

<u>MEETING</u> HOUSING COMMITTEE
<u>DATE AND TIME</u> THURSDAY 20TH OCTOBER, 2016 AT 7.00 PM
<u>VENUE</u> HENDON TOWN HALL, THE BURROUGHS, LONDON NW4 4BQ

TO: MEMBERS OF HOUSING COMMITTEE (Quorum 3)

Chairman: Councillor Tom Davey
Vice Chairman: Councillor Shimon Ryde BSc (Hons)

Melvin Cohen
Daniel Thomas
Tim Roberts

Ross Houston
Bridget Perry

Adam Langleben
Kath McGuirk

Substitute Members

Maureen Braun
Arjun Mittra

Charlie O-Macauley
Richard Cornelius

Peter Zinkin
Phil Cohen

In line with the Constitution's Public Participation and Engagement Rules, requests to submit public questions or comments must be submitted by 10AM on the third working day before the date of the committee meeting. Requests must be submitted to Jan Natynczyk 020 8359 5129 Email: jan.natynczyk@barnet.gov.uk

You are requested to attend the above meeting for which an agenda is attached.

Andrew Charlwood – Head of Governance

Governance Services contact:

Jan Natynczyk
020 8359 5129
Email: jan.natynczyk@barnet.gov.uk

Media Relations contact: Sue Cocker 020 8359 7039

ASSURANCE GROUP

ORDER OF BUSINESS

Item No	Title of Report	Pages
1.	Minutes of the Previous Meeting	5 - 10
2.	Absence of Members	
3.	Declarations of Members Disclosable Pecuniary Interests and Non-Pecuniary Interests	
4.	Report of the Monitoring Officer (if any)	
5.	Public Questions and Comments (if any)	
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Decisions of the Housing Committee

27 June 2016

Members Present:-

AGENDA ITEM 1

Councillor Tom Davey (Chairman)
Councillor Shimon Ryde (Vice-Chairman)

Councillor Melvin Cohen
Councillor Daniel Thomas
Councillor Ross Houston
Councillor Arjun
Mittra (substitute
For Councillor Kath McGuirk)

Councillor Adam Langleben
Councillor Bridget Perry
Councillor Tim Roberts

Apologies for Absence

Councillor Kath McGuirk

1. MINUTES OF THE PREVIOUS MEETING

The minutes of the meeting held on 6 April 2016, were agreed as a correct record.

2. ABSENCE OF MEMBERS

Councillor McGuirk had sent her apologies, with Councillor Mittra as her substitute.

3. DECLARATIONS OF MEMBERS DISCLOSABLE PECUNIARY INTERESTS AND NON-PECUNIARY INTERESTS

Member	Item	Interest
Councillor Mittra	6 – Petition to reject Barnet Homes Unilateral Decision to Remove Service Tenancies of Housing Caretakers	Non-pecuniary interest as Barnet Homes Tenant
Councillor Houston	6 (as above), 8 (Delegation of Part VII Housing Act 1996 Function, 9 Temporary Accommodation Placements and Procurement Policies, 10 Private Landlords Scheme, 11 Housing Commissioning Plan	Non-Pecuniary – Council appointed representative on Barnet Homes Board. Councillor Houston declared that he would not vote on item 6

4. REPORT OF THE MONITORING OFFICER (IF ANY)

None.

5. PUBLIC QUESTIONS AND COMMENTS (IF ANY)

The Committee received a list of questions received from Jasmin Parsons accompanied by the list of answers.

6. PETITION FOR THE COMMITTEE'S CONSIDERATION - REJECT BARNET HOMES UNILATERAL DECISION TO REMOVE SERVICE TENANCIES OF HOUSING CARETAKERS

The Committee received a petition and representation from the lead petitioner – Reject Barnet Homes Unilateral Decision to Remove Service Tenancies of Housing Caretakers.

The Lead Petitioner also praised the work of the caretaker on her estate.

RESOLVED that

- (a) No action be taken on this matter, as meetings were on-going between Barnet Homes and the employees affected and this matter did not fall within the remit of Housing Committee to resolve;**
- (b) The petition and the positive statement in relation to the caretaker in question be brought to the attention of the Chief Executive of Barnet Homes.**

7. MEMBERS' ITEMS (IF ANY)

The following items were received:

Cllr Adam Langleben	Ladywell Pop-up Village: Using Modern Methods of Construction to tackle temporary accommodation The council currently has an overspend on expensive temporary accommodation for homeless households. In order to try and reduce the council's spend in this area I ask the committee to look at LB Lewisham's Ladywell Pop-up Village project that utilises a vacant site earmarked for regeneration for temporary accommodation for 96 people for up to 4 years. The project uses fastbuild modular architecture with off-site construction delivering 24 homes and 8 units for commercial and civic use. The units are de-mountable and can be re-used on other sites in different configurations as needed. LB Lewisham believe the project will deliver a reduction in their spend on temporary accommodation. I ask that the committee receive a briefing on this project in order to assess whether LB Barnet could do something similar. RESOLVED that the request from Councillor Langleben be agreed.
Cllr Ross Houston	Local Lettings Policy To ask the Housing Committee to consider introducing a local lettings

	<p>policy to ensure that local people benefit first and foremost from local regeneration and the council's plans for developing new homes.</p> <p>As part of this request I ask that the committee look at best practice from other London boroughs, in particular LB Islington where local residents on any council estate that is being regenerated or where infill development is taking place are offered any new homes being built there first, based on need through their housing allocations scheme. In subsequent rounds once housing need is filled, new homes will be reserved for other local residents living on the estate who wish to move to a new property of the same size. After that remaining homes are let according to the council's housing allocations policy.</p> <p>see: http://www.islington.gov.uk/publicrecords/library/Housing/Information/Guidance/2012-2013/(2013-03-28)-Local-lettings.pdf</p> <p>RESOLVED that the request from Councillor Houston be agreed.</p>
Cllr Kath McGuirk	<p>Affordable home ownership</p> <p>To ask for a report to come to the next Housing Committee setting out what affordable home ownership products are available for residents in Barnet, and assessing their affordability for the different household income levels in the Borough.</p> <p>RESOLVED that the request from Councillor McGuirk be agreed.</p>
Cllr Tim Roberts	<p>Brent Cross North</p> <p>To ask for the Housing Committee to be given an update on the progress of the Brent Cross North development in relation to the housing element. Please could the update include details of the project timelines, and how the project will feed in to the council's affordable housing strategy.</p> <p>RESOLVED that the report in relation to this, for submission to Assets, Regeneration and Growth Committee on 11 July 2016, be circulated to Members of Housing Committee for information.</p>

8. DELEGATION OF PART VII HOUSING ACT 1996 FUNCTION

The Committee received the report.

RESOLVED that the contracting out of Section 202 Reviews to RMG Limited be agreed.

For	Against	Abstained
5	0	4

9. TEMPORARY ACCOMMODATION PLACEMENTS AND PROCUREMENT POLICIES

The Committee received the report.

It was proposed that the delegation detailed in recommendation (e) below, be extended to include the lead opposition spokesman for Housing.

RESOLVED that

- (a) the introduction of the temporary accommodation placements policy as set out in Appendix 1 of this report be approved;**
- (b) the introduction of the temporary accommodation procurement policy as set out in Appendix 2 of this report be approved;**
- (c) the temporary accommodation placements policy should be published as a separate document from the Council’s Housing Allocations Scheme;**
- (d) the temporary accommodation procurement policy policies should be published as a separate document from the Council’s Housing Allocations Scheme;**
- (e) approval for any future minor amendments to these policies is delegated to the Commissioning Director for Growth and Development and in consultation with the Chairman of the Housing Committee and Lead Opposition Spokesman for Housing.**

For (a-d above)	Against (a-d above)	(Abstained (a-d above))
5	0	4

For (e above)	Against (e above)	(Abstained e above)
9	0	0

10. EFFECTIVENESS OF THE PRIVATE LANDLORDS INCENTIVE SCHEME

The Committee received the report.

RESOLVED that the contents of the report and Appendix 1 be noted.

11. HOUSING COMMISSIONING PLAN - 2016/17 ADDENDUM

The Committee received the report.

RESOLVED that

- (a) The progress against the Housing Committee Commissioning Plan in 2015/16 be noted;**

(b) The addendum to the Housing Commissioning Plan for 2016/17, having been reviewed by this Committee, be approved.

For (b) above	Against (b) above	Abstained (b) above
5	4	0

12. COMMITTEE FORWARD WORK PROGRAMME


RESOLVED that the Work Programme be noted.

13. ANY OTHER ITEMS THAT THE CHAIRMAN DECIDES ARE URGENT

None.

The meeting finished at 7.57pm

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	<h2>Housing Committee</h2> <h3>20 October 2016</h3>
<p>Title</p>	<p>Member's Items</p> <p>Cllr Ross Houston – Increasing the supply of private rented housing at affordable levels using the council's wholly owned company</p> <p>Cllr Kath McGuirk – Not-for-profit lettings agency</p> <p>Cllr Adam Langleben – Best practice in delivering new housing through regeneration</p>
<p>Report of</p>	<p>Head of Governance</p>
<p>Wards</p>	<p>All</p>
<p>Status</p>	<p>Public</p>
<p>Enclosures</p>	<p>None</p>
<p>Officer Contact Details</p>	<p>Jan Natynczyk jan.natynczyk@barnet.gov.uk, 0208 359 5129</p>

Summary

The report provides detail on the Member's Items submitted for the Housing Committee to consider and for instructions to be provided to Officers.

Recommendation

That the Housing Committee's instructions are requested in relation to the items submitted by Member's of the Committee highlighted at section 1.1.

1. WHY THIS REPORT IS NEEDED

1.1. THE FOLLOWING MEMBERS ITEMS HAVE BEEN RECEIVED:

Cllr Ross Houston	Increasing the supply of private rented housing at affordable levels using the council's wholly owned company I request that the Housing Committee receives an update on plans by LB Barnet for Hillgreen Homes - the Council's wholly owned company - including whether it will be used for increasing the supply of private rented housing at affordable levels in Barnet.
Cllr Kath McGuirk	Not-for-profit lettings agency I request that the Housing Committee looks at London Boroughs like the London Borough of Islington, that have established not-for-profit lettings agencies, and considers the benefits and feasibility of the London Borough of Barnet doing the same.
Cllr Adam Langleben	Best practice in delivering new housing through regeneration The Council's Housing Strategy sets out how regeneration schemes in Barnet will deliver over 29,000 new homes in the Borough by 2029. Increasing the supply of housing through regeneration has been controversial in Barnet, with already established communities in some cases feeling excluded from the process through lack of consultation and engagement, and feeling let down when agreed plans that affect them are changed. The impact of regeneration on community cohesion has also been raised in a Member's Item to Community Leadership Committee, and regular updates about community consultation on on-going projects are now being reported to the Assets, Regeneration and Growth Committee following a Member's Item on the issue there. In advance of the Mayor of London publishing London-wide best practice guidelines for regeneration, I request that the Housing Committee receives a report on: <ul style="list-style-type: none">• the impact of regeneration schemes in Barnet on the delivery of the Committee's commissioning plan, including whether regeneration in Barnet is meeting the aims of the Housing Strategy to truly deliver the

	<p>maximum number of affordable homes possible in order to re-house existing tenants and residents</p> <ul style="list-style-type: none"> • how regeneration has affected Barnet Homes' leaseholders and secure / non-secure tenants, • best practice in other London Boroughs, like the London Borough of Islington and the London Borough of Haringey, including their policy on re-housing existing tenants on a like-for-like basis in regeneration schemes, • how the process from start to finish can be improved by learning from mistakes made in the West Hendon estate regeneration. <p>I therefore request that the Housing Committee considers this Member's Item and further request a report at a future meeting in order to make any recommendations on these issues to the Assets, Regeneration and Growth Committee to assist in developing a London Borough of Barnet best practice check list for future regeneration projects.</p>
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2. REASONS FOR RECOMMENDATIONS

2.1 No recommendations have been made. The Housing Committee is requested to give consideration and provide instruction.

3. ALTERNATIVE OPTIONS CONSIDERED AND NOT RECOMMENDED

3.1 Not applicable.

4. POST DECISION IMPLEMENTATION

4.1 Post decision implementation will depend on the decision taken by the Committee.

5. IMPLICATIONS OF DECISION

5.1 Corporate Priorities and Performance

5.1.1 When matters raised through a Member's Item are progressed, they will need to be evaluated against the Corporate Plan and other relevant policies.

