

# Haringey's Housing Strategy 2017-2022

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# 1. Foreword

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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, Regeneration & Planning**

## 2. Introduction

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Haringey's Housing Strategy sets out the strategic direction for housing activity in the borough, dealing with housing need, supply and our approach to quality and management of existing and new housing stock. It sets the strategic framework to promote growth in Haringey and provides guidance relevant to all development partners in this borough.

### 2.1 Building on the Corporate Plan

Haringey Council's Corporate Plan, *Building a Stronger Haringey Together*, describes 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. The strategy aligns with all five priorities of the Corporate Plan and provides a framework for integrated delivery of housing priorities by the council and its partners.

### 2.2 Supporting Planning Policy

This strategy conforms with and complements the council's Local Plan, 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 for 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. Whilst not a formal planning document and consequently not part of the Statutory Development Plan, the Housing Strategy will be a material consideration in planning decisions. This relationship is described further in appendix B.

### 2.3 Transforming Delivery

Since the last Housing Strategy for Haringey was published in 2009, the housing landscape has changed and continues to change significantly. London is growing, and housing market factors and legislative changes are contributing to the enormous housing pressures we are facing. This means that delivery must also change. Both the Corporate Plan and the Local Plan provide a framework for delivery – the Housing Strategy develops this into a clear agenda for growth with specific strategic objectives, priorities and commitments.

Haringey's Housing Strategy underpins the Local Plan growth ambitions, sets the direction of travel for housing policy related to supply, demand and management and is or will be supported by a series of detailed policies and delivery plans, set out in chapter 9.

# 3. The strategic context: Haringey's opportunity and challenge

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## 3.1 Haringey's opportunity

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 at the heart of London's future progress and success.

Haringey is building on a great base. We are 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 connects 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 and that they are comfortable with one another. This diversity is also true of our homes; 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 proximity to central London.

Growth is at the heart of our ambition for Haringey, and we recognise that the changes affecting the borough provide both exciting opportunities and significant challenges.

## 3.2 The housing challenge

Continued population growth is adding to demand for housing of all types and tenures, including a large and growing number of people who wish to access affordable home ownership. The supply of affordable housing is a national issue but government funding for new affordable housing has reduced dramatically.

London is a distinct housing market and as a whole is experiencing a housing crisis. The capital's population is rising and this year will pass its historic peak of 8.4 million, but house building is not keeping pace and homes in the capital are becoming ever more unaffordable.

Securing rented accommodation or getting on the home ownership ladder is increasingly difficult across London. London Councils estimate 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.

These substantial changes to the national and regional picture have made the housing challenge even more difficult. We also have to acknowledge that a number of recent legislative changes – most obviously the Housing & Planning and Welfare Reform Acts - are making the task even harder. This legislation is described in appendix A and will create or contribute to problems that we will have to find solutions for, or mitigate the impact of. It is particularly the case that growth in home ownership, a central aim of government policy, will be much more difficult to achieve in Haringey and in London generally.

The supply of new affordable housing is likely to be adversely affected by the introduction of Starter Homes, which will reduce the genuinely affordable homes provided by new developments. Although considered “affordable”, the evidence suggests this will not be the case for the vast majority of Haringey residents in housing need. A further round of changes to welfare benefits, including the freezing of Local Housing Allowances, benefit reductions affecting under-35s and the reduction of the benefits cap to £23,000 in London will make it harder for households to pay their rent or to find rented accommodation that they can afford.

The impact of these changes on Haringey residents is significant. Our own stock of council homes will continue to diminish, not only because of the continued impact of right to buy for council homes, but also because we will soon have to sell vacant council homes to fund the right to buy for housing association tenants. Already under pressure as a result of the compulsory 1% rent cut (which has caused a loss of £28m over four years for the Housing Revenue Account), as the stock further reduces, maintaining it to the standard we and residents want will not be possible.

Demand for council and housing association homes in the borough far outstrips availability and we are simply not able to house everyone who applies to us. Within London, Haringey has the second highest number of households living in temporary accommodation because they are homeless. It is clear that social housing will increasingly be only for those in the most acute need and who cannot access alternatives; the available supply will not, under current constraints, meet current and projected demand.

Continuing budget pressures in local government mean that we must find ways of delivering services differently, including helping tenants and prospective tenants to find good quality alternative housing solutions wherever we can, even if this means making tough decisions. We remain determined that our Strategy should remain visionary and ambitious, setting out what needs to be done to achieve the aspirations that we share with residents and partners.

### **3.3 Haringey’s housing context**

The Strategic Housing Market Assessment (SHMA) conducted for Haringey in 2014 is a key evidence base for this strategy. The SHMA identified an affordable housing requirement of 11,757 homes over the period 2011- 2026, which equates to 59% of the total housing requirement of 20,172 homes of all tenures over the same period. This clearly demonstrates the current shortfall of housing in the borough.

While the SHMA identifies a significant shortfall in one and two bedroom dwellings, the most acute shortage of affordable housing relates to larger family homes of three or more bedrooms. The shortage of large family properties is particularly acute in the social housing sector, with 4 bedroom homes making up only 9% of the 28,000 Council and Housing Associations homes in the borough. This is compounded by low re-let rates for larger properties with only 15 four bedroom lettings becoming available in 2015/16 which compares with 264 homeless households requiring these properties. The GLA forecasts that by 2026 Haringey will have a further 1,881 households with at least three children, so this shortfall is set to increase.

With around 2,500 properties changing ownership last year and around 64% of residents stating home ownership is their preferred tenure, there is considerable demand to become an owner occupier. With only 40% of all households owning their own home, there is thus a shortfall in supply of homes to purchase. With an estimated median household income of around £35,400 and with an average two bed flat price of £440,947, home ownership is out of reach for many of Haringey's existing residents without lower cost home ownership options, such as shared ownership.

Private rent levels are also rising sharply in Haringey with the average weekly rent for a two bedroom property in June 2016 at £430 a week. There are around 33,500 privately rented properties in the borough (constituting about 33% of all households) but only 6% of households see this as their preferred tenure.

Recent research suggests one in five London households are earning below average wages but have no entitlement to benefits and are struggling to find housing that is affordable. Those who are entitled to support are also affected by the freeze on the Local Housing Allowance (LHA) which sets the maximum housing benefit a household can claim. This freeze especially affects larger households as the lower quartile rent for 4+ bedroom properties (£437/week) is significantly more than the LHA rate of £389/week for eligible households.

These rising costs have increased the number of households who cannot afford their accommodation and who seek assistance from the Council. In 2015/16, there were 603 new statutorily homeless households of which, 60% were evicted from a private rented property. In over half these cases, the landlords ended the tenancy without declaring any grounds relating to a breach of tenancy.

These rising private sector rents have also increased the cost of temporary accommodation for homeless households, who often have to be housed in private sector leased accommodation and annexes (nightly-charged self contained accommodation), making it increasingly unaffordable to provide this type of accommodation in Haringey. With 3,164 households living in temporary accommodation at the end of March 2016, this represents a significant cost to the council.

In addition to increasing costs, there is also a need to address the quality of the stock both within the social sector and in the private market. Although 97% of all properties in the borough have central heating, there are concerns about the energy efficiency of private sector properties; 11.9% of Haringey's population is in fuel poverty. There are also areas of the borough with a relatively high number of Houses in Multiple Occupation (HMOs) such as West Green and Bruce Grove where 10.2% of residents are living in HMOs. Many of these properties are very small, in poor condition, lack an adequate means of fire escape and are overcrowded as tenants cannot afford anything larger.

In addition, there is need for other types of housing in the borough, such as traveller sites where the 2013 assessment of gypsies and travellers estimated Haringey needed to provide a minimum of four additional pitches by 2017. Other specialist housing requirements were assessed in the SHMA, which noted a fall in the number of students between the 2001 and 2011 censuses, and the 2011 North London SHMA which reported that there is an adequate supply of student accommodation. However, this contrasts with the increasing need for

supported housing, for example for services for older people with complex needs, and people with learning disabilities, which will increase by 43% by 2030. In the wider population, there is a forecast increase in people with a complex mental health diagnosis of 20% over this period. There is also a need to ensure that homes meet the requirements of physically disabled people.

There are also increasing numbers of rough sleepers with the CHAIN database reporting that rough sleeping in Haringey has increased every year since 2011/12 and reached 135 rough sleepers seen in the whole of 2015/16, compared to 43 in 2011/12; this trend is in line with London as a whole.

# 4. Our Growth Priorities and the Council's Role

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

Haringey is growing, a fact which the council not merely accepts, but actively embraces; the drive for new housing forms part of the council's overall ambitions for regeneration and growth. 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. Growth is essential not only to meet the needs of residents but also to put the council itself on a more sustainable footing for the long term.

Priority 4 of the Corporate Plan is to drive growth and employment from which everyone can benefit. This sets out our objectives for growth in businesses and jobs, improving skills and training, securing key infrastructure, reducing carbon emissions and focusing on where there is greatest need and opportunity. Haringey's Economic Development and Growth Strategy, A plan for jobs, growth and prosperity envisages a borough harnessing its talent and strengths, to secure a productive and creative economy in which anyone can participate and benefit, where the dividends of regeneration translate into greater opportunity and prosperity for our residents.

Regeneration is targeted in our priority areas of Tottenham and Wood Green and the council is playing the lead role across these areas.

**Tottenham** is the largest Housing Zone in London with over £100m of investment to help tackle barriers to development and growth and bring forward estate renewal projects as well as substantial numbers of new homes by 2025. The current mix of housing is not well balanced and in some areas the housing quality is not as good as 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 promoted by the Mayor of London.

