



REDBRIDGE HOUSING STRATEGY
APRIL 2014 – MARCH 2019

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FOREWORD



Housing is critical to the prosperity of Redbridge.

This strategy identifies the housing challenges that we face and the actions we must take to meet the needs and aspirations of all of our residents today and tomorrow.

Our key achievements over the last five years include:

- Improving all Council properties failing the Decent Homes Standard prior to 2011 and making additional 1,761 homes decent
- Bringing our landlord services back in-house
- Delivery of 640¹ affordable homes in partnership with Registered Providers and reducing the level of long-term empty properties by 58%²

¹ Local Housing Authority Statistics 2008/09 – 2012/13

² Base 2009/10

- Delivery of £3.2m Places of Change Programme transforming the accommodation and services for rough sleepers in the borough
- Developing Council run hostels as an alternative to Bed & Breakfast accommodation
- Increasing the level of homelessness prevention through reconfiguration of services and partnership working
- Stepping up a programme of effective activities to drive up standards in the private sector
- Developing the Redbridge Handyperson Scheme
- Securing funding in various areas including empty properties, beds in sheds, extra care for older people and affordable homes which will be delivered during this strategy period.

While we have achieved much, we now need to do things differently. Significant changes in the economy with the recession and funding constraints have changed the housing market significantly. Furthermore, Welfare Reform means we need to consider new approaches and be 'forward looking'.

Delivering new homes and making the best use of the housing we have is vital to our residents. We are committing to undertaking Council house building and to being pro-active in facilitating the delivery of more house building by our partners.

We recognise that in line with national trends, the private rented sector is an increasing part of our housing market and that this is a trend set to continue into the future. We must make the most of the potential of this flexible housing product so that it is part of an overall quality offer meeting the needs of a wider range of residents than it has done traditionally. We will be working to facilitate consistently good standards of housing and management services by landlords across the sector.

We also know that times are tough for many of our residents. This is a strategy that aims to enable and support our residents to make the best possible housing choices for them, to encourage economic activity whilst providing support to those that are vulnerable. Improving health and well-being outcomes through our housing offer are important drivers in this strategy.

All of this is at a time of unprecedented national financial pressures. Our financial resources are being reduced and like all councils we must think of different ways to secure outcomes, to

deliver our objectives in partnership with the GLA and other partners.

We will support affordable solutions, work in partnership to prevent homelessness, and work with partners to reduce vacant dwellings in the Borough, increase resident options and support residents to maintain stable sustainable housing solutions, deliver better standards of housing, be a good landlord and continuously evolve, improve and innovate in our services.

We thank all partners who made a contribution towards this strategy and we welcome the involvement of all of them in the delivery of it.

Councillor Michelle Dunn, Cabinet Member for Housing

1. CONTEXT

The context of our Housing Strategy is the national, regional and sub-regional landscape and the priorities therein which we must recognise and respond to.

NATIONAL CONTEXT

The economy: England has suffered economically as a result of the recession. Housing makes a significant contribution to the economy as it is the biggest component of a household's wealth and effects spending confidence. From a housing market perspective low interest rates have enabled many to sustain mortgage payments, reducing repossessions. Low interest rates are likely to be retained until the second half of 2016, and rises linked with improved employment performance. Savers looking to maximise returns will consider the buy-to-let market, which is resulting in further expansion of this market, including in Redbridge.

The National housing picture: The lack of supply of new housing to meet demand has been a national challenge for the last two decades. This position has been exacerbated in recent years by the sharp fall-off in housing completions due to the economic downturn and changes to the funding markets.

The ageing population and a realistic view of future migration means that England needs to provide at least 250,000 new homes every year. By 2020 the first children born from the baby boom between 2001 and 2011 will start to look for housing. Even if the required housing numbers were achieved the conditions for young people – lack of mortgage supply, the need for a sizeable deposit and the gap between the increase in rents and salaries – will make it far harder to access housing than it has been in previous generations.

A key reason why supply has not kept up with demand is the fall off of council house building which up until 20 years ago played a major role in providing the level of housing required.

A lack of supply to meet changing demographic patterns, has affected many sections of the community. In particular it has resulted in a significant increase in the number of young people not being able to purchase or even rent a home and a step increase in homelessness. For the first time in many years homelessness has started to increase, fuelled by evictions in the private rented sector. This is evident in Redbridge.

For the first time in half a century the number of households renting from private landlords has overtaken those living in social

housing. There has been a large growth in the private rental market driven by a shortage of social housing and an increase in the deposit size needed to buy a home.³

The costs of housing are high with research showing that a third of Britons are concerned about their ability to pay future mortgage and rent costs and more than half of Britons saying that their housing costs limits their spending.⁴

National Housing Policy: The Coalition Government has introduced a range of policy measures designed to create a more decentralised and incentive-driven national housing policy framework. It has also prioritised the private sector to take the lead in the delivery of solutions albeit additional freedoms are given to local authorities as a result of the self-financing settlement on the HRA.

These measures have implications for the way in which Redbridge works and also affect the circumstances and context around the delivery of this housing strategy. Key aspects of the policy framework include:

³ 2013 English Housing Survey

⁴ CIH commissioned research in June and July 2013

The National Housing Strategy launched in September 2012 included actions to kick-start homebuilding, which were intended to deliver more jobs and investment in infrastructure. The 2013 Spending Review has further identified £300bn for an overall infrastructure package with a focus on public housing, rail, roads, energy and digital access.

A key part of these proposals is the “Help to Buy” product, which provides an equity loan to enable people to purchase new build homes. This has been designed to encourage house builders to build out schemes that may have been suspended because of the perceived lack of purchasers able to access mortgage finance. If the mortgage rate is attractive, then there may be demand from first time buyers, the vast majority of whom are renters so this may start to see a reduced demand for renting.

In Redbridge there has been little new development commenced, some proposed new developments have secured funding to allow them to proceed.

The National Planning Policy Framework published in 2012 delivered a reformed planning system with a presumption in favour of sustainable development and a duty to co-operate across borough boundaries. This framework is less directive and

more open to interpretation. The London Plan set out in the framework puts a strong emphasis on housing delivery.

Local Authorities are encouraged to achieve and exceed the relevant minimum borough annual average housing target identified, which in Redbridge is 760 new dwellings per annum.

In Redbridge the revised Local Plan is due to be published in 2015. Locally there has been little perceived change in outcomes arising from the introduction of this framework.

Incentives for development have been introduced via the New Homes Bonus (NHB) and the Community Infrastructure Levy (CIL).

Redbridge has benefited from £1.82m NHB in 2012/13 and is scheduled to receive £2.79m in 2013/14. CIL Redbridge charges a flat rate of £70 per square metre regardless of the development or location.

Welfare Reforms have been designed to make work pay and the new measures include the introduction of an Under-occupancy Benefit Reduction (April 2013), Benefit Cap (August - September 2013) and Universal Credit (2014 - 2017). The Council Tax benefit was abolished in April 2013 and replaced by the new local Council

Tax Reduction Scheme. Reduced funding for the Scheme will impact on the amount of help available.

This is still an emerging picture and the full impact of the Welfare Reforms will not be known until the measures are in effect fully. The reforms are likely to impact on our residents by reducing payments to some and placing budget management responsibilities on those not previously used to this, adding challenges to landlords and the Council in terms of statutory housing responsibilities. The housing choices available to residents are also likely to reduce. The reduction in disposable income may lead to poverty and impact on health and well-being.

The DWP Scan October 2013 indicated that, in Redbridge:

- Around 5%-616 (based on the 2011 Census) of social tenants are affected by under-occupancy benefit reduction. Tenants under-occupying by one bedroom are most affected (504 -82%), while 18% (112) of tenants affected are under-occupying by 2 bedrooms.
- As part of the preparation for Universal Credit local authorities are being charged with applying the Benefit Cap by reducing the amount of housing benefit the claimant is receiving.

As a result, 403 households will lose on average £79.35 per week. Of whom:

- 8% are in Social Housing
- 38% are in Temporary Accommodation
- 53% are in other Private Accommodation

- In terms of the number of children affected by the Benefit Caps:
 - 53% (758) are in private sector housing,
 - 37% (530) are in temporary accommodation, and
 - 10% (146) are living in social housing.
- Large families (needing 3 bed+) will be mostly affected by the Benefit Caps due to income elements such as Child Tax Credits and Child Benefit.

The potential cumulative impacts of the Welfare Reform include:

- Increase in rent arrears, evictions and homelessness
- Increased demand for smaller accommodation and affordable housing
- increased level of:
 - overcrowding in private rented sector as affected households are likely to opt for cheaper and smaller accommodation; and
 - increased occupancy in lower standard accommodation
- Increased demand on:
 - housing service for advice, support and access to accommodation,
 - Discretionary Housing Payment exceeding annual allocation, and
 - money and debt advisory services
- greater competition for lower quartile private rented accommodation from neighbouring and inner London boroughs

- lack of affordable private rented accommodation locally and households having to consider moving out of London altogether
- Uncertainties about employment opportunities and sufficient childcare provision for households affected by the Cap who are seeking employment.
- Less household disposable income leading to poverty and impacting on health & well-being
- Joined-up approach required to tackling worklessness and homelessness

For Redbridge the impact creates a need to:

- Support residents to adapt to the changes enabling them to take charge of their housing needs;
- Concerted efforts to support households in a range of areas including employment, budgeting, rent arrears,

overcrowding, housing conditions, evictions and homelessness;

- Review and manage arrears and bad debt provision in the self-financing HRA Business Plan;
- Work with partners regularly to mitigate impact and make sensible choices;
- Assess and track the impact on homeless households;
- Keep under review the level of overcrowding and provide continued support to help households downsize;
- Monitor the impact for those in the private rented sector and provide additional services for those threatened with homelessness;
- Secure affordable private rented accommodation against increasing competition from inner London authorities placing applicants in our more competitively priced stock;
- Implement a Homelessness Discharge Policy and
- Assess and keep under review the impact on the local housing market overall as a result of the changes.

Allocations reforms - enable local authorities to determine allocations policies locally.

In Redbridge, the Housing Register will be restricted to applicants who meet the 2-year residency criteria and have priority (as measured by Reasonable Preference). Other changes include adoption of the Bedroom Standard, increased priority to applicants who are severely overcrowded, allocation of Sheltered Accommodation via Choice Based Lettings, and Community Contribution Awards for Redbridge Social Services registered foster/adoptive parents and members (and their spouses) of the Armed Forces.

Grant funding for new homes - significant reductions in grant funding for affordable housing were seen in the 2011/15 programme, in fact 60% less than the programme in 2008/11.

At Redbridge this has meant that local Registered Providers have built significantly fewer homes. In recent years the completions of affordable housing has fallen from 384 in 2006/07 to 108 in 2012/13 (Local Authority Housing Statistics).

Tenancy Reforms have been designed to allow Local Authorities to introduce time-limited (flexible) tenancies for new tenants. They provide a stepping stone towards realising their housing aspirations and options in the private sector. The aim is to ensure better use of and management of under-occupancy within social housing stock

In Redbridge the Tenancy Strategy adopted in 2013 retains lifetime tenancies for our own stock. The profile of Council tenants and Housing Register applicants indicate in most cases that residents will not be able to meet their own housing needs in the private sector; therefore lifetime tenancies provide stable homes and the foundation for creating sustainable communities.

The Strategy also recommends Registered Providers offer 6-year Tenancy Terms (including a one year introductory tenancy) as a minimum. Non-renewal of tenancies must not put existing

Affordable Rent was introduced to provide a model that allows for a higher proportion of housing development costs to be met by borrowing on future rental receipts and existing assets. As part of Affordable Rent, Registered Providers will be able to charge up to 80% of market rent.

To ensure Affordable Rented Accommodations are within the means of our Housing Register applicants the Council recommends Registered Providers charge:

- 80% of Local Housing Allowance for 1 bed; 75% for 2 bed; 65% for 3 bed and 55% for 4+ bed homes.
- No conversion of family sized accommodation (3+ bedroom), adapted properties, supported or sheltered accommodation, properties with high service charges and where Local Authority grant is used
- Restrict conversion to 25% of re-lets of 1 and 2 bed properties

In Redbridge there has been a relatively low level of conversions since the programme started with average rents being £143 against the social rent of £107 (Local Authority Housing Statistics).

From 2015/16 a new Affordable Rent programme will be implemented to provide homes for rent that will be sold in the medium term with first refusal going to the existing tenants. This scheme is to be designed with the involvement of the housing industry and Redbridge will have the opportunity to influence the debate to ensure maximum provision is delivered locally. Bids for grant will be on a “something for something” basis. Government expects landlords to take a stronger approach to efficiency and make more use of property sales and conversions of social to affordable rent.

Self-financing for council housing provides an opportunity for more strategic management of our stock via a 30 year fully

financed business plan. Specifically it allows for local decisions to be made by us about stock investment, management, new housing provision, rebalancing requirements but also allows for innovation. Three quarters of all stock owning authorities are planning some form of new build programme over the next 5 years, a quarter of which are using garage/infill sites with 50:50 use of affordable and social rents.

Redbridge will seek to use HRA headroom as well as other sources such as RTB receipts, and free HRA land to fund development and this is addressed in this strategy.

Right to Buy: the discount cap has been increased to 75% and in London there is a limit on the maximum discount of £100k.

