



# Better Homes, Places and Opportunities

## **Hackney Housing Strategy 2010 - 2015** Draft for Consultation

# Hackney's Housing Strategy 2010-15

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### Draft for Consultation

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## Foreword by Deputy Mayor

The need for decent, affordable housing has long been a priority for the Council as well as the residents of the Borough.

Whilst we have made major inroads into local housing issues, the borough's growing popularity means demand is still outstripping supply, despite the record levels of new homes built in recent years. Families are especially affected by the need for the larger homes they can afford and we are continuing to prioritise suitable solutions in this area.

Similarly, despite the 12,000 council homes made decent since 2003 and the extra money following Hackney Homes' Two Star ("good") rating, there is still much to do to improve the existing stock. The economic downturn has severely disrupted our estate renewal programme, requiring additional public investment and strenuous testing of new delivery vehicles so work can proceed. Climate proofing, more modern homes and improved estate environments – all require resources as well.

Against this background, we owe it to local residents to ensure we strike the right balance between competing priorities and secure the best possible use of all the considerable resources available to us and our partners. After all, we have the largest proportion of social rented homes in the Capital and *combined* public spending on housing investment, services and support in the Borough is around £500 million+ per year.

Yes, more new homes are needed to help us address overcrowding and help build more mixed and sustainable communities. But, we will need to manage housing growth so that both new and refurbished homes and developments are high quality and environmentally sustainable, with truly liveable public spaces around them.

The limits on rapid housing growth in our densely populated borough mean we need to continue improving our "offer" for those residents needing to move or set up home. This will include work to increase access to the growing options in all tenures, including those across east London, and more generally across London as a whole.

So, whilst we continue to have many challenges ahead, I am confident that we will be creative in seeking solutions. This public consultation provides an important opportunity for residents, our partners and other interested stakeholders to tell us whether they agree with our proposed priority areas and plans, and alert us if there are things that we should do differently or better.

I very much hope you will take the opportunity to help us mould a housing strategy that will help make Hackney an even better place to live for all its residents.



**Cllr Karen Alcock**  
**Deputy Mayor, London Borough of Hackney**

## Executive Summary

### The current situation

The total housing stock in Hackney is growing at a rate of 1,000+ homes a year, and this is planned to continue for the next five years, including estate renewal and town centre schemes. The private rented sector has been the major driver of housing growth since 2003, although completions of affordable homes by Registered Social Landlords (RSLs) are also at historically high levels. Since the early 1990s, nearly two-thirds of all council homes have been rebuilt, refurbished or made decent and Hackney Homes' Two Stars provides a firm foundation for completing this task.

However, general overcrowding levels are significantly higher than five years ago and there is evidence that particular communities may be acutely affected by this problem. Worklessness and deprivation levels remain high, notably in social housing, as do residents' concerns about crime and anti-social behaviour. Affordability and mobility/support needs are rising issues. Low Cost Home Ownership (LCHO) is becoming the only viable means by which most first-time buyers wishing to buy in Hackney can hope to step onto the owner-occupation ladder, with more recent movers into the Borough more likely to be able to afford the LCHO homes being built.

### Key challenges faced

Given resource constraints, key challenges for the development and delivery of our housing strategy include:

- Dealing with land use pressures in a high density area that is experiencing growing popularity but which remains the third most deprived council area in the UK.
- Ensuring that housing growth delivers high quality homes in liveable and sustainable environments that are the right homes in the right locations, and this growth is fully integrated with plans for the wider regeneration of the Borough.
- Maintaining, improving and climate proofing council (and other social) housing beyond the current Decent Homes Standard.
- Finding new ways to deliver our estate renewal programmes, given changed housing market conditions have much reduced the cross-subsidy previously available.
- The GLA's ambitions to see major reductions in severe overcrowding and under-occupation in social rented housing by 2016.
- Better integration of housing and non-housing services, both at the borough and local level, to tackle worklessness and deprivation and improve local areas.

### The draft Strategy and its key areas of emphasis

The draft Housing Strategy sets out our direction of travel for the next five years. It represents our medium-term action plan to address all aspects of our Sustainable Communities Strategy where housing or housing providers have a key role to play. It places additional emphasis on quality, new investment/delivery models, the best use of all resources available to the Council and its delivery partners, environmental sustainability,

user satisfaction, improved scope for independent living, social and community cohesion and improved services to ensure sustained benefits for all residents.

All of this will be underpinned by an emphasis on robust data, market testing and resident engagement, flexible and collaborative approaches, especially with neighbouring authorities, and on the improvements from our "Planning for Excellence" programme.

Finally, given the pressure on investment resources and limits to housing growth, we need to be realistic as to what we can do to meet future housing needs. We will place much greater emphasis on ensuring that anybody wishing to set up or move home can make well-informed decisions in relation to the full range of housing options within and outside the Borough.

## **The Core Objectives and their proposed key priority areas**

The Strategy has three core objectives. The key priority areas proposed under each one are:

### **1. Mixed and sustainable communities – quality and affordable homes for all income groups**

- Tackling homelessness and overcrowding, including the best use of existing resources and close engagement with those affected;
- Managing housing growth so we address the most acute local housing needs and enable mixed and sustainable communities to flourish;
- Increasing housing choices and wider mobility by improving housing advice and information on all housing options and ensuring greater "housing literacy";
- Promoting the growth of intermediate housing, especially Low Cost Home Ownership (including options to convert to it from other tenures), with a particular focus on assisting sustainable access by those on middle incomes and those in social rented housing;
- Supporting the growth of the private rented sector where this is consistent with the aims of our Sustainable Communities Strategy. We will lobby vigorously to ensure no work disincentives are created by the high market rents involved;
- Ensuring there is enough supported housing to meet changing needs and requirements

### **2. Attractive Neighbourhoods – places where people want to live**

- Achieving and maintaining decent conditions for all social rented homes and for private sector homes occupied by vulnerable residents;
- Securing 21<sup>st</sup> century standards for council homes and estates through the best use of resources, estate renewal and regeneration, and the option for the Council to act as a developer, including through "fit for purpose" Council-led Joint Ventures;
- Promoting high quality design and build standards in all new homes, with systematic monitoring and enforcement at all stages of the development and completion process;
- Securing high quality management of homes and public realms across rented sectors;
- Addressing the challenges of environmental sustainability and climate change, as well as fuel poverty.

### **3. Prosperous Communities - the chance for everyone to thrive and earn a good living**

- Tackling worklessness by providing access to training and employment advice at all stages of the housing lifecycle and across all tenures;
- Investigating the scope to develop Local Action Plans with residents in our four Neighbourhood Areas, to ensure a local focus on investment and services, better co-

ordination and integration of housing and non-housing services and an improved quality of life for all residents.

# Chapter 1: Setting the Scene

## Hackney in Context

Hackney is located next to the City of London, one of the world's great financial centres. It also lies at the apex of two regional housing growth corridors, and is adjacent to areas where substantial job growth is planned. This location offers exciting prospects for residents, but our favourable position does also add to the pressures on our housing.

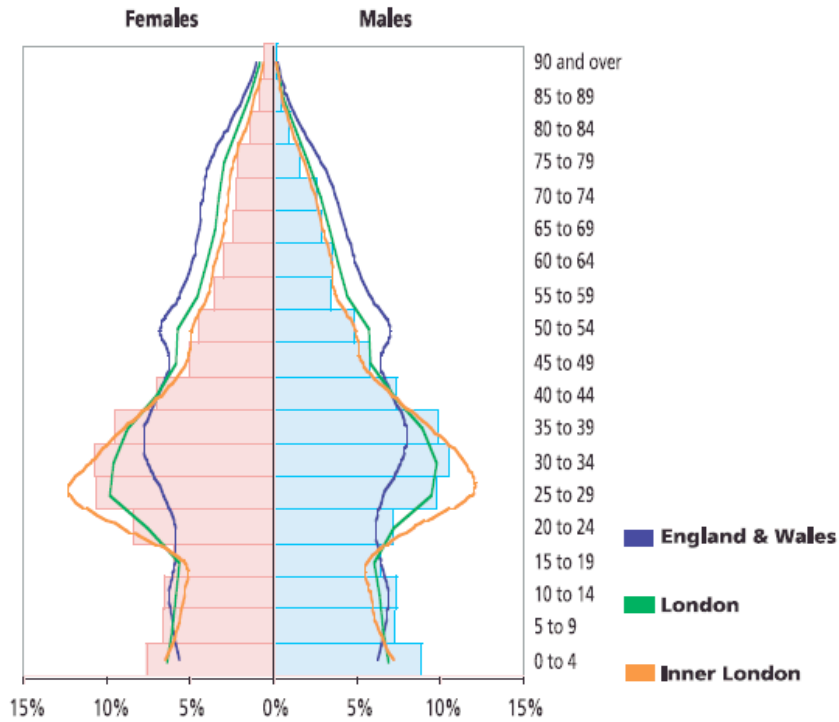


Figure 1: Hackney and its surrounding boroughs

### Hackney's population

Official figures show the Borough's population at over 210,000<sup>1</sup>, although this might now be as high as 223,000. Hackney's population is youthful compared to that of inner London and London as a whole. It also had a higher proportion of adults aged 34-59 than the inner London average at the time of the 2001 census (see Fig 2 below)

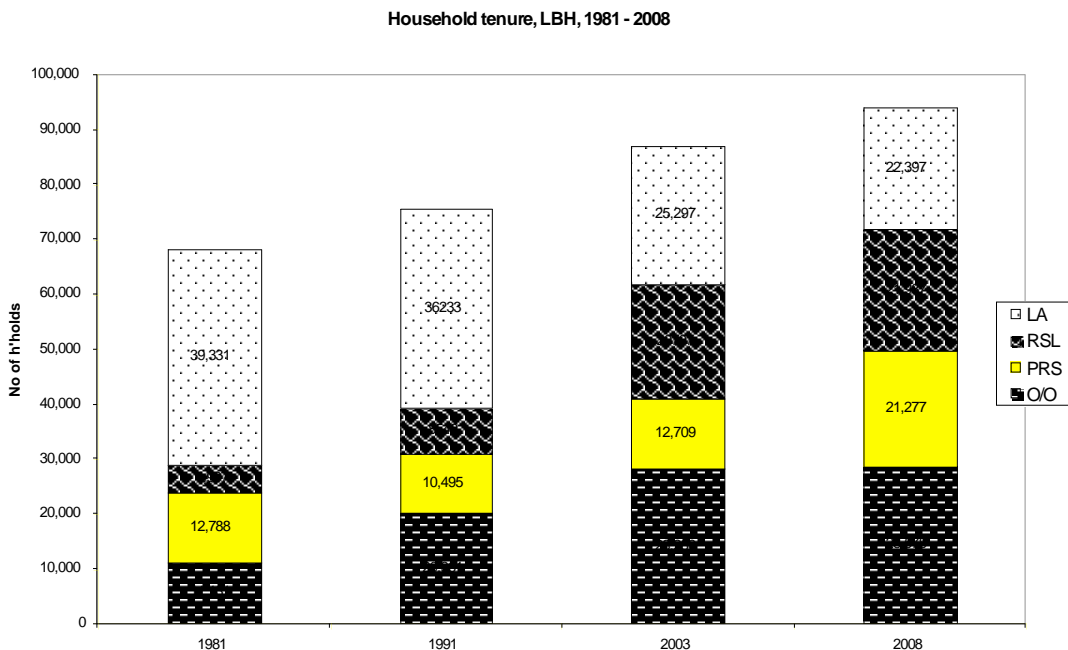
<sup>1</sup> Source: Office for National Statistics



Source: Census 2001

**Figure 2: Table age profile of Hackney's population, 2001, with London and national comparisons**

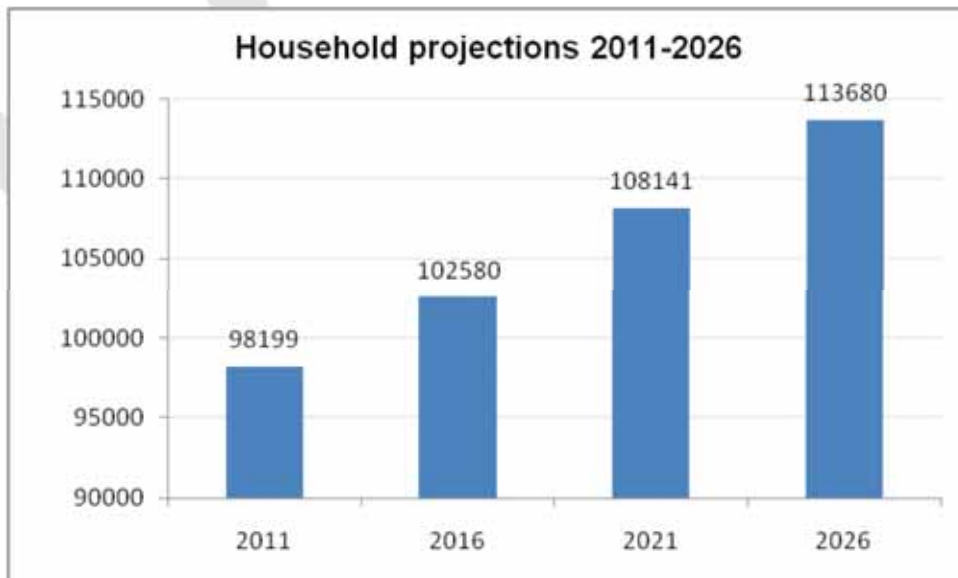
Hackney's cultural diversity and proximity to employment opportunities makes it a popular place to live, especially for young aspirational professionals. The population has grown by almost 26,000 households since 1981.



Sources: Census 1981, 1991; Hackney Housing Needs Survey 2003, 2008

**Figure 3: Household Tenure, Hackney, 1981 - 2008**

In housing terms, most of this growth has been in the private sector and, in the past five years, in the private rented sector. Rising house prices make home ownership in Hackney unaffordable for many local households, particularly younger residents. Although we have the highest proportion of social rented housing in London, Hackney still has very high levels of overcrowding and housing need. In particular, we have an acute shortage of 3 bedroom+ homes. Land for new homes is in very short supply: at the 2001 Census Hackney was the third most densely populated council area in the UK. The number of households in Hackney could grow by up to a further 15,500 between 2011 and 2026.



**Figure 4: Household projections for Hackney, 2011- 2026**

(Source: midpoint of GLA high and low projections)

## Housing and its key role in the regeneration of the Borough

Overall, Hackney remains the third most deprived borough in England. Given the prevalence of social renting and the high levels of private and public sector housing investment locally, housing continues to play a major role in the regeneration of the borough. This includes enabling local people to access better quality homes at all stages in their lives, encouraging social mobility, e.g. by enabling those in social housing to move on to intermediate housing and on to full home ownership if their circumstances allow, improving the local environment and providing jobs in the housing and construction industries. However, housing organisations also have a key role in improving the area as a whole.

### Tackling economic deprivation

Whilst the proportion of working age residents in employment has now increased to 69%, the total number of people out of work and claiming benefits has remained relatively unchanged at around 30,000. Three quarters of these claimants live in social housing. Most of the remaining 25% live in the private rented sector.

The Olympics will generate an additional 7,000 new jobs per year to 2012, with additional employment thereafter. Further significant job growth is planned in the wider Lower Lea Valley in the years to come. Better transport links, including the Channel Tunnel Rail Link at Stratford and the East London line extension, will improve connections with other parts of London and beyond and open up job opportunities outside the borough to local people. The Hackney Skills Strategy, adopted in 2008, will help ensure that Hackney's residents have the necessary skills to take full advantage of these new opportunities.

Housing services will be key to ensuring that our residents, especially those living in the social and private rented sectors, are able to take full advantage of these opportunities.

The extension of the East London Line (which will bring the Tube to Dalston and Shoreditch), the upgrading of the North London Line and the improvement of transport links between Kings Cross and Farringdon will make the borough more accessible and attractive to those wishing to live here. These developments will also allow local people to take up housing and employment opportunities in other parts of London and beyond.

The improved transport infrastructure will also provide opportunities for additional housing and economic regeneration. In areas of very high passenger numbers, higher housing densities may be possible, notably Dalston Town Centre. Better transport links should also provide opportunities for new commercial uses to bring benefits to the Borough and to residents.

### **Improving educational attainment**

Educational standards have risen in the borough over the past ten years, and 42% of Hackney pupils now achieve five or more A\* - C grade GCSEs including English and Maths, just 3 percentage points behind the national average. We need to ensure housing plays its part in improving educational attainment by ensuring children have adequate space to study, either at home or in local community facilities, and we explore the possibility of incorporating educational facilities into housing developments – for example the Woodberry Down development, which will include a new secondary school on site.

### **Improving health**

Whilst there are signs that the health of the Hackney population is improving, the 2009 Health and Well-being Profile for Hackney and the City points out that life expectancy for women is now at the London average - we want an even healthier borough. The links between housing and health are very clear, and we need to ensure all Hackney's housing is healthy and supports residents' physical and mental well-being. We will also integrate development of new primary care centres with housing developments wherever possible.

### **Reducing crime**

The level of reported crimes has fallen from 25,000 reported incidents in 2002-2003 to just under 22,000 cases in 2007-8, but drug related offences and incidents of violence against the person have increased. Local residents still report concerns about crime and gangs, particularly on estates. We will continue working with housing organisations to "design out crime" on estates and strengthen the effective partnerships between housing providers and law enforcement agencies, so that we continue to improve security and reduce neighbourhood crime and anti-social behaviour.

### **Building social and community cohesion**

The 2009 Hackney Place Survey found 72% of respondents were generally satisfied with the area, up from 60% in 2007. We need to build on this, by giving local residents and communities more opportunities for meaningful involvement to shape and influence the way public services are delivered in their area. Local public, voluntary and commercial services will also be able to work more closely together at local level, enabling them to deliver services together, to ensure that local commercial developments, including town centres and public services are developed in a way that effectively respond to the needs of the communities they serve.

### **Key achievements since our last Housing Strategy**

- Hackney Homes achieved Two Star status. This is due to release £225m of Government funding to bring a further 7,000 homes up to the Decent Homes Standard.
- We have halved the numbers of new statutory homeless households since 2003/4 and are on course to hit the Government's target of a 50% reduction in use of temporary accommodation by 2010.
- We have consistently met our London Plan targets for new additional homes.
- We have through our RSL partners doubled the number of new affordable homes built each year, with around 50% of the social rented programme since 2007 being large family-sized homes.

### **Key housing characteristics – A summary**

The key housing characteristics of the Borough are shown below. Appendix 2 contains a fuller profile and summary evidence base.

#### **Housing Growth**

- Since 1981, the Borough has grown by around 27,000 extra homes<sup>2</sup> - a annual rate of 1,000 which almost matches our current statutory targets for housing growth<sup>3</sup>.
- Most of the additional housing is in the private sector, led by growth in owner-occupation up to 2003, but shifting to private renting since then.
- No observable growth in mortgaged owner-occupation since 2003.

#### **Housing tenure**

- Hackney is a borough of renters, having one of the lowest levels of owner-occupation nationally (31% of all households).
- 47% of households live in social rented housing – the highest proportion in London. However, reduced turnover means the underlying number of relets becoming available for new tenants is significantly lower than in 2004.
- The private rented sector (PRS) has seen by far the largest growth in recent years – rising by 67% from 12,700 households in 2003 to 21,300 households in 2008.
- The bulk of the PRS growth is from households meeting their rent without any public subsidy (Local Housing Allowance, LHA, or Housing Benefit, HB). However, the number of private renters in receipt of LHA or HB has risen very quickly in the last 12 months and has increased by 71% since 2006.
- Our low cost home ownership (LCHO) sector is one of the largest in London.

#### **Household characteristics**

<sup>2</sup> Including long-term empties brought back into use in the 1990s.

<sup>3</sup> London Plan – our statutory target to 2018 is 1,085 additional homes per year.

- Couples without children and pensioners are more likely to own their own homes than other types of household.
- Families with dependent children are much more likely to be in social rented homes, or have private rented tenancies and be in receipt of HB / LHA.
- Lone parent families and single pensioners are overwhelmingly likely to live in social rented housing.
- A significant proportion of working age, childless households live in privately rented accommodation (35.4% of multiple adult households and 29.5% of couples without children).
- Hackney is very densely populated, and 76% of the borough's households live in flats (This compares with 45% of households in London and 17% nationally).

### **Housing costs**

- In April 2009 the average market price was £329,500, higher than the London average.
- There are clusters of more expensive housing in Shoreditch and Stoke Newington, with areas of relatively less expensive housing in Clapton, Homerton and Dalston.
- The entry price for a one-bedroom flat in the less-expensive north east of the borough is £149,000, and £366,000 for a four bedroom property.
- For the borough as a whole, the entry level price for a one-bedroom home is £175,000 and £415,000 for a four-bedroom.
- Entry level private sector rents in the borough varied from £190 a week for one-bedroom homes to £380 for four-bedroom dwellings.

### **Household income**

- Those in social rented homes, along with private tenants who receive LHA, tend to have very low incomes and savings compared to all other households.
- The median income for newly formed households is £8,900 per annum, compared with £17,846 per annum for all households.

### **Housing conditions**

- 68% of council homes met the Decent Homes Standard as at 1<sup>st</sup> April 2009. The comparable figure for RSLs as at 1<sup>st</sup> April 2008 was 95%.
- The position in the private sector will be known by March 2010, following completion of stock condition survey now underway.

## **Key housing challenges**

Hackney is an extremely popular and youthful borough. Despite record housing growth, a large social rented sector and the recent boost to affordable housing supply, general overcrowding levels have risen significantly since 2003, as have concerns about affordability. A lack of suitable and accessible housing options has contributed to a reduced level of social housing relets in the Borough, compounding the challenge we face.

The GLA has also set forward its ambitions to see major reductions in severe overcrowding and under-occupation in social rented housing by 2016.

The Borough is the third most densely populated council area in London. We do not have the large redevelopment sites that exist in other parts of east London, notably Tower Hamlets, Newham and Barking and Dagenham. So, as there are limits to housing growth, any extra homes in the Borough are likely to come largely from the opportunities offered by:

- Major town centre redevelopment in Dalston, the wider East London Line Corridor up the A10 from Shoreditch and Hackney Central.
- Estate renewal programmes, notably Woodberry Down.
- The location of the Olympic site next to Hackney Wick.

We need to ensure local residents in housing need and those aspiring to take their first step on the home ownership ladder are well placed to take up the options coming forward, including opportunities on large-scale developments to the east of the borough.

Tackling income polarisation through the development of more appropriate intermediate housing solutions for those on middle incomes will require greater funding flexibility than exists currently. In addition, the growth of the private rented sector at the expense of full owner-occupation will need to be examined carefully so that we can continue to enable the development of mixed and sustainable communities in the Borough.

As we seek to manage future housing growth in a sustainable way, any permitted increase in housing densities must work for existing residents as well as future ones. The new homes have to be the right size and right type in the right location. New housing in Town Centres and other growth areas will need to support plans to make our neighbourhoods more attractive as places to live, as well as help to meet local residents' housing needs and aspirations.

All aspects of design and build must be of the highest quality that can be delivered. Suitable new family-sized housing is a particular challenge. Schemes will be mixed tenure and will have to offer a high level of amenity for a range of household types, be affordable to local households, have good management arrangements and help mitigate climate change and address fuel poverty.

We will need to make comprehensive use of our planning powers to ensure that housing is built and refurbished to high standards. Section 106 "planning gain" will need to be utilised to provide high quality social amenities, green spaces and public service bases.

Maximising the scope for independent living for those with support needs remains a key challenge. New pockets of supported housing needs will need to be addressed in the next five years, notably for residents with learning difficulties and older people with high care/support needs.

In addition to tackling the most acute housing needs and developing more mixed and sustainable communities, there remains a substantial challenge in terms of maintaining and improving existing homes, especially council housing and the estates that need renewal. We need to ensure affected estates are redeveloped to a high standard and that there are sufficient play and social amenity spaces.

The impact of the credit crunch and the economic downturn has had a big impact on our estate renewal programmes, primarily due to the loss of cross-subsidy from sales of market housing. We therefore are moving quickly to develop innovative, robust alternative investment models with our delivery partners to ensure we get the best outcomes from our land and capital resources.

Within the next three years we expect all social rented homes in the borough to have met the Decent Homes standard or be part of a wider estate renewal programme to improve local housing. Our challenge is to maintain homes to a good standard into the future and to secure funding for and meet any new standards that may be introduced.

Climate change is the greatest environmental challenge facing the world, and emissions from the housing stock are the largest single contributor in the UK. Necessary interventions include high design standards for new homes and retro-fitting of existing homes in all tenures. Resourcing all necessary interventions, however, will also be a major challenge.

Other critical challenges include securing social and community cohesion so that people from all communities and backgrounds can live together comfortably. Better integration of housing and non-housing services at both borough and local level can help tackle worklessness and deprivation and improve local neighbourhoods. We need to ensure that all sections of the community are fully able to access and utilise community facilities, irrespective of where they are located.

There is a need to provide more opportunities for residents to influence housing investment and service plans in the Borough as well as our general housing policies.

## Policy Context

### (a) National

The 2007 Housing Green Paper *Homes for the Future, More Affordable, More Sustainable* sets out Government proposals to ensure an additional 2 million new homes by 2016 and 3 million by 2020 while improving design quality, environmental sustainability and infrastructure. It aimed to tackle affordability by increasing spending on new affordable housebuilding by £3 billion in 2008-2011. Its aim is to produce an additional 70,000 affordable homes each year by 2010/11, of which 45,000 will be social rented and 25,000 will be in the intermediate sector, such as shared ownership.

The *Homes and Communities Agency (HCA)* is the national housing and regeneration agency for England, with a remit to create thriving communities and affordable homes. It works with its development partners – social landlords and private sector developers – to meet the national targets for new affordable homes described above. The HCA aims to connect local ambition with national targets through a 'Single Conversation' with individual local authorities on all aspects of housing infrastructure and regeneration. The result will be a Local Investment Plan that sets out the agreed housing and regeneration investment priorities for agreement between the Council, its delivery partners, the HCA and the GLA.

The *Tenant Services Authority (TSA)* works in partnership with tenants and landlords to improve the quality of services for existing and potential tenants in England. From Spring 2010, the TSA will regulate all providers of social housing, including ALMOs and local authorities. This will mean that for the first time at a local level, all social landlords will be required to tailor their services to residents' needs, supported by locally agreed targets.

Greater community involvement is a key feature of national policy. The Government's 2006 Local Government White Paper *Creating Strong, Safe and Prosperous Communities* set out proposals to involve local people more fully in local decisions. Its 2008 framework *Transforming Places Changing Lives* sets out the monitoring of progress in the

regeneration of deprived areas through a series of performance indicators including resident satisfaction with their neighbourhood and local issues such as employment, health, education, transport, crime and business opportunities.

There is also a strong government emphasis on action by landlords to tackle unemployment, poverty and low skills. In 2007 the Hills Report found a close link between social housing and worklessness. It suggested initiatives to reduce worklessness should be targeted at social housing tenants in particular, in order to help them gain employment, increase their income and eventually facilitate moves into other tenures such as intermediate housing, ensuring that social housing can be used more effectively for those in greatest housing need.

## **(b) Regional**

The Mayor of London is responsible for assessing London's housing need and for producing a statutory London Housing Strategy setting out broad housing investment priorities for the next five years. Our own Housing Strategy has been developed so that it is in general conformity with the London Housing Strategy and supports its implementation. It also supports the GLA's London Plan (regional spatial development strategy), the Mayor's Transport Plan and the Economic Development Strategy for London.

Our Housing Strategy will also be informed by emerging findings of the North and East London sub-regional Housing Market Assessments, as well as the Multi Area Agreement (MAA) of the five Olympic boroughs to work more closely in the fields of housing, worklessness and public realm. This MAA states that the boroughs will tackle the principal challenges of severe overcrowding, worklessness amongst social housing tenants, the quality of private sector housing and mitigating fuel poverty. The housing element of the action plan is included as Appendix 8.

For the longer term, the five Olympic boroughs are developing a Strategic Regeneration Framework (SRF) – which will explore collaboration between the boroughs on a much wider range of issues, including tackling gang violence and improving educational attainment and addressing the major causes of premature deaths. The SRF's principal aim is that within 20 years of the Games, residents in the five boroughs will have the same social and economic chances as the rest of London.

In 2008 the Council signed the Child Poverty Pledge. This strategy will help to ensure that housing services play their part in making this a reality.

## **The Homes and Communities Agency in London**

The London region has the largest budget of the HCA's regions, with around £5 Billion to invest during 2008-11. The London HCA Board brings together the key public sector agencies that deliver housing and regeneration in the city to oversee investments, facilitate cooperation and ensure a coordinated effort. A sub-committee of the main HCA board, the London board, is chaired by the Mayor of London. The HCA's priorities for London are to:

- Work in partnership with boroughs, the private sector and the affordable housing sector to deliver well-designed homes that people can afford and wish to live in.
- Support boroughs in the effective delivery of the Decent Homes programme and tackle growing waiting lists for social rented housing.
- Work with partners to support housing delivery through the development of brownfield sites.

- Support delivery of the Thames Gateway growth area and the 2012 Olympics.

### **(c) Hackney's Sustainable Communities Strategy, 2008 - 2018**

In November 2008, the Council and its partners agreed its Sustainable Community Strategy (SCS), setting out the ten year vision for the development of Hackney.

*In 2018, we want Hackney to be an aspirational, working, vibrant borough, with an innovative and creative economy; a place that values the diversity of its neighbourhoods; a borough that offers greater opportunity and prosperity for everyone, whatever their background, narrowing inequalities, within safe, cohesive communities with a shared sense of fairness, citizenship, and social responsibility.*

The SCS has six core priorities:

1. Reduce poverty by supporting residents into sustainable employment and promoting employment opportunities.
2. Help residents to become better qualified and raise educational aspirations.
3. Promote health and wellbeing for all, and support independent living.
4. Make the borough safer, and help people to feel safe in Hackney.
5. Promote mixed communities in well-designed neighbourhoods where people can access high quality, affordable housing.
6. Be a sustainable community where all citizens take pride in and take care of Hackney and its environment for future generations.

All work planned or under development against the above priorities will need to contribute in a measured and planned way to the delivery of 18 identified outcomes for the SCS. These outcomes are shown in Appendix 7, along with an indication of the role this housing strategy plays in helping to meet most of them.

Two other key strategic documents have a central role in delivering the SCS are:

- The Local Development Framework (LDF) Core Strategy is the Council's statutory planning framework for shaping all land use in the Borough over the next 15 years. Subject to its Examination in Public, it will become a statutory plan by early 2011.
- The Regeneration Delivery Framework (RDF) was agreed in late 2008. It identifies short-term actions to speed up regeneration locally in three key areas: education, worklessness and intermediate housing. This Housing Strategy develops our proposals and plans for the latter, especially in light of the economic downturn.

Both the LDF and the RDF also play a critical role in informing the Housing Strategy and in helping to deliver it. All three council functions - planning, housing and regeneration - will be working together closely over the next 8 months or so to agree a Local Investment Plan for the Borough, as required by the HCA (see page 12). This work will need to mesh with other key strategic plans, notably for transport investment, and the Olympic Boroughs MAA and SRF.



**Figure 5: Making Hackney a Better Place – the key linkages between strategic plans for housing, regeneration and planning**

## **Role of this Housing Strategy**

The Strategy sets out our proposed direction of travel for the next five years. It represents a medium-term action plan to address all aspects of our SCS where housing or housing providers have a key role to play. It has a pivotal role in helping to deliver Priority 5 of the SCS, promoting mixed communities in well designed neighbourhoods where people can access quality, affordable housing.

The new Housing Strategy will place additional emphasis on quality, the most efficient use of all the resources available to the Council and its delivery partners, environmental sustainability, user satisfaction, social and community cohesion and improved services that provide sustained benefits for all residents.