The Tottenham Area Action Plan puts clear planning guidelines and policies in place to support long-term regeneration. To make it happen, the council needs specific planning rules to bring forward and manage new development, set out where different types of buildings should go and protect the heritage of Tottenham's past. The AAP is currently an emerging draft document, which has been submitted to the Secretary of State for independent examination.

In **Wood Green**, the challenge is clear: how can we take advantage of its excellent transport connections 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. 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. Wood Green has the capacity for around 5,000 new homes in the next fifteen years, making a significant contribution to Haringey's overall target but also playing a major role in achieving badly needed growth, boosted by proposals for a new Crossrail 2 station in the heart of the high street.

For Wood Green, the Issues and Options consultation, the very first stage in the Area Action Plan's production, has been completed. It identifies the key issues, challenges and opportunities facing the area and set out four different options, including an option favoured by the council, for how these challenges might be addressed and opportunities realised.

### *Maximising the potential of public land*

It is clear that public land, owned by the council or other public bodies, is central to delivering housing growth and wider regeneration, including through major housing estate renewal and development of our own sites. However, the council's land assets are not matched by capital funding (or borrowing capacity) or 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 our regeneration and growth ambitions, the council is seeking to 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. The Haringey Development Vehicle will be a 50/50 partnership with the private sector to develop new homes and employment space across a range of council owned sites in Haringey and with the ability to work in partnership with other land owners.

This will enable the council to realise its ambitions for housing on its land, while retaining an appropriate long term stake in the proceeds of development. It will also allow the council to retain influence over the pace and quality of development, which is not always possible with more traditional land deals or development agreements, although these methods will remain a key part of our approach to some sites. We will aim to use the vehicle to promote growth and opportunity in Haringey, maximising the council's assets to deliver lasting sustainable change for the residents of Haringey.

### *New Housing and Sustainable Growth*

To fit with our wider regeneration aims, new homes and housing programmes in Haringey, including estate renewal projects, 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;
- contribute to carbon reduction and improve energy efficiency; and,
- 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.

## 4.2 Supporting the development of strong mixed communities

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 want to enable people to move through the housing market without feeling compelled 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, including 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.

Achieving mixed communities is of course about people - the housing mix serves as an enabler, so that new or changing communities accommodate not just a mix of tenures but also a wider range of incomes, ages and household types. A better social/economic balance mix at the local level will avoid creating concentrations of relative wealth or deprivation, facilitate more consistent delivery of public services and provide more sustainable places that offer residents a variety of housing options. In particular we are striving to help people on low and middle incomes to access the housing market in the right location for them.

## 4.3 Engaging and Enabling People

People are at the heart of this strategy and in particular our commitment to mixed communities. Strong mixed communities are formed by people who feel connected to their locale and community, safe and economically secure, able to access local services and opportunities and to enhance their life chances while remaining resilient in the face of difficulties. Mixed housing tenures can provide opportunity for local people and support their aspiration to do the best they can for themselves and for their families.

We support and encourage aspiration and want to work together with residents, to help those that can to help themselves, while supporting those less able to do so. Our residents are key to helping to achieve the goals set out in this strategy; as the council strives to provide excellent services with reducing resources, the need for residents to play their part is increasingly important. An engaged community, involved in decisions and services that affect their area, is not only about financial realities; we also think it is the right thing to do.

Our future must be based on a collaborative approach, moving towards a more resilient and independent community that is increasingly able to prevent, reduce or resolve problems wherever possible. This approach means residents take more responsibility for their homes and local communities, for resolving their housing problems if they arise (with appropriate council help and support when needed) and take pride in their homes, their neighbourhood and their borough.

We are already seeing some of these principles being put into practice through the 'People' element of our Tottenham regeneration programme and we want to see the same approach used right across the borough, by the council and our partners, in established neighbourhoods as well as new ones, and regardless of the landlord. We are promoting community participation in shaping new development and, in Tottenham Hale and North Tottenham, the council is engaging users and residents in the design of new homes and places. We will continue to ensure residents are closely involved in council-led housing initiatives, improvements and regeneration schemes, and this is set out in 8.4 below.

#### 4.4 The Council's Role

Haringey's housing strategy has four key strategic objectives:

1. *Achieve a step change in the number of new homes being built*
2. *Improve support and help to prevent homelessness*
3. *Drive up the quality of housing for all residents*
4. *Ensure that housing delivers wider community benefits*

These objectives reflect the council's core role in relation to housing supply, housing need and demand and managing and influencing quality. While we have a broad role as the strategic housing authority, we are placing special focus on our role in increasing housing supply, appropriately managing housing demand and as a landlord, ensuring the best possible management of our own and all social housing stock.

In our broader role we act as enabler and commissioner, as well as landlord and landowner, developer, planning authority and regulator, and as a broker, forging partnerships and providing strategic leadership to achieve the results needed for Haringey residents. The way we do this is as important as what we do and our core values and principles permeate all four objectives and underpin all of our delivery plans and programmes.

Most importantly, we recognise that the council can't do everything – increasingly we are working with other providers including the private and community/voluntary sectors to increase housing supply, prevent housing crisis, anticipate and respond to manage demand and improve the quality of housing of all tenures.

Lasting partnerships are being forged in particular with housing associations that operate in the borough. We work with many associations but have identified preferred partners who as major developers can work closely with us to improve affordable housing supply. We are also working with them, and other associations, to improve the quality of existing homes and to provide support that aims to prevent homelessness. As well as working with our preferred partners, we wish to strengthen our links with smaller associations who play an important role in responding to local needs.

Our preferred partners will play a particularly important role in the Tottenham and Wood Green regeneration areas. They will maximise the provision of affordable housing on council owned land and their own land holdings in Tottenham whilst playing a vital part in regenerating their existing housing estates in Wood Green to increase housing density in one of the most accessible locations in the borough.

Partnership is a necessity to deliver this strategy, hence it is based on the widest possible engagement, enabling and empowering our residents, stakeholders and partners to work with us to achieve the four strategic objectives set out below.

## 5. Objective 1: Achieve a step change in the number of new homes built

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New homes are a key element of the council's growth ambitions. By building new homes and 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 Haringey residents and helping to accommodate London's wider needs.

Our priorities are to:

- Maximise the number of new homes in Haringey and achieve our planned targets
- Increase the supply of affordable homes for rent and for home ownership
- Ensure the right mix of housing tenures across key development sites in Haringey
- Promote estate renewal, and the development of smaller available sites, where appropriate
- Encourage investment in private rented sector homes
- Secure better design for all new homes

In addition to new homes, we have also prioritised increasing the supply of homes by, for example, bringing empty homes back into use and making the best use of our own housing stock, which links to measures described in objective 3.

### 5.1 Maximising the number of new homes

The council's Local Plan 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 within Tottenham and Wood Green. By 2026 new development will have provided a minimum of 19,800 net new homes, of which 14,850 will come forward within our key regeneration areas.

To achieve this we will:

- Work with landowners and developers to ensure sites identified in our Site Allocations DPD are brought forward for redevelopment in a timely manner.
- 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 housing association partners and the GLA, to maintain a pipeline of privately and publically delivered affordable housing developments that matches and exceeds past delivery

levels - noting that private house-builders will build the vast majority of the new homes, including affordable 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 need, 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 and do as much as we can to drive similar use of other public land.
- Work with other boroughs in London and the GLA to ensure cooperation on achieving greater devolution of housing development powers, while agreeing practical measures like access to new homes built in other parts of London.

## 5.2 Increasing affordable housing supply

A significant number of new affordable homes will come from privately-owned sites and the Core Policies of the Local Plan states that we will aim for a borough wide affordable housing target of 40% (equivalent to a numerical target of 7,920 affordable homes), in the proportion of 60% affordable rent and 40% intermediate/low cost home ownership. On a site by site basis we will seek the maximum reasonable proportion of affordable housing on all sites with a capacity of ten or more homes and will prioritise the provision of family housing on suitable sites.

To achieve this we will:

- Require developers, through the council's Local Plan, to provide 40% on-site affordable housing on schemes of ten units or more and give priority to the provision of family sized housing. This is a borough-wide target and of course subject to financial viability; the council works with developers on a site-by-site basis to ensure policy-compliant on-site affordable housing provision and other community benefits, to maximise the benefit for the community while ensuring that these requirements do not make development unviable.
- Prioritise delivery of new affordable rented homes in the centre and west of the borough while promoting more market and intermediate homes, including for example affordable home ownership and private renting, in Tottenham. Our Area Action Plan establishes clear planning policies for the regeneration of Tottenham, including for housing.
- Provide clear guidance on appropriate rent levels, based on the affordability principle we have established while having regard to the commercial requirements of developers. This guidance is set out in appendix C.
- Ensure new homes are delivered that meet identified housing need in terms of bedroom sizes, and with a minimum of 10% that are wheelchair accessible, as set out in appendix C. The dwelling mix represents borough-wide targets that will be updated as necessary to reflect new 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.

- Work to a clear definition of affordability, for rent and home ownership. This is particularly important as the term 'affordable housing' can have different meanings and Starter Homes are widening the definition further. To avoid any doubt or confusion, this strategy establishes the principle that a household's housing costs, whether rent or mortgage repayment must be reasonable in relation to its income. This approach is set out in appendix D and represents a commitment to maintaining genuine affordability for as many people as possible.
- Make available our own grants to housing associations for the development of affordable housing in the borough. We have launched a new scheme for this purpose and will fund it using our Right to Buy Receipts. Housing associations are invited to make a case for this funding, in line with our strategic priorities and we will encourage our partners to take advantage of these funds while they are available.
- Bid for external funding opportunities to help deliver additional affordable housing.
- Encourage and support community land trusts and other community based organisations to develop social and affordable rented homes and lower cost shared ownership units.