At Redbridge this has resulted in a marked increase of applications and completions in 2012/13 and 2013/14 with a forecast increase of sales in following years. We have committed to using these receipts for the provision of new housing supply.

Health and Social Care Act 2012 places a duty on local authorities in overseeing health provisions in their area and to lead on public health. They have a statutory duty to create a Health & Well-being

Board, continue to produce Joint Strategic Needs Assessments (JSNAs) and develop a Health & Well-being Strategy.

In Redbridge we recognise the strategic links between housing, health and social care. The Act provides an opportunity for joined approach to health and well-being. Along with pathways for vulnerable groups to housing, the Housing Service will continue to provide prevention and support services to improve health & well-being of residents.

The combination of Welfare Reforms, increasing rent levels, and tenancy reform all risk excluding lower-income households and those not deemed in acute need from accessing affordable housing.⁵

The cumulative impact of these emerging changes over the long term is unclear and this strategy therefore puts into place measures to track, assess and predict changes and their impact on strategic housing interventions in the future. Relevant aspects are also taken forward in our Homelessness Strategy 2013-18.

REGIONAL CONTEXT

⁵ Changes to affordable housing in London and implications for delivery – JRF, March 2013

Housing strategy and investment in London: During 2012, the Mayor of London launched his new Housing Covenant. The following programmes have also been launched and Redbridge has already been successful in securing funding for example:

- Building the Pipeline
- Mayor's Care and Support Specialised Housing Fund

The "London Housing Strategy," consultation draft published in 2011 is a spatial development strategy for the Capital. It has five key objectives against which we must conform along with contributing to its housing targets:

1. Building partnerships with boroughs – overseeing programme delivery through governance and partnership arrangements with boroughs.
2. Increasing supply – with a particular focus upon affordable, family sized homes as well as smaller homes and the release of public land for development.
3. Raising standards – through new design standards, better quality existing homes and improvements in the private rented sector.
4. Enhancing mobility and choice – through improved options for home ownership, improved options for social tenants to

move to find employment and help for under occupiers to move.

5. Tackling need – focused upon London-wide challenges including street homelessness and overcrowding.

This is the context for the Housing in the borough in recent years. Consultation on a new London Housing Strategy commenced in November 2013 which we will seek to achieve conformity with where practicable. The "ambition" of the Strategy is:

1. Increasing the supply of new homes.
2. Improving design.
3. Improving existing homes and estates

The Strategy recognises London's growing population and the need to meet a range of housing need and address affordability problems residents face. The Strategy identifies supporting working Londoners as a priority, potential new approaches to financing (including opportunities brought about by HRA self-financing) and the need to bring land forward for development including land in the 'Opportunity Areas' of London.

The draft London Housing Strategy refers to the GLA's Affordable Housing Programme. It is intended that the GLA funding will fund a more 'differentiated' product to meet the needs of both those in acute housing need and low paid working households. The GLA

will maintain an affordable tenure mix of 40:60 intermediate: rented homes for 2015-18. The GLA aims to deliver 15,000 affordable homes in London each year. Of these:

- 1) 40% will be flexible low cost home ownership
- 2) 30% will be affordable rent, 'capped' low affordable rents
- 3) 30% will be at 'discounted rents' of 'no more than 80% of market rents' or 'the Local Housing Allowance'

The Programme will seek to provide flexibility at a local level to allow boroughs to maximise affordable housing supply and housing for sale or at higher rents will be expected to subsidise lower rent affordable housing.

Similarly we also seek to achieve conformity with **the East London Housing Strategy**. Published in 2010 the strategy was developed in partnership with the eight east London local authorities (City of London, Hackney, Tower Hamlets, Waltham Forest, Redbridge, Barking and Dagenham, Havering and, Newham). The strategy highlights housing need in east London and focuses upon housing supply and affordability. It has five broad targets:

1. Increasing housing supply
2. Ensuring homes are affordable
3. Improving the quality and sustainability of homes
4. Enabling mobility
5. Ensuring that housing is "inclusive" and benefits all people

LOCAL CONTEXT

Redbridge has a number of current strategies which provide context for the housing agenda in the borough.

The Redbridge Corporate Strategy 2012-14: The Strategy provides the over-arching set of priorities against which this Housing Strategy is written. There are eight themes – safer communities, enhancing the environment, improving health and well-being, economic growth, enabling independent living, educational excellence, supporting young people, efficiency and transparency. The development of a revised Housing Strategy is a key objective in the Health and Well-being strand of priorities for 2013.

Additionally, the Redbridge Health & Well-being Board has prioritised supporting frail and isolated older people, hard to reach groups and safer communities and neighbourhoods within

the Health & Well-being Strategy 2012-15. All of these are closely associated with housing quality and supply issues.

The Core Strategy: This is the key local planning document and contains policies to shape the Borough's growth by guiding the location, type, scale and design of new development. The existing policy is currently under review with an agreed Redbridge Local Plan 2015-30 scheduled to come into force in late 2015.

Our Core Strategy Review Preferred Options report highlights the fast rate of population growth and the strain this is placing on the current housing stock, particularly the increasing dependence on the private rented sector, illegal use of outbuildings for accommodation and general overcrowding with many young adults forced to live at home.

The census illustrated this and disclosed that between 2001 and 2011, average household occupancy in Redbridge increased from 2.6 to 2.8 people, giving Redbridge the second largest household size in England and Wales after Newham, Harrow and Brent. This is against the national context of a reducing household size as a result of increased relationship breakdown, people having fewer children and the ageing population. By 2021 the average

household size in London is predicted to be 2.23.⁶ This would suggest that the correct mix of housing is a key issue to ensure suitable homes for all.

Other housing related strategies: The following Redbridge strategies have been reflected throughout this Housing Strategy including highlighting any issues for review:

- Homelessness Strategy 2013
- Allocation Policy 2013
- Tenancy Strategy 2013
- Private Sector Housing Renewal Policy 2013
- Empty Homes Strategy 2013-15
- HRA self-financing business plan (in progress)

The table overleaf demonstrates how this strategy links to national, regional and local priorities.

⁶ Redbridge Strategic Housing Market Assessment 2010

National, Regional and Local Priorities	
Laying the foundations: A Housing Strategy for England 2011	<ul style="list-style-type: none"> ▪ Increasing supply: more homes, stable growth ▪ Social and affordable housing reform ▪ A thriving private rented sector ▪ Quality of housing experience and support ▪ Quality, sustainability and design
London Housing Strategy 2011 London Housing Strategy 2013 (draft)	<ul style="list-style-type: none"> ▪ Raising aspirations, promoting opportunities ▪ Improving homes, transforming neighbourhoods ▪ Maximising delivery, optimising value for money ▪ Increasing the supply of new homes ▪ Improving design ▪ Improving existing homes and estates
East London Housing Partnership 2010	<ul style="list-style-type: none"> ▪ Increasing housing supply ▪ Ensuring homes are affordable ▪ Improving the quality and sustainability of homes ▪ Enabling mobility ▪ Ensuring that housing is “inclusive” and benefits all people
Corporate Strategy: Making Redbridge a better place to live 2012-14	<ul style="list-style-type: none"> ▪ Safer Communities ▪ Enhancing the Environment ▪ Improving Health and Wellbeing ▪ Economic Growth ▪ Enabling Independent Living ▪ Educational Excellence ▪ Supporting Young People ▪ Efficiency and Transparency
A Sustainable Community Strategy for Redbridge 2008 - 18	<ul style="list-style-type: none"> ▪ Strengthen Community Cohesion ▪ Improve people’s health, care and well-being ▪ Give people the skills and opportunities to make the most of their lives
Local Development Framework: Core Strategy 2015-30 (currently under review)	<ul style="list-style-type: none"> ▪ Managing Growth ▪ Promoting a Green Environment ▪ Achieving Quality Design ▪ Protecting and Enhancing Borough Assets
• Redbridge Adult Prevention & Early Intervention Strategy 2011 – 14 • Redbridge Health & Well-Being Strategy 2012 –15 • Joint Strategic Needs Assessment	
Redbridge Housing Strategy	<ul style="list-style-type: none"> ▪ Delivering More Homes ▪ Making the Best Use of Stock and supporting mobility ▪ Improving Health & Well-Being ▪ Effective services, new ways of working
Redbridge Homelessness Strategy 2013	<ul style="list-style-type: none"> ▪ Maximise the delivery of new homes for all income groups across all tenures ▪ Intervene in the private rented sector to meet a range of housing needs ▪ Prevent homelessness and provide an effective Housing Options Service ▪ Reduce the use of bed & breakfast accommodation ▪ Work with partners to promote independence by helping people to help themselves
Redbridge Housing Allocation Policy 2013	<ul style="list-style-type: none"> ▪ Meet the wider objectives of this district’s housing needs as set out in the Authority’s Housing Strategy. ▪ Reflect a balance between the housing needs of existing tenants and new tenants. ▪ Maximise the use of and efficiently let all housing stock available to the Council. ▪ Promote sustainable communities. ▪ Provide applicants with sufficient information to make informed choices about opportunities for rehousing and understand the criteria and process adopted by the Council. ▪ Offer applicants a more active role in choosing accommodation taking account of individual circumstances and waiting time.
Redbridge HRA Business Plan 2013 (in draft)	<ul style="list-style-type: none"> ▪ Improve the quality of the stock-improvements to communal areas ▪ Pro-active Asset Management-including identifying high revenue expenditure properties and planned maintenance programme ▪ Effective budget management facilitated by 30 year Investment Plan and 5 year rolling Capital Programme ▪ Increase efficiency in planning of resources-update stock condition database to assist this.

2. REDBRIDGE IN CONTEXT

Understanding our local situation in the light of the wider agenda outlined is fundamental.

Redbridge headlines:

2nd lowest levels of social housing in London

3rd most under-supplied Borough in London

6th highest area of projected household growth to 2021 in London

3rd highest proportion of young people in London

13th highest proportion of residents of retirement age in London

2nd largest household size along with Brent, Harrow and Slough in England and Wales

4th most diverse Borough in England and Wales

21st out of 32 London Boroughs in terms of average house prices at £297,459 with an annual increase of 3.1% (July 2013)

House prices are 8.4 x average incomes in the Borough

About Redbridge: Redbridge is a medium sized, outer London Borough, situated in North East London. As a place, it is distinguished by its highly diverse community⁷, its open spaces, by its excellent school provision and its good transport links, which includes connections to the M11. It also has good travel connections to London via the tube and will directly benefit from Crossrail in 2019.

Redbridge is an area of contrast where affluence and deprivation live side by side. South of the borough is most deprived in Redbridge with the most health care needs. Loxford is amongst the most deprived areas in England whilst Monkams is amongst the most affluent.

Health: In 2011 Census the number of people described their general health as good to very good, was at 83.1% (81.2% in England & Wales), a decrease of 8.5 percentage points since 2001.

Population and diversity: Redbridge has an average population size for a London Borough with around 284,600 residents⁸. This makes Redbridge the 11th largest London Borough. Around 23%

⁷ 4th most diverse community in England and Wales behind Newham, Brent and Ealing with 36% of residents born outside the UK and with a quarter of residents not having English as their main language.

⁸ ONS mid 2012 population estimates

of the population are children (0-15 year old), which makes Redbridge the borough with the third highest proportion of young people. 65% of the population are of working age. 12.1% of the population are of retirement age (65 years or over), which is the 13th highest in London.

The Simpson's Diversity Index (SDI) ranks Redbridge the 4th⁹ most diverse community in England and Wales. The Census 2011 indicates:

- An overall increase in all categories with the exception of White (English/Welsh/Scottish/Northern Irish/British), White Irish and Caribbean.
- The proportion of people describing themselves as White (including English/Welsh/Scottish/ Northern Irish/British) has seen the largest reduction, by 23 percentage points.
- the largest increase is in Asian/Asian British categories, where people describing themselves as Pakistani has seen the highest numerical increase from 14,888 to 31,051, followed by 'Bangladeshi' from 4,224 to 16,011.

⁹ 2011 Census Snapshot: Ethnic Diversity Indices. GLA Intelligence Unit

According to the Census 2011 population growth in the last 10 years has been 16.9%, which is an above average growth rate. Growth rates were significantly higher in the wards with the highest levels of deprivation with Clementswood having the highest growth rate.

Looking forward to 2021 the population is set to rise to 340,057¹⁰. It is anticipated that the biggest growth of the population will be in the 0-15 year old age group. GLA population projections show that numbers will double by 2030. In terms of household growth Redbridge is projected to be the 6th highest area of growth in London from 2011-2021.¹¹

This population profile demonstrates the need for housing at every end of the spectrum, from young people making a start in life through to older residents, living longer and needing the right housing product to encourage them to move from what may have been their family home to more suitable accommodation.

¹⁰ Office for National Statistics, 2011 Sub-National Population Projection (note Core Strategy states 331,000 by 2023)

¹¹ DCLG projections

Households: Redbridge has 99,105 households according to the 2011 Census. As in all areas, within the stock there is under and over-occupation. Redbridge has the joint 2nd highest average household size in England and Wales of 2.8 making over-crowding a real issue in the Borough with 5,848 households found to be over-crowded¹².