5.2 Resources (Finance & Value for Money, Procurement, Staffing, IT, Property, Sustainability)

5.2.1 None in the context of this report.

5.3 Legal and Constitutional References

5.3.1 The Council's Constitution Responsibility for Functions, section 6 illustrates that a Member, including appointed substitute Members of a Committee may have one item only on an agenda that he/she serves. Members items must be within the term of reference of the decision making body which will consider the item.

5.3.2 There are no legal references in the context of this report.

5.4 Risk Management

5.4.1 None in the context of this report.

5.5 Equalities and Diversity


5.5.1 Member's Items allow Members of a Committee to bring a wide range of issues to the attention of a Committee in accordance with the Council's Constitution. All of these issues must be considered for their equalities and diversity implications.

5.6 Consultation and Engagement

5.6.1 None in the context of this report.

6. BACKGROUND PAPERS

6.1 Email to Governance Service.

	<p>AGENDA ITEM 7</p> <h2 style="text-align: center;">Housing Committee</h2> <h3 style="text-align: center;">20 October 2016</h3>
<p>Title</p>	<p>Referral from Full Council - Key Worker Housing Strategy and Affordable Housing</p>
<p>Report of</p>	<p>Head of Governance</p>
<p>Wards</p>	<p>All</p>
<p>Status</p>	<p>Public</p>
<p>Enclosures</p>	<p>None</p>
<p>Officer Contact Details</p>	<p>Paul Frost Paul.frost@barnet.gov.uk 020 8359 2205</p>

<h3>Summary</h3>
<p>At the meeting of Full Council, held on 26 July, The Worshipful the Mayor noted that under Council Procedure Rule 23.5 that the Opposition Motion, agenda item 15.5, in the name of Councillor Ross Houston be referred to the Housing Committee for consideration.</p>

<h3>Recommendations</h3>
<ol style="list-style-type: none"> 1. That the Housing Committee note that this item was referred to the Committee by Full Council on 26 July 2016. 2. That the Housing Committee give consideration to the Opposition Motion, agenda item 15.5, in the name of Councillor Ross Houston with amendment as reported to Full Council on 26 July 2016 as highlight in section 1 of this report.

1. WHY THIS REPORT IS NEEDED

- 1.1 The Council's Constitution outlines within the Full Council Procedures Rules at section 23.5 that if an item is not dealt with by the end of the meeting it can be referred to the appropriate Council Committee for consideration.
- 1.2 Having noted section 1.1, the Housing Committee are requested to consider the following Council motion as reported to the Full Council meeting on 26 July 2016.
- 1.3 **Opposition Motion in the name of Cllr Ross Houston**

Key worker housing strategy and affordable housing

Council notes the findings of the report "The Business Case for Affordable Housing" published by Peabody on 14 July and produced in partnership with the CBI with the research carried out by the Centre for Economic and Business Research:

- *That London's social housing residents make a contribution that is five times greater than the housing benefit bill for social housing tenants in London in the same year.*
- *That Londoners living in social housing contributed at least £15bn to the capital's economy in 2015 alone.*
- *That over a third work in the emergency services (ambulance, police, fire service).*
- *That over 30 per cent work in lower paid jobs which are essential to the effective running of the capital - these include carers, security staff, cleaners, postal workers, kitchen assistants, and bar staff and waiters/waitresses.*
- *That businesses of all sizes and sectors have made it clear that both housing cost and availability is negatively impacting on their ability to recruit and retain staff.*
- *That the narrow definition of key workers fails to appreciate the essential role to the economy of many people working on lower incomes.*
- *That, post-Brexit, ensuring London remains globally competitive is even more important, and that means making sure the people who keep our city running have an affordable home.*

Council notes the failure of the Conservative administration in Barnet to deliver enough affordable homes for people who need them, with only 18% affordable housing delivered in 2015/16 against a target of 40%.

Council also notes the removal of at least 800 social homes from Barnet's council estates through 'regeneration' that has resulted in more and more people being forced to move out of the borough. This has been formalised by a recent policy to acquire cheap housing outside the borough to move people to.

Council believes these failures could be damaging Barnet's local economy and businesses, and are making it harder for the Council to recruit and retain quality key workers - like social workers.

Council asks the Housing Committee to look into these issues and consider developing a key worker housing strategy for Barnet as part of a strategy to build more affordable homes in the borough.

1.4 Amendment in the name of Councillor Tom Davey

Key worker housing strategy and affordable housing

Delete all after the bullet points and replace with:

'Council notes the success of the Conservative administration in Barnet in delivering over 2,500 new affordable homes for people who need them in the last five years, with 38% of housing completions between 2010/11 and 2014/15 being classed as affordable.

Council also notes that the removal of at least 800 social homes from Barnet's council estates through 'regeneration' schemes are offset by the delivery of new social and affordable homes on other sites around the borough. Council notes there will be a net increase in social rented homes over the next five years.

Council does, though, recognise that affordable housing may not be affordable enough for some people and that this is an issue right across London.

Council believes that a failure to increase the supply of homes could damage London and Barnet's local economy and businesses, making it harder for the Council to recruit and retain quality key workers - like social workers.

Council notes the pre-election pledges made by the current Mayor of London and expresses concern that he may already be signalling these are unachievable.

Council asks the Housing Committee to look into these issues and consider how to build more new homes in the borough, including those affordable to key workers. Council further calls on the committee to monitor the Mayor's progress and encourage him to deliver an increased supply of homes for Londoners.'

Amendment to read in full:

Council notes the findings of the report "The Business Case for Affordable Housing" published by Peabody on 14 July and produced in partnership with the CBI with the research carried out by the Centre for Economic and Business Research:

- *That London's social housing residents make a contribution that is five times greater than the housing benefit bill for social housing tenants in London in the same year.*
- *That Londoners living in social housing contributed at least £15bn to the capital's economy in 2015 alone.*
- *That over a third work in the emergency services (ambulance, police, fire service).*
- *That over 30 per cent work in lower paid jobs which are essential to the effective running of the capital - these include carers, security staff, cleaners, postal workers, kitchen assistants, and bar staff and waiters/waitresses.*
- *That businesses of all sizes and sectors have made it clear that both housing cost and availability is negatively impacting on their ability to recruit and retain staff.*
- *That the narrow definition of key workers fails to appreciate the essential role to the economy of many people working on lower incomes.*
- *That, post-Brexit, ensuring London remains globally competitive is even more important, and that means making sure the people who keep our city running have an affordable home.*

Council notes the success of the Conservative administration in Barnet in delivering over 2,500 new affordable homes for people who need them in the last five years, with 38% of housing completions between 2010/11 and 2014/15 being classed as affordable.

Council also notes that the removal of at least 800 social homes from Barnet's council estates through 'regeneration' schemes are offset by the delivery of new social and affordable homes on other sites around the borough. Council notes there will be a net increase in social rented homes over the next five years.

Council does, though, recognise that affordable housing may not be affordable enough for some people and that this is an issue right across London.

Council believes that a failure to increase the supply of homes could damage London and Barnet's local economy and businesses, making it harder for the Council to recruit and retain quality key workers - like social workers.

Council notes the pre-election pledges made by the current Mayor of London and expresses concern that he may already be signalling these are unachievable.

Council asks the Housing Committee to look into these issues and consider how to build more new homes in the borough, including those affordable to key workers. Council further calls on the committee to monitor the Mayor's progress and encourage him to deliver an increased supply of homes for Londoners.

2. REASON FOR REFFERAL

- 2.1 At the meeting of Full Council on 26 July 2016 the motion captured in section 1 of this report was not considered. The Council's Constitution provides the ability for the Housing Committee to receive this report and therefore determine the report's recommendations.

3. REASONS FOR RECOMMENDATIONS

- 3.1 As set out above.

4. ALTERNATIVE OPTIONS CONSIDERED AND NOT RECOMMENDED

- 4.1 N/A

5. POST DECISION IMPLEMENTATION

N/A

6. IMPLICATIONS OF DECISION

6.1 Resources (Finance & Value for Money, Procurement, Staffing, IT, Property, Sustainability)

- 6.2 Not in the context of this report.

6.3 Legal and Constitutional References

- 6.3.1 Responsibility for Functions, paragraph 6.2, of the council's Constitution reads:

Under Full Council Procedure Rule 23.5: if an item is not dealt with by the end it can be referred to the appropriate Council Committee for consideration.

6.4 Risk Management

- 6.5 Not in the context of this report.

6.6 Equalities and Diversity

- 6.7 Not in the context of this report.

6.8 Consultation and Engagement

- 6.9 Not in the context of this report.

7. BACKGROUND PAPERS

- 7.1 None.

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	<h2>Housing Committee</h2> <h3>20 October 2016</h3>
<p style="text-align: right;">Title</p>	<p>Annual Performance Review of Registered Providers (RPs)</p>
<p style="text-align: right;">Report of</p>	<p>Strategic Lead for Housing</p>
<p style="text-align: right;">Wards</p>	<p>All</p>
<p style="text-align: right;">Status</p>	<p>Public</p>
<p style="text-align: right;">Urgent</p>	<p>No</p>
<p style="text-align: right;">Key Decision</p>	<p>No</p>
<p style="text-align: right;">Enclosures</p>	<p>Appendix 1 – Barnet Annual Performance Review 2015/16</p>
<p style="text-align: right;">Officer Contact Details</p>	<p>Paul Shipway, paul.shipway@barnet.gov.uk, 020 8359 4924 Helen Phillips, helen.phillips@barnet.gov.uk 020 8359 4861 Nicola Bird, nicola.bird@barnet.gov.uk 020 8359 4862</p>

Summary

Registered Providers (RP's) are key partners for the Council in delivering on the Housing Strategy objectives to increase the housing supply, including affordable housing. As the providers of accommodation for 7,000 households in the borough, Registered Providers also have a key part to play in assisting tenants affected by welfare reforms, providing training and employment opportunities, improving health and wellbeing and providing effective neighbourhood management. The Council has completed an annual performance review of the major Registered Providers operating in the borough including two smaller ones to obtain a view on how RP's are performing.

Recommendations

1. That the Housing Committee note the report

1. WHY THIS REPORT IS NEEDED

- 1.1 At the meeting of 19th October 2015, the Housing Committee resolved that a performance review be completed on an annual basis and reported to the Housing Committee.
- 1.2 There are 55 Registered Providers managing over 7,000 homes in the borough, of which 18 have more than 100 units each. The main Registered Providers which are currently developing in Barnet are Family Mosaic, Genesis, Metropolitan Housing, Network Homes, One Housing Group, L&Q, Sanctuary, Catalyst and Notting Hill Housing Trust. In addition to this, Barnet Homes as an Arms-Length Management Organisation (ALMO) manages 15,000 tenanted and leasehold homes on behalf of the Council.
- 1.3 **Appendix 1** is an annual performance report for 2015.16. The review presents an analysis of the performance of nine developing Registered Providers and two smaller Registered Providers over housing management and housing development activities.

