

Barnet Annual Performance Review 2021/22

Barnet Annual Performance Review of Registered Providers.

Introduction

This review presents an analysis of the performance of Registered Providers (RPs). The report is divided into two sections. Section A looks at management performance and Section B considers development performance. The report focuses on the larger developing RPs in Barnet including the Estate Regeneration Schemes in Barnet.

Background

In the year 1 April 2021 to 31 March 2022 there were seven RPs with significant stock levels either currently developing or planning to develop general needs homes in Barnet.

The seven RPs and their general needs stock levels in Barnet are shown below.

| Registered Provided | Number of General Needs homes in Barnet |
|---|---|
| Notting Hill Genesis (NHG) | 2010 |
| Network Homes | 356 |
| Metropolitan Thames Valley Housing (MTVH) | 624 |
| One Housing Group (OHG) | 95 |
| Clarion | 279 |
| L&Q | 138 |
| Home Group | 579 |

A full breakdown of types of stock for each of the RPs can be seen in **appendix A**.

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

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

| Scheme | Registered Providers | Number of new affordable homes |
|---------------|----------------------|--------------------------------|
| Grahame Park | NHG | 389 |
| West Hendon | MTVH | 216 |
| Dollis Valley | L&Q | 292 |
| Total | | 995 |

There are two other regeneration schemes in Barnet where development has started but there have been no completions to date.

- **Granville Road** (Registered Provider - One Housing Group). This scheme commenced in July 2019 and will complete by 2024 providing 46 shared ownership homes.
- **Brent Cross** Cricklewood (Registered Provider - L&Q), L&Q will deliver 47 replacement homes on Plots 53 and 54 for Whitefield Estate Part 1. The main construction works are well underway, and the estimated completion date is in Spring 2023. Argent Related will deliver 110 replacement homes for Whitefield Estate Part 2 residents on Plot 12. Enabling works has commenced on site, with the main works starting in Autumn 2022 and the new homes are estimated to be completed in Spring 2024. The estimated number of affordable homes to be built over the course of the next 10 to 15 years is 1293.

Mergers

One Housing Group and the Riverside Group merged in December 21.

Catalyst and Peabody merged in April.22 resulting in Catalyst becoming a subsidiary of the Peabody Group.

Optivo and Southern Housing Groups hope to complete their merger by December 22, the Chief Executive of Optivo will be leading the new organisation and has advised the merger is about focussing on resident service and investment in existing homes.

Southern Housing Group were previously planned to merge with Sanctuary, the merger did not take place and Sanctuary have now appointed a new group director of housing and property services.

Cyber Attack

As has been widely reported in the news, Clarion has been hit by a cyber-attack in June 2022, this has resulted in them being unable to provide information as requested as they are still working with a cyber security partner to restore systems however, they have provided some data for this review. It is still too early to tell whether any tenant data may have been impacted. Services such as repairs are continuing through the emergency repairs service.

The Performance Review

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

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

For this period, (April 2021 - March 2022) we will be focussing on the following areas of activity: -

Section A will focus on: -

1. Regulatory Judgements
2. Rent levels
3. Rent Arrears
4. Nominations offered to LBB
5. Welfare Reform & Cost of living crisis
6. Repairs Performance
7. Customer Satisfaction
8. Anti-Social Behaviour
9. Building Safety Act

Section B will focus on Development and Sustainability

Section A: Management Performance

1. Regulatory Judgements

The Housing and Regeneration Act 2008 sets out the objectives for regulation. The Regulator of Social Housing (RSH) is an independent regulator and non-departmental public body, sponsored by the Department for Levelling Up, Housing & Communities and is responsible for the regulation of social housing.

The Housing and Regeneration Act 2008 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" (RPs) These can be non-profit or for-profit. The main difference being that for-profit RPs are established as companies limited by shares and are permitted to distribute dividends to their shareholders. The standards set out by the Regulator do not apply to the non-social housing aspects of a for-profit RP's business. The Regulator is unable to remove or appoint board members, cannot impose restrictions on dealings or suspend or remove employers on for-profit unlike with non-profit RPs. The RPs included in this review are all non-profit RPs. The Regulatory Framework includes both the regulatory standards which providers must meet, and the way in which the Regulator carries out its functions.

The Regulator has two objectives: an economic regulation objective and a consumer regulation objective.

There are three economic standards: -

- Governance and Financial Viability
- Value for Money
- Rent

The consumer Standards are: -

- Home
- Neighbourhood & Community
- Tenancy
- Tenant Involvement & Empowerment

The Regulator reviews each RP and for those with more than 1000 units they also carry out periodic In-depth Assessments (IDA's).

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.

The following table shows the results summary for the regulatory judgements for the seven larger registered providers.

| Registered Providers | Governance | Viability | Position of Travel since 2020.21 |
|-----------------------------|-------------------|------------------|---|
| NHG | G1 | V2 | ↔ |
| Network Homes | G1 | V2 | Not in review last year |
| MTVH | G1 | V2 | ↔ |
| OHG (Riverside) | G2 | V2 | ↔ |
| L&Q | G1 | V1 | ↔ |
| Clarion | G1 | V1 | ↔ |
| Home Group | G1 | V1 | Not in review last year |

In June 22, the Social Housing Regulation Bill was introduced to Parliament to strengthen the regulation of the social housing sector. It aims to make the consumer standards equal to the economic standards and will provide a basis for the RSH to regulate the consumer standards proactively. The RSH is undertaking a substantial amount of work in parallel with the development of the Bill and there is a plan to bring the new regime into practice as soon as reasonably possible.

2. Rent Levels

Social Rents

Since 2001, most rents for social housing have been based on a formula which was based on relative property values and relative local earnings. All rents from 1st April 2020 were charged in accordance with the Governments Policy Statement on Rents for Social Housing 2018. The key principles for social rent should still be set using a formula, this formula will now include the following

- Condition & location of property (30%)
- Local earnings (70%)
- Property size.