Household Profile: Over one fifth (23.3%) of Redbridge households consist of a couple with dependent children, 25.5% of households were people living alone and 15.8% of households were aged 65+ and over. Redbridge has experienced in migration of young families and out migration of older people.¹³

Nationally the number of single adults living with their parents has risen significantly, however some 35-40% of single adults prefer to own their own home.¹⁴

Employment: 65.3% of the Redbridge population are of working age – (between 16-64)¹⁵. The 2011 Census showed that 36% of

¹² Core Strategy Review 2013

¹³ Redbridge SHMA page 14

¹⁴ UK Housing Review briefing paper

¹⁵ ONS mid-year estimates August 2013

people aged 16-74 are in full time employment. Half of lone parents are not in employment.

Housing stock: The housing stock in Redbridge is 4,574. 63.6% of households live in owner occupied homes, 22.9% live in privately rented homes, 11.4% live in social rented homes, 1% live in homes in shared ownership and 1% live in 'other' accommodation.¹⁶ 32% of the households in Redbridge live in flats, while 67.9% of households live in houses. Although the number of households living in flats has increased since the 2001 Census, the dominant property type in Redbridge is still terraced housing at 34.7%, despite a 5.6 percentage point decrease.¹⁷

Compared with other London Boroughs the level of housing available for social rent is very low – being the 2nd lowest.

	Studio	1-bed	2-bed	3-bed	4-bed	5-bed+	TOTAL
Council	466	1,416	1,392	1,273	95	15	4,657
Registered Providers	0	488	1,368	929	173	13	2,971
TOTAL	466	1,904	2,760	2,202	268	28	7,628

Source: Local Authority Housing Statistics 2013 – General Need

¹⁶ Census 2011

¹⁷ Census 2011

Properties

For people aged 55 years or over, there are also 16 sheltered accommodation schemes (1,466 units) in the borough, which (15 schemes; 1,398 units) are mostly owned and managed by Registered Providers. In addition, there are supported living schemes for vulnerable residents in the borough (see p.45) mostly owned and managed by Registered Providers.

The Council also has 2,357 leasehold properties.

The following table¹⁸ shows the tenures in Redbridge. Redbridge also has a greater number of residents owning their own homes and with a mortgage than the average for London boroughs.

Housing tenure patterns have experienced a change over the last 10 years in line with national trends – being a growth in the private rented sector and a reduction in home ownership. Owner occupied is still the dominant tenure (63.6%). The proportion of households living in the Private Rented Sector has increased from 14.6% to 22.9% over this ten year period. This growth has been fuelled by a combination of the following:

- Increase in Buy to Let market and higher yields for landlords

¹⁸ Census 2011 (Social renting is subject to over-counting due to respondents' perception of tenure)

- Restricted access to mortgage and increasing house prices pricing out many first time buyers into the private rented sector
- Demographic change leading to increased housing demand

The private rented sector in Redbridge has predominately met the needs of specific groups such as students and immigrants.¹⁹ This is set to change. There are some concerns about the quality, management and potential for landlord abuse in the private rented sector, addressed in this strategy.

	Providers						
Private Rented	Private landlord or letting agency	11126	12.1%	21441	21.6%	9.6%	23.7%
	Other	2320	2.5%	1216	1.2%	-1.3%	1.3%
Living rent free				1173	1.2%		1.3%
TOTAL		92,288	100%	99,105	100%		

Housing Tenure (%) 2001 - 2011

Tenure		2001		2011			
		No	%	No	%	Redbridge Change	London Average
Owned	Owned outright	27,940	30.3%	27911	28.2%	-2.1%	21.1%
	Owned with a mortgage or loan	41,068	44.5%	35072	35.4%	-9.1%	27.1%
Shared Ownership		480	0.5%	1003	1.0%	0.5%	1.3%
Social Rented	Rented from the Council	6218	6.7%	6269	6.3%	-0.4%	13.5%
	Registered	3136	3.4%	5020	5.1%	1.7%	10.6%

¹⁹ Census 2001 and 2011

3. HOUSING IN REDBRIDGE

The wider London housing market: Redbridge is part of and is influenced by the wider London housing market. London's population grew by more than one million people between the censuses in 2001 and 2011 and is projected to increase again to nine million by 2021, and almost 10 million by 2031.

London continues to be a young, dynamic, mobile, diverse and unique city within the UK, and is set to see particular population rises in its very young and working age population. These demographic pressures will mean increases in demand for public services, particularly within housing and education provision.

The Redbridge Housing Market: The amount of housing for sale in London is at the lowest levels for the last 5 years.²⁰ In the context of this position, Redbridge has an active housing market. In 2013²¹ there have been 763 property sales, which represent 0.8% of the private housing stock turning over which is exactly in line with the regional average.

Like the rest of London, Redbridge has seen upward pressure on rents as demand from residents that cannot access the ownership

²⁰ Hometrack report in property week July 2013

²¹ As at August 2013

market increases. In terms of turnover and mobility, properties take on average 6 weeks to sell (significantly better than a year ago when it took 9.3 weeks to sell a property). This compares to the regional average of 4.6 weeks and achieves an average 93% of their asking price, which is in line with the regional average of 95.2%.

Affordability: The Housing Strategy Evidence Database shows that although more affordable than parts of inner London, Redbridge housing has the highest average prices of the outer London Boroughs and it is far from affordable for many of our residents. Average household income of Borough residents is relatively low at £32,710²². The average house price to earnings ratio in Redbridge is 8.4:1²³. This is a marginally better picture than the comparison against an overall London average house price to earnings of 9.7:1.

Illustrative costs to a resident looking to secure a 2 bed home:

- Buying a 2-bed property²⁴ in Redbridge with an 85% mortgage costs £214 per week assuming a 3.56% mortgage rate and a 3.5x income multiplier.

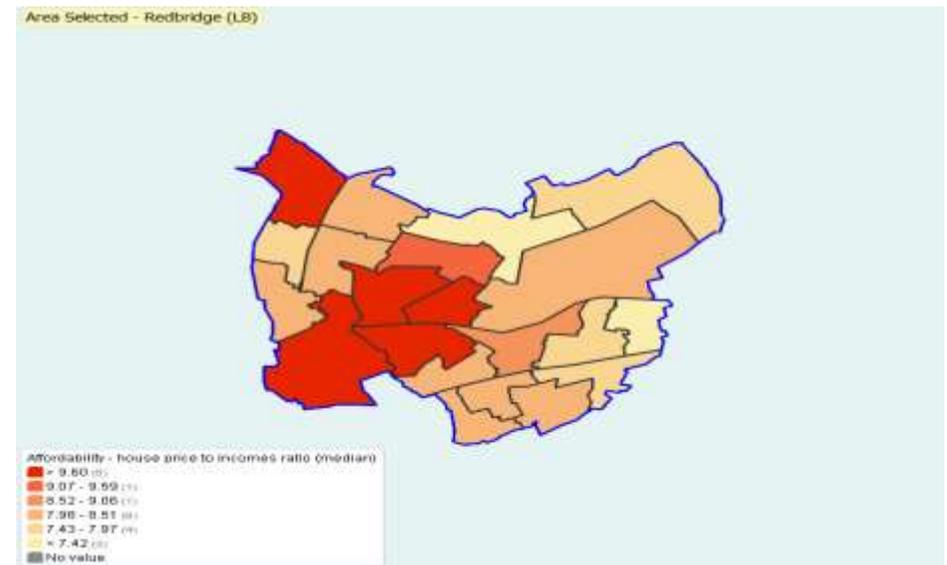
²² Annual Survey of Hours and Earnings 2012

²³ Based on data from the latest Annual Survey of Hours and Earnings and sales and valuations over the last 12 months. 2012-13

²⁴ Based on the price of a house in the lower quartile - £220,000

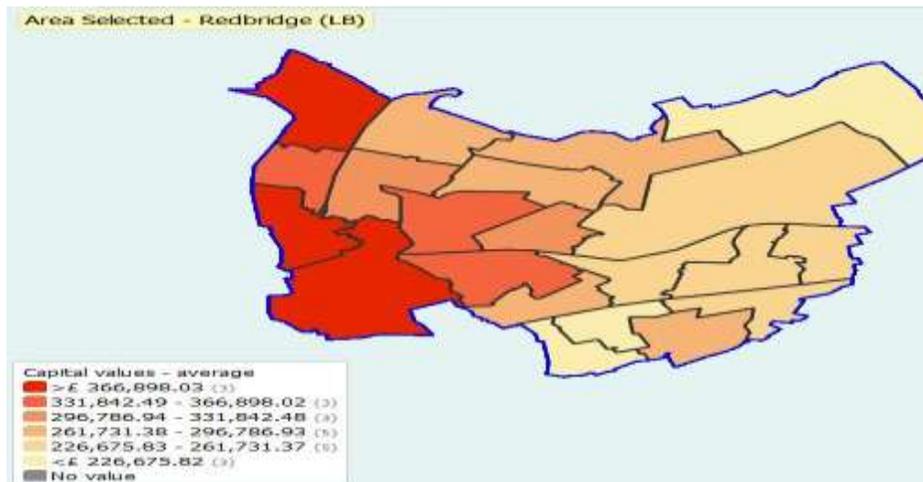
- Buying an average 2-bed property with a 40% Homebuy product costs £148 per week assuming a 90% mortgage and a 3.56% mortgage rate.²⁵
- Renting an average 2-bed private rented property in Redbridge is £248 per week.
- Renting a 2-bed social housing property is £100pw and a social rent property at Affordable Rent levels (80% of the market) is £198.

The following maps show the levels of income that residents have in the Borough compared with property prices. This shows the challenge that residents face in seeking to purchase their own home. The house price income ratio is high and over 9:1 in some parts.



The west of the Borough has higher capital values than the east as illustrated in the map below. With the introduction of Crossrail it can be expected that house prices and demand for housing will rise in adjacent areas.

²⁵ Hometrack data June 2013



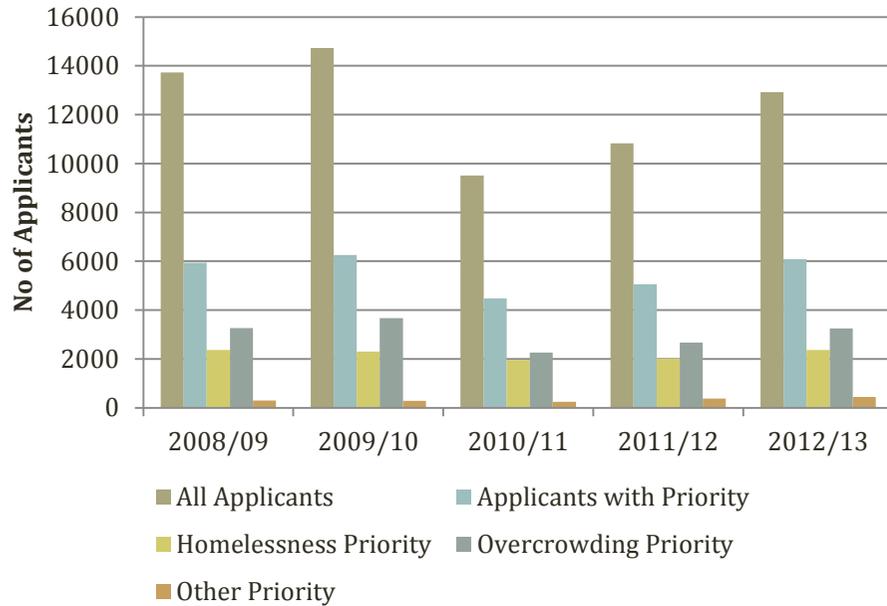
An initial assessment of the impact of the Benefit Cap introduced in August 2013 is that larger families on benefits will not be able to afford rented accommodation. Whilst this may help to reduce the potential in-migration from inner London in particular, smaller privately rented homes are the only feasible option for residents faced with high cost of family sized housing and the shortage of affordable properties. This is likely to result in an increase in overcrowding.

Housing Need: There is demand for housing across all bedroom sizes because of the absence of alternative affordable options. Together, the Council and Registered Providers own 9,094 (cross ref with page 19) general need and sheltered accommodation in the Borough. As at Q1 2013/14 there were 13,338 applicants on the Housing Register, of whom 6,620 have a priority and a realistic prospect of being offered an accommodation.

The chart overleaf shows number of applicants on the Housing Register over the last five years. During 2010/11, due to the Housing Register Review the number of applicants on the Register fell by 31% however, the total number of applicants on the Housing Register has risen by 26% since 2011/12.

In addition, the two largest categories of priority applicants have increased by 30% for Overcrowding and 17% for Homeless categories. The largest percentage (45% - 145) increase has been in the Other Priority category. This indicates a gradual upward trend and includes applicants with welfare needs and medical conditions, non-priority homeless applicants and other homeless applicants who have accepted a 'qualifying' or 'prevention offer'.

