







**Haringey Housing Strategy**  
**2015-2020**

**Draft for consultation**

## Ways you can tell us your views about this draft Housing Strategy

You can:

	Fill in our survey online at:  <a href="http://www.haringey.gov.uk/housingstrategyconsultation">www.haringey.gov.uk/housingstrategyconsultation</a>
	Download and print off a copy of our survey from our website, fill it in and send it back to us.  You can download it from the web address shown above.  When completed, you can send it FREEPOST – you will not need a stamp – to:  RTJK - BZBZ - LASY FREEPOST Housing Investment and Sites Team River Park House 225 High Road London N22 8HQ
	Email us with your views on:  <a href="mailto:Housing.strategy@haringey.gov.uk">Housing.strategy@haringey.gov.uk</a>
	Phone us to let us know your views on:  020 8489 5678

The consultation starts on XX May 2015 and finishes on XX June 2015.

We look forward to hearing from you.

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## **Foreword: Councillor Alan Strickland, Cabinet Member for Regeneration & Housing**

We believe that housing is fundamentally about people and communities, not just bricks and mortar. We want to make sure that our residents have access to high quality homes that will support them in leading happy and fulfilling lives. Whether renting or buying, there is clear evidence that the quality of your home affects your health, children's attainment at school and the quality of family relationships. To help our children to have the best start in life and our adults to fulfil their ambitions, it is crucial that our residents have access to high quality homes at prices they can afford.

To achieve this ambition, we need to see a step change in the number of homes being built in our borough to tackle the housing crisis head on and provide more homes. We also need to do much more to drive up the quality of homes, whether newly built private homes, privately rented homes, or affordable housing.

We also want this new approach to homes in Haringey to help build strong, mixed communities. Too often in London, housing is an issue that divides communities and physically separates rich from poor. We want our neighbourhoods to reflect the full diversity of our vibrant borough, with people of all ages, ethnicities, incomes and backgrounds living together in strong, successful and cohesive communities.

To build more mixed communities, we will push hard to see more affordable homes built in areas of our borough with higher house prices and rents and encourage more genuinely affordable home ownership in the centre and east of the borough. We will ensure that new developments are genuinely mixed, with a range of homes of all types. In seeking to build successful mixed communities, we want to tackle not just income inequality, but asset inequality. We will work hard to create new affordable homes that help people to put down roots and get onto the housing ladder. We must also do more to provide wrap-around support to those in housing crisis, providing not just homes but better life chances for families left behind by the market.

This is a strategy that sets direction for everyone involved in housing – residents, developers, investors, builders, housing associations and the local authority – to do what we can to provide the homes needed and to ensure that housing delivers a clear social dividend. I am confident that with determination, creativity and innovation, we can tackle the housing crisis in London head-on and deliver this new approach to housing in a way that makes a real difference for our residents.

Councillor Alan Strickland  
Cabinet Member for Housing and Regeneration

## 2. Executive Summary

### 2.1 Context

Like many parts of London, Haringey faces a large and growing housing challenge: demand for homes continues to grow, with housing becoming increasingly unaffordable for many people, while government funding decisions mean that support for councils to meet this demand is shrinking at the same time as support for individuals. Meanwhile, the quality of existing homes is often not high enough, and inequalities are reinforced by the way different kinds of housing are distributed across the borough.

This changing environment demands a new response. This strategy describes what we think that new response should look like – for the council, and for others too. It is clear that Haringey can learn from the experiences of other boroughs facing similar challenges, a number of which are further advanced in addressing some of these issues. But Haringey must also innovate – leading the way where other councils have not yet established a precedent – if we are to face up to the particular combination of issues we face, and to tackle some of the most stubborn challenges that we and many other places continue to face.

### 2.2 Our vision

*Housing is about people and communities, not just bricks and mortar. This means mixed and inclusive neighbourhoods where residents can lead happy and fulfilling lives.*

### 2.3 Our objectives

Our approach can be summarised in four simple objectives. We propose to:

1. *Improve help for those in housing crisis*
2. *Ensure that housing delivers a clear social dividend*
3. *Drive up the quality of housing for all residents*
4. *Achieve a step change in the number of new homes being built*

These objectives are the building blocks (and chapter headings) of this strategy; they will underpin not only all of Haringey's work on housing, but also the contribution we would like to see from our partners.

### 2.4 Our principles

This strategy sets out not only *what* we want to do, but *how* we plan to do it. In the council's vision for housing in Haringey, you can find the key principles that have informed this strategy:

**Housing is about people and communities.** Homes and housing services are not ends in themselves. They only succeed if they help people to meet their wider needs and aspirations: for economic security; for health and wellbeing; for safety and security, and for links to their family and community. The 'People' element of our Tottenham regeneration programme is already starting to put some of these principles into practice; we want to see the same approach used right across the borough, by the council and our partners.

**We want mixed and inclusive neighbourhoods.** We can only bring greater equality, resilience and stability if we improve the mix of homes in each of our communities. In reality the best way to change the mix of homes – in terms of type and size of home, tenure and value – is by building new homes. Our aim to build thousands of new homes is not just a numbers game; we need to build the right homes in the right places.

**We want to work together with residents, who are key to helping achieve the goals set out in this strategy, and to help them to help themselves.** As the council strives to provide excellent services with ever-decreasing resources, the need for residents to play their part is increasingly important. The need for a collaborative approach is not just driven by a need to save money, we also think it is the right thing to do: moving towards a more resilient and independent community that is able to prevent problems wherever possible.

## 2.5 Our headline proposals

### Objective 1. To improve help for those in housing crisis, we will:

- Do everything we can to **prevent people becoming homeless**, or spending a long time on our housing register or in temporary accommodation. This will include helping people to help themselves, whether to avoid being evicted or to find a good-quality private rented home in Haringey or elsewhere, and adopting a new approach with a focus on providing the right information and advice early on, preventing avoidable distress and intervention later.
- Be clear about prioritising **the allocation of social housing** to those in greatest need – and be clear about how we define that need. For example, we have already said that people who have been in Haringey for three years or more will have priority, and we have removed bands D and E from our housing register, being honest about the fact that people in those categories no longer stand a realistic chance of being allocated a home.

### Objective 2. To ensure that housing delivers a clear social dividend, we will:

- Continue to provide **lifetime tenancies for council tenants**, to help give the secure and stable homes that families and individuals need to thrive.
- Ensure that the council's **housing services** are of a measurably high standard and open to scrutiny and continuous improvement, and that residents are engaged in shaping them.
- Promote housing as a springboard for **stability, independence, health and wellbeing**. This means the council and registered providers being more than just a landlord: taking a new, more active and tailored approach to helping residents to find and keep a home, and working together with them to improve their health, education, skills and employment prospects and to maintain their independence. Working together is particularly important: we will not impose one-size-fits-all requirements on our enormously diverse community, we will instead take time to understand people's particular needs and aspirations. In return, we expect residents to take responsibility for their housing, and their wider lives.
- Place a high priority on **affordable home ownership**, giving as many families as possible a realistic chance of getting onto the housing ladder, and enjoying the stability of owning their own home. We will do what we can to make shared ownership an easy-to-understand and easy-to-access option for as many people as possible, and help families save for their investment in a home.
- Look for pioneering ways for residents to have a **direct stake in Haringey's growth** and regeneration – particularly in Tottenham and Wood Green, where the change will be greatest – including by offering clear guarantees to residents of estates where the greatest change is happening.

### Objective 3. To drive up the quality of housing for all residents, we will:

- **Tackle poor quality private rented housing**, by looking at setting up both a new lettings and management agency and a new licensing scheme for private rented homes.
- Take active steps to bring **purpose-built private rented homes** to the borough, as a new way of driving up quality in the private rented sector.
- **Invest in improvements to council homes**.
- Set new standards for homes built and managed by **housing associations**, and reduce the number of estates managed by more than one social landlord.

- Drive up standards in the **design of new homes**, by challenging housebuilders through the planning process and working as early as possible with major developers to shape their plans.

**Objective 4. To achieve a step change in the number of new homes being built, we will:**

- **Maximise the number of new homes** being built, by working closely with private developers as well as with our preferred registered provider partners, and supporting higher density development by using the planning system to ensure each site can provide homes for the highest possible number of people.
- Build the **first new Haringey council homes** for a generation, completing at least 250 by 2018.
- Put **mixed communities** at the heart of our approach. Not just a mix of homes across the borough; a mix within each neighbourhood, in the type and size of home, the tenure and the value. The right approach to housing can help to make Haringey a fairer borough with more stable communities - offering everyone access to a range of experiences, facilities and opportunities, and enabling people to move through the housing market without having to sever important community ties. New housing is the main way to change the current mix: in Haringey this means focusing new affordable rented housing<sup>1</sup> as much as possible in places where it is currently scarce, while deliberately prioritising more private rented homes and homes for sale in the areas which are now dominated by affordable rented housing.
- **Promote ‘affordable’ housing** (whether rented or part-owned) that meets the full range of need, and be clearer than ever before about the definition of ‘affordable’. As a maximum, we expect that no-one should have to spend more than 45% of their net household income on housing costs – but for many it will need to be lower than this. By keeping rents low in this way, we accept that we and our partners may be able to build fewer homes overall than if we set rents higher.
- Push ahead with **housing estate renewal**, rebuilding council homes alongside new homes of other tenures, including for private sale. This is essential in increasing the number of homes in Haringey and achieving a better mix of housing across the borough, while tackling poor quality homes where Decent Homes investment cannot deliver the necessary change. We acknowledge the particular challenges in making renewal work on estates like Broadwater Farm and Noel Park. We will prioritise a better balance of home sizes in the replacement of affordable rented stock, accepting that this will sometimes result in fewer affordable rented homes overall.
- Promote **innovation** and be prepared to experiment with new kinds of homes, including subsidy-free affordable housing models, new approaches to shared ownership and purpose-built private rented homes.