2 REASONS FOR RECOMMENDATIONS

- 2.1 The attached review highlights that Registered Providers are providing satisfactory landlord services but for some Registered Providers, improvements need to be made in assisting tenants to get into work and offering internal apprenticeships. The Council will be increasing its partnership work through the LBB Taskforce and the Skills and Enterprise team.

3. ALTERNATIVE OPTIONS CONSIDERED AND NOT RECOMMENDED

- 3.1 None

4. POST DECISION IMPLEMENTATION

- 4.1 The Council will continue to carry out an annual Performance Review.

5. IMPLICATIONS OF DECISION

5.1 Corporate Priorities and Performance.

- 5.1.1 Barnet's Joint Strategic Needs Assessment 2015 to 2020 highlights the fact that there is a long term shift in housing tenure towards renting and away from owner occupancy (either outright or with a mortgage) reflecting a sustained reduction in housing affordability and an imbalance between housing demand and supply. Registered Providers are providing more affordable homes to help meet the demand.

5.2 Resources (Finance & Value for Money, Procurement, Staffing, IT, Property, Sustainability)

5.2.1 There are no direct resource implications arising out of this report.

5.2.2 The reduction of the Overall Benefit Cap (as part of the Government's reform of welfare) to £23,000 in London from November 2016 means that some households living in housing association, particularly affordable rented properties, will not be able to afford the rents charged. The Council will continue to work with Job Centre Plus and Barnet Homes in the Welfare Reform Taskforce to assist households affected by the cap, including those living in affordable rented properties, either by entering employment or securing more affordable accommodation elsewhere.

5.3 Social Value

5.3.1 There are no specific social value considerations arising out of this report.

5.4 Legal and Constitutional References

5.4.1 Constitution, Part 3, Responsibility for Functions, Appendix A – sets out the terms of reference of the Housing Committee which includes:

- Housing Strategy (incorporating Homelessness Strategy)
- Work with Barnet Homes, RSLs and social housing providers to ensure the optimum provision of housing and associated facilities for those who require social housing
- Commissioning of Environmental Health
- Promote the better integration of privately rented properties into the Borough's framework;
- All matters related to Private Sector Housing including Disabled Facility Grants
- Housing licensing and housing enforcement.

5.4.2 Specifically the Housing Committee may submit budget proposals to the Policy and Resources Committee relating to the Committee's budget for the following year in accordance with the budget timetable.

5.4.3 Registered Providers are regulated by the Homes and Community Agency (HCA). The performance framework includes "Economic" standards such as governance and financial viability and value for money and "Consumer" standards such as tenant involvement and empowerment.

5.5 Risk Management

5.5.1 Registered providers have a major role to play in accelerating housing development in Barnet and a reduced capacity for them to develop is a key risk that will impact on the Council's ability to provide the new homes to meet the demand from a growing population. The Government's recent announcement on reducing rents by 1% every year until 2019/20 will have an impact on the business plans of providers and their ability to build more

affordable homes. Providers have already started to review their plans for future house building to ensure that it is sustainable.

- 5.5.2 A range of options are being considered by providers to extend their capacity to develop, including through cross subsidy from more market oriented projects – involving both properties to rent and for sale. Larger providers are also working in partnership with other associations (including smaller associations who had borrowing capacity) and particularly with local authorities to speed up development and to achieve best value for the resources they were committing.
- 5.5.3 The extension of Right to Buy is also a risk as it may have an effect on providers capacity to deliver new investment, particularly because of lenders' concerns but also because of the potential for any new investment itself to be sold off.
- 5.5.4 These issues will have an impact across the country and this is one of the reasons why Parliament has announced a review of the role of registered providers in light of the changes highlighted above.
- 5.5.5 The Housing and Planning Act 2016 introduction of Starter Homes may reduce the number of affordable units on S106 schemes.

5.6 Equalities and Diversity

- 5.6.1 Pursuant to section 149 of the Equality Act 2010 ("the Act), The Council has a duty to have 'due regard' to eliminating unlawful discrimination, harassment, victimisation and any other conduct that is prohibited by or under the Act, advancing equality of opportunity between persons with a protected characteristic and those without, and foster good relations between persons with protected characteristics and those without.
- 5.6.2 The protected characteristics are age, race, disability, gender reassignment, pregnancy and maternity, religion or belief, sex and sexual orientation. The duty also covers marriage and civil partnership but to a limited extent.
- 5.6.3 The HCA requires Registered Providers to meet the tenant involvement and empowerment standard which provides expectations over equalities.
- 5.6.4 Registered providers are key partners in the delivery of the Council's Housing Strategy 2015 to 2025. A full Equalities Impact Assessment has been completed and the Strategy will have an overall positive impact on all sections of Barnet's community. For example:
- Action by registered providers to prevent homelessness and assist households affected by the overall Benefits Cap will assist households who are generally more diverse and deprived than the population as a whole. They are more likely to be younger, from a diverse range of backgrounds, and single families with children.
 - Much of the new housing, including the affordable housing to be delivered by the Registered Providers will be in the west of the borough on the regeneration estates where the most deprived and Black and

Minority Ethnic communities are overrepresented in comparison to other areas of the borough.

- Specialist housing will be provided for vulnerable people, for example older people and other adults with long-term conditions to ensure that there is a choice of tenure and support and an ability to plan ahead for the future to avoid expensive care costs where possible.

5.7 Consultation and Engagement

5.7.1 The following table shows how the Council and Re currently engage with and manage the performance of Registered Providers.

Current Engagement/ Monitoring	Frequency	What's Involved	Engagement/ Performance
Annual Performance Review	Annually	Standard review issued to each larger/ developing registered provider. Included in this review is a meeting with various staff to talk through issues in Barnet.	Engagement and performance
Barnet Housing Association Liaison Group meeting	Twice a year and adhoc if required.	All RP's in Barnet are invited, chaired by CEO of local RP. Agenda includes briefing from GLA, Welfare Reform and any other relevant items.	Engagement
Development Meetings	Minimum once per year	Individual meetings between larger developing RP's and Re to discuss current developments and future development plans in Barnet.	Engagement
Barnet Housing Association Nomination Group	Minimum once per year	Lettings staff from all RP's in Barnet invited, Barnet Homes and Re. Agenda items are varied but include up to date issues/ concerns regarding lettings/nominations.	Engagement
General meetings/ Visits	Adhoc	Adhoc meetings and visits to RP's on partnership working over areas of mutual concern i.e. Welfare Reform and Universal Credit.	Engagement
Housing Forum	Adhoc	LBB, Re and RP's to discuss housing policy issues such as Housing Strategy.	Engagement

Consultation on changes in Policy and Strategies	Adhoc	LBB consult with RP's on various policies and strategies this can be done via liaison groups, forums and email consultation.	Engagement
Monitoring of lettings returns.	Collected quarterly and recorded as an annual PI.	RP's provide details of lettings for each quarter to confirm that RP's have met nomination agreements. Results are verified.	Monitoring.
Development Data	Constantly	Re is in regular contact with each developing RP to discuss start on site dates, completion dates and monitoring the S106 affordable housing elements. Completion statistics are recorded as monthly KPI.	Engagement and performance.
Taskforce	Regular		

5.8 INSIGHT

5.8.1 Insight data has not been used in this report.

6. BACKGROUND PAPERS

6.1 Relevant previous papers are listed in the table below.

Housing Committee 19 October 2015	Decision Item 7 – Strategic engagement with Registered Providers	Agenda for Housing Committee on Monday 19th October, 2015, 7.00 pm
Housing Committee, 27 October 2014	Decision Item 9- Housing Strategy	http://barnet.moderngov.co.uk/ieListDocuments.aspx?CId=699&MId=7936&Ver=4
Housing Committee. 27 April 2015	Decision item 10- Summary of Feedback Following Consultation on Draft Housing Strategy	http://barnet.moderngov.co.uk/ieListDocuments.aspx?CId=699&MId=7938&Ver=4
Housing Committee 29 June 2015	Decision item 7- Housing Strategy.	http://barnet.moderngov.co.uk/documents/s24071/Housing%20Strategt.pdf

Barnet Annual Performance Review 2015.16

Barnet Annual Performance Review of Registered Providers.

Introduction

This review presents an analysis of the performance of Registered Providers. The report is divided into two sections. Section A looks at management performance and Section B considers development performance and the Housing and Planning Act. The report focuses on nine larger Registered Providers and two smaller Registered Providers in Barnet including the estate regeneration schemes in Barnet.

Background.

In the year 1 April 2015 to 31 March 2016 there were nine Registered Providers with significant stock levels either currently developing or planning to develop general needs homes in Barnet:

The nine Registered Providers and their General Needs stock levels in Barnet are shown below.

Registered Provided	Number of General Needs homes in Barnet
Genesis	1278
Family Mosaic	826
Metropolitan	666
One Housing Group	105
Catalyst	265
Notting Hill Housing	666
Network Homes	363
L &Q	88
Sanctuary	148
Barnet Homes	9693

The two smaller organisations and their stock levels in Barnet are shown below.

Registered Provided	Number of General Needs homes in Barnet
IDS	8
Birnbeck	29 (supported housing)

A full breakdown of types of stock can be seen in **appendix 1**.

The Strawberry Vale estate in East Finchley, Barnet was previously owned by Camden and Islington and was acquired by Peabody Housing Association under the Estates Renewal Challenge Fund Programme; there is a nominations agreement for this scheme providing the Boroughs of Camden and Islington nomination rights for these properties. There are approximately 350 households living in the Strawberry Vale estate, if requested Peabody can be included in the 2016.17 Performance Review.

In addition, we have also monitored the following Estate Regeneration Schemes in Barnet.

The four regeneration schemes in Barnet and the number of General Needs homes completed on these estates to date are show below:-

Scheme	Registered Providers	Stock No
Grahame Park	Genesis	332
Stonegrove	Family Mosaic	365
West Hendon	Metropolitan	75
Dollis Valley	L&Q	40

The Performance Review

Each year the Council reviews the performance of partner Registered Social Landlords to assess whether they can demonstrate they meet standards in management and performance.

The expectations of our partners require regular liaison meetings and submissions of annual performance returns specific to Barnet. In areas of poor performance the Council will continue to work with the Registered Provider to improve.

For this period we will be focussing on the following areas of activity:-

Section A will focus on:-

1. HCA Regulatory Judgements
2. Rent levels for assured and affordable tenancies in Barnet
3. Rent Arrears
4. Rent Increases
5. Nominations offered to LBB
6. Welfare Reform
7. Arrears
8. Repairs
9. Anti-Social Behaviour

Where Registered Providers performance indicators are directly comparable to Barnet Homes' data, we have also shown Barnet Homes' performance.

Section B will focus on:-

1. Development Opportunities
2. Housing and Planning Act 2016

Section A: Management Performance

1. Regulatory Judgements

The Housing and Regeneration Act 2008 established the regulator of social housing. The Act also sets out the statutory framework within which the Regulator must operate. This framework enables the Regulator to register and regulate providers of social housing. Providers of social housing registered with the Regulator are known as "Registered Providers". Only registered providers will be regulated.