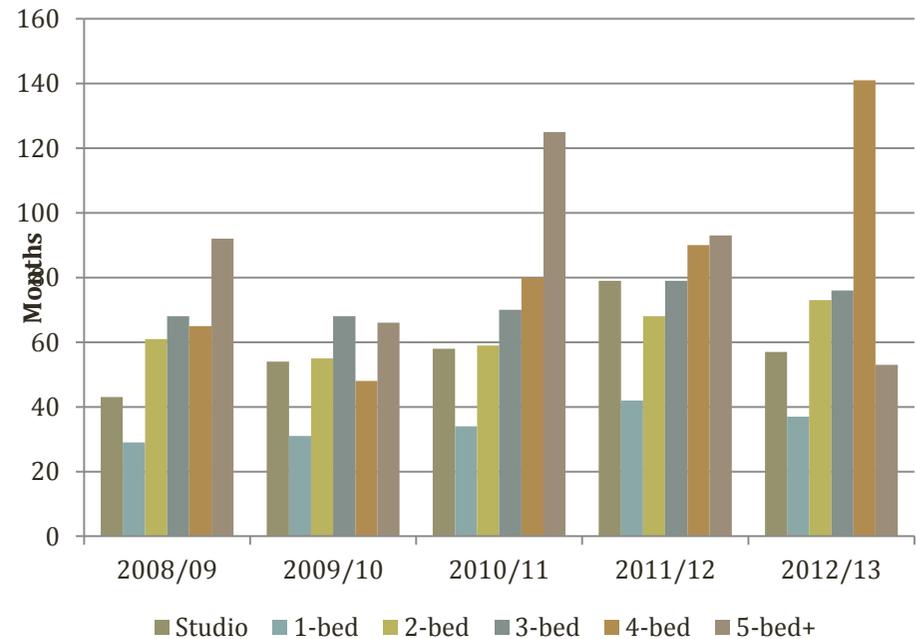
Housing Register Applicants



Based on the last 5 years, on average 5,563 applicants on the Housing Register had priority need, of whom only 447 (8%) received an offer of accommodation per year. As part of the revised Allocation Policy the Housing Register will be restricted to priority applicants, which is expected to increase to around 7,000 once the policy is implemented.

Limited supply and low turnover within existing stock is expected to result in increased waiting time. Based on applicants who bid successfully and were offered an accommodation, the waiting time across all bedroom sizes has increased except for 5-bed properties since 2009/08. The waiting times for 4-bed properties has increased significantly, by 54% (76 months or 6 years).

Waiting Time by Months



Overcrowding: The Redbridge Strategic Housing Market Assessment (SHMA) 2010 identified 12% of all Redbridge households living in unsuitable housing, of which, 47% (5,833) were overcrowded. 54% (3,364)²⁶ of all the priority Housing Register applicants are overcrowded with a requirement of larger family homes. Compared to Q1 2012/13, this represents an 18% increase. Accessing family-sized accommodation is expected to become increasingly difficult due to the Benefit Cap and lack of affordable homes across all sectors. Section 6 details measures we have in place to tackle overcrowding.

Homelessness: The termination of Assured Shorthold Tenancies is now the main reason for homelessness identified in the Homelessness Strategy 2013-18. The lack of available private rented supply as a housing option to prevent homelessness or for temporary accommodation presents an acute pressure in managing homeless demand.

Homelessness in Redbridge is broadly consistent with national trends. Despite our success in increased homelessness prevention activities, over the last five years, the Homelessness Review 2008 – 13 shows an increase in the number of:

- applicants accepted as homeless;

²⁶ Q1 2013/14 Housing Register

- people sleeping rough;
- households living in temporary accommodation; and
- the use and length of stay in B&Bs for more than 6 weeks.

The private rented sector plays a significant role in meeting the needs of people who are homeless. As demand for private rented accommodation increases, however, due to high prices and lack of mortgage finance, private landlords have been choosing to maximise rent levels and let to those in employment. In addition the prospects of direct Housing Benefit payment to tenants are leading many landlords to withdraw their properties from this group or from private renting generally.

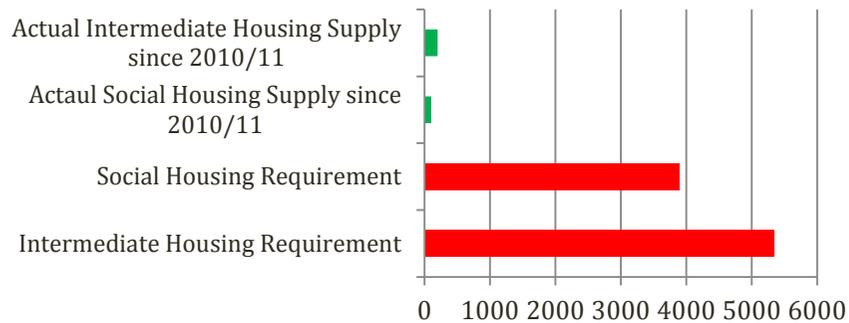
Housing Supply: Demand for housing exceeds supply. New supply in Redbridge has been extremely low, and it is the 3rd most undersupplied borough in London.²⁷

A combination of the economic downturn and funding restrictions has led to a decline in the new supply of affordable housing. Since 2008/09, 667 affordable homes have been delivered, a 49% reduction from supply in the previous 5 years (2003/04 – 2007/08 – 1372 units).

²⁷ Knight Frank: London Hotspots Research 2011

Redbridge Strategic Housing Market Assessment 2010 identified a requirement of 9,230 (3,895 social rent; 5,335 Intermediate) units between 2010 and 2015. However, new supply since 2010/11 has only met 3% (281 units) of the requirement. This has resulted in an increased role for the private rented sector to meet housing need in the Borough.

Housing Requirement & Supply from 2010 to 2015



The Mayor's target for Redbridge is to deliver a minimum of 11,400 homes for the period 2013-2028 with a maximum number of affordable homes.

However, the Core Strategy Review indicates that Redbridge should seek to deliver substantially more than its formal minimum overall housing target. Not doing so is likely to result in an increase in overcrowding and insufficient supply.

There is a need for more housing of all types. Affordable larger size homes are required for families and the demand for smaller units is increasing across London as a result of Welfare Reform. There is likely to be strong market demand for small units including shared accommodation from single people.

Council Housing Conditions: External funding of £18.9 million has been available to Redbridge since 2010. This funding has been used to finance the refurbishment of 1761 homes where there were internal failures of the Decent Homes Standard. In the last three years, work has been carried out to the main internal elements under this agreement as follows:

Element	Total Completed
Kitchen	1,869
Bathroom	1,494
Electrics	507
Heating	251

2013-14 will be the final year for an externally supported Decent Homes Programme. Redbridge is expected to deliver £7.8 million of decent homes works this year. A programme of work has been drawn up to ensure that all properties on the Orchard Estate and Oakfield Lodge are brought up to the Decent Homes Standard. In addition, a further 320 units where access has not previously been available will have the internal failing Decency elements addressed. As a result of this activity, there were 1048 non-

Decent properties. Properties are expected to fail elements of decent standards at various times for reasons such as kitchen and bathroom units having reached their life expectancy.

Please see Section 7 for Private Sector Housing Condition

4. HOUSING STRATEGY CONSULTATION AND PRIORITIES TO 2019

Consultation and involvement in developing this strategy

We have consulted on the housing strategy during June through to September with a selection of stakeholders. Further 12 week consultation will take place post February 2014 before this strategy is completed.

We received a wide range of feedback. Overall views have been centred on the following which have been incorporated in this strategy:

- Take a more proactive approach and role in direct provision to deliver a step change in housing supply and affordability;
- Support residents who are vulnerable or who have special needs;
- Improve the use of, management and quality of the private rented housing stock.

This strategy is also informed by the Housing Strategy Evidence Database 2010.

Housing Strategy priorities

Given the issues outlined in sections 2 and 3 of this document our strategic priorities for housing to 2019 are:

- The delivery of more new homes across all tenures including at lower costs and a new approach to delivery with the Council taking a more direct role
- The better use of existing stock and supporting resident mobility across housing tenures including -home ownership
- Improving the health and well-being of our residents through better quality and standards of housing and appropriate support
- Delivering effective services whilst looking at new ways of working.

This document goes on to examine each of these priorities in turn and makes recommendations for action in order to achieve our aspirations.

5. PRIORITY 1: DELIVERING MORE AFFORDABLE HOMES

Why is this important? The lack of supply and poor levels of affordability in Redbridge is acting as a major barrier for residents in securing housing. Homelessness is increasing, as is overcrowding.

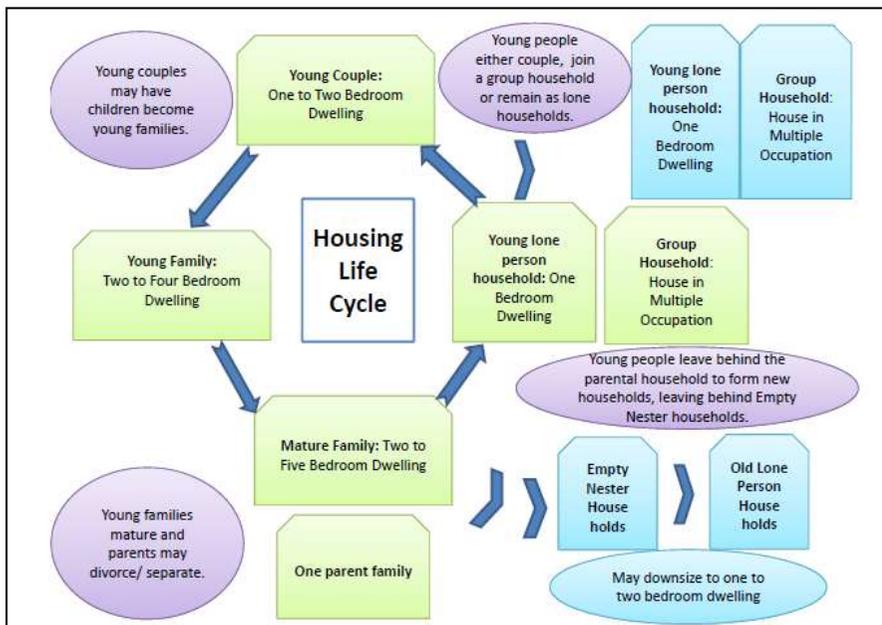
Redbridge has a supply issue being the third most under supplied Borough in London and having the 3rd lowest stock of affordable housing.

The Mayor's minimum target for new homes in Redbridge is 11,400 across all tenures by 2028. This is significantly below the requirement of around 2000 units per year identified in Redbridge Strategic Housing Market Assessment until 2015. We are committed to maximise the delivery of affordable homes that are in fact within the means of our residents.

Our strategic direction. A step change of approach is required to deliver increased supply. Whilst enabling will still be an important feature of our approach we will need to intervene more directly in the provision of new housing and arrangements that will secure new housing in the future.

This will include securing all available resources and delivering a programme of council house building as well as facilitating other partners. We will seek to work closely with the community on this, providing incentives to support local development across all tenures.

We recognise that the demand for housing mirrors our resident's life cycle and that whilst there is a need for new first time buyer properties, there is a need across the life of our residents through to the elderly who may wish to downsize. The life cycle in relation to housing need is shown below:



STRATEGIC APPROACH TO DELIVERY: INCREASED SUPPLY

The traditional approach in Redbridge has been to engage a developer partner to build new homes, often with funding support from partners. Under HRA self-financing and greater local authority freedoms, Redbridge is now in a position to deliver new homes ourselves, subject to funding availability. The following funding sources are available:

- Capital allowances
- Right to Buy receipts
- HRA headroom.

While these need to fund our other housing obligations, we will adopt a strategic approach to using these funds where it is beneficial to do so to assist in the delivery of new homes by the Borough.

We will develop a programme of new delivery which links to our emerging HRA Business Plan which will set out our funding priorities. We will explore out use of the HRA as well as other sources of funding to increase supply, whilst protecting the use of other sources of funding, some of which is time limited.

The HRA Business Plan set out key aims and how development will impact upon our HRA Business Plan (capital and revenue impacts). Our annual Action Plan will be important in setting how we plan to use HRA funding.

We will use our HRA headroom for new build, estate remodelling and improvement works. The stock in Redbridge is generally of a good condition and improvement works will not be the main areas of HRA spend.

We will consider all possible options including providing loans which reflect our prudential borrowing rates where this can be aligned with corporate objectives. We will also work with partners to maximise funding and delivery opportunities including:

- Greater London Authority

- Communities for Local Government
- Registered providers
- LBR free land as a funding lever.

We will explore a range of products and housing options which best suit the needs of the Borough.

We will seek to provide and promote new initiatives for target groups such as the elderly who may wish to downsize which will help in improving the availability of family housing or who may wish to purchase using shared ownership type products to release equity for their old age.

The FreeSpace project for releasing private homes by under-occupying residents is at the pilot stage but we will promote this to help address our housing need. This is a potentially valuable source of family accommodation for affordable rent.

MODE OF DELIVERY

We will continue to work with Registered Providers for the delivery of affordable housing. They have an important role to play in helping Redbridge meet our housing need and may act as agents for the Borough in driving forward our own affordable housing developments, using our HRA headroom and other sources. We will work with Registered Providers familiar with the

borough but also seek to bring in new partners, who may wish to work with us. We may consider options around lending, via prudential borrowing, to registered providers where rates will help to support viability.

Council house building: Self-financing allows local authorities a real opportunity to make a direct contribution to the provision of new council homes. We have approximately £30m²⁸ borrowing capacity that can be accessed for this purpose.

Redbridge sees direct development on its HRA land, estates or garage sites as part of the step change approach required to deliver more affordable housing supply and to contribute to reducing the Council's general fund costs in respect of bed and breakfast and temporary accommodation. In addition, commissioning development directly means more control of the quality of homes through good design which will provide a number of wider benefits including reduced maintenance costs, long life materials, reduction in anti-social behaviour, and better use of the newly organised public spaces.

It is also part of the approach required to manage council housing as a business. Providing new homes, with an additional income

²⁸ As at June 2013 and prior to remodelling arising from the ten year rent settlement

stream and lower early year's maintenance costs can help to offset stock losses through RTB and any estate based regeneration schemes.