All of this will be supported by robust data, market testing, resident involvement and flexible and collaborative approaches, especially with neighbouring authorities. Our “Planning for Excellence” programme will sharpen the role of our Planning Service in supporting delivery of this housing strategy. We will also continue to work hard to support all residents achieve the maximum level of independent living at all stages of their lives.

We have devised three core objectives to address the range of housing challenges we face (see overleaf). They are intended to support and complement each other.

## **Our Vision for Housing – Where we would like to be by 2015**

By 2015, we will have made significant progress on each of the three core objectives in this strategy.

### **Core Objective 1: Mixed and sustainable communities – quality and affordable homes for all income groups**

By 2015, we will have made measurable progress on addressing overcrowding and homelessness, supported housing needs and local aspirations for affordable home ownership. Residents will be making more informed decisions about which housing options, both inside and outside the Borough, best help them meet their immediate or longer-term ambitions. Robust and well-evidenced planning policies will help ensure the optimum mix of high quality affordable housing of the right type to address local needs, including family-sized affordable homes in suitable locations. We will have developed even stronger partnership arrangements with local RSLs, statutory and non-statutory organisations, to enable us to share good practice and make best use of our land, financial and human resources.

### **Core Objective 2: Attractive Neighbourhoods - places where people want to live**

By 2015, the vast majority of the Borough's housing stock and its estates will be decent. All new housing will meet high standards of design, quality and environmental sustainability. A significant proportion of the existing stock will have been retro-fitted to tackle climate change and reduce fuel poverty

Substantial progress will have been made on the Woodberry Down regeneration and the other parts of our estate renewal programme. Good quality, integrated management arrangements will be in place for all social housing estates. All private landlords will have been encouraged to adopt a professional approach to housing management and maintenance.

Resident satisfaction with their opportunities to influence designs and plans for their homes, estates and neighbourhoods will be high.

### **Core Objective 3: Prosperous Communities – the chance for everyone to thrive and earn a good living**

By 2015, housing services will be more closely aligned with other public services in the neighbourhood, such as youth, health, education, advice and employment. We will build on the good work already underway to enable residents and service providers work together to develop and implement plans for their estates, neighbourhoods and borough.

Housing organisations will work closely with agencies offering financial advice and employment counselling, support and training to those residents who are not working. This advice and support will be available to residents of all tenures, in the neighbourhoods and estates where they live, with priority given to residents most likely to be affected by worklessness.

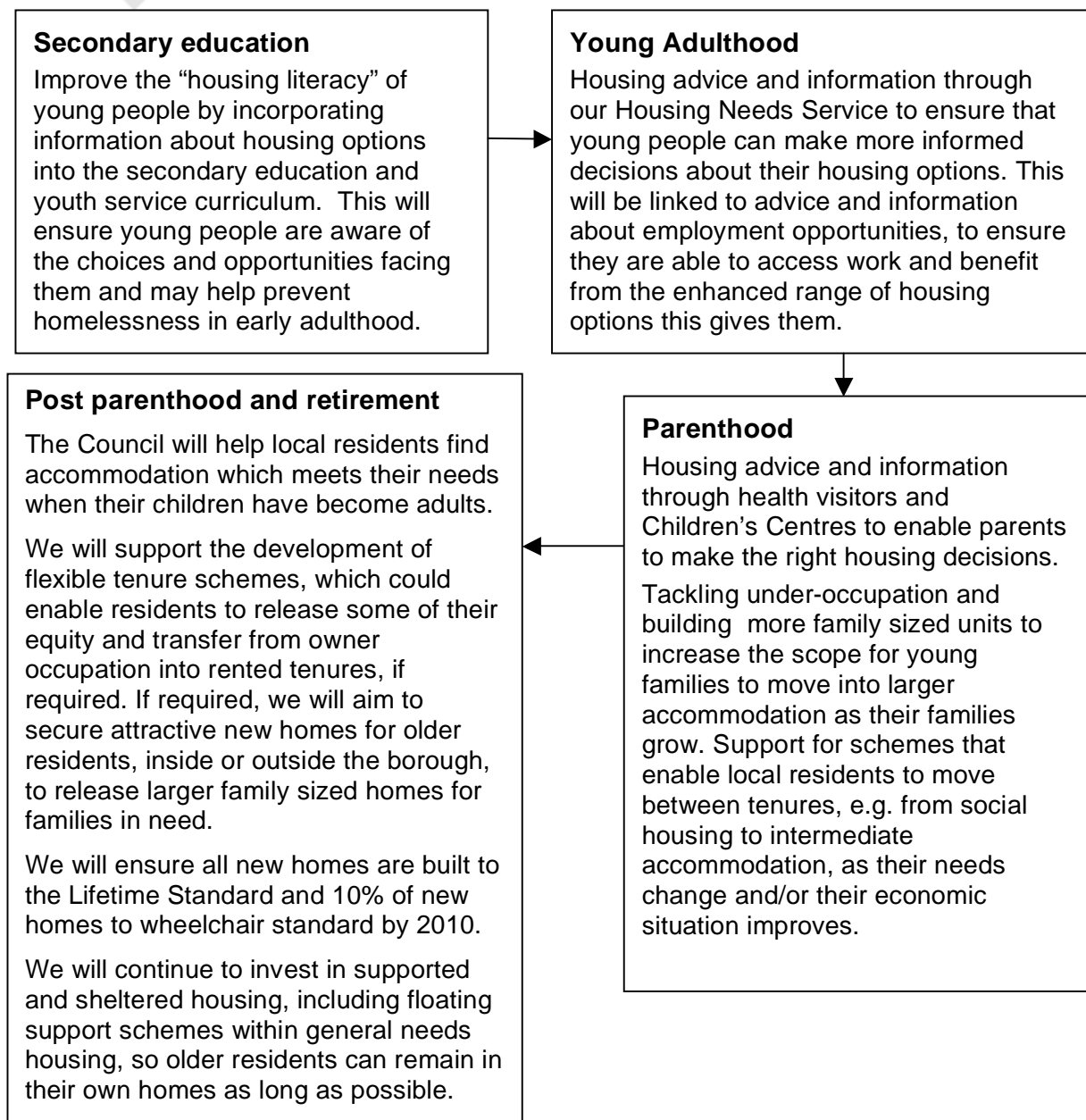
## **Key Principles underpinning our Housing Strategy**

The following principles will underpin the Housing Strategy.

**The Housing Lifecycle – enabling residents to meet their housing needs at every stage in their lives**

We will need to ensure Hackney's growth benefits our existing as well as our future residents. We will work with local people to develop a range of affordable housing choices and improve access to employment opportunities for those who need support to progress through the housing lifecycle, possibly into shared ownership or private rented accommodation or full home ownership if they wish to do so. Limitations on future housing growth locally means we will continue to explore and promote options and opportunities in adjacent boroughs, especially to the east, as well as further afield.

The chart below illustrates possible interventions to help address residents' housing needs and aspirations at each stage in their lives.



**Neighbourhood Management**

With social housing accounting for nearly 50% of all households in the Borough and containing most of its families with children, its unemployed residents or those with a support need, it is vital that local housing and non-housing services work closely with each other, and in partnership with local people, to ensure we develop solutions that work effectively for residents.

This strategy sets out proposals for working towards closer integration of housing services and neighbourhood management. This builds on the borough's four Neighbourhoods, its Resident Forums and existing good practice in joint provision and partnership working, such as the Woodberry Down regeneration that will improve health, education and community provision as well as deliver new homes.

### **Celebrating diversity and promoting equality**

Hackney is one of the most ethnically diverse boroughs in Britain. 147 languages are spoken in its schools and over half of its population comes from black and ethnic minority groups. A wide range of faiths are practiced, with Jewish, Buddhist and Muslim communities being larger than the London, England and Wales average. Between 15-19% of Hackney's population is disabled<sup>4</sup>.

As a result of this diversity, the Borough's residents have a wide range of lifestyles and require a wide range of supported, adapted and specialist housing. The council is committed to constantly improving its practice in relation to equal opportunities.

A full Equalities Impact Assessment (EQIA) has been carried out during the development of this strategy, and this will form part of the public consultation with local residents and stakeholders. This EQIA has, for example, highlighted the need to look at what more the Council can do to support the Charedi Orthodox Jewish Community in Stamford Hill, where limited opportunities exist to help address their high levels of severe overcrowding. The Council is currently aiming to become an excellent authority under the Equalities Framework for Local Government by April 2011. This strategy will help the Council achieve this standard for its housing services.

### **Value for money**

Our priority is to make the best use of our existing resources. There is a widely-held expectation that government investment for housing will be more constrained after 2011-12, and this will restrict social housing providers' ability to build new homes unless a robust recovery in the private market generates sufficient cross-subsidy and Section 106 gains. Any reduction in investment in new homes is likely to hamper our ability to tackle both our existing backlog of need and newly-emerging need over the next few years, unless we can use the resources that are available more effectively.

We must make the best possible use of our own staff, finances, housing stock and other resources. We will achieve this by working closely with our partners and introducing new delivery mechanisms where needed, for example Neighbourhood Management and Joint Ventures to develop new homes. Our aim is to enable resources and expertise to be pooled, to learn from our own experiences and from the best practice of others, and to achieve good results quickly, effectively and efficiently.

Hackney Homes' Decent Homes programme is one of the largest in the country, and it has been highly commended by national expert bodies for achieving good value for money and engaging residents. We – and they – want to build on this success.

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<sup>4</sup> Source: The Councils' 2006 Equality Action Plan, figures taken from the 2001 Census.

Another key area for innovation will be making the best use of existing social housing stock, especially under-occupied family-sized homes, to help address overcrowding.

### **Partnership working**

To ensure improved management, maintenance and delivery of housing in the borough, we have developed new partnership arrangements and have strengthened existing ones. Most notably, we set up Hackney Homes to manage and maintain the council housing in the Borough. This Arms' Length Management Organisation (ALMO) recently achieved a two star ("fair, with promising prospects for improvement") rating for its services. In addition, we are working with Hackney Homes and the 70 Registered Social Landlords who provide generic, supported and adapted rented housing across the borough, to improve management standards across the social rented sector and address worklessness. Finally, those RSLs who are our housing supply partners have delivered record levels of new affordable housing in the Borough.

We are committed to working in strategic partnership with housing providers and other key public, private and voluntary sector service providers through Team Hackney (the Local Strategic Partnership), in particular its Better Homes Partnership and its sub-groups on investment and management. We also work with three RSL-led operational task groups on affordable housing, resident services and community investment, which also feed into the Better Homes Partnership.

We will shortly, with our partners, be embarking on the "Single Conversation" with the Homes and Communities Agency and our partners to produce a Local Investment Plan (see page 12).

We also work closely with other boroughs in the North and East London Housing Partnerships to ensure housing is developed in a coherent fashion across the region to address common challenges such as overcrowding and affordability.

### **Mixed and sustainable communities**

We can prevent social polarisation by ensuring residents of all social, economic and ethnic groups are able to live comfortably alongside each other. This strategy will form part of the Cross Cutting Review of Community Cohesion, currently being undertaken by the Council.

Housing can play a leading role in the development of cohesive mixed communities. We will ensure that, wherever possible, new housing developments are "tenure blind", for example that the homes are designed to an equally high standard irrespective of tenure.

We are concerned that the rapid growth of the private rented sector could lead to high turnover and management problems in some neighbourhoods, and that this could damage social cohesion. This issue is examined in Chapter 2.

Providing residents with the opportunity to influence local services is a key element in the development of stronger communities. We will ensure that tenants and residents are fully involved in decisions on the development and management of their estates, neighbourhoods and the borough as a whole. For example, this strategy and its implementation will be shaped by the extensive involvement of local residents.

### **Resourcing our Housing Strategy**

There are a number of main sources of funding for housing and related activities. Some of the main ones are:

- The Housing Revenue Account (HRA), the budget for day to day management and maintenance of council homes, is expected to have an average turnover of **£170m** per annum over the next four years.
- The Housing Capital Programme primarily provides resources for renovation and major repairs to council stock. Over the next four years, we expect to spend an average of **£98m** per annum through this programme. Of this total, £2.2m will be for private sector housing (for example to pay for disabled facilities grants).
- The HCA provides funding to social landlords and private developers to build new affordable homes through its National Affordable Housing Programme (NAHP). In the current 2008/11 programme, funding allocations in Hackney currently amount to **£65m** per year (equating to 1,800 homes). This will increase further, where new bids are approved by the HCA.
- The Council's Supporting People budget meets the costs of housing-related support to a wide range of vulnerable groups. This budget is expected to be **£21.4m** in 2010/11, supporting some 7,000 placements.
- The Housing General Fund and HRA jointly fund our Housing Needs service, which is responsible for the Housing Register, housing advice and housing options (including the private rented sector), homelessness assessment and all forms of temporary accommodation provided under homelessness legislation. The overall expenditure funded from both sources (net of income) is expected to average **£3.7m** over the next four years.
- The Housing Needs Service also receives a homelessness grant of **£700,000** (confirmed each year to 2010/11) and a separate grant of **£110,000** to tackle overcrowding and under- occupation.

Appendix 5 gives more details of funding sources. It also sets out the HRA for the next four years and our 30 year Asset Management Plan.

## Chapter 2: Core Objective One

### Mixed and sustainable communities - quality and affordable homes for all income groups

This Core Objective sets out our strategic plans over the next five years so that we can:

- improve access to suitable, affordable housing to help meet the most acute housing needs in the borough;
- improve the range of choices for those able to afford more than social rent but who cannot afford local market prices;
- manage housing growth so we can enable mixed and sustainable communities to flourish.

#### Where we would like to be by 2015

By 2015, we will have made further inroads into addressing overcrowding and homelessness, supported housing needs and local aspirations for affordable home ownership. Developers will be able to bring forward proposals with greater confidence relying on well-evidenced, fair and transparent planning policies and practices. Planning policies will help ensure sustainable housing growth that has the optimum mix of high quality affordable housing of the right type to address local needs, including family-sized affordable homes in suitable locations.

We will have developed even stronger partnership arrangements with local RSLs, statutory and non-statutory organisations, including more co-ordinated strategic planning, monitoring, multi-disciplinary working and the dissemination of good practice. We will be making best use of existing resources, including council-owned land, vacant and under-occupied homes and the private rented sector. We will also have taken advantage of new opportunities such as town centre development, collaborative schemes with other local authorities and greater pan-London mobility. Improved housing advice and housing options means local residents and those wishing to move to the Borough will be making more informed decisions on the options and choices available, both locally and outside Hackney.

By 2015 we will also have achieved further significant progress in improving the design and quality of new and re-furnished homes and estates, helping to secure attractive neighbourhoods. We will have improved joint housing and non-housing service delivery that have the capacity to transform individuals' life chances and support local communities' social, environmental and economic well being. Our ambitions in these areas are described in Core Objectives Two and Three.

#### Key achievements since our last housing strategy include:

- Completing through our RSL partners 1,118 new social rented homes and 1,220 new intermediate homes, with 520 of the social rented homes having three or more bedrooms.
- Halving of statutory homelessness and on course to achieve the Government's target of a 50% reduction in numbers of homeless households placed in temporary accommodation.

- Through our rent deposit scheme, we have enabled nearly 600 potentially homeless households to move to private rented homes.
- The number of severely overcrowded households on our Housing Register (those requiring two or more additional bedrooms) fell by 42% between April 2008 and April 2009.

#### **What we plan to do in the next five years:**

- Tackle homelessness and overcrowding, including the best use of existing resources and close engagement with those affected.
- Manage housing growth so we address the most acute local housing needs and enable the development of mixed and sustainable communities.
- Increase housing choices and wider mobility by improving housing advice and information on all housing options and ensuring greater "housing literacy".
- Promote the growth of intermediate housing, especially Low Cost Home Ownership (including options to convert to it from other tenures), with a particular focus on assisting sustainable access by those on middle incomes and those in social rented housing.
- Support the growth of the private rented sector where there is consistent with the aims of our Sustainable Communities Strategy. We will lobby vigorously to ensure no work disincentives are created by the high market rents involved.
- Ensure there is enough supported housing to meet changing needs and requirements.

### **Where we are now and the key challenges**

Chapter One noted some of our housing successes in recent years, for example the increase in the supply of new affordable housing to historic levels, the reduction in homelessness and the integration of health and education infrastructure within the Woodberry Down redevelopment. Many of the challenges we face in the coming years are the result of the borough's wider success: the popularity that has produced over a thousand new homes a year since 2001 (mostly in the private market until recently) has also fuelled the affordability gap for those on moderate incomes.

The Borough's popularity and land use pressures means making the best use of all existing housing resources is essential to the effective delivery of this Core Objective.

Key challenges in seeking to address local housing needs and aspirations in coming years include:

- *Limited land:* Housing land is in short supply, and even where it is available competing demands such as employment or transport can limit the supply of new homes. We need to ensure the traditional solution, densification, does not have an adverse impact on community development and the standard of life in these areas. We need to continue developing the strong working relationship between housing and planning professionals to deliver more affordable homes in the borough.

- *Tenure polarisation:* Hackney's high level of social housing has already been noted. In some areas over 60% of homes belong to social landlords. Our emphasis on sustainable communities includes a commitment to mixed tenure, and our large estate regeneration programme (where most of the additional homes will be market or intermediate housing) provides a suitable vehicle for much of this work.
- *Family homes:* Hackney has a relatively young population. We can expect significant demand for family-sized homes as younger residents raise families in the coming years, and we do not want these households forced out of Hackney by a shortage of suitable accommodation. We already have a serious overcrowding problem, so a supply of larger, family-sized homes is already an urgent requirement.
- *Social homes:* The reduction in social re-lets and the unaffordability of market solutions for most of our households was noted in chapter one. Although we have seen very significant amounts of new social housing in recent years, demand still exceeds supply. Our estate regeneration schemes will replace rather than increase social housing in their areas, so we need to ensure additional social homes are provided on other sites to tackle the shortage.
- *Over-crowding and under-occupation:* Given the high levels of overcrowding and the under-occupation of family-sized homes in the social rented sector in Hackney, we support the GLA's ambition to significantly tackle these issues across London. However, we remain worried by the lack of identified resources for these regional priorities.
- *Intermediate housing:* At the moment most households in the borough cannot afford intermediate housing. A wider range of intermediate products, e.g. shared equity and intermediate rented homes, may help households who want to enter the tenure, but we still need to understand residents' perceptions of intermediate housing and their needs from the tenure in more detail. Access to suitable mortgages for low cost home ownership is currently a growing issue.
- *Resources:* As highlighted in Chapter One, demands on the housing resources likely to be available are set to grow, given the range of challenges faced such as new GLA targets and higher environmental standards. Under the proposed Local Investment Plan (see page 12 and page 31), we will need to agree the future split of investment resources between new homes (and what types of new homes) and the maintenance, improvement and climate-proofing of the existing housing stock.
- *Supporting and enabling:* We need to develop a more co-ordinated approach to residents' needs, where housing is fully integrated with other services.
- *Lettings Policies:* We will need to keep our lettings policies under regular review to ensure we continue to strike the right balance in meeting the range of needs in the Borough, especially amongst existing social housing tenants and those households on the waiting list. It will also need to cover lettings that support other council priority areas such as larger homes for foster carers and the needs of care leavers.
- *Empty homes:* The popularity of the Borough and improved management of council housing means empty housing is not the priority issue it once was. However, we will need to remain vigilant and pro-active in ensuring no home stays needlessly empty.

## **Our priorities for this core objective**

To ensure we make measurable and effective progress against this Core Objective, we are proposing to prioritise seven areas of activity for the Council and our key partners.

### **1. Preventing and tackling homelessness**

The current recession, rising unemployment and increased debt mean increasing numbers of households are currently at risk of losing their homes. But prevention of homelessness is always a major priority for the Council.

The Council's current Homelessness Strategy covers the period 2007-11. Key objectives include the prevention of homelessness, provision of positive, realistic housing options for families that do become homeless, a robust framework for multi-agency working on homelessness and the re-integration of homeless people into mainstream society.

The Homelessness Strategy's delivery plan (see internet link in Appendix 9) includes:

- early intervention by agencies, including advice and support services;
- specific prevention measures, including our Rent Deposit Scheme for private sector tenants and Safer Homes Initiative for people experiencing domestic violence;
- improved floating support to help people maintain existing tenancies
- promotion of training and work opportunities
- improved use of the private sector as a sustainable alternative to social housing, including partnership working with private sector landlords and support for private sector tenants
- effective referral pathways into specialist accommodation.

An updated Homelessness Strategy will be developed in 2011, based on an assessment of all types of homelessness in the borough.

Advice and support services are a key part of our approach. Homelessness in Hackney is characterised by very high levels of youth homelessness (including parental evictions), significant numbers of applicants with mental illness and mental or physical disabilities, many applicants who are leaving care, hospital or prison, and high levels of worklessness. For many people, a multi-disciplinary approach is likely to be most effective in preventing homelessness and the Council has a major role in brokering and co-ordinating these forms of support.

In addition, we provide support through our own initiatives. For example, our landlord accreditation scheme helps match households willing to consider a private rented home with reputable landlords offering suitable accommodation. However, we do need to be aware of the potential for market rents to trap households on benefits rather than offer a springboard into employment.

### **2. Tackling overcrowding and under-occupation**

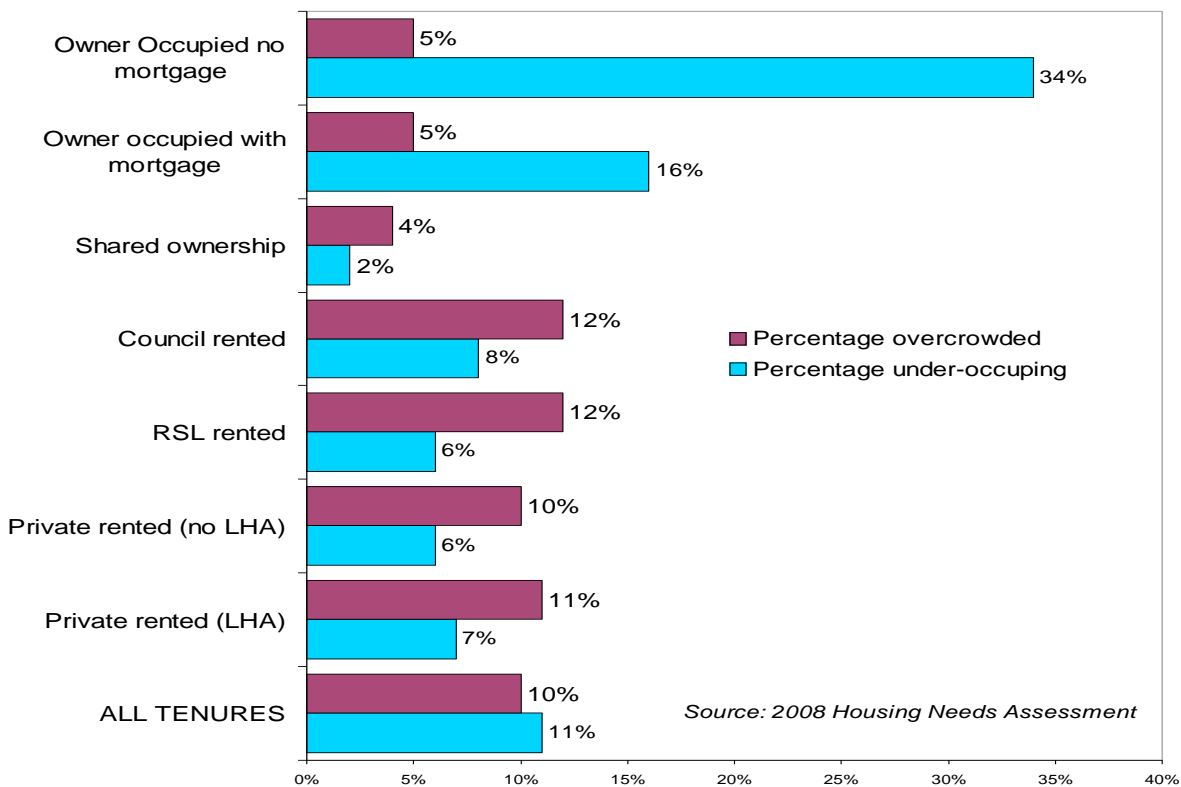
#### **(a) Overcrowding**

At the 2001 Census, Hackney had the third highest level of severe overcrowding in the country. Around 10% of our households suffer from overcrowding. It is most common in the

social rented sector (where 12% of households are in overcrowded conditions - see Figure 7 below) and the private rented sector (10-11%)<sup>5</sup>

In 2007/08, the government funded five London boroughs, including Hackney, to carry out pilots aimed at improving the well-being of overcrowded families and develop options to alleviate the impact of their overcrowding.

The Council has adopted a range of initiatives to tackle overcrowding in the borough, including higher priority for severely overcrowded households in our lettings policy. Our approach has already achieved some success. The number of severely overcrowded households on the Housing Register (those requiring two or more additional bedrooms) fell from 790 in April 2008 to 462 by April 2009, a reduction of 42% within twelve months.



**Figure 7: Overcrowded households and under-occupying households in each tenure (LBH). LHA = Local Housing Allowance, also known as Housing Benefit**

Other initiatives include:

- The Council's "Choose & Move" scheme, launched in 2007, provides financial and other support to severely overcrowded households to help them secure appropriate sized housing in the private sector. While private renting has obvious potential to address households' immediate housing problems, but we do need to ensure market rents do not exacerbate work disincentives.
- Participation in the "Out of London" scheme to assist overcrowded social tenants willing to move into suitable accommodation outside London.
- Conversions of properties into large family homes using Regional Housing Pot funding, accessed jointly with other east London boroughs.

<sup>5</sup> Fordham Associates. *Hackney Housing Needs Assessment (2009)*

- Planning guidance that promotes delivery of family-sized homes in the borough. Our proposed LDF Core Strategy states that we will resist the loss of family accommodation through conversion to smaller units and promote the provision of new family accommodation (three bedroom or larger).

As part of the consultation process for this Housing Strategy, we are also consulting on an Overcrowding Strategy to bring together existing work and new initiatives. This will include actions to prevent new overcrowding and to monitor, evaluate and review the effectiveness of existing initiatives.

We will also be examining the impact of the problem on specific groups within the borough. For example, there is evidence that the Charedi community in the north of the borough may suffer particularly high levels of over-crowding, and we will be exploring this issue and possible solutions with the community.

The Mayor of London's draft London Housing Strategy contains a challenging new target to halve the level of severe overcrowding in London's social rented housing by 2016. We support this ambition whole-heartedly, and our own experience shows innovative approaches, strong partnership working and cross-borough initiatives can produce significant improvements. But work to tackle overcrowding does require adequate resources and further work to support GLA's challenging aspiration will require an element of external subsidy.

### **(b) Under-occupation**

Although under-occupation is concentrated in the owner-occupied sector, around 8% of our council homes and 6% of RSL dwellings are currently under-occupied (see Fig 7). Reducing under-occupation allows us to make better use of the social stock and the increased turnover of family-sized re-lets makes a significant contribution to tackling overcrowding and homelessness.

The Council, working with our RSL partners and Hackney Homes, already uses cash incentives to encourage under-occupiers to move to smaller homes. We also promote CLG's Seaside & Country Dwellings Scheme, which allows older tenants in the social sector to move out of London. These households are often under-occupying family-sized homes, so the out-of-borough moves benefit overcrowded families as well as the original tenants.

We will be investigating the scope to develop high quality homes that will encourage under-occupying households to trade down to a more appropriately sized property. In the coming months we will be carrying out research to investigate features of these new homes that appeal to these households. As well as high specification homes and cash incentives, we will be investigating the role that attractive neighbourhoods and high quality management can play in encouraging trading down to a smaller home. As noted above, we will also be investigating households' attitudes towards homes in town centre developments near to improved services and transport links.

The Mayor of London's draft London Housing Strategy (LHS) also contains a new target for the number of social rented households in London that are under-occupying by two or more bedrooms to be reduced by two thirds by 2016. We completely support this ambition, but think it will be extremely difficult to meet this target within the existing legislation. Making significant improvements in under-occupation will require significant resources. We believe some of these will need to be directed at Regional and Sub-Regional partnerships to broker cross-borough arrangements, while individual boroughs will also need adequate support to meet this pan-London aspiration.

### 3. Managing housing growth so we address the most acute needs and enable mixed and sustainable communities to flourish

Whilst making the best use of the existing homes in the borough is vitally important, it will clearly not be sufficient to address local housing needs and aspirations, or provide suitable options for those wishing to move to Hackney.

Therefore a core priority for the Housing Strategy is planning for and maintaining a sustainable housing supply so that we can best meet local need and aspirations. It is essential that local people are able to access decent homes at a price that they can afford, both for their own well-being and the continued sustainability of Hackney as a thriving and cohesive borough.

We will need to ensure that our new housing growth is matched with the necessary improvements to the local infrastructure and public services and that the negative effects of growth, such as carbon emissions and pressures on local amenities, are minimised.

Hackney is already a densely developed London borough with limited development opportunities for new housing development. However the borough's emerging spatial planning policies have identified a number of designated housing growth areas.

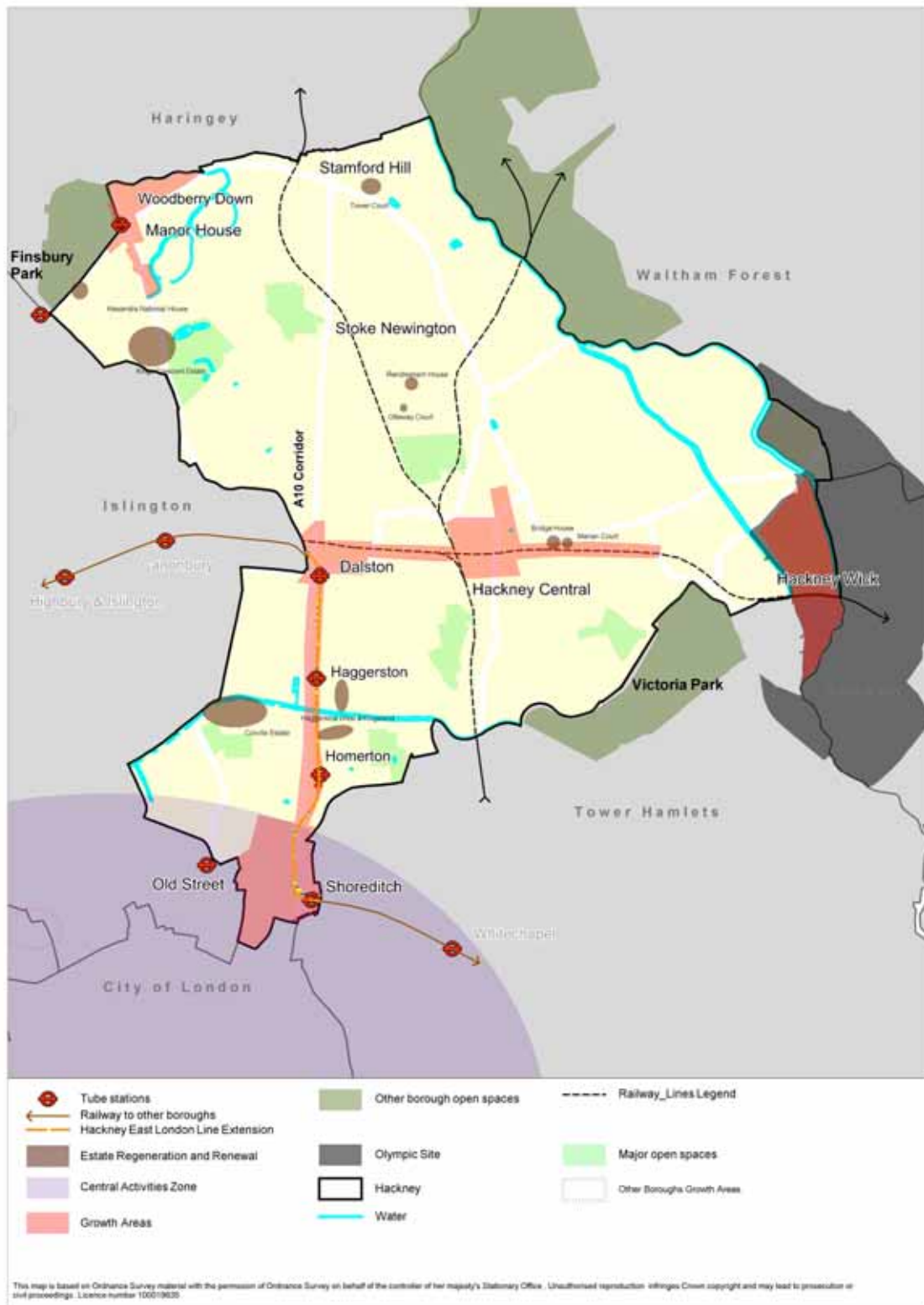
Specific locations for housing growth have been identified as areas suitable for densification and demonstrate good public transport links and close proximity to services and amenity. These are shown in Figure 8 overleaf. Our LDF Core Strategy will seek to maximise re-use of previously developed land and the conversion of existing buildings. It will also encourage new housing development in accessible locations with reference to the policies and requirements set out in the London Plan.