From April 2012 the HCA has been responsible for maintaining the register of registered providers, and for setting out the regulatory framework within which they must operate. The Regulatory Framework includes both the regulatory standards which providers must meet, and the way in which the Regulator carries out its functions.

The focus of activity is on governance, financial viability and value for money as the basis for robust economic regulation; maintaining lender confidence and protecting taxpayer's money. Providers are assessed on a scale from G1/V1 to G4/V4, where G1/V1 means the provider meets the requirements and G4/V4 means the provider does not meet the requirements. Please refer to appendix 2 for a definition of each scale.

The following table shows the results summary for the regulatory judgements for the nine RSL's.

Registered Providers	Governance	Viability
Catalyst	G1	V1
Family Mosaic	G1	V1
Metropolitan	G1	V2
One Housing Group	G1	V2
Notting Hill Housing	G1	V1
Network Housing (includes Network Stadium)	G1	V1
Sanctuary	G1	V1
Genesis	G1	V1
L&Q	G1	V1
IDS	G1	V1

Birnbeck do not have a judgement as they have less than 1000 units.

2. Rent Levels

Social Rents

Social Rent is low cost rental accommodation that is typically made available at rent levels that are set in accordance with the rent component of the Tenancy Standard on the basis of the Rent Influencing Regime guidance.

Rent policy is subject to the tenancy standard and, social rent levels should be calculated according to a formula based on relative property values and relative local earnings.

The following table shows the average weekly net assured rents (i.e. exclusive of service charges) charged in 2015.16.

Registered Provider	Bedsit £	1 bed £	2 bed £	3 bed £	4 bed £	5 bed £	6 bed £
Genesis	100.79	111.35	131.31	147.11	161.56	173.84	
Family Mosaic		104.66	125.96	143.08	156.94	167.73	
Metropolitan	94.46	123.05	139.41	148.64	161.36		
One Housing Group		148.58	144.08	159.47	160.90		
Catalyst		112.53	126.67	146.96	165.07		
Notting Hill Housing	88.68	117.14	126.60	141.26	154.30	165.49	
Network Homes	102.34	125.42	133.91	138.33	157.12	135.06	
L & Q		103.93	119.97	156.21	164.72		
Sanctuary	81.45	108.22	121.10	139.56	152.30		
Barnet Homes	76.88	91.45	102.92	115.06	124.83	149.4	
IDS			137.90				
Birnbeck	100.13	109.83					

The Welfare Reform and Work Act 2016 require registered providers of social housing in England to reduce social housing rents by 1% a year for 4 years. For social rent properties, the reduction applies to the rent element and not to service charges. For most Affordable Rent properties, the reduction applies to the total amount, inclusive of service charges. **All** Registered Provides in this review have confirmed that they **have** conformed to this regulation.

The following table shows the average weekly net assured rents for flats and houses and service charges for flats charged for new regeneration developments in Barnet in 2015.16

Development	Bedsit £	1bed £	2bed £	3bed £	4bed £	5bed £	6bed £
Genesis Graham Park rent		106.79	124.07	140.51	158.75	173.84	
Genesis Graham Park SC		12.22	11.23	7.72	9.96	1.46	
Family Mosaic – Stonegrove rent		108.43	128.31	148.66	160.90		
Family Mosaic – Stonegrove SC		16.76	17.72	7.01	1.19		
Metropolitan -West Hendon rent		108.27	127.85	142.25	157.10		
Metropolitan -West Hendon SC		21.91	26.90	29.83	30.96		
L&Q – Dollis Valley rent		103.93	119.97	156.21	164.72		
L& Q – Dollis Valley SC		32.09	32.09	2.78	14.12		

Affordable Rents

Affordable Rent is a form of low cost rental social housing, as defined by s69 of the Housing and Regeneration Act 2008, The maximum rental level for Affordable Rent should be no more than 80% of gross market rent (inclusive of service charges). In assessing whether the rent is no more than 80% the individual characteristics of the property must be taken into account, such as its location and size.

In Barnet the total weekly rent inclusive of service charges for new properties should be 65% of market rent and within local LHA levels. All Registered Providers are currently within this figure and adopt a flexible approach when assessing new residents at letting.

The table below shows the affordable rent levels in Barnet for 2015.16

Registered Provider	1bed	2bed	3bed	4bed	Under 65% of market rent & LHA
Genesis	142.19	183.37	n/a	n/a	Y
Family Mosaic	108.17	123.30			Y
Metropolitan	n/a				
One Housing	n/a	n/a	n/a	n/a	
Catalyst	190.29	230.68	154.35		Y
Notting Hill Housing	181.71	236.95	252.69	190.05	Y
Network Homes	192.42	248.20			Y
Sanctuary	168.46	207.64			Y
L & Q	N/A	N/A			
Barnet Homes	134.25	211.25	262.39		Y

Birnbeck and IDS do not have any affordable rented units in Barnet.

Metropolitan – Are unable to provide the date but can confirm that the average weekly affordable rent is £176.28 and are within the LHA allowance.

3. Rent Arrears

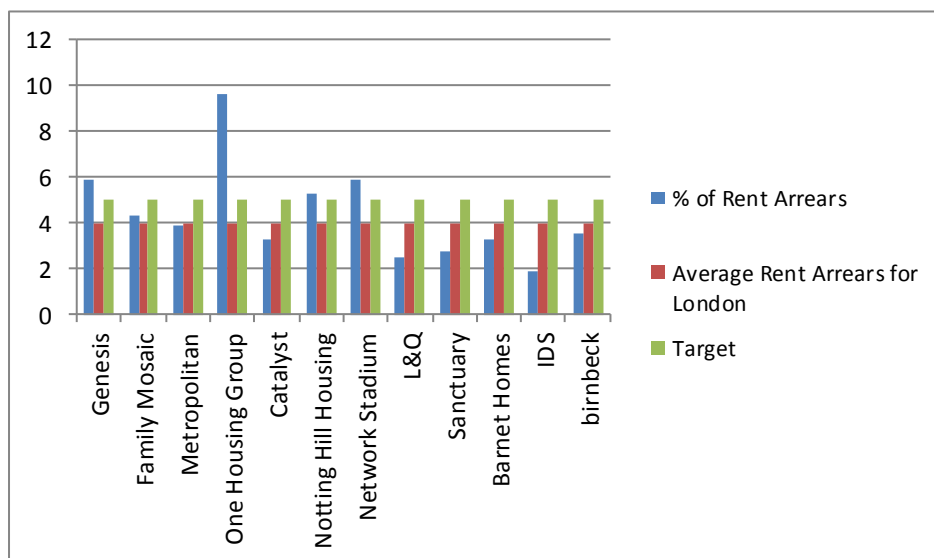
Rent Collection is a key element of Housing Management. House Mark report the performance of Housing Organisations rent collection, an efficient rent collection service is important to ensuring that as much of the rent due, and thus potential income due to the landlord, is collected and received.

Arrears have been increasing since 2012.13 due to the introduction of Welfare Reform in particular the under occupancy charge and the benefit cap.

Social landlords needed to ensure they had robust systems and processes in place for collecting rent and minimising arrears levels if income was to be maximised and tenancies sustained. We have been working with Registered Providers with tenants affected by the Welfare Reform to ensure that their arrears procedures are effective and include referrals to the Councils Welfare Reform Task Force.

The Council have set a target of 5% for arrears collection; however, House Mark statistics show the average rent arrears for London to be 3.96%.

The chart below shows the percentage of rent arrears for each Registered Provider compared to the average for London and the target set by the Council.



Each Provider that did not meet the average arrears collection was asked to comment on their performance:-

Genesis – *In general our rent arrears have been running high due to historic issues however they have been reducing year on year over the last three years. Our target overall was 5.3% and overall we achieved 5.2%. This year our target is 5% as it is unclear the effects of the rent reduction and welfare reform. Barnet does seem an area where we have higher than our average arrears at the end of 15/16 and we aim to investigate this further. We will not be targeting around the 4% but will be aiming for a reduction on 15.16 in the current year.*

Family Mosaic – *The data sent to you is our end of year figure and does not take into account any HB payments that were at year end, this has now reduced.*

Nottinghill – *Rent arrears in Barnet have historically been high, In 2015/16 these arrears were reduced by over 2% and we collected 101.8% of our rental income. If this trend continues then arrears should be in line with housemark average by year end,*

Network Homes – *Our arrears in Barnet are higher than the group average. They currently stand at 5.9%. This is due to outstanding Housing Benefit which is due promptly. Once this has been received we would expect this figure to fall below 5%.*

One Housing Group – *The arrears are significantly higher than average, the results have been reviewed and there are 5 large arrears cases in Barnet, one of which is quite a significant debt. These debts represent 43% of the arrears in Barnet and, given the low number of residents, the 5 debts are skewing the overall figures. The % arrears in the absence of the largest debts reduces to 4.85%*

4. Nominations offered to LBB

The HCA Tenancy Standard requires that Registered Providers contribute to Local Authority strategic housing function and sustainable communities. In Barnet the standard nominations agreement requires associations to offer 50% of non-family accommodation and 75% of family sized accommodation (2 bedroom and above) eligible properties to council nominees. Eligible properties are newly built properties or relet vacancies that are the result of the death of the tenant, eviction, or the household moving out of the borough.

In addition, all schemes which are funded by the Council or are built on council land or have a S106 Agreement require 100% nominations in perpetuity.

Individual Registered Providers performance on nominations in 2015.16 is shown below.

Family Accommodation

RP.	LBB entitlement	No of nominations offered	Target met
Genesis	6	9	y
Family Mosaic	62	62	y
Metropolitan	42	43	y
One Housing Group	1	1	y
Catalyst	28	28	y
Notting Hill Housing	65	65	y
Network Homes	5	6	y
L & Q	26	26	y
Sanctuary	26	26	y
Birnbeck	0	0	y
IDS	0	0	y

Non Family Accommodation

RP	LBB entitlement	No of nominations offered	Target met
Genesis	9.5	13	Y
Family Mosaic	13.5	15	Y
Metropolitan	33.5	35	Y
One Housing Group	1	1	Y
Catalyst	6	8	Y
Notting Hill Housing	14.5	15	Y
Network Homes	0.5	1	Y
L & Q	7	7	Y
Sanctuary	1	1	Y
Birnbeck	0	0	Y
IDS	0	0	Y

6. Welfare Reform

The Welfare Reform Act 2012 and the Welfare Reform and Work Act 2016 aims to reform the Welfare System to help more people move and progress in work whilst supporting the most vulnerable.

The Act has made the following significant changes to the benefits system.

- Universal Credit to replace a range of existing means tested benefits and tax credits for people of working age.
- Caps the total amount of benefit that working age people can receive so that households on working age benefits can no longer receive more benefits than the average working wage.
- Under Occupancy charge
- Personal Independence Payments to replace the current Disability Living Allowance
- Increases Local Housing Allowance rates by the Consumer Price Index on an annual basis
- Limits the payment of contributory Employment and Support Allowance to a 12-month period to create a culture that does not allow people to stay permanently in the work related activity group.
- Reduce Social and Affordable Rents.

Barnet's Welfare Reform Task Force has been established to help residents affected by Welfare Reform, they are a joint team including Housing Staff, Welfare Benefits Advisors from Barnet Homes, Job Centre Plus Advisors, Housing Benefit Advisors and coaches from Future Path and have helped Barnet residents find work, move into affordable housing, switch to exempt benefits and provided general advice and support. As at the end of March 2016 we had supported 2008 customers. Out of these 1803 were closed. 722 were closed as in work representing 36% of the total caseload. 230 moved to cheaper accommodation and 306 became exempt because of claiming disability benefit. The Task Force regularly feeds information to Registered Providers at the Barnet Housing Association Liaison Group meeting and have commenced a focussed group of Welfare Reform Officers from each Registered Provider.