New HRA housing can help to tackle under-occupation/overcrowding in the social rented sector. General fund borrowing can also be made available and could contribute to housing at sub-market rent to meet the growing need for lower cost private rented accommodation, which would also make a major contribution to tackling homelessness. As required by planning policy it will be important to ensure a mix of housing types, tenures and affordable rent levels for residents in different income brackets. Redbridge will also consider the provision of house building for sale with the profits being put back to subsidise affordable housing provision.

This is a new area of activity for us but it can help to meet strategic and financial challenges. Consideration will need to be given to the approach and appropriate delivery vehicle – for example whether a special purpose, wholly owned Council vehicle would be appropriate or a strategic partnership with an Registered Provider, developer or other organisation(s)

Other Partnerships and delivery vehicles: vehicles that enable delivery in these challenging conditions will be explored. Using the Local Asset Backed Vehicle model the Council can lever in

institutional investment and retain some ownership/equity value of land given over for development – this is a model which may assist delivery of new homes of mixed tenures. These models can have high set up costs and long lead in times so will be more appropriate for strategic developments.

Consideration will also be given to the procurement of development agency partners including local registered providers, which may assist the Council house-building programme.

The Council will select preferred partners on the basis of who can bring the most contributions and value to schemes. In terms of specific schemes developed in partnership with registered providers we will take an appropriate approach to the Affordable Rent regime, or its replacement, to ensure affordability for residents.

Corporate Housing Investment Board: There is a need to maintain a focus on delivery and to identify creative solutions to problem solving. The Redbridge Strategic Housing Market Assessment²⁹ highlights the importance of joint working to design effective policy frameworks and address the delivery of new

²⁹ 2010, page 145

housing, providing the choice, tenure and mix of housing required. It comments that working together is also likely to maximise the amount of funding secured for affordable housing provision in the future. A Housing Investment Board with corporate representation and potentially with external advisors is one such option which will be considered to achieve this.

DEVELOPMENT SITES

The Core Strategy Review/Redbridge Local Plan 2015-30 will allocate sites for housing and other uses. Draft Planning Briefs will be prepared for key sites in the Investment Areas identified by the Review to provide greater planning certainty.

New housing supply is to be focused around the Redbridge Sustainability Model and Investment Areas which links new housing growth to adjacent facilities and preserves the open green space which is valued by Redbridge residents and contributes to quality of life.

Sources of supply

New development of housing will be delivered by us on:

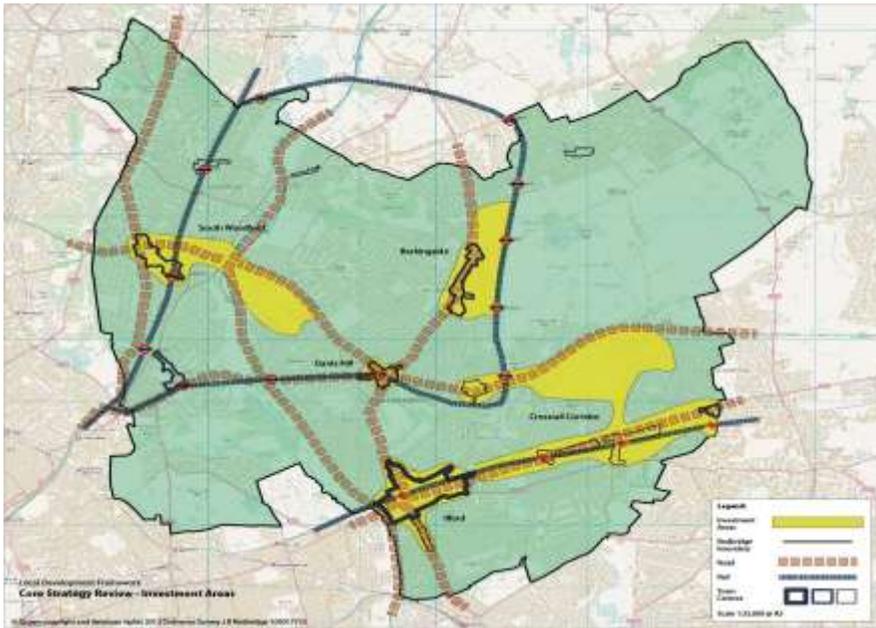
- The 5 strategic Investment areas
- Brownfield derelict/cleared sites where they arise or ad hoc

sites in 3rd party ownership.

- LBR Garage/infill sites
- LBR Estate renewal and intensification of units
- Land assembly of 3rd party land where appropriate.

Note: there will be additional consultation on alternative development strategies/sources of supply that could potentially meet the likely revised London Plan housing target/the borough's needs; this consultation is expected to occur mid 2014.

Investment areas: Five areas have been identified and these can be seen on the following map. They are Ilford Town Centre, Gants Hill, Crossrail Corridor, South Woodford (includes the Roding Hospital site) and Barkingside.



Brownfield land: A number of sites will come forward. These include:

- Five Oaks Lane, Hainault
- the former Kelvin Hughes site in Hainault
- Ilford Retail Park
- Land at Hyleford
- Chabad Lubavitch, Gants Hill

Estate regeneration: A number of sites will be identified that

could have potential for estate regeneration. One recent example is Claire and Repton. The objective is to:

- Maximise the development potential of the site and meet housing targets for the borough including the provision of mixed tenure homes
- Create sustainable development that makes efficient use of land
- Improve the local urban environment creating safe and secure spaces
- Integrate local community through provision of community facilities for local residents
- Improve access and parking
- Develop well-designed buildings that are energy efficient and sustainable.

Estate regeneration schemes can be funded from capital receipts, HRA capacity or delivered in partnership with Registered Providers to improve the housing stock and environment. We will work with the community to develop plans for the estate and to manage the change process. Local lettings agreements may be considered to enable existing communities to benefit from the regeneration.

One current example is the Claire/Repton estate, due to start on site in late 2013, which will deliver 149 new and replacement homes.

Garage/Infill Sites: We have a number of small sites, which can make an important contribution towards meeting our housing targets and addressing housing need. We are currently reviewing a number of sites in places such as Hainault, Chigwell and Woodford Bridge. These sites provide an opportunity for us to take a direct role in the delivery of new housing supply. In terms of new/current supply other schemes, which are in the planning stage or on site include:

- Purleigh Avenue, Woodford Bridge
- Bramshill Close, Chigwell
- Yellowpine Way, Hainault

This is the first phase of a three phase development which subject to viability/deliverability will provide around 40 new homes. The borough has set up a Working Group to bring our own housing development which will be funded by Redbridge, with funding contributions from the GLA. Phase 1 is scheduled to be on site in 2014.

Other actions to increase supply: We will explore the

following actions and initiatives:

- The purchase of strategically sited plots of land to unlock other sites.
- The conversion of commercial empty office premises into housing.³⁰
- The conversion of empty shops in Town Centres.³¹
- The acquisition of private properties to make available for housing purposes.
- The mapping and use of council owned land and assets that are capable of conversion for housing purposes.
- Buy backs of former Right to Buys
- Continuing development by Registered Providers and other partners.

MAXIMISING RESOURCES TO SUPPORT NEW SUPPLY

To deliver increased supply we will need to pro-actively generate resources. In April 2013 we became an Investment Partner of the GLA. We have already been successful in securing grant to deliver an extra care scheme, a three phase affordable rent housing development funded under the Mayors covenant, and funding

³⁰ For example the No Use Empty scheme as developed by Kent County Council

³¹ DCLG greater flexibilities for change of use consultation – August 2013

for empty homes. We will continue to bring forward viable schemes which meet GLA and Redbridge objectives.

We will also work with partners where appropriate to attract institutional funding including supporting build to rent schemes. Our internal housing management capacity can be a strong part of any partnership.

Internal funding for the delivery of new homes will come from the ring-fenced Right to Buy receipts, in accordance with our Agreement with the GLA. These receipts (after discounts) totalled approximately £2.2m in 2012/13, £2.5m (April-October only) in 2013/14 and are rapidly increasing. Additional resources will be via Capital Allowances and HRA land/headroom. Redbridge has a budget strategy up to 2015/16 which assumes that S106 contributions are directed towards temporary accommodation.

Accommodation for people who are or are at risk of homelessness: As the Homelessness Strategy 2013-18 shows homelessness is increasing and is currently at one of the highest levels in London. With the impact of Welfare Reform we do not predict that this will reduce in the short term. The level of homelessness is one of the reasons why the supply of new homes – affordable and private rented - is a priority for Redbridge.

Private Rented accommodation is key to meeting housing need in Redbridge. To ensure this is a realistic housing option for homeless households and those affected by Welfare Reform we will look to build on our current initiatives and develop new ones including:

- Landlord/tenant incentives and support
- In-house lettings agency
- Homelessness Discharge Policy

The provision of quality temporary accommodation whilst we are seeking to discharge our duties in respect of homelessness is also a priority so that we are able to keep to a minimum the use of bed and breakfast accommodation. DCLG funding will be used to explore alternative options to the use of bed and breakfast accommodation. This will include an options review process which will be carried out to assess and recommend best routes to delivery of new supply of temporary accommodation or hostel provision along with suitable move on accommodation.

Further information on homelessness can be found in Section 7 of this strategy.

Housing for an ageing population and later living: Whilst the context of general housing supply is one of under provision, the provision of accommodation for over 55's interested in retirement

housing is vastly undersupplied. Nationally there is 6m people seeking retirement housing and with only 105,000 units of older peoples housing built to date.³²

Redbridge has an ageing population and therefore a need to ensure the right housing products for this group. We will consider and develop a housing led response for older people helping to ensure a timely pathway to the right housing and support.

A positive approach to increasing the provision of specialist housing for older people will be developed including continuing to build some homes to Lifetime home standards and working with leaders in the field to consider aspirational housing products alongside incentives to move. This will require some targeted actions to make schemes deliverable and to attract specialist providers into the Borough; we will use the Housing in Later Life toolkit to:

- Address older people's needs in housing and land assessments
- Provide a proportion of wheelchair accessible homes in developments
- Incorporate specialist housing for older people into local plans
- Consider planning obligations

³² YouGov Survey and Elderly Accommodation Counsel

- Use the New Homes Bonus
- Consider design and lifetime neighbourhoods
- Connect health and social strategies with housing and planning
- Consider future funding models

Government is making funding available for new housing for older people and people with disabilities to be directed at specialist housing providers. We will seek to develop relationships with specialist providers to maximise the housing solutions that can be delivered in Redbridge.

Housing for vulnerable groups: We support the agenda to encourage community based housing solutions – as opposed to residential and nursing care - for residents with special needs including those with dementia, learning disabilities and mental health problems. We will be working to assess the demand for supported housing, including move on accommodation, and stimulate the market to develop affordable purpose built accommodation. We will aim to promote independence and choice, as at other developments such as Grove Farm. Please see page 45 for a list of supported accommodation in the Borough.

Performance management: We will keep under review and report on our supply pipeline to ensure that we are reviewing our

approach on a regular basis to deliver the housing requirement outlined in our local plan.

Delivering more homes - key priorities

- **Securing more affordable housing for the growing range of residents facing difficulty in meeting their own needs by finding solutions to delivery including pursuing a council house-building programme.**
 - **Identify and pursue estate regeneration schemes.**
 - **Work with communities to gain support and buy in for housing development.**
 - **Consider the needs of those who are, or are at risk of homelessness.**
 - **Develop an approach to providing housing to meet the needs of our diverse, vulnerable and ageing population.**
 - **Identify the resources, partnerships and appropriate vehicles for delivery including Borough approaches to investment.**
-

6. PRIORITY 2: MAKING BEST USE OF EXISTING STOCK AND SUPPORTING MOBILITY

Why is this important?: At a time when delivering new homes for current and future residents is a national and local challenge there is a real need to make best use of all existing stock irrespective of tenure. Redbridge has under-occupation as a result of its ageing population with long standing residents continuing to live in the homes in which they brought up families. It also has over-crowding across different tenures and there are opportunities to support residents into better housing to meet their needs. The implementation of welfare reform measures has resulted in a significant demand for mutual exchanges and transfers as landlords and tenants seek solutions to minimise the impact.

Our strategic direction: We will develop a strategic approach to understanding the housing market, the needs of residents and the design of a housing offer that is specifically and accordingly tailored. As part of the solutions we will exploit the potential of the existing stock across all tenures to make best use for residents. We will also ensure a range of approaches to enable resident mobility.

Use of the existing stock

There are a variety of ways in which we can influence and direct the best use of housing in the homes we own and housing in the private rented and ownership sectors. It is our aspiration that residents will be able to move between different tenures and housing products to suit their circumstances.

Empty homes: The Council's strategic approach to addressing long term empty properties is contained in the Empty Properties Strategy 2012-15, this is supported by information within the Housing Strategy Evidence Database. The strategy recognises the diverse range of circumstances that can lead to a property being left empty. It sets out a dual track approach of advice and assistance to help owners return their property into use, combined with tough enforcement interventions where the owner refuses to engage with the council and is unwilling or unable to take action. This could include Enforced Sale, Compulsory Purchase Orders and Empty Dwelling Management Orders.