This formula rent is then uplifted annually, since 2015.16 this will be by CPI as of September the previous year plus 1%. For 2022/23 CPI is 3.1% plus the 1%, for 2021/22 CPI was 0.5% plus the 1%. Each local authority can set up to 5% above formula rent and would also set a rent cap. LBB (Barnet Homes) have confirmed they set at CPI + 1% for 2022/23 therefore the increase for 2022/23 is 4.1%. The government has launched a consultation on proposals to introduce a rent cap on social housing rent increases to be implemented next year.

London Affordable Rent is a type of affordable rent based on social rent levels. The GLA's benchmark for a 2-bedroom property for 2021/22 was £171.20 and for 2022/23 is £178.23.

The following table shows the average weekly net assured (social rent/ London affordable rent) rents for flats (i.e. exclusive of service charges) charged in 2021/22

| Registered Provider | Bedsit £ | 1 bed £ | 2 bed £ | 3 bed £ | 4 bed £ | 5 bed (house) £ |
|---------------------|-------------|------------|------------|------------|---------------------|-----------------------|
| NHG | 109.77 | 113.06 | 126.10 | 144.49 | 150.58 | 165.70 |
| Network Homes | 97.63 | 151.56 | 169.18 | 175.27 | 156.03 | 135.24 |
| MTVH | | 118.03 | 138.66 | 144.12 | 165.75 | |
| L&Q | | 133.6 | 134.94 | 157.26 | 166.57 | |
| OHG | | 135.66 | 136.78 | 152.68 | 161.11 * (house) | |
| Home Group | 86.76 | 109.15 | 116.98 | 117.87 | 138.65 * (house) | |

Clarion is unable to provide this data

All RPs have confirmed that they are in line with the 2022/23 limit imposed by the Rent Standard (as detailed above)

The following table shows the average weekly net assured rents for flats and service charges (SC) for flats charged for new regeneration developments in Barnet in 2021/22.

| Development | Bedsit £ | 1 bed £ | 2 bed £ | 3 bed £ | 4 bed £ | 5 bed £ |
|-------------------------------------|---------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| NHG Grahame Park rent | | 116.5 | 139.95 | 149.74 | | |
| NHG Grahame Park SC | | 15.22 | 16.48 | 30.94 | | |
| MTVH -West Hendon rent | | 107.03 | 127.0 | 139.14 | 151.4 | |
| MTVH -West Hendon SC | | 13.03 | 12.46 | 13.45 | 14.80 | |
| L&Q – Dollis Valley rent | | 133.60 | 134.94 | 157.26 | 166.57 | |
| L& Q – Dollis Valley SC | | 31.04 | 27.13 | 26.26 | 21.24 | |

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 Barnet, the total weekly rent inclusive of service charges for new properties should be 80% of market rent and within local LHA levels. All RPs in this review are within LHA levels.

The table below shows the weekly affordable rent levels in Barnet for new lets in 2021.22 for the RPs that provided new affordable rent units last year.

| Registered Provider | 1 bed £ | 2 bed £ | 3 bed £ | 4 bed £ |
|----------------------------|----------------|----------------|----------------|----------------|
| NHG | 225.91 | 271.97 | 341.65 | 426.61 |
| Network Homes | 198.93 | 247.71 | 247.76 | |
| L& Q | 178.16 | 226.04 | 274.97 | |

3. Rent Arrears

Rent Collection is a key element of Housing Management. Housemark (Housing Sector performance platform jointly owned by National Housing Federation and Chartered Institute of Housing) 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.

The Council have set a target of 4.6% for arrears collection for 2021/22; however, Housemark statistics have shown the average rent arrears for London being slightly higher than this in previous years, this has yet to be updated for 2021/22

The table below shows the arrears level as of 31 March 2022 for each RP.

| RP | Arrears |
|---------------|----------------|
| NHG | 5.94% |
| OHG | 4.3% |
| MTVH | 6.52 |
| L&Q | 6.26% |
| Network Homes | 4.4% |
| Home Group | 5.21% |

Clarion is unable to provide this data.

All RPs were asked to for commentary if their arrears had increased from last year.

MTVH

The arrears are higher by £96K. The number of customers in arrears is the same so the arrears increase is due to customers who are already in arrears having a higher level of arrears. This is due to a number of factors including Covid, switching from Housing Benefit to Universal Credit (UC), and also the impact of the increased cost of living (fuel, petrol etc) and the removal of the £20pw UC top up. Last year there were also some internal factors specific to MTVH which led to a temporary dip in performance – restructuring of the team and the introduction of a new collections software system.

For West Hendon the Rent Arrears is 6.19%. The arrears are higher by £13K for the same reasons as above.

NHG

Arrears across the general needs stock at NHG was at a higher rate at the end of the year, compared to the start of the year. It is important to note that across the NHG general needs stock, 49% of residents are in credit with a further 26.5% owing less than £1000. Meaning 76% of residents are managing their tenancies well. Barnet has a high number with £10k+ arrears.

The changes that the government brought in during the pandemic, e.g., new Notice of Seeking Possession's and the introduction of Breathing Space meant the court process was slower and there were delays in getting court dates due to the backlog.

Many of our residents were affected during the pandemic, and some stopped engaging with us and other services and this resulted in claims being suspended by the Local Authority.

Residents were sometimes slow in taking up offers of assistance/support & advice and not engaging/responding to correspondences sent.

With the assistance and support from our Welfare Benefit Advisor Team, home visits have recommenced and where claims were suspended, these are slowly now being reinstated.

Applications for Discretionary Housing Payments (DHP) payments were submitted, and we are still awaiting decisions on several claims which we have identified as being entitled to receive DHP awards which will significantly help to reduce the arrears.