### 5.3 Encouraging mixed tenures

Our commitment to mixed tenures is not only about mixed communities – it also addresses the problems caused by the mismatch of demand and affordable supply, by improving access to the home ownership or rental ladder for those able to consider alternatives to social housing or who do not qualify for it. Homes for intermediate rent and in particular low cost home ownership (often known as shared ownership) offer the most realistic chance for people unable to purchase on the open market to get on the ladder.

We are already taking a range of steps to promote the supply of – and access to – this increasingly important kind of housing. The council is, for the first time ever, building its own intermediate homes and we have begun to establish a Low Cost Home Ownership register. We will continue to seek to provide and enable different types of affordable housing in different parts of the borough.

To achieve this we will:

- Require developers, within on-site affordable housing provision, to achieve a balance of 60% of units for affordable rent and 40% for intermediate products.
- Vary this approach where appropriate and necessary to meet the needs of particular areas. 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 housing association partners to provide good quality affordable rented accommodation. In Tottenham, where the level of social rented homes is already high, we are taking a different approach, promoting more

affordable home ownership by requiring an affordable housing mix of 60% intermediate and 40% affordable rent.

- Make it easier to accept innovative schemes which have a single tenure - for example, all homes are for affordable rent, or homes are all one size where a good affordable housing mix can still be achieved within the wider area, and it is appropriate to that particular site.
- Continue to work with our housing delivery partners to provide more of these homes in areas with high levels of social housing or in areas with overheated house prices, supported by our Planning policies.
- Work closely with housing associations to increase investment and improve efficiency in the delivery of affordable housing, in particular with our six Preferred Partners.
- Move towards a more diverse and balanced portfolio of housing tenures, including intermediate products in the private and public sectors and affordable home ownership.
- Use council-owned land to increase provision of these homes, including by agreeing more flexible finance options with developers.
- Explore the appetite and ability of local people to take up custom build opportunities as part of community-led construction.
- Promote innovation and explore new delivery models, in particular to increase the supply of purpose built private rented homes, backed by long term investment by partners able to bring a new range of housing options to Haringey residents.
- Develop and consult on a new intermediate housing policy, to include low cost home ownership, based on prioritising new low cost home ownership homes for people who live and work in Haringey, particularly existing social housing tenants where this releases a rented home which can be re-let to a household on the Housing Register.
- Commission an effective advice and support service to help people access what can be a confusing market and locate a home that is right for them.

## **5.4 Promoting Estate Renewal**

Our current Housing Investment and Estate Renewal strategy commits us to taking alternative approaches to investment on our existing council estates, in particular where existing homes are assessed as uneconomic for investment in the long term. Estate renewal allows the council to target areas of greatest investment need while also taking the opportunity to increase density. This not only provides much needed additional housing but also helps to achieve a better mix of tenure in places which have traditionally been dominated by single tenure solutions and have a high proportion of smaller sized dwellings.

We recognise that not all our estates will be viable for like for like replacement in terms of the number of social homes. We will aim to ensure that there is no net loss of affordable



habitable rooms.

To achieve the above we will:

- Always work with residents to find the best possible solution that is appropriate for their particular estate and the needs of the neighbourhood and the borough as a whole. 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.
- Ensure that new housing provided through the estate renewal programme will re-provide the existing number of affordable habitable rooms, but with a dwelling mix of new homes that meets current and projected housing need, with an emphasis on providing family accommodation. We recognise that this could 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, as a necessary ingredient of financial viability as well as promoting mixed communities.
- Carry out estate renewal in accordance with a fair and transparent policy which sets out residents' rights and expectations if they are affected by a renewal project.

Estate renewal is currently underway or being considered for High Road West and Northumberland Park, while improvement options for Broadwater Farm are emerging following recent large scale resident engagement. Alongside these large estates, the council is consulting with residents of the other estates identified in the Housing Investment and Estate Renewal strategy. Our estate renewal programme will largely be delivered by the joint venture development vehicle the council is currently seeking to establish. In addition, the council is seeking to provide new homes on its own land through infill development or on smaller sites.

The council is currently building new council homes for the first time in a generation, and this programme will be accelerated and its delivery diversified to take advantage of available sites and under-used land.

## **5.5 Encourage investment in the private rented sector**

A reasonable supply of good quality housing for private rent, especially for families, is vital to meeting the needs of local households who cannot access home ownership or affordable housing. The development of new private rented housing can also increase overall levels of supply by not competing with housing for sale.

The Council is therefore open to supporting private rented housing development through the planning system by considering its contribution to meeting housing need alongside the traditional forms of affordable housing.

To achieve this we will:

- Explore the options by which we can enable the development of new high quality, purpose built private rented accommodation for the long-term by encouraging new sources of private investment.
- Enter into discussions with developers of large schemes about the inclusion of private rented accommodation as part of the overall housing mix to be provided.
- Covenant new private rented development for an appropriate period to ensure it remains available for the long-term.

## 5.6 Securing better 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. Our Planning service is promoting higher design standards in new housing of all tenures, with a new Haringey Quality Charter embedded in planning policy, and use of a new Quality Review Panel to support the council and its Planning Committee in ensuring robust scrutiny of major new developments.

To achieve the above we will:

- 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.
- Ensure all new homes meet the Mayor's London Housing Design Guide standards.
- Assess all new major developments, including our own estate renewal using Haringey's Quality Review Panel.
- Ensure that all new major developments comply with the sustainability standards set out in the London Plan.
- Ensure that all new developments meet the standards set out in the Haringey Development Charter.

## 6. Objective 2: Improve help and support to prevent homelessness

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Where households face actual or threatened homelessness, councils have a legal duty to provide advice and assistance and - in some cases - accommodation. The supply of affordable housing in Haringey is diminishing at a time when we are facing rising demand in Haringey, placing significant constraints on our ability to help homeless or potentially homeless families, in particular because of the supply and cost of temporary accommodation.

The best way to deal with housing crisis and potential homelessness is to prevent it. This is true not only for the council but also for people who might experience a housing crisis, which is distressing and extremely unsettling for the people involved. Increasingly, the council and its partners are focusing on early intervention and prevention, so that people are helped with housing problems in a way that enables them to remain settled, or to be re-settled in a planned way without recourse to emergency assistance.

Our priorities are to:

- Provide timely and effective housing advice to help those in crisis or threatened with crisis to sustain their existing accommodation if at all possible. This will be at the first point of contact with the council and its partners but increasingly we want to intervene before an approach is made, where risk of homelessness can be identified.
- Act at all times to prevent homelessness but where current accommodation can't be sustained, to provide advice on realistic options and assistance to secure suitable affordable accommodation.
- Provide suitable and affordable emergency or temporary accommodation when necessary, in accordance with fair and transparent criteria, while overall reducing the number of households in temporary accommodation and the cost of it to the local taxpayer.
- Allocate council tenancies and intermediate tenures in accordance with fair and transparent criteria, both at the commencement and when reviewing the expiry of a fixed term council tenancy.

These priorities will be reflected and set out in detail in a new statutory Homelessness Strategy and a revised Allocations Policy and Tenancy Strategy which, along with a new Intermediate Housing Policy, we will consult upon and adopt during 2016/17.

### 6.1 Advice and Prevention

The provision of timely and comprehensive housing advice is not just a legal obligation, it is a

means of helping residents to help themselves, whether through providing information, signposting, enabling access to other services or more holistic advice that might help to address wider problems residents are experiencing. We are aiming to provide a range of advice services, along with our partners, that move beyond reactive housing advice to enable early intervention and prevention.

Our focus is on sustaining current housing where practical and preventing housing problems escalating to crisis point. This usually means sustaining licences or existing tenancies in the private rented sector. The main reason for homelessness in Haringey is loss of a private rented sector tenancy, often because households experience financial difficulties that lead to rent arrears or because of a landlord's wish to charge increased rents that are not affordable for the current tenant.

We need to find new ways of identifying potential problems ahead of people approaching the council, when it may be too late. Prevention aims to help people to remain independent, addressing the causes of their problems by, for example, assistance with benefits, getting into employment or financial management to ensure rent arrears do not arise and homelessness is prevented. We will work with each person or family in housing crisis, as a fundamental priority, to prevent homelessness arising, whatever the cause.

To achieve this we will:

- Work with tenants to try and sustain their tenancies whenever possible, in partnership with private landlords, housing associations and the voluntary sector, to ensure provision of the right advice and support.
- Help people to access the widest possible range of options, where it is not possible to avoid a person or family becoming homeless, including a good quality affordable home in the private rented sector and sometimes the option of a home outside Haringey.
- Build relationships with local landlords and offer a range of packages and incentives to enable households to move into or remain in the private rented sector.
- Adopt a more collaborative approach, expecting 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 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 and resolve problems for themselves wherever possible.
- Work in partnership to provide a holistic service to households who are affected by welfare benefits changes, including offering support to secure employment, advice on budgeting and debt and advice on affordable housing options.
- 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 counseling and, where needed, access to refuge accommodation or the Sanctuary home security improvement scheme.

- Provide outreach services and support in settings where households who are threatened with homelessness are likely to seek early assistance, including Children's Centres.
- Ensure that we target our interventions effectively by monitoring and acting on homelessness trends, including key causes and triggers.
- Within a new Homelessness Strategy and Delivery Plan, set out a multi-agency approach to prevent homelessness and reduce rough sleeping.

## 6.2 Taking new approaches to temporary accommodation

Where homelessness cannot be prevented, we will provide emergency temporary accommodation while we help households to find a settled housing solution. However, like many other boroughs, the council 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 while the council is dealing with rising levels of homelessness and households spending longer in temporary accommodation. To meet the challenge on supply, and to contain costs, the council needs to work differently.

Where it is required, our strong preference is to provide temporary accommodation for all homeless households within the borough. The reality in the current climate is that this is not possible. As long as private sector rents remain high and benefits and subsidy levels remain frozen, it will be very difficult to secure the volume of homes needed at a cost that is affordable for the homeless household and will not require additional subsidy by the council.