We know that some of these approaches will be unpopular, difficult to implement, or both. Others will feel long overdue. Many, while new to Haringey, are already well established in other London boroughs and other parts of the UK.

In the current climate, and with our vision for Haringey’s future, we think that together these ideas represent the best possible future for housing in Haringey, and for the people of Haringey.

We want to know whether you agree.

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<sup>1</sup> Affordable rented homes means social rented and “Affordable Rent” homes. Social rented homes are let by the council and housing associations on rents which are on average 30% of local market rents and usually let on tenancies which last indefinitely. The government introduced a new form of affordable home in 2012 which are homes let on an Affordable Rent. The rents of Affordable Rent homes can be up to 80% of local market rents and are usually let on fixed term tenancies. Affordable Rent homes in Haringey have so far been produced by housing associations and the average rents for them have been around 65% of local market rents.



## 3. About this strategy

### 3.1 What is this strategy for?

While councils are not required by law to have a Housing Strategy, it is an important way of building on our corporate plan and statutory development plan to set out in setting out how we will lead the work to plan and deliver new homes and provide housing services in a way that meets local needs.

#### Building on the Corporate Plan

Haringey Council's new Corporate Plan, *Building a Stronger Haringey Together*, sets out the council's overall priorities and programme of work for the period for 2015-18. It identifies housing as one of its five priorities, committing us over that period to 'Create homes and communities where people choose to live and are able to thrive'. The role of this strategy is to flesh out the Corporate Plan's high level objectives: to show more clearly what success looks like, to say what the council will do itself and what it expects others to do; and to demonstrate clearly how housing can play a role in meeting our objectives right across every element of the Corporate Plan. In that way, this strategy provides a framework for the Corporate Plan's delivery, by the council and its partners.

#### Supporting Planning Policy

This strategy has been written in conjunction with the council's key local development plan documents, and will help to define the council's requirements for the kind of housing – and in particular affordable housing – that must be built as part of new developments in the borough.

The planning process is one of the most important tools that the council has in making sure that new homes in the borough are the homes we need: affordable to the borough's current and future residents, in an appropriate mixture of different tenures, and designed in a way that meets people's actual needs including in terms of accessibility and the number of bedrooms. The strategy will support the council in making planning decisions; while not a formal planning document and consequently will not form part of the Statutory Development Plan, the Housing Strategy will be a material consideration, although will not carry significant weight in the development management process.

### 3.2 Who is this strategy for?

This strategy is a public document, and we want it to be accessible to everyone. There are some groups of people that we expect will be particularly interested in some or all of the strategy, and may need to use it in their work. These include:

- Existing Haringey residents (especially those who rent their home from the council, a registered provider or a private landlord), so they know what they have a right to expect, and what is expected of them
- People looking for a new home in Haringey (whether they currently live here or not, and especially if they want to rent that home or buy some or all of it through an affordable home ownership scheme), so they can understand what their options are and what support they might expect
- Private developers and registered providers proposing to build new homes in Haringey, so they know what is expected in their proposals
- Private landlords and registered providers who rent out homes in Haringey, so they know what standards are expected and how those standards might be enforced
- Regional and central government agencies such as the Greater London Authority (GLA) and the Department for Communities and Local Government (DCLG), to help inform their funding decisions
- Public bodies and voluntary sector organisations that provide services or advice to current or future Haringey residents, so they can make sure their own work with residents is consistent with the council's approach and links properly to the work being done by housing providers.

- The council itself, and its partner Homes for Haringey, to ensure that our approach to future challenges is consistent with the overall strategic approach set out here

### 3.3 Why a new strategy now?

The council's new Corporate Plan – and in particular the objectives it sets out on housing and growth – makes this a good time to update our approach to housing. There are many other recent changes – many of them outside of the council's control – which mean that our previous Housing Strategy needs updating. They include:

- i. The Mayor of London – through his London Plan – has set Haringey an increased target of 1,502 new homes per year for the period between 2015/16 and 2025/26
- ii. Changes in national government policy on local government, housing and welfare mean that Haringey is facing a greater challenge than ever to meet the housing needs of its community, but with less money and fewer staff of its own
- iii. Haringey's population is growing, from 216,510 in 2001 to a projected 293,749<sup>2</sup> by 2026, with particular growth in working age and older residents
- iv. The ratio between house prices and earnings in Haringey has increased from 4.31 in 1997 to 11.15 in 2013. The higher the ratio, the more unaffordable it is for households to access home ownership
- v. Private renting has increased substantially in Haringey since 2001, but there is increasing concern about its quality and management and that as rents increase, even this is an unaffordable option for many people

### 3.4 How was the strategy developed?

#### Consultation

The council has already held the first of two consultation exercises to encourage input from residents, partners and stakeholders to help shape the content of Haringey's Housing Strategy.

The first consultation exercise, carried out between 20 October and 12 December 2014, sought opinion on the draft vision, priorities and principles that could be included in a new Housing Strategy. While a large majority of stakeholders expressed support for the proposals, respondents also highlighted a range of issues and concerns. This draft strategy addresses the most significant of these in the following ways:

- Affordability of homes: this draft strategy proposes a definition of affordability, that no more than 35% of net income should be spent on housing costs by someone living on Haringey's median income (£33,140 as at 2012/13). See section 9.2 for more information
- The need to build more homes in the borough: this draft strategy sets out the housing targets Haringey is proposing to work to during the next 10 years. See section 9.1 for more information
- Quality and management of homes in the private rented sector: this draft strategy sets out proposals to set up a new lettings and management agency and a licensing scheme for private rented homes in the borough. See section 8.3 for more information
- The need for homes to be set in good quality environments, internal and external: this draft strategy sets out plans for:
  - Tackling the blight of empty homes and bringing them back into use (section 8.4)
  - Completing the Decent Homes programme for council-owned homes (8.1)
  - Setting new design standards for homes built and managed by a range of providers (section 8.5)
  - Working with the providers of multi-landlord estates to improve service standards on these estates (section 8.2)
- To address concerns about whether the council could achieve its stated objectives, the following section of the strategy (section 4.5) sets out how it will be delivered and monitored

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<sup>2</sup> GVA, (2014) *Haringey Strategic Housing Market Assessment*, Pg 7

A full consultation report including a list of stakeholders consulted and feedback from respondents is available online at [www.haringey.gov.uk](http://www.haringey.gov.uk).

This full draft strategy is the basis for the second round of consultation.

### 3.5 Equalities impact assessment

A detailed Equalities Impact Assessment of the draft Housing Strategy was undertaken. Recommendations arising from the assessment are:

Objective 1:

- Introduce regular monitoring and analysis of lettings of social rented homes in terms of protected characteristics
- The housing circumstances and needs of households aged 18-24 and 25-44 which are the biggest age groups accepted as homeless, in TA and on the Housing Register need to be understood and an appropriate response put in place.
- Because of their over-representation, an examination of the housing circumstances of Black and minority ethnic (BAME) and White female headed households on the Housing Register and in temporary accommodation with a view to addressing their particular housing needs

Objective 2:

- Put in place equalities monitoring for all projects and activities which deliver new homes and jobs to ensure that all Haringey residents benefit proportionately
- Where monitoring shows that residents with particular protected characteristics are not benefiting, an examination of why this is happening should take place and mitigating action put in place

Objective 3:

- Activities proposed under this objective are already covered by equalities impact assessments

Objective 4:

- Support existing communities while enabling a greater mix of tenure, ways of ensuring BAME households in Haringey have access to and benefit from the focus on low cost home ownership in the east of the borough should be explored

### 3.6 How will the strategy be delivered?

This strategy sets out what Haringey Council wants to achieve on housing, focusing in particular on the big changes necessary to our approach. While it describes a number of specific initiatives that are already underway or in development, it does not offer every detail of how our objectives will be achieved. In some cases, we do not yet have all the answers. In others, there is not space here for all the detail. In many cases, we will want to consult further with residents and partners before finalising plans and putting them into action.

Crucially, the council cannot and will not do everything itself. There is a central role for Homes for Haringey, the arms length management organisation (ALMO) that manages the council's homes, and we are also clear that leadership on housing in Haringey extends beyond the council. The approach should apply to all homes in Haringey, which means everyone involved in building and managing homes and supporting the people who live in them has a role to play in delivering it. This strategy also describes how and why we would like residents and communities to take a greater share of responsibility for their own housing situation and wider lives.

We are determined to be transparent about our own detailed plans for delivery, and will:

- Involve residents and other partners in developing detailed proposals to deliver those objectives described in the Housing Strategy where plans do not already exist

- Publish details of our progress, as part of our transparent monitoring of performance against the council's wider Corporate Plan
- Publish on the council's website a comprehensive collection of detailed policies and sub-strategies that set out our approach to delivering the strategy, such as our updated Allocations Policy, refreshed Homelessness Strategy and forthcoming Private Sector Housing Strategy.

