

# Appendix C – Affordable, Intermediate and Specialist/Supported Housing Guidance

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## Introduction

The purpose of this appendix is to confirm for all affordable housing providers (including housing associations, private developers, the Haringey Development Vehicle and the Council's own development/regeneration teams) the tenure/dwelling mix and affordability levels the Council expects for new affordable housing provided in the borough. It is recognised that these expectations may be subject to viability and site constraints. This strategy also makes clear that the Council will lead by example in this area of policy.

Appendices C and D will be maintained by the Council as discrete guidance to private developers and affordable housing providers, particularly at the pre-planning stage of developments in the borough. It is anticipated that this approach will clarify the Council's expectations, thereby reducing abortive work and more frequently achieving successful developments which meet local needs. During the period covered by this strategy, revised versions of this appendix may be published as housing need develops and/or better information becomes available.

## Tenure Split

It is expected that the Council's Local Plan policies for affordable housing will form the starting point for the consideration of individual development proposals i.e. that development sites with capacity to provide 10 or more units will be required to provide the maximum amount of affordable housing reasonable, contributing to a borough-wide target of 40% affordable homes of all new homes delivered. The tenure split of the affordable housing provided will be a balance of 60% Social Rent / Affordable Rent and 40% intermediate housing, except in the Tottenham AAP area, where these proportions are reversed. Therefore, to achieve the overall borough-wide tenure split, there is a need to deliver a higher percentage of the affordable homes as Social Rent / Affordable Rent in the rest of the borough, in particular in the west of the borough, where there are currently much lower levels of existing social rent. Here the Council wishes to see as high a proportion as possible of the new affordable homes being delivered as Social Rent / Affordable Rent.

In terms of the specific types of low-cost rented homes and intermediate homes, the Council expects providers to develop rented homes at rents that are affordable for Haringey residents and, as a minimum, rents below Local Housing Allowance levels. The Council does not have a preferred intermediate product, but intermediate housing should be affordable to existing residents, as provided for in Appendix D. In many cases, intermediate rent will be the more affordable intermediate product for Haringey residents.

## Maximum Rent Levels

The Mayor's new London Housing Strategy sets out two new affordable rented products:

- London Affordable Rent, with rents tied to target social rents, which replaces the previous Affordable Rent product for general needs housing; and
- London Living Rent, with rents based on one third of local incomes, which is an intermediate housing offer.

The Council's preference for general needs housing is for Social Rent or London Affordable Rent. Where there are still schemes coming through the planning system as Affordable Rent, i.e. tied to local rents, the table below sets out maximum acceptable rent levels, and all individual property rents must be below the Local Housing Allowance (LHA) threshold.

The Council's preference for intermediate rented housing is London Living Rent or Discounted Market rent with rent levels set at the equivalent London Living Rent. In all cases the rents for intermediate rented homes should not exceed those set out in the table below.

The table below provides a guide to maximum rents in Haringey, expressed as a percentage of local market rents.

Number of bedrooms	Maximum
1 bedroom	Up to 80%
2 bedrooms	Up to 65%
3 bedrooms	Up to 55%
4 or more bedrooms	Up to 45%

## Intermediate Housing Products

The affordability requirement for intermediate housing is that net housing costs should not exceed 40% of the net income received by a household.

For intermediate rented housing this includes rents and service charges. In many cases, intermediate rented products will be more affordable for Haringey residents than intermediate owned products. The Council is keen to see an increase in the delivery of products such as London Living Rent.

For shared ownership this includes all three cost elements of mortgage costs on the percentage share purchased, rent charged on the unsold equity and service charges. To achieve this, providers can consider offering the lower initial purchase shares, lower rents on the unsold equity and lower service charges from the design and management arrangements for the scheme. Conversely, providers can also consider offering a higher initial percentage share, to cater to those who may have capital but lower incomes.

## Dwelling mix for Social Rent / Affordable Rented Housing

- 11 % one bedroom units
- 45 % two bedroom units
- 33 % three bedroom units
- 11 % four (or more) bedroom units

of which, a minimum 10% to be wheelchair accessible, with aspiration of 20%.

## Dwelling mix for Intermediate Housing

- 30 % one bedroom units
- 60 % two bedroom units
- 10 % three bedroom (or more) units

of which, a minimum 10% to be wheelchair accessible, with aspiration of 20%.

## Supported Housing Supply

The Council's strategic review of Supported Housing was completed in early 2017 and assessed the current and required supply of specialist housing in the borough. The review shows that there is a shortfall in the supply of specialist supported housing for the following groups:

- Older people with complex needs such as learning disabilities, mental health and substance misuse, and accessible sheltered housing units for those with physical disabilities.
- People with mental health conditions leaving hospital and/or secure units, and specific units for women being released / discharged from hospital.
- People with learning disabilities who require supported living units.
- Single homeless adults requiring move on accommodation, including those with complex needs.
- Vulnerable young people/care leavers with complex offending/gang related needs; young women at risk of exploitation; and smaller services for young people to learn independent living skills.
- Survivors of domestic violence, and particularly provision for women from BAME backgrounds and for women with disabilities.

All new and converted supported housing is required to be accessible or adaptable for those with physical disabilities.

## Student Housing

There is no identified need for additional student housing in the borough and proposals to develop student housing would not normally be supported and, in any event, will not fulfil the Council's expectations for affordable housing as set out above in this appendix.