing.

4.4 During 2013/14 the Council will carry out a survey of accommodation above restaurants and in 2014/15 will target student accommodation in partnership with local universities.

*Supporting tenants at risk of homelessness to move in the private rented sector*

4.5 Rent levels are high in Richmond Borough so low income households can struggle to find private rented accommodation. The strategy aims to increase the ability of households threatened with homelessness to move in the private rented sector.

4.6 We will achieve this through our Rent Deposit Scheme and through working with our partners such as SPEAR, which has its own scheme to help people to move.

*Achieving the objectives set out in our Tenancy Strategy*

4.7 The Government has introduced changes to the tenancies that housing associations can offer. For example, they can offer fixed term (fixed length) tenancies rather than lifetimes tenancies. The Borough’s Tenancy Strategy (2013) gives the Council’s recommendations to housing associations about the changes.

*Maximising the supply of re-let affordable homes*

4.8 Richmond Council runs a Sponsored Moves scheme to help households to move from a home where there are empty bedrooms to a smaller property. This helps to free up larger properties for large families who need them. The Council also makes social tenants a priority for shared ownership schemes, which might help to free up social tenancies for others.

*Supporting housing association tenants through the Tenants’ Champion*

4.9 The Tenants’ Champion helps housing association residents to resolve long running complaints that their landlord has not managed to resolve. This pioneering role was started in 2010: the Tenants’ Champion role is filled by a local Councillor. The Tenants Champion often works with complex issues, e.g. anti social behaviour, repairs and transfers. The Tenants’ Champion works in close partnership with social landlord colleagues, Council staff and other agencies, e.g. the mental health trust and the police.

*Working with Registered Providers and the community and the voluntary sector to address financial exclusion*

4.10 A person is financially excluded if they cannot access key financial products (e.g. bank accounts, bank loans) or if they lack financial capability (e.g. budgeting skills). Financially excluded people can pay more, such as for energy bills and be vulnerable to exploitative practices such as loan sharks or ‘doorstep lending’. These kinds of products are expensive to access, but are targeted at people with low incomes. Preliminary research says that 6% of borough residents are financially excluded.

4.11 The Housing Strategy outlines that the Council does not wish to see older, vulnerable or poor residents paying more for services or utilities because they do not have a bank account.

4.12 Richmond Council is part of the Financial Inclusion Task Group which is chaired by Richmond Citizens Advice Bureau (RCAB). The group meets to coordinate work to tackle financial exclusion. For example, RCAB trains residents to solve common money issues so that they can budget better.

*Working in partnership to address anti social behaviour*

4.13 Anti social behaviour (ASB) can reduce an individual’s or a victim’s sense of personal safety and it can make a neighbourhood an unpleasant environment. Tackling ASB is a priority in the borough.

4.14 The Community Safety Partnership supports the ASB Panel. This Panel includes members from several agencies who work to problem solve cases of medium to high risk ASB. The Council’s Tenancy Strategy (2013) reminds social landlords of their freedom not to renew a tenancy if the tenant behaves antisocially. Richmond Council and Richmond Housing Partnership (RHP), the largest social landlord in the borough, are trialling a new scheme called the Community Trigger. This scheme strengthens existing partnerships. It allows residents to review the response to their complaint about ASB.

**Theme 5: The connectivity of housing to people and place; housing contributions to health, wellbeing and the economy**

*Recognising housing’s contribution to health*

5.1 Housing can support good health and poor house conditions can affect physical and mental health and wellbeing. The aim of the Housing Strategy is to improve the health of residents through our housing and homelessness work. Examples of this include the Council’s work to reduce threats to health caused by disrepair, such as the greater risk of a child getting asthma if they live in a house with poor living conditions. The previous chapter on house conditions details more about the work the Council and partners carry out.

5.2 Cold housing can have a direct, negative impact on a household’s physical and mental health. Not all excess winter deaths are caused by cold housing, but some are. The Housing Strategy outlines our plans for ‘Winter Warmth Home Visitors’ scheme. The visitors will visit up to 850 older people or people with a long term health condition or disability. They will offer practical ways to deal with the problems of cold homes and fuel poverty.