The table below sets out the range of housing-related sub-strategies that will assist in delivering the council's Housing Strategy

<b>Delivery (sub) Strategies/Policies</b>	<b>To be completed by/already completed</b>
<b>Homelessness Strategy to include:</b> <ul style="list-style-type: none"> <li>• Move-on Strategy</li> <li>• Rough Sleepers Strategy</li> </ul>	2015/16
<b>Private Sector Housing Strategy (includes empty homes)</b>	2016/17
<b>Affordable Warmth Strategy</b>	2015/16
<b>Tenancy Strategy</b>	October 2014
<b>Allocations Scheme</b>	October 2014
<b>Decant Policy and Procedures</b>	2015/16
<b>Housing Investment and Estate Renewal Strategy</b>	November 2013
<b>Housing Related Support Commissioning Plan</b>	July 2012
<b>HRA Business Plan</b>	2015/16
<b>Homes for Haringey's Business Plan</b>	2015/16
<b>Corporate Asset Management Plan / Capital Strategy</b>	2015/16
<b>Housing Asset Management Strategy - includes environmental sustainability.</b>	2015/16
<b>Customer Services Strategy / Services Transformation Programme</b>	Ongoing
<b>Housing Transformation Programme</b>	March 2016
<b>Older People's Housing Strategy (2011-2021)</b>	May 2011
<b>Affordable Housing Delivery Plan</b>	2015/16
<b>Planning Policies (design, density, environmental sustainability, etc)</b>	2015/16
<b>Shared Ownership Policy</b>	September 2015
<b>Discounted Rent Allocations Policy</b>	March 2016

## 4. The Haringey context: key challenges and opportunities

### 4.1 Haringey's opportunities

Haringey is a place of great opportunity. We are part of one of the greatest world cities and benefit hugely from that. With our potential for growth, we believe that we are the future of London.

Haringey is building on a great base. We are already home to institutions of national and international significance including Tottenham Hotspur and Alexandra Palace. There are many great businesses, with more arriving all the time, and fast transport links Haringey residents to many thousands more jobs in central London. Our residents come from many different cultures and we are proud of our diverse communities that are comfortable with one another. We are home to some of London's most desirable neighbourhoods, while at the same time the variety of housing means that people who cannot afford other parts of the city have been able to make Haringey their home without having to compromise on connections to central London.

### 4.2 Haringey's housing challenge

Since the last Housing Strategy for Haringey was published in 2009, there have been two local elections, one general election and a London Mayoral election. The 2011 Localism Act – and in particular the changes to council financing for housing – transformed the environment for local authority housing. Meanwhile the economy, at both a macro and micro level, has changed beyond all recognition, while the population of London has continued to grow.

Government cuts to the council's annual budget have amounted to £117m since 2010, and a further £70m of savings are earmarked for the period through to 2017/18, meaning Haringey is no longer able to provide the range of services it once did and has to deliver services in different ways.

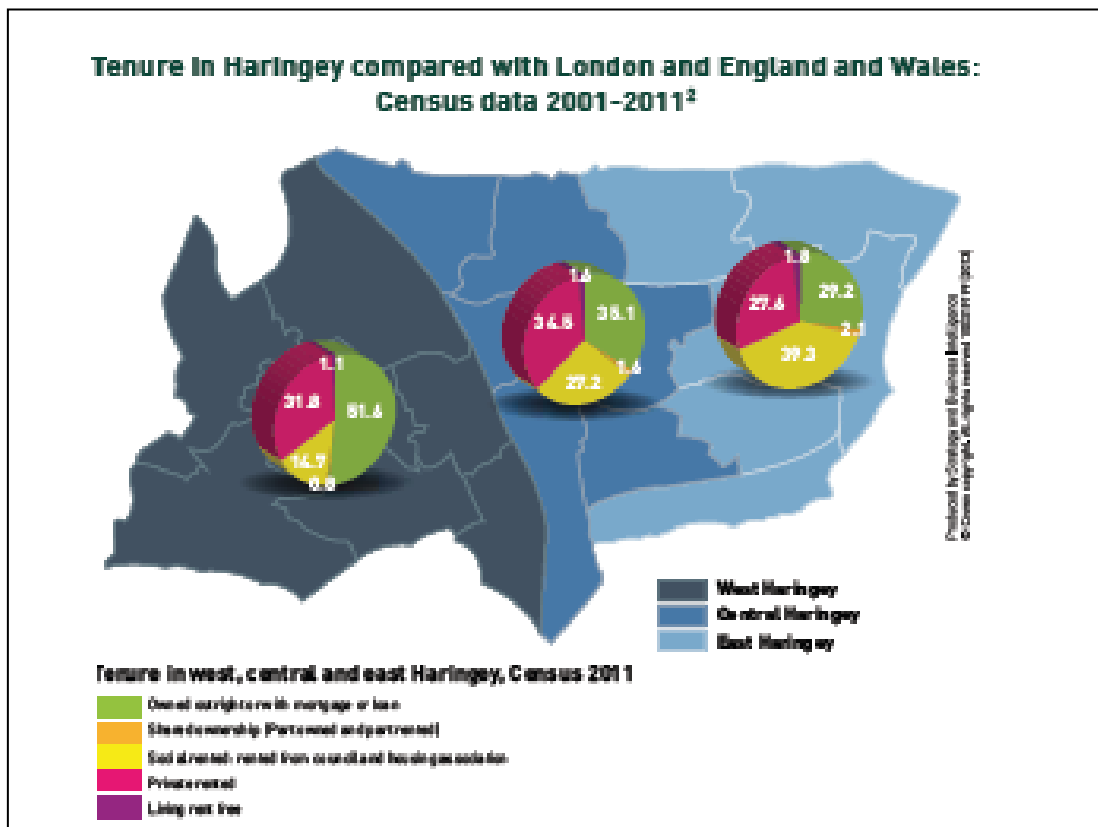
The council's role in delivering its housing strategy is increasingly one of commissioner and enabler, working with partners to maximise investment in new housing and better services, and supporting residents to help themselves as much as possible by making sure they have all of the information they need to make informed choices and are supported to take responsibility for their own futures.

With a 65% reduction in the amount of subsidy available to build new affordable homes as well as substantial changes to the national and regional picture which have made the housing challenge even more significant, we are simply not able to house everyone. Demand for council and registered provider homes in the borough far outstrips availability. Within London, Haringey has the second highest number of households in temporary accommodation because they are homeless. In reality, social housing is only open to those in extreme need and supply will never meet demand.

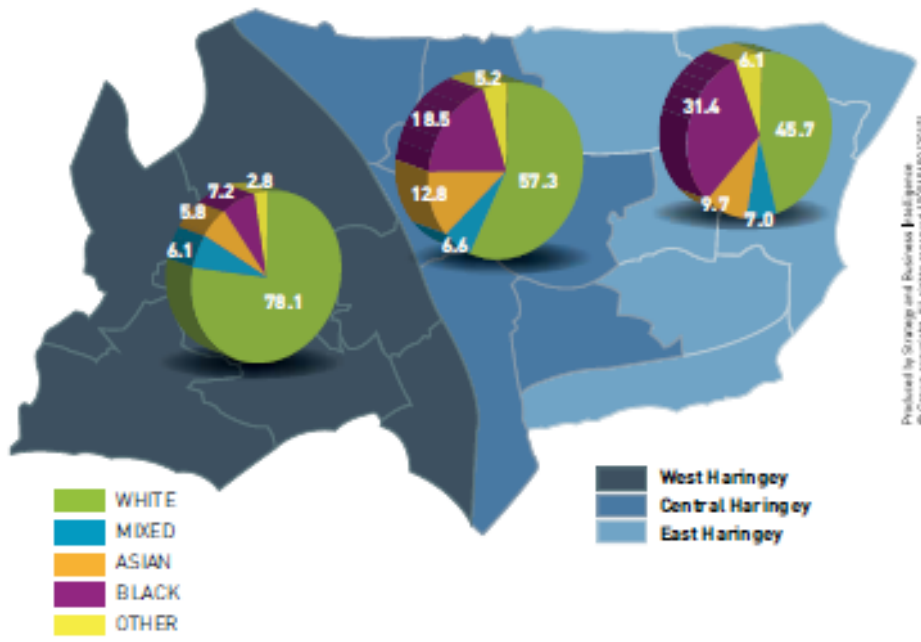
Meanwhile, London as a whole is experiencing a housing crisis. The capital's population is booming and this year will pass its historic peak of 8.4 million, but housebuilding is not keeping pace and homes in the capital are becoming ever more unaffordable. London Councils estimates that 800,000 new homes will be needed in the capital over the next decade, whilst recent annual completions have averaged less than 25,000 a year.

Haringey can be part of the solution, but only if we can address the challenges head-on and in a way that puts people first: by going as far as we can to meet demand for more housing; by ensuring we have the right mix of housing options across the borough; and by driving up the quality of all housing. We need to work with all our partners, and across all tenures, to accommodate households that are large and small, to house people who are elderly and need more support, and to allow people with physical and learning difficulties to live as independently as possible.