Local needs are so pressing that the supply of extra social rented homes, especially family-sized ones, remains a key objective. But these, as with all other homes, need to be well-designed in places where people want to live (see Core Objective Two). We must also ensure all new housing developments contribute to mixed and sustainable communities, especially in areas with very high levels of social rented housing.

In general, delivering suitable family-sized homes in a high density borough like Hackney is a particular challenge. However, we are keen to ensure that families have the opportunity to access such housing. As not all sites, especially in town centres, may be suitable or desirable for many families with young children, we will seek to maximise all other opportunities elsewhere locally, notably in low density housing growth areas such as Hackney Wick. In areas such as this, we will fully explore the scope for enabling the development of an element of family homes with gardens, subject to potential interest and demand. Our estate renewal programmes will also include a portion of replacement social rented homes with more bedrooms than currently.

In recent years Hackney has been successful in optimising the opportunities to deliver new affordable homes by linking schemes through the planning system and delivering these schemes through Homes and Communities Agency grant investment and private finance raised from Registered Social Landlords

But, as highlighted earlier, we are concerned that central government support for new affordable homes may reduce after 2011-12. We will be making a strong case for appropriate investment for local schemes in our Single Conversation with the HCA (see page 31). We will continue to lobby Government for additional resources and targeted funding streams, e.g. for larger family homes to address overcrowding in the borough.



**Figure 8: Planned designation of land use in Hackney up to 2025 under the proposed Local Development Framework Core Strategy**

## **Use of our planning powers**

Our Local Development Framework (LDF) planning policies are crucial levers to secure the right level and type of affordable housing across the borough. Our affordable housing policy will be incorporated in our LDF Core Strategy (which is currently in development). This includes:

- 50% of all residential developments of 10+ units will be affordable housing
- The affordable housing mix should reflect the identified need for more larger, family sized units to tackle overcrowding
- The promotion of high standards of design and quality and appropriate density
- All new affordable homes to meet or exceed the Code for Sustainable Homes minimum requirement.
- Promotion of mixed tenure neighbourhoods to promote social and economic sustainability at a local level, with tenure and size mix informed by assessments of local need and neighbourhood characteristics.

We will also need to ensure that our planning policies and Section 106 negotiations maximise the supply of high quality family homes that are built to a high design standard and specification in appropriate locations. Our planning policies have successfully delivered our agreed targets for a number of years. If we are to achieve continuing gains in housing supply in future then we will need the planning system to deliver even more.

The emerging LDF Core Strategy is the first step in the development of a robust planning policy that will create certainty and transparency to developers regarding our specific requirements for new housing developments in Hackney

We will also set out our requirements and mechanisms for delivering our affordable housing targets through detailed Development Plan Documents (DPD) and a Supplementary Planning Document (SPD).

A review of the Councils' Affordable Housing SPD will look closely at key spatial and neighbourhood variations in terms of local housing need and viability and set specific neighbourhood based housing targets, tenure and size mix requirements. The SPD will be underpinned and influenced by up to date evidence bases and will be monitored and reviewed regularly to reflect changing market need and economic conditions,

We will also strengthen our internal process for determining residential planning applications through a review of our working frameworks, establishing a more joint up and integrated approach between Development Management, Design teams and our strategic housing and housing delivery functions. We will set a clear protocol for negotiation with developers to streamline the implementation process of residential schemes and to ensure that they meet our strategic housing objectives.

## **The importance of partnership working**

Partnership working is central to our housing supply objectives and we will continue to lead and strengthen our Partnerships and Investment relationship with Registered Social Landlords through the Better Homes Partnership. We will also develop our relationship with other key housing providers, including private developers and house builders, through specific working forums and boards.

It is important to ensure all our local partners continue to find Hackney an attractive place to develop new homes and invest in new and existing schemes. We will also need to plan for

sufficient future investment in the necessary infrastructure provision to meet Hackney's place-making and sustainable community goals.

As highlighted in Chapter One, we remain committed to developing sub regional partnership approaches to maximise housing supply through our work with both the East London Housing Partnership and North London Strategic Alliance. This work includes the sub-regional Strategic Housing Market Assessments that will inform our emerging planning policy for new housing development. Through the Multi-Area Agreement (MAA), we will work closely with the other Olympic host boroughs to agree the delivery of a range on housing and regeneration initiatives, in line with our own Local Investment Plan (see page 31) and the emerging Strategic Regeneration Framework for the five Olympic host boroughs.

### **Role of town centre redevelopment and estate renewal**

Over the next few years, a significant number of the new affordable homes in the borough will be delivered through town centre regeneration at Dalston and Hackney Central, as well as "opportunity sites" such as Hackney Wick. In high density locations such as the town centres, we need to investigate how popular new family sized housing is likely to be. We also need to investigate whether these may also be suitable locations for high quality smaller units that may be of interest to households that are currently under-occupying family-sized social rented homes. This research will be carried out during the coming year.

Estate renewal is an essential element for the delivery of high quality homes and mixed and sustainable communities in Hackney. It will help us tackle overcrowding and non-decent homes in our own stock and will improve housing conditions for thousands of residents. It also offers excellent opportunities for place-shaping and the development of more cohesive communities, providing focal points for effective multi-agency working to improve services and tackle social exclusion and worklessness.

Our current estate regeneration schemes will replace existing social homes with better (and in many cases, larger) ones, rather than provide any extra social units. As a general principle, we will be happy to consider extra social homes on renewal or infill schemes where we are sure this has the support of local residents following extensive consultation. But the benefits of extra homes on suitable estates must be tempered with the need to ensure a suitable mix of tenures, as well as community facilities to support sustainable neighbourhoods.

### **Development of alternative delivery mechanisms**

The credit crunch and current economic downturn means our estate renewal programmes have suffered delays. These events have wiped out, for the moment, interest in developing private sector housing on estates being renewed, crucial to developing more mixed and sustainable communities and to providing the cross-subsidy needed to help pay for the redevelopment of the existing estate properties

We are therefore well-advanced in actively investigating the potential for council-led development and other delivery vehicles to bring forward at this stage, new social rented homes, including council-owned ones, to enable our estate renewal schemes to fully proceed, and, over time, also providing the mix of tenure we require to deliver mixed and sustainable communities. These alternative delivery mechanisms could also help us bring forward new affordable homes on key "strategic sites" such as town centres.

We are also actively pursuing new incentives and freedoms introduced by the Government that will give us the opportunity to take control of our affordable homes building and refurbishment projects where appropriate. We have been successful in bids for new HCA funding available for this purpose and have recently made further applications for assistance.

A key aim of this initiative will be to unlock difficult-to-develop sites as part of our wider estates regeneration programme. We hope this mechanism can also be used to maximise other

opportunities from our existing land assets and to allow the Council to intervene strategically to bring forward privately owned sites for housing development.

### **Cross-borough initiatives**

We will also be exploring the potential for cross-borough initiatives and out-of-borough schemes in areas where housing land is less constrained. These options raise a number of issues both for households (e.g. suitable locations, support networks) and host councils (e.g. the costs of supporting Hackney residents who move into their area). We will be researching this issue.

### **Development of a local investment plan through our single conversation with the HCA**

As part of the development process for the Housing Strategy, the Council is reviewing its joint vision for housing and regeneration, and the broad outcomes, to inform development of and consultation on a Local Investment Plan for Hackney. This Plan will set agreed priorities for the Council, its delivery partners, the HCA and the GLA for the targeting of publicly funded housing and regeneration investment in the Borough.

As part of this process, we will be seeking flexibility over grant rates for new affordable housing, for example:

- To bring forward intermediate housing that is affordable to social tenants (and gives the option of sustainable home ownership).
- To encourage private developers and RSLs to bring forward a number of exemplary schemes that meet excellent standards of quality, design and environmental sustainability.
- Subject to resident interest, to develop high specification one and two bedroom homes to help tackle under-occupation/overcrowding.

Infrastructure requirements of housing growth will be an essential element of the Local Investment Plan. The intention is, where required, to bring into the conversation other public agencies such as the London Development Agency (LDA) and Transport for London (TfL)

Finally, as noted earlier, the Local Investment Plan in setting priorities for new housing supply will also need to strike a balance with other key priority areas, notably decent homes, estate renewal and wider regeneration.

### **Gypsy and Traveller site provision**

We recognise that in recent years the Gypsy and Traveller community have struggled nationally to secure sufficient caravan sites to meet their needs. In Hackney some gypsies, travellers and travelling show people wish to find and buy their own sites to develop and manage. Other groups within the community require rented caravan pitches, usually on sites owned by the local authority.

The Gypsy and Traveller community in Hackney is complex and diverse and we will seek to further understand the specific need requirements of the groups within the community.

We are committed to securing sufficient provision for Gypsies and Travellers through our LDF Core Strategy and forward planning initiatives, and we will resist the loss of existing sites and pitches. We will also seek to identify mechanisms such as joint collaborative working with neighbouring boroughs to meet identified need.

## 4. Improving housing advice and information

Local people should be able to choose from a wide range of housing options. We will continue to work with partners in the public, private and voluntary sectors, and neighbouring boroughs, to build upon existing initiatives.

We plan to ensure residents can access high quality advice and information on housing at every stage in their lives, especially at key decision times such as young adulthood and early parenthood. 39% of households accepted as homeless and in priority need by the Council between September 2008 – June 2009 were young people aged 16-24. Preventing homelessness, particularly amongst young people, and providing information about their housing options is therefore a major priority. We will ensure that information and advice on housing is available to young people in schools, collages and youth centres and to prospective and new parents, via the Community Midwifery and Health Visiting services and in our Children's Centres.

We will continue to develop high quality advice services to assist residents experiencing housing difficulties. Working with a range of partners in the voluntary sector, we will seek to ensure that difficulties can be resolved so people can remain in their existing home, having had their housing situation improved. Alternatively, where people need to move, we will advise on a full range of housing options, ensuring a focus on those that are viable for each individual household. This will include the option of relocating to other parts of the borough, east London or any other areas of potential interest where residents wish to consider this alternative.

## 5. Supporting intermediate housing

In line with the Regeneration Development Framework for the Borough, we are keen to promote a wider range of housing choices for households on middle incomes that aspire to own their own home and/or who can afford more than a social rent. We want to ensure ordinary working families can access housing that meets their aspirations as well as their needs. This includes help for households that wish to purchase a share of their home, either now or at a later date.

Following major research and consultation, in 2006 and 2007 we developed policies and initiatives with our partners to improve access for those on average incomes, including those in social rented homes, to the growing supply of low cost home ownership (LCHO) homes in the borough. The Council's vision for the intermediate housing market, covering both homes to buy and rent, and which was, endorsed by the Better Homes Partnership, is detailed in Appendix Six.

We want to see a more developed intermediate housing market in Hackney that meets a broader range of needs and is simpler for people to access. We will develop our approach with our partners to expand intermediate housing provision, including a review of eligibility, to enable us to retain key workers and working households in the borough.

We want to see low cost home ownership become a mature tenure. To date most LCHO properties have been designed for smaller, younger families. At the moment there is only a low level of overcrowding in the intermediate sector, but we are concerned that this may change as families grow. We are keen to explore the potential market for larger family sized intermediate homes and produce a local LCHO market that allows households to trade up and down within the tenure to suit changes in circumstances.

We are also keen to explore the potential for shared equity housing (i.e. rent free) as an alternative to shared ownership, as our financial modelling suggests this type of LCHO is accessible to households on more modest incomes.

We launched our own equity loan pilot scheme (Hackney First Step) in 2008. Although our research demonstrated improved affordability compared with conventional shared ownership models, the advent of the credit crunch meant potential households found it extremely difficult to obtain mortgages to access this scheme. We are currently carrying out a full evaluation of this model. We will also investigate other models of LCHO that can address the specific requirements of intermediate housing need in the borough. We will be carrying out research into potential applicants' attitudes to shared equity schemes in the coming year.

We will also explore the potential for an element of LCHO in Hackney that is permanently secured, rather than lost to the intermediate market as occupiers staircase up to full ownership. There is concern that it is currently not possible to ring-fence homes funded by the HCA as "in perpetuity" intermediate housing, as the agency requires an option for owners to staircase out to full ownership.

We will be urging the HCA to be more flexible in relation to this requirement while LCHO remains a relatively small and developing tenure, as we expect demand for this tenure to increase as the housing market recovers. We also want to ensure as much affordable housing as possible remains available for the large number of local households that cannot access full owner-occupation.

Intermediate homes built without HCA subsidy – for example those provided on publicly-owned land by a Joint Venture vehicle – could be protected from complete staircasing out of the tenure, and would remain as affordable housing in perpetuity.

We want to encourage more intermediate renting locally. The 2008 Housing Needs Survey found 11% of households in housing need could afford an intermediate rent, based on at a maximum of 25% of gross household income spent on housing costs. This figure rises to 28% if the maximum is raised to 40% of gross household income.

We would also like to see greater flexibility to transfer dwellings between different intermediate tenures (e.g. between LCHO and below-market rents) as local needs change. We will consult with our partners on the lessons of the credit crunch (and, when it occurs, the recovery in the housing market) to learn more about the vulnerability of intermediate tenures to the economic cycle. We will also take a keen interest in the HCA's current review of LCHO products currently available.

We have some concerns about the Mayor of London's proposal to raise the income cap for LCHO in the Capital, although we recognise the scale of the affordability gap in Hackney means even households with reasonably high incomes find it difficult to buy on the open market in the borough. We do not want those on modest incomes to lose out on opportunities to buy intermediate homes because of competition from those on higher incomes, and we will be working with our development partners and the HCA to make sure this does not occur.

Subject to further consultation, we propose to set affordability thresholds that ensure a suitable proportion of new intermediate homes are affordable to those on moderate incomes. This will prevent a future situation where a high proportion of intermediate homes are only available to households near the top of the household income limit for eligibility (currently £60,000).

Our work on improving access to LCHO will also be influenced by the attitudes of mortgage lenders. We have already commissioned major research in this area since the start of the credit crunch. We will need to keep this area under close review, as evidence is emerging currently of further difficulties accessing suitable mortgages for LCHO.

## 6. Supporting private renting

High quality, well managed private rented homes offer flexible access and a degree of choice to households that are seeking suitable housing. The substantial expansion of the private rented sector (PRS) since 2003 noted earlier has been accompanied by a near doubling of turnover within it. 34% of PRS households had moved in the year up to Summer 2008, compared with 6% of owner-occupiers (Fordham Associates, 2008). As noted earlier, there has also been a rapid growth in the last 12 months in private tenants in receipt of Local Housing Allowance (LHA) or Housing Benefit.

The impact of rapid expansion in the PRS needs to be understood in more detail. Private landlords have provided homes for hundreds of local households in housing need. However, we need a clear understanding of the impact of a fast-growing PRS on the development of mixed and sustainable communities, as well as area management issues, the links between LHA and the poverty trap, and the long-term sustainability of the PRS if house prices rise significantly in the future. We will need to take a view on how much PRS growth should be encouraged and/or mitigated in the Housing Strategy and our LDF Core Strategy.

Our Landlord Accreditation Scheme encourages good management practice in privately rented property with advice and training. We currently have 289 accredited landlords in the borough, and given the size of the sector we would obviously like to bring more landlords into the scheme, in line with the GLA's draft London Housing Strategy ambitions. We refer further to this issue in Core Objective Two (see page 45).

We want to encourage more institutional investors into the private rented markets as a source of additional supply (rather than a replacement for existing "small landlords"). We believe institutional investors are likely to drive up standards throughout the tenure. But we want to ensure these investors feel comfortable investing in all parts of our market and are confident they can offer tenancies to households throughout the tenure, including those on LHA.

For Houses in Multiple Occupation (HMO) we will set clear LDF core strategy planning policies on standards, with robust enforcement of the new HMO licensing regulations and the Housing Health and Safety Rating system.

Since 2005, 672 potentially homeless households in Hackney (some with children) have been able to access PRS homes through our rent deposit scheme. We will continue to strengthen arrangements to make the most effective use of the PRS to help meet local housing needs..

We have some concerns about the link between market rents and work disincentives. For households on low incomes, access to the private rented sector requires support from LHA. The recent rapid growth in private tenants claiming the benefit locally, as noted earlier, means there are currently 8,000 private tenants claiming LHA in Hackney. LHA is a means-tested benefit, with a relatively large taper or claw back as household income increases. For tenants paying a market rent, taking a low paid job may simply not be an economic option.

The issues in the last paragraph have obvious implications for this Housing Strategy's third core objective, which includes action to tackle worklessness. We are hopeful that work to look at addressing poverty trap issues in the PRS will be prioritised by Government and will lobby vigorously to ensure the no work disincentives are created by the high market rents in the Borough.

We also recognise there is a risk to the local PRS as the housing market recovers. Previous housing recoveries have seen PRS stock lost to home ownership, and assured shorthold tenancies now make it relatively easy to sell into owner-occupation if house prices provide better returns than rents. We are keen to see good landlords retain their interest in private

renting throughout the housing market cycle and will keep a careful watch on the health of the tenure across the borough. We also look forward to the results of the HCA's current PRS initiative.

## 7. Developing supported, adapted and specialist housing

As noted earlier, we attach great importance to maximising the scope for independent living by residents at all stages of their lives.

An estimated 15,647 households - nearly 17% of the Borough's total - have at least one member with some form of support need<sup>6</sup>. Of these, 2,741 are estimated as requiring additional support services, while 6,745 require additional aids and adaptations to their home. The Housing Needs Survey suggests around 630 households felt their need for adapted or accessible housing cannot be met in their existing accommodation. While a large proportion of households with support needs can manage adequately in their own homes with current levels of support, significant numbers may still require additional support or alternative accommodation.

It should be noted that the results of the Housing Needs Survey (HNS) are based on the respondents' own assessment of their needs. The allocation of supported and adapted housing, as well as aids and adaptations and support services are based on independent professional assessments and are subject to strict eligibility criteria. The HNS results can therefore only be used as an estimate of potential unmet needs. Further needs analysis work will be undertaken in next few years.

Appendix 2 contains more detail on the profile of supported housing needs and issues in the Borough.

### Wheelchair, lifetime standard and adapted housing

The number of residents with physical disabilities is forecast to increase by 10% by 2016. There are currently 41 households awaiting wheelchair standard accommodation in the borough. The policy of the Council is to ensure that at least 10% of all publicly funded new build housing is built to the wheelchair standard. From 2010, it will be our policy to ensure that 10% of all new build housing in all tenures is built to this standard. We will monitor new developments to ensure the wheelchair standard accommodation that is built is of the right size and quality and in the right location to meet the needs of those who need it.

### Making the best use of existing wheelchair, lifetime standard and adapted stock

We will ensure that our existing wheelchair, adapted and lifetime homes standard stock is allocated to those who most need it. Building on work already undertaken by Hackney Homes, we will ensure that all our social housing stock is audited and graded for accessibility (using the same criteria as the London Accessible Housing Register) and that these details are available to residents using Choice Based Lettings.

### Aids and adaptations

An estimated 6,745 households with support needs require some form of adaptation to their homes. Many reported a need for major adaptations such as low level shower units (2,587 households), bathroom alterations (1,970 households), lift or stair lift (1,414 households). In

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<sup>6</sup> Hackney Housing Needs Survey and Assessment 2009

2008-2009, the Council provided aids and adaptations to around 6,200 individuals. However, only 500 of these received major adaptations. We will investigate this apparent disparity further and if necessary, find ways of enabling more people to access major adaptations, if they need them for example by improved take-up of Disabled Facilities Grants.

### **Help maintaining the home**

In total, 6,002 households were estimated to have difficulty maintaining their home or their home is in disrepair. Over a third (2,724) were households with support needs. According to the 2009 Health and Well-being profile for Hackney and the City, Home Care Services were being delivered to over 1,000 Hackney residents (672 receive "intensive Home Care, i.e. 6 or more visits a week, 481 receive less than 6 visits).

### **Non residential support**

In 2008-9 our Adult and Community Services division helped 4,686 people to live in their own homes, included support with personal care, shopping and keeping the home clean and tidy. The Housing Needs Survey estimated that 2,741 households with at least one member with a support need required additional support services. This suggests some residents may be unaware of the existence of support services or how they can access them, although, as noted above, these estimates are based on residents' own assessment of their needs and they may not in fact meet the eligibility criteria for these services. Additional needs analysis is required to establish whether there is significant unmet need and, if necessary, increased publicity and awareness-raising work that may be needed to increase take up.

### **Supported housing**

In 2007-2008, the Council spent £22m on around 7,000 residential supported housing tenancies. 630 new supported housing tenancies were offered to clients that year. This sum matches almost exactly the estimated numbers of households with support needs requiring alternative accommodation, which suggests that the overall supply of supported housing is broadly in line with requirements. However, a closer look at each client group reveals that, in some cases, there is a disparity between the type and quantity of accommodation available and the needs of the client group. We are therefore reviewing the provision of Supported Housing for each client group, to ensure that it meets current needs.

### **Making the best use of existing stock – the Move-On Strategy**

Our Supporting People team estimates that during the twelve months to September 2009, 569 people were ready to move out of their supported housing placements. But only an estimated 296 tenancies or licenses were available for them to take up. If not tackled, this would result in tenants having to remain in supported housing for longer than necessary, reducing the amount of supported housing available for new clients.

Our move-on strategy aims to prevent silt-up of existing supported housing provision and increase the supply of safe, quality move-on accommodation. This will often include on-going assistance, such as floating support. The strategy also includes a proposal for the establishment of a single assessment and allocations process for all supported housing.

### **The needs of particular client groups**

Our Hackney Supporting People team is reviewing the provision of supported housing for each client group. Key issues and developments for each client group are summarised below. Please see Appendix 2 for a more detailed discussion.

*People with Learning Disabilities:* An additional 184 supported housing units will be required, over the next five years, to accommodate the increased numbers of people with learning disabilities in the borough and enable more people with learning disabilities to live locally.

*Mental Health:* Over the past few years, the emphasis for Mental Health services has been to ensure that services offer value for money by rationalising the number of supported housing providers and improving the quality and range of floating support, to avoid residents having to be admitted to hospital or to move into residential supported care. In future services will focus on prevention and maximising the independence of those with mental health needs.

*Young people with supported housing needs:* In April 2009, 401 supported housing units were being commissioned for young people by the Council, ranging from temporary accommodation hostels, to specialist high care support units. In future, a greater proportion of supported housing for young people will be high support services, to meet the needs of young people with acute and complex needs.

*Single homeless people:* The Council currently funds 486 supported housing places for single people. We will need to ensure that we meet the proposed London Housing Strategy objective of eliminating rough sleeping by 2012.

*Ex Offenders:* 105 units are currently funded, from 6 providers, providing mainly low to medium support services. In future, it is proposed that, there will be four accommodation-based services for offenders with complex needs, one accommodation based visiting support service and one floating support service, which includes the Persistent and Prolific Offenders and Multi Agency Public Protection Arrangement clients. 117 units will be funded overall.

*Older People:* The Supported Housing with Care programme will involve the development or refurbishment of 198 units (174 units for older people and 24 units for people with learning disabilities), offering high levels of support. This will help to meet the needs of a growing elderly population over the next five years.

*Drugs and alcohol:* The Council currently funds 38 residential places for people undergoing treatment for drug and alcohol dependency.

A review of supported housing for people with substance misuse in 2008 found that the number of residential places available is far too low to meet even the most conservative estimate of need – a summary of its recommendations can be found in Appendix Two.

*People experiencing domestic violence and hate crime:* The number of live cases dealt with by the Domestic Violence and Hate Crime unit from October 2008 - January 2009, doubled from that of the same period in 2007.

Of the 41 closed domestic violence cases during this period, at least 22, over half, were required to leave their accommodation. Our policy is to ensure, wherever possible, that the perpetrator, not the victim is required to leave. We ensure that wherever possible they can remain in their homes, if they feel safe and able to do so.

We will make housing services more responsive to the needs of people experiencing domestic violence and hate crime, for example by providing training to frontline staff and work to change perpetrators' behaviour. In refreshing our Domestic Violence and Hate Crime Strategy, we will also strengthen support for victims and witnesses.

## **Action plan for core objective one**

A summary of all the key actions for Core Objective One can be found at Appendix One.

## Chapter 3: Core Objective Two

### Attractive neighbourhoods: places where people want to live

The previous chapter set out our approach to managing existing resources and new housing supply to best meet local needs and aspirations across all tenures, and help build mixed and sustainable communities. However, whilst the quantity and mix of homes coming forward is vitally important, so is the quality of those homes, including those being refurbished, and the quality and liveability of the environment immediately around them. This Core Objective sets out our strategic plans for maintaining and improving homes and estates and ensuring housing investment plays a key role in helping to create attractive wider neighbourhoods and in helping to mitigate climate change.

#### Where we would like to be by 2015

By 2015, the vast majority of the Borough's housing stock and estates will be decent. All social homes in the borough will already have achieved the Decent Homes Standard or its successor (except those awaiting estate renewal). There will also be a reduction in the number of vulnerable residents in non-decent private sector homes.

All new housing will meet high standards of design, quality and environmental sustainability, with the best schemes achieving exemplary standards. A significant proportion of the existing stock will have been retro-fitted to tackle climate change and reduce fuel poverty, and all households will be able to access support and advice on energy efficiency.

Substantial progress will have been made on the regeneration of Woodberry Down and our estate renewal programme. Estate renewal and town centre regeneration will have provided a sound platform for local place-shaping and the development of strong, cohesive local communities. Good quality, integrated management arrangements will be in place for all social housing estates and high density mixed tenure developments, with common management standards for all homes on these estates/developments regardless of tenure and much reduced crime and anti-social behaviour. All private landlords will have been encouraged to adopt a professional approach to housing management and maintenance.

Resident satisfaction with their opportunities to influence designs and plans for their homes, estates and neighbourhoods will be high.

#### Key achievements since our last strategy include:

- We have invested more than £190m in decent council homes since 2003/4, reducing the number of non-decent council homes by almost 12,000.
- The Decent Homes programme, one of the largest in the country, has been highly commended by expert bodies for its value for money and resident involvement.

- Hackney Homes achieved a Two Star assessment from the Audit Commission, following inspection, releasing £225m of government funding for the Decent Homes programme.
- Woodberry Down estate was selected by government as a National Mixed Communities Demonstration Project in January 2007. Despite being hit by the economic downturn, funding from the HCA has been secured to progress with Site 1 of the scheme.
- We set up a Design Review Panel in 2007 to provide design advice on key development proposals. We also introduced the Hackney Design Awards to send a clear signal to designers and developers of what is expected in terms of standards of design in Hackney.
- Nearly 300 private landlords have already registered on our Landlord Accreditation Scheme, which encourages and supports good management practice in privately rented property.

#### **What we plan to do in the next five years:**

- Achieve and maintain decent conditions for all social rented homes and increase the proportion of private sector homes that are decent and which are occupied by vulnerable residents.
- Secure 21st century standards for council housing through the best use of resources, estate renewal and regeneration, and the option for the Council act as a developer, including through Council-led 'Joint Ventures'.
- Promote high quality design and build standards in all new homes, with systematic monitoring and enforcement at all stages of the development and completion process.
- Secure high quality management of homes and public realms across the rented sectors.
- Address the challenges of environmental sustainability and climate change, and at the same time reduce fuel poverty.

Core Objective Two needs to inform, shape and complement our housing supply delivery. Improving the design and quality of the homes that are built and achieving decent conditions in the existing housing stock will contribute to attractive and thriving estates and neighbourhoods. We will also work with residents and our partners in the public, private and voluntary sectors to support the development of cohesive, safe, accessible and environmentally sustainable neighbourhoods.

This work will rely on improvements to the condition and management of existing homes and estates, as well as the quality, design and management of new homes and developments. The provision of sufficient infrastructure, such as transport and environmental improvements, is also vital to the creation of thriving neighbourhoods.

Our approach to the non-housing aspects of securing attractive neighbourhoods and the potential role of housing providers in promoting social and community cohesion and

improving prosperity and life chances of residents is set out in Core Objective Three, in the next chapter.

## **Where are we now and the key challenges**

### *Condition of existing homes and estates*

Following major investment in council homes over the past six years, and the completion of work by our RSL partners on their stock (which includes transferred council properties), we are well on the way to achieving decent conditions for all social rented homes in the borough. We have also helped make improvements to over 1,100 private sector homes occupied by vulnerable households over the past five years, to bring them up to a decent standard.

However, the Government's Decent Homes Standard introduced in 2003 was a national minimum standard. It did not cover, for example, all of the investment needed to maintain flatted estates such as lifts, communal windows and door entry systems – a feature, for example, of virtually all council homes in the Borough. Nor does it allow for automatic modernisation of all kitchens and bathrooms, or for all the climate proofing and environmental improvements that will be needed going forward.

Some of the above areas, especially in relation to estate environments and climate proofing, are likely to be covered by the Mayor of London's proposals for a successor to the Decent Homes Standard. However, the additional resources required – especially for council housing – could be significant.

As we highlighted earlier (see page 30), our estate renewal programmes have suffered delays because of the recession. This has not only required us to secure extra public funding to replace the private-sector cross-subsidy previously available. It has also meant that we face a major challenge in completing work, already well advanced, to develop robust and alternative investment vehicles that will enable all our current estate renewal plans to proceed in 2010.

### *Quality of new homes and housing developments*

The Borough's GLA targets for additional homes have been exceeded over the last five years. But extra homes by themselves cannot produce attractive neighbourhoods. As we make clear in Core Objective One, growth needs to be carefully managed. Major housing developments can help address wider spatial issues such as poor infrastructure and neighbourhood management. We will need to ensure that all new homes meet high standards of design, quality and environmental sustainability.

Given the importance, too, of affordability, a major challenge will be securing the highest quality of homes from what could be a reduced funding pot. Striking the right balance in terms of investment priorities will be tackled through the Local Investment Plan (see page 31).

We will also need to consider how the new housing that will come forward in Town Centres and other growth areas can support the economic regeneration of the Borough and play a key role in helping make the wider neighbourhoods in which they are located more attractive and sustainable for those wishing to remain in or move to these areas.

### *Management of homes*

Following its Two Star inspection rating, Hackney Homes is developing its housing management and other services to address the areas for improvement identified by inspectors. This includes an integrated resident involvement strategy and consistent service standards. Together with other social housing landlords in the borough, Hackney

Homes and the Council are working towards the development of common housing and public realm management standards.

The private rented sector is rapidly expanding and we have introduced a well-subscribed Landlord Accreditation Scheme as part of our approach to working with private landlords. But we also take strong action against those who deliberately ignore the rules.