NHG also experienced delays with decisions on Alternative Payment Arrangements under Universal Credit /Dept. of Social Security direct payments requests, which impacted.

4. Nominations Offered to LBB

The 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 re-let 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.

London Borough of Barnet (Re) monitor and validate all lettings by Registered Providers in the borough. There was a total of 105 lettings for family sized accommodation in 2021/22.

Last year NHG has failed to comply with the nomination's agreement for various S106 agreements and owed Barnet 7 from last year (2020/21) and 2 from this earlier this year (2021/22). They have since paid back 7 of these units and should repay the remaining over the next few months.

MTVH have also failed to offer a small number of units that were under a regeneration agreement. This was due to a member of staff making an incorrect decision, this member of staff has now left, and the RP has put measures in place to ensure this will not happen again. They will be repaying this debt through offering the Council properties that we do not have a nomination entitlement to.

5. Welfare Reform

BOOST is part of the Barnet Group, working in partnership with the Council to provide employment, benefit advise, skills and wellbeing in the borough.

BOOST have reported that in 2021/22, as the pandemic lockdowns were being lifted and all businesses were able to resume normally, this led to an increase in employment opportunities. In turn, households who were capped because they were

not earning enough due to the financial pressure businesses were under, were able to increase their hours or obtain another job to come off the cap. In February 2021, there were 3,994 households affected by the benefit cap, by February 2022 this figure reduced to 2,533. In May 2022, it was reported that there were a record number of job vacancies – 1.3 million (country wide), whilst the unemployment rate was at 3.7% by March - the lowest it has been for nearly 50 years.

BOOST continues to work alongside the Discretionary Housing Payment (DHP) team to support residents who face financial hardship. The team sees a diverse range of clients, including homeowners and pensioners and Barnet Homes tenants. As hybrid working was being encouraged across the organisation, more staff were being based in the Burnt Oak and Childs Hill office between one to two times a week. Demand on the contact centre and mailbox was steadily decreasing until January, with typical queries relating to DHP, benefit advice and council tax support. BOOST continues to work closely with the Council Tax Recovery team to support residents facing summonses and other recovery action, to maximise their income through employment and benefits and access Council Tax Support & Council Tax Discretionary Relief to reduce this debt.

From January 2021, LBB was allocated £33,000 for the Covid-19 Winter Grant to support those who were in financial hardship, struggling to pay their utility bills and daily living costs.

Demand on Welfare Benefit Advisors (WBAs) increased by 64%. Most of this demand was concentrated between November and March, after the £20 Universal Credit uplift was removed. Appointments were managed over the phone and the advisors supported the most vulnerable clients by collecting paperwork from their homes and utilising online version of forms. Face-to-face appointments were also re-introduced, allowing advisors to best support clients with more complicated forms. Most clients were from the private sector (73% of the total appointments for the year), but there has been a 1.5% increase on the number of housing association tenants supported (up from 5% to 6.5%). The largest area of support was for general benefit advice, Council Tax and DHP. However, the team has seen no change on the level of benefit capped cases being referred. The main reason for this is residents claiming UC or moving onto UC from legacy benefits.

Many BOOST clients are unaware of the support their own landlords can offer in relation to benefit advice and accessing DHP. The DHP team have said that they would benefit from having a point of contact for each registered provider, such as a welfare benefit advisor or income collection officer as they have historically been willing to engage with the DHP officers in providing background information to the tenant's circumstances. This is crucial in cases where tenants are unable to liaise with the DHP team themselves, due to varying factors such as poor mental health. BOOST has recently re-established the Welfare Benefit Liaison Group and are currently liaising with RPs.

RPs continue to work with their residents to offer support and provide assistance in gaining skills and employment, here are a few examples of what each RP is currently offering to Barnet residents: -

MTVH

- 30 Barnet residents engaged with employment support service – Love London Working.
- 8 of which were confirmed with work and 14 engaged in training and employability sessions.
- In West Hendon Neighbourhood and Skills Plan 4 residents worked with Love London Working Advisor, 2 found employment, 1 linked to a professional business mentor and 1 to a MTVH mentor for fundraising to grow their business.
- 17 children in West Hendon attended home-work club

Network Homes

- Employment scheme through s106 construction site- Burnt Oak Broadway and Premier Place providing a selection of entry-level construction jobs, apprenticeships and training opportunities for residents that are interested in careers within the construction sector.
- Aim to recruit 25% local labour, provide 10 traineeships opportunities, 8 apprenticeships, deliver workshops to Barnet school or college students.
- Recommended 2 involved residents for a Level 2 CIH Housing course.

OHG

- One Academy offered Transform and Achieve programme of Coaching and Employment with external coaching service.
- One Academy Employment and Training team provide 1-2-1 support, triaging needs agreeing support and action plans for Supported Housing residents to progress in their journey towards employment.
- Barista training in partnership with Change Please which includes an offer to progress to 16 hrs employment for 3 months and progression to guaranteed job interviews in hospitality sector.
- Barnet residents have yet to sign up to these initiatives.

Home Group

- In partnership with Notting Hill Genesis, customers can access NHG's Employment & Training initiative based in the Old Library on the Grahame Park Estate. The initiative is relatively new and currently has had six customers access the service.
- Attend the Grahame Park Strategic Group meetings which bring together a number of organisations across the borough.

NHG

- Offer an inclusive enterprise, employment and training offer which is delivered

from the Old Library on Grahame Park, in the enterprise suite. The Make It Happen Programme is made up of several organisations: DWP, Boost, Twinnings, CAB Barnet, Youth Engagement Solutions and Shared Enterprise.

- Placed 49 residents into employment and 165 into training.
- A total of £89,000 grant funding was awarded to local Grahame Park delivery organisations from the NHG Community Foundation.
- Grahame Park Young Futures - Recruitment of 15 young people who were supported with training to be Peer to Peer researchers who conducted research and delivered workshops over a 10-month period.