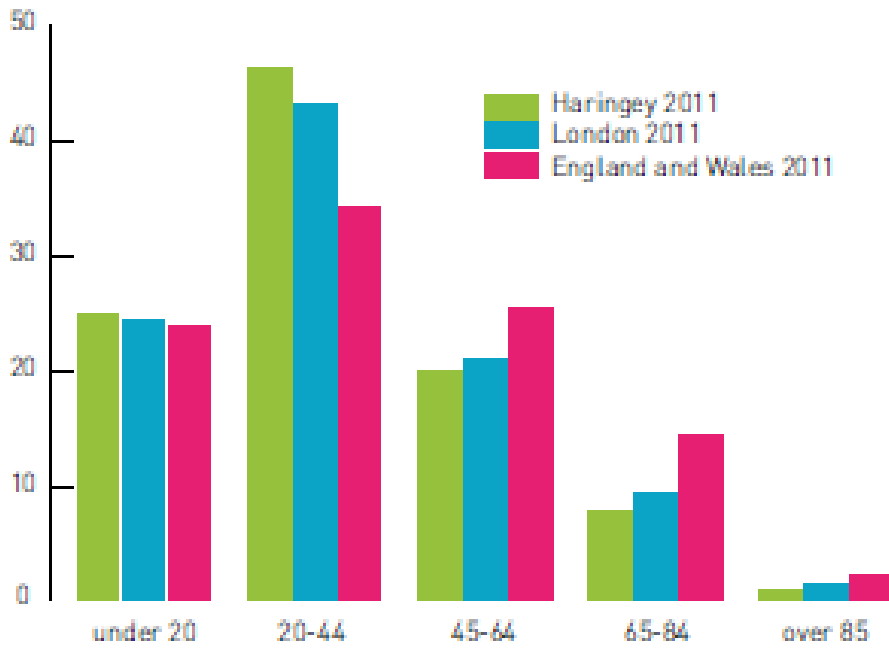
And the challenges are not just about the people and families in greatest need. Getting on the housing ladder is increasingly unaffordable for many people, denying families the stability of ownership and reducing the number of financially resilient residents who have assets to fall back on in the future. New homes are not affordable to most residents, and of those who can buy a first home, many can only afford to do so because of financial help from their parents or others.



### Ethnicity - distribution of households in Haringey



### Age distribution



### 4.3 Harnessing regeneration and growth to deliver our ambition for housing

Haringey's drive for new housing forms part of its overall ambitions for regeneration and growth, as set out in both the council's Corporate Plan for and its emerging Local Plan. In the coming years, the council's regeneration efforts will be targeted in its priority areas of Tottenham and Wood Green. The council's vision for regeneration includes new and improved housing alongside other measures including better local town centres; enterprise, employment and training; transport; health; education; community safety; and environmental improvements. The council will have a coordinating role across these areas.

**Tottenham** already has a mix of housing, though that mix is not good enough and in some areas the housing quality is not what it should be. Regeneration in Tottenham is already well underway, and the council is committed to estate renewal at High Road West (Love Lane) and Northumberland Park, together with the delivery of a significant number of new homes – and in particular affordable homes – at Tottenham Hale as part of the Housing Zone strategy promoted by the Mayor of London.

In **Wood Green**, the challenge is clear: how can the area take advantage of its excellent transport connections (which we hope will soon be improved by Crossrail 2) and a number of large development sites (including on council land) to drive major housing growth while simultaneously rejuvenating an economically flagging and poorly laid-out town centre. Wood Green has the capacity for around 5,000 new homes in the next fifteen years, a major contribution to Haringey's overall target. Like Tottenham, Wood Green also has a range of existing homes which will form part of the area's long-term housing offer, and whose character will need taking into account when the mix of new homes is being determined. The council will be developing its plans for Wood Green throughout 2015 and 2016.

To fit with our wider regeneration aims, new homes and housing programmes – including estate renewal projects – in Haringey must:

- be fully aligned with the wider vision for the place, as set out in planning policy and regeneration frameworks
- be in keeping with their surroundings, preserving the best and the unique, while contributing an appropriate supply of good quality homes for current and future residents of the borough and helping to create the optimum conditions for economic growth
- help to link physical change to improved social and economic outcomes, using the links between resident and landlord to connect people with opportunities to improve their safety, health, skills and employment opportunities, as described elsewhere in this strategy
- be sustainably supported by the necessary infrastructure, whether utilities and services directly serving homes; social infrastructure like schools and health facilities; or transport services linking housing areas to employment opportunities, local services and neighbouring communities. Investment in homes should support investment in infrastructure, especially in areas where we know need already exists such as primary health care in Tottenham

#### Maximising the potential of council land

It is clear that public land, owned by the council, has a major role to play in delivering housing growth and wider regeneration, including through major housing estate renewal and development of sites that are now surplus to the council's requirements. However, the council's land assets are matched by neither the capital funding (or borrowing capacity) nor the commercial and development expertise required to build the number of homes of the quality we would like at the speed that our residents need them.

To make best use of public land in delivering regeneration and growth ambitions, the council is exploring whether and how it might establish a new development vehicle: a dedicated company that brings together its land assets with investment and expertise from one or more private partners, in a joint venture. This would enable the council to realise its ambitions for housing on its land, while retaining an appropriate long-term stake in the proceeds of development, enabling it to reinvest in regeneration including through the Community Fund described elsewhere in the strategy. It would also allow the council to retain influence over the pace and quality of development, which would not be possible with more traditional land deals or



development agreements. This proposal will be developed further throughout 2015, with 2016 the earliest that a vehicle could be established.

# HARINGEY'S HOUSING STRATEGY

## 5. Objective 1: Improve help for those in housing crisis

The vision that underpins this strategy has people and communities, rather than bricks and mortar, at its heart. Haringey residents should be able to expect a reasonable standard of housing that enables them to stay safe and warm, and which provides the basis for them to meet their own needs and aspirations.

This section of the housing strategy explains how we will respond to the particular needs of people and families: giving advice and offering options with the aim of preventing homelessness, while being clear that responsibility for defining and meeting those needs should lie with residents, rather than with the council or any other organisation.

### 5.1 Preventing homelessness

Where households face actual or threatened homelessness, councils have a legal duty to provide advice and assistance, and - in some cases - accommodation. Due to the increasing difficulties that many people are facing in sustaining their homes, we can expect to see an increase in demand for services to help people threatened with homelessness. We will work with each person or family to help them identify the best way for them to get or keep a home.

- Our starting point must be to try to prevent homelessness wherever possible. The number one reason for homelessness in Haringey is loss of a private rented sector tenancy, usually because of a landlord's wish to charge increased rents which are not affordable for the current tenant. Many households will also experience financial difficulties and get into rent arrears. Whatever the circumstances, we will work with tenants – and in partnership with private landlords, registered providers and the voluntary sector – to provide advice and support, and to try and sustain their tenancies whenever possible
- Where it is not possible to avoid a person or family becoming homeless, we will help people to access the widest possible range of options, including a good quality affordable home in the private rented sector and sometimes the option of a home outside Haringey. We particularly want to reduce the number of homeless households living in temporary accommodation, and will work with landlords of private rented homes to provide a greater supply of good quality, safe and well-managed homes for people who are homeless
- We will almost always expect people who are homeless, or at risk of becoming homeless, to take an active role in the process, taking responsibility for their situation and the options for dealing with it, and being realistic about the range of possible outcomes. This, more collaborative approach is not just driven by reduced resources: we believe it is the right thing to do, moving towards a more resilient and independent community which is able to prevent problems wherever possible

Haringey will be refreshing its Homelessness Strategy over 2015/16, starting with a homelessness review.

### 5.2 Taking new approaches to temporary accommodation

Like many other boroughs, Haringey finds it increasingly difficult to secure good quality, sustainable and affordable temporary accommodation of all types in London. Competition for private rented homes has driven up prices, sometimes further fuelled by suppliers who actively inflate the market. Meanwhile, the council is dealing with rising levels of homelessness, and households often spending longer in temporary accommodation. To meet the challenge on demand, and to contain costs, the council needs to work differently. We are:

- Forging new partnerships with investors offering long-term investment to provide affordable, good quality, secure homes to help homeless households as well as additional, cheaper temporary accommodation
- Supporting homeless households who cannot afford Haringey or London private rental prices, to enable them to take up homes out of London with landlords the council has vetted and trusts
- Using a wider range of council assets, including homes we own, for temporary accommodation

### 5.3 Allocating affordable housing

#### Social and affordable rented homes

Social housing is scarce and demand far outstrips supply; we cannot house everyone. We have recently updated our Housing Allocations Scheme, which describes how we prioritise the allocation of social and affordable rented homes across the borough, whether the council or a registered provider is the landlord, only to people on Haringey's Housing Register with the highest level of housing need and/or an urgent need to move. Recent changes include:

- A commitment that people who have been in Haringey for three years or more will be given priority
- Measures to help the council achieve its estate regeneration ambitions by ensuring that residents in those estates can be appropriately re-housed
- Allowing the council and its partners to make the best use of their stock by enabling people who are under-occupying their home to move to a smaller property
- Removing housing need bands D and E from our housing register altogether, on the grounds that people in those categories no longer stand any realistic chance of ever being allocated a home

The council will also continue to quickly let empty council properties and take up nomination rights to registered provider vacancies.

While we are committed to providing lifetime tenancies for council tenants, we will never assume that social housing will meet every family's long term aspirations. Some residents will aspire to own a home, or privately rent a home in the future. We will always seek to understand these aspirations, and support our residents to work towards them.

#### Low cost home ownership homes

The council will consult on a new Shared Ownership Policy which intends prioritising new low cost home ownership homes that become available to people who live and work in Haringey.

## 6. Objective 2: Ensure that housing delivers a clear social dividend

Housing cannot be separated from some of the other challenges people may face, including in health, education, employment or community safety, or to ignore the role that housing can play either in helping to meet those challenges, or in making them worse. New homes and wider regeneration programmes can – and must – have a transformative effect, not just on the physical place, but on the lives of people who live in that place. We are particularly keen to make sure that people who have lived in regeneration areas for a while can get the greatest possible benefit from the change in their neighbourhoods.