## **Our priorities for this core objective**

We have identified four priority areas that will contribute to Core Objective 2:

- Decent homes and estate renewal;
- New homes and improved neighbourhoods – quality and design;
- Tackling climate change and fuel poverty, and
- Management of homes and the public realm.

## **1. Decent homes and estate renewal**

### **a) Decent Homes**

All Hackney residents should live in homes that are in a decent condition. Our aim is for all Council-owned homes to meet the Government's Decent Homes Standard (DHS) by December 2012 (with the exception of homes that are part of estate renewal schemes). We expect that all RSL-owned homes will meet the DHS by December 2010. A key aim of our private sector renewal strategy is to reduce the proportion of vulnerable people living in non-decent private sector homes. We want to ensure that residents continue to live in homes that are in a good condition in the future. We will be working with the Mayor of London and HCA on a new standard as the successor to the DHS, for example including new requirements to reduce the environmental impact of housing. However, we will also be making the case in our "Single Conversation" with the HCA that additional resources are essential to help local authorities achieve higher standards.

We will carry out a survey of Council-owned homes, followed by a stock options appraisal, to examine arrangements that can maintain homes at decent standards into the future. We will also investigate the accessibility of homes and estates for wheelchair users and other residents with mobility problems. A strategy will be developed to improve the accessibility of Council-owned homes and estates.

We are also leading the way in innovative procurement and during 2010-15 Hackney Homes aims to include contracts for the renewal of Decent Homes within a single contract that will also include cyclical, planned and reactive repairs. The aim of a single contract is to provide even better value for money and improved services to residents.

Progress on meeting the DHS for Council homes is set out in Appendix 3.

We also need to ensure housing is brought up to modern standards in other tenures. We have recently commissioned a Private Sector Stock Condition survey to investigate the extent of non-decent and unsuitable housing in the private tenures and the resources required to address these problems. A particular focus will be the condition of homes occupied by residents vulnerable as a result of having a support need and/or on a low income. We will also use the results of the survey to update other key aspects of our private sector renewal strategy

## **b) Estate renewal**

Our Estate Renewal Programme is the key regeneration project for the Council's housing stock. It will help meet the central objectives of improving the design, quality and condition of existing homes on our estates as well as, over time, delivering extra homes at higher densities or, potentially, in infill developments. Crucially it will also meet the wider objectives for neighbourhood renewal such as improving opportunities and quality of life, promoting social inclusion and reducing inequality.

The estate renewal programme has been developed in close consultation with residents. A high priority for the programme has been to replace existing homes with high quality, environmentally sustainable homes. It will replace outdated, high maintenance social rented homes with modern, well designed replacements that will exceed both the HCA's Housing Quality Standards and achieve high levels of Code for Sustainable Homes. Another key priority is to keep established communities intact, while creating sustainability through mixed tenure housing developments, supporting local businesses and improving the public realm and open spaces of our estates.

Other key elements of the estate renewal programme intended to contribute to making the estate and the wider neighbourhood more attractive include:

- the enhancement of existing community facilities and/or provision of new ones (for example on West Haggerston and Kingsland, we have increased play areas, built a nursery targeted at local residents and have secured funding that will help improve a nearby local park)
- addressing fragmented urban form on affected estates and using the opportunity of the estate's renewal to secure a greater integration of the estate with its immediately adjacent area, including, where supported by residents, improved pedestrian access to the estate

The objectives of the estate renewal programme, for the foreseeable future, will be delivered principally through a variant on the previous cross subsidy investment model, with up-front public subsidy replacing the private subsidy on which the plans had previously relied (see page 30). This approach will facilitate the re-provision of existing social rented homes and also enable mixed and sustainable communities by introducing, in later years as the market hopefully improves, outright sale and low cost home ownership options.

As highlighted earlier, new rules mean that we can now consider a range of possible delivery mechanisms including direct development of new council housing. We will be working in partnership with residents on affected estates to take detailed design work to planning application stage, while deciding the best delivery mechanism and funding streams for each regeneration phase.

The Woodberry Down estate is our flagship project and it was selected by government as a National Mixed Communities Demonstration Project in January 2007. It will undergo a total physical and socio-economic renewal to transform one of London's most deprived areas into an exciting new sustainable neighbourhood offering around 10,000 high quality new homes, economic opportunity and safety.

It has received Kick Start funding from the HCA to progress with Site 1 of the scheme, and the process of decanting (re-housing) tenants and buying back Leaseholders is well underway on seven Kick Start sites. We will be seeking to secure funding in order to secure delivery of future development phases.

Following survey work, Alexandra National House, Bridge House, Tower Court, Marion Court, Ottaway Court and Rendlesham House (the "Six Estates") were recommended in July 2005 for demolition and redevelopment due to high repair costs, poor environment and inappropriate built form or estate layout. This programme was later extended to include

Colville estate at the request of residents, and Kings Crescent estate was added to the programme when a stock transfer proposal failed.

These programmes have also been affected by the economic downturn, as highlighted above. We have recently secured HCA funding to make progress with Ottaway Court and Rendlesham House and have bid for similar assistance for Tower Court, Alexandra National House and part of Bridge House. We are aiming to deliver the renewal of the regeneration of the Six Estates as one integrated scheme.

On Kings Crescent, we have started internal refurbishment and the master-planning for the cleared sites. On Colville, we are currently doing master planning and have secured HCA funding for the 1<sup>st</sup> phase of the redevelopment.

The Haggerston West and Kingsland estates will be regenerated following their stock transfer to London & Quadrant Housing Trust in September 2008.

## 2. New homes and neighbourhoods – quality and design

In seeking to optimise and manage housing growth to address acute housing needs and enable mixed and sustainable communities to flourish, it is vital that new homes are designed, built, maintained and managed to high standards for Hackney residents now and in the future. High quality of design and materials is fundamental to all new housing developments and public spaces. New homes and public spaces must also be safe and accessible.

Our planning guidance will incorporate a range of quality and design requirements that must be met. Based on the Mayor of London's new Housing Design Guide, we will integrate requirements for high quality and design throughout our planning guidance, policies and processes, and work towards systematic monitoring of completed schemes and enforcement where necessary.

Design aspirations in planning applications must also be delivered on the ground. We will promote best practice on the design process with RSLs and private developers.

Housing developments, particularly larger schemes and estate renewal, should be integrated with the wider neighbourhood and contribute to attractive and thriving communities. The provision of sufficient and well-designed infrastructure, such as transport, environmental improvements and play space and facilities, are vital to ensure that new schemes are sustainable in future.

Some of our priorities for design of new homes and estates are:

- 'Secure by Design' standards
- 'Lifetime Homes' standards and at least 10% of homes are built to wheelchair accessible standards
- Integrate all tenures seamlessly
- Achieve good internal space standards
- Enhance biodiversity
- Reduce energy and resource consumption

In addition to ensuring that all proposals meet or exceed the HCA's minimum quality and design standards, we will work with our partners to bring forward housing schemes that meet higher "exemplary" standards.

Finally, we are working on a Public Realm Supplementary Planning Document which will provide planning guidance in relation to the design of the entire public realm of the

Borough, including estate environments. This will cover hard and soft landscaping, public art, lighting and all public open spaces forming part of the built environment, including estates.

### **3. Tackling climate change and fuel poverty**

Climate change is recognised, nationally and internationally, as the greatest environmental challenge facing the world. In line with national policy, we are committed to reduce future CO<sub>2</sub> emissions to 80% of 2005 levels by 2050. In the UK, the housing stock is the largest single contributor to CO<sub>2</sub> emissions. While Hackney's per capita domestic emissions are the lowest of any borough in London, we are committed both to mitigating the magnitude of future climate change and enabling our residents to adapt to the consequences.

We are in the process of developing a Climate Change Strategy for the Borough, including measures to address the contribution that could be made by the housing stock and residents to tackling climate change. Our priorities are both to retrofit existing homes to improve their environmental sustainability, and to make sure that new homes are designed, built and maintained to high standards of sustainability.

For existing housing stock, Decent Homes programmes for Council and RSL owned stock have had a major impact in ensuring that thousands of homes have both efficient heating and effective insulation. We will with Hackney Homes and other partners be investigating the scope for developing an integrated cross-tenure Affordable Warmth Strategy that will set out a range of measures to help those residents in all tenures experiencing fuel poverty. Grants from the Council and Government have helped hundreds of private sector households improve the thermal efficiency of their homes.

We will look for opportunities to introduce environmental sustainability when renewing and refurbishing Council-owned estates, for example refurbishment of part of the Kings Crescent Estate will be to high levels of the Code for Sustainable Homes and a pioneering retrofit scheme is due to start in early 2010.

The feasibility of introducing energy efficient Combined Heat and Power is being investigated for regeneration of Dalston, Hackney Town Centre and Hackney Wick, and for a number of Council estates.

For new affordable homes in receipt of public funding, developers and RSLs have to meet the HCA's design and quality standards, including the Code for Sustainable Homes. We are proposing in our new planning guidance that all housing developments should meet these standards, whether or not they are in receipt of public funding. In our own proposals for developments in the estate renewal programme, we plan to exceed the HCA's minimum standards for environmental sustainability. As mentioned above, we also plan to work with and encourage our partners, including private developers and RSLs, to bring forward schemes that meet exemplary standards of sustainability.

Appendix 3 gives more details of our approach and plans for tackling climate change and fuel poverty.

### **4. Management of homes and the public realm**

The quality, design and condition of homes all have a role to play in making neighbourhoods peaceful, safe and enjoyable. However, housing and estate management are also essential to the success of neighbourhoods. Tackling anti-social behaviour is just one example of where housing managers, acting in partnership with other landlords, the police and other agencies, can deliver real improvements in neighbourhoods. Housing

management extends beyond residents' front doors. Communal areas and the estate environment need to be managed so residents feel the neighbourhood is clean, safe, secure and valued by the landlord.

We will introduce a 'Hackney Standard' setting out agreed standards of housing management for all social landlords in the borough. As a first stage this will include standards for dealing with anti-social behaviour and for the cleanliness of communal and shared areas. Both of these are high priorities for Hackney's residents, who will be fully engaged and their satisfaction with these services measured.

Without coordination, action taken on one estate could simply shift anti-social behaviour problems onto a neighbouring estate or area. We will improve the multi-agency partnership approach to reducing anti-social behaviour on estates. We will also work with partners to introduce good standards of housing and estate management on housing estates and high density, mixed tenure developments, so that good standards of management apply to all rented homes, whether social or private.

We already have in place our statutory Crime and Disorder Reduction Strategy. We prepare an annual strategic assessment which measures levels of crime and anti-social behaviour in Hackney and informs priorities.

As mentioned in chapter one, the Tenant Services Authority (TSA) will regulate all providers of social housing, including Hackney Homes and RSLs, from Spring 2010. The regulator will have powers to set and enforce clear performance standards for landlords. The aim is to ensure that social housing tenants receive an equally good service no matter who their landlord happens to be. To help achieve this, and to help involve tenants more in the management of their homes, the TSA intends to set up a framework of standards to enable tenants to compare performance across all social landlords in a local authority area.

The TSA would set a broad national framework of standards, under which landlords and tenants would agree service standards locally.

This private rented sector has become an important sector in the borough because of its rapid growth. While many private landlords provide a good service, others do not have the expertise or knowledge to be competent landlords, and a few seek to operate outside the regulatory framework. The recent Rugg Review confirmed that a minority of landlords seeks to exploit the most vulnerable members of our community and allow anti-social behaviour to occur in neighbourhoods, causing misery for many local people<sup>7</sup>.

Our strategy for private sector management standards has several strands:

- to work with and encourage landlords that are providing good quality, well-managed homes;
- to educate and raise awareness of landlords who are well-intentioned but do not have the necessary knowledge and expertise, and
- to enforce standards on those landlords not meeting good standards despite the Council's attempts to engage or advise them on ways to raise their standards.

We have a good relationship with many landlords, letting and managing agents, including those receiving referrals from our Housing Needs service, which runs a regular Hackney Landlords' Forum. We also run a voluntary Landlord Accreditation Scheme, open to any Hackney landlord, to encourage and support good management practice in privately rented property. We also work in partnership with other London boroughs through the London Landlord Accreditation Scheme to offer low-cost high quality training.

We support the ambition in the draft London Housing Strategy at least double the number of accredited landlords by the end of 2011. However, we begin from a high base level of 289

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<sup>7</sup> *The Private Sector – its contribution and potential*, Rugg & Rhodes, Centre for Housing Policy

accredited landlords (2009). And whilst, we support this ambitious target, it may require robust incentives. We will be investigating the resources that will be required to increase accreditation and potential sources of funding.

We will make full use of powers in the 2004 Housing Act where we uncover poor standards of property management. In addition, our housing advisers, as well as advisers employed by voluntary agencies, will advise and support tenants who have been treated unfairly by landlords.

### **Action plan for core objective two**

A summary of all the key actions for Core Objective Two can be found at Appendix One.

## Chapter 4: Core Objective Three

### **Prosperous communities - the chance for everyone to thrive and earn a good living.**

Developing the attractive neighbourhoods described in the previous chapter will require strong emphasis on spatial design and property management. But social landlords in particular also support individual households and communities through “housing plus” interventions that use the landlord-tenant relationship to promote and broker non-housing services such as community development, welfare advice and skills training.

For the future, we wish to see a much greater integration of service planning and delivery at the local level between social landlords and mainstream services such as the Youth Service that tend to focus their services on many of the former's residents. Improved skills will tackle worklessness and financial exclusion at both an individual and a neighbourhood level. Greater engagement can build residents' confidence, extend their horizons and strengthen social networks on estates and neighbourhoods.

This chapter, therefore, examines the potential for housing-related activities in tandem with non-housing services that can tackle the financial and social exclusion that limit many residents' life-chances.

#### **Where we would like to be by 2015**

By 2015, social housing providers will be working closely together to ensure local people receive a consistently high standard of service, irrespective of their landlord. Housing services will be more closely aligned with those of other public services in the neighbourhood, such as youth, health, education, advice and employment. We will build on the good work already underway to enable residents and service providers to come together to develop and implement plans for their estate, neighbourhood and borough.

Housing organisations will work closely with agencies offering financial advice and employment counselling and support, targeted at those residents who are not working. This advice and support will be available to residents of all tenures, in the neighbourhoods and estates where they live, although priority will be given to residents in the social and private rented sectors, as they are more likely to be workless.

#### **Key achievements since our last strategy include:**

- Our new Customer Service Centre in Hillman Street brings together housing advice and many additional local services.
- Youth Co-ordination Networks have been established in each of our four neighbourhoods, to enable those providing youth services, including housing organisations, to work more closely together.
- All social housing tenants now benefit from employment advice and support on their estates through our Ways Into Work programme - 600 people were helped to find work in the first year.

### **What we plan to do in the next five years**

- Explore the scope for developing Neighbourhood Investment and Action Plans, that will give residents and local service providers the opportunity to come together, to identify local needs and priorities in their areas, and to formulate and implement a series of positive measures to resolve them.
- Ensure our community halls on estates are well utilised and maintained.
- Ensure that social housing tenants are well informed about and able to participate in opportunities, arising from the London 2012 Olympics.
- Develop four youth hubs on estates in each of the boroughs' four neighbourhoods, as a way of enhancing and better co-ordinating youth services.
- Build on the success of our Ways into Work programme, ensuring that it is available to all residents in the social rented sector, and extending it where possible to all of the private rented sector.

### **Where we are now and the key challenges**

Over 70 Registered Social Landlords operate in Hackney, as well as the Arms Length Management Organisation Hackney Homes. These organisations provide housing and estate management services to their tenants but are increasingly becoming involved in the provision of housing plus services that improve quality of life for their tenants. As key local service providers, they also have a central role in bringing people together and facilitating resident involvement in the planning and design of services.

Many public services such as social services, youth provision, primary care, police and street services are already organised around the boroughs' four neighbourhood areas. Others, such as schools, are by their very nature local. The Public Service Promise will see the establishment of service centres such as the one in Hillman Street in Hackney Central, bringing a range of frontline services together in one place.

Despite these initiatives, formal mechanism to bring local people and service providers together, identify needs, set priorities and deliver services in a more integrated way at neighbourhood level are relatively under developed.

Housing service providers operate a range of mechanisms to engage tenants and residents in the development and delivery of their housing and estates. The Council's four Neighbourhood Forums bring local people in each locality together to discuss ideas and raise issues with their local councillors. We need to ensure that all social housing tenants, irrespective of their landlord, can influence the way in which their housing and estates are developed and managed and feed views into resident engagement forums at neighbourhood level and borough wide.

As outlined in Chapter 1, the coming years will see an increase in job opportunities in Hackney, through the redevelopment of our town centres, the new Olympics Media Centre and additional housing in Hackney Wick and in our surrounding boroughs, arising from initiatives such as the Stratford City Retail development.

The Single Conversation with the Homes and Communities Agency will require us to demonstrate the way in which we are linking the housing and wider regeneration agendas

and pooling our resources to achieve maximum value for money through a Local Investment Plan.

The Council has begun this process, by undertaking a Cross Cutting Review of Worklessness – one of the initial outcomes of which has been to gain a more comprehensive understanding of the way in which worklessness impacts different parts of the borough. This information will be used to further develop services for workless residents but will also feed into the Local Economic Assessment, which the Council will undertake, to establish the health of the local economy more widely.

Housing organisations and employment services are already working closely together to help their residents find work, earn a good living and secure the best possible quality housing to meet their needs and aspirations.

The Ways into Work programme has been operating for over a year. Hackney Homes and six of the borough's largest Registered Social Landlords employ specialist employment outreach workers to work with jobless residents on the estates where they live. In its first year it provided advice and support to 1,500 people, with 600 entering employment. More details are given later in this chapter.

However, around 30,000 people are still claiming out of work benefits in the borough – 75% of whom are social housing tenants. In addition, as noted earlier, there has also been a large increase in recent years in private rented tenants claiming Local Housing Allowance. This suggests the numbers of workless households in this sector is increasing and will need to be addressed in future service delivery.

## 1. Housing as a driver of social and community cohesion

Housing organisations have a key role to play in building social and community cohesion. They need to work closely with other local service providers such as GPs, schools and police to provide more integrated services in the neighbourhoods where they work. They can also create social capital by encouraging greater resident involvement on both housing and other neighbourhood issues and providing community facilities on their estates.

Key challenges in the coming years in delivering the core objective include:

### **Enabling social housing providers to work together**

The Council is piloting common management standards in relation to estate management and anti-social behaviour (see Chapter Three). A Residents Services Forum has also been established to promote best practice and encourage joint working in these and other areas, particularly on estates where there are multiple landlords, where housing providers will be encouraged to identify a lead organisation to carry out key tasks. Over the next five years, we will be investigating, with our partners a comprehensive set of management standards, which will not only cover the level of service that tenants and leaseholders can expect in relation to things like repairs and maintenance, but also the extent to which tenants and residents of Hackney Homes and Registered Social Landlords can expect to be involved in decision making.

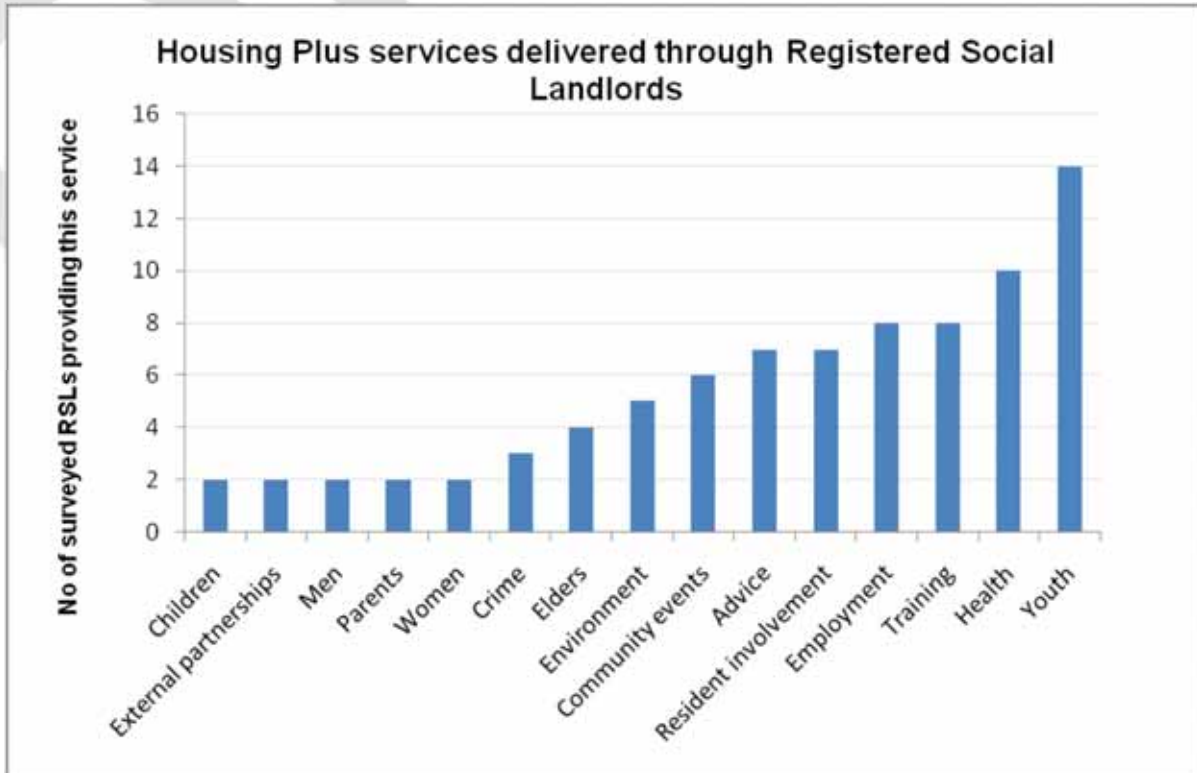
We will ensure that these resident engagement mechanisms feed into initiatives to involve local people at neighbourhood level and borough-wide.

### **“Housing Plus”**

In May 2009, we surveyed 70 social landlords with properties in Hackney to find out what non-housing or “housing plus” services they offer in areas where they manage stock.

Responses were received from Hackney Homes and 24 Registered Social Landlords, who collectively manage over 90% of the borough's social housing stock.

The following graph shows a list of "housing plus" activities and the numbers of organisations involved in them.



**Figure 9: "Housing Plus" services provided by Social Landlords in Hackney, 2009**

**Co-ordinating and developing "Housing Plus" activities**

The Better Homes Partnership (part of Team Hackney, the Local Strategic Partnership) has established a Community Investment sub-group to co-ordinate community related activities of housing organisations and share good practice

**Youth service provision**

The most common form of "housing plus" activity is youth service provision. The Better Homes Partnerships' Community Investment sub-group will focus on improved working between housing and youth services in 2009-10.

The Council has established Youth Service Co-ordination Networks in each of the borough's sub-localities. Each neighbourhood will have its own hub. Each hub will have a specialism, such as Information Technology, and will link with the relevant Service Co-ordination Network. We will ensure that housing organisations are fully involved in the development of these hubs, so that the youth services they provide are fully integrated into the wider local youth offer. We also propose to incorporate housing information and advice into the youth service offer (see Chapter 2 for more details).

## **Linking housing and health service provision**

The City and Hackney Primary Care Trust is currently working on a supplement to the Joint Strategic Needs Assessment, linking housing and health needs. Part of this work will look at proposed new housing developments in Hackney, along with proposed investments in new primary care facilities such as GP practices, dentists etc., to ensure health facilities are located where they are most needed. The Primary Care Trust and London Borough of Hackney will also explore the possibility of incorporating healthcare developments with housing developments, wherever feasible.

## **Older people**

Four of the housing organisations who responded to our survey, were offering services for older people. The London Borough of Hackney has just produced a strategy called "Making Hackney a Great Place to Grow Old – Transforming prevention and well-being services for older adults. One of the aims of this strategy is to "enable older people to get out of the house". The strategy envisages offering older people "a variety of opportunities for lively and inclusive social activities 7 days a week". The activities offered to older people by housing providers will form an important part of this.

## **Ensuring local people get the most out of the Olympics**

The Council's Olympics Team is aware of the link between social housing and disadvantage and they will be working in partnership with Hackney Homes and RSLs to reach some of Hackney's most disadvantaged groups on the estates where they live.

The Olympics Team are working with Community Development Officers in Hackney Homes' five neighbourhoods to ensure local residents can share in the employment and social benefits associated with the Olympic project. These activities will be publicised on the Hackney Homes website, at tenants and residents meetings and in the tenants' newsletter. If successful, this approach will be extended to RSLs working in the borough.

## **Making the best use of community facilities**

There are at least 80 community halls in the borough, many run by volunteers. Hackney Homes is developing a strategy to ensure that all the halls are run on a consistent basis, that they are maintained to a good standard of repair and that all residents can access and benefit from them.

As we detail in Core Objective Two (page 42), our estate renewal programme is providing a key opportunity to enhance existing or provide new community facilities, as required.

## **Developing neighbourhood service co-ordination in Hackney**

Many services are already delivered at local level and there are many examples, such as Youth Hubs, of services working together locally. The Government, in its document *Transforming Places Changing Lives*, sets out a performance framework for regenerating deprived communities in England. The Government recognises that in order to achieve prosperous communities, a range of factors need to be in place, such as good health, education, housing and low crime.

Given the multi-dimensional nature of these challenges, it makes sense to ensure that local services work together in ways that local people can easily understand. There is already a range of work being undertaken at a local level in the Borough to improve and integrate services. This will need to inform how we can secure a more integrated alignment of housing and non-housing services. Initiatives well under way or planned includes:

- The Community Action Panels operated in each Ward by the Police but chaired by a ward resident, which includes Safer Neighbourhood officers.
- The Council's Service First Initiative and the public service promise.
- The Council's Public Realm Ward Improvement Programme – being designed to ensure seamless service provision.
- Through the RDF, community peer champions for workless households and service-co location.
- Hackney Homes have rolled out integrated Estate Action Plans.

As a starting point, we need strengthen the profile of Hackneys' neighbourhoods to obtain a clearer understanding of their populations, performance against the key indicators in the Governments' latest guidance on regeneration, lessons learned for the Governments' Total Place Initiative, current and planned infrastructure and housing developments. This will form part of the Council' cross cutting review of community cohesion. This research will allow us to identify gaps in investment at local levels and bring local residents, Councillors and service providers together to draw up Local Development Plans.

Working in a more collaborative way at a local level can empower local people. It will enable services to be tailored to the particular needs and characteristics of specific neighbourhoods and enable local providers to take advantage of potential efficiencies and cost savings through co-location or joint delivery of services.

## 2. Housing and worklessness

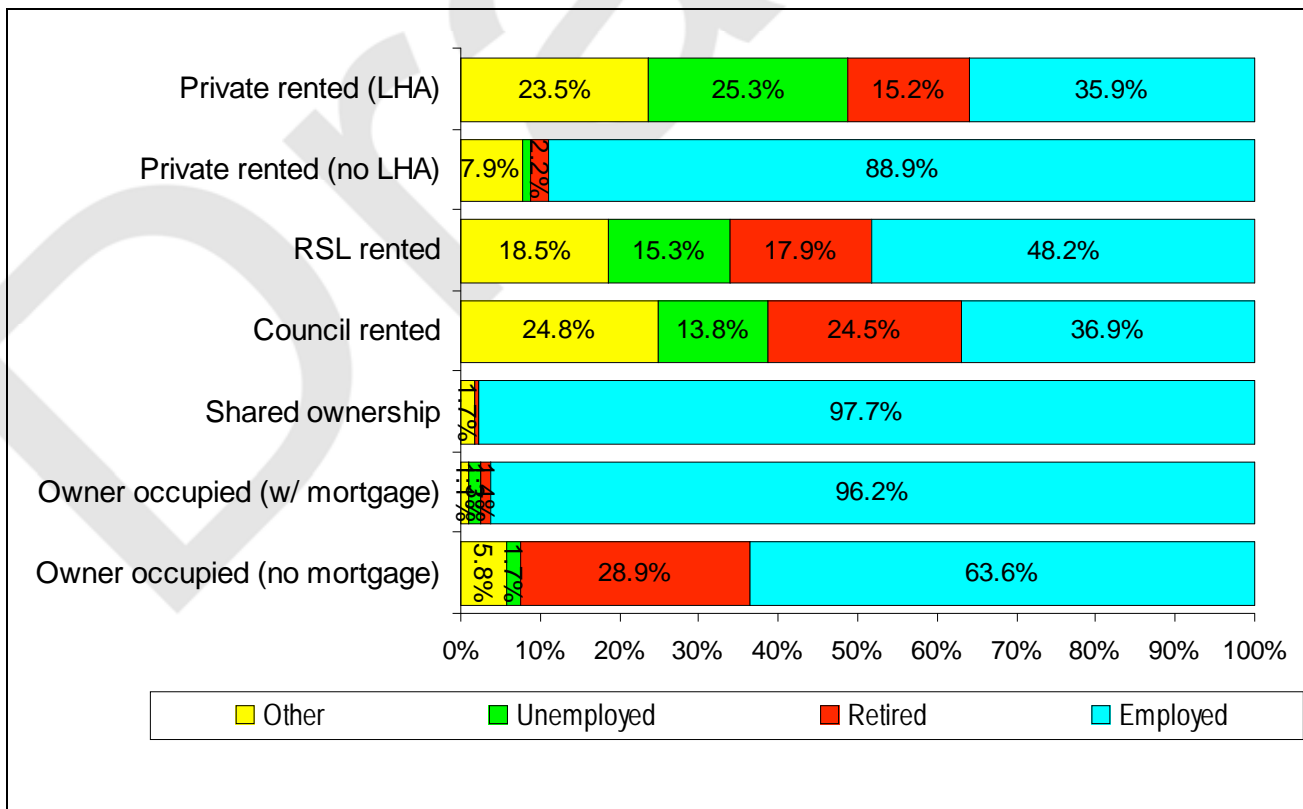
Housing is closely linked to our economic fortunes. Households with higher incomes generally have access to a wider range of housing options. Those not in work may find themselves stuck in poor quality, unsuitable housing. It is vital that housing organisations and employment services work closely together to help their residents access work, increase household income and secure the housing that meets their needs and aspirations.

### **Housing and worklessness – the national policy context**

As noted in Chapter One, the Hills Report in 2006 found social tenants were more likely to be out of work than those in other tenures, including the private rented sector. The report concludes that initiatives to help people into work should be focused on those in social housing. Appendix 4 gives a fuller discussion of the local situation.

### **Worklessness and tenure in Hackney**

The chart overleaf shows the economic status of Hackneys' households by tenure.



**Figure 10: Tenure and economic status of household. Source: Fordham Research Hackney household survey (2008)**

Almost three quarters of Hackneys’ workless households (around 24,000 households) live in the social rented sector.

However, as noted earlier, the number of workless households in the private rented sector has grown significantly since 2005, with particularly rapid growth in the last 12 months. This situation will be monitored closely and measures will need to be put in place over time, to address worklessness amongst those in this sector. See Appendix 4 for a more detailed analysis of the relationship between social housing and worklessness in Hackney.

### Tackling worklessness in Hackney – local policy context

#### The Sustainable Communities Strategy

Reducing poverty by supporting residents into sustainable employment and promoting employment opportunities, is one of six core priorities in our Sustainable Communities Strategy (see page 14). It sets the following goals to 2018 in relation to tackling worklessness:

- \* Close the gap between Hackney’s employment and the London average.
- \* Increase employment for people in Hackney who are disabled or have a long-term health condition or mental health problems.
- \* Improve the earnings of people in Hackney to lift them out of poverty.

#### The Local Area Agreement 2008-2011

Every three years the Council and its partners in Team Hackney agree a set of targets with the Government to improve performance in key priority areas. In relation to tackling worklessness, the agreement states that we will:

- \* Increase the overall employment rate for people of working age from 60.3% in 2007-8 to 63.3% by the end of 2010-1.
- \* Reduce the proportion of working age people claiming out of work benefits in the worst performing areas from 28% in 2007-8 to 23% by the end of 2010-1.