Clarion

- Working with a Transform & Achieve initiative, which is being run in Barnet. This involves supporting participants seeking employment.
- Supported the Transform and Achieve provision in Barnet in May 2022, providing interview skills and mock interview sessions. Subsequently, some of these participants have engaged with their Digital Skills provision, and their Active Inclusion program, which provides support to those who are further away from the Job Market.
- Provides support from a Mental Health Specialist, and guidance such as disclosure to employers of medical issues. Other participants from this cohort are actively engaging with their Employment Support Officer, receiving support with CV, Job Applications, and one participant is due to start employment in the next few weeks.
- Working partnership with Peabody Housing Association, a Barnet resident was supported by Clarion in a SWAP (Sector Based Work Academy Program) for Vegetation Gang roles. The resident in question had not worked for 12 years and had been caring for his wife's children following her passing, one of whom had a learning disability. Clarion supported this participant with Safety Training, supplied him with PPE, and coached him through interview – he was successful and is currently enjoying his new role.
- 10 residents enrolled on the programme and 5 have started work

L&Q

- Access to the L&Q foundation Employment Service
- Access to a pool of vacancies with local businesses
- Work with training providers
- Roots to Work – work placement programme
- Offer apprenticeships for construction programmes.

6. Repairs Performance

The Regulatory Framework requires RPs 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 RP is required to meet all applicable statutory requirements that provide for the health and safety of the occupants in their homes.

There is no generic standard for repairs reported by RPs but the majority report on satisfaction levels. Housemark have reported the average percentage of tenants satisfied with the repairs and maintenance service as 86% within the London area. RPs all report satisfaction levels around this percentage

7. Customer Satisfaction

As part of the regulatory framework, RPs must 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

The Regulator of Social housing is creating a new system for assessing how well social housing landlords are doing at providing good quality homes and services. This system will involve a set of tenant satisfaction measures that social housing landlords must report on. It is anticipated that landlords will need to provide this data in summer 2024.

Currently customer satisfaction statistics provided from surveys can give an indication as to how well the RP 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 that completes surveys.

| | % Of tenants satisfied or very satisfied with landlord services |
|-------------------|--|
| Home Group | 88.1% |
| L&Q | 71% |
| Clarion | 79.9% |
| MTVH | 47.8% |
| MTVH WH | 66.6% |

The remaining RPs do not split satisfaction down by borough.

MTVH have advised they have introduced an internal action plan to address the themes raised in their Customer Satisfaction surveys, as well as producing clearer reporting to local teams to enable improved prioritisation of actions at a local level. In addition, they are introducing a new digital customer engagement platform to improve their ability to listen and take action to improve satisfaction rates.

8. Anti-Social Behaviour

The 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 Safer Communities Partnership Board is the governance board aimed at reducing crime, the fear of crime and helping ensure Barnet remains safe. It acts as the Crime and Disorder reduction Partnership which is required by legislation. RPs are unable to attend or refer cases directly and would use the Community Safety MARAC.

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
- Victim support
- Mental Health Services

Referrals can be made to the panel a minimum of 10 days before each meeting via a link.

RPs were asked about their main areas of concern in Barnet regarding anti-social behaviour, and what improvements they have made. Any issues where appropriate have been raised with the MARAC team.

MTVH

MTVH have reported concerns with ASB linked to Mental Health, they are heavily reliant on the support and assistance of Barnet Social Services and would like to work closer together to help resolve issues. In particular, they would like to work together to assist residents on support with moving into more supported housing accommodation as well as support from Barnet in securing accommodation for urgent management transfers.

MTVH have made some improvements on their estates in Barnet which include the following: -

- Fitted CCTV on selected sites/estates

- Working closely with Police to ensure regular patrols
- Housing team visiting sites/estates regularly
- Regular meetings with residents and regular offenders of ASB to resolve low level disturbances

Network Homes

The main issues experienced focus on youth ASB activity outside a block in NW9, bike theft from bike stores in NW9 and fly tipping in NW2. Guidance has been provided to residents to encourage reporting of incidents in addition they have installed CCTV in one of the blocks, strengthened bike and bin doors in another block and have carried out bay markings on a further block to help prevent neighbour disputes over parking issues.

One Housing Group & L&Q

Do not have any specific issues in Barnet.

Home Group

Their main areas of concerns were on a regeneration site, once a unit became void, there were reports of people trying to enter the properties. Home Group made these units secure and have installed guardians to prevent any further issues from occurring.

NHG

NHG have received reports of dogs fighting/barking & causing general nuisance on an estate. NHG are taking this matter seriously due to the breed of the dogs. Concerns around residents not following procedures and seeking permission from NHG to take up ownership of animals. NHG are also looking to involve Barnet Animal Welfare for assistance.

There have been a few issues with rough sleepers sleeping in communal areas of another block. Access is gained by forcing the doors open causing them to break. Walkabout has taken place with cleaning supervisor & Officers managing the patch in NHG and targeted blocks are highlighted. Review to take place to see what can be done to avoid this continuing, so far CCTV has been installed and external lights are being refurbished.

Clarion

They have received a handful of reports which relate to stalking and harassment, offensive behaviour or gestures, criminal damage or vandalism, shouting or arguing, loud parties/music and hate crimes and Clarion are dealing with these on a case-by-case basis. These are often dealt with directly by the ASB team within Clarion.

9. Cost of Living Crisis

The cost-of-living crisis refers to the fall in 'real' disposable incomes experienced in the UK since late 2021. High inflation and rising interest rates meaning the cost of living (energy, food, and fuel) are outweighing any wage and benefit increases, this is further worsened by tax increases.

In May 2022 the government announced some measures to respond to high energy prices, this includes the household support for energy bills.