Working differently means making more use of assured shorthold tenancies in the private sector to discharge homelessness duty, placing households out of borough and in some cases out of London in more affordable locations. This is not a matter of choice for the council. We have to take these steps and will do so in a fair and sensitive way, mitigating the potential impact on homeless households as effectively as we can and working closely with household members to ensure this.

To achieve this we will:

- Reduce the number of homeless households living in temporary accommodation, working with landlords of private rented homes to provide a greater supply of good quality, safe and well-managed homes for people who are homeless.
- Forge 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.
- Maximise the supply of affordable high quality temporary accommodation inside the borough boundary and within London.
- Support homeless households who cannot afford Haringey or London private rental prices to take up homes out of London. Where these homes are in the private rented

sector, the council will liaise with the host borough to check the suitability of the property and the landlord. This overall approach will be in accordance with a fair and transparent policy that will establish clear criteria for placements within and outside the borough and provide a package of support measures developed in close consultation with potentially affected households.

- Continually assess our own property portfolio and ensure we are taking opportunities to use a wider range of council assets for temporary accommodation, which might involve conversions, acquisitions and temporary use of homes that are empty awaiting redevelopment.
- Use innovative solutions, for example Modern Methods of Construction, for rapid provision of homes on sites suited to this use.
- In the case of single vulnerable households, including the very young and very young mothers, aim to provide a supported housing solution as an alternative to temporary accommodation.

Within the borough, new temporary accommodation supply should be located at suitable sites across the borough, in order to help homeless households maintain existing networks of support and to avoid high concentrations of temporary accommodation in particular areas.

Where households require accommodation to be provided by the council, we will assess priority for placement and source appropriate accommodation, either within the borough, within London or outside the London area, depending on availability, suitability and affordability.

### **6.3 Allocating affordable housing**

Social housing is scarce and demand far outstrips supply; we cannot house everyone that applies to us. In 2014 and 2015 we updated our Housing Allocations Scheme, which describes how we prioritise the allocation of social and affordable rented homes across the borough. The scheme ensures that, whether the council or a housing association is the landlord, the applicants on Haringey's Housing Register with the highest level of housing need and/or an urgent need to move are prioritised for rehousing. As the supply of social housing diminishes further, it is a priority for us to continue to allocate homes fairly and in line with our strategic priorities.

We are required by recent legislation to offer new social tenancies on a fixed term, rather than for life. We would have preferred to retain the ability to grant lifetime tenancies as we value stability and settled housing (described more in chapter 8), so will implement this with care and in a way that does not undermine our strategic objectives.

The council is also becoming a landlord for a wider range of tenures – affordable rent, low cost home ownership and other intermediate tenures are adding to the mix. The council is therefore developing a specific policy on the allocation of these homes, rent levels, equity shares and related aspects as part of the suite of policies and delivery plans underpinning the Housing Strategy.

There are some key policy choices here that will increasingly be influenced by affordability. We know, and this is set out in appendix D, that we will have to allocate social housing to people who cannot afford other options. This is a stark reality – we will in any case have to gather income information from our existing tenants, for the purposes of implementing the legislative requirements for Pay to Stay. Increasingly people who can afford alternatives to social housing, whether in the private or public sector, will be helped to access those homes.

To achieve the above we will:

- Review the Housing Allocations Scheme, to reflect recent legislative change, consider the better matching of households on different incomes to different types of accommodation and to take the opportunity to consult residents and stakeholders on how we can ensure the fairest possible allocation of homes.
- Consider, as part of this review, routinely collecting income and savings information from households applying for housing to enable better matching of households to different types of accommodation.
- Encourage households who can afford higher rent levels, or mortgage repayments, or a mix, to take up shared ownership or 'affordable rent' products above Local Housing Allowance.
- Introduce an Intermediate Housing Policy which clearly distinguishes between low and high cost shared ownership, for example, by targeting lower cost shared ownership to existing Council and housing association tenants with comparatively higher incomes, thereby releasing an existing social rented home for households on lower incomes.
- Publish our annual Lettings Plan, so that it is clear how general needs accommodation will be let and which groups will receive relative priority for the limited permanent housing available.
- Update our Tenancy Strategy to comply with new legislation on fixed term tenancies and to again take the opportunity to consult residents and stakeholders, in particular on how we implement changes sensitively and fairly. We remain committed to providing settled homes and will always want to maintain tenancies, while being transparent about any circumstances in which a fixed term tenancy might not be renewed.

While we are committed to maintaining lifetime tenancies for existing council tenants and would prefer to do so for new 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.

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

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Although we are committed to growth in supply it is important to note that Haringey's existing total 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.

As the Strategic Housing Authority the council has a role to ensure that the quality of all housing across all tenures meets high standards for residents. In addition, as a landlord we are committed to ensuring that our own housing stock is maintained at the best possible standard through continuous investment and renewal.

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 for homes of all tenures. In particular there are issues with the quality of some private rented homes in the borough, where some landlords are failing to adhere to statutory standards and tenants are living in unfit and potentially dangerous conditions. We need more private rented homes, but we also need existing and new private rented homes to be the right quality. For both social and private sector homes, we also need to ensure appropriately adapted homes are available that meet the needs of physically disabled people.

Our priorities are to:

- Improve the quality and management of homes owned by the council
- Apply and monitor high quality standards for homes owned by housing associations
- Improve the quality and reliability of homes in the private rented sector.
- Maintain a balance of tenure types across existing homes and protect family sized homes in the borough
- Improve energy efficiency and reduce carbon emissions and fuel poverty
- Make the best use of existing homes

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

The council owns 16,000 rented properties and is the freeholder for a further 4,500 leasehold properties. These homes are managed on the council's behalf by Homes for Haringey. We have made significant investment in the stock to achieve the Decent Homes Standard, which is the Government's minimum standard for the quality and state of repair of a home. As at March 2016, 73% of the council's stock met the Decent Homes Standard.

There is no more government funding for stock investment and Housing Revenue Account (HRA) resources have been reduced. This means we have to review our priorities for



investment in our existing stock and how we invest in new homes.

The priorities for our housing stock, now and in the long term, include maintaining homes to the best possible affordable standard and proactively managing a diminishing portfolio to ensure that the homes we sell to comply with the government's compulsory levy are not simply the most valuable financially, but have the least possible impact on meeting housing need in the borough or otherwise meet our housing strategy objectives.

To achieve the above we will:

- Move to a 'whole estate' approach, so we are talking to residents not just about periodic works for individual components like windows and roofs, but also about planned programmes (e.g. lifts and heating systems), communal areas, environmental improvements and energy efficiency.
- Develop the new stock investment approach, informed by residents and based on an affordable standard for homes that where funds allow, is tailored to the needs and priorities on a particular estate and delivered as an integrated programme.
- Invest only in stock that provides good quality homes in the long term and rationalise stock where necessary to save money and raise investment funds or to meet the requirements of the government's compulsory levy.
- Balance short term investment needs with longer term estate renewal potential. We will of course always maintain our homes to the affordable standard but where larger scale investment is needed, and existing homes are not of the standard we want, we will promote estate renewal and discuss this with residents.

## **7.2 Improving the quality and management of homes owned by housing associations**

Housing associations (also known as registered providers) own and manage a range of homes in Haringey, both in street properties and in estates. These homes are a much-needed source of supply of affordable homes and play a vital role in meeting housing need. We want to ensure that these homes and estates are of at least a comparable quality to our own council homes.

To achieve this we will:

- Continue to work with all housing associations to achieve shared high standards for managing homes, based on the common management standards that we have already agreed with our preferred partners. These cover the full range of housing management including customer care, repairs, estate services, dealing with anti-social behaviour, complaints and resident involvement.
- Improve the management of multi-landlord estates, for example, through the establishment of a single responsible management body. The quality and management of these multi-landlord estates, including the public space between homes, can be of

concern to residents and the Council where the different landlords are not working well together and the housing associations themselves often recognise these problems can occur. We will work with associations and other landlords to provide better and more efficient housing management services and clearer lines of accountability to residents of these multi-landlord estates.

- Work with housing associations to monitor the quality of their homes, the services they provide and resident satisfaction, as part of a concerted effort to ensure that all tenants are benefitting from comparable standards. Our Registered Provider Partnership Agreement, with all housing associations with housing stock in the borough, outlines the roles, responsibilities and expectations of the partnership to deliver the highest standards of accommodation and housing management.

### **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 housing associations. Given its growing role in Haringey, it is vital that current and future residents have confidence that the private rented sector in Haringey is providing good quality, affordable and sustainable homes for the wide range of households that need and want to live in them. The council works with landlords as partners in the effort to build this confidence.

The Council has a range of statutory enforcement powers including mandatory licensing of Houses in Multiple Occupation (HMOs) to maintain minimum standards. Together with landlord accreditation schemes, we consider using these powers is the most effective way to ensure that better quality homes and management standards in the private rented sector are maintained in the long term.

To achieve this we will:

- Continue to encourage Haringey-based private rented landlords and lettings and managing agents to sign up with the London Landlord Accredited Scheme (LLAS). By April 2016, 655 Haringey landlords had become members of LLAS.
- Use our statutory powers to drive up quality in the private rented sector, whether selective, additional or mandatory licensing or other enforcement powers.
- Work with and support landlords to ensure that they are aware of the requirements they must meet in order to legally let a property to tenants.
- Ensure that all rental properties have an Energy Performance Certificate rating of E or above. Currently, the private rented sector is the least energy efficient tenure of housing with the highest proportion of energy inefficient properties (F and G rated) and one in five households in the private rented sector live in fuel poverty, compared to 8.5 per cent of the owner occupied sector. Energy efficiency is crucial to preventing fuel poverty and we are addressing this through our carbon reduction plans, described in 7.5 below.