LBB and Barnet Homes are working closely with all Registered Providers affected by the changes and are confident that most are engaging with their tenants and are looking to improve their ability to find work. The following tables show the current position for each Registered Provider and their approach to 'Get Britain Working'.

Genesis

	No of residents affected	No of residents affected by WR not contacted	No of tenants affected by Welfare Reform in arrears	Referrals to LBB task Force	No taken to court	No of residents moved as a result of WR
Under occupancy	76	0	47	0	0	TBC
Benefit Cap	21	0	19	0	0	TBC

Genesis have a dedicated team and have set up various projects including the Volunteer into Employment programme, this can be accessed by Barnet Genesis residents. The programme places residents into volunteering placements alongside employment support. Barnet residents are also able to access employment and training initiatives being delivered in nearby Brent including training courses and pre-employment workshops.

The employment and skills activities delivered:-

- In Partnerships with Barnet and Southgate College we are delivering accredited and non-accredited training in ESOL, business admin, pre-employment programmes, basic maths and English and IT.
- Barnet Workfinder – job brokerage delivered by Groundwork funded through S106 contributions.
- Enterprise Programme – Capacity building programme to support individuals who wish to start their own business which includes training and 121 support.
- Volunteering provided through partners such as Colindale Community Trust and Groundwork.
- Repurpose – up cycling project providing training, volunteering and employment opportunities for local residents.
- Work Club delivered every week in Grahame Park Library.

Performance

- 28 residents into employment within retail, admin and care sector.
- Pre- employment, business admin IT and ESOL training has been delivered to 293 residents.
- Two employment fairs delivered attracting 173 residents and 16 employers.
- The Loop (Re – purpose project) has now opened on the Concourse and operates as a workshop and shop facility selling up cycled furniture and some white goods. This also targets fly tipping and recycling across the borough.
- 5 apprenticeships have been funded through S106 in construction and business.
- 8 residents undertaking regular volunteering.
- Commissioned 5 social enterprises, 3 of which have delivered services on Grahame Park.

Family Mosaic

	No of residents affected	No of residents affected by WR not contacted	No of tenants affected by Welfare Reform in arrears	Referrals to LBB task Force	No taken to court	No of tenants moved as a result of Welfare Reform
Under occupancy	46	0	26	0	0	0
Benefit Cap	1	0	1	0	0	0

Family Mosaic has a dedicated employment team offering employment support, apprenticeships, training and childcare courses to their residents. They work with external organisations such as employers and trainers.

Performance

- Of the 10 clients in Barnet, 3 have attended adult boot camp, 4 have found work including one as an apprentice in childcare.
- North Finchley library has been used for some 121 coaching sessions.
- They have funded 2 IT courses at Barnet & Southgate College for 1 resident.
- Part funded a teaching assistant course at Stanmore College for another.
- One resident has been referred to future Path, a project that supports those with mental health issues.

Family Mosaic work with Groundworks which supports long term unemployed into work and volunteer opportunities which covers the whole of Barnet.

Metropolitan

	No of residents affected	No of residents affected by WR not contacted	No of tenants affected by Welfare Reform in arrears	Referrals to LBB task Force	No taken to court	No of residents moved as a result of welfare reform
Under occupancy	43	10	21	0	0	0
Benefit Cap	3	0	2	0	1	0

Metropolitan currently has a team of employment and neighbourhood investment specialists who work in Barnet and Brent and also work with an outside agency called GSS who provide an employment service to residents.

Barnet has a high number of residents with ESOL, ITC skills and work based skills. This can also impact on the older learners as they feel that age and language can be a barrier. They have put in place the support where needed, and deliver one to one IAG (Information, Advice and Guidance) in order to signpost the customer to the correct provision. Lack of skills employment, finances can have a real impact on

health and they include health as a part of the activities they provide and jointly deliver with other agencies.

They have seen the need for IT programmes especially for older residents that are seeking employment and to continue to build their current skill set. Residents have been keen to develop their skills and get qualifications so that they can go into employment or explore their own enterprises.

Performance

- They have engaged 150 residents in Barnet in last year and placed 22 into work.

One Housing Group

	No of residents affected	No of residents affected by WR not contacted	No of tenants affected by Welfare Reform in arrears	Referrals to LBB task Force	No taken to court	No of residents moved as a result of WR
Under occupancy	7	0	6	0	3	0
Benefit Cap	1	0	0	0	0	0

One Housing's specialist Employment and Partnerships Team is based in Camden at their Arlington Facility, and delivers employment opportunities across all their boroughs working from local offices or community centres where available. They deliver a wide range of training courses, employability skills, IAG, Job Search and in work support specifically targeted towards getting residents into employment. Training is offered from a number of OH venues as well as offering training at external venues. Barnet residents traditionally access training at Arlington Road which offers training rooms, ICT suite, BICS cleaning academy and a construction skills workshop. They also manage a range of Social Economy partners from this homeless facility who provide training, work experience and employment placements within their companies. This includes office admin, catering, food safety and cleaning qualifications. The team also promotes and delivers a volunteering programme, which is often a first step to work. They recruited volunteers to train as 'energy champions' and promote energy saving tips and energy consumption awareness to local friends and neighbours.

Training courses –

Employability

Confidence and self esteem

Basic and intermediate IT

Food Safety L1

Manual Handling L1

Administration L1

Business start up

Website development

Money management

7 steps to success

Performance

- In 2015/16 they helped over 200 residents get into work and trained over 600 (London wide)
- In Barnet 10 people have been supported and over 50 received additional training over the last 3 years.
- Last year 2 of their Barnet residents secured permanent employment.

Catalyst

	No of residents affected	No of residents affected by WR not contacted	No of tenants affected by Welfare Reform in arrears	Referrals to LBB task Force	No taken to court	No of residents moved as a result of WR
Under occupancy	8	0	4	0	3	0
Benefit Cap	4	0	3	0	2	0

Catalyst has a dedicated social and economic investment team, Catalyst Gateway. A baseline offer of services is available to all catalyst residents. This offer is focussed upon access to financial inclusion and employment and skills with family and youth intervention via young people and families specialists.

Work is focussed on neighbourhoods and individuals with each geographical area having a dedicated team of specialist workers. The teams support tenants who are under employed, unemployed and help access training and employment. Catalyst also offers Construction Training Opportunities and work closely with Barnet & Southgate College to increase opportunities for tenants.

Performance

- Over the past year they have worked with 9 Barnet households and provided positive outcomes such as:-
 - 1 resident into full time work
 - 1 resident registered on a HND
 - 1 resident commencing volunteering
 - 1 resident – support for DWP claims.

Notting Hill Housing

Nottinghill Housing did not provide the data to complete the table despite requests.

They do not currently operate any employment / training or skills initiatives in the Borough and do not signpost or work in partnership with other organisations but offer

the Achieve mentoring and skills projects to young people under 21 living in their properties.

They also operate a construction training initiative which is included in some S106 agreements in the borough.

The Council are currently in discussions with Notting Hill Housing regarding improving this service.

Network Homes

	No of residents affected	No of residents affected by WR not contacted	No of tenants affected by Welfare Reform in arrears	Referrals to LBB task Force	No taken to court	No of residents moved as a result of WR
Under occupancy	32	0	19	0	0	0
Benefit Cap	4	0	4	0	0	0

Network Homes have a dedicated member of staff working in partnership with Groundwork to provide IAG (information, advice and guidance) as well as 2 welfare benefit advisors working in a project group. Network Homes employment, training and skills initiative is called Worksmart. Worksmart supports with job search, CV writing, job application, job interview techniques, confidence building and skill based training with the view of assisting a resident to secure employment. Volunteering and work experience are also options for those further away from the job market.

Sanctuary

	No of residents affected	No of residents affected by WR not contacted	No of tenants affected by Welfare Reform in arrears	Referrals to LBB task Force	No taken to court	No of residents moved as a result of WR.
Under occupancy	3	Info not provided	2	Info not provided	3	Info not provided
Benefit Cap	0	Info not provided	0	Info not provided	0	Info not provided

Sanctuary Community Investment Team look to work with partners in the area to signpost residents to and to promote opportunities to residents. All Sanctuary residents have access to a grand ideas fund which provide up to £1000 for community projects and to enhance skills.

L&Q

	No of residents affected	No of residents affected by WR not contacted	No of tenants affected by Welfare Reform in arrears	Referrals to LBB task Force	No taken to court	No of residents moved as a result of WR
Under occupancy	2	0	1	0	0	0
Benefit Cap	0					

L&Q have a Community Investment Team and offer services to their tenants which involve one year of support, beginning with a work assessment which will identify their work history and support needs; they are assisted in developing a personalised support plan. Employment advisers will aid in job searching, strategies for finding work and motivating tenants to keep looking for work.

L&Q offer a bursary of up to £500 for residents to access training and skills development, courses are sourced externally. Short courses are also provided through contractor's employment and skills plans.

Vocational and sector skills training which give industry specific training and help people secure work in that field that they require, including lone parents. They also identify growth industries or skills gaps and respond with an offer of sector skills courses annually.

IDS

IDS have one resident affected by the Benefit Cap and have reported that they have not made contact with this person, but they are not reported as being in arrears. IDS do not have access to Skills or Employment opportunities and are not signposting their residents to any other organisations.

Birnbeck

Birnbeck do not have any residents affected by Under Occupancy or Benefit Cap but do have two support staff working with all residents. The support staff offer help and advice and various issues including skills and employment and are able to signpost to other local organisations. They are in contact with LBB taskforce.

7. Repairs Performance

The Regulatory Framework set out by the Homes and Communities Agency requires Registered Providers to *'provide a cost effective repairs and maintenance service to homes and communal areas that responds to the needs of and offers choices to tenants and has the objective of completing repairs and improvements 'right first time'*. Each Registered Provider is required to meet all applicable statutory requirements that provide for the health and safety of the occupants in their homes.

House mark record repairs performance indicators for repairs. This indicator is used to ensure that the landlord is keeping its commitment to tenants to complete repairs within agreed target times. It indicates how efficient and reliable the landlord is at delivering on a key customer care promise of its repair service; at protecting the health & safety of the occupiers of its homes and maintaining the value of its assets.

In this review we asked all Registered Providers the percentage of repairs completed right first time, Housemark report the average for London as being 86.11%, three Registered Providers could not meet this target and made the following comments.

Genesis – *We have an internal target of 85% and at this time we are not achieving it but a full review of property services is being undertaken and we aim to improve for this year, Q1 is currently showing an increase.*

Sanctuary – *It is likely that our approach to this statistic is different to Housemark in that we use the tenant's feedback on if they thought that the repair was completed at first visit, rather than looking internally at order completion data.*

Catalyst -*We collect information on this from 'a customers' perspective through sample satisfaction surveys carried out by Voluntas. We have not established a definition of 'first visit' with our contractors and do not currently ask them to report on this. Our expectation is that if a contractor is unable to complete a repair on the first visit they will return and then order it and arrange a follow up appointment in order to complete the works. We are about to re tender our maintenance contracts shortly and this, along with other measures, will be one that we will be aiming to establish reporting on, with future contractors. Our aim is to get repairs completed as speedily and effectively as possible.*

The following table shows the percentage of respondents very or fairly satisfied with the repairs and maintenance service.