This crisis was a key theme at the Housing 2022 conference and is a high priority for most social landlords. A big concern for RPs being the rising interest rates impact on rent. Social housing rents rise by CPI plus 1%, this is based on the previous September figure. This was 4.1% last September (21) but is currently 9.6% and will force rents up dramatically. As mentioned earlier in this review, the government has launched a consultation on proposals to introduce a rent cap on social housing rent increases to be implemented next year.

RPs were asked how they are assisting residents and any changes they have made to policies because of this situation.

MTVH

- Support referrals and home visits built into the arrears process (pre-court and pre-eviction). This is to ensure customers have been given the opportunity to access support prior to legal action.
- Support is offered by internal teams (Benefit & Debt Team primarily, or Resident Support Managers) or can be external.
- Follow the 'breathing space' principle in that if a customer is accessing support to address their arrears, will pause collection on their account for up to 4 weeks.
- Access to the Tenant Welfare Fund - to help customers going through a period of financial hardship including support to pay their rent (especially in relation to benefits - under occupation, transition to UC).
- Empowering Futures is the community investment arm of MTVH supporting residents to "heat and eat" and live well. Offers 121 support including:
 - Resident Support Managers – conducting needs assessments, budgeting and benefits maximisations and sign posting with utility and food costs
 - Specialist Debt and Money advisors support residents with high rent arrears, complicated benefit queries and debt.
 - Empowering Futures continues to remain concerned about the impact of the rising cost of living for our residents and has responded by developing partnerships with a range of agencies to include:
 - Green Doctors- providing workshops and home assessments to encourage residents to adopt strategies to minimise utility costs as well as providing cost saving adaptations.

- Pocket Power- providing support to residents to help them identify the best utility tariffs to meet their needs.
- Step Change- specialist advice on money and debt.
- Developing relationships with foodbank and food services that are delivered in house or are available locally
- Providing free phone data, digital equipment, food and utility vouchers so that savings can be made to household expenditure and the money diverted to essential items.

Network Homes

- Have a Welfare Advice Team, of five staff who are on hand to assist any tenants who are qualified to provide both Welfare and Debt Advice. This team helped over 1,200 residents last year, and help their clients achieve additional income of £2.44m (not just in Barnet)
- Reviewing the resources available to this team with a view to potentially increase the service.
- Hardship fund - providing food vouchers, beds, and white goods as well as small electronics, fuel vouchers including electric, school uniforms and even professional memberships.
- Access to HACT (Social Housing Charity) Fuel Vouchers – for households on prepayment meters only, people who top up their gas/ electric via the PayPoint or post office, and referrals come through our Welfare Advice team.

Home Group

- Home Group have an in-house financial inclusion (welfare team) supporting customers with cost-of-living increases. providing budgeting, signposting, and supporting customers to access benefits, DHP and access external support via CAB, food banks and local agencies.
- Home Group Fund- supporting vulnerable customers to access furniture, carpets, appliances etc.
- Home Life magazine – issued to all customers each quarter providing general support and advice.
- Housing Managers ensure customers are signposted to local support including local food banks, citizen advice bureau, debt advice agency.
- Supports customers with energy top up as part of a fuel poverty initiative.

NHG

- Resident Support Programme - supporting residents with the effects of fuel poverty and rising costs of living through a combination of income maximisation, budgeting, and financial education, and through directly sourcing funds available.
- Inhouse team of 8 full-time specialist welfare benefits advisers who support residents to maximise their incomes by challenging decisions and making new benefit claims. The advisers will also represent tenants at tribunals if necessary.
- In the last financial year (21/22) the team received over **800** referrals and recovered more than **2 million pounds** in revenue for residents (for all NHG

residents not just Barnet)

- Partnerships team works with external partners to deliver support and projects which alleviate household budgets and build financial resilience. 465 referrals to external support in 21/22 with most referrals going to Green Doctors for energy support.
- Partnerships officers work to source available funding to help with high energy costs. Secured around 20k of funding so far as part of an energy redress scheme and awarded this to residents (available to residents of any borough) struggling to pay for energy.
- In 2021/2022 awarded £160,000 in hardship fund awards, supporting 363 households in need. Awards mainly covered the cost of white goods, beds, carpeting and insulation and emergency removal costs.
- Plan to recruit to two additional posts within the income team. These posts will focus on supporting those customers who are experiencing fuel poverty, help customers improve how they can use their homes more efficiently as well as their appliances.
- Focus on residents in homes with lower EPC levels and arrears
- Plan to recruit Intensive Support officers who can work alongside affordable warmth offices and welfare benefit advisers to help support more vulnerable customers.

Clarion

- Clarion Futures Money provides any resident of Clarion with free money guidance and energy advice to help them feel more in control and confident about their money. The service provides help that covers:
 - Their household needs and entitlements
 - Detailed budgeting and getting better deals including social tariffs for water and broadband
 - Understanding bills and dealing with debt
 - Ways to manage energy costs more efficiently and ensuring getting all the help entitled to
 - Food and energy top up vouchers for households in hardship
- Issue e-vouchers for the national network of Trussell Trust foodbanks and offer supported debt advice through partner Pennysmart as well as signposting to StepChange. Residents can also apply for membership of Leeds Credit Union to support with saving and affordable borrowing.
- Offer support to households who are at risk of fuel poverty.
- Clarion Housing Group Sustainment and Benefits service, provides additional support to residents who are more vulnerable to assist with any issues that will help them maintain their tenancy.

L&Q

- Offer up to £500 for those struggling to afford essential household items.
- Offer Food Bank Vouchers
- Offer Fuel Vouchers (for repayment meters)
- Signposting to various organisations.

- Tenancy sustainment team carry out home visits

10. Fire Safety Policy and Procedures

Fire Safety remains high on the agenda for Landlords, The Building Safety Bill, received royal assent on 28th April 2022 to become an Act (The Building Safety Act BSA). Implementation of the measures will likely take between a year and 18 months.