These are challenging targets, especially in the current recession. Social landlords can play a major part by promoting and supporting skills and employment initiatives targeted at tenants and leaseholders.

### **Implementing our vision: the Regeneration Delivery Framework**

As highlighted on page 14, the Regeneration Delivery Framework (RDF) is key strategic plan for the Council and its partners intended to speed up regeneration in a number of priority areas. One of these is reduced worklessness for which the RDF envisages:

- Minimum economic activity targets for specific communities and estates which are particularly affected by worklessness. Employment programmes may need to be realigned in order to target these groups.
- Employment programmes that work effectively with (and are potentially co-located with) services such as estate renewal programmes and town centre developments – particularly in areas of high worklessness.
- Taking advantage of job opportunities arising from major site developments, including estate renewal, with a physical job brokerage presence on site.
- Introduce new ways of engaging Small and Medium Enterprises in corporate social responsibility (CSR) as a way of encouraging them to give work experience to those engaged on worklessness programmes.
- Routes to employment outside the borough, an area where RSLs that work across London may have particular expertise and insights.
- A pilot programme of 'community peer champions' in localities and communities identified as being at particularly high risk of worklessness.
- Positive relationships with employers in Hackney and other boroughs, including social landlords, building firms and other housing organisations, to maximise employment opportunities.

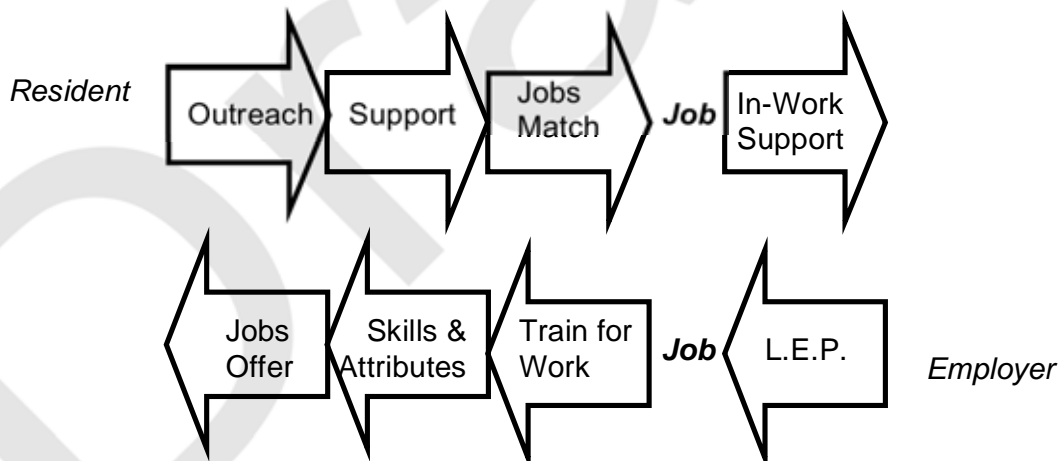
### **Our response – Ways into Work**

In 2008, the Government designated the five Olympic boroughs (Hackney, Newham, Tower Hamlets, Greenwich and Waltham Forest) as a City Strategy Pathfinder area. Additional funding was made available from the Department for Work and Pensions to allow the boroughs to work with their partners to develop innovative ways of reducing the high levels of unemployment in their areas.

The Council, with our partners Jobcentre Plus, Talent, Renaisi, Hackney Homes and six of the largest Registered Social Landlords in the borough (covering 30,000 homes in the affordable sector) has developed the Ways into Work programme.

Specialist employment workers are employed by Hackney Homes and the RSLs to conduct door to door outreach of their tenants, identifying those who are not in work and encouraging them to take up the jobseeker support and skills development services offered by Talent and Renaisi. Participants then progress through training and education into employment.

The diagram below illustrates the steps within the scheme:



1,500 residents were registered with Ways into Work in the first year and a total of 600 people found jobs, 200 as a direct result of the housing outreach work).

### The future - The 5 Olympic boroughs multi area agreement

The five Olympic host boroughs are now in the process of agreeing a Multi Area Agreement with Central Government. This will promote joint working across the five boroughs in relation to: worklessness and skills, housing and developing communities, and the public realm

On worklessness and skills, the top delivery priorities will be to:

- actively engage employers to create job opportunities for our residents;
- provide high quality, innovative worklessness services and benefit flexibilities to reach people and help them to want a job and be able to work;
- increase aspiration and skills levels to encourage more people into employment;
- encourage sustainable employment and career progression, and
- break the ties between social housing and worklessness in our boroughs through, greater outreach, benefit flexibilities, pilots for types of social housing provision that incentivise employment, and a reduction in the amount of poverty imported from other parts of London.

The five boroughs hope to obtain permission from the Government to pool a range of employment and skills related funding schemes to create a single "Local Employment and Skills Fund". A Joint Investment Plan will be developed, with a series of programmes and projects, commissioned by a Joint Investment Group with representatives of the five boroughs, relevant Government departments, the Greater London Authority and Jobcentre Plus.

The Multi Area Agreement will also pilot ways of making work pay e.g. piloting schemes to allow those in temporary accommodation who enter work, to keep a proportion of their housing benefits.

### Further developing the links between housing and employment services

In the long term, we hope to incorporate employment advice and support into the Housing Advice and Options service and make this available to residents in all tenures through supported and generic housing providers and benefit services. We also want housing and employment advice to become more closely aligned with income maximisation, financial advice and debt counselling.

The diagram overleaf illustrates the type of employment support which might be available at each stage of the housing lifecycle and the type of incentives that might be offered to help residents move into work and exercise greater housing choices.

### **Helping people secure employment in the housing industry**

At least 5,000 people are employed in the housing and construction industries in Hackney. Housing service providers are involved in a wide range of initiatives to help local people to access careers in the housing and construction industries including:

#### *Hackney Homes apprenticeship scheme*

Hackney Homes runs a young apprenticeship scheme which has successfully recruited and trained young local people with no previous experience. Scheme members receive on the job training and attend college to study for NVQ and City and Guilds qualifications.

#### *Estate renewal schemes*

On our larger estate renewal schemes, we already require developers to run a construction apprenticeship scheme. We also encourage the use of local traders and the employment of the Borough's residents. We are developing our approach further. For example, on the Holly Street Estate, we have required the developer to employ a quota of Hackney residents. We will consider how we can extend and build upon this approach for all other large estate renewal schemes.

#### *On-site*

On Site is the gateway for Hackney residents, to jobs helping to build the 2012 Olympic and Paralympic Games. On Site has helped over 130 people find jobs since 2008.

#### *Work placements*

Islington and Shoreditch Housign Association provides volunteer work placements for unemployed residents and secondary school students.

### **Action Plan for Core Objective Three**

A summary of all the key actions for Core Objective Three can be found at Appendix One.

**LB Hackney Housing Options and Advice Service**

4,500 people receive full housing assessments each year

**Proposed:** in addition to housing advice, service users would be able to access employment/welfare benefits advice – ideally provided as part of the Ways into Work (City Strategy Parthfinder) programme.

**Incentives:** Accessing employment will widen the range of housing options available to service users.

**Private rented sector**

**Proposed:**

On-going employment support (possibly linked to the Housing Options/Advice Service and the Hackney Benefits Service

**Incentive:** Those entering work allowed to keep a higher proportion of housing benefit.

**Supported Housing:**

7,000 supported housing bed spaces in Hackney  
630 new lets to people 16-60 in 07-08.

**Proposal:** Employ training and capacity building worker to improve practice of support workers from a range of specialist housing providers, in getting their clients into work. Postholder could be based with Supporting People team/leading RSL.

**Incentive:** Might include no/reduced rents for introductory periods.

**Move on:** General needs housing (if appropriate), intermediate/home ownership

**LB Hackney Temporary Accommodation Service:**

1,814 people in temporary accommodation as of 31/09/08

**Proposed:** Employment/welfare advice incorporated into the Floating Support services for 16 – 19 year olds and adults.

**Incentive:**

Those who enter employment are fast tracked to long-term tenancies

**The social rented sector**

774 council homes and 678 RSL homes let to new tenants in 2007-2008

**Proposed:** Roll out existing Ways Into Work service to remaining major RSL's and Hackney Homes (2009-2010).

Ensure that new tenants receive an employment/income maximisation assessment, as part of induction process. Ensure that tenants, especially those with rent arrears, receive on-going employment/financial advice

**Incentives:** Accessing employment will enable tenants to widen the range of housing options open to them e.g. intermediate housing and home ownership

**Intermediate housing/home ownership**

On-going employment support from Jobcentre Plus, if needed

Mortgage Rescue, ,if needed.

## Chapter 5: Delivering our Strategy – Monitoring and Evaluation

Appendix One contains our proposed action plans for delivering the Strategy set out in this document. These include the timescales within which the actions will be carried out.

Wider housing and regeneration conditions can change rapidly over time, for example, events in the economy and the housing market, new government priorities, the scale and nature of resources available, and evolving best practice. Through monitoring and review, we will ensure that the action plans stay on track, taking remedial action where this is not the case. We also want to learn lessons and make improvements to our approach where this is required.

We will carry out annual reviews of the housing strategy to:

- Ensure actions have been carried out within the timescales set out in the delivery plan;
- Evaluate the impact made by completed actions against the core objectives in the strategy, and make improvements based on the lessons learned, and
- Review the strategy and delivery plan and decide whether priorities and actions should be updated in response to new circumstances or best practice.

We will consider the findings of the annual reviews with our partners to ensure that the strategy continues to be responsive to changing conditions and priorities.

Our approach will need to be refined as we also develop our Local Investment Plan in consultation with the Homes and Communities Agency and our delivery partners.

## Appendices

1. [Draft action plans for the Housing Strategy](#) p. 60
2. [The evidence base underpinning the Housing Strategy](#) p.72
3. [Improving and climate proofing the housing stock – further detail](#) p.103
4. [Housing and worklessness – further detail](#) p. 107
5. [Capital and revenue resources available for housing in Hackney](#) p. 110
6. [The Council's vision for intermediate housing](#) p. 115
7. [Strategic Outcomes sought through Hackney's Sustainable Communities Strategy](#) p. 116
8. [Olympic Host Borough Multi-Area Agreement – Housing Action Plan](#) p 119
9. [Key references](#) p. 120
10. [Glossary of terms used in this Strategy document](#) p. 122

**APPENDIX ONE<sup>8</sup>****Draft Action Plan: Core Objective One****Mixed and sustainable communities – quality and affordable homes for all income groups****Priority 1: Preventing and tackling homelessness**

<b>Task</b>	<b>Date</b>
1.1 Update and implement the current Homelessness Strategy	2011, with ongoing targets
1.2 Research the impact of recession on homeowners and consider recommended actions	2010
1.3 Provide “mortgage rescue” support to home owners experiencing difficulties paying their mortgage due to the recession	On-going
1.4 Develop multi-agency partnerships to prevent homelessness	On-going

**Priority 2: Tackling overcrowding and under-occupation**

<b>Task</b>	<b>Date</b>
1.5 Update and extend current Overcrowding Strategy with delivery plan.	2010
1.6 Investigate additional resources that will be needed to meet GLA ambitions on overcrowding and under-occupation, and incorporate in the final Overcrowding Strategy.	2010
1.7 Investigate and respond to the characteristics and housing preferences of tenants under-occupying social	2010/11, and ongoing

<sup>8</sup> This is a draft action plan. Please note that the timing and sequence of some tasks will be subject to the outcome of public consultation and planned research.

housing , and incorporate findings in the final Overcrowding Strategy.	targets, subject to results of research
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### Priority 3: Managing housing growth so we address the most acute needs and enable mixed and sustainable communities to flourish

Task	Date
<b>1.8</b> Strengthen our information systems so that we can robustly identify the Borough's long-term capacity for sustainable housing growth in line with our London Plan targets.	2009/10 and ongoing
<b>1.9</b> Optimise investment in new housing supply in line with this housing strategy	2010 and on-going
<b>1.10</b> Through the Single Conversation with the Homes and Communities Agency (HCA) and our partners, develop a Local Investment Plan setting out priorities for housing and regeneration investment in the Borough.	2010/11
<b>1.11</b> Investigate the scope for delivering additional affordable homes through developer led s106 agreements and to set and consult on internal protocols for negotiation and implementation through planning policy via the Affordable Housing Supplementary Policy Document (SPD - see below)	2010/11
<b>1.12</b> Complete feasibility study to investigate alternative supply mechanisms such as Council-led Joint Ventures to provide additional homes on town centre developments and opportunity sites	2010
<b>1.13</b> Assess the case and scope for adopting neighbourhood targets for tenure and dwelling size mixes in line with the Sustainable Communities Strategy and the Regeneration Delivery Framework Align with planning policy through Affordable Housing SPD (see below).	2010 2010/11
<b>1.14</b> Review and update the Affordable Housing SPD to link with the emerging Local Development Framework (LDF) Core Strategy and associated Area Action Plans.	2010/11
<b>1.15</b> Research into potential for developing more family housing in town centres and other areas of proposed housing growth	2010

<b>1.16</b> Identify scope and mechanisms for the provision of additional Gypsy and Travellers pitches in line with London Plan requirements	2010/11
<b>1.17</b> Investigate affordability issues in relation to new social rented and low cost home ownership homes (rent levels, service charges, in-use costs)	2011

#### Priority 4: Developing housing advice and information

Task	Date
<b>1.18</b> Ensure that young people are fully aware of their housing options by ensuring that housing forms part of the social educational offer of the Youth Service and is part of the personal and social education curriculum of all secondary schools in the borough	March 2011
<b>1.19</b> Ensure that information is available on housing options to prospective and new parents via Community Midwifery and Health Visiting services and Children's Centres	March 2012
<b>1.20</b> Continue to promote the full range of housing options such as the Rent Deposit Scheme, housing opportunities in neighbouring boroughs, and the "safer homes" scheme for those experiencing Domestic Violence	On-going
<b>1.21</b> Undertake regular reviews with those on the Housing Register, to ensure that they are fully aware of the range of options and alternatives available to them	On-going

#### Priority 5: Supporting intermediate housing

Task	Date
<b>Target/objective:</b> In line with the Borough's Regeneration Delivery Framework, to promote and enable the expansion of the intermediate housing sector in the Borough as a tenure of choice for those on middle incomes unable to afford market rents and/or wishing to take a step on to the low cost home-ownership ladder,	
<b>1.22</b> To develop and maintain a robust understanding of conditions in the intermediate housing market locally	2010 and ongoing
<b>1.23</b> Independent evaluation of the Hackney First Step (HFS) Equity Loans pilot and related products	2010
<b>1.24</b> To develop and consult on priority criteria for accessing intermediate rented homes in the Borough	2010

<b>1.25</b> Market research the views and aspirations of Hackney residents in relation to Low Cost Home Ownership (LCHO) products	2010
<b>1.26</b> Investigate local interest in and scope for Hackney intermediate rented programme (with LCHO conversion option)	2010/11
<b>1.27</b> Subject to outcomes of planned tasks above, consider with our partners most appropriate next steps for moving forward in promoting intermediate housing, in line with the SCS and RDF	2010/11
<b>1.28</b> Establish feasibility for setting affordability criteria and thresholds for new intermediate homes, that allow access to intermediate products on a sustainable basis for those on average incomes in Hackney .	2009/10

### Priority 6: Supporting private renting

Task	Date
<b>Target/Objective:</b> To promote the growth and use of the private rented sector in a manner consistent with the achievement of the Borough's Sustainable Communities Strategy	
<b>1.29</b> To develop and maintain a robust understanding of private housing market conditions locally and work to increase the supply of quality private rented accommodation for local people	2010 and ongoing
<b>1.30</b> Explore incentives to increase the number of accredited landlords and provide more information and events and training for landlords via the established Private Landlords forum.	2010
<b>1.31</b> Explore the implications of low income families and other vulnerable households using the PRS as an alternative to temporary accommodation and the impact the PRS may have on strategic objectives of sustainable communities.	2011
<b>1.32</b> Improve information on rent levels and rent deposit schemes to empower and better inform PRS tenants	2011
<b>1.33</b> Subject to proposed Olympic Host Borough Multi-area Agreement (MAA) pilot, lobby for further Housing Benefit flexibilities for those in the PRS. [ <i>Note: action point subject to MAA sign-off</i> ]	2011

<b>1.34</b> Establish the scale and nature of institutional investor landlordism in Hackney and explore scope for attracting new institutional investors to the borough, drawing on external key initiatives such as the HCA 's PRS Initiatives	2012
<b>1.35</b> Investigate scale and nature of Buy to Let and 'Leave to Let' in Hackney	2011

## Priority 7 – Developing supported, adapted and specialist housing

Task	Date
<b>1.36</b> Investigate the causes of the reported levels of unmet need for large scale aids and adaptations and implement measures to improve service take up for those who are eligible.	2011 and on-going
<b>1.37</b> Develop mechanisms to ensure that the new wheelchair standard properties are adequate - in terms of quantity, size, tenure and location – to meet current and future requirements	2010 and on-going
<b>1.38</b> Ensure all social rented housing in Hackney is audited and graded, in accordance with current best practice (prior to the introduction of the London Accessible Housing Register) and that this information is publicised through Choice Based Lettings, to ensure that accessible and adapted accommodation is allocated to households most in need of it.	2010 and on-going
<b>1.39</b> Implement the Move On Strategy – to ensure best use of existing supported housing.	2012
<b>1.40</b> Complete and implement the Supporting People Sector Reviews of each client group	2010 and ongoing
<b>1.41</b> Establish a single assessment and referrals process for supported housing	2011
<b>1.42</b> Establish the need for additional supported housing units for people with learning disabilities and ensure this is met . Produce five year delivery plan for accommodating these needs.	2012
<b>1.43</b> Implement the Supported Housing with Care programme, to meet estimated additional requirement for high support housing units.	2012
<b>1.44</b> Take action with Hackney Homes/RSLs, to ensure that, wherever possible, those experiencing domestic violence can remain in their own homes, should they chose and feel safe to do so.	2011

<b>1.45</b> Introduce refresher training on domestic violence issues to the Advice and Options Service, Temporary Accommodation Floating Support Service and staff at Hackney Homes Neighbourhood Offices	2011
<b>1.46</b> Refresh the Domestic Violence and Hate Crime Prevention Strategy, to include work with perpetrators and support for victims/witnesses	2011
<b>1.47</b> Prevent homelessness amongst young people by developing housing advice and awareness as part of the youth service and social educational offer in schools and for prospective and new parents via the community midwifery and health visiting service	2012

## Draft Action Plan: Core Objective Two

### Attractive neighbourhoods – places where people want to live

#### Priority 1: Decent Homes and estate renewal

Task	Target date
<b>Target / objective:</b> Achieve the Decent Homes Standard for all Council-owned homes by December 2012 (with the exception of those covered by estate renewal programmes).	
<b>2.1</b> Carry out works to over 7,000 council homes to meet the target for Decent Homes by December 2012.	2012
<b>Target / objective:</b> Achieve the Decent Homes Standard for all RSL-owned homes by December 2010.	
<b>2.2</b> Review performance against the target in December 2010 and work with RSLs / TSA to address shortfalls.	2010
<b>Target / objective:</b> Following the Decent Homes programme, maintain Council-homes to at least the Decent Homes standard in future.	
<b>2.3</b> Investigate implications of the Government's review of Council housing finance in relation to funding decent homes in future. Make representations to government consultation.	2009/10
<b>Target / objective:</b> Put in place a standard to replace the Decent Homes standard in social housing stock from April 2012, making the case for additional resources.	
<b>2.4</b> Investigate standards that should succeed the Decent Homes standard for Council- and RSL-owned homes in Hackney, within financial constraints, working with RSL partners, and where necessary, the Mayor of London and CLG. Consult tenants and residents.  Make representations regarding increased resources needed to meet a new, improved standard, including the Single Conversation.	2010
<b>2.4</b> Extend the DH programme for Council homes to the estate environment.	2013
<b>Target / objective:</b> Provide effective and value for money repairs and maintenance services. Improve resident satisfaction with repairs.	
<b>2.5</b> Procure a single contract for all Decent Homes work to Council homes; reactive repairs, planned and cyclical	2010

maintenance for 2010 – 2015.	
<b>2.6</b> Investigate whether the new method of procurement, with a main contractor and supply chain contractors, can be rolled out (i) to other providers in the borough and (ii) across London.	2010
<b>Task</b>	<b>Target date</b>
<b>Target / objective:</b> Obtain an accurate and independent assessment of the condition of Hackney Homes' stock. Carry out a stock options appraisal based on the survey.	
<b>2.7</b> Commission a stock condition survey of Hackney's housing stock	2010/11
<b>2.8</b> Carry out a stock options appraisal for Council stock	2011/12
<b>Target / objective:</b> Improve the conditions of private sector stock, in particular reduce the proportion of vulnerable residents living in non-decent homes.	
<b>2.9</b> (i) Complete a private sector stock condition survey (ii) Review our private sector renewal strategy in light of the results (iii) Develop a programme and targets to reduce the number of vulnerable residents in non-decent private sector properties.	i) 2010  ii) and (iii) 2010/11
<b>2.10</b> Enforce adequate standards in the private rented sector through HMO licensing regulations, the HHSRS and Hackney planning enforcement policy.	Ongoing but reviewed annually
<b>Target / objective:</b> Take forward the estate renewal programme, achieving high standards of quality and design of both homes and the public realm.	
<b>2.11</b> Woodberry Down - (i) Progress with Kickstart programme to development timetable (ii) Plan for development and secure funding for future phases.	2009/10 and ongoing
<b>2.12</b> In partnership with residents, undertake masterplanning of Colville and Kings Crescent estates and detailed design work on Bridport , Ottaway, and Rendlesham and any successful Round Two HCA funding bids (yet to be determined)	2009/10 and ongoing
<b>2.13</b> Develop funding bids for estate regeneration schemes that meet excellent design and quality standards.	2009/10 and ongoing
<b>Target / objective:</b> Assess and improve the accessibility of social rented homes for wheelchair users and other people with mobility problems.	
<b>2.14</b> Carry out a survey to assess the accessibility of Hackney Homes' housing stock for wheelchair users and other people with mobility problems (homes and estates).  Develop a strategy and action plan to improve the accessibility of homes, blocks and estates managed by Hackney Homes, subject to funding constraints.	2010
<b>2.15</b> Develop a joint approach with Hackney Homes and RSLs to: (i) allocate referrals from Social Services to suitably adapted homes, or broker <i>in situ</i> adaptations. (ii) prepare local register to enable participation in planned pan-London Accessible Housing Register.	2010

## Priority 2: New homes and neighbourhoods – quality and design

Task	Target date
<b>2.16</b> Produce a new Design SPD (linked to the emerging LDF Core Strategy) setting out housing design principles for new developments, including a design quality checklist.	2011
<b>2.17</b> Strengthen internal arrangements to facilitate implementation of design standards through the planning application system, including cross service design teams and working protocol involving DM case officers, design and conversation, planning policy and Housing.	2010
<b>2.18</b> Produce borough wide design policy setting out environmental standards to enhance open and green space, play areas and the surrounding environments of existing estates and new schemes.	2011
<b>2.19</b> Ensure all new homes developed with public funding meet or exceed HCA design quality standards, through the development control process and in partnership with the HCA.	2010
<b>2.20</b> Promote schemes that demonstrate exemplary design quality in partnership with key stakeholders such as RSLs and private house builders and developers and via the council's own development programme.	2010
<b>2.21</b> Establish consultation workshops to determine resident's and stakeholders views / aspirations on good design and estate renewal.	2010
<b>2.22</b> Develop a monitoring system to check quality of affordable housing on new developments .	Affordable housing schemes: 2010  Other housing: 2012

## Priority 3: Tackling climate change and fuel poverty

Task	Target date
<b>Target / objective:</b> Take action to mitigate the magnitude of future climate change, adapt homes to cope with the consequences of climate change, and encourage and enable residents to take their own action.	
<b>2.23</b> With partners, develop a successor standard to Decent Homes that includes new standards for environmental sustainability, subject to resources being available to fund improvements. (See also action point 2.4)	2010
<b>2.24</b> Ensure all new affordable homes meet the HCA's minimum levels of the Code for Sustainable Homes (through development control and in partnership with the HCA), and encourage RSLs and private developers to bring forward a number of schemes that meet exemplary standards. (See also action point 2.21)	Ongoing, but reviewed annually
<b>2.25</b> Deliver the Estate Renewal Programme to high levels of environmental sustainability in both new and refurbished	April 2011. Rolling

homes, meeting or preferably exceeding minimum levels of the Code for Sustainable Homes required by HCA as a condition of funding for affordable homes.	programme.
<b>2.26</b> Investigate the feasibility of introducing Combined Heat and Power as part of Area Action Plans in regeneration areas and on suitable Council estates.	Case by case.
<b>2.27</b> Develop an integrated cross-tenure Affordable Warmth Strategy including: - Energy information and advice service to residents - Raise awareness and support residents to take measures themselves to help tackle climate change. - Raise awareness of entitlement and take-up of grants and benefits.	2010/11 - tbc
<b>2.28</b> Introduce requirements in planning guidance for new, refurbished and converted homes to meet high standards of environmental sustainability, following consultation on the draft LDF Core Strategy.	2010

#### Priority 4: Management of homes and the public realm

Task	Target date
<b>Target / objective:</b> Improve housing and estate management services, including tackling anti-social behaviour and achieving common standards of management in multi-landlord, cross-tenure estates and areas.	
<b>2.29</b> Build on the partnership work between LBH, Hackney Homes, RSLs and Hackney Police to reduce anti-social behaviour across the borough.	Ongoing
<b>2.30</b> Agree and implement common management standards for all social housing providers. Initially, the 'Hackney Standard' will focus on anti-social behaviour and the cleanliness of estates.	2010
<b>2.31</b> Offer and promote a management service to RTB leaseholders who have let their properties, working towards common standards of management for all rented homes on Council estates.	2010
<b>2.32</b> Work with RSLs and private developers to adopt common standards of management on high density / mixed tenure multi-landlord housing schemes.	2010/11
<b>2.33</b> Develop and introduce a local housing standards performance framework for all social housing providers in the borough, in partnership with the TSA.	2010/11
<b>Target / objective:</b> Improve the standard of management of private rented homes and the professionalism of those private landlords who do not meet standards.	
<b>2.34</b> Review and set targets for increasing the number of landlords participating in the Hackney Landlord Accreditation Scheme and London Landlord Accreditation Scheme, by promoting and marketing the schemes.	2010
<b>2.35</b> Improve advice and information services to landlords, where possible in partnership with other local authorities, and signpost other sources of advice and support such as the National Landlords' Association and other professional bodies for landlords, letting and management agents.	2010

## Draft Action Plan: Core Objective Three

### Prosperous communities - the chance for everyone to thrive and earn a good living

#### Priority 1: Housing and social and community cohesion

Task	Target date
<b>Target/objective</b> – Ensure that housing services play a full role in promoting social and community cohesion by linking existing resident involvement mechanisms to wider neighbourhood and borough wide mechanisms and ensuring that housing services are fully aligned with other local public and commercial services.	
<b>3.1</b> Ensure all social tenants and leaseholders have consistent, high quality opportunities to engage in decisions relating to the management of their homes and estates. Ensure that these mechanisms feed into non-housing initiatives to engage local people at neighbourhood and borough wide level.	2010 and on-going
<b>3.2</b> Investigate the scope for developing Local Action Plans with residents in our four neighbourhood areas, to ensure a local focus on investment and services to address local concerns and opportunities for better co-ordinated and integrated housing and non-housing services wherever possible.	2011
<b>3.3</b> Ensure that all major housing providers are able to participate in the Youth Co-ordination Networks	2009 and ongoing
<b>3.4</b> Work with PCT to ensure new primary care developments are fully in line with planned housing developments – explore the feasibility of joint health/housing developments.	2010 and on-going
<b>3.5</b> Incorporate events to promote London 2012 into Hackney Homes/RSL resident involvement activities.	Ongoing up to 2012
<b>3.6</b> Develop and implement a strategy to improve the 'service offer' from community halls to a wider range of residents and uses.	2011
<b>3.7</b> Incorporate key housing action points from (i) JSNA Housing Supplement (ii) Cross-cutting community cohesion review	2010

## Priority 2 – Housing and worklessness

Task	Target date
<b>Target/objective:</b> Ensure that information and advice on employment and financial management is available to residents of all tenures. Ensure that local people are able to access employment opportunities in the housing and construction industries.	
<b>3.8</b> Secure on going funding and further roll out Ways into Work	2010 and on-going
<b>3.9</b> Incorporate employment advice and support into the Housing Advice and Options Service – ensure it is linked into other provision such as Ways Into Work and Jobcentre Plus	2011
<b>3.10</b> Introduce employment advice and support to all temporary accommodation users, via the LBH Temporary Accommodation Floating Support Teams for Adults and Young People, ensure this is linked to Ways into Work	2011
<b>3.11</b> Explore the scope for improving employment advice and support available to those in the private rented sector.	March 2011
<b>3.12</b> Develop benefits advice and financial literacy as part of the Ways into Work service	March 2011
<b>3.13</b> Ensure that the employment advice and support that is available to supported housing tenants is fully aligned with Ways Into Work	March 2011
<b>3.14</b> Continue to develop opportunities for local people to work in Housing and Construction	On-going

## Appendix Two

### The evidence base underpinning the draft Hackney Housing Strategy

Unless stated otherwise, the data in this appendix is drawn from the Hackney Housing Needs Assessment (HNA), 2009. This was produced by Fordhams' Associates and follows the Government's practice guidance for such assessments.

The HNA draws on a housing needs survey of the Borough carried out in the summer of 2008. This survey involved interviews with 2,358 households, and included booster samples for council tenants and leaseholders, occupiers of low cost home ownership (LCHO) homes and residents in the Shoreditch New Deal for Communities (NDC) area.

#### 1. Population

Research commissioned by the Council indicates that the Borough's population is currently 223,000, compared to Office for National Statistics estimates of 210,000. The population has been growing at a faster rate than for London as a whole.

Hackney has a high proportion of children and young people by inner London standards.

The borough is very diverse ethnically. No one ethnic group is in a majority. The largest group is White British (38 %)<sup>9</sup>. The largest Black and Minority Ethnic (BME) groups (in order) are Black West African, Black Caribbean, and Charedi Orthodox Jewish. Other significant groups include Turkish or Kurdish, Black Other, and Western European (including Greek).

At the time of the 2001 census, the borough was the third most densely populated council area nationally.

Between 2006 and 2026, the Borough's population is expected to grow by between 37,000 and 44,000, and by around 21,000 by 2016<sup>10</sup>

Our older population is forecast to start growing again. Those aged 85 years or over are expected to grow more quickly up to 2016 than those aged between 65 and 84. BME elders (those aged 65 or over) are projected to rise from 25% of all elders currently to 39% in 2017.

#### 2. Households

There were 94,240 households in Hackney as at Summer 2008.

The number of households in the Borough has been growing at a rate of around 1,000 year on average since the early 1980's. This growth largely reflects (general) trends

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<sup>9</sup> Estimate from Hackney HNA 2009 – based on ethnicity of head of household

<sup>10</sup> Source: GLA Demographic projections (high and low estimates)

towards smaller households and additions to the housing stock to reflect the Borough's relative popularity and affordability as the Capital's economy and population has grown.

Over seven in ten households in Hackney have no dependent children present, rising to nine in ten of those renting in the unsubsidised part of the private rented sector (i.e. those households not in receipt of Local Housing Allowance<sup>11</sup> (LHA) to help pay for the rent).

Three in ten of all households are single non-pensioners, almost double the national rate.