- 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.
- Develop, consult on and adopt a comprehensive Private Sector Housing delivery plan. This will identify our ambitions, priorities and key projects and set out in detail our approach to key issues, like mandatory and selective licensing.

In the Housing & Planning Act 2016, the Government has introduced banning orders for landlords and agents to exclude them from carrying out housing related lettings work. The Council will be required to maintain a database of rogue landlords and lettings agents subject to regulations from the Secretary of State. Prior to this, the Government issued a consultation paper proposing extending the mandatory licensing of HMOs. The outcome is due to be known later in 2016 and our new Private Sector delivery plan will set out how existing and new powers will be used to improve standards.

#### **7.4 Maintain a balance of tenure types across existing homes and protect family sized homes in the borough**

It is important that the mix of tenures and property types in each locale is balanced and appropriate to meeting the needs of households of varying sizes.

To achieve this we will:

- Restrict unsuitable conversions of small family homes in areas of the Borough identified as already having a high concentration of converted properties. This is embedded in our Local Plan and will ensure the Council can protect the remaining existing stock of family houses within these areas.
- Not support proposals which result in an overconcentration of 1 or 2 bed units unless they are part of larger developments or located within neighbourhoods where such provision would deliver a better mix of unit sizes which include larger and family sized units.
- Increase the number of affordable family homes with 89% of new affordable rented homes and 70% of new intermediate homes required to be two-bedroom properties or larger as set out in Appendix C.

#### **7.5 Improving energy efficiency, reducing carbon emissions and fuel poverty**

Emissions from homes in Haringey account for roughly 50% of local carbon emissions. Meeting Haringey Council's pioneering '40:20' commitment (to reduce carbon dioxide emissions by 40% across Haringey by 2020) will require different thinking to fight fuel poverty and reduce carbon emissions.

Currently 11.9% of Haringey residents live in fuel poverty and the average annual energy bill in London is now over £1,000 per year. This means that energy efficiency is a key component in improving the comfort and economic prosperity of our residents.

When developing homes for the future we need to look decades ahead, to ensure homes are designed for future climate extremes, whether that's cold winter spells (when heating energy demands increase) or hot spells in summer and autumn (when over-heating increases energy demands for cooling).

To be truly affordable, and to create sustainable communities for the future, our new homes must be designed to the right energy efficiency standards. From October 2016 all major housing developments will be required to deliver zero carbon dwellings and we are committed to achieving this.

This can be done by working through the energy hierarchy which includes delivery of energy efficiency measures, community energy networks, and renewable technologies on site. Should developers be unable to deliver this standard, a contribution to the Council's carbon offsetting fund will be required to ensure policy compliance. This offsetting fund will be collected by the Council and will be used to deliver energy efficiency and carbon reduction projects within the borough.

To achieve the above we will:

- Ensure all newly developed homes are 'zero carbon' in line with the London Plan.
- Deliver local, low carbon decentralised energy networks that offer competitively-priced energy and warmth.
- Focus on retrofitting homes, in all tenures, in recognition that only by tackling existing housing stock can we reduce the impact of rising energy costs and support the emerging building 'retrofit' sector.
- Drive innovation with developers to deliver carbon reduction.
- Develop the Built Environment Innovation Hub to bring together large-scale property owners, developers and managing agents operating in the borough to connect them with innovative new technologies for the built environment.
- Become a testing ground for new approaches to low carbon development, through our partnership with Durham University, with Haringey a nationally recognised innovating pioneer.
- Work with local residents, businesses, social enterprises, charities and community groups on the '40:20' initiative, to combine carbon reduction with a drive for 'green growth' (growth that is efficient and sustainable and fit for the future) through the creation of a local low carbon economy.

## 7.6 Making best use of existing homes and assets

In addition to the building of new homes, the council will continue to pursue a range of other measures to ensure the maximum possible supply and availability of existing homes for Haringey residents.

To achieve this we will:

- Accelerate our programme of bringing privately owned empty homes back into use, including the use of compulsory purchase powers if needed and making these homes available as affordable permanent or temporary homes.
- Continue with initiatives to free up our existing council homes, which include tackling tenancy fraud, addressing under occupation and helping those tenants who are able to access alternative housing options to do so.
- Make best use of our land and assets by continuously looking for and maximising supply opportunities, such as underused garage sites, with the intention of redeveloping these for affordable housing where there is scope to do so.
- Develop a package of assistance and incentives to provide choice for tenants who may wish to move on from social housing. For example, this will mean helping tenants affected by recent “pay to stay” legislation to access low cost home ownership as an alternative to paying market rent or exercising the right to buy, thus releasing rented homes which can be re-let to a household on the Housing Register.

A range of measures will be delivered by our housing provider Homes for Haringey and by various parts of the council, within a clear strategic remit to make more of our existing homes available to augment our ambitious new homes programme.

## 8. Objective 4: Ensure that housing delivers wider community benefits

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Housing cannot be separated from some of the other challenges people may face, including for example, in health, education, unemployment, anti social behaviour or crime. We can't 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 move into or back into regeneration areas can get the greatest possible benefit from the change in their neighbourhoods.

Existing communities can feel that higher rent and house prices and more desirable neighbourhoods bring problems and not much benefit, most obviously for those people who do not own some or all of their current home. Years of construction disruption 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 is obvious that regeneration must have the support of local people, and make a genuine positive difference to those people's lives.

Central to this fourth objective is ensuring that housing services meet the needs of people at different stages of their life – this might mean providing advice about housing options, assisting with financial issues, facilitating access to education or training, employment support, relocation as a result of regeneration, short term supported housing or a social housing tenancy. While we value stability and settled homes, needs change and our services must be agile and tailored in response and where possible in anticipation.

Our priorities are to:

- Promote independence, health and wellbeing
- Provide stable, safe well-managed homes in decent environments
- Maximise training and employment opportunities
- Give residents a stake in growth

### 8.1 Promoting independence, health and wellbeing

A safe, settled good quality home is often the first building block for a healthy, independent life. 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 specific needs of particular groups.

As with housing crisis, our approach is based on early intervention and prevention, people taking responsibility for their situation (and solving their problems wherever possible) and residents and communities, which are under increasing pressure, supporting each other. Our aim is to maintain independence by providing a comprehensive response to the needs of residents, including enabling solutions that support independent living.

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.

To achieve the above we will:

- Continue 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 his or her independence, health and wellbeing.
- Prevent homelessness and reduce the need for temporary accommodation by commissioning early intervention and support services that sustain independence and provide alternative supported accommodation pathways, so that people can move through support services in a planned way.
- Complete a comprehensive strategic review of supported housing provision in the borough, including sheltered housing for the elderly, extra care housing and short term supported accommodation. Working with partners, this will enable us to ensure that the available accommodation is modern and fit for purpose with appropriate support available, and meets current and projected needs for all age groups and types of need. The review findings will inform our development plans and provide the evidence to secure new, purpose built high quality extra care schemes, hostels and all forms of supported housing.
- In particular, use the findings of the supported housing review to help us move to more modern housing options for older people, ensuring services are needs-based and not age-based. We are aiming to make the best use of the available stock and provide services more flexibly, including in the community.
- 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.
- Develop options for 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.
- Provide appropriate 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.

- Help young people, including care leavers, to secure and maintain independent housing and work with our partners to help them engage effectively in society, combat financial exclusion and make the most of training and employment opportunities.
- 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
- Ensure that our investment in council-owned homes makes an important contribution to the health and wellbeing of council tenants and leaseholders.
- 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.
- Ensure the provision of adaptations to enable people with physical disabilities to live independently in social and private sector homes.
- Ensure, through the planning process, 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, requiring accessible homes on new developments (in accordance with appendix C) and enabling older and more vulnerable adults to remain independent for as long as possible.
- Work with Homes for Haringey and the private and voluntary sectors to review 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.

In all cases, our approach will focus on supporting independence. 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.

## 8.2 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. Recognising that moving is sometimes necessary at different stages of life or for positive reasons; people must feel secure, safe and stable in their home and neighbourhood to thrive.

To achieve this we will:

- Work to sustain people's tenancies no matter who their landlord is.
- Provide sustainable suitable and affordable accommodation for those in housing crisis. For people in temporary accommodation, provide a settled home so that moves within



temporary accommodation are minimised as far as possible, particularly for those families with school age children.

- In partnership with investors, develop affordable private rented homes in Haringey, which offer longer tenancies than is typical in the private rented sector.
- 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 develop more coordinated tactical plans for tenants and homeowners to help prevent ASB from occurring in the future. An early priority will be to work with partners to improve sustained support to both victims and offenders.
- Promote high quality design in the council's estate redevelopment plans and planning policies, to maximise safe living conditions.

As we have said in 6.3 above, we remain committed to lifetime tenancies for existing council tenants but are required to implement fixed term tenancies for new council tenants. In doing so we will need to ensure a careful balance is struck. Tenancy reviews will be undertaken sensitively, using transparent and fair criteria. For many tenants we would expect a renewal to be agreed in a manner that minimises any uncertainty and stress and doesn't cause instability. For a small number, there may be particular circumstances (for example, an aspiration to home ownership) that will mean more discussion with tenants about whether a council tenancy remains the most appropriate option for them at that stage of their life.

Where tenants' circumstances have changed, or they are seeking a move for their own reasons, we will engage openly with tenants to discuss realistic options and work with them to find the best option. In all cases, a review of an expiring fixed term tenancy will be as far as possible a positive experience for tenants in which they feel supported to achieve their aspirations.