### 6.1 Using housing to improve life chances: promoting stability, independence, health and well-being

A safe, stable good quality home is often the first building block for a healthy, independent life. Haringey Council is determined to work in an integrated way with health, housing and voluntary sector partners to make sure that each Haringey resident has a home that helps to support their stability, independence, health and well-being.

The aim is to provide a comprehensive response to the sometimes complex needs of residents, and in particular the most vulnerable households whose needs will often be amplified by recent and possible future changes to the welfare system. We also know that some parts of Haringey's increasingly diverse population will need particular kinds of support, and that some of those groups – especially older people – will grow in the years to come. Wherever possible, our approach will be based on three important principles:

- We think it is better to prevent problems before they arise
- We expect residents to take primary responsibility for their own situation wherever possible
- We want communities increasingly to support each other, rather than rely on public services

Inevitably, this approach is partly driven by the need to reduce dependence on a council – and wider public services - with ever-decreasing resources. But this collaborative approach is not just driven by our need to save money: we also think it is the right thing to do. A more resilient and independent community is more likely to succeed in the long-term.

The 'People' element of our Tottenham regeneration programme is already showing how this can work in practice. On the Love Lane estate, for example, the council and residents have worked together not just on the changes to people's homes and the wider built environment, but on issues of health, employment, education and crime and in a co-productive way, led by residents themselves. This is a template we want to use elsewhere in Tottenham and across the borough, adapting it to meet the particular priorities that local people have identified.

#### A stable home

Evidence shows that children's life chances are enhanced by living in stable homes while being forced to move home frequently can have a detrimental effect on educational attainment. Frequent moves can also disrupt vital family connections and access to a stable job or training. To help provide the secure and stable homes that families and individuals need to thrive we will:

- Work to sustain people's tenancies no matter who their landlord is
- Provide lifetime tenancies for council tenants
- Start working with investors to develop affordable private rented homes in Haringey which offer longer tenancies than is typical in the private rented sector.

#### Employment and training

Housing can also help residents to secure employment and access training opportunities – supporting the long-term aim of achieving a fully-employed Haringey – together with partners, including Job Centre Plus, local colleges, third sector organisations and employers. Together, we will:

- ensure that housing advice and homelessness services are closely linked with employment and skills support, particularly in relation to young people
- use our buying power to help residents benefit from jobs working to deliver council contracts;
- encourage our providers and suppliers to offer apprenticeships and vocational training opportunities like those offered by the council itself
- secure training and employment for Haringey residents in construction and related trades in new building, estate renewal and Decent Homes improvements. Homes for Haringey's *Building Lives* programme shows what can be achieved in this field, supporting unemployed people of all ages and backgrounds into sustainable construction careers as part of the Decent Homes programme, including by creating 50 apprenticeships over two years. We hope to extend this initiative to the council's new build and estate renewal programmes. We will also use section 106 agreements attached to planning permissions to cement commitments from housing developers to training and employment.

### Helping people to live independently

We believe that independence is fundamental to wellbeing for everyone, and independent living for the widest range of people helps to achieve our aim for mixed and balanced communities. We recognise that this can be particularly challenging for some people, and that support will sometimes need to be tailored to the needs of particular groups. We have changed our approach to place a higher priority on helping people to live independently. For example:

- To help young people, including care leavers, to secure and maintain independent housing away from the family home, we will work with our partners to help them engage effectively in society, combat financial exclusion and make the most of training and employment opportunities
- We will seek to increase the number of people with learning disabilities who have their own home; increase the quality of housing and support for people with learning disabilities, and ensure that this housing and support is affordable
- We will provide suitable housing and neighbourhoods for older people, close to local services, community facilities and opportunities for outdoor activity and recreation, to help them maintain the highest possible level of activity, independence and quality of life

Whenever we are trying to help people live independently, our housing-related support programme will apply the same set of core principles:

- We will seek to prevent homelessness and reduce the need for temporary accommodation by commissioning early intervention and support services that sustain independence and provide alternative accommodation pathways.
- We have changed our approach to ensure that our housing-related support provides these clear pathways so people can access and leave support services in a planned way.
- We will intervene early to prevent loss of independence, by understanding the greatest risks threatening residents' capacity to continue living safely and comfortably in their own homes, and by seeking to minimise escalating needs and reduce the long term cost to public health, social care and support services. This will include providing housing services and support at home if possible, and working with our partners to provide wider and more innovative opportunities for support at an earlier stage to avoid institutional forms of support and care.
- We will explore options for developing more tailored services for individual older and vulnerable people, including extending services that are part of any purpose-built supported accommodation to provide support services to people living in the wider community.
- We will ensure that the supported housing we commission and provide meets current and projected needs for all age groups and types of need. We will undertake a review to ensure that the available accommodation is modern and fit for purpose with appropriate support available, including in residents' own homes.

In all cases, our approach will focus on helping people to help themselves. This will include exploring ways to make it easier for residents to find appropriate homes that better meet their needs.

### Improving health and well-being

We are determined to take every opportunity to use housing as a way to improve people's long term physical and mental health, while reducing the health risks that people's housing and wider environment may create. For example:

- Our Decent Homes investment in council-owned homes will make an important contribution to the health and well-being of council tenants and leaseholders
- We can improve health by tackling poor quality homes in the private sector and especially the private rented sector, where the highest levels of serious repairs and hazards occur
- Through the planning process, we will ensure that new housing supports residents' physical and mental health by enabling activity (for example with communal gardens), providing play areas for children with a wide range of needs, and enabling older and more vulnerable adults to remain independent for as long as possible
- We will work with Homes for Haringey and the private and voluntary sectors to revise Haringey's Affordable Warmth Strategy, identifying ways of helping people out of fuel poverty and reducing the risk of cold-related illnesses and excess seasonal deaths

Our approach will be rooted in prevention: ensuring that efforts to support better health and wellbeing through housing will focus on tackling the main reasons why people become ill or suffer health inequalities in the first place. We will also support – and expect – people to help themselves wherever possible, including by providing the information people need to make informed choices.

### Safety and security

People must feel safe and secure in their home and neighbourhood. We will:

- Continue to work with statutory and voluntary sector organisations to provide a holistic package of emotional and practical support for survivors of domestic violence in Haringey, including legal advice, housing advice, safety planning, access to counselling and, where needed, access to refuge accommodation or the Sanctuary home security improvement scheme.
- Tackle anti-social behaviour (ASB), ensuring that repeat vulnerable victims of ASB see a joined-up and consistent approach to their problem, regardless of where they live in the borough. We will identify the areas and individuals that are most at risk of experiencing ASB and develop more coordinated tactical plans for tenants and homeowners to prevent ASB from occurring in the future. An early priority will be to work with partners in mental health and drug and alcohol misuse services to improve sustained support to both victims and offenders.
- Promote high quality design, to maximise safe living conditions, in the council's estate redevelopment plans and planning policies.

## **6.2 Giving residents a stake in growth**

Too often, existing communities can feel like higher rents and house prices and more desirable neighbourhoods bring a lot of headaches and not much benefit, most obviously for those people who do not own some or all of their own home. Years of construction upheaval can threaten to make this worse, especially in areas like Tottenham and Wood Green where the change will be significant and take place over many years. It sounds obvious to say that regeneration must have the support of local people, and make a genuine positive difference to those people's lives – but too often this does not seem to happen.

We want to make a real change to the way regeneration works, finding ways that residents can have a direct stake. This means giving everyone a share in the benefits and helping the community, the council and a range of other partners unite behind a shared ambition for growth and progressive change. This is not easy – if we did everything on the list below we would be the first council in the country to do so – but we are clear that it is the right thing to do. For example:

- We are already working on proposals for a Community Fund, where funds are set aside for residents to lead the decision-making on investment in their neighbourhood.
- We would like to explore giving residents a more direct, personal, financial stake – whether through shares in development companies, or a kind of social investment bond where the long-term return is driven by reduced costs to public services.
- We will be clearer with communities about the benefits they can expect to see over time: priority access to new homes; better public spaces; new jobs and apprenticeships; investment in local services and infrastructure.
- We will consider the best way to recognise the disruption experienced by those living closest to major development sites.

As we pursue these and other initiatives, we will work with residents at all times to make sure we are offering something that people genuinely want and that will make a real difference.

## 7. Objective 3: Drive up the quality of housing for all residents

Haringey's existing housing stock is increasing by less than 1% each year. Even if we accelerate to the pace necessary, this would not change the fact that – to meet the need for good quality housing in Haringey - we need to focus a large part of our effort on ensuring that the borough's existing homes are maintained and managed to the highest standards.

While the council has most direct control over the quality and management of its own homes, it is also committed to doing all it can to promote and enforce higher standards in all homes, and in the areas around homes.

### 7.1 Improving the quality and management of homes owned by the council

The council owns 16,000 rented properties and a further 4,500 leasehold properties. These homes are managed on the council's behalf by Homes for Haringey. The council, in partnership with Homes for Haringey, has made significant investment in its stock to achieve the Decent Homes Standard, which is the Government's minimum standard for the quality and state of repair of a home. By March 2015, 73% of the council's stock will meet the Decent Homes Standard.

The priorities for our housing stock over the next five years include reducing the maintenance backlog and achieving efficiencies where possible to allow greater investment in the future. Between 2014 and 2016, supported by funding from the Mayor of London, we have committed a further £71m to bring properties up to the Decent Homes Standard.