**Table A2.1**

<b>Household type</b>		
<b>Household type</b>	<b>Number of households</b>	<b>% of households</b>
Single pensioner	10,282	10.9%
2+ pensioners	1,927	2.0%
Single non-pensioner	28,574	30.3%
Multiple adult	18,069	19.2%
Couple, no children	9,480	10.1%
Lone parent family	12,936	13.7%
2+ adults, 1 child	4,872	5.2%
2+ adults, 2+ children	8,100	8.6%
<b>Total</b>	<b>94,240</b>	<b>100.0%</b>

The LCHO sector is most likely to contain smaller households (one or two people). Private tenants in receipt of LHA are most likely to be the largest households (five or more people).

Household sizes vary substantially between ethnic groups. For example, the smaller sizes of White British households locally means they account for 48% of household heads but only an estimated 38% of the Borough's population. Conversely, other groups, for example, the Pakistani, Bangladeshi & Afghan group, make up 2.2% of households, but 4.4% of people in a household headed by someone in this ethnic group.

### **3. Household income**

Figure A 2.1 below shows that the bulk of Hackney's households are on relatively low incomes – 68.2% of households have yearly incomes of less than £30k.

<sup>11</sup> LHA is payable to new private tenants. It has, for this group, replaced the previous Housing Benefit (HB) system, which continues to be paid to those whose tenancy started before LHA was introduced. All references to LHA in this Appendix includes private tenants still on HB.

**Figure A 2.1**

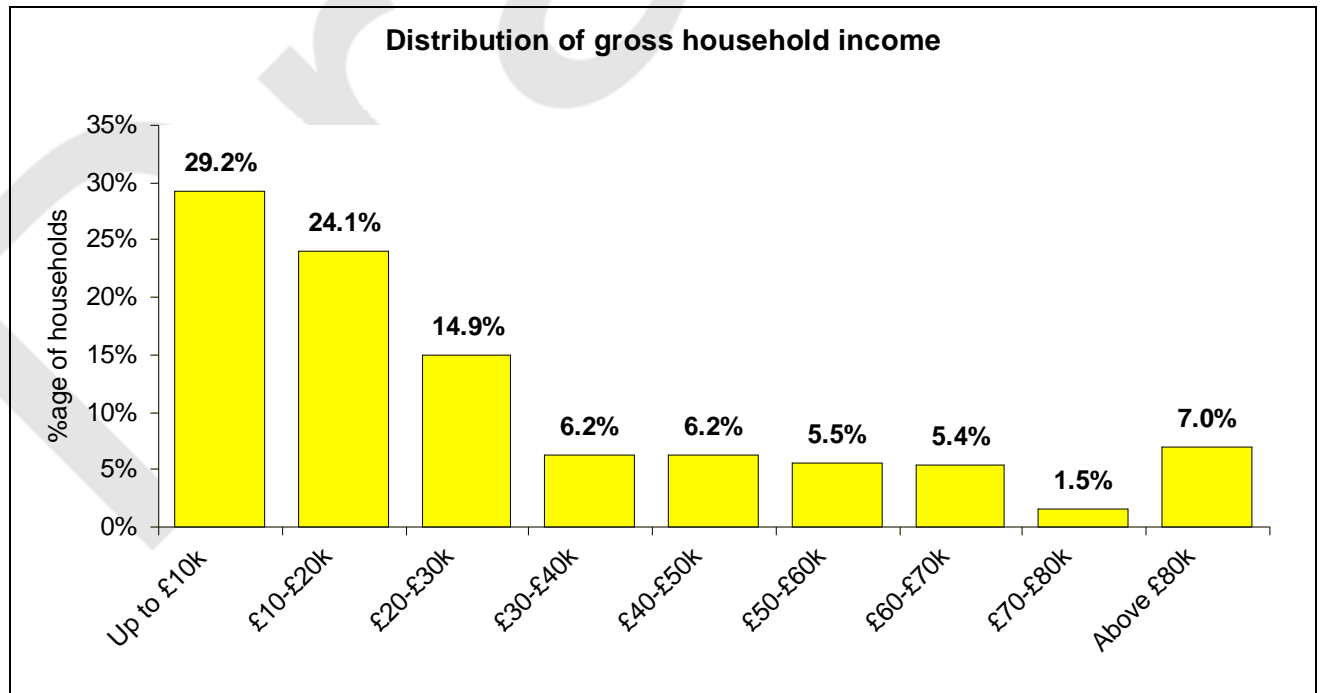
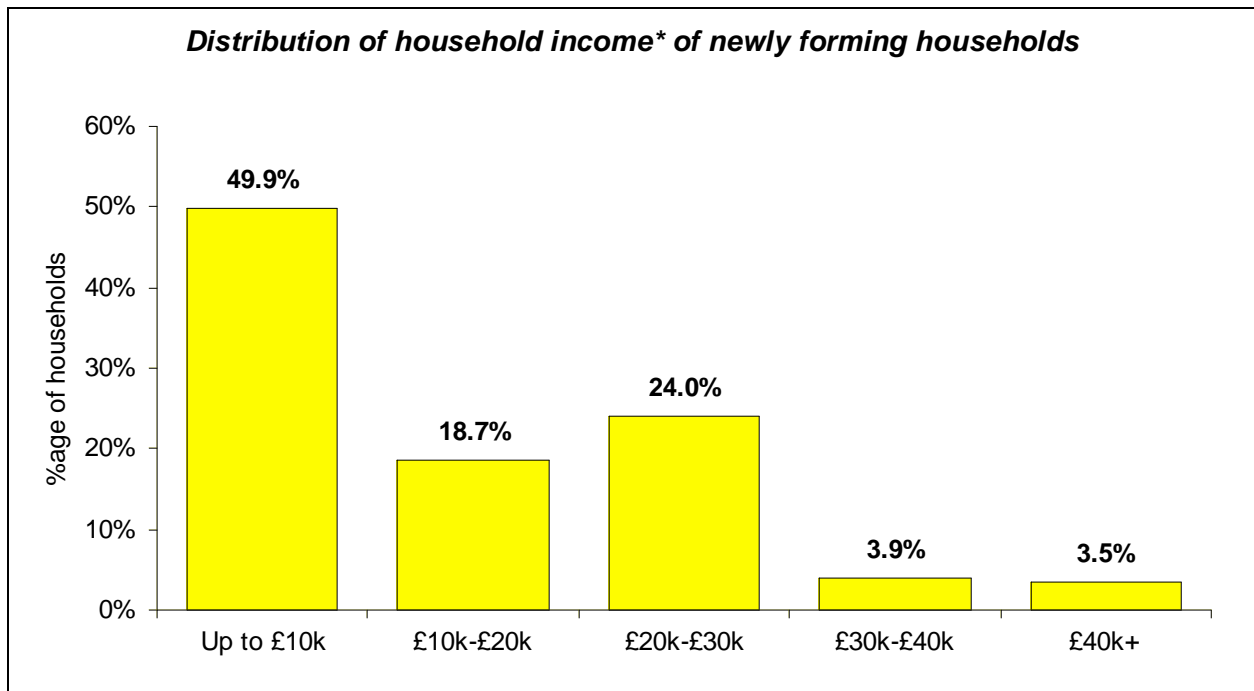


Figure A 2.2 shows the distribution of income for newly formed households. The median income for all households is £17,846 per annum, compared with £8,900 for newly formed households, and half of the newly forming households have incomes below £10,000 per year. These households will find it especially difficult to access housing in their borough without assistance.

**Figure A 2.2**



The average (mean) gross household income is £28,700, excluding any housing related benefits. For households containing at least one person in employment, the average was £39,900. Averages based on the mean can be disproportionately affected by relatively low numbers of high earners: in Hackney 68 per cent of households earn below £30,000.

Available data suggests there is greater income polarisation in Hackney than is the case nationally. Median incomes of those with a mortgage locally are between 4.4 and 5.3 greater than those of RSL and LA tenants respectively. Nationally, they are only 2.2 greater than LA or RSL tenants.

The wealthiest ethnic groups on average in the Borough are Western European, Indian or Sri-Lankan and Other White. All have higher average household incomes than the White British Group. However, both Indian/Sri-Lankan and Other White showed lower incomes when household size is taken into account.

In terms of annual income for each adult in a household, the highest levels are amongst Western Europeans and White British (£14,522 and £14,432 respectively). The lowest levels were for Turkish or Kurdish and Pakistani, Bangladeshi or Afghan (£6,547 and £7,385 respectively).

Data on employment status and tenure can be found on page 81.

#### 4. Household tenure

Hackney is a borough of renters accounting for 70% of all households. Our social rented sector (council plus Registered Social Landlord (RSL) homes) is proportionately the largest in London at 47% of all households. This compares with 26% for London as a whole, and 39% for Inner London.

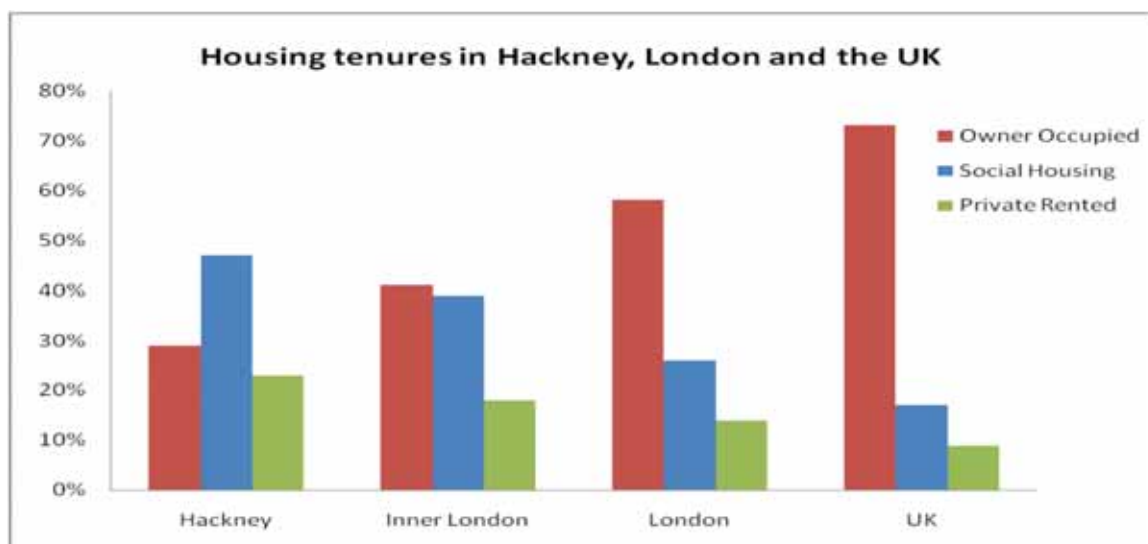


Figure A 2.3

Source: A profile of Londoners by housing tenure: DMAG 2007, Hackney Housing Needs Survey 2008

Only 30% of households in the Borough are buying or own their homes – still one of the lowest rates nationally. A small but growing proportion is accounted for by LCHO, one of the largest LCHO sectors in London.

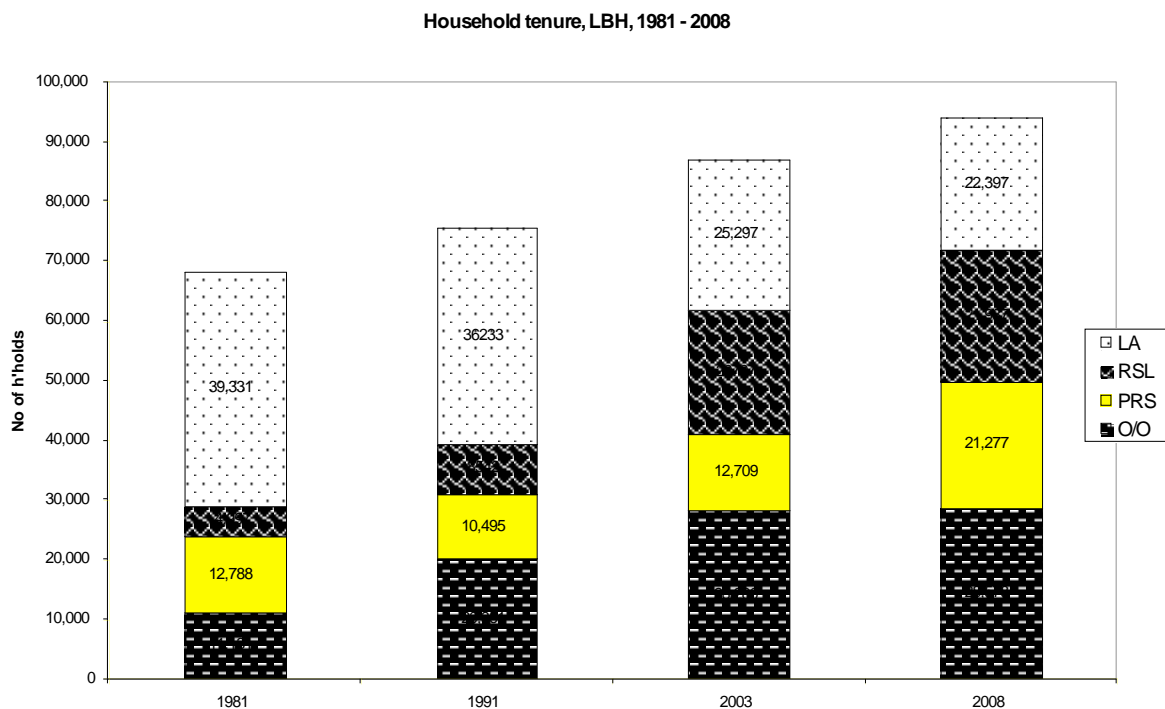
## 5. Housing growth and changes in household tenure

Since 1981, the Borough's housing growth – some 27,000 extra homes<sup>12</sup> - almost matches the rate set by our current London Plan targets (1,085 additional homes p.a.).

The bulk of this growth has been in the private sector. Owner-occupation was the driver up to around 2003. However, the high level of house prices has meant that it has become unaffordable to many prospective purchasers, with no observable growth in mortgaged owner-occupation since 2003 (see Figure A 2.4 below). Right to Buy (RTB) sales of council homes have been very low since around 2005, reflecting the impact of the Government's reduction of the previous discounts available. The credit crunch has also severely restricted first time buyers' access to mortgages and the economic downturn will be playing a role as well.

Since 2003, the bulk of the growth in Hackney has been in the private rented sector, up by 67 % (from 12,700 to 21,300 households). Turnover in this sector has nearly doubled and much of the growth has been down to new incomers, mostly childless and on higher incomes. Since the fieldwork for the housing needs survey was completed, the LHA part of the sector has grown rapidly – up by 2,000 households between November 2008 and August 2009. The total of 8,057 households at the latter date was up by 71% from March 2006.<sup>13</sup>

**Figure A2.4**



Sources: Census 1981,1991; Hackney Housing Needs Survey 2003, 2008

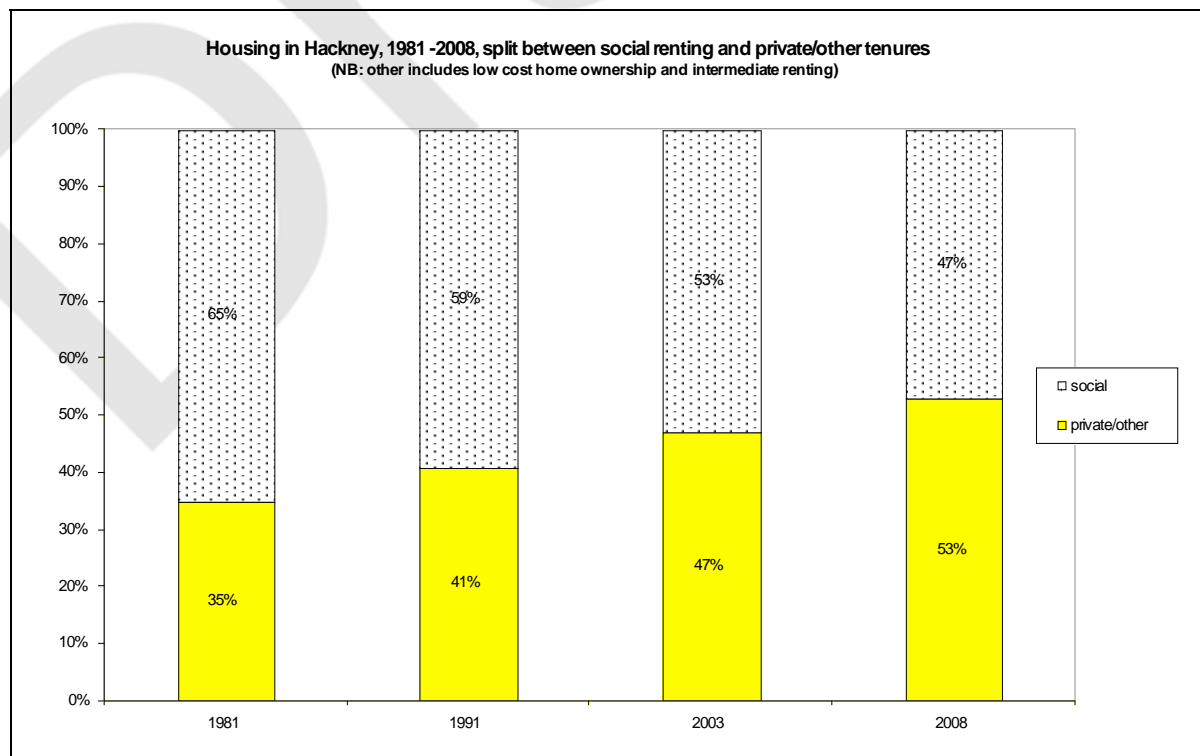
Within the social rented sector, RTB, demolitions and stock transfer – especially up to 2004 - have reduced the number of council homes significantly. On the other hand, the RSL sector, the primary provider of new social rented homes since the mid-1980's, has grown rapidly to nearly match the size of the council sector.

<sup>12</sup> Includes long-term empties brought back to use in the 1990s

<sup>13</sup> LBH Housing Benefit Records

The relative impact of these changes on the broad split between the private sector and the social rented sector in the Borough is shown below.

**Figure A2.5**



Whilst the social rented sector has fallen from 65% of all households in 1981 to 47% in 2008, the private sector has risen from 35% to 53%. However, it should be noted that the private sector figures in the diagram include the small but constantly growing intermediate housing sector. This latter sector - about 3% of all households currently - is made up of LCHO and intermediate rented homes<sup>14</sup>.

As table A2.2 below shows, there are significant variations in tenure across the borough:

- Stoke Newington and the North East neighbourhoods have the highest concentrations of owner-occupiers (33.5% and 34.6% respectively), especially those who own their homes outright;
- Shoreditch also has the highest proportion of LCHO households, concentrated in the non-NDC part of the neighbourhood.
- The greatest concentration of all types of renters is in Shoreditch, with the NDC having high numbers of council tenants and the non-NDC part of the neighbourhood having high numbers of private tenants not in receipt of LHA.
- The North East and Homerton neighbourhoods have the highest proportions of private tenants in receipt of LHA.
- RSL tenants are mostly in Homerton, Stoke Newington and North East Neighbourhoods and outnumber council tenants.

<sup>14</sup> usually provided by RSLs and priced at around 80% of market rents

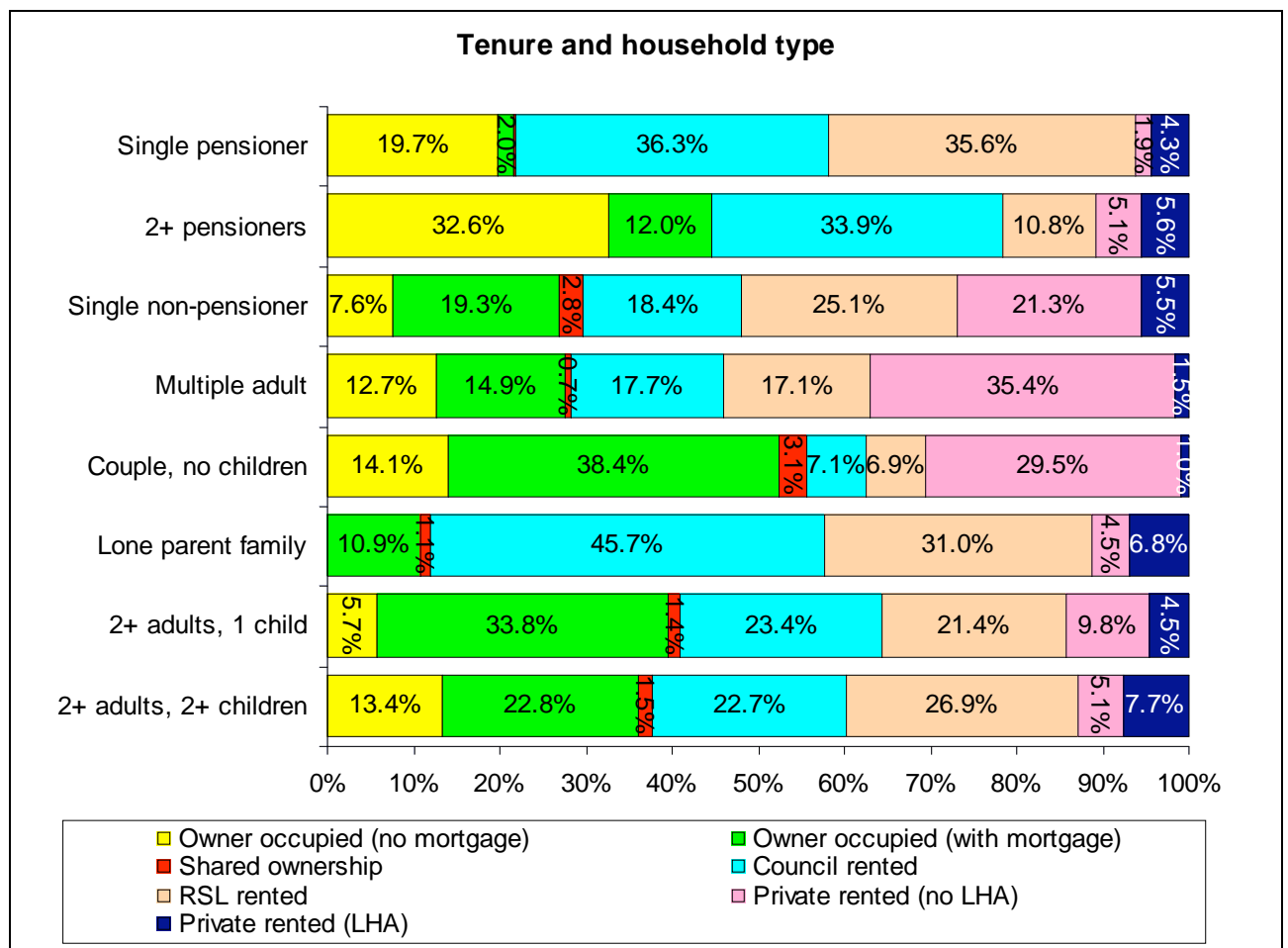
**Table A 2.2**

Tenure by sub-area									
	Owner-occupied (no mortgage)	Owner-occupied (with mortgage)	Shared ownership	Council rented	RSL rented	Private rented (no LHA)	Private rented (on LHA)	Total	Total
Stoke Newington	14.7%	18.8%	1.4%	18.0%	24.2%	20.1%	2.7%	100.0%	24,775
North East	13.3%	21.3%	1.9%	19.6%	23.5%	12.1%	8.2%	100.0%	22,217
Homerton	7.7%	18.1%	1.1%	20.0%	32.7%	15.7%	4.7%	100.0%	24,332
Shoreditch (not NDC)	5.3%	16.3%	3.3%	30.4%	12.9%	28.5%	3.3%	100.0%	13,355
Shoreditch (NDC)	6.7%	12.5%	1.1%	48.5%	11.5%	18.2%	1.5%	100.0%	9,562
<b>Total</b>	<b>10.4%</b>	<b>18.2%</b>	<b>1.7%</b>	<b>23.8%</b>	<b>23.3%</b>	<b>18.1%</b>	<b>4.5%</b>	<b>100.0%</b>	<b>94,240</b>

**6. Tenure and households**

Figure A 2.6 below shows the relationship between household type and tenure.

**Figure A2.6**



It shows that:

- Couples without children and pensioners are most likely to own their homes. 56% of couples without children have some form of equity in their homes.
- Lone parent families and single pensioners are overwhelmingly likely to live in social rented housing.
- A significant proportion of households without pensioners or children live in privately rented homes not in receipt of LHA (35.4% of multiple adult households and 29.5% of couples without children).
- Families with dependent children are much more likely to be in social rented homes, or private rented tenancies in receipt of LHA ( accounting for 69% of all such families, with 62% in social rented and 7%in private rented)

## 7. Mobility

The most mobile tenure is the private rented sector, notably for those not in receipt of LHA.

Private tenants accounted for 67% of all tenure moves in the last two years, with turnover rates having nearly doubled since 2003.

Incomes of those moving into Hackney are much higher than for those moving within the Borough.

**Table A 2.3 Movers in last two years – by previous location and income**

Previous location	% of movers	Median household income
Within LBH	53%	£16k
Rest of London	29%	£34k
Rest of UK	12.5%	£20k
Outside UK	5%	£27k
<b>All movers</b>	<b>20,772</b>	<b>£22k</b>

Being closer to employment is the single biggest reason for all households moving into the Borough in the last two years. This is followed by better environment.

**Table A 2.4 Reasons for inward moves in last two years**

Closer to employment	32%
Better environment	25%
Closer to friends/family	14%
To study	11%
Cheaper accommodation	10%

The tables below show the past moves and future move intentions by neighbourhood. Households in Shoreditch, the area with the greatest concentration of all types of rented properties, have the least need or desire to move. Conversely, households in Stoke Newington are the most likely to need or want to move.

**Table A 2.5**

<b>Past moves by sub-area</b>						
	<b>Within the last year</b>	<b>1 to 2 years ago</b>	<b>2 to 5 years ago</b>	<b>Over 5 years ago</b>	<b>Total</b>	<b>Total</b>
Stoke Newington	13.5%	9.9%	19.1%	57.5%	100.0%	24,775
North East	13.1%	8.2%	20.4%	58.3%	100.0%	22,217
Homerton	16.6%	6.7%	19.0%	57.8%	100.0%	24,332
Shoreditch (not NDC)	8.2%	11.0%	30.8%	50.1%	100.0%	13,355
Shoreditch (NDC)	11.6%	9.4%	17.9%	61.1%	100.0%	9,562
<b>Total</b>	<b>13.3%</b>	<b>8.8%</b>	<b>20.9%</b>	<b>57.0%</b>	<b>100.0%</b>	<b>94,240</b>

**Table A 2.6**

<b>Future moving intentions by of existing households sub-area</b>						
	<b>Now</b>	<b>Within a year</b>	<b>In 1 to 2 years</b>	<b>No need / not likely to move</b>	<b>Total</b>	<b>Total</b>
Stoke Newington	9.0%	10.2%	7.0%	73.8%	100.0%	24,775
North East	4.7%	8.0%	4.7%	82.7%	100.0%	22,217
Homerton	6.8%	8.3%	8.1%	76.8%	100.0%	24,332
Shoreditch (not NDC)	2.5%	5.4%	1.3%	90.8%	100.0%	13,355
Shoreditch (NDC)	7.2%	3.8%	4.0%	85.0%	100.0%	9,562
<b>Total</b>	<b>6.3%</b>	<b>7.9%</b>	<b>5.6%</b>	<b>80.2%</b>	<b>100.0%</b>	<b>94,240</b>

## 8. Tenure and economic status

Figure A 2.7 below shows that households in work are overwhelmingly more likely to be owner-occupiers or in the unsubsidised part of the private rented sector. Unemployment is proportionally highest in the LHA/HB part of the private rented sector, in part reflecting our promotion of the sector as an option for potentially homeless households.

**Figure A2.7**

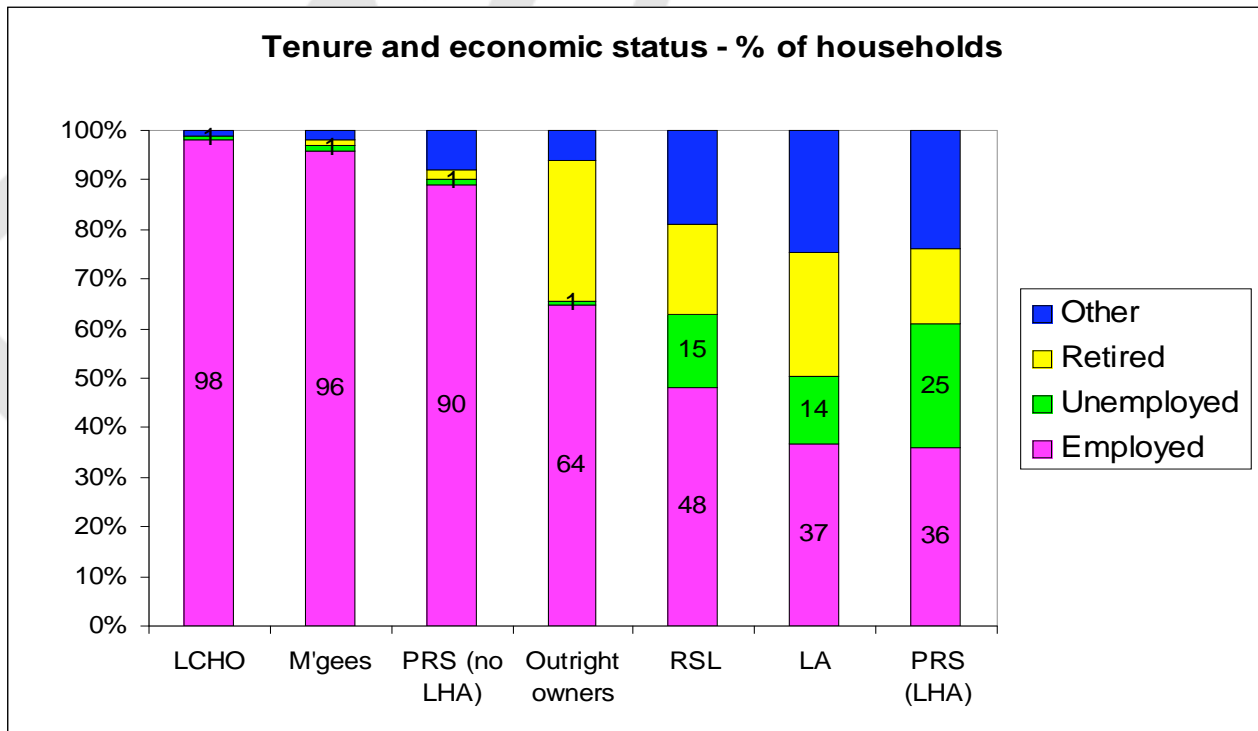


Table A 2.7 below shows local households' median income, savings and equity by tenure. Households in the social rented sector and in private rented housing claiming LHA tend to have very low incomes and savings compared to other sectors.

It also shows that median incomes are much higher for those households buying their home.