Registered Provider	% of respondents very or fairly satisfied with the repairs or maintenance service.
Genesis	75.9
Family Mosaic	52
Metropolitan	n/a – do not record this data
One Housing Group	75
Catalyst	71.4 (only 7 households in Barnet responded)
Notting Hill Housing	94.4
Network Homes	81.33
Sanctuary	86.5 (whole of London)
L&Q	n/a – no data available
Barnet Homes	99.1
IDS	n/a – no data available
Birnbeck	n/a – no data available

Family Mosaic – *Family Mosaic ended their contract with Mears and has been using emergency contractors. After a very thorough procurement process, new contractors have been appointed for responsive repairs with the contractors going live from October 2016.*

Metropolitan – *Do not currently collect this data, they are currently reviewing customer satisfaction questionnaires and will commence collecting this for next year.*

L&Q – *The majority of properties owned by L&Q are new build and under a 12 month warranty. Residents are invited to contact the L&Q aftercare team to report any defects, the defect/repair will be sent to the approved L&Q contractor or Countryside. The warranty repairs are monitored by the L&Q After care team.*

IDS – *Given the small number of tenancies and the response rate to surveys, specific results for Barnet would be meaningless. The overall group result for IDS is 87.14%*

All of the Registered Providers confirm that they have no properties with category 1 Hazards in accordance with Housing Health Safety Rating Scheme.

Housemark report the average percentage for properties with a valid Gas Safety Certificate to be 99.99, all Registered Providers are currently operating above this level.

8. Customer Satisfaction

As part of the HCA regulatory framework, Registered Providers have to meet the tenant involvement and empowerment standard with required outcomes over the following:-

- Customer service, choice and complaints
- Involvement and empowerment
- Understanding and responding to the diverse needs of tenants
- Customer service, choice and complaints
- Involvement and empowerment
- Understanding and responding to diverse needs

Customer satisfaction statistics provided from surveys can give an indication as to how well the Registered Provider is doing in this area.

Most organisations employ independent organisations to complete random customer satisfaction surveys and in addition survey after incidences of ASB, repairs and formal complaints.

The Table below shows the level of satisfaction for each RP.

	% of Respondents very of fairly satisfied their views are being listened to and acted upon	% of respondents very of fairly satisfied with the service provided
Genesis	Average 5.99 score out of 10	Average 6.35 score out of 10.
Family Mosaic	n/a	n/a
Metropolitan	43%	58%
One Housing Group	100%	90%
Catalyst	57.14	57.14
Notting Hill Housing	69	84
Network Homes	n/a	79.2
Sanctuary	78.6	80
L&Q	83	83
Barnet Homes	n/a	n/a
IDS	n/a	97%
Birnbeck	n/a	n/a

Metropolitan- *A star survey is completed every quarter. The Service improvement team and the National Customer Group (leaseholders and tenants) are currently reviewing resident engagement structure and looking at how to get a better idea of what local residents want with the aim of tailoring services for different geographical areas.*

Genesis – *Any customer satisfaction measures are inconsistent when benchmarked as methodologies differ. We don't enter our data on STAR in housemark and the overall satisfaction measures we quoted to you are based on asking satisfaction on a scale of 1 -10 not on whether they are satisfied or very satisfied. However we are planning to increase these levels by the end of 2018/19.*

Catalyst – *Last year only 7 households responded to the survey, only 3 were tenants, the rest were shareholders. We are aware that shareholders generally have lower levels of satisfaction. Our view is that taking the satisfaction responses of just 3 households of 260 homes in Barnet does not provide a statistically accurate data to gauge satisfaction levels. We have now arranged that all customers living in Barnet who have a repair completed between July and September will be surveyed to obtain more meaningful data.*

Family Mosaic – *Are reviewing their customer engagement process and have commissioned a project called 'my place' to gain a better understanding of customer's needs.*

Birnbeck – *Residents are met on a regular basis and any issues and problems are discussed and resolved. Surveys are not completed on an annual basis.*

9. Anti-Social Behaviour

The Housing and Community Agency Neighbourhood and Community Standard require Registered Providers to keep the neighbourhood and communal areas associated with the homes that they own clean and safe. They should work in partnership with their tenants and other providers and public bodies where it is effective to do so.

The Barnet Community Safety MARAC (multi-agency risk assessment case conference) is a multi-agency meeting where stakeholders across the community safety partnership come together to discuss and resolve complex, high risk anti-social behaviour cases and includes the following members:-

- Barnet Community Safety Team
- Police
- Children's Services - Youth Offending Service, Social Care, Youth Service, Family First and a representative from schools
- Housing (Council and other Social Landlords)

- Barnet Homes
- National Probation Service (NPS) and CRC
- Victim support
- Mental Health Services

The majority of Registered Providers attend this meeting on a regular basis or as and when they have cases to be discussed.

Registered Providers have been asked to report the percentage of ASB cases successfully resolved. Housemark report the average percentage of cases successfully resolved in London as being 91.84%.

The following table shows the percentage of anti-social behaviour cases successfully resolved.

RP	Genesis	One Housing Group	Metropolitan	Network Homes	Sanctuary	Catalyst	Family Mosaic	Barnet Homes
% resolved	90.1	93.7	76%	77.78	No data held	100	86	73

L&Q – Currently have 2 live cases and are working with the Police on both.

NHH – Did not provide this information.

IDS and Birnbeck – Do not have any cases.

9. Overall performance and commentary.

Overall the performance of each Registered Provider is good and has either remained the same or improved since last year. The table below provides a breakdown of performance. Despite Genesis only meeting 1 out of the 3 targets we are satisfied from their responses that they are working to improve.

Registered Provider	Rent Arrears		Nominations family sized		Repairs		No of areas performance has been met		Direction of Travel from 2014.15
	14.15	15.16	14.15	15.16	14.15	15.16	14.15	15.16	
Genesis	Y	N	Y	Y	N	N	2	1	↓
Family Mosaic	Y	Y	Y	Y	DID NOT PROVIDE		2	3	↑
MHT	Y	Y	Y	Y	N	Y	2	3	↑
One Housing Group	N	N	Y	Y	N	Y	1	2	↑
Catalyst	Y	Y	Y	Y	N	N	2	2	↔
Notting Hill Housing	Y	N	Y	Y	N	Y	2	2	↔
Network Homes	Y	N	Y	Y	N	Y	2	2	↔
Sanctuary		Y		Y		N		2	N/A
L&Q		Y		Y		Y		3	N/A
IDS	N/A	Y	N/A	Y	N/A	Y	N/A	3	N/A
Birnbeck	N/A	Y	N/A	Y	N/A	Y	N/A	3	N/A

All the Registered Providers with the exception of Nottinghill Housing have a fully committed approach to Welfare Reform and are keen to increase their Partnership working with Barnet's Welfare Reform Task Force in particular referring residents to the task force to receive assistance. Discussions are being held with Nottinghill Housing over a welfare reform and how they can increase the services they are offering to their residents with the aim to improve performance for next year.

As a result of the review we would continue to recommend most of the Registered Provider to developers on new Housing Developments. Further work will need to be completed with Nottinghill Housing before committing to further development partnership agreements.

SECTION B

1. Development

In 2015.16 there were 257 affordable housing completions in Barnet. The following table shows a list of these units.

RSL	Scheme
L&Q	Dollis Valley Regen. Scheme
Family Mosaic	Stonegrove Regen. Scheme plus additional Units
Metropolitan	West Hendon Regen. Scheme
NHHG	Colindale Hospital
Catalyst	931 High Road
Metropolitan	Watling Boys Club
Barnet Homes	Green Lane and Brent Place

It is important to maintain an effective partnership between the Council and each developing Registered Provider to ensure schemes are run smoothly and efficiently. Regular meetings are held with all developing Registered Provider and on site meetings with developers to monitor progress of each scheme.

The following table shows the developments planned for completion during 2016.17

	Affordable Rent	Intermediate (Shared Ownership)	Total
Beaufort Park block F (NHHG)	177		177
Furniture Land (Catalyst)	19	41	60
Millbrook phase 3 (Family Mosaic)	16	17	33
Millbrook Phase 3a (Sanctuary & IDS)	10	4	14
Millbrook Pk (Genesis) Plot 4a	8	6	14
Millbrook Pk (Genesis) 4c	9	3	12
Northway House (Network Homes)		11	11
931 High Road (Catalyst)	0	6	6

Barnet Homes - Bedford Road	4		4
Barnet Homes - Haldane Road	3		3
Barnet Homes - Tarling Road	9		9
Barnet Homes - Wade Court	10		10
Dollis Valley (L&Q)	7	0	7
Graham Park (Genesis)	25	12	37
Stonegrove (Family Mosaic)		26	26
Chandos Provision at Stonegrove (Family Mosaic)	8	0	8
Chandos Avenue (Metropolitan)		12	12
TOTAL	305	138	443

L&Q

L&Q are the registered provider for Dollis Valley; in addition they are looking at other S106 developments in Whetstone as well as Brent Cross South regeneration development. They are also progressing the following developments:

1. The Hyde, Hendon – 390 units (308 Outright sale, 41 Shared Ownership and 37 rented). Phase 1 projected for completion Sept 2018.
2. Peel Centre, Colindale – 211 Private Rented Sale units. Projected for completion April 2018.

L&Q are also developing elsewhere in London.

One Housing Group

One Housing Group are the chosen provider for Granville Road, this will provide 46 shared ownership units. They have also entered into a contract for Victoria Quarter providing 18 Affordable Rented and 27 Shared Ownership units; they are also in the early stages of development at 4 other schemes totalling 91 units.

One Housing Group have plans to provide a further 1320 units across London over the next five years.

Notting Hill Housing Group

Partnership working between NHHG and LBB is good with regular on site meetings and updates at Beaufort Park. They are looking at developing further in Barnet but have not yet identified schemes.

Notting Hill Housing have 7094 plots secured for delivery in London over the next five years, these schemes are planned for Southwark, Newham, Greenwich, Hounslow, Harrow and Enfield

Catalyst

Catalyst have been selected as the RP for Brent Cross North, along with this they have also picked up some S106 schemes including a scheme in Whetstone and 2 in Finchley. All of which will complete by March 2018.

They are on progress to deliver over 850 units over the rest of London and have secured a further 800 to be delivered over the next five years in Barnet, Brent, Haringey, Ealing and Kensington and Chelsea.

Genesis

Genesis development in Barnet is concentrated at Grahame Park. Communication is effective and problems are dealt with efficiently.

Genesis are effectively progressing the following opportunities

Elmbank Avenue a S106 development providing 14 rented and 10 Shared Ownership homes. Started on site in June and plans to complete December 2018.

Millbrook Park (Phase 4A, B & C) S106 schemes – total of 41 Affordable Rented and 14 Shared Ownership.

Genesis is keen to continue to develop in Barnet. Genesis has a total of 916 units on site in London and including Barnet and have 2,341 in the development pipeline with planning (1,397 at Woodberry Down in Hackney and 605 at Oaklands in Hammersmith & Fulham).

They also have a further 803 units where they are about to enter into contract in the next few months. Most of these sites have planning or are working towards achieving planning consent.

MHT

In addition to the regeneration scheme at West Hendon MHT have a S106 development in Whetstone providing affordable rented and shared ownership properties and are keen to be involved in further developments.

Family Mosaic

Family Mosaic have now completed the regeneration project at Stonegrove, a Succession Plan is in place which is regular monitored by LBB. Going forward Family Mosaic is looking at potential S106 opportunities.