Achieving stability when people are in housing crisis is a particular challenge. As we have set out in 6.2 above, we will sometimes have to make use of temporary accommodation outside of the borough and outside of London. When this arises, we will give priority to helping affected households settle in to their new homes. We will provide a comprehensive and tailored support package to enable people to establish connections in their new location and become part of the community as quickly and as painlessly as possible.

### **8.3 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. This is particularly important in the context of the benefits cap and frozen housing benefit rates, where often the best solution for affected residents is to get into employment.

The council plays a key role, together with its housing association partners, including Jobcentre Plus, local colleges, voluntary sector organisations and employers, in seeking to reduce unemployment and benefits dependency.

To achieve this we will:

- Ensure that the council's and its partners' 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 with employers that the council contracts with for the services we provide.
- Encourage our housing 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 improvement programmes and use section 106 agreements attached to planning permissions to secure commitments from developers to training and employment.
- Continue to commission specialist providers, in particular our housing association partners, as part of the housing related support programme, to support vulnerable individuals to access education and training or to help with job hunting.

## 8.4 Giving residents a stake in growth

We want to make a real change to the way regeneration works, finding ways for residents to 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.

The council's Economic Development & Growth Strategy sets out our long-term aims for the borough, to ensure that, by 2030, employment levels are higher, earnings are higher and workers are better trained and qualified. We are also aiming for a more dynamic borough, where there are more jobs and a better range of jobs, including a greater proportion of jobs in more highly-skilled sectors, such as sustainable technology, digital design and skilled/ craft manufacturing.

We have a number of current and planned initiatives that together will contribute to giving residents a real stake in the borough's growth aspirations

To achieve this we will:

- Seek to procure an investment partner for our Development Vehicle, which will enable the Council to maintain a long-term financial stake in regeneration and housing projects, thereby generating additional funds for our social objectives.
- Investigate ways in which we can ensure that residents have a more direct, personal and possibly financial stake in regeneration.
- Step up our commitment to co-production, whether of places or services, working with residents to enable them to influence the design of new homes and areas, of new services and to be involved in the procurement process for key providers and partners.

- Provide stronger leadership to ensure that residents are clear about the benefits they can expect to see over time. We will push hard to ensure priority access to new homes; better public spaces; new jobs and apprenticeships; investment in local services and infrastructure.
- Set targets for these outcomes and measure our progress (for example jobs created as a result of planning gain), ensuring results are achieved for the benefit of residents.
- Seek to minimise the disruption experienced by those living closest to major development sites and give a high priority to involving affected residents at an early stage, so they are able to influence plans and shape the outcomes.
- Apply the above to all developers and partners, and ensure we lead by example.

Estate renewal is well underway in North Tottenham at High Road West where residents are actively involved in shaping the nature of a new district, providing many more new and high quality homes. 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 – this is absolutely central to our growth priorities.

# 9. Delivering the Housing Strategy

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Although it supports the council's Corporate Plan and Local Plan, the Housing Strategy is itself a document supported by many others. It sets out the strategic direction for housing in Haringey and what we want to achieve, 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 and want to consult further with residents and partners before finalising plans and putting them into action. In others, there is not space here for all the detail.

## 9.1 Our Policies and Delivery Plans

Delivery of the Housing Strategy will be supported by a comprehensive suite of existing and new strategies, policies and delivery plans. The table below sets out the current and planned portfolio of housing policies and delivery plans that underpin achievement of the strategy, although this is likely to evolve over time.

## 9.2 Equalities Impact Assessment

An Equalities Impact Assessment (EqIA) of the Housing Strategy has been undertaken and this has identified ways in which the Strategy can positively impact households with protected characteristics. In effect the strategy itself is the mitigation of the adverse impacts of recent legislative changes. We are aiming to improve the delivery of genuinely affordable new housing to low income households amongst whom protected groups are over represented. The Housing Strategy will provide improved support for those in housing crisis, through delivery plans including the Homelessness Strategy/Delivery Plan and Intermediate Housing Policy. The strategy also tackles the issues predominantly affecting low income households in the private sector including poor repair, health and safety compliance and high agency fees. Individual EqIAs will be prepared for the supporting policies and delivery plans where appropriate.

## 9.3 Delivering Together

Delivery is not just a matter for the council but will involve a broad partnership of residents, whether tenants or home owners, landlords, developers, service providers, employers, the voluntary sector and stakeholders, whether individuals or organisations. There is a central role for Homes for Haringey the council's lead provider.

Of course the council cannot do everything itself and this is a Housing Strategy for Haringey, not just the council. We recognise that leadership on housing in Haringey extends beyond the council. The approach should apply to all housing 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. In developing our policies and delivery plans therefore, we are striving to be inclusive and transparent.

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

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. This means bringing people together around a common agenda or objective – this strategy is intended to provide the framework for this coming together, in order that we achieve growth, better housing and a better quality of life for all Haringey residents.

# Appendix A – Recent Legislation

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## Housing and Planning Act 2016

The new measures introduced in the Housing and Planning Act 2016 are set out below. The detail of many of these measures is not yet known and will be set out in Regulations due to be published over the autumn and winter of 2016/17.

### A1 Starter Homes

The Government have introduced a new form of housing to be called “Starter Homes” which will be classified as “affordable homes.” They are new build homes, to be sold to first time buyers between the ages of 23 and 40, at 80% of their market value. The discount will be maintained for a period, currently set out at 8 years, after which the owner can sell them at full market value.

As part of Planning Policy, the Government will require 20% of homes on sites above a certain threshold, (which has not yet been set), to be Starter Homes. The maximum price of a starter home in London is £450,000. No date has yet been set for this policy to start.

### A2 Voluntary Right to Buy for Housing Associations

The Housing and Planning Act gives the Secretary of State the power to pay Housing Associations to compensate them for discounts provided to tenants who exercise the Right to Buy Housing Association property (funds to come from the sale of higher value Council homes – see below). The legislation also gives the HCA the power to monitor and report on the progress of the Voluntary Right to Buy.

### A3 Forced Sale of Higher Value Council homes

The legislation imposes a duty on local authorities to consider selling all empty homes that become vacant, which are above a certain value threshold (which will be set in Regulations). It also requires local authorities to pay a levy to Central Government, which reflects the value of the empty homes above the threshold, on an annual basis. The Government will deduct a sum from the value due to be paid, which reflects the administration costs, and the sum which reflects the debt portion of the property, which the local authority can keep, but the remainder has to be paid directly to Government.

The Government will issue a Determination, setting out what they think that the local authority is due to pay and the local authority will have 28 days to comment on this; but the legislation does say that the determination does not have to be an accurate estimate of the value and number of the empty properties likely to become available, nor even that the estimate has to be likely to be accurate. There will be no adjustment in the following year, should the estimate be wrong. The Government can charge interest on late payments of the levy.

It is possible for London local authorities to negotiate a reduction in the levy, if they agree to use the retained funds to build or facilitate the building of replacement homes on a two for one basis.

Regulations on a range of matters, including the threshold, and what constitutes a replacement home are expected in the autumn of 2016.

#### **A4 Pay to Stay**

The Government have legislated to require tenants if they live in social housing, who earn more than £40,000 a year in London, to pay a market rent. The market rents are to be set by local authorities, following Guidance from the Department of Communities and Local Government (DCLG). The income counted towards the threshold, is the income of the tenants and partner. Income of adult children in the household will not be counted, unless they are one of the two joint tenants. Households in receipt of Housing Benefit are exempt, as are households where the increase to market rent would make them eligible for Housing Benefit. The increase in rent will be tapered at 15p in the pound up to the market rent. Tenants will be asked to declare their income in the first instance, and the legislation requires the HMRC to co-operate with local authorities in the verification of their income. Tenants who fail to co-operate will be charged market rents.

The money raised, minus the administration costs, has to be sent to Government. Regulations on this area of legislation are not expected until the winter of 2016/17. In the first year, the Government have indicated that they will accept whatever income is collected minus the actual administration costs; and if it proves that the income is exceeded by the costs of collection, it is possible that there are areas where this legislation will not be applied. (This might be, for example, areas where market rents are not much higher than social rents.)

#### **A5 Fixed Term Tenancies**

The Government have legislated to require that almost all new tenancies granted after the passage of a date to be set out in Regulations, will be Fixed Term Tenancies. Local authorities will have discretion to set out, in new Tenancy Strategies, their proposals for the length of tenancies that they will grant, and the grounds on which they will either be renewed, or not.

Tenancies can be as short as two years, in exceptional circumstances; and they can be as long as ten year tenancies in some circumstances (e.g. for older or disabled tenants, or for households where there is a child in full time education.). However, the discretion available to local authorities will be set out in more detail in the Regulations, when available.

Between 6 and 9 months prior to the end of the tenancy, the local authority must carry out a review, and decide whether to grant a fresh tenancy, and the grounds on which tenancies might not be renewed (e.g. where a household income has increased above a given threshold, or where a household no longer needs a home of the same size.)

All tenancies created by succession (where a partner inherits the tenancy) will be a five year fixed term tenancy.

Fixed term tenancies are a requirement for local authorities, but discretionary for Housing Associations.

#### **A6 Private Rented Sector**

The Government have introduced a range of measures to enable local authorities to better intervene in the Private Rented Sector, when landlords do not provide an adequate service for

tenants. This includes the ability for local authorities to set up a database of “rogue” landlords. These will be landlords whose contraventions of legislation and regulation have been such that they are not fit and proper persons, to own and manage housing. Local authorities can obtain “banning orders” preventing these landlords from owning and managing housing to let.

The additional measures include rent repayment orders, where landlords are in breach of their obligations, and Regulations to introduce a 5 year electrical safety check. There are in addition changes to procedures to enable landlords to repossess abandoned property more easily.