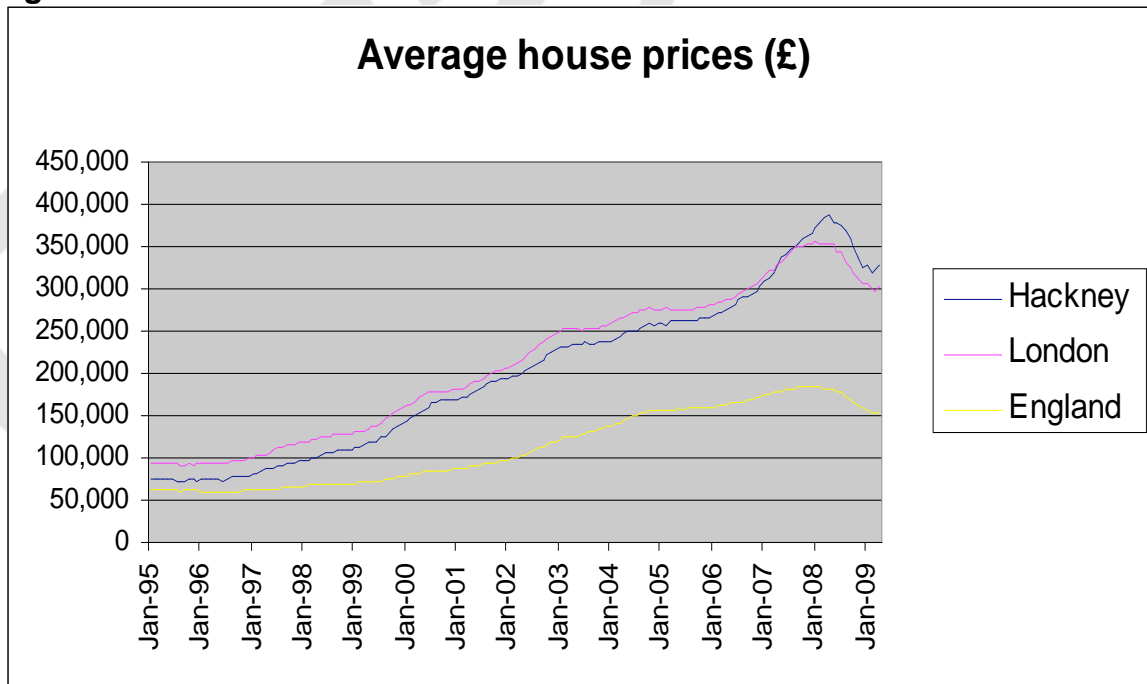
**Table A 2.7**

Household financial information by tenure			
Tenure	Median income*	Median savings	Median equity
Owner-occupied (no mortgage)	£21,151	£2,488	£334,190
Owner-occupied (with mortgage)	£46,616	£950	£152,087
Shared ownership	£37,852	£681	£56,508
Council rented	£8,862	£57	n/a
RSL rented	£10,682	£166	n/a
Private rented (no LHA)	£29,013	£374	n/a
Private rented (LHA)	£9,465	£134	n/a
<b>All households</b>	<b>£17,846</b>	<b>£365</b>	<b>£198,467</b>

### 9. Housing costs

Despite the recent recession, house prices in Hackney remain at high levels and home ownership is unaffordable to most households in the borough. In April 2009 the average price was £329,500, higher than the London average.

Figure A 2.8 below shows Hackney's house prices have been consistently higher than the London average since mid-2007, and prices in the borough have been more resilient to the market downturn than other parts of the capital.

**Figure A 2.8**

*Source: Land Registry (mix adjusted)*

There are variations in prices across the borough, with clusters of more expensive housing in Shoreditch and Stoke Newington and less expensive housing in Clapton, Homerton and Dalston. This pattern of house prices may alter to some extent as major infrastructure projects are completed. Estate agents had already noticed an increase in house prices along the route of the extended East London Line, currently under construction. Improvements around the Olympics site may also increase the price of nearby homes.

Entry level house prices are significantly lower than average prices, and these also vary with location. The entry price for a one-bedroom flat in the less-expensive North East neighbourhood is £149,000, and £366,000 for a four bedroom property. For the borough as a whole, the entry level price for a one-bedroom home is £175,000 and £415,000 for a four-bedroom.

Those unable to afford to buy a home rely heavily on the private rented sector. Entry level private sector rents in the borough varied from £190 a week for one-bedroom homes to £380 for four-bedroom dwellings.

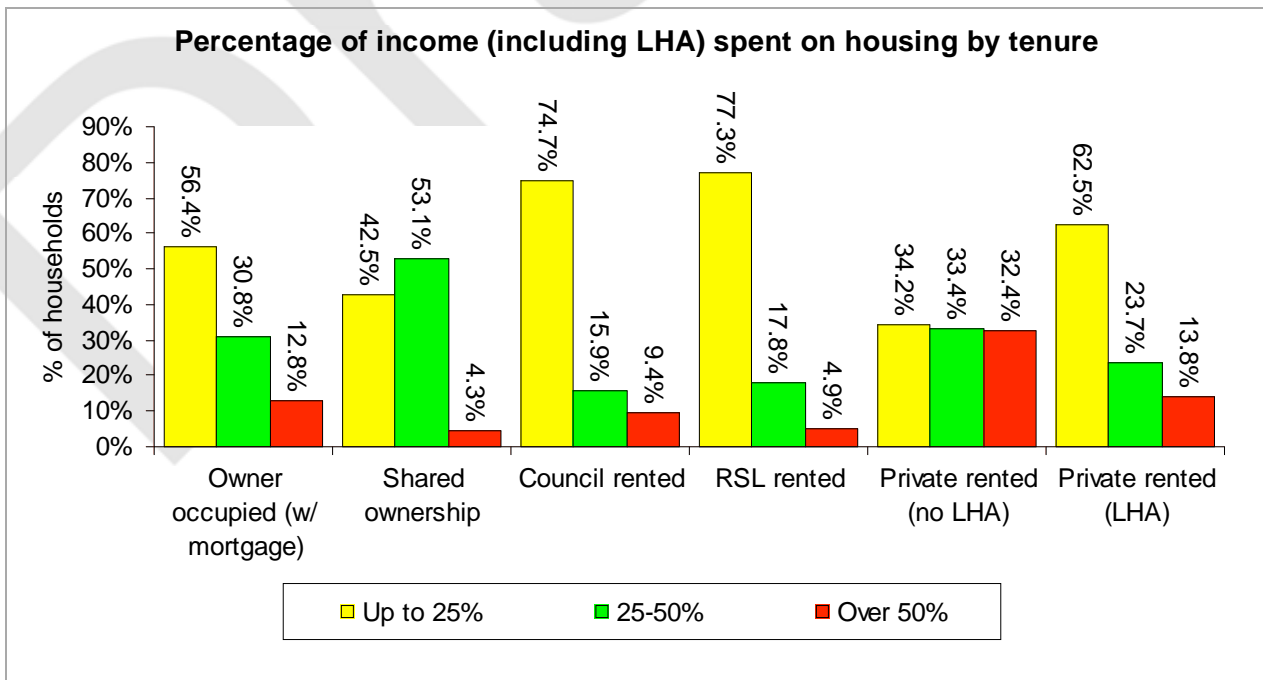
## 10. Affordability

The affordability of home ownership is often measured using a price-to-income ratio based on lower quartile house prices and earnings. In 2008 this Hackney-wide ratio was 8.3, i.e. a first time buyer on lower quartile earnings would need to be able to buy a property worth over eight times their annual earnings. (This was actually a decrease from 9.9 in 2007, reflecting falling house prices during the year. But the ratio is still extremely high and the credit crunch means the slight easing of affordability in 2008 is unlikely to have helped would-be buyers on modest incomes.)

Figure A 2.9 below suggests almost 13% of mortgaged owner-occupier households are spending more than half their income on housing. Almost a third of our private sector tenants who pay all their rent themselves (without any LHA) are in the same position.

These are households who can be considered to have particularly high housing costs relative to their gross income.

**Figure A 2.9**



*Source: Fordham Research Hackney household survey (2008). Private rented LHA and no LHA figures are based on small samples so treat with caution.*

It was noted in the previous section that the entry level house price for a one-bedroom flat for the borough is £175,000. To purchase this flat, a single earner household would need an gross income of £50,000, while a dual-income household would need £60,345. Only 20% of Hackney households earn more than £50,000.

The entry level for a one-bedroom private rented flat in Hackney is £190 per week. To afford this rent, a household would need an annual income of £39,500. While this is more affordable than buying, nearly three quarters of Hackney's households earn less than £40,000.

Government guidance suggests a household can be considered able to afford market renting where the rent payable is up to 25% of their gross household income. Extensive affordability modelling suggests 25% is unsustainable in Hackney and resident focus groups have indicated higher rent levels might be acceptable. But even a household spending 35% of its gross income on housing would still need £28,000 a year to afford the entry rent on a private rented home without assistance.

In practice many low paid households who are not eligible for social housing, especially single people, rent at the lower end of the private rented sector, relying on LHA. Pressures on our existing social stock (e.g. a reduced turnover of social relets) suggest private renting may become increasingly important for those in housing need. This raises some concerns, for example the extent of barriers into work for tenants claiming LHA on market rents.

Finally, it should be noted that affordability is not just an issue in the private sectors. Around 5% of RSL tenants considered their rent level a serious problem. This was nearly double the proportion for council tenants. Social tenants who have to rely on high levels

of Housing Benefit may struggle to move into entry-level employment if rents are too high.

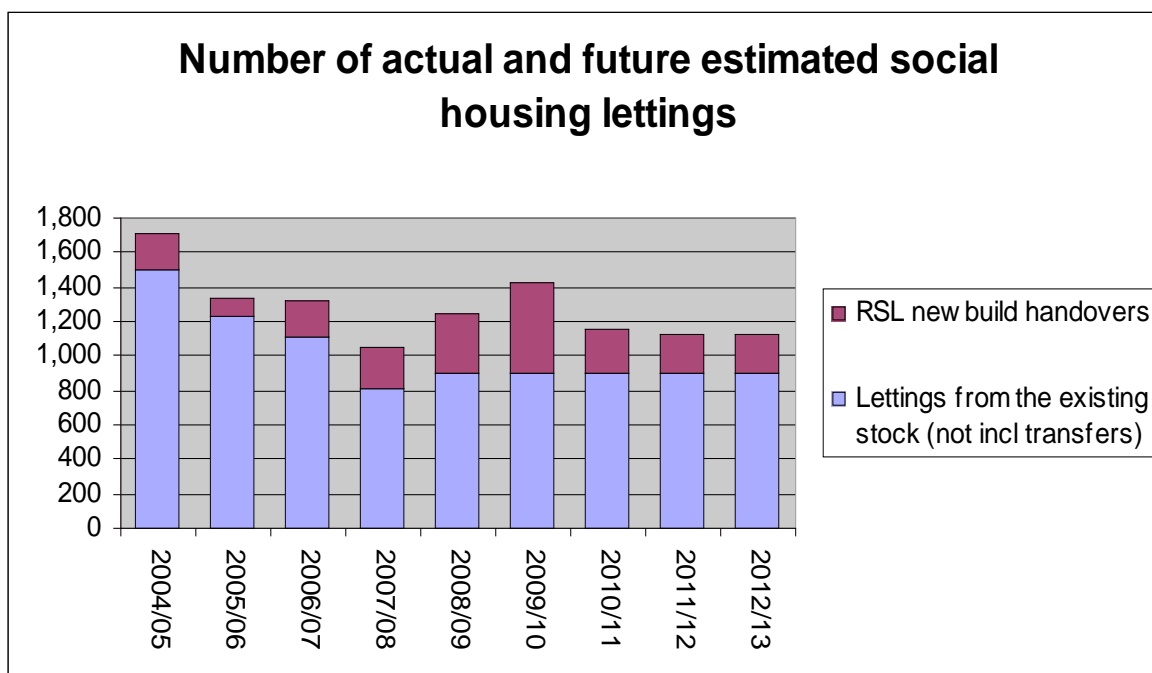
## 11. Trends in supply of affordable housing in the Borough

### a) Social renting

Excluding transfers, there has been a long-term decline in the number of re-lets from the Borough's existing social rented stock. This affects capacity to accept new tenants from the waiting list. This has been compensated for in recent years by a significant expansion of new build social homes for rent, notably in homes with three or more bedrooms. However, it is not anticipated that the current level of new provision in the Borough can be sustained from 2011/12 onwards. These broad trends and forecasts are illustrated in the graph below.

This decline in relets is not just a problem in Hackney: the number of social rented homes in London fell by around 5% during 1998-2008, but the number of new social lettings reduced by over 50% in the same period. A key factor appears to be social tenants keeping their tenancies longer due to the lack of affordable options in other tenures.

Figure A 2.10



In Hackney, the Housing Needs Survey showed few people living in social rented homes expect to leave the sector. Even current LCHO and intermediate rents are currently unaffordable for the majority of Hackney's social tenants.

Whilst the supply of social rented housing lettings in the Borough is likely to remain very constrained to the past, especially as we move ahead with current estate renewal programmes, greater numbers of social rented homes are due to be completed in future years in adjacent boroughs such as Tower Hamlets and Newham. This will increase the options for high priority applicants on our register through the Choice-based lettings scheme operated across east London boroughs.

## b) Intermediate housing

As with social renting, we have through our RSL partners secured a considerable expansion of new intermediate homes built in the borough. Completions have more than doubled, averaging 150 new homes a year between 2003/4 and 2005/6 and 350 a year between 2006/7 and 2008/9.

Most completions have been for LCHO (via the scheme known as New Build HomeBuy). However, problems with purchasers' ability to access suitable mortgages for LCHO has resulted in some RSLs changing the planned tenure from LCHO to intermediate renting, which allows flexibility for the homes to be converted back to LCHO when there is a more realistic prospect of sales. Our estate renewal programmes, which introduce mixed tenure, have been similarly affected.

## 12. Housing needs and aspirations

### a) Those unsuitably housed

Using national guidelines, over 17,000 households in Hackney are assessed as living in unsuitable housing, or nearly one in five households. There are particularly high proportions of unsuitably housed households in the social and unsubsidised (i.e. no LHA) private rented sectors. On a like for like basis, the overall total of those unsuitably housed is only marginally higher than in 2003.

**Table A 2.8**

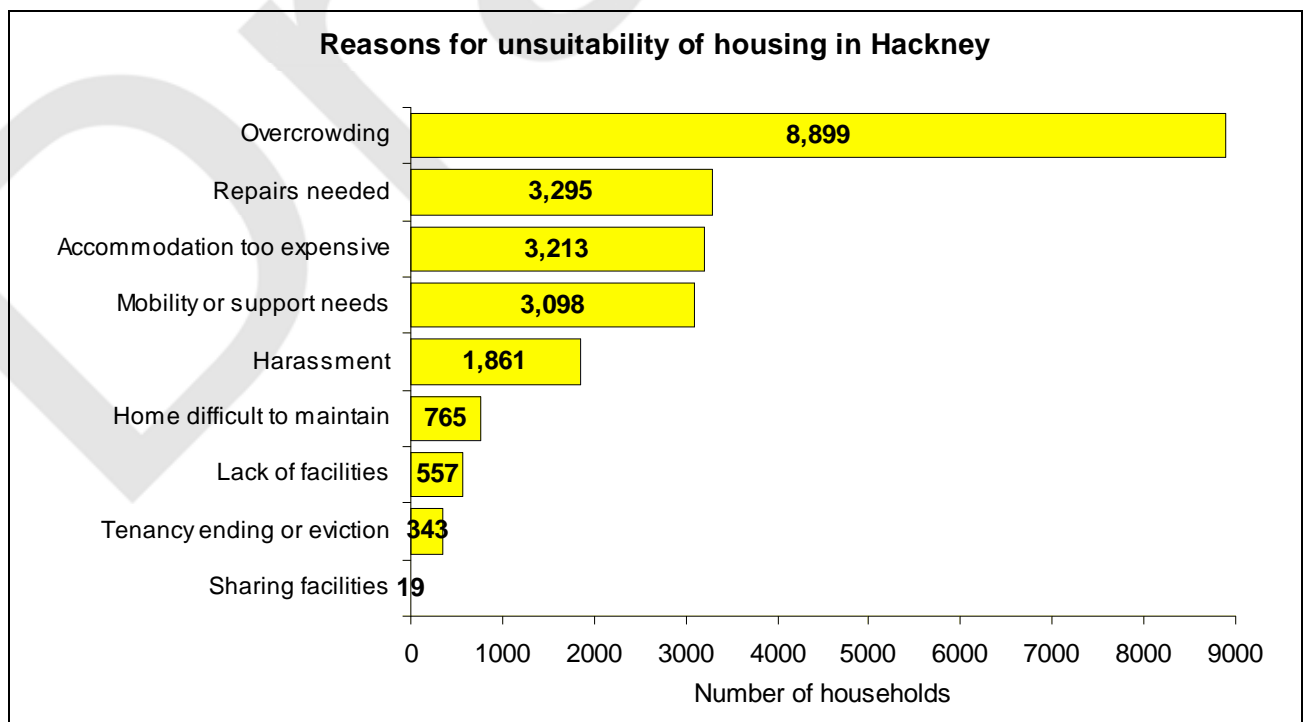
Tenure	Unsuitable housing and tenure				
	Unsuitable housing				% of all unsuitable housing
	Unsuitable housing	Not unsuitable housing	Total households	% of tenure unsuitable housing	
Owner occupied (no mortgage)	1,349	8,481	9,830	13.7%	7.7%
Owner occupied (w/ mortgage)	1,744	15,437	17,180	10.1%	9.9%
Shared ownership	119	1,449	1,568	7.6%	0.7%
Council rented	5,540	16,857	22,397	24.7%	31.5%
RSL rented	5,583	16,404	21,987	25.4%	31.7%
Private rented (no LHA)	2,324	14,734	17,058	13.6%	13.2%
Private rented (LHA)	945	3,274	4,219	22.4%	5.4%
<b>Total</b>	<b>17,604</b>	<b>76,636</b>	<b>94,240</b>	<b>18.7%</b>	<b>100.0%</b>

Figure A 2.11 below shows that overcrowding is the biggest problem faced by residents, having risen by 41% since 2003 to affect nearly 9,000 households (10%). Severe overcrowding may have fallen in some but not all communities. This is currently under investigation.

The social rented sector is the most overcrowded which particularly affects BME residents (36% of households) and tenants under 34 years old (40%).

The next three big issues, all affecting around 3,000 households, are: *repairs* (down by 43% since 2003), *affordability* (up by 193%, with around 5% of RSL tenants reporting that their rent was a "serious problem" for them) and *mobility or support needs* (no like for like comparison is available with 2003).

Figure A 2.11



*Source: Fordham Research Hackney household survey (2008)*

### b) Notional requirement for additional affordable housing

After allowing for the better use of the social rented sector to address needs in that sector and planned new build supply of all types of affordable housing, the estimated notional shortfall of affordable housing in the borough, assuming it should be met over five years, is 4,626 homes per year. This is high by inner London standards and shows a substantial increase from 2003. It is also far in excess of our challenging statutory London Plan target *across all tenures* of 1,085 additional homes a year up to 2018 (50% of which or 543 a year we wish to see as affordable homes<sup>15</sup>).

However, this notional requirement is produced using a national methodology to allow for comparisons between all local authorities. As London is a high need area, the shortfall needs to be understood in context. Key factors that should be noted include:

- on a like for like basis, the current backlog – as opposed to the new housing need projected to arise in the coming years - has actually fallen when compared with the backlog in 2003;
- 41% of the “need” is expected to come from households who’ve moved into the borough in the last three years, despite this group only accounting for 15% of all households. This is thought to reflect our relatively low cost housing market when compared to those boroughs immediately to our west, thus resulting in people who cannot afford the latter moving into Hackney, mostly via the private rented sector
- If a higher proportion of gross income spent on housing costs were used – say 40% - compared to the 25% used in the national guidance, then the overall notional shortfall in Hackney would reduce to 3,655 homes per year.

<sup>15</sup> The target in our draft Local Development Framework Core Strategy

- About 17.5% of the need comes from non-EU citizens, who are not usually entitled to affordable housing<sup>16</sup>
- 44% of households (objectively) assessed as being overcrowded do not report a problem with the size of their home – this is thought to reflect other more important benefits of their home/location/living circumstances

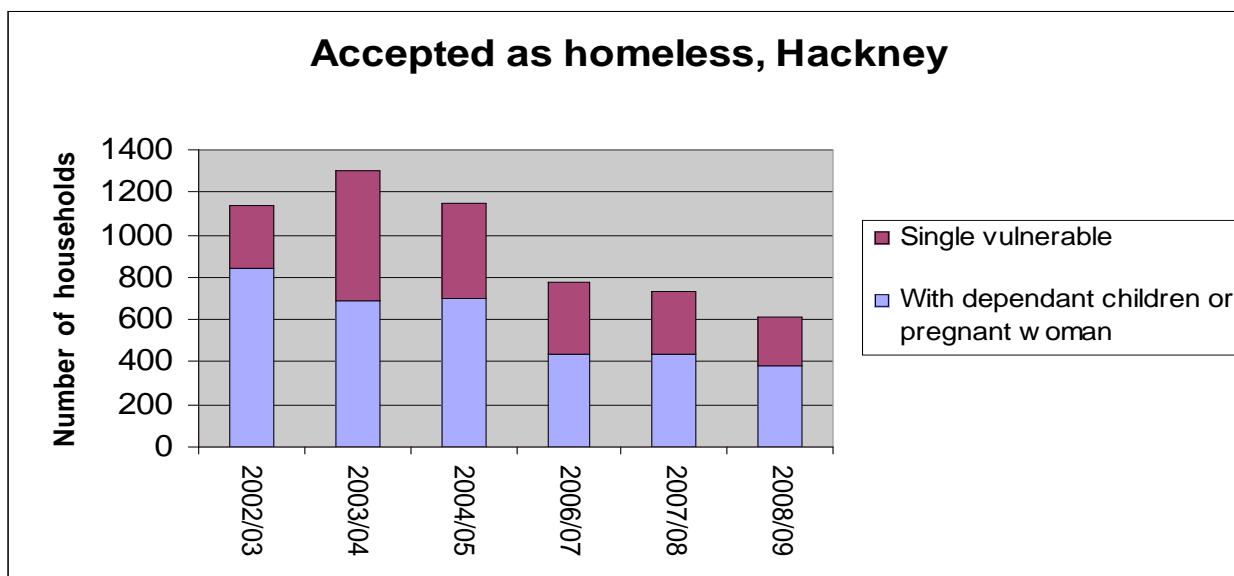
It should also be noted that most need assessed through the HNA was not accounted for on the Councils' Housing Register

Notionally, and with reference to current supply of homes, the greatest shortfall in terms of bedroom requirements is for homes with three or more bedrooms, especially in relation to social rented housing. The scale of the notional requirement for larger homes in the market sector reflects the size of households looking to rent privately in the Borough<sup>17</sup>.

**c) Levels of statutory homelessness and use of temporary accommodation**

Although we made the highest number of homeless decisions in London during 2007/08 (nearly 1,500 applications), we have nearly halved the number of statutory homeless households in recent years through effective homelessness prevention strategies. Figure A 2.12 below shows that acceptances are down from around 1,300 in 2003/4 to 615 in 2008/9. However, this level of acceptances remains high compared to other Inner London authorities.

**Figure A 2.12**



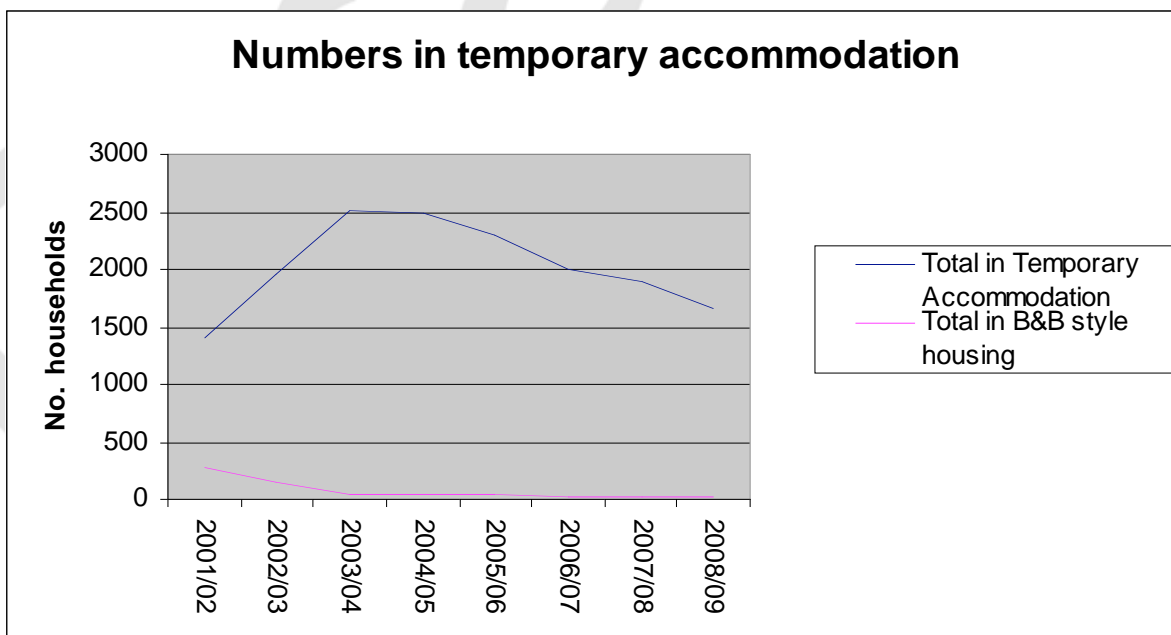
Source: P1E data

We anticipate meeting the government's target to halve the number of households in temporary accommodation by 2010, and are well on the way to meeting it as illustrated in Figure A 2.13 below. Bed-and-breakfast accommodation is now only used in emergency situations, with twenty-three households in this type of accommodation.

<sup>16</sup> There is likely to be a degree of double-counting amongst all the caveats included here.

<sup>17</sup> Figures are not available for intermediate housing

**Figure A 2.13**



Source: P1E data

**d) Bedsize pressures faced by priority cases on the Council's Housing Register**

Table A2.9 shows the number of priority households on the Housing Register (made up mostly of statutory homeless, severely overcrowding and households with serious health problems) by size of home they need (number of bedrooms). This is compared to the projected supply available and shows that, for 2008/09, there was a shortfall against need for every size of home. The largest shortfall was for one-bedroom homes. However, expressing the priority cases as a proportion of likely supply reveals that the relative shortfall increases with the number of bedrooms needed.

**Table A 2.9**

Bedsize Required	Number of Households in Priority Housing Bands 01/04/2008	Projected Supply in 2008/09	Projected Supply as a proportion of Priority Need
1 Bed	1492	780	52.3%
2 Bed	1448	565	39.0%
3 Bed	829	274	33.1%
4 Bed	289	70	24.2%
5 Bed +	79	11	13.9%
<b>Total</b>	<b>4137</b>	<b>1700</b>	<b>41.1%</b>

Source: Housing Register 01/04/08 and Lettings Plan 2008/09

The latter trend is also illustrated in Table A2.10 below. This gives a breakdown of waiting times for statutory homeless households in temporary accommodation. This shows that by far the longest waiting times are for the largest homes – over eight years in the case of those needing more than five bedrooms.

**Table A 2.10**

Bedsize Required	Proportion on homeless register housed in 2008/09 having waited in Temporary Accommodation				Average length of time (Mths) on homeless register before getting housed
	0-12 months	13-36 months	37-60 months	60+ months	
1 Bed	46.8%	44.9%	7.2%	1.1%	17.7
2 Bed	21.7%	52.8%	19.3%	6.2%	28.8
3 Bed	12.0%	28.9%	43.0%	16.2%	40.6
4 Bed	11.1%	5.6%	50.0%	33.3%	56.7
5 Bed +	0.0%	0.0%	0.0%	100.0%	98.1
Total	28.7%	43.8%	20.3%	7.3%	28.0

Source: Housing Register 01/04/08

### e) Demand for intermediate housing

Nearly 3,000 applicant households from Hackney since 2004 have been assessed as notionally eligible for all types of intermediate housing through the register maintained by Metropolitan Home Ownership (MHO)<sup>18</sup>. 11% of these eligible applicants were in social rented housing.

There were around 240 LCHO sales in Hackney during 2007/8<sup>19</sup>. We estimate around 72% of these were to single people, who had an average gross income of £28,984 p.a. Two-adult, childless households accounted for another 26% of sales, with an average gross income of £46,290. Around 40% of purchasers (mostly the single-person households) were likely to be paying more than 50% of their net income on housing costs during their first year in their homes. It is debatable whether housing costs above 50% are really "affordable" for families on moderate incomes.

Around 55% bought their home without a deposit - an option that is unlikely to be available to households following the 2008 credit crunch.

Other key characteristics of those purchasing LCHO homes locally in 2007/8 were:

- **Previous location:** Nearly 57% were previously resident in Hackney, 41% were resident in another London Borough and 2% were outside London.
- **Previous tenure:** the bulk were private renters (62.1%) followed by those living with family/friends (22%), with social renting tenants (overwhelmingly RSL) accounting for nearly 14%.
- **Household composition:** 69% were single adults; 27.6% were two adults and 3.5% were families with children.
- **Ethnicity of first buyer:** White British households were the biggest ethnic group for the 1<sup>st</sup> buyer (two adult households tend to have two earners) at 55.5%, followed by White Other at 18.8%. Some BME communities are under-represented, notably Black households. (10.5%).
- **Gender of single buyers** - overwhelmingly women (80%)

<sup>18</sup> MHO are the agent appointed by the HCA to act as the first point of call for households interested in accessing LCHO and other intermediate homes funded by the HCA in London boroughs north of the Thames.

<sup>19</sup> Source: LBH analysis of CORE data

### f) Out of Borough push factors

Of those needing/wishing to move out of the Borough in the next two years, the single biggest reason is to move to a better environment, followed by home too small.

**Table A2.11 Out of Borough push factors**

Factor	% of those needing/ wishing to move in next two years
Better environment	40%
Home too small	29%
Closer to friends/family	19%
Home with garden	18%
Move to safer area	14%

### 13. Future housing growth and tenure change

Figure A 2.14 below provides *provisional estimates* of how the Borough's housing stock and broad tenure profile could further change between now and 2026. Key underpinning assumptions include:

- the local housing market remains resilient, but any price growth is insufficient to enable much if any self-funded estate renewal;
- housing growth rates match our current London Plan targets (1,085 additional homes p.a.)
- job growth in adjacent areas continues to attract higher income households to Hackney
- grant levels for affordable housing are only pared back modestly from 2011 (say by 20%)
- interest in low cost home ownership is rekindled and supported, and is the principal means by which owner-occupation growth will take place locally in the future.