Network Homes

Network Homes are currently developing 120 homes in Barnet; these are at Colindale Newspaper Library site, Hendon Football Club and Northway House in Whetstone. They are keen to take on further developments in Barnet and are currently looking at Sweets Way, Millbrook Phase 5 and the Peel Centre.

Network Homes have over 1000 units secured on sites with planning permission over the next 5 years in London. Their growth target across London and Hertfordshire is an average of 1000 units per year so they have reported would expect to see the numbers delivered significantly increase as they have a large pipeline of schemes coming through.

Sanctuary

Sanctuary are not in the process of commencing any developments in Barnet but had developments in the 2011-15 programme. They plan to develop 24,000 new homes over the next 10 years and would like to develop in Barnet.

Barnet Homes

Barnet Homes have completed 8 units in 2015.16 and have a further 26 planned for completion this year (2016.17). They have secured a further 318 units for completion for tranche 3 of their delivery programme.

2. Housing & Planning Act 2016

Housing & Planning Act 2016

The Housing and Planning Act achieved royal assent in May 2016. A summary of the areas of the Act that is relevant to housing is listed below.

- Starter homes introduced as an affordable housing category on new build developments
- Starter homes will be available to FTBs at a 20% discount off market value, subject to value caps
- Provisions requiring councils to consider the sale of vacant council housing
- Extension of Right to Buy to housing associations
- Pay to Stay – Cap of £40K in London.

Registered providers have been asked what actions they are planning to take with regard to Pay to Stay and Right to Buy.

Right to Buy

The general consensus amongst Registered Providers is that they are supportive of the voluntary Right to Buy and are keen to support their resident's aspirations to own their own homes. Policies are not being set until the government have released further detail on how the programme will Operate. Network Homes have established a working group looking at Right to Buy assessing our tenant records and currently developing procedures for the implementation of the RTB for Housing Associations. L&Q were one of the 5 housing associations that had agreed to take part in the Pilot study; they will shortly be attending Barnet Housing Association Liaison Group to feedback on the experience.

Pay to Stay

Opinions on Pay to stay are slightly varied; Genesis and IDS have no plans to implement. One Housing Group has advised they will wait for further guidance and possibly introduce a pilot first. Nottingham, Family Mosaic and Catalyst are waiting for further detail before assessing their approach and how viable it will be to adopt. Metropolitan are currently reviewing the mechanics of establishing total household income and how that may feed into the pay to stay policy.

In addition to the changes above the spending review in 2016 has introduced further caps to Housing Benefit which includes reducing the Single Room rate for under 35's. Nottingham have taken the view that on all new lettings they will not let to single people earning under £29 000. The Council have identified that this will affect our allocations policy and further discussions will need to take place before nomination Nottingham Housing to developments which include 1 bed properties.

The Council will continue to liaise throughout the year via Barnet Housing Liaison Groups about these subjects.

Appendix 1

The table below shows a full breakdown of types of stock for the Nine Registered Social Landlords.

	General Needs	Supported Housing	Leasehold	Lifetime Homes	Shared Ownership	Other	Total	No of void units
Genesis	1278	24	167		489	324	2282	12
Genesis Graham Park	332	0	131		309	100	872	1
Family Mosaic	826	17	33	0	68		944	2
Family Mosaic Stonegrove	365				142		507	2
MHT	666	50	11	0	75	88	890	11
MHT West Hendon	75		1		7	38	121	2
One Housing Group	105	27	84	0	16	0	232	4
Catalyst	265	39	11	All	102	19	436	2

NHHG	666	97	109	189	297	250	1608	269
Network Homes	363	56	117		108	71	715	2
Sanctuary	148	159	10	0	32	0	349	80
L & Q	88				72		160	0
L&Q Dollis Valley	40				68		108	0
Barnet Homes	9693	421	3668		16	1940	15811	72
IDS	8				3		11	0
Birnbeck		29				23	52	0

Appendix 2

Governance and viability ratings from HCA

We assess providers for both governance and viability on a scale from G1/V1 to G4/V4:

G1 – The provider meets the requirements on governance set out in the Governance and Financial Viability standard.

G2 – The provider meets the requirements on governance set out in the Governance and Financial Viability standard, but needs to improve some aspects of its governance arrangements to support continued compliance.

G3 – The provider does not meet all of the requirements on governance set out in the Governance and Financial Viability standard. There are issues of regulatory concern and in agreement with the regulator the provider is working to improve its position.

G4 – The provider does not meet the requirements on governance set out in the Governance and Financial Viability standard. There are issues of serious regulatory concern and the provider is subject to regulatory intervention or enforcement action.


V1 – The provider meets the requirements on viability set out in the Governance and Financial Viability standard and has the capacity to mitigate its exposures effectively.

V2 – The provider meets the requirements on viability set out in the Governance and Financial Viability standard but needs to manage material financial exposures to support continued compliance.

V3 – The provider does not meet the requirements on viability set out in the Governance and Financial Viability standard. There are issues of serious regulatory concern and, in agreement with the regulator; the provider is working to improve its position.

V4 – The provider does not meet the requirements on viability set out in the Governance and Financial Viability standard. There are issues of serious regulatory concern and the provider is subject to regulatory intervention or enforcement action.

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	<h2>Housing Committee</h2> <h3>20 October 2016</h3>
<p style="text-align: right;">Title</p>	<p>Low Cost Home Ownership in Barnet</p>
<p style="text-align: right;">Report of</p>	<p>Strategic Lead for Housing</p>
<p style="text-align: right;">Wards</p>	<p>All</p>
<p style="text-align: right;">Status</p>	<p>Public</p>
<p style="text-align: right;">Urgent</p>	<p>No</p>
<p style="text-align: right;">Key</p>	<p>No</p>
<p style="text-align: right;">Enclosures</p>	<p>Appendix 1 – Low Cost Home Ownership Options in Barnet</p>
<p style="text-align: right;">Officer Contact Details</p>	<p>Paul Shipway, paul.shipway@barnet.gov.uk, 020 8359 4924 Helen Phillips, helen.phillips@barnet.gov.uk 020 8359 4861 Nicola Bird, nicola.bird@barnet.gov.uk 020 8359 4862</p>

<h3>Summary</h3>
<p>This report sets out the low cost home ownership options that are available Barnet residents and the affordability of those options.</p>

<h3>Recommendations</h3>
<p>1. That the Housing Committee note the report.</p>

1. WHY THIS REPORT IS NEEDED

- 1.1 At the meeting of 27th June 2016 the Housing Committee requested for a report to come to Committee setting out what affordable home ownership products are available for residents in Barnet, and assessing their affordability for the different household income levels in the Borough.

2. REASONS FOR RECOMMENDATIONS

- 2.1 The report is for noting by the committee.

3. ALTERNATIVE OPTIONS CONSIDERED AND NOT RECOMMENDED

- 3.1 All Low Cost Home Ownership opportunities currently available have been included in this report. New options will be considered as and when they arise.

4. POST DECISION IMPLEMENTATION

- 4.1 The Council will continue to offer low cost home ownership products within Barnet and will work with the Registered Providers to ensure that the costs remain affordable to residents on a range of incomes. The Council will continue to look at alternative and new options such as Starter Homes.

5. IMPLICATIONS OF DECISION

5.1 Corporate Priorities and Performance

- 5.1.1 The provision of low cost home ownership supports the Council's corporate plan priorities to make sure that Barnet is a place of opportunity, where people can further their quality of life and where people are helped to help themselves
- 5.1.2 The Council's Housing strategy includes a priority Delivery of homes that people can afford, which is supported by the provision of low cost home ownership

5.2 Resources (Finance & Value for Money, Procurement, Staffing, IT, Property, Sustainability)

- 5.2.1 There are no resource implications presented by the recommendation of this report.

5.3 Social Value

Not applicable.

5.4 Legal and Constitutional References

- 5.4.1 Constitution, Part 3, Responsibility for Functions, Appendix A – sets out the terms of reference of the Housing Committee which includes:
- Housing Strategy (incorporating Homelessness Strategy)
 - Work with Barnet Homes, RSLs and social housing providers to ensure the optimum provision of housing and associated facilities for those who require social housing
 - Commissioning of Environmental Health
 - Promote the better integration of privately rented properties into the Borough's framework;
 - All matters related to Private sector Housing including Disabled Facility
 - Grants
 - Housing licensing and housing enforcement.

5.5 Risk Management

- 5.5.1 There are no specific risks associated with the recommendation of this report.

5.6 Equalities and Diversity

- 5.6.1 Pursuant to section 149 of the Equality Act 2010 (“the Act), The Council has a duty to have ‘due regard’ to eliminating unlawful discrimination, harassment, victimisation and any other conduct that is prohibited by or under the Act, advancing equality of opportunity between persons with a protected characteristic and those without, and foster good relations between persons with protected characteristics and those without.
- 5.6.2 The protected characteristics are age, race, disability, gender reassignment, pregnancy and maternity, religion or belief, sex and sexual orientation. The duty also covers marriage and civil partnership but to a limited extent.
- 5.6.3 A full Equalities Impact Assessment of the Council’s Housing Strategy, which includes the priority *Delivery of homes that are affordable*, has been completed and identified that it will have an overall positive impact on all sections of Barnet’s community; this was reported in full to the Housing Committee in October 2015.

5.7 Consultation and Engagement

- 5.7.1 A 12 week public consultation on the Council’s Housing Strategy was undertaken between 6 January 2015 and 31 March 2015. The consultation included an online survey as well as presentations to the Housing Forum, Barnet Homes Performance and Advisory Group, and Barnet Landlords Forum. The outcome of this consultation was reported to the Housing Committee in October 2015 and taken into account in the final version of the Housing Strategy.

5.8 Insight

5.8.1 Insight data on house prices and household incomes in Barnet have been used in the report.

6. BACKGROUND PAPERS

6.1 Relevant previous decisions are shown in the table below.

Item	Decision	Link
Housing Committee, 27 October 2014	Decision Item 9- Housing Strategy	http://barnet.moderngov.co.uk/ieListDocuments.aspx?CId=699&MId=7936&Ver=4
Housing Committee. 27 April 2015	Decision item 10- Summary of Feedback Following Consultation on Draft Housing Strategy	http://barnet.moderngov.co.uk/ieListDocuments.aspx?CId=699&MId=7938&Ver=4
Housing Committee 29 June 2015	Decision item 7- Housing Strategy	http://barnet.moderngov.co.uk/ieListDocuments.aspx?CId=699&MId=8264&Ver=4
Housing Committee 19 October 2015	Decision item 9- Housing Strategy	http://barnet.moderngov.co.uk/ieListDocuments.aspx?CId=699&MId=8268&Ver=4
Council 20 October 2015	Decision item 12- Report of Housing Committee – Housing Strategy and Commissioning Plan	http://barnet.moderngov.co.uk/ieListDocuments.aspx?CId=162&MId=8340&Ver=4
Housing Committee 27 June 2016	Decision item 7 – Members Items	http://barnet.moderngov.co.uk/ieListDocuments.aspx?CId=699&MId=8628&Ver=4

Appendix 1- Affordable Housing Options in Barnet

1. Overview

As requested by the Housing Committee 27th June 2016, this report sets out the affordable home ownership products that are available for residents in Barnet and an assessment of their affordability for different household income levels in the Borough.

2. Context

Rising demand for housing means that incomes have failed to keep pace with house prices in Barnet, making it increasingly difficult for people to afford to buy their own home. Since 2012, the average house price in Barnet has increased by 46% from £351,000 to £513,000¹, whilst average household incomes have increased by 7% from £40,138 to £42,817² over the same period.