This Act gives effect to the policies set out in the Building a Safer Future consultation and takes forward further changes to the Regulatory (Fire Safety) Order 2005 (the Fire Safety Order or FSO), this builds on for the Fire Safety Act 2021. The Act aims to regulate the construction of 'higher risk buildings' from planning stage, through construction, occupation and throughout its lifecycle by putting obligations on different individuals and organisations. The new Building Safety Regulator has been introduced to enforce the Act.

Higher Risk Buildings are defined to be at least 18metres in height or at least 7 storeys and contain at least 2 residential units. Any building that falls within this definition will need to be monitored and controlled by the building safety regulator throughout its lifecycle. Of the RP's included in this review only MTVH and NHG have blocks that fall into this definition.

The Act also includes a clause to making building owners liable for the costs of remediating historical safety defects in the building. Leaseholders can be charged to help pay for these works, but costs will be fixed at no more than £15,000 per leaseholder in London.

Each RP has been working to ensure their organisations will be fully compliant with the requirements.

MTVH

- Established the Safer Building Department to lead External Wall System issue, inspection and remediation works. There is a corporate project aim at ensuring that MTVH meets our full obligations in line with the BSA.
- Focused in delivering a risk-based program of surveys to ensure that blocks are safe for customers and developing a Building Information Model.
- Adopted a risk-based approach to the inspection programme to ensure those buildings with the highest risk categorisation are being inspected first. All block over 18m have now been surveyed. Focus for financial year 2020-2021 was in line with the guidance for the EWS1 process and included higher risk residential blocks and blocks over 18 m in height where MTVH is freeholder or responsible for external wall.
- To date have surveyed over 100 blocks

- This financial year the inspection program will focus on blocks that are between 11 and 18 meters, MTVH have approximately 250 blocks that meet the criteria in total and will aim to carry out a further 50 inspections during this financial year.
- Within Barnet there are 2 blocks over 18m, of which only one had Aluminium Cladding Material (ACM) which has now been removed and replaced.

Network Homes

- Complying with any part of the Building Safety Act that is currently enforceable.
- Work is ongoing to comply with requirements in the Act that aren't currently enforced.

OHG

- Currently have no stock in Barnet falling into this category
- Complying with Building Safety Act that is enforceable

Home Group

- Created a new executive directorate to focus on work required by the changes in legislation including Building Safety Act.
- The Building Safety Team are implementing a four-stage process for gathering key building safety data and commissioning retrospective strategies to address this lack of information for higher priority buildings.
- No buildings over 18m in Barnet

NHG

- Taking a number of steps such as piloting building safety cases and a new building safety management function.
- Engaging with residents in order to produce a template for building specific resident engagement plans to ensure engage about building safety in the right way at a local level.

L&Q

- Appointing a Head of Strategic Building Safety who will be outlining the strategy to complying with the new regulations.
- Have carried out inspections of the external wall systems in these buildings and all received a B1 rating on the EWS1 approach.

All RP's have confirmed that their fire risk assessments on all blocks are up to date.

Identifying Vulnerable Residents

Each RP has been asked how they identify vulnerable residents who may be at risk of starting fires or unable to escape, this includes where Personal Emergency Evacuation Plans (PEEP) are in place. All RPs have confirmed policies in place for buildings over 18 metres and keep and maintain information about vulnerability and mobility issues usually carried out through a person-centered risk assessment. RPs keep a premises information box on relevant blocks so the LFB can access this information in case of emergency.

11. Overall Performance and Commentary

Overall, the performance of each RP meets the required standard RPs are continuing to provide relevant training and upskilling to their residents and have identified various methods to assist residents in the cost-of-living crises. As a result of the review, we would continue to recommend the RPs to developers on new Housing Developments.

SECTION B

Development

In 2021/22 there were 249 affordable housing completions in Barnet. The following table shows a breakdown of these completions.

| Registered Provider | Scheme | Total Affordable Completions. |
|----------------------------|---------------------------|--------------------------------------|
| The Book Trade Charity | Bookbinders Cottages | 7 |
| Open Door Homes | Various Schemes | 61 |
| Notting Hill Genesis | Millbrook Phase 4C | 12 |
| Origin Housing | Millbrook Phase 5 | 20 |
| L&Q | Millbrook Phase 9 | 28 |
| Clarion Housing | Sweets Way | 44 |
| Notting Hill Genesis | Millbrook Park Phase 6 | 48 |
| L&Q | Medical Research Centre | 14 |
| L&Q | Dollis Valley Regen | 2 |
| MTVH | West Hendon Regen | 3 |
| Barnet Homes | Barnet Homes Acquisitions | 10 |

It is important to maintain an effective partnership between the Council and each developing Registered Provider to ensure schemes are run smoothly and efficiently. The Council maintain regular contact with the developing Registered Providers throughout the development to monitor progress of each scheme.

In 2021.22 developers saw delays with completions, largely due to Brexit related issues such as shortage of supplies e.g., bricks and skilled workers. Developers also experienced delays with utility connections and building control sign off.

Expected completions for the year 2022/23 are 525 affordable homes, these are predominately through the requirements of a S106 scheme. However, developments are still reporting delays due to shortage of supplies and increases in costs which may result in delays due to changes to planning and programming.