5.3 Overcrowding in accommodation is an important risk factor for a range of health conditions and harm to family relationships. The Council is taking a number of actions to help overcrowded households which is outlined in the chapter on addressing housing market pressures and homelessness.

5.4 The strategy also contains objectives of ensuring the health needs of homeless people are understood and addressed.

*Maintaining independence in the home*

5.5 The Council is committed to ensuring older people and the disabled maintain independence in the home. The Housing Strategy will support this objective through the work of the Home Improvement Agency.

5.6 The Home Improvement Agency (HIA) supports clients to remain independent in their home. The team receives referrals from Occupational Therapists when a client has difficulty getting around their home because of a physical disability or sensory impairment. The team can arrange home repairs, adaptations or improvement, such as a level access shower. The HIA awards Disabled Facility Grants to clients so that this work can be funded.

5.7 The Council will fund 120 Disabled Facility Grants during 2013/14.

*The benefits of supported housing*

5.8 Specialist housing provision includes sheltered housing, Extra Care housing and supported housing. All can help residents to live as independently as possible.

5.9 The Council supports a number of people using learning disability or Autistic Spectrum Condition (ASC) services. Some of these clients need support to live independently. Nationally, many people with a learning disability live in the family home (50%) or in residential care (30%). Almost 50% of adults with ACS older than 25 continue to live in the family home. However, a recent national survey found that most people with learning disability (including those with a learning disability and ASC) want to live independently. Some people with a learning disability may have complex needs and require housing with higher levels of support.

5.10 The Council aims to provide a range of housing and support options for people who use its learning disability or ASC services. The range of options should include private renting and home ownership (with support) as well as supported housing or social housing. Some factors to consider are: different sensitivities to light or noise levels, providing a supportive environment and nearness to family and friends.

5.11 To address the need to deliver a range of housing options over the course of the Housing Strategy the Council and partners will:

* map demand for different types of accommodation;
* develop supported housing schemes;
* ensure allocation of housing association property considers the direct living environment for people with ASC; and
* ensure shared ownership opportunities are promoted.

5.12 Most people using mental health services can remain in their own homes. Some require support to live independently, and some are in need of housing. Mental ill health is often linked with homelessness. Homeless people are 40 or 50 times more likely to have a mental health problem than people in general.

5.13 The Council supports the Recovery Model for mental health, which helps people to set life goals, addresses isolation, encourages meaningful relationships and aims to help people to become more resilient. Supported housing can help with the Recovery Model, as it is a good environment for learning life skills. Supported housing is intended to be short term (2 years). Approximately 100 borough residents with mental health problems live in supported housing in the borough

5.14 To address the supported housing needs of people with mental health issues, the Council is working with housing association partners to develop seven supported housing units.

5.15 There is a commitment to make sure that residents do not stay in supported housing longer than needed, but move on in a timely and planned way. To support this, Richmond Council will work to ensure that mental health workers are aware of housing options for their clients

5.16 The number of older people with dementia in the borough is expected to increase significantly over the next decade. It is important the housing schemes for older people are designed to be ‘dementia friendly’. The Housing Strategy will ensure these issues are considered when developing Extra Care housing.

*Understanding housing’s role in the economy*

5.17 Housing development depends on other kinds of development, e.g. roads and access to schools and places of employment. The Council works to make sure development is supported with adequate infrastructure and community facilities.

5.18 The Council has a process called Village Planning – residents in Village Areas across the Borough can influence services in their area. The second round of this is due to start soon.

*Addressing worklessness*

5.19 The Housing Strategy 2013-2017 aims to support more vulnerable residents into employment. It is also to support the work of housing associations and the community and voluntary sector to address worklessness. The Council’s Allocation Policy already supports those in work.

5.20 The Council’s direct support into employment focuses mostly on working with those who need the most help to find work or to develop the right skills. Richmond Council also provides extensive employment support in indirect ways. For example, Town Planning policies protect employment sites.

5.21 To support residents Richmond Council and a number of partners, including housing associations and colleges, support student placements on local housing development schemes.