There are a range of options that are available for people who wish to own their home, which fall into the following categories:

- Help to Buy – these are schemes set up by the government to help people with the cost of buying a home
- Intermediate housing – these are schemes to increase the supply of low cost home ownership, including shared ownership, and starter homes
- Right to Buy – this enables existing tenants of affordable rented accommodation to buy their own home

3. Help to Buy

There are three help to buy options that are available to people who wish to purchase their own home. Details of these are set out below with illustrative examples of how they work:

3.1 Help to Buy - Equity Loan

Overview – Government scheme which provides a five year interest free loan of up to 40% towards the cost of buying a newly built home in London and 20% elsewhere. This means that in London the buyer only has to raise a cash deposit of 5% and a mortgage of 55% of the value of the property.

Eligibility- the HTB Equity Loan is available to first time buyers and those wishing to move home. The property to be purchased must be newly built and cost no more than £600,000.

¹ Source – Land Registry

² Source – CICA Data

Example – New build flat in Colindale

Purchase Price	£450,000
Deposit (5%)	£22,500
Government Loan (40%)	£180,000
Mortgage Required	£247,500
Income Range Required based on mortgage from 3.5 to 4.5 times income	£55,000 - £70,714

Take-up- 295 properties have been purchased in Barnet with the assistance of an HTB – Equity loan in Barnet since October 2013.

3.2 Help to Buy - Mortgage Guarantee

Overview – Government scheme which offers lenders the option to purchase a guarantee on mortgage loans, enabling them to offer a higher loan-to-value mortgage of up to 95% of the value of the property to be purchased. The buyer will need to raise the remaining 5% cash for a deposit and will have to pay back the mortgage.

Eligibility- the HTB Mortgage Guarantee is available to first time buyers and those wishing to move home. The property to be purchased can be a newly built property or an existing and cost no more than £600,000. The size of the mortgage must be less than 4.5 times household income.

Example – 2 bed second hand flat in N12

Purchase Price	£350,000
Deposit (5%)	£17,500
Mortgage Required	£332,500
Income Range Required based on mortgage from 3.5 to 4.5 times income	£73,889 - £95,000

Take-up- 68 properties have been purchased in Barnet with the assistance of an HTB – Mortgage Guarantee in Barnet since October 2013. The scheme is due to end at the end of this year.

3.3 Help to Buy – ISA

Overview – Government scheme which provides a government contribution of £50 for every £200 saved. The minimum saving required to qualify for a government contribution is £1,200, and the maximum that the government will contribute is £3000 which would require savings of £12,000. The amount saved + government contribution can be used towards the cost of buying a home on the open market.

Eligibility - the HTB ISA is only available to first time buyers, and can be used in conjunction with other home ownership schemes, including HTB Equity Loan, HTB Mortgage Guarantee and Shared Ownership. The maximum purchase price is £450,000 in London and £250,000 elsewhere.

4. Intermediate Housing

Intermediate housing options are primarily provided in the form of shared ownership, and are delivered as part of the affordable housing programme. The Council's planning guidance seeks affordable housing of 40% on new housing schemes of which with a 60/40 split between rented and intermediate housing.

4.1 Shared Ownership

Overview- Provides the opportunity to purchase an equity share of between 25% and 75% of the value of a property and pay rent³ on the remaining share. The amount of equity held by the purchaser can be increased at a later date through a process known as stair casing.

Eligibility – The scheme is available to first time buyers, people who previously owned their home or existing shared owner occupiers who wish to move. The maximum household income is £90,000 in London and £80,000 elsewhere.

Example – 1 bed flat Stonegrove

Purchase Price	£320,000
30% Share	£96,000
Deposit@ 5%	£4,800
Mortgage Required	£91,200
Income Required (Mortgage divided by 3⁴)	£30,000

Take-up- The following table shows the number of completions in Barnet since 2013/14:

Year	2013/14	2014/15	2015/16
Completions	117	64	89

For 2016/17 there are a further 126 shared ownership units planned for completion.

Shared Ownership provides the most affordable route into owner occupation option for people on moderate incomes and Appendix A provides more information about properties that have been sold in Barnet under the scheme.

4.2 Starter Homes

A new scheme introduced under the Housing and Planning Act 2016 for developers to offer properties with a value of up to £450,000 in London at a discount of at least 20% of market value. Starter Homes will be available to first time buyers aged between 23 and 40 years old.

³ Usually 3% of the equity not purchased.

⁴ Lower income to loan value used to take account of rental payments due in addition to mortgage

Official guidance is awaited from the Government on how this option will be delivered.

5. Right to Buy

The Right to Buy scheme provides the opportunity for council tenants to buy their own home. The Government is committed to extending the scheme to Housing Association tenants and is currently running a pilot, which does not include any properties in Barnet.

5.1 Council Tenants

Overview -The scheme provides the option for council tenants to buy their home with a discount. The initial discount for tenants with a qualifying period of 3-5 years is 35% for a house and 50% for a flat, which increases by 1% and 2% respectively, up to a maximum discount of 70% but no more that £103,900 for properties in London.

Eligibility -Council tenants who have held a public sector tenancy for at least 3 years will qualify for exercising the right to buy their home. This will include having held a tenancy at another address with another local authority or a registered provider.

Take up- 76 Right to Buy sales were completed for Barnet council housing during 2015/16.

Examples using average market values and discounts for RTB sales in Barnet for 2015/16

	Houses	Flats
Average market value	£304,133	£224,576
Average discount	£101,940	£102,111
Average sale value	£202,192	£122,465
Deposit @5%	£ 10,110	£ 6,123
Mortgage Required	£192,082	£116,342
Income Range Required based on mortgage from 3.5 to 4.5 times income	£42,685 to £54,881	£ 25,854 to £38,781

6. Conclusion

As set out above, there are a range of options available to households on a range of incomes living in the borough who wish to own their own home, with the additional option of starter homes expected to become available in the near future, along with an extension of the Right to Buy for housing association tenants.


Appendix A

Shared Ownership Marketing Sales Values

Practical Completion	Scheme Title	Registered Provider	Area	No of Units	Bed Size	Marketing Sale Value (from) £	Min Earnings (Starting from for all bed Sizes) £
2013.14	Zenith House	Genesis	Colindale	110	1	258500	25000
					2	352500	
					3	441000	
					3 (house)	439000	
2014.15	Stonegrove	Family		9	1	249000 to 299950	25000
2014.15	Kingsgate House	NHHG	Finchley	6	1	365000	42574
					2	440000	58240
2014.15	765 Finchley Road	Affinity Sutton	Finchley	4	1	425000	35000
					2	656000	35000
2014.15	Axis - 713 Finchley road	Origin	Finchley	6	1	415 000	53000
					2	535000	64750
2014.15	Greenpoint	Sanctuary	Burnt Oak	32	1	280000	40000
					2	395000	56734
2015.16	931 High Road	Catalyst	Finchley	12	2	500000	40000
2015.16	Stonegrove	Family	Stonegrove	66	1	320000	30000
					2	415000	
					3	487000	
2016.17	Stonegrove	Family	Stonegrove	26	1	320000	30000
					2	415000	
					3	487000	
2016.17	Millbrook phase 3	family	Millbrook	17	1	315000	30000
					2	402500	
					3	632500	
2016.17	Millbrook Phase 3a	Sanctuary/IDS	Millbrook	4	1	315000	41000
					2	405000	52734
2016.17	Furniture land	Catalyst	Finchley	41	1,2 and 3 beds	TBC	51558
2016.17	Chandos Avenue	MHT	Whetstone	12	1	375000	64985
					2	475000	
					3 (house)	TBC	TBC
2016.17	Northway House	Network Homes	Whetstone	11	1	355000(TBC)	41000 (TBC)
					2	475000(TBC)	
					3	725000(TBC)	

N.B- Not all Registered Providers stipulate a minimum income for all bedroom sizes, as the size of a deposit can affect the affordability. Registered providers complete an affordability assessment on applicants.

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	<p>Housing Committee 20 October 2016</p>
<p>Title</p>	<p>Housing Committee Work Programme</p>
<p>Report of</p>	<p>Commissioning Director for Growth and Development</p>
<p>Wards</p>	<p>All</p>
<p>Status</p>	<p>Public</p>
<p>Enclosures</p>	<p>Appendix A - Committee Work Programme 2016/17</p>
<p>Officer Contact Details</p>	<p>Jan.natynczyk@barnet.gov.uk, 0208 359 5129</p>

Summary

The Committee is requested to consider and comment on the items included in the 2016/17 work programme

Recommendation

That the Housing Committee consider and comment on the items included in the 2016/17 work programme

1. WHY THIS REPORT IS NEEDED

- 1.1 The Housing Committee Work Programme 2016/17 indicates forthcoming items of business.
- 1.2 The work programme of this Committee is intended to be a responsive tool, which will be updated on a rolling basis following each meeting, for the inclusion of areas which may arise through the course of the year.
- 1.3 The Committee is empowered to agree its priorities and determine its own schedule of work within the programme.

2. REASONS FOR RECOMMENDATIONS

- 2.1 There are no specific recommendations in the report. The Committee is empowered to agree its priorities and determine its own schedule of work within the programme.

3. ALTERNATIVE OPTIONS CONSIDERED AND NOT RECOMMENDED

- 3.1 N/A

4. POST DECISION IMPLEMENTATION

- 4.1 Any alterations made by the Committee to its Work Programme will be published on the Council's website.

5. IMPLICATIONS OF DECISION

5.1 Corporate Priorities and Performance

- 5.1.1 The Committee Work Programme is in accordance with the Council's strategic objectives and priorities as stated in the Corporate Plan.

5.2 Resources (Finance & Value for Money, Procurement, Staffing, IT, Property, Sustainability)

- 5.2.1 None in the context of this report.

5.3 Legal and Constitutional References

- 5.3.1 The Terms of Reference of the Housing Committee are set out in the Constitution, Responsibility for Functions, Annex A.

5.4 Risk Management

5.4.1 None in the context of this report.

5.5 Equalities and Diversity

5.5.1 None in the context of this report.

5.6 Consultation and Engagement

5.6.1 None in the context of this report.

6. BACKGROUND PAPERS

6.1 None

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London Borough of Barnet
Housing Committee Work Programme
February – May 2017

Title of Report	Overview of decision	Report Of (<i>officer</i>)	Issue Type (Non key/Key/Urgent)
8 February 2017			
Additional Licensing Scheme for Houses in Multiple Occupation	Annual report.	Commissioning Director, Growth and Development	Key
Council dwelling rents and service charges for 2017	For approval	Commissioning Director, Growth and Development	Key
Empty properties compulsory purchase orders	To compulsorily acquire underused or ineffectively used property for residential purposes where there is a compelling case in the public interest for its acquisition to meet general housing need in the area	Commissioning Director, Growth and Development	Key
Barnet Homes Annual Commitments Plan	To receive Plan	Commissioning Director, Growth and Development	Key
Approval of Changes to Local Tenancy Strategy	To approve changes	Commissioning Director, Growth and Development	Key
HRA Business Plan	To receive an update on the Business Plan.	Commissioning Director, Growth and Development	Key
10 May 2017			

Title of Report	Overview of decision	Report Of (<i>officer</i>)	Issue Type (Non key/Key/Urgent)
First Year Review of Additional Licencing of HMOs (depending on when designation starts)	For review	Commissioning Director, Growth and Development	Key
Empty properties compulsory purchase orders	To compulsorily acquire underused or ineffectively used property for residential purposes where there is a compelling case in the public interest for its acquisition to meet general housing need in the area	Commissioning Director, Growth and Development	Key

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