The following table shows the current developments which are currently on site and due for completion in 2022/23 and 2023/24

| Registered Provider | Scheme Name | Total Affordable Completions on site. |
|----------------------------|--|--|
| L&Q | Medical Research Centre | 57 |
| Innisfree | Medical Research Centre | 16 |
| Sage | The Peel Centre – Colindale Park Gardens | 143 |
| Network Housing | Premier Place | 124 |
| Sanctuary | Millbrook Park Phase 10 | 19 |
| Network Housing | 100 Burnt Oak Broadway | 100 |
| Home Group | TFL Beechwood Mews | 35 |
| One Housing Group | Granville Road | 46 |
| L&Q | Dollis Valley | 38 |
| MTVH | West Hendon | 21 |
| Open Door Homes | Various | 196 |
| L&Q | Homebase the Hyde | 229 |
| Clarion | 117 – 125 West Hendon Broadway | 7 |
| NHG | Millbrook Park Phase 6B | 27 |
| NHG | Grahame Park | 209 |

NHG

Millbrook Phase 6 completed last year and phase 6B is in the current development programme

Grahame Park stage B has started on site, plot A will be delivering 32 social rent, 28 London affordable rent and 149 shared ownership units and plot L will provide 190 affordable housing units in approximately 3 years' time.

One Housing Group

One Housing Group currently have Granville Road mid construction. This is a joint venture with Sherrygreen homes providing 132 new homes of which 46 will be affordable Shared Ownership homes.

Victoria Quarter is a scheme currently at the Planning stage and if it successfully achieves planning then we will develop around 540 new homes and commercial space across the site.

L&Q

L&Q and Countryside Properties UK are the Councils appointed contracted development partners to develop the Dollis Valley estate. The Reserved Matters application was approved in February 2022 for Phases 4 and 5, which will deliver a total of 360 affordable homes of which 123 will be affordable. A start on site is expected early 2023. Phase 3 is due for completion by December 2022. In total there will be 43 affordable homes of which 38 will be social rent and first handovers are expected in October 2022. The remaining resident leaseholders will all move to their shared equity homes within the development in 2022.

They are working on three S106 schemes in Barnet, The Hyde, Millbrook Park, and the Medical Research Centre. When looking at new schemes they generally seek schemes with capacity of 75 plus units.

MTVH

Barratt Homes and MTVH have set up Barratt Metropolitan LLP to deliver the regeneration of the West Hendon estate. The development is ongoing with the next phase due to complete in early 2025. Between 2022 to 2025 the scheme will deliver 827 new homes, including 291 affordable homes. In 2022/3 there will be 21 shared ownership units completed.

Westhorpe Gardens in Hendon includes the regeneration of the Westhorpe Gardens and Mills Grove Estate to provide 251 new homes. Currently 50% through the construction programme. First handovers will take place in Q3 22/23 and practical completion in Q3 25/26.

MTVH are currently not considering any further new projects in Barnet.

Network Homes

Network Homes have two developments on site, these are: -
Burnt Oak Broadway, 98 – 102 Burnt Oak Broadway, Edgware HA8 0BE, this scheme will provide 100 affordable housing units consisting of Affordable Rent (19 units), London Living Rent (6 units), Shared Ownership (75). – Completion is due in summer 2023.

Premier Place in Station Road, Edgware, HA8 7BJ, this scheme will provide 124 affordable housing units consisting of Affordable Rent (16 units), Shared Ownership (92 units), London Living Rent(16units) and is due to complete by Sept 2023.

Home Group

The Douglas Bader Project is the only live project. They have just taken handover of Beechwood Mews in June which was 35 homes – 20 shared ownership and 15 rented. They did make an offer for a s106 with Redrow in Feb 22, but it did not proceed as it was a 12-storey apartment block which is not aligned with our group strategy.

Sustainability

Central Government have set mandated sustainability targets to ensure there is the ability to meet the needs of the present without compromising the ability of future generations.

These targets are reflected in The Mayor’s Homes for Londoners – Affordable Homes Programme 2021- 2026 funding guidance which, outlines funding requirements in relation to design and sustainability. The GLA expects that new homes are environmentally sustainable and meet zero carbon targets. There are 6 sustainability standards as a condition of funding: -

1. Net Zero Carbon Homes
2. Whole life cycle carbon assessment
3. Be seen energy monitoring
4. Air quality neutral
5. Urban Greening
6. Managing heat risk

Following the adoption of the Sustainability Strategy Framework in December 2021, the London Borough of Barnet is currently developing an Action Plan to outline how the Council will deliver its net zero commitments, which include achieving net zero as an organisation by 2030 at the latest and delivering net zero borough-wide by 2042. The Council’s carbon baseline, the evidence base which underpins the Strategy Framework, recognised the high impact of the built environment in borough-wide emissions, with stationary energy produced by housing and buildings accounting for over 60% of overall emissions within the borough. The Strategy Framework

subsequently identified that the retrofitting agenda was a key area for action to reduce borough-wide emissions and meet the Council's strategic commitments, with the new administration setting out the following targets to address this:

- Increase the number of well-insulated homes, working towards the Friends of the Earth target (Energy Performance Certificate (EPC) band C or higher) of 100% by 2030.
- Retrofit its social housing stock to achieve EPC B by 2030, ensuring that Barnet applies for all possible funding streams.
- Help residents secure grants to retrofit private homes.

Of the properties within the borough with an EPC assessment taken since 2008, the majority of Barnet's houses are EPC's D, C and E, which is particularly consistent in the private rented sector. Subsequently, there is a real need to work together to ensure that the Council meet local and regional targets. The Council will continue to work with RPs to get a better understanding of how they will contribute towards the Councils targets, the aim is to understand current barriers RPs are facing and how to assist i.e., training or funding opportunities.

RPs have reported on their sustainability programme for their existing stock and communities.

Clarion

- Clarion Housing Group real estate strategy is focused on the 'Clarion 2040 Standard'.
- This aims to bring the entire stock to a minimum of band C energy rating. The group is currently composing a Neighbourhood Standard, which will cover other sustainability initiatives such as broadband, charging points etc.