For the longer term, the council is working with Homes for Haringey to revise its Asset Management Strategy for its own housing stock. As well as addressing the remaining Decent Homes challenge, this will set out the issues and options for refurbishing communal areas, making environmental improvements, investing in building new council-owned social homes and driving the estate renewal programme while ensuring that the council can repay the necessary debt over the course of a 30-year business plan.

Under the umbrella of the council's Housing Unification and Improvement Programme, the council is also making a number of changes to the way its housing services are organised in order to improve efficiency and the quality of services to residents. These include:

- bringing together all operational housing services within Homes for Haringey
- transforming the council's housing services, to provide customer focussed, efficient services based on the principles of early intervention and prevention, support towards self-help, and enforcement
- exploring options for the future management structure for housing, including the future of Homes for Haringey

### 7.2 Improving the quality and management of homes owned by registered providers

Registered providers – often known as housing associations – own and manage a range of homes in Haringey, both in street properties and in estates. While the council has established a list of preferred partners with which it is focusing its work on building new homes, we will continue to work with all registered providers to drive a shared set of high standards for managing homes.

Several estates in Haringey are made up of homes owned and managed by more than one registered provider. The quality and management of these multi-landlord estates, including the public space between homes, is a particular concern for the council. The providers themselves often recognise these problems too, and we are working with them to reduce the number of landlords on an estate through transfers of ownership to provide better and more efficient housing management services. This will be achieved through the council's preferred partnership agreement with the borough's registered providers, a key objective of which is to



establish a partnership approach to the provision, management and maintenance of affordable housing to raise standards across the borough”.

### 7.3 Improving the quality and management of privately rented homes

The private rented sector is growing: a third of Haringey residents already rent privately. Lettings of private rented homes in Haringey now outnumber lettings becoming available through the council or registered providers.

Given its growing role and popularity in Haringey, any attempt to improve standards cannot ignore privately rented homes. The council takes very seriously its responsibility to ensure that current and future residents have confidence in the borough’s private rented sector to provide good quality, affordable and sustainable homes for the wide range of households that need and want to live in them. Landlords must be partners in the effort to build this confidence.

The council encourages Haringey based private rented landlords and lettings and managing agents to sign up with the London Landlord Accredited Scheme (LLAS). As at December 2014 there were 597 Haringey members of LLAS. To become a LLAS member, private landlords and agents need to attend a one-day development course, agree to follow a code of conduct, and be a fit and proper person. LLAS Members use the LLAS logo to indicate to prospective tenants their status as a landlord verified to provide good standards of quality and management.

The council now wants to go beyond this, though, to find ways of working with private landlords who are not members of LLAS and in particular where interventions may be needed to bring the standard of their homes and their management practices into line with the accredited landlord standards.

The expectations we have for existing and future private landlords are high and our ambition is that the council will become one of the most innovative local authorities for managing this sector. The council will commission a comprehensive Private Rented Sector strategy in 2015/16 that will set out its ambitions, including its approach to bringing empty homes back into use as rented properties. In the immediate future, the council will focus on two new headline initiatives:

- The council will consider introducing a selective licensing scheme for all private landlords with homes in Haringey. Any landlord wishing to rent privately in Haringey will need to register with the scheme, and be subject to an assessment, or face enforcement action. We think this is the best way to ensure good quality homes and management standards in the private rented sector are maintained in the long term.
- The council will establish a lettings agency, via Homes for Haringey, through which residents can be confident of accessing good quality, accredited, private sector accommodation. This will also provide a value-for-money management service, offered initially to smaller landlords who have perhaps between one and ten homes they rent out.

For the longer term, we also want to increase the amount of purpose-built, professionally-managed and affordable private rented housing in the borough, which will not only improve the overall range, mix and quantity of homes but will also help to set new standards in the quality and management of private rented housing. We set out in Objective 4 that this new type of private rented housing will be focused in the east of the borough where they will form part of the Housing Zone proposals and wider regeneration plans in Tottenham. These activities will bring forward housing growth for the borough including good quality affordable private rented homes offering enhanced tenancy conditions such as longer tenancy terms than is normal in the private rented sector. We are also embedding quality requirements in our development plan policy, with a commitment to reducing unsuitable conversions of small homes through family housing protection areas.

## 7.4 Doing more to bring empty homes back into use

It can be very frustrating for those in need of a home to know that there are empty houses and flats all over London that could be housing someone. We are committed to reducing the number of homes in Haringey which have been empty for more than six months, using compulsory purchase powers where necessary to bring them back into use. We will prioritise the targeting and use of empty properties, to make sure for example that they are increasing the supply of affordable homes of the size and type that we most need, or are contributing to our regeneration plans in certain parts of the borough.

We will also continue to drive down the number of empty homes which are owned by the council and registered providers operating in the borough, and work with our partners to keep the time for which a social home is vacant between lettings to a minimum.

## 7.5 Securing better quality design across all new homes

Every balanced, stable community needs homes and public spaces which people are proud to live in and proud to live near. We have not always achieved this in Haringey, but our planning service is now promoting higher design standards in new housing, with a new Haringey Quality Charter embedded in planning policy, and a new Quality Review Panel to support the council and its Planning Committee in ensuring robust scrutiny of major new developments. We will also lead by example in the homes and places we build ourselves on council land, and by ensuring that we only fund homes and places that achieve our quality aspirations.

Our planning policies also require and promote community participation in shaping new development, but we will be reviewing our approach to planning consultations to see how they can be improved. Meanwhile, in Tottenham Hale and North Tottenham the council has already started engaging users and residents in the design of those places.

## 7.6 Reducing carbon emissions

Emissions from Haringey's homes account for approximately 50% of total emissions in the borough. To meet the council's pioneering 40:20 commitment – to reduce carbon dioxide emissions across Haringey by 40% by 2020 will require different thinking, and the borough's homes must be central to that. The council's 40:20 programme brings together residents, businesses, social enterprises, charities and community groups across Haringey to combine carbon reduction with a drive for green growth through the creation of a low carbon economy in the borough. Current work includes:

- making new homes as low carbon as possible, enforcing the requirement for new homes to be level 4 or above on the Code for Sustainable Homes, and encouraging developers to provide a local, low carbon decentralised energy source that offers competitively priced energy and warmth, and which could be connected to a wider network if and when that emerges
- a focus on retrofitting homes, in recognition that only by tackling existing homes can we hope to meet our 40:20 target - while also tackling rising energy costs and supporting the emerging building 'retrofit' sector
- driving innovation more widely in carbon reduction, including through our partnership with Durham University, using Haringey as a testing ground for new approaches to low carbon development

## 8. Objective 4: Achieve a step change in the number of new homes being built

Haringey is growing, a fact which the council not only accepts but embraces. By building new homes, creating new jobs and investing in the infrastructure that supports both, the council and its partners will have

the best possible chance of meeting the needs of residents, helping to accommodate London's wider needs, and putting the council itself on a sustainable footing for the long term.

New homes must be the basis of this growth: how new private homes are key to meeting our need for affordable homes; how those new homes will help to create more mixed communities; and how the council's particular focus on housing estate renewal will contribute.

## 8.1 Maximising the number of new homes

The council is currently preparing its Local Plan, which sets out the council's long term vision for growth and how this can enable a continued supply of housing, including affordable housing. It represents a new and proactive approach by which the council will promote and manage the development of housing, particularly in areas identified for regeneration such as Tottenham and Wood Green.

The minimum capacity of the borough to provide new homes has been assessed as part of a London wide study informing the latest version of the London Plan. This establishes a new housing target for the borough of 1,502 new homes per annum. This equates to a total planned delivery of 19,800 net new homes across the borough by 2026 of which, at least 40%<sup>3</sup> are expected to be affordable housing (equivalent to a numerical target of 7,920 affordable homes).

These targets are ambitious but are achievable. The council will:

- work with landowners, the local community, and developers, to identify and allocate (within our Site Allocations DPD), sufficient sites across the borough with capacity to accommodate 19,800 new homes
- advance planning policies that create the right planning conditions for new housing alongside provision for new infrastructure and jobs
- work with public and private landowners and developers, including our RP partners, to maintain a pipeline of sites and new development - noting that private house-builders will have to build the vast majority of the new homes, and are therefore absolutely central to these plans
- lead by example, using our own land and assets to deliver the quality, volume and density of housing growth we want to see everywhere, as well as to drive wider regeneration. The council will in particular aim to unlock the value in its own land to improve the viability of affordable housing. We will also do what we can to drive similar use of other public land
- work with the GLA, Government and the private sector to accelerate housing delivery, for example by encouraging mixed and new tenures such as institutionalised private rented, shared ownership and custom/self build; by securing the best outcomes possible for each site within the constraints of viability; and by exploiting Government and GLA initiatives aimed at providing financial incentives to bring forward housing growth, such as our Housing Zone proposals for Tottenham Hale, being developed with the Mayor of London, and by working with Registered Providers to deliver the maximum number of affordable homes through the Mayor of London's funding programme
- make use of the additional resources available through HRA self financing, and will continue to lobby the Government to increase the currently restrictive borrowing cap
- start building new council homes ourselves for the first time in a generation, on under-used land in its existing estates. The first batch of homes will start on site in spring 2015, and we aim to have built at least 250 by 2018

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<sup>3</sup> Note that the 40% threshold quoted here is set out in planning policy documents which are, as at March 2015, subject to consultation. Until formally agreed, the threshold for affordable housing remains at 50%. Consultation is currently taking place and is due to finish on 27 March 2015.