Since 2009/10 we achieved a 58% reduction in long-term³³ empty

³³ These are properties that have been empty for more than six months and where intervention by the Council may be required to get the property reoccupied.

properties. In 2012/13, there were 549 long-term empty homes in Redbridge, (that have been empty for longer than 6 months) comprising 0.54% of the stock³⁴. These properties represent a wasted asset that needs to be addressed to help meet local housing need. These long term empty properties can also attract crime, anti-social behaviour and can lead to neighbourhood blight.

Since March 2013, our empty homes activity has been stepped up including:

- Developing a comprehensive **package of assistance**;
- Introducing a new **Empty Homes Grant policy** giving the Council five years nomination rights to house applicants on the Housing Register.
- Signing up to the new national **Empty Homes Loan Scheme**.
- Securing **£100,000 funding** from the GLA to bring an extra 10 empty homes back into use.
- Setting a **target of bringing 100 units of accommodation back into use** in 2013/14, and annually thereafter.
- Developing an approach to the use of **Enforced sale and Compulsory Purchase Orders** to bring older properties back into use.

³⁴ Council Tax data

- Changes to **Council Tax rates** to discourage keeping homes empty. We will monitor the impact of the Council Tax changes on the problem of empty homes.

The current empty homes work programme is funded until March 2015. In the next 18 months, we will need to refresh and update the Empty Homes Strategy and explore how funding resources can be secured to continue this important area of work. Unless additional resources can be secured, there is a risk we may need to downsize our proactive work in this area.

Houses in Multiple Occupation: The lack of housing supply combined with high housing costs is forcing many households to seek smaller and lower cost units of accommodation, often in the private rented sector. Properties arranged as shared houses or bedsits are often referred to as Houses in Multiple Occupation (HMOs). HMOs meet an important housing need for various groups such as lower income households and young professionals.

As part of the housing option, we will seek to promote HMOs that are of good quality and operated by responsible landlords in the areas that people want to live. This will help to attract young people and bring economic prosperity. Without good quality HMO developments, people may be forced to seek accommodation outside the borough or will otherwise be

driven towards the less reputable landlords.

Key challenges to the above include:

- 'permitted development' limitations on converting houses into HMO with more than 6 occupants, and
- concern amongst existing residents regarding additional 'smaller' HMOs (that can occur without planning permission) resulting in pressure to introduce a borough-wide Article 4 Direction³⁵ that would restrict formation of new HMOs and where they could be sited

With housing demand ever rising and more people seeking this type of accommodation, the strategic challenge for Redbridge will be how best to maintain appropriate planning controls and respond to existing resident's concerns regarding HMOs (particularly their management) whilst meeting the growing housing need in the borough.

³⁵ Restrict permitted development rights which allow a house to be converted to a small HMO with between 3 and 6 occupants sharing basic facilities. At present, no such planning consent is needed and there is flexibility so that properties can change in and out of the HMO definition on each change in tenancy.

We will seek to encourage and support private landlords to provide high quality and well managed accommodation whilst taking tough enforcement action against rogue landlords who rent out poor quality accommodation and place their tenants' lives at risk in the pursuit of financial gain. This enforcement activity is explored in more detail in Section 7.

A Good Landlord

Redbridge owns around 4,657 homes. We have recently brought our ALMO back in house and manage our own stock. Our stock is generally of a good quality but is relatively small.

We have a large number of houses and low/medium rise flats. The majority of our leaseholder properties are low rise flats.

In relation to future investment, we will consider all options for investing in our stock including new build, estate remodelling or partnership approaches. We recognize that with Right to Buy we have a diminishing stock. We will take a strategic approach in:

- Our future management of stock
- Use of HRA headroom and growth of our stock.

We will adopt a strategic approach to our leasehold management with more tenants becoming leaseholders via Right to Buy. The tenure of homes within blocks will influence our approach to delivering an effective and efficient management service, and we will consider the use of management companies where the mix of tenants in block is low for example.

We will continue to monitor the management arrangements of our stock and whether there is a need for any form of partial stock transfer in the future. The options available to us are:

- Manage our own stock
- Joint management of stock with others
- Shared services

In seeking to be a good landlord we will aim to increase the participation of our residents in the management of our stock.

We will work with our residents to help them get into work via Work Redbridge – this will also help offset some of the impacts of welfare reform and reduce the impacts on residents housing options.

We will respond positively to the challenges we face including subletting by tenants/leaseholders, the drive by government to

increase tenant management via TMOs which we support, pan London mobility schemes working with the East London Housing Partnership and London Councils.

Tackling illegal subletting

We participate in the National Fraud Initiative and have two CLG funded posts tackling tenancy and housing related fraud. We closely work with Payments and Benefits Team and have a robust housing application assessment and verification process (also applied in temporary accommodation placements).

In our council housing we seek to ensure that the right people are using and are able to access the limited housing provision we have.

We have a programme to tackle illegal subletting and recover possession of illegally sublet properties in council and Registered Provider properties in the borough. As part of this exercise we carry out a data matching exercise to check if social housing tenants have alternative addresses and carry out fraud

investigation work to produce evidence, which assists with the repossession of illegally sublet properties. To date 31 Council properties and 2 Registered Social Landlord properties have been reposessed as part of our tenancy fraud project.

Overcrowding: We then have a responsibility to help ensure that our residents are adequately housed. This strategy has identified the existing high levels of overcrowding, and the housing market changes outlined in this strategy lead us to anticipate increasing levels of overcrowding.

We recognise that increasing supply of housing is the key action required to tackle over-crowding. As well as seeking to increase the supply of new family homes and extending some council housing we will be exploring how we can deliver more aspirational housing products for older people in the Borough, enabling older residents to move to suitable accommodation which is connected with their existing family and wider support networks.

Tackling Overcrowding in Council Housing: The Asset Management Strategy considers a range of options for making

better use of its own Council housing stock. This includes a larger homes programme because we already know that additional family housing is required to meet future needs as well as addressing existing levels of over-crowding. Subject to funding availability, we will also resume our Extension/De-Conversion Scheme.

Overcrowding and the Allocations Policy: Under the revised Allocation Policy, we will award increased priority to applicants who are severely overcrowded (short of 2 bedrooms or more). Changes to the approach to waiting time means applicants will have their waiting time counted from their registration date. This will be advantageous to households whose family composition has changed. We will also allow applicants who are severely overcrowded to move into smaller accommodation than they require alleviating the severity of overcrowding, e.g. an overcrowded household in two bedroom property who require a four bedroom property, could be allowed to accept a three bedroom property.

We have introduced a Chain Lets programme which benefits overcrowded households, under-occupiers and homeless applicants through a combination of direct lets and mutual exchange. We are also progressing our Extension/De-conversion Scheme to help reduce overcrowding.

Under-occupation: We already offer residents support and financial assistance to help them move to appropriately sized housing. During 2012/13 the Under-occupation Scheme supported 29 residents freeing up 87 bed spaces. In 2013/14 so far we have helped 26 residents free up 60 bed spaces. In addition to the Chain Lets mentioned above we are also promoting a range of mobility schemes (see Supporting Mobility) which are proving essential in supporting residents affected by the under occupation benefit reduction.

For older owner-occupiers we promote the "FreeSpace" scheme, which enables owners to move to a more suitable size property and lease their property to the Council. We help owners to find new accommodation or offer council accommodation – either in sheltered housing or a one bedroom flat. In the case of larger properties we may consider providing assistance to convert large properties into two self-contained flats allowing the owner to remain in the property whilst leasing the second flat to the Council. Our efforts during 2013 have been targeted directly to those affected by the reduction in benefit for under-occupancy.

We will continue to identify and target opportunities to residents who are under-occupying family sized homes in the rented and ownership sectors. This will involve a review and development of

the existing range of schemes and promotion about the reductions in living costs that can be achieved by downsizing.³⁶

³⁶ PWC research in 2013 identified a £1,530 saving a year in utility and maintenance costs for a homeowner downsizing to a two bedroom retirement apartment compared with a three bedroom house

Supporting Mobility

We support residents to access the right housing for them through a range of mobility schemes, such as:

- Pan-London Mobility Scheme;
- Mutual Exchange Schemes including ELLC (East London Lettings Company) Choice and Homeswap; and
- Seaside & Country Homes

The schemes assist people to access homes of the right size, type and location for them – enabling them to access employment or to meet their caring responsibilities.

We will keep under review the impact of our new Tenancy Strategy introduced in February 2013, which offered lifetime tenancies for all and the impact this has for mobility. Where there is an evidential need new services, products and approaches will be commissioned or developed.

Making best use of existing stock and supporting mobility - key priorities:

- **Develop a good understanding of the housing needs of our residents and how we can develop a Redbridge housing offer.**
- **Pursue a range of activities to make best use of the existing stock across all tenures including reducing empty homes, managing HMOs, reducing illegal sub-letting and reducing**

under-occupation.

7. PRIORITY 3: IMPROVING HEALTH AND WELL-BEING

Why is this important? Housing conditions affect people's health. Inadequate housing causes or contributes to many preventable diseases and injuries.³⁷ There are recognised links between good quality housing, enhanced health and well-being, educational achievement, employment, healthy leisure opportunities and access to high quality services. Insecure, inadequate or poor quality housing impacts on health and well-being. Evidence suggests that nationally, individuals who are already vulnerable due to disability, mental health needs, or poor health are disproportionately affected.

Our strategic direction: We will work with Public Health, Adult Social Services and the Children's Services to ensure that the development of our strategies, plans and services have regard to health and well-being impacts. We will take the opportunity to work closely and effectively with the Health & Well-being Board to secure effective delivery of outcomes. We will respond pro-actively to support the most vulnerable in the current climate. We will take a proactive approach to enhancing standards in the private rented sector to help ensure the creation of stable, good quality homes.

³⁷ World Health Organisation 2012 report – Environmental health inequalities in Europe

Maintain and develop a range of options to enable residents to access and maintain housing to support their wider objectives.

Housing Options - Developing the Redbridge housing offer:

We will develop a better understanding of the housing aspirations of our residents – including those with individual, multiple and complex needs - and the existing and potential housing products that our housing market offers to meet the changing needs of our residents throughout their lives. Such an approach will help us to strategically plan and develop new solutions that work in the context of our housing market and current housing offer. This includes the development or signposting to shared equity/ownership products and enabling residents to move between tenures as their circumstances change.

The Housing Service is the gateway to social housing in Redbridge. As demonstrated in the table overleaf, we also work with a range of internal and external partners to support low income and vulnerable households to move between and within tenure as well as to specialist accommodation. While housing needs are mostly resolved by moving to an alternative accommodation, there are also opportunities to resolve housing problems without the need to move.

Freespace	X	X	✓	X	X
Floating Support≠	✓	✓	✓	✓	✓

* Registered Providers may also have other housing options for their tenants and home seekers

Housing Options (subject to eligibility criteria)		Households and Tenure				
		Forming a new household	Renting Privately	Existing Home-owner	Council Tenants	Registered Provider Tenants*
Moving Home	Affordable Housing Schemes	✓	✓	✓	✓	✓
	Private Rent	✓	✓	✓	✓	✓
	Mobility Schemes	X	X	X	✓	✓
	Mutual Exchange	X	X	X	✓	✓
	Under-occupation Schemes	X	X	X	✓	✓
	Freespace	X	X	✓	X	X
	Sheltered Accommodation	✓	✓	✓	✓	✓
	Extra Care	✓	✓	✓	✓	✓
	Supported Accommodation	For residents who are vulnerable or have special needs. Please see page 45 for more details				
Remaining at	Extension/ De-conversion	X	X	X	✓	X
	Financial Assistance: Repairs, Aids & adaptations	X	✓	✓	X	X
	Aids & adaptations	X	X	X	✓	✓

We also work to ensure that residents understand the severe shortage of Council accommodation and actively plan how to meet their own housing needs.

Playing our role in the Health & Well-Being Board: Health and Well Being Boards were set up under the Health and Social Care Act 2012. They have been established to bring together leaders from the health and care system that have strategic influence over commissioning decisions across the NHS, public health, social care and children’s services.

We will take the opportunities for closer working that exist through these new arrangements and we will link our housing agenda to the JSNA and Health & Well-being strategy-focusing on prevention and early intervention. For example: building Lifetime homes – as part of our approach to meeting the needs of our ageing population, can result in savings in health and social care budgets. The provision of aids and adaptations can reduce falls and improving the energy efficiency of homes can help to ensure that residents can afford to keep warm.

Vulnerable people and maintaining independence: Supporting People funding at Redbridge has been mainstreamed as a result of the removal of the ring fence. The support needs of vulnerable people are identified in the Joint Strategic Needs Assessment, which forms the basis for determining the demographic profile of Redbridge. These support needs are then incorporated in various strategies such as early Intervention and Prevention Strategy and the upcoming Commissioning Strategy.

We ensure that the support needs of people are met through making sure there are adequate Supporting People services and move-on options for people who no longer need support and new people are referred. For people who meet the social care eligibility criteria we commission new supported living services that meet their needs.

Planning for a sustainable housing pathway for these groups is an important strand of action. We will also play our role in pursuing the objectives arising from the Winterbourne concordat to reduce long term hospital placements and eliminate abuse or neglect.

There are 76 schemes currently funded through the Supporting People Programme for more than 2,600 people in the community.

The following table shows the current provision for supported accommodation and other support including advice, advocacy and visiting support for various groups.