## **A7 Social Housing Regulation**

There are a number of measures within the legislation which are designed to release Housing Associations from public sector controls. One of these measures includes the power for Government to limit the influence of local authorities on Housing Associations, by removing the requirement to have local authority nominees on Boards, even where this is currently within the company rules. Housing Associations will no longer have to consult local authorities about disposals, or use the proceeds from disposals within the local authority area.

## **Welfare Reform and Work Act 2016**

### **A8 Social Housing Rents**

The Welfare Reform and Work Act 2016 requires all social housing landlords to reduce their rent by 1% each year, for four years until 2020. This has removed £26m from the Haringey Housing Revenue Account Business Plan. In the first year, the Government provided for an exemption for supported housing (including sheltered housing) but has not indicated what the position will be for 2017/18 onwards.

### **A9 Welfare Benefits**

The Act reduces the total amount of benefit that a household can receive further – this is known as the benefit cap. The amount that a single person in London can receive will be a maximum of £15,410 and the maximum that a family in London can receive will be £23,000. This reduction will be introduced in November 2016.

There will also be a freeze on most benefits for a period of four years, from 2016. This will affect Income support, Job Seekers allowance, Employment Support Allowance, Housing benefit, Universal Credit, Child Tax Credit and Working Tax Credit.

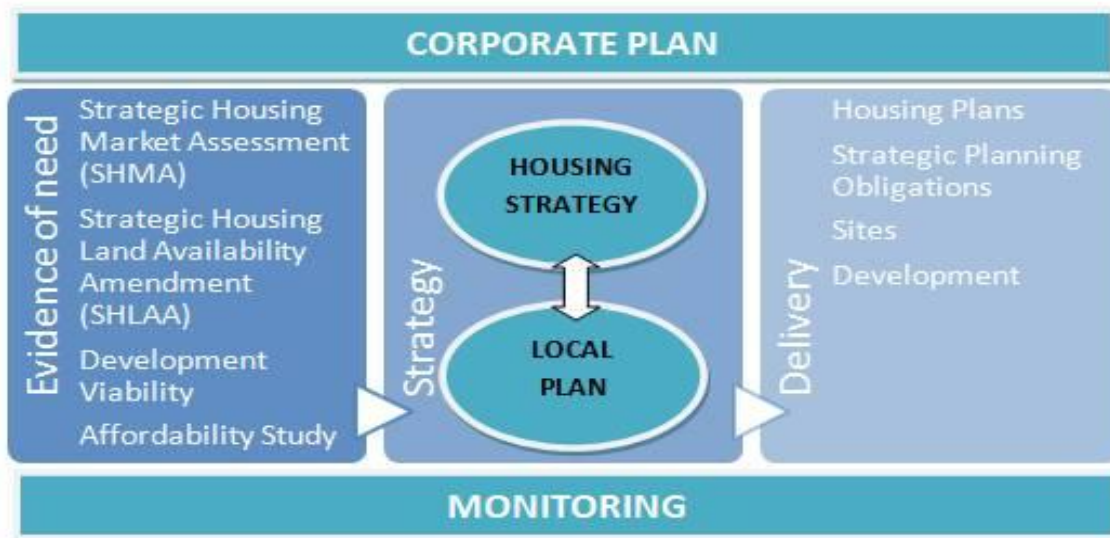
Child benefit will only be paid in respect of the first two children in a family. This will apply to all children born after 1st April 2017. The “first child premium” will also be abolished.



# Appendix B – The Housing Strategy and the Local Plan

The Housing Strategy and the Local Plan are intended to work in tandem to manage housing, new and existing, across the borough, ensuring these best meet local needs. Both rely on the same body of evidence, in particular, the Strategic Housing Needs Assessment (SHMA). The Local Plan sets out the overall development planned for within the Borough; and the Housing Strategy picks up in more detail the housing needs of local communities. Local Planning decisions are made in reference to the Local Plan, and will also look to the Housing Strategy to assess whether there is a need for the kind of housing proposed in the new development and the most appropriate mix to be provided.

Jointly, they identify Council’s priorities for housing investment and guide the decisions of the Council and its partners on appropriate interventions in the local housing market. The Supplementary Planning Document – Planning Obligations sets out in more detail the obligations that will be expected of developers, including the expectation of affordable housing. The mix, tenure and type of housing to be delivered are set out in both documents. The Housing Strategy sets the expectation of the Council and its partners, in what it believes the needs of the borough are; the Planning Obligations SPD is the mechanism by which this expectation will be secured.



The Mayor of London’s Housing Supplementary Planning Guidance (SPG) was published in March 2016 and reflects changes to the London Plan. It provides updated guidance on a range of strategic policies including housing supply, residential density, housing standards, build to rent developments, student accommodation and viability appraisals. A section on affordable housing was not published as the Housing and Planning Act was still going through the legislative process but the new Mayor has stated his commitment to greater accountability and transparency over planning viability.



# 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 Development Vehicle and the Council's own development/regeneration teams) the tenure/dwelling mix and affordability 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 provision of 40% affordable homes of all new homes delivered. The tenure split of the affordable housing provided will be a balance of 60% rented and 40% intermediate, except in Tottenham, where these proportions are reversed.

In terms of the specific types of rented 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's preferred intermediate provision is low cost shared ownership affordable to households on gross incomes at or below £40k per annum.

## Maximum Rent Levels

Affordable rents should be set as a proportion of private rents. We recognise that because of government funding requirements, housing associations and other partners are required to

charge a rent higher than a target rent on new properties and some existing properties. We are therefore providing guidance on maximum rent levels where rents are set above target rent level.

Providers should aim for *average* rents to be no more than 65% of local market rents and should ensure that all individual property rents are below the Local Housing Allowance (LHA) threshold. 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 housing association homes. Homes where rents are below 65% of local market rents should be targeted at those in greatest need and whom the benefit cap affects. The table below provides a guide to maximum rents in Haringey.

Number of bedrooms	Maximum affordable rents as % of local market rents
1 bedroom	Up to 80%
2 bedrooms	Up to 65%
3 bedrooms	Up to 55%
4 or more bedrooms	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.

## Shared Ownership

The requirement for 'lower cost' shared ownership is that the three cost elements (mortgage costs on the percentage share purchased, rent charged on the unsold equity and service charges) should not exceed 45% of the net income received by a household (see appendix D). To achieve this, providers will need to consider offering the lowest possible percentage share (normally 25%), the lowest possible rent charged on the unsold equity and low service charges from the design and management arrangements for the scheme.

## Dwelling Mix for 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 is due for completion in early 2017 and this is assessing the current and required supply of specialist housing in the borough. Initial findings from the review anticipate 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.

# Appendix D – Affordability

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Haringey is an expensive place to live. It 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. 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, and the council is committed to helping people overcome this barrier.

Affordable rented housing should be genuinely affordable to those most in need. For our existing 16,000 council homes, the council will maintain rent levels at or near so-called “target rents” to ensure that homes are available that local people in housing need can afford. We will encourage the landlords of Haringey’s 12,000 housing association homes in the borough to do the same and maintain target rent levels for the majority of the homes they re-let after a tenant moves out. 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 needs, and the homes for which housing associations are able to change the rent. The 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 a housing association - 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.

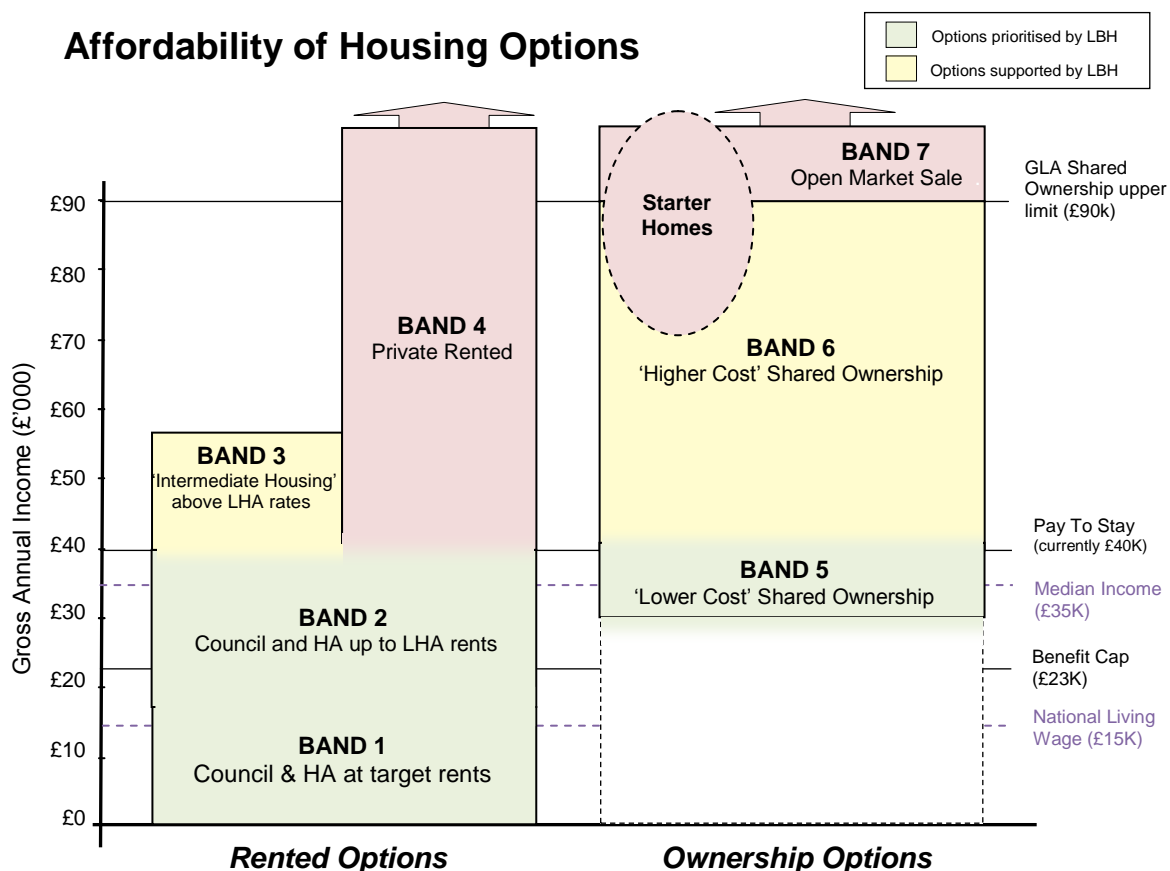
Although affordable rents will continue to be described as a percentage of market rents, for us there is a straightforward principle to apply to an assessment of affordability, which is that rent must be reasonable in relation to someone’s income.