## 8.2 Promoting affordable housing

Haringey is an expensive place to live. An average home in the most affordable part of Haringey - Tottenham N17 – cost £286,000 to buy in 2014<sup>4</sup> while private sector rents for three bedroom homes in Highgate are more than £500 per week<sup>5</sup>. Haringey is one of 17 boroughs across the capital where households in the private sector are, on average, spending more than 50% of their net income on housing costs. Home ownership in particular is beyond the reach of many who currently live in the borough, or would like to move here, with the biggest barrier being the level of deposit required to secure a mortgage. As well as entry level affordability being an issue in Haringey, moving up the property ladder once you are on it can also prove difficult. Overall, affordability is a major barrier to the local housing market, both for prospective renters and prospective buyers.

### Keeping rents affordable

The term ‘affordable housing’ is used a lot and the definition varies from household to household. To avoid any doubt or confusion, this strategy takes a new approach by setting out here how the council defines affordable and the approach it will take to maintaining genuine affordability for as many people as possible.

Rent must be reasonable in relation to someone’s income. Affordable rented housing should be genuinely affordable, to those most in need. For the existing 16,000 council homes and 12,000 registered provider homes in Haringey, we believe this means families should not have to pay more than 35% of their net income on housing costs. This is why the council will continue to provide homes at ‘target’ rent levels, to ensure that homes are available that local people in housing need can afford. We will encourage local registered providers to do the same. Even if we meet our targets for building new affordable homes, these existing homes are likely to form the majority of affordable rented housing in the borough – which means target rents will remain the most common kind of affordable rent in Haringey.

There is more of a challenge in setting rents for the new affordable rented homes which Haringey so desperately needs, and the homes for which registered providers are able to change the rent. Government has reduced investment in new affordable housing by around 65% since 2010, which simply means that anyone wanting to build new affordable rented homes – whether council or registered provider - needs to set higher rents to secure the necessary investment. The government’s affordable rent model is therefore pushing rents well above target rent levels, but we have to accept that without being able to charge these rents, the much-needed new homes simply cannot be built. In any case, though, we are clear that a household should never be expected to spend more than 45% of its net income on housing costs.

Affordable rents should be set as a proportion of private rents. Where rents are set above target rent level, we are clear that providers should aim for average rents to be no more than 65% of local market rents - at the time of writing this strategy this would give an average affordable rent of £187 per week, or 39% of the median income in Haringey (£33,140 as at 2012/13).

Where providers do set rents above 65% of local market rents they should target those homes at working households who are not affected by the benefit cap, and in particular those who are seeking to downsize from existing council or registered provider homes. Homes where rents are below 65% of local market rents should be targeted at those in greatest need and who are affected by the benefit cap. The table below provides a guide to maximum rents in Haringey.

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<sup>4</sup> Figures from Land Registry, based on actual sales Jan – Dec 2014

<sup>5</sup> Rightmove, December 2014

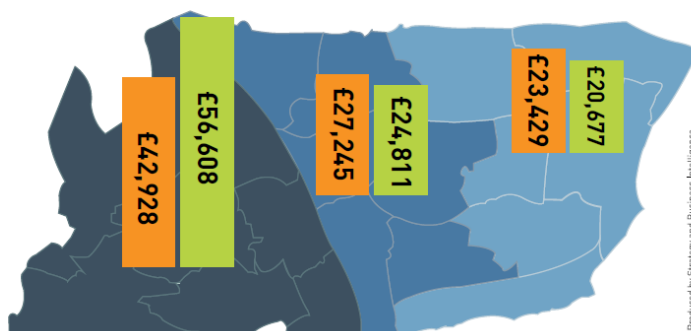
Bedroom Size	Affordable rents as % of local market rents
1	Up to 80%
2	Up to 65%
3	Up to 55%
4 or more	Up to 45%

In recognition of the higher market rents in the west of the borough, affordable rents in this part of the borough should be assessed against lower quartile market rents.

### Average House Prices in Haringey compared with London (Land Registry, November 2013)<sup>3</sup>

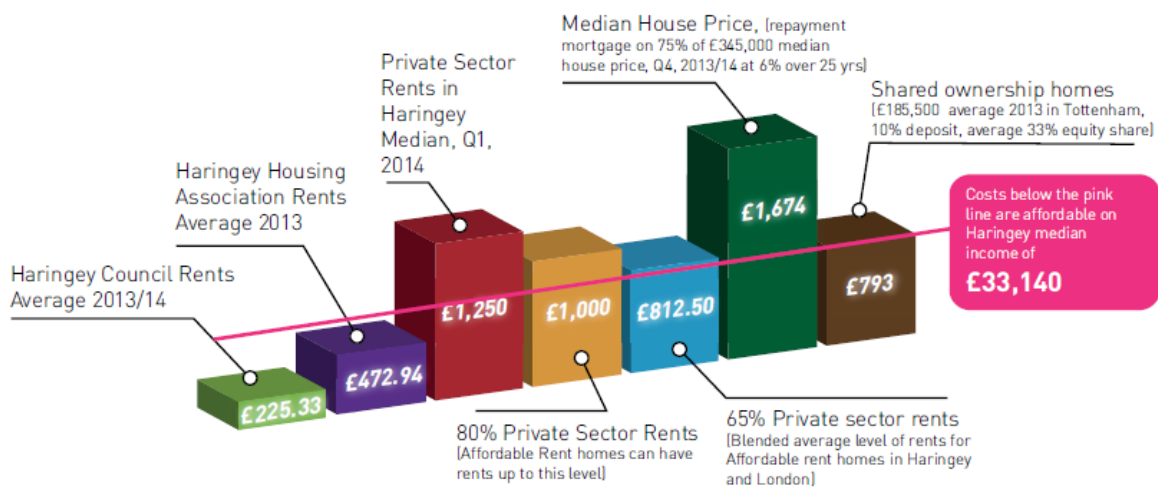
	 Detached	 Semi-Detached	 Terraced	 Flats	 Overall
Haringey	£2,181,708	£787,136	£511,760	£298,445	£944,762
London	£693,194	£403,153	£359,445	£352,765	£452,139

### Incomes in Haringey



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### Estimated monthly cost of different tenures in Haringey 2013/14



Source: GLA datasets except for Shared ownership costs which use Haringey Council data

### Using the planning system to secure affordable housing

The council's Local Plan requires developers to provide 40% on-site affordable housing on schemes of ten units or more, with that affordable housing split between 60% affordable social rent and 40% intermediate. On a site by site basis we will seek the maximum reasonable proportion of affordable housing on all sites with a capacity of ten homes or more, and will accord priority to the provision of family affordable housing. This is always subject to financial viability; the council works with developers on a site-by-site basis to revisit and if necessary renegotiate contributions towards affordable housing and other community benefits to maximise the benefit for the community while ensuring that developer contributions are not creating financial barriers to the homes actually being built.

To aid discussions with developers, the council has recently adopted its Planning Obligations Supplementary Planning Document, which sets out our expectations and procedures for securing affordable housing provision, including the assessment of development viability, affordable housing mix and tenure, and the use of Section 106 agreements.

Through our emerging planning policies, we are also seeking to create more mixed communities. This will involve seeking different types of affordable housing in different parts the borough. For example, in the west of the borough where property prices and land values are highest, we will encourage developers to exceed the minimum target of affordable housing by pooling resources with our registered provider partners to provide good quality affordable rented accommodation. To help enable this approach, the council has

established a Preferred Partner scheme, working with six specific registered providers to increase investment and improve efficiency in the delivery of affordable housing.

In Tottenham, where the level of social stock is already high, our planning policies take a different approach, promoting affordable home ownership by requiring an affordable housing mix of 60% intermediate and 40% affordable rent.

#### A strong priority to increase intermediate housing and affordable home ownership

Home ownership is increasingly unaffordable for many Haringey residents, with the large deposit now needed to secure a mortgage a particularly significant challenge for first time buyers. At the same time, rapidly increasing private rents in Haringey and across London make it increasingly difficult for households who will never be allocated a social rented home to find a good quality home that is affordable in relation to their income. Recent research suggests 1 in 5 London households are earning below-average wages, with no savings or entitlement to benefits, and struggling to find housing that works<sup>6</sup>.

This is in large part a simple problem of supply and demand: there are not enough homes available to buy in London, and many new homes never reach the mainstream housing market: 70% of central London property in the last year was bought by investors, and a significant proportion bought by buy-to-let investors<sup>7</sup>. But people's aspiration to own a home has not changed: 86% of people would buy their own home if they had chance<sup>8</sup>.

As well as frustrating people's ambitions, this squeeze can cause other problems, driving more overcrowding and creating polarised, poorly mixed communities. It can also cause poor mobility in the labour market as people find it hard to move into Haringey when they find work, which is a particular issue when it comes to key workers in the health, education and community safety sectors.

The council is determined to tackle this problem 'in the middle' of the housing market, by improving access to homes for intermediate rent and in particular low cost home ownership (often known as shared ownership), which offers the most realistic chance for low and middle income families to get on the housing ladder. Shared ownership homes are not attractive to foreign investors, cannot be purchased for buy-to-let and offer the opportunity to prioritise certain groups of residents. Promoting this kind of housing helps both to address these wider social problems and give as many families as possible a realistic chance of owning their home and enjoying the stability that provides.