(At this point in time, due to IT system issues they cannot provide further detail around estimated timeframes for progression of these programs)

MTVH

- ECO insulation measures improving the energy performance of over 3000 properties in last 2 years.
- Secured an additional £6 million in the Social Housing Decarbonisation Fund Wave 1 with bids across London and the Midlands, which will deliver further improvements to energy performance.
- MTVH will be utilising any upcoming funding to improve stock in transition to Net Zero.
- Commits to ensuring that all residential properties meet a minimum efficiency standard of EPC B and C or equivalent by 2030,
- Greater focus on low carbon heating in combination with improved energy

efficiency standards with the aim of ensuring that homes are fit for the future.

- Aim to review our existing heating assets to compile a comprehensive planned programme which will aim to deliver low carbon heating to each home in line with the Net Zero 2050 target.

Network Homes

- Planning to retrofit program to all properties that are over EPC C.

OHG

- Completed a trial of EV vehicles in the Environmental Services team and Reactive repairs, following the findings from the trial will look to roll out to rest of organization.
- Committed to replanting 2 trees where 1 is removed.
- Recycle waste and bulk waste and provide recycling opportunities on all schemes.

Home Group

- Large scale retrofit pilots - The pilot is providing valuable information on the most effective way to retrofit at scale with a combination of a full fabric approach matched with PV, Battery, and Air Source Heat Pump Technology
- Commitments on decarbonisation and ecosystem services.
- Dedicated environmental sustainability team and are independently ISO14001 certified alongside being long standing SHIFT members.
- Secured BEIS's wave one SHDF retrofit project fund where we are retrofitting 90 homes in Cumbria to a full house, PAS2035 retrofit standard.
- Engaging with customers and supporting them in a range of ways to be more energy efficient and to think more about sustainability.
- Run a number of communication campaigns on topics ranging from correct ventilation and efficient heating through to recycling, biodiversity and sustainable travel.
- Creating a policy on EV charging facilities which involved customer insight and recommendations

NHG

- In 2023, will set out an approach to embedding climate change adaptation into the retrofit and design of new homes and roll this out from 2023 onwards, in alignment with retrofit programme.
- Will set a 2030 target to install individual low carbon, electric heating systems in homes that have been well-insulated to support the phase out of gas heating in homes.
- In autumn 2022, plan to launch the new Sustainability Strategy, that will set out a number of environmental commitments for green spaces, homes, and business impacts.
- Committed to ensuring that by 2030, all rented homes achieve an EPC of band C.

- Intend to bid for funding under the Social Housing Decarbonisation Funding wave 2.1.
- Green Spaces - committed to adopt a conversation led approach across the spaces they manage, through our new landscaping contracts. In doing so, we will explore opportunities to decrease high intensity, high-cost maintenance tasks, such as regular grass cutting with more cost effective and nature friendly maintenance approaches, that encourage naturalisation of areas of green space. Plan to trial nature enhancements across at least 7 locations over the next two years, working with an ecologist and local organisations (like the London Wildlife Trust).
- Waste Management -will measure and baseline impacts of construction, maintenance, and refurbishment activities in relation to water use, waste, and sustainable materials. Will set targets in 2023 to reduce the impacts of their activities in these areas year on year.

L&Q

Currently have no information to provide on sustainability on existing homes.

Sustainability Approach to New Homes

In 2020 The Sustainability reporting standard for social housing was drawn up. This is a set of standardised reporting criteria that housing associations can use to report on their environmental, social and governance (ESG) performance for lenders

To ensure compliance to the Mayor's Homes for Londoners – Affordable Homes Programme 2021- 2026 funding guidance, and for private funding, RPs must therefore develop a robust approach to developing new homes

NHG

- NHG develops almost exclusively in Greater London and new developments comply with the requirements of the Greater London Authority's London Plan.
- NHG's approach is to build good quality homes that promote well-being and have low running costs.
- They are focussed on meeting the London Plan requirements in a way that provides good outcomes for the life of the development and for the benefit of residents, rather than looking for low-capital options that will not perform well in years to come.

MTVH

- MTVH utilise a 'fabric first' approach which maximises the performance of materials situated with the external wall structure of a home before utilising mechanical or electrical components as a method of heating properties. This approach will help improve the efficiency of homes without the need of relying on conventional heating methods. Additionally, MTVH will also ensure that all new build homes achieve an EPC rating of B

OHG

- Use of communal Energy and Heat Network strategy via design supplements

- Introduce an Electric Vehicle Charging Strategy to improve service to residents and the business
- Are following the GLA requirements that new homes are environmentally sustainable and meet zero-carbon targets.
- Ensuring that partners adhere to the new Building Regulations (Part E and L)

Network Homes

- Aim to reduce the carbon footprint and the environmental impact of new developments, increase biodiversity, reduce waste, and water consumption and build sustainable communities.

L&Q

- 5-year corporate strategy outlines vision that *“we will develop quality, sustainable homes and places where people want to live that enable firm foundations for successful lives, benefiting our customers, our communities and the environment for the long term”*.
- Will build better and more sustainable homes, which deliver value for money and good quality, design, build and service to customers and communities
- Will establish an L&Q design standard which meets the Government’s Future Homes Standard, recognises the differing needs of the residents who live in our homes and drives operational excellence in construction
- Will establish an L&Q Placemaking office, committing to high quality build combined with on-going community investment, long term management and stewardship
- Will invest more in modern methods of construction to drive quality and consistency in the homes that we build
- Will have a standardised and digital building information management solution to building safety legislation gateways
- Will introduce group-wide supply chain management and a procurement plan that delivers best long-term value for money

Home Group

- Home’s sustainability approach will be focussing on fabric performance, particularly across regulation transition points with future proofing for the application of further sustainable technologies as these become required for the future home’s standard and the overall net zero.
- Focus on the main building fabric alongside upgradable components as regulations change, both for sustainable technologies and upgradable components (i.e., windows and doors)
- Plan to provide thermally efficient homes whilst allowing flexibility to respond to changing products and markets for developing technologies