	GROUPS	PROVISION
SUPPORTED ACCOMMODATION 64 Schemes	Domestic Violence	1 scheme; 15 units
	Ex-offenders	1 scheme; 8 units
	Ex-rough sleepers	3 schemes; 39 units
	Learning Disabilities	13 schemes; 71 units
	Mental Health	11 schemes; 77 units
	Mental Health & Learning Disabilities	1 scheme; 24 units
	Older People	31 schemes; 974 units
	Physical & Sensory Disabilities	1 scheme; 31 units
	Teenage Parents	1 scheme; 8 units
	Young People	1 scheme; 62 units
SUPPORT 12 Schemes	Drug & Alcohol	1 Scheme
	Ex-offenders	1 Scheme
	Generic	3 Schemes
	Learning Disabilities	2 Schemes
	Older People	5 Schemes

Handyperson Scheme: This is seen as a vital service linking to public health to assist in maintaining independent living and reducing pressure on health and social care services. The scheme offers low cost assistance with odd jobs and minor repairs around the home for older people and residents with disabilities. The key aims of the scheme are to:

- Prevent trips and falls
- Reduce fire hazards
- Facilitate hospital discharge
- Improve home security
- Remove hazards or signpost

Since 2009/10, 3,850 visits were made which resulted in 4,167 completed works. 81% (3,125)³⁸ of the beneficiaries were older people. As funding is due to end in March 2015, we will review the Handyperson Scheme and work with Government, external agencies, voluntary groups and the Health and Well Being Board to explore options for continuation of funding beyond March 2015.

³⁸ Subject to double counting

Older People: In addition to the Supporting People Programme and the Handyperson Scheme, the FreeSpace Scheme mentioned previously also helps older owner-occupiers move into suitable accommodation and near to their families. We are also changing the way we allocate Sheltered Accommodation. Available homes will be advertised and let through the Choice Based Lettings systems which will allow applicants to choose the accommodation they want to live in, increase the number of lets, and improve transparency and void turnaround time. Applicants needing assistance will be supported throughout the process.

Families with multiple problems: We will work with the Children's Services (including the Troubled Families Project) to develop our approaches to working with families with multiple problems to ensure a targeted, risk based approach. We already track and provide specific support to families in temporary accommodation and who are receiving services from the Housing Advice Centre.

We know our vulnerable tenants that live within the Council's housing stock and we will continue to work closely with them to ensure that they can access the services they need – particularly as welfare reform changes are implemented and we introduce modern methods of service delivery.

Welfare Reform: is an area, which has particular implications for vulnerable tenants. We will continue to work with both Adult Social Services and Children's Services as well as Homelessness Forum members, Job Centre Plus, Payments & Benefits Team and Registered Providers to raise awareness about the changes and how the range of housing options we provide might be able to help those that are affected. The Housing Service led Housing Benefit Welfare Reform Group will be key to achieving this.

Our tenancy sustainment teams have support plans in place for vulnerable tenants to maintain and sustain their tenancies. Our procedures also include early triggers and referrals to a range of support partners to assist vulnerable tenants to sustain their tenancy.

Housing and employment: Welfare Reform has provided the need to take a more proactive approach to enabling residents to access training and employment opportunities. We will build on our existing community development and resident engagement work to assist residents into work, by developing a broader employment strategy to support residents across all tenures. The Worklessness Forum representing the Housing Service, Registered Providers, Payments & Benefits, Work Redbridge and Job Centre Plus is a key vehicle through which we will help social tenants to

get into employment. Housing Advice will also be linked to employment and signposting to relevant services will be adopted.

Safeguarding: With adult safeguarding about to become a statutory duty, Safeguarding Adults Boards and Safeguarding Adults reviews will become compulsory. There is also an established Local Safeguarding Children Board which monitors the effectiveness of partner agencies and aims to improve multi-agency working, to support and enable partner organisations to adapt their practice and become more effective in safeguarding children. Housing will contribute to the development of the corporate Adult Safeguarding Strategy with the development of an action plan to ensure that all policies and approaches for safeguarding of both children and adults are effective.

Our staff have a clear role to play in identifying safeguarding issues and referring them to the safeguarding team to protect the most vulnerable within our society. We will ensure that all front-line staff are adequately trained, participate in multi-agency partnerships and develop assertiveness skills to secure action in working with a range of statutory agencies and preventative approaches. We will appoint safeguarding leads to act as advisors on complex cases, monitor referrals, assist managers with multi-agency working and to take responsibility for the development

and review of safeguarding policies, procedures and training for staff.

Housing will also contribute towards achieving objectives identified within the Redbridge Domestic Violence Strategy and continue to participate in related strategic and operational groups to provide support to families experiencing domestic violence.

Safer Communities Partnership and Anti-social behaviour: We already play a key role in working with partners to identify, tackle and prevent crime, domestic violence and anti-social behaviour. We make a key contribution at strategic and operational levels. At the time of writing this strategy the Anti-Social Behaviour, Crime and Policing Bill is going through parliament, which is set to introduce changes in how anti-social behaviour is managed. We will keep track of the progress of this legislation and implement changes to our practices as they arise.

The Housing Service is also represented at various multi-agency partnerships such as LSCB (Redbridge Local Safeguarding Children Board), MAPP (Multi Agency Public Protection Arrangements) and MARAC (Multi-Agency Risk Assessment Conference) where vulnerable households can be identified and supported through a joined-up approach.

Homelessness and temporary accommodation: Changes in benefits, the economic climate and the increasing housing affordability gap are leading to an increased number of people not being able to meet their own housing needs. A rise in homelessness in Redbridge is primarily a consequence of an increase in the loss of assured shorthold tenancies in the private rented sector followed by friends and families unwilling to accommodate. Anecdotal evidence also suggests landlords' preference to offer tenancies to those in employment rather than recipients of welfare benefits. This has resulted in a small increase in the numbers in temporary accommodation. The more challenging issue is that increasingly the Housing Service is having to source accommodation outside of Redbridge and use Bed & Breakfast accommodation to fulfil its statutory homelessness duties.

Demand for private rented accommodation is also increasing and availability of homes at local housing allowance rates is declining. Redbridge, in common with other London boroughs has seen a rise in the number of rough sleepers in recent years. However, the local partnership of voluntary and statutory partners in Redbridge, led by the local authority, is recognised by Government and the sub-region as both effective and innovative in assisting rough sleepers off the streets (following the "No Second Night Out" model) and supporting them to rebuild their lives. The successful completion of the £3.2m Redbridge Places of Change Partnership

programme has transformed the accommodation and services available to rough sleepers in the borough.

Preventing and reducing homelessness is an important strand in improving the health and well-being outcomes for our residents. A homelessness review has been completed in 2013 and a new Homelessness Strategy developed following consultation creating a pro-active response over the next five years which:

- Maximises the delivery of new homes for all income groups across all tenures
- Intervenes in the private rented sector to meet a range of housing needs
- Prevents homelessness and provides an effective Housing Options service
- Reduces the use of Bed & Breakfast accommodation
- Works with partners to promote independence by helping people to help themselves

Work will progress to achieve the Homelessness “Gold Standard” a Government set of 10 challenges to local authorities which are also important in the development of this strategy³⁹:

Discharging the homelessness duty: Owing to limited

³⁹ “Making Every Contact Count : A Joint Approach to Preventing Homelessness” August 2012 –DCLG

housing supply and Welfare Reform changes, we need to be able to discharge the homelessness duty into the private rented sector rather than with the offer of a social home. This has been agreed as a means of meeting our homelessness duty. Our priority in allocating homes is to meet housing need. Increasingly, given the shortage of affordable local supply we may need to work with households to consider housing options outside of the local area. In some cases such choices may need to be made even where families would prefer to live locally. We will seek to provide homes outside of Redbridge in order to effectively meet and manage demand. We will seek to work in a joined up way with other boroughs where households may move, which may be outside of London, to minimise any problems caused by moves. This is addressed in our Homelessness Strategy.

Tenancy Sustainment: We will seek to ensure that our tenants maintain their tenancies whilst facing challenges from the economic downturn and the pressures of Welfare Reform. The under-occupation benefit reduction will have an impact but the Benefit Cap and Universal Credit are likely to have greater impact upon our residents.

We recognise that residents will face new pressures and need to be able to respond accordingly.

It is a fundamental aim of Redbridge to keep our tenants in their homes, and where we can influence other landlords that we do this. We will intervene when tenancies are failing. We will adopt a robust approach to allocations which is critical to help ensure that a tenancy 'works'. As a landlord we will seek to provide a good service and consider new approaches to service provision.

We will use good quality and accredited landlords – both in Redbridge and outside the borough.

Strategically we wish to see good landlords with long term assured shorthold tenancies.

Remaining in a home is vital to health and well-being. Redbridge aims to:

- Increase homeless prevention
- Reduce the numbers going into temporary accommodation
- Improve the way we support vulnerable households in temporary accommodation.

Please see our Homelessness Strategy 2013-18 for additional information on our approach.

PRIVATE SECTOR HOUSING

Improving Private Sector Housing condition: In general, the private sector housing stock in Redbridge is in better condition than the national average although the worst conditions are

found within the private rented sector. 15% of Redbridge properties had a serious (Category 1) hazard of which 10% relate to falls, 3% relate to excess cold; 6% of properties are in disrepair, 11% of households in fuel poverty and 18% of households are deemed vulnerable.⁴⁰ The costs of mitigating these hazards are £33m. The costs to the NHS of treating accidents and ill health caused by these hazards over the next 10 years is £15m, with wider costs to society of £39m. We will therefore seek to develop actions that link to funding streams via the integrated health and care budgets and through the Health & Well-being Strategy for Redbridge.

Help for older, vulnerable and disabled residents:

Under the Private Sector Housing Renewal Policy 2013, we will continue to provide support in the form of **Financial Assistance** targeted at low income older, vulnerable and disabled residents. The support package is designed to help residents remain living independently in safe, warm and decent accommodation that is suitable to meet their needs. Types of grants offered include Disabled Facilities Grants (DFGs), Relocation Grants (to help disabled residents move to a more suitable property) and Home Repairs Grant. The policy also includes Empty Homes Grants, the

⁴⁰ A study by the Building Research Establishment in December 2012

new Landlord Accreditation Grants and the Handyperson Scheme of which, the majority of clients are older owner occupiers.

The key challenges to providing financial assistance include:

- All assistance (except DFGs) is discretionary in nature and future grant assistance will be dependent on the allocation of capital funding each year. Assistance may be withdrawn at any time once the budget has been allocated.
- DFG assessments can be a long and complex process. We will work with Adult Social Services and the Children's Services to explore options to simplify and streamline the process for the benefits of all concerned.
- The Council provide further top-up funding on Government's DFG allocation to help meet service demand. Whilst we anticipate the external funding will continue, we will monitor arrangements closely as any reduction in grant funding could significantly impact on service delivery.

The current Private Sector Housing Renewal Policy will be kept under regular review and may be subject to further changes during the life of this strategy.

Energy saving and affordable warmth

Our current estimate of total carbon emissions from domestic households in Redbridge is approximately 577,000 tonnes per annum. The 2010 estimate of CO2 emissions per capita is 2 tonnes. Based on data obtained from the 2010 DECC Fuel Poverty Statistics, the percentage of households in Redbridge designated fuel poor is 11.5%. More recent data (Feb 2013) supplied by the Building Research Establishment (BRE) shows 12% of households are fuel poor in Redbridge.

Redbridge has a programme to tackle the issue of fuel poverty through a suite of energy advice and energy efficiency measures, as well as providing a financial coaching and income maximisation service. We also support an energy efficiency scheme of affordable warmth measures aimed at helping vulnerable private sector residents and the fuel poor households across the borough.

We are also looking at ways to encourage take up of Green Deal measures. Currently Redbridge is investigating the following options:

- The most suitable model for a local Green Deal scheme.

- Developing suitable planning guidance for housing types in conservation areas.

Redbridge is supporting various energy efficiency initiatives aimed at helping the fuel poor and vulnerable residents in the Borough. Reducing excess winter deaths⁴¹ is a priority. There is a strong relationship between thermal standards in housing and excess winter deaths. Excess winter deaths affect all age groups, however older people are disproportionately affected, especially those over 85 years. The local Warm Homes Healthy People project has identified groups considered at risk including;

- Over 75 year olds
- Frail elderly
- Residents who have pre-existing cardiovascular or respiratory illness or other chronic conditions
- People with dementia
- People with learning disabilities
- People with arthritis or with limited mobility
- Young children
- People living in homes with mould

⁴¹ Defined by the Office for National Statistics as the difference between the number of deaths during the four winter months (December to March) and the average number of deaths during the preceding autumn (August to November) and the following summer (April to July)

- People who are experiencing fuel poverty
- Elderly people living on their own

These energy schemes are managed by an agent who is an accredited Green Deal Provider, with access to ECO financing who can provide grant subsidy to households on low income and benefits to install eligible measures such as solid wall insulation or hard to treat cavity wall insulation.

Sustaining home ownership

We will continue our work to support residents at risk of repossession including advice on accessing local and national government schemes to prevent homelessness. We will understand the causes of repossession risk at Redbridge so that we are in a position to be able to influence the provision of appropriate support when the funding for the national mortgage rescue scheme ceases in 2014.

A third of Council homes are occupied by leaseholders. We will ensure that tenants purchasing through the Right to Buy scheme fully understand the financial and legal obligations of owning their own home both now and in the future. We offer favourable repayment arrangements to leaseholders who are facing large major works bills and sign post tenants and leaseholders to the

Citizen Advice Bureau to obtain money advice. Where leaseholders have trouble paying their bills we will work with Mortgage Lenders to assist them to remain in their home and meet their financial obligations.