We are taking a range of steps to promote the supply of – and access to – this increasingly important kind of housing. For example:

- The council will, for the first time ever, build and manage its own intermediate homes
- We will work with our housing delivery partners to provide more of these homes, particularly in areas with high levels of social housing or in areas with overheated house prices, supported by our affordable housing planning policies
- We will promote innovation in this emerging sector, by exploring new delivery models. We will use Council-owned land to accelerate provision of these homes, including by allowing developers to build now and pay the land receipt later. We will also explore the appetite and ability of local people to take up custom build opportunities as part of community led construction
- We will make it easier to accept innovative schemes based on a single tenure or a single size, where a good affordable housing mix can still be achieved within the wider area, and is appropriate for the specific site in question

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<sup>6</sup> *Hollow Promise: How London fails people on modest incomes and what should be done about it*, Centre for London (2014)

<sup>7</sup> *Who buys new homes in London and why*, British Property Federation (2014)

<sup>8</sup> *Public attitudes to housing in England*, Report based on the results from the British Social Attitudes survey, Department for Communities and Local Government (2011)

- We will set up a new Low Cost Home Ownership register, offering a dedicated advice and support service to help people understand this sometimes complicated market, and locate a home that is right for them

### 8.3 Supporting the development of strong mixed communities

We are clear that Haringey needs a wide range of homes, to meet the diversity of current and future needs and to obtain the mix in our communities that lies at the heart of our vision for housing in the borough. This cannot just be a mix of homes across the borough; it needs to be mixed as much as possible within each neighbourhood, offering diversity in the type and size of home, the tenure and the value. Neighbourhoods should be places of inclusion, not segregation: we want children to grow up with an appreciation of diversity and an understanding of different cultures and communities, which we believe is central to their successful adult life. Neighbourhoods should also be stable: we also want to enable people to move through the housing market without having to leave the communities where they have established ties.

We must ensure that the range of new homes provided by the council and others is helping to achieve that. There are a number of ways to do this, many of them through our role as planning authority which allows us to set clear expectations and standards for new development, in terms of housing tenures, the type and size of homes and the way they are designed. For example:

- There is currently a particular imbalance in the housing market in Haringey between Tottenham, where 62% of the borough's social housing (council and registered provider) is located, and the west of the borough in places like Highgate and Muswell Hill which provide less than 20% of the social housing stock. We need to ensure a better balance of housing tenures across the borough, not least to support people on low and middle incomes to access the housing market in the right location for them. We will prioritise delivery of new affordable rented homes in the centre and west of the borough while promoting more market and intermediate homes, including for affordable home ownership and private renting, in Tottenham
- Our Area Action Plan will establish clear planning policies for Tottenham's regeneration, including for housing. This will include provision for private rented accommodation on specific sites, and an amended affordable housing requirement with a priority on providing more intermediate housing
- New affordable housing throughout the borough should meet local housing need. The council's target mix for both rented affordable housing and intermediate housing in Haringey is set out in Appendix A and has been formulated using evidence from Haringey's Strategic Housing Market Assessment Study (2014), current local housing register information, and through profiling of the low cost home ownership register applicants.
- The bedroom size mixes set out in Appendix A are borough wide targets. The mix will be updated as necessary to reflect new or emerging evidence. Tenure and bedroom size mix on individual sites may differ according to local characteristics and localised housing demand. For example, while we generally expect homes for affordable home ownership, market sale and private rent to primarily focus on delivering smaller, one and two bedroom units, in some areas we may require a different mix, with more larger or smaller homes, to correct local imbalances and meet particular local needs.

### 8.4 Housing estate renewal

#### Principles of estate renewal

Haringey's own existing housing stock needs a considerable amount of investment to bring it up to the standards that our tenants have a right to expect. While Decent Homes investment has made, and will continue to make, the necessary improvements to a large number of council homes, there are other homes – and wider estates – where improvements are needed on such a scale that they are simply uneconomical, and others which simply cannot be brought up to the required standard with improvements. Our Housing Investment and Estate Renewal Strategy commits us to taking alternative approaches to investment,



including estate renewal, which will allow the council to target areas of greatest investment need while also seizing the opportunity to increase density - providing much needed additional housing - and achieve a better mix of tenure in places which have traditionally been dominated by high levels of social housing.

The council's emerging local plan supports a move towards more mixed and balanced communities in areas of estate renewal. While the council has lost stock through Right to Buy, many of the council's housing estates remain predominately single tenure, often with a proliferation of smaller homes. Through the estate renewal programme, the council's local plan sets out how we will seek to redress this imbalance by providing genuinely affordable homes for people on all incomes and create balanced and neighbourhoods where people can thrive. In particular, the council will:

- Aim to re-provide the number of habitable rooms in council homes lost through demolition, with an emphasis on providing family accommodation, recognising that this will sometimes mean a reduction in the overall number of social rented homes on some estates.
- Provide new affordable home ownership properties as well as market housing, both for sale and rent.

Haringey's policy - on replacement of existing council housing on regeneration estates being on a habitable rooms rather than lost units basis - is to enable the borough to maximise opportunities to meet evidenced affordable housing need. Affordable housing need in the borough is for fewer smaller homes and more, larger homes than is currently provided within the current council housing stock. The number of current habitable rooms will be the minimum replaced and the council will always try to increase the number built subject to viability.

We know that making plans for estate renewal, and then doing the work itself, will have a major impact on the people currently living in those estates. We will:

- Always work with residents to find an appropriate solution for their particular needs and the needs of the neighbourhood.
- Produce – and stick to – fair and transparent guidelines which set out residents' rights when a renewal project gets underway.

#### An estate-by-estate approach

Haringey estates are not all the same. The approach to estate renewal, and the sequence in which estates are prioritised, will depend a great deal on the individual characteristics of each estate:

- The High Road West (Love Lane) and Northumberland Park estates in North Tottenham have high proportions of one- and two-bedroom homes, which have led to a disproportionate number of single vulnerable residents and serious over-crowding. Residents of these estates have also typically experienced low levels of employment, educational attainment, household income and life expectancy, and high levels of crime and benefit dependency. Renewal of these estates is a central part of the council's wider approach to both people and place, and the balancing of housing markets, in the overall Tottenham regeneration programme.
- The Broadwater Farm estate faces a number of issues such as the mix and condition of homes, and social and economic challenges, which we are keen to address in the best interests of residents. The estate, and the wider area in which it sits, are identified in the emerging planning policy as a longer-term priority for renewal, partly because of significant challenges in the economics of redevelopment, with change likely to begin after 2020.
- On the Noel Park estate, many of the houses fail basic decency and health and safety requirements as they do not have adequate space or appropriate layouts in kitchens and bathrooms. Considerable work is also required across the estate to protect the conservation standards and correct breaches of planning rules. There is also overcrowding and high levels of unemployment, while high crime rates along neighbouring Wood Green High Road also have a negative impact. The council plans to consider its options for Noel Park later during 2015.
- Alongside these big estates, the council is working on renewal plans for ten medium-sized estates. The challenges on these estates include old-fashioned and poor quality buildings and a lack of internal or

external space; in each case, the council needs to intervene to improve the living conditions and life chances of residents. The council will start by engaging local residents, and appointing independent advisors for them, to help us explore investment opportunities and look at the potential for additional homes on each estate to make best use of the land. This will include improving the mix on each estate by introducing a wider range of different tenures. We will also identify how the cost of redeveloping each estate could be met.

## Appendix A – Affordable and Intermediate Housing Mix (2015/16)

### Mix for Affordable Housing

15% one bedroom units  
43% two bedroom units  
32% three bedroom units  
10% four (or more) bedroom units

### Mix for Intermediate Housing (for private rented and low cost home ownership homes)

20% one bedroom units  
50% two bedroom units  
25% three bedroom units  
5% four (or more) bedroom units

## Appendix B – Sources of information used

The following is a list of sources of information used to inform the content of the Housing Strategy and its associated Equalities Impact Assessment.

- Haringey Council Corporate Plan 2015– 2018
- Haringey Council Strategic Housing Market Assessment 2014
- Haringey Council Local Plan 2013
- Haringey Council Tottenham Strategic Regeneration Framework
- Haringey Council Wood Green Investment Framework
- Haringey Council Tenancy Strategy 2014
- Haringey Council Allocation Scheme 2014
- Haringey Council Housing Investment and Estate Renewal Strategy 2013
- Haringey Council Local Plan Making - Review of Haringey's Local Plan: Strategic Policies, "Preferred Options" for Tottenham Area Action Plan, "Preferred Options" for Site Allocations Development Plan Document, and "Preferred Options" for Development Management Development Plan Document, and the Local Development Scheme
- Mayor of London, London Plan 2011
- GLA Further Alterations to the London Plan 2014
- Mayor of London, London Housing Strategy, 2014
- National Planning Policy Framework
- Census 2001 and 2011 Data
- Joint Strategic Needs Assessment
- Land Registry Data
- CLG Local Authority Housing Statistics
- CLG Statistical Data Returns (registered providers)
- Haringey Authority Monitoring Reports (formerly Annual Monitoring Reports)
- Haringey Housing Register and Lettings data
- Haringey Right to Buy data
- Haringey Property and Tenancy data
- Haringey data on mandatory and additional licensing (HMOs)
- ONS Population Survey
- GLA Housing Data
- CACI Paycheck data
- DWP data on benefit applications (JSA)
- Haringey Housing Benefit data
- Haringey Affordable Pipeline and Completions Report
- Haringey Local Housing Allowance levels
- First round of consultation on the proposed vision, priorities and objectives that could be included in a new housing strategy for Enfield which took place October-December 2014.