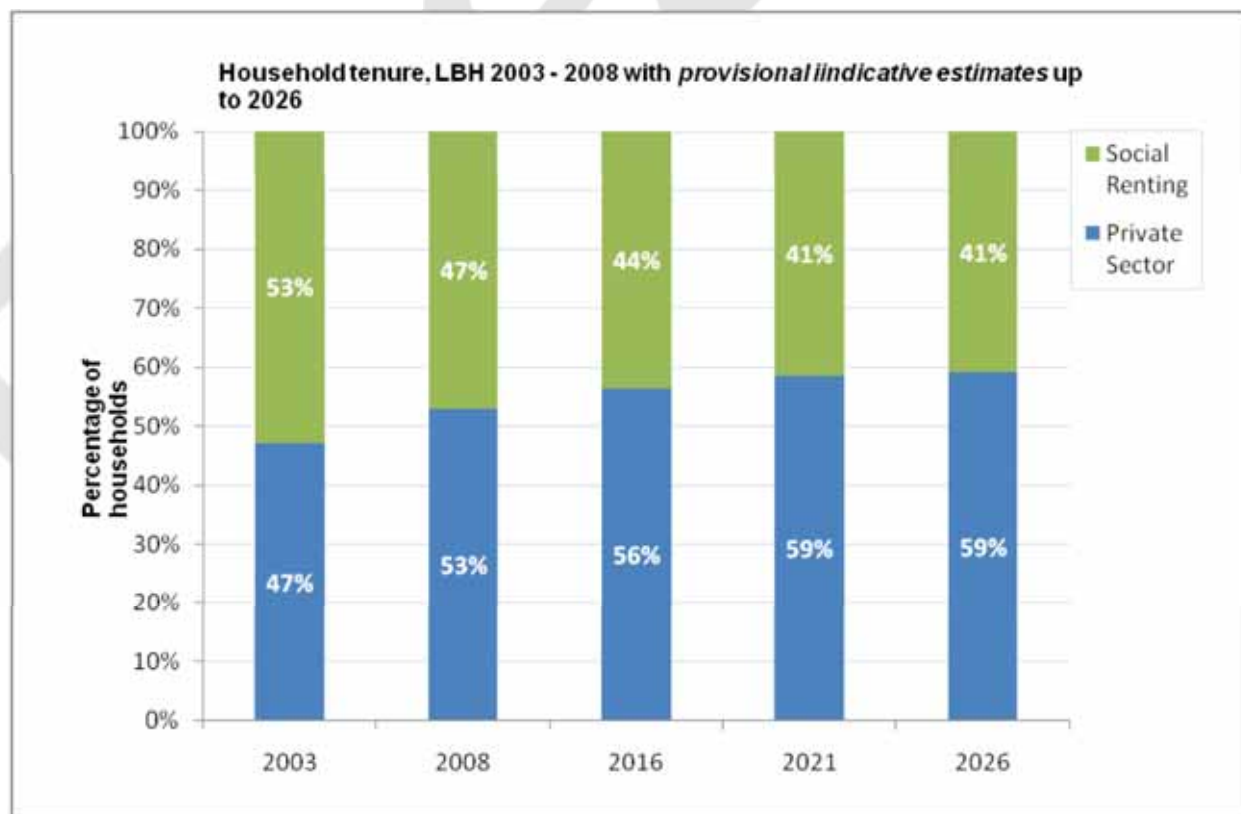


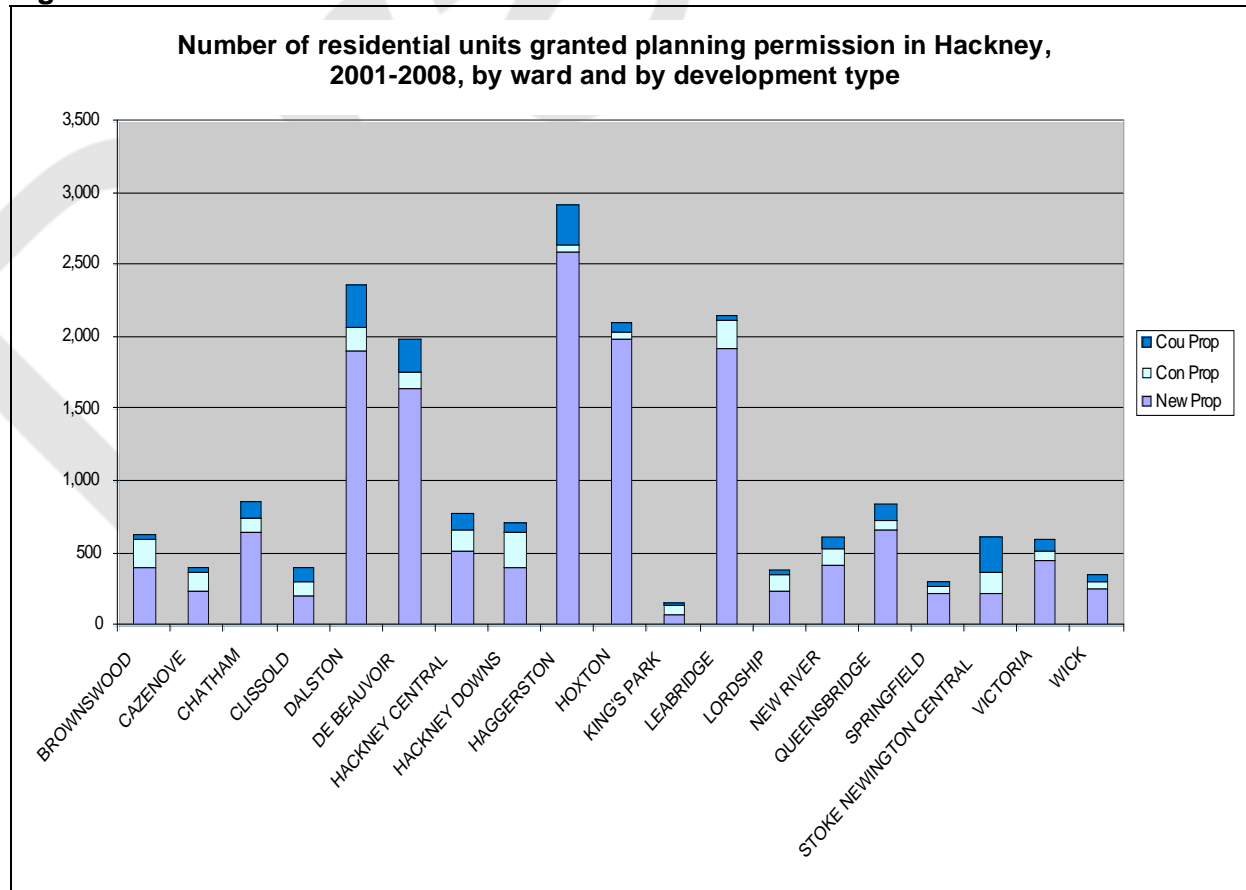
Figure A 2.14 Indicative trends in broad split of household tenure, Hackney<sup>20</sup>

Since 2000, residential development interest in the Borough— expressed as residential units arising from (net) planning permissions – has focused most on five wards (in order): Haggerston, Dalston, Leabridge, Hoxton, De Beauvoir. Levels of net approvals in 2008/9 have fallen back noticeably – the implications are being currently reviewed.

The trends since 2000 are illustrated in A2.15 overleaf.

<sup>20</sup> Private Sector in this graph includes intermediate housing. Total growth is in line with London Plan targets and mid-point of GLA household projections.

**Figure A 2.15**



(N.B. cou = change of use; con = conversion)

## 14. Supported Housing Needs

The following section contains additional information about supported and adapted housing needs.

*Those who felt that their support needs could not be met within their existing accommodation*

About 630 households in 2008 felt that their needs for physical adaptations to their home or additional support services meant that they needed to move to specialist accommodation.

Increased numbers of elderly residents, will lead to increased incidence of age related conditions – the number of residents with dementia, for example, is projected to increase from 1,280 to 1,402 over the next ten years.

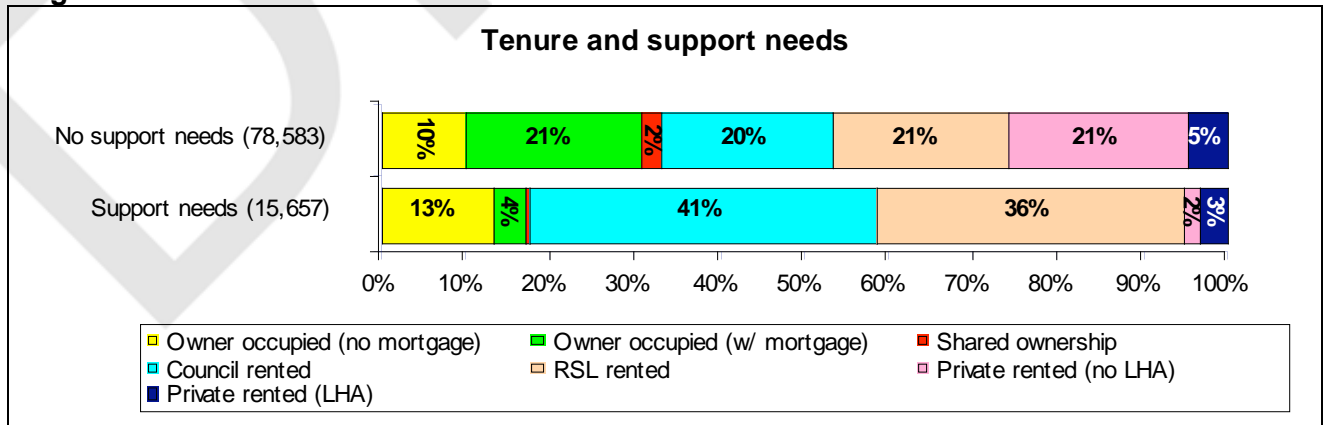
*Age profile of those with supported housing needs*

People with support needs tend to be older, with 53% of all pensioner-only households in Hackney affected. They are also more likely to be living in social rented housing, with 29% of council rented and 26% of RSL rented dwellings contain a household with some form of support need.

### Tenure of those with supported housing needs

Figure A 2.16 shows the tenure of households containing at least one person with a support need, compared to non-support needs households. The table shows that a far greater proportion of support needs households are housed in the social rented sector 77%, as opposed to 41% of non support needs households.

**Figure A 2.16**



Source: Fordham Research Hackney household survey (2008)

### Wheelchair, lifetime standard and adapted housing

The number of adults with physical disabilities in Hackney is expected to increase from 421 to 463 by 2016, 196 of which will be from black and ethnic minorities.

Our policy is to ensure all publicly funded housing is built to lifetime standards, with 10% built to wheelchair standard. The projected number of publicly funded social rented units due for completion in 2009-10 is 503, which should deliver at least 50 wheelchair standard units in 2009/10.

The Local Development Framework, which sets out the Council's planning policy for the Borough states that by 2010, 10% of all housing (market and social rented) should meet or be readily adaptable to, wheelchair standard. This, if fully implemented, would bring the total numbers of newly available wheelchair standard properties up to around 180 per annum from 2011.

In March 2009, 41 households were waiting for wheelchair accessible accommodation. The numbers of properties being completed now and in the future should be sufficient to meet current and future projected need

The Council and its partners will work together to develop a monitoring framework, to ensure that sufficient wheelchair standard properties are delivered, of the requisite size, design quality and location, to meet the requirements of people with restricted mobility.

### Aids and Adaptations

In 2008-2009, the Councils' Adult and Community Services provided 1 623 aids and adaptations, requiring on-going maintenance. In addition 473 minor and 259 major adaptations were undertaken for Hackney Homes tenants. In addition 3,009 individuals were supplied with 8,840 pieces of equipment. Anchor Trust undertook 110 major adaptations funded through Disabled Facilities Grants and a further 7 minor adaptations in private sector properties in 2008-2009.

*The supported housing needs of particular care groups:*

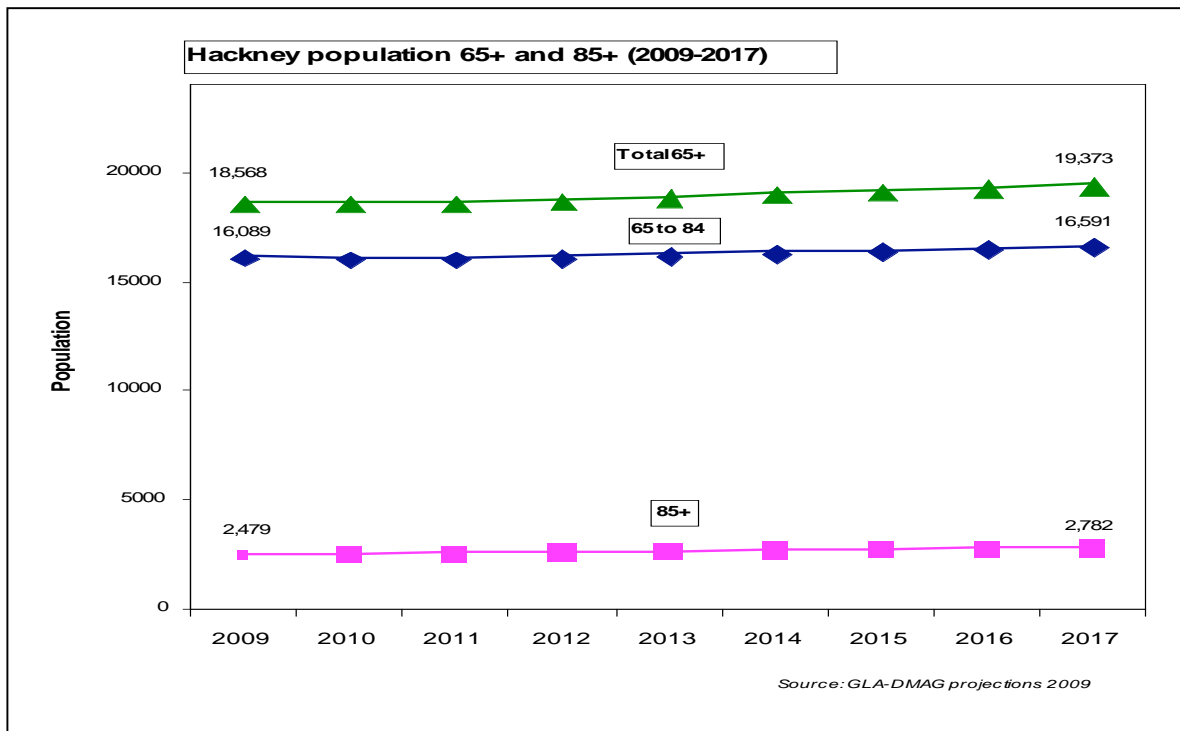
*People with learning disabilities*

We are forecasting that the number of adults with severe or profound learning disabilities in Hackney will rise from 658 in 2008 to 706 by 2015<sup>21</sup> In addition, we want to ensure that people with learning disabilities, currently living in residential homes outside the borough, have the opportunity to live nearer their relatives. 148 properties will either be developed by supported housing providers or leased from the private rented sector over the next two years. However this still leaves a deficit of 184 units, which will need to be developed, re-designated or leased, over the next five years.

*Older People*

The graph below charts the GLA's high population estimate for people over 65 and those over 85 in Hackney to 2017. It shows a steady increase in the projected numbers of older people, year on year.

**Figure A 2.17**



Pensioner age households currently make up 41% of Hackney's 15,657 support needs households. 53% of all pensioner households in Hackney have at least one member with support need. 3,946 of these identified themselves as frail elderly people of which 842 said they required additional support. In 2008-2009, Hackney Adult and Community Services supported a total of 3,164 older people, in the community and in residential care.

*Sheltered and supported housing for older people:*

The HNS estimates that around 315 older people households with support needs currently feel that their support and access needs cannot be met within their existing

<sup>21</sup> LBH Commissioning Strategy for Learning Disabilities

accommodation. In 2008-2009, we helped 249 older person households to move to alternative accommodation – 86 into alternative housing within the community, 143 older people were housed in residential care.

According to a survey carried out with a sample of older people who entered residential care in 2007-2008, 61% would be capable of living in supported accommodation, if this were available. The Older Peoples Commissioning Strategy estimates that 168-184 additional supported housing units will be needed for older people to prevent avoidable admission to residential care over the next 5 years, 143 of these will be for older people with dementia and approximately 42 for BME older people.

Adult and Community Services are developing the Supported Housing with Care programme, which will involve the development or refurbishment of 198 units (174 units for older people and 24 units for people with learning disabilities), offering high levels of support.

*Summary of the recommendations of the 2008 review of supported housing for people with drug or alcohol dependency*

- Consider the future of Supporting People funded provision at Acorn House within the recommendations of the Single Homeless/ Rough Sleeper Sector Review which will report to the Core Strategy Group later this year.
- Agree in principle that the rent guarantee scheme currently being developed should be able to accommodate people who are in treatment, post-rehab and treatment users and former offenders with substance misuse issues.
- Commission a low to medium support service consisting of 25 units of floating support to sustain people at risk of losing tenancies, users. In the rent guarantee scheme and users in treatment. as well as 16 units of accommodation-based support at Foulden Road and Downham Lodge.
- Consider the need for accommodation services to support people in treatment and for an assessment unit, as part of the forthcoming sector review of single homeless and rough sleeper services.
- Refer all substance misuse accommodation-based and floating support through a single multi-agency panel.

## **15. Ethnic profile of housing and housing needs in Hackney**

Table A2.12 provides the estimated ethnic profile of households and the Borough's population, based on the ethnicity of the head of household (see earlier comments on page 72)

Table A2.13 details the median income and savings of households in Hackney broken down by ethnicity. As highlighted earlier (see page 75), it reveals wide discrepancies.

**Table A 2.12**

Ethnicity (based on head of household)				
Ethnic group	Households		Population of households	
	Count	%	Count	%
White British	45,043	47.8%	83,331	38.1%
Irish	2,218	2.4%	3,903	1.8%
Turkish or Kurdish	4,099	4.3%	11,353	5.2%
Eastern European	2,251	2.4%	5,742	2.6%
Western European or Greek	4,276	4.5%	10,100	4.6%
Other White	2,756	2.9%	10,547	4.8%
Indian or Sri Lankan	2,474	2.6%	8,599	3.9%
Pakistani, Bangladeshi or Afghan	2,059	2.2%	9,640	4.4%
Black Caribbean	10,462	11.1%	21,959	10.0%
Black West African	9,069	9.6%	26,795	12.2%
Black Other	3,738	4.0%	11,717	5.4%
East Asian	2,105	2.2%	5,335	2.4%
Other or Mixed	3,690	3.9%	9,718	4.4%
<b>Total</b>	<b>94,240</b>	<b>100.0%</b>	<b>218,740</b>	<b>100.0%</b>

**Table A 2.13**

Median income and savings levels by ethnic group				
Ethnic group	Household income	Income per adult	Household savings	Savings per adult
White British	£21,624	£14,432	£493	£140
Irish	£11,740	£10,319	£406	£240
Turkish or Kurdish	£10,405	£6,547	£122	£32
Eastern European	£15,699	£12,470	£378	£137
Western European or Greek	£28,103	£14,522	£551	£169
Other White	£31,596	£12,598	£870	£218
Indian or Sri Lankan	£23,650	£9,779	£634	£339
Pakistani, Bangladeshi or Afghan	£19,561	£7,385	£378	£99
Black Caribbean	£12,186	£8,829	£173	£46
Black West African	£17,905	£9,422	£200	£55
Black Other	£13,424	£7,727	£89	£24
East Asian	£16,865	£10,216	£146	£51
Other or Mixed	£14,719	£9,671	£209	£74
<b>Total</b>	<b>£17,846</b>	<b>£11,157</b>	<b>£365</b>	<b>£82</b>

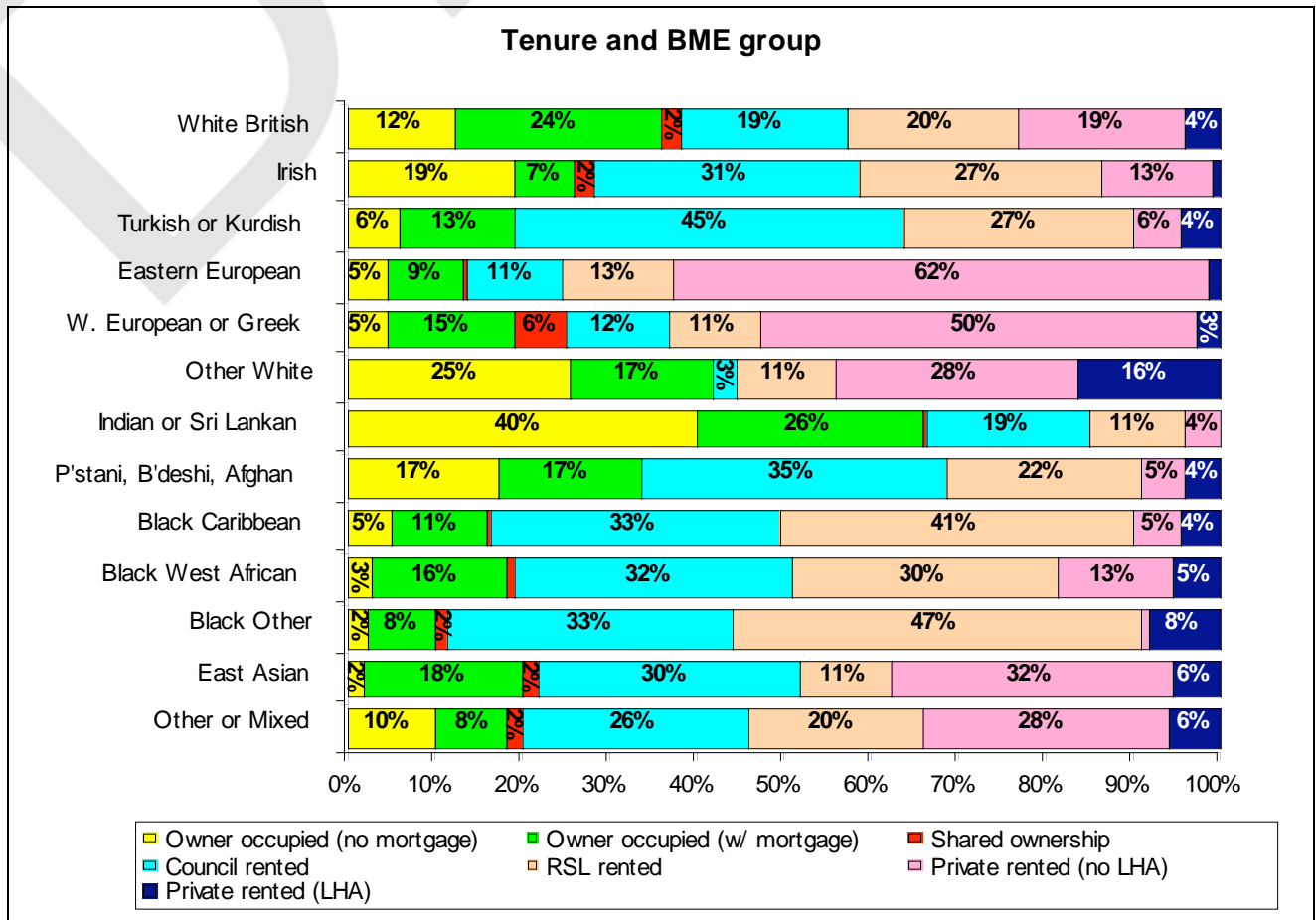
Figure A2.18 overleaf shows the distribution of BME groups across the different tenures in the Borough. Tenure varies significantly by ethnic group, with to some degree each group showing a distinctive pattern. However, some generalisations can be made.

More than half of those households in minority groups from Europe (whether East or West) live in private rented housing, although they are less likely than average to be claiming LHA. The same broad pattern is seen among the East Asian and Other groups.

Meanwhile, all three Black sub-groups are far more likely than average to be found in the social rented sector (74% in the case of the Black Caribbean group), with relatively few living in the private rented sector, and among the lowest levels of home ownership of any group. The Turkish and Kurdish group show a remarkably similar tenure pattern.

At the opposite end of the spectrum, the Indian and Sri Lankan group show by far the highest levels of home ownership of any group, including White British, at 66%. The Pakistani, Bangladeshi and Afghan group show very little similarity; although there are reasonably high levels of home ownership in this group, there is very little private renting.

**Figure A 2.18**



Based on national guidelines for assessing notional housing need (see earlier commentary on page 85), Table A2.14 overleaf shows the levels found amongst the Borough's ethnic groups for which statistically robust results were available from the HNA 2009. The third and fourth columns reveal that those most likely to be disproportionately affected are the European groups. This is likely to be due to the large number within these groups living in private rented accommodation. In addition, the "other or Mixed" group and the Black West African and Black Other groups also significantly disproportionately affected.

By contrast, White British, Irish, Other White and Indian or Sri Lankan groups show less housing need than their proportion in the population would suggest.

Finally, there are indications that the Charedi Orthodox Jewish community, who tend to be large households and who had a low response rate to the housing needs survey, are disproportionately affected by a lack of access to suitable housing. See section below on overcrowding levels amongst Housing Register applicants.

**Table A 2.14**

<b>Gross housing need among BME households</b>				
	<b>Total current housing need</b>	<b>Total annual gross need</b>	<b>% of annual gross need</b>	<b>% of all households</b>
White British	514	2,612	34.3%	47.8%
Irish	37	86	1.1%	2.4%
Turkish or Kurdish	181	402	5.3%	4.3%
Eastern European	61	435	5.7%	2.4%
Western European or Greek	114	557	7.3%	4.5%
Other White	28	149	2.0%	2.9%
Indian or Sri Lankan	41	119	1.6%	2.6%
Pakistani, Bangladeshi or Afghan	124	209	2.7%	2.2%
Black Caribbean	401	634	8.3%	11.1%
Black West African	462	1,126	14.8%	9.6%
Black Other	169	447	5.9%	4.0%
East Asian	54	126	1.7%	2.2%
Other or Mixed	130	719	9.4%	3.9%
<b>Total</b>	<b>2,316</b>	<b>7,621</b>	<b>100.0%</b>	<b>100.0%</b>

Source: Fordham Research Hackney household survey (2008)

Homelessness disproportionately affects some Black and Minority Ethnic (BME) groups in Hackney. Thirty-eight per cent of households accepted as homeless and in priority need in 2007/08 were of Black Caribbean origin, whereas this group represents only 11.1% of the households in Hackney.

### **Overcrowding recorded on the Council's Housing Register**

Tables A 2.15 and A.2.16 overleaf show the level of overcrowding by ethnic group for households on both the Housing Register and Transfer list for October 2009.

For those on the Housing Register, Orthodox Jewish households are significantly more likely to be overcrowded than other ethnic groups, and especially for those severely overcrowded i.e lacking two or more bedrooms. Nearly one in two of all applicants from this community on the register are overcrowded.

Kurdish and African households are most likely to be overcrowded amongst council tenants registered for a transfer, although Asian council tenants are most likely to be severely overcrowded.

**Table A 2.15**

<b>Table: Overcrowding By Ethnic Group - Register<sup>22</sup></b>							
Ethnic Group	<i>No lack</i>		<i>1 bed lack</i>		<i>2 bed lack</i>		<i>Total</i>
	<i>No.</i>	<i>% total of ethnic group</i>	<i>No.</i>	<i>% total of ethnic group</i>	<i>No.</i>	<i>% total of ethnic group</i>	
African	1033	68.9	434	28.9	33	2.2	1500
Asian	641	67.8	277	29.3	28	3.0	946
CWI	874	70.7	348	28.2	14	1.1	1236
Kurdish	108	78.8	26	19.0	3	2.2	137
Orthodox Jewish	164	51.3	126	39.4	30	9.4	320
Turkish	635	68.6	281	30.4	9	1.0	925
White	2217	72.4	783	25.6	61	2.0	3061
UK Black	1279	68.6	558	29.9	28	1.5	1865
Other	813	70.0	331	28.5	17	1.5	1161
Not known	106	65.0	54	33.1	3	1.8	163
<b>Total</b>	<b>7870</b>		<b>3218</b>		<b>226</b>		<b>11314</b>

**Table A 2.16**

<b>Overcrowding by Ethnic Group - Transfer List<sup>23</sup></b>							
Ethnic Group	<i>No lack</i>		<i>1 bed lack</i>		<i>2 bed lack</i>		<i>Total</i>
	<i>No.</i>	<i>% total of ethnic group</i>	<i>No</i>	<i>% total of ethnic group</i>	<i>No</i>	<i>% total of ethnic group</i>	
African	210	50.2	198	47.4	10	2.4	418
Asian	178	56.0	128	40.3	12	3.8	318
CWI	257	71.2	100	27.7	4	1.1	361
Kurdish	51	50.0	48	47.1	3	2.9	102
Orthodox Jewish	9	81.8	2	18.2	0	0.0	11
Turkish	198	55.3	155	43.3	5	1.4	358
White	960	77.4	270	21.8	11	0.9	1241
UK Black	404	54.4	323	43.5	16	2.2	743
Other	202	60.8	120	36.1	10	3.0	332
Not known	149	65.9	73	32.3	4	1.8	226
<b>Total</b>	<b>2618</b>		<b>1417</b>		<b>75</b>		<b>4110</b>

## 16. Household views of their circumstances by Neighbourhood

This section details the views of households in Hackney of their circumstances, including the accessibility of services and general perception of the importance of a wide range of housing-related issues such as harassment and house condition.

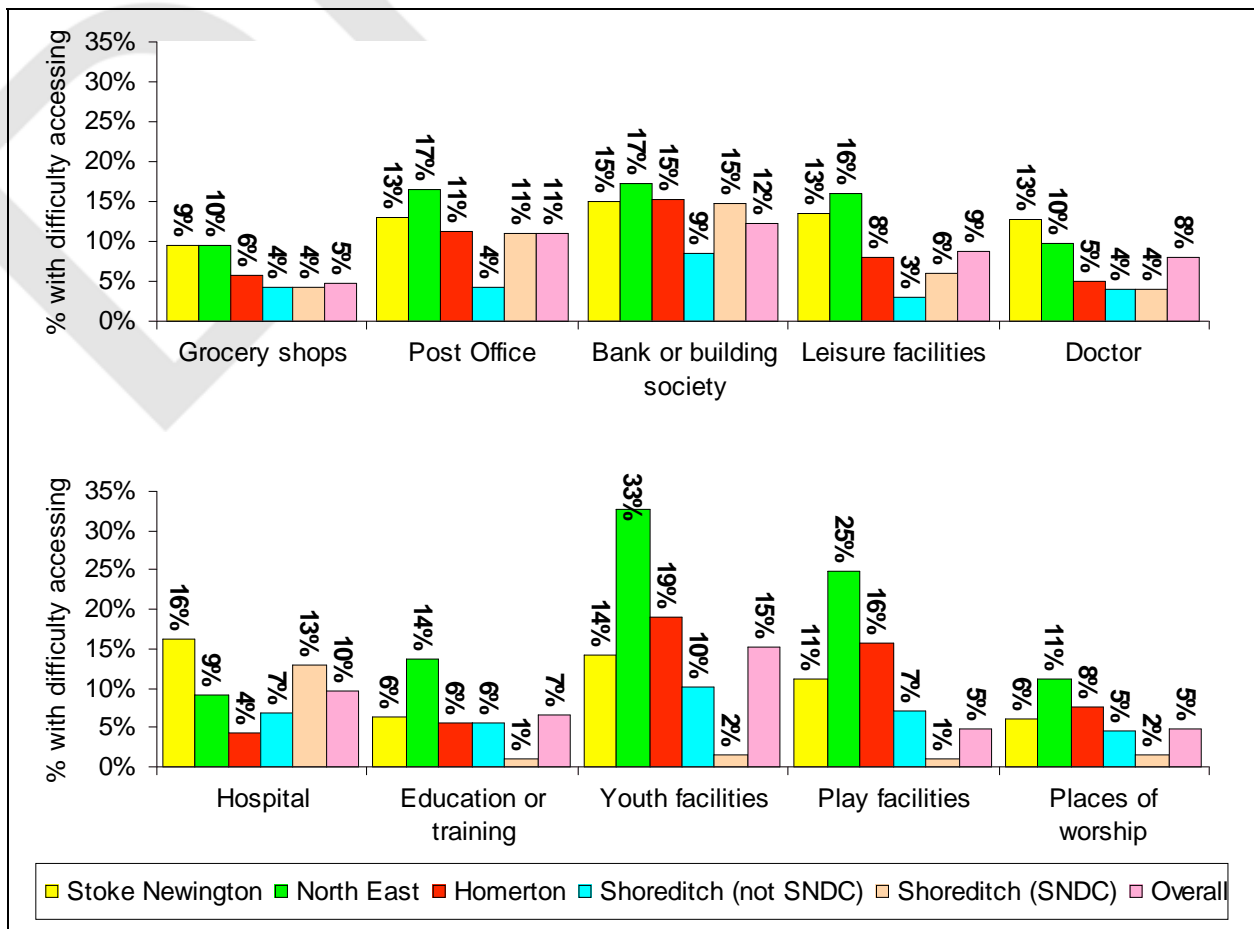
The charts below shows residents' perceptions of how easy it is to access a range of services in each sub-area of Hackney. The services felt to be the most difficult to access

<sup>22</sup> Source: LBH records

<sup>23</sup> Source: LBH records

were youth and play facilities, and access to most services was perceived as poorest in the North-east neighbourhood and also poor in Stoke Newington.

**Figure A2.19 Availability of services in Hackney by sub-area**