Initial DCLG Guidance on Strategic Housing Market Assessments (SHMA) suggested using an affordability multiple (3.5 times income) to assess whether a household could access open market house purchase, at a lower quartile house price; and 25% of income to assess whether a household could afford a private rent. However, this is national guidance, and the London situation is very different - in reality households in London pay more than this to meet their housing costs. The Strategic Housing Market Assessment (2014) for Haringey suggests that households in Haringey are more likely to be paying between 30 – 40% of their income towards their housing costs. Recent research by Countrywide (reported in *The Guardian*) found that households in London are typically paying 57% of their income on housing costs, with tenants responding to this by moving into shared accommodation.

The Housing Strategy is therefore seeking to strike a realistic balance, by adopting an approach to affordability based on households paying up to 45% of their net income on housing costs, as this is closer to the current reality for many households.

We are keen ensure that that we provide or enable housing options for people that are appropriate to their financial circumstances, and recognise that achieving the right mix is central to our commitment to mixed and balanced communities. This means that when we talk about affordability we have to be able to answer the question – affordable for whom?

The chart below identifies the range of rental and home ownership options in relation to income, including 'lower cost' shared ownership aimed at those households earning less than £40,000 a year and traditional "higher cost" home ownership for households with incomes above this level.



The seven gross income bands set out above have been determined by applying the principle that weekly housing costs for households in each band are limited to 45% of net income. This approach means different housing products will need to be aimed at different income bands as follows:

Band	Gross Income	Affordable Products (assuming housing costs do not exceed 45% of net household income)
Band 1	Up to £17,000	Council and housing association homes at target rents
Band 2	£17,000 – £40,000	Council and Housing Association homes and private rented homes within Local Housing Allowance
Band 3	£40,000 - £56,000	Intermediate housing at rents above Local Housing Allowance

<b>Band</b>	<b>Gross Income</b>	<b>Affordable Products (assuming housing costs do not exceed 45% of net household income)</b>
Band 4	£40,000 upwards	Private rented homes above Local Housing Allowance
Band 5	£30,000 - £40,000	Lower Cost Shared Ownership for lower income households, including those at or just above proposed Pay to Stay threshold (currently £40,000)
Band 6	£40,000 - £90,000	Higher Cost shared ownership
Band 7	Above £90,000	Open market purchase

Increasingly the council has to ensure that the diminishing supply of social housing must be prioritised for those who cannot afford the alternatives and it is clear from the above that the council's priority must be to assist those people in bands 1, 2 and 5.

The Council's preferred intermediate provision is lower cost shared ownership affordable to households on gross incomes at or below £40k per annum and this Strategy sets out what we will do in order to provide or enable the types of new housing which are affordable to households in bands 1, 2 and 5. However, we will also promote intermediate rent products which are affordable to those in bands 3 and 6 who are unable to afford the open market.

It should be noted that at the time of writing, detailed regulations on the Government's Pay to Stay proposals are not available. The Council's preference is that social housing tenants do not pay market rents while remaining in social housing and instead consider alternative options developed as part of the policies and delivery plans supporting this Strategy. This will be set out in the Allocations Policy, Tenancy Strategy and Intermediate Housing Policy and be consulted upon, and will reflect the Pay to Stay position when known and may define income thresholds for different types of housing and bedroom sizes.

Also, the Government response to the consultation it initiated which proposes a new and different definition of affordable housing is awaited. The current definition of affordable housing, according to the Government includes social rented, affordable rented, discounted rented, discounted market sale and intermediate housing, provided to specified eligible households whose needs are not met by the market. The new definition proposed in the Government consultation paper broadens the definition and in particular, proposed that new "starter homes" can be counted as "affordable" within the Government definition. Estimates of this new type of housing so far suggest that these homes will not be affordable for people on average incomes in Haringey; the statutory definition includes properties for sale at up to £450,000.

The potential inclusion of this revised definition of affordable housing in amended national planning policy guidance later this year would create a divergence between the national and Haringey definitions of affordable housing. This could mean that, if an affordable housing provider ignored the Council's preferred affordable housing (as set out in appendix C of the strategy) and failed to provide even the higher cost forms of affordable housing which meet the Haringey definition, preferring for example to opt for 'Starter Homes' instead, this may not be preventable under the new emerging national planning framework. This would not stop the Council from promoting its local definition of affordable housing and specifically its preferred model of affordable housing (as set out above).



# Appendix E – Supporting Information

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## E1 Who this strategy is for

This strategy is a public document, and we want it to be accessible to everyone. There are some people that we expect will be particularly interested in some or all of the strategy, and its supporting policies and delivery plans, which provide more detail. These include:

- Existing Haringey residents (especially those who rent their home from the council, a housing association 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), so they can understand what their options are and what support they might expect, especially if they want to rent that home or buy some or all of it through an affordable home ownership scheme.
- Private developers and housing associations proposing to build new homes in Haringey, so they know what is expected in their proposals.
- Private landlords and housing associations 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 provider Homes for Haringey, to ensure that our approach to future challenges is consistent with the overall strategic approach set out here.

## E2 How the strategy was developed

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

During the consultation exercises, respondents highlighted a range of issues and concerns, which, in summary, covered 3 main areas:

- **Housing affordability:** recognition that house prices in Haringey are beyond the reach of households on average incomes

- Supply of new homes: support for policies which increase the supply of new homes, bring empty homes back into use and improve allocations to social housing
- Vulnerable groups: support for a strategy which addresses the needs of residents with vulnerabilities or who face additional barriers to accessing suitable housing, for example disabled residents.

The final version of the strategy addresses these points, and this is set out in a detailed consultation report, including a list of stakeholders consulted and feedback from respondents. The full report is available online at [www.haringey.gov.uk](http://www.haringey.gov.uk)

### E3 Sources of Information

Information/ Statistics	Source
Housing Requirements and shortfall Tenure Preferences Houses in Multiple Occupation – location Central Heating prevalence	Haringey Strategic Housing Market Assessment (SHMA) 2014 <a href="http://www.haringey.gov.uk/sites/haringeygovuk/files/strategic_housing_market_assessment.pdf">http://www.haringey.gov.uk/sites/haringeygovuk/files/strategic_housing_market_assessment.pdf</a>
Property Sizes by tenure	Census 2011 / NOMIS table LC4405EW - Tenure by household size by number of bedrooms <a href="https://www.nomisweb.co.uk/census/2011">https://www.nomisweb.co.uk/census/2011</a>
Annual Sales figures	Land Registry House Price Index <a href="https://data.gov.uk/dataset/monthly-land-registry-property-transaction-data">https://data.gov.uk/dataset/monthly-land-registry-property-transaction-data</a>
Median Household Incomes	GLA Household Income Estimates 2012/13, updated by a 4.3% increase in wages between 2012 and 2015 (ASHE) <a href="http://data.london.gov.uk/apps/gla-household-income-estimates/">http://data.london.gov.uk/apps/gla-household-income-estimates/</a>
Average Property Prices June 2016	Zoopla - year to June 2016 <a href="http://www.zoopla.co.uk/market/uk/">http://www.zoopla.co.uk/market/uk/</a>
Average Rents by bed size	Valuation Office Agency (VOA) / GLA Rent Map- year to March 2016 <a href="https://www.london.gov.uk/what-we-do/housing-and-land/renting/london-rents-map">https://www.london.gov.uk/what-we-do/housing-and-land/renting/london-rents-map</a>
Issues around Houses in Multiple Occupation	Haringey HMO and Planning Policy Development Research Paper, August 2012 <a href="http://www.haringey.gov.uk/">www.haringey.gov.uk/</a>
Fuel Poverty	Department of Energy and Climate Change/Sub-regional Fuel Poverty Table 2 <a href="https://www.gov.uk/government/collections/fuel-poverty-sub-regional-statistics">https://www.gov.uk/government/collections/fuel-poverty-sub-regional-statistics</a>
Savings and Housing Costs	Hollow Promise: How London fails people on modest incomes and what should be done about it, Centre for London (2014) <a href="http://centreforlondon.org/publication/hollow-promise/">http://centreforlondon.org/publication/hollow-promise/</a>

Information/ Statistics	Source
Roma & Irish Traveller assessments	Roma & Irish Traveller Needs Assessment <a href="http://www.haringey.gov.uk/">www.haringey.gov.uk/</a>
Planning Evidence base	North London Strategic Housing Market Assessment Local Housing Needs Assessment 2007 Affordable Housing Viability Study 2010 Strategic Housing Land Availability Assessment (SHLAA) <a href="http://www.haringey.gov.uk/planning-and-building-control/planning/planning-policy/local-plan/local-plan-evidence-base">http://www.haringey.gov.uk/planning-and-building-control/planning/planning-policy/local-plan/local-plan-evidence-base</a>

## E4 Supporting Policies and Delivery Plans

This Strategy, and its various supporting policies, delivery plans and sub-strategies can be found here:

<http://www.haringey.gov.uk/housing/housing-strategies-policies-and-plans>