

# The challenge of Social Inclusion in housing

Presentation for Overview and Scrutiny Committee, February 2017

## Haringey's approach to Social Inclusion

Fair And Equal Borough is one of four crosscutting themes in the Council's Corporate Plan. It sets out the Council's aim to tackle the underlying factors of poverty, discrimination and exclusion

## Work to date

In 2015 the Council began a review of the Fair and Equal Borough Plan.

This started with HaringeyStat on Social Inclusion, July 2015. Overview and Scrutiny Committee then undertook a series of evidence gathering sessions, including the Campsbourne Case Study, to develop a definition of social inclusion and associated priorities for action. This resulted in the OSC Interim Report on Social Inclusion, June 2016.

It was decided that Social Inclusion should be a lens for analysis of our strategies and programmes – rather than a separate strategy.

In September 2016, meetings were held with Cabinet, SLT and with the Strategic Priority Boards to embed this social inclusion lens into every programme and strategy in the Council.

## Areas of social exclusion of particular concern

Access to early education and childcare for low income households and BME communities

Post 16 opportunities for those who do less well at GCSE, particularly black Caribbean students and students from the East of the borough

Barriers to employment especially for individuals with mental health problems

Housing inequality, disproportionately affecting BME communities and lone female parents

## Key indicators of exclusion

#### Homelessness

- Levels of homelessness in the borough are on the rise, with more than 3000 homeless households currently in TA and 500 new statutory homelessness duties accepted annually by the Council
- Lack of affordable housing in borough means families risk being placed away from local support networks, in other London boroughs or out of London
- The impact of homelessness on life chances is significant with families risking loss of local support networks, disruption to education, and a lack of the stability and certainty that would enable them to improve their circumstances
- Homeless children have lower levels of academic achievement that cannot be explained by differences in their level of ability

## Key indicators of exclusion

### Inadequate housing

- High demand in the housing market means a significant number of households, particularly those in the private sector, are living in inadequate housing, either overcrowded, in poor condition, or unsuitable for their health needs
- Households that are inappropriately housed are more likely to suffer further disadvantages to their health or education
- Experience of multiple housing problems increases children's risk of ill-health and disability by up to 25% during childhood and early adulthood
- Bad housing affects children's ability to learn at school and study at home

## Key indicators of exclusion

### **Affordability**

- The bottom 25% earners in Haringey would need to spend 70% or more of their income to afford the average Haringey rent
- High housing costs mean that lower income earners who do not already own a housing asset and are unable to access more affordable social housing rents are increasingly disadvantaged
- Lack of affordability in the housing market means these families are unable to save for the future, may be at increased risk of debt and/or homelessness, or may become excluded from Haringey altogether

## Who are most disadvantaged?

### **Ethnic groups**

 BME households – and in particular black households – face significant housing disadvantage in Haringey. They are particularly over-represented amongst homeless applicants, those in Temporary Accommodation, and vulnerable households in supported accommodation

#### Women

 Women face greater disadvantage in the housing market linked to low incomes and caring responsibilities. Lone female parents in particular are over-represented amongst homeless applicants and those in Temporary Accommodation. They are disproportionately affected by welfare reform which impacts on their access to housing. For some women domestic violence is a key factor in their need for housing support

## Who are most disadvantaged?

#### Children

 The experience of children trapped in poor quality and insecure tenancies is a cause for concern in terms of future life chances. Currently 49% of those in Temporary Accommodation are 0-15 year olds and larger families are more likely to be affected by welfare reforms which impact on their ability to afford housing.

#### Private sector tenants

 As social housing stock declines, the number of households renting in the private sector and the proportion reliant on Housing Benefit has increased. Private sector tenants are disproportionately more likely to be affected by welfare reforms which limit their ability to afford housing in the borough. The loss of a private sector tenancy is now one of the major causes of homelessness.

## Who are most disadvantaged?

### Low income groups

- Housing has become increasingly unaffordable for those on low incomes
- Low income households are predominantly concentrated in the East of the borough and ethnic minorities are disproportionately represented amongst Haringey's low income households

### Those in the East of the borough

- Low cost and poorer quality housing is largely concentrated in the East of the borough where the borough's lowest income households predominate. This includes a significant proportion of Haringey's BME households.
- The East of the borough has the highest proportion of social housing and the lowest proportion of home ownership in Haringey currently 62% of the borough's social housing stock is located in Tottenham.

## Social Inclusion in Haringey Council's Housing Policy

Poor housing is a contributing factor to social inequality in Haringey. The questions we must therefore ask are:

What will be the impact of Haringey's Housing Policies and Strategies on those groups that are disproportionately disadvantaged within the housing market i.e. BAME households, lone parents and children/young people?

To what extent are employment and education outcomes being built into existing and new housing programmes/interventions?

What will be the impact of Haringey's Housing Policies and Strategies on the social mobility of "Just About Managing" families in the borough?

What are the key opportunities to influence regional and national housing policy and what might be our key lobbying priorities around housing disadvantage?