The private rented sector

The private rented sector in Redbridge has doubled in size in the last 10 years and in 2011 it accounted for around 23% of the stock (22,657 properties). There is significant tenure variation across the borough. For example, in Hainault, just 12.3% of the stock is privately rented whereas in Clementswood and Valentines, the figures are 41% and 42.2% respectively. Based on current trends, we anticipate the private rented sector will continue to grow in the years ahead.

The range of residents being housed in the private rented sector is changing. People today enter the private rented sector as they are unable to buy their own home, yet they are not eligible for social housing. Increasingly though, for many people, it can be tenure of choice that supports their lifestyle and encourages a more flexible approach to employment opportunities. For others, it may be an option of last resort.

With social housing accounting for just 11.4% of the stock, we rely heavily on the private rented sector to help meet housing need. In the years ahead, we will continue to monitor changes in the private rented sector and explore how our enabling and enforcement powers can best influence the type, size and quality of local housing provision.

Approach to regulating the private rented sector

In Redbridge there are many competent and professional landlords and letting/managing agents who take their responsibilities seriously and let safe, warm and decent accommodation. Redbridge currently has 533 accredited landlords (July 2013) in the London Landlord Accreditation Scheme – the 10th highest in London and driving membership higher is a priority.

At the other end of the scale, there are rogue and criminal landlords who let unsafe and overcrowded accommodation, engage in illegal evictions and may be involved in large-scale fraudulent activity. It is a broad spectrum and landlords can fall anywhere between the two extremes. During the life of this strategy, we anticipate the private rented sector will continue to grow and so our service offering must be flexible enough to respond to the key challenges that this brings.

The Government's mandatory redress scheme⁴² (currently under consultation) for all letting and managing agents will be a significant step forward in helping to regulate and professionalise the market and also may become an additional responsibility (implementation and enforcement) on the Council during the life of this strategy.

Our Housing Standards work programme has two strands:

Engage, support and encourage best practice by:

- participating in London Landlord Accreditation Scheme
- Facilitating landlord-training days to help landlords understand the law and apply best practice
 - Offering better information and advice to both landlords and tenants on Redbridge i.
 - Exploring opportunities to establish a Private Landlord Forum
 - Encouraging informal dispute resolution between landlords and tenants so that our limited enforcement resources can be used to tackle the most serious problems.

⁴² The Scheme will be backed by an Ombudsman which will provide landlords and tenants with a dispute resolution service.

Enforcement: we lead tough enforcement actions against rogue and criminal landlords using a multi-agency intelligence led, risk based approach to enforcement activity.

Since 2009, we have significantly stepped up our enforcement activity and have developed a small but highly skilled enforcement team who have secured a number of successful prosecutions. Whilst prosecutions will remain an important part of our enforcement activity, we will also seek to encourage behavioural change through support and incentives.

All enforcement activities are carried out in accordance with the Private Sector Housing Enforcement Policy 2012. The policy will be kept under review and may be subject to further changes during the life of this strategy.

Beds in Sheds: In Redbridge, there has been an increase of illegal accommodation in sheds and outbuildings – the so called Beds in Sheds. Usually, these accommodations are of poor standard let at high rent to people (often migrants), who are unable to access alternative accommodation. Our current CLG-funded programme to tackle this issue will enable us to better understand the proliferation of beds in sheds within the borough, who is living in them and how the problem can be effectively tackled in the longer term including the use of legal powers across planning, fire safety, housing and environmental health.

As the CLG funding is due to run out by early 2014/15, we will explore how to mainstream this activity as part of a co-ordinated programme to tackle the worst housing conditions. This reinforces the need for a light touch approach to engaging with more responsible landlords so that the limited resources we have available can be used to best effect.

For **HMOs**, we will seek to introduce a discretionary licensing scheme. We will also step up promotional activity to remind landlords of their obligation to obtain a licence⁴³. This will be combined with legal action against those who fail to license their properties and upon conviction, can result in a fine of up to £20,000.

One of the key barriers to more effective enforcement interventions is the level of specialist enforcement staff available. We will continue to explore any new funding opportunities that arise in the years ahead in order to strengthen our work in this area.

- **Improving health and well-being**
- **Implementing our Homelessness Strategy**
- **Taking a pro-active, targeted intelligence led approach to**

⁴³ Under the Housing Act 2004, larger Houses in Multiple Occupation comprising three or more storeys, five or more people in two or more households where there is some sharing of facilities need to be licensed by the Council

the use of the Private Rented Sector

- **Ensuring appropriate standards of accommodation**
- **Working to support the needs of particular resident groups linking to the strategic work of the Health and Well Being Board**

8. PRIORITY 4: EFFECTIVE SERVICES, NEW WAYS OF WORKING

Why is this important?: As the Council prepares for the future, including working with a much reduced central government financial settlement and a need to make significant budget reductions over the next few years, we must think fundamentally differently about its future role and ways of working.

In Housing our operating context is set to continue to be challenging with need and demand for our service growing. We must find new ways of working to ensure we can respond to these pressures.

Our strategic direction: We will ensure our services are designed and delivered in the most efficient, value for money ways possible. We will also consider and adopt new ways of working to tackle the transformation requirements of the service in the light of broader council changes, increased demand for services and reducing resources.

Corporate and service transformation: As the Council embarks on a preparatory transformational programme it is spearheading work in the following areas:

- Channel migration to enable the majority of customers to self-serve;
- Better asset management;
- Income maximisation;
- Design of a lean organisation;
- Development of an accommodation strategy; and
- Focusing on the provision of statutory services and exploring different delivery models.

In Housing, we are already developing a number of initiatives including technology based solutions and better use of office accommodation. We will also review our service improvement and development framework to incorporate and take forward the corporate transformation programme. Particularly important is how the service adapts and demonstrates its capacity to innovate. The development of the website links to other housing systems such as choice based lettings and digital technology to enable self-service housing advice and a facility for residents to be able to transact services – becoming digital by default - is also a key stage

in the development of efficient housing services. In particular we will advocate on behalf of residents on low incomes who may need additional support to access services including the provision of technology. This will be particularly important as Universal Credit is rolled out where all benefits will be applied for on-line and paid into a bank account.

Housing will join up and contribute to corporate working groups to investigate more efficient ways of working across the Council including the Corporate Enforcement Review. Housing is a major income generator representing 7% of the Council's gross income.

The Housing Service should also play a role in contributing to the Council's Medium Term financial strategy to ensure maximum capital resources are deployed to the challenge of housing supply – including as an 'invest to save' in general fund resources measure. In particular resources generated through the Right to Buy and New Homes Bonus should be considered for targeting to new housing supply.

Landlord services: In 2012 the Council brought its landlord service back in-house with a vision to deliver efficiencies through joining up with existing management capacity and services. The 2013 Spending Review has announced a 10 year rent settlement

including an end to rent convergence at 2015 and a move to increase rents by CPI + 1%.

The future priorities of the landlord service are to:

- Review and redesign services to best meet current and future needs of residents. As part of our modernisation programme to look at how we use our resources including the technology we provide to staff to develop hot-desking and mobile solutions to reduce the need for staff to be office based.
- Develop management strategies that are appropriately linked with other Council services and predict and respond to emerging issues. For example:
 - Develop a housing pathway for council housing tenants which enables them to sustain the right housing for them over their housing career;
 - Develop strategies to manage the implications of absent landlords arising from an increase in Right to Buy sales and conversion to Buy to Let products.
- Tie into Council contracts and arrangements to get maximum value and consistent services across the Borough. Help residents to become less reliant on their landlords and find their own solutions to their housing problems. To work with other Departments, voluntary and statutory agencies to

maximise the resources available to residents and access specialist help and assistance outside of the Council's services.

- Implement, review and keep under development the revised Resident Engagement Structure aimed at increasing the level of diversity engaged in the service.
- Manage the impact of Welfare Reform including preparing for direct payments, which is likely to involve providing additional support to tenants and the adoption of different strategies for rent collection.
- Develop tenant profiling to enable a preventative approach to be taken to key issues such as adult safeguarding under the new arrangements.
- Develop a pro-active Asset Management Strategy to ensure active management of HRA assets (garages, communal areas and estates and HRA land) including its stock of 4,600 homes, investment to assure long-term sustainability, investment to develop the asset base and approaches to support the wider strategic aims of the Council including rebalancing the stock to meet current resident demands. Initiatives will include investing in conversions and extensions and considering disposals of high value or uneconomic properties to generate investment resources for family homes. Principles for disposals will be agreed so that there is an efficient approach.

- Deliver a service orientated capital programme working effectively with leaseholders that are a major customer group.
- Ensure compliance with all health and safety requirements.

These priorities are being supported through a new self-financing HRA business plan. This will require the service to be run as a business with a strong management focus on the development of the service in conjunction with the Business Plan. Key to success will be the development of the service to maximise the financial opportunities that exist creating the right housing products and services to meet the needs of existing and future tenants. There are risks inherent in the plan which must be carefully managed particularly in the current uncertain operating environment which includes:

- Welfare Reform – increase in evictions/homelessness, bad debts, increased cost of collection and recovery, legal costs etc.;
- Increase in RTB sales (and higher discounts) and the loss of future rent income;
- The long term Rent Settlement allowing social rent increases of CPI plus 1% from 2015 to 2026;
- Potential above inflation increases to investment costs on the capital programme;

- Macro-economic or future policy/legislative changes, which need to be responded to.

At the time of writing Government has issued a consultation document on proposals for housing stock transfer including options for tenants to initiate transfers. The impact of this for the future of the landlord service will be considered.

Private Rented Sector: Given that the private rented sector is currently growing and will increasingly be used to house a wider range of residents, including those that are more vulnerable, we will review our service model to ensure it is efficiently using resources and technology to target the most appropriate actions.

Housing Advice: Services will be designed around need, continuously evaluated and delivered in collaboration with partners. Comprehensive housing information tools will be provided on-line.

We will seek to be innovative in addressing the Universal Credit – we will work with residents to access ICT, advice on language skills, childcare and budgeting for example. We will learn from the work of the Department for Work and Pensions pilots which includes the following approaches:

- *Digital inclusion* – for example providing IT training for customers and mapping internet access points across the borough
- *Budgeting and Financial Management support* – for example developing on line budgeting tools and working in partnership with financial support agencies and credit unions for specialised budgeting support.
- *Developing Work Support Services* – for example designing work support services that meet the needs of customers and undertaking 'better off in work' calculations for residents.
- *Identifying Vulnerable groups* – for example different approaches for contacting and engaging with different customer groups and working with other partnership agencies to ensure all key customer groups are reached.

Housing Applications: Greater efficiencies will be achieved through the introduction of on-line registration for housing applications allowing customers to manage their own applications, reducing admin to verification.

Housing Supply: For direct delivery of housing development, the creation of effective client side capacity and project appraisal, risk management and project management systems and structures to ensure effective governance will be required.

We will also nurture community engagement capacity to support local buy in for investment and housing growth across the

Borough. We will seek to develop in-house skills and become a direct provider of new supply.

Housing Strategy: To build the evidence base and to keep the Housing Strategy under review, better business intelligence and local housing market information is required. We will produce half yearly housing market reviews. Specific issues that will need to be monitored are:

- The growth in population will not happen universally across Redbridge having different impacts in local areas, which will need to be monitored.
- The impact of Welfare Reform on residents.

The Strategic Housing Market Assessment will be updated and we will monitor our Action Plans to assess progress of this strategy and to evaluate the impact of key drivers such as the impact of Welfare Reform on the housing needs of residents.

We will also establish a partnership engagement structure for formal consultation and review of progress against this Housing Strategy.

Delivery of this strategy will be embedded within the service performance measures to ensure progress towards Housing

strategy objectives as well as efficiency and service delivery measures across all parts of the housing service.

Approach to diversity: Given that Redbridge is an extremely diverse borough this is a key aspect of the Housing Strategy. Work is progressing on Equality and Diversity Strategy and local housing equalities action plan. Particular areas of focus include ensuring a focus on implementing the public sector duties of the Equality Act and using this information to understand housing issues including the type of housing required to meet diverse needs, causes of hate crime, homelessness and how all residents can best access services. This work will ensure key priorities are developed for future action.

New skills, information and approaches: To support this strategy the following will be important in building up the general strategy capacity of the housing service to take forward the challenges we have outlined:

- An understanding of the demand for all services and how this demand can be better managed in the context of reducing resources.⁴⁴
- The development of a more commercial and entrepreneurial culture. This can be addressed partly through a review of

existing resources and bringing in appropriate skills sets and also through commercial skills training.

- A focus on greater housing and environmental health professional skills development required to tackle the increasingly more challenging housing situations being faced nationally and in Redbridge.
- Innovation will be required to tackle some of the key problems identified in the strategy and an innovative approach should be considered to assist the workings of the service.

Effective services, new ways of working - key priorities

- **Play a full role in the corporate transformation programme joining up our existing work programmes where appropriate.**
- **Develop the landlord service as a business to make best use of resources.**
- **Providing effective services, promoting personal responsibility and meeting the needs of the most vulnerable residents.**
- **Developing new skills, information and approaches to tackle the challenges of the strategy.**

⁴⁴ Beyond Nudge, to Demand Management – July 2013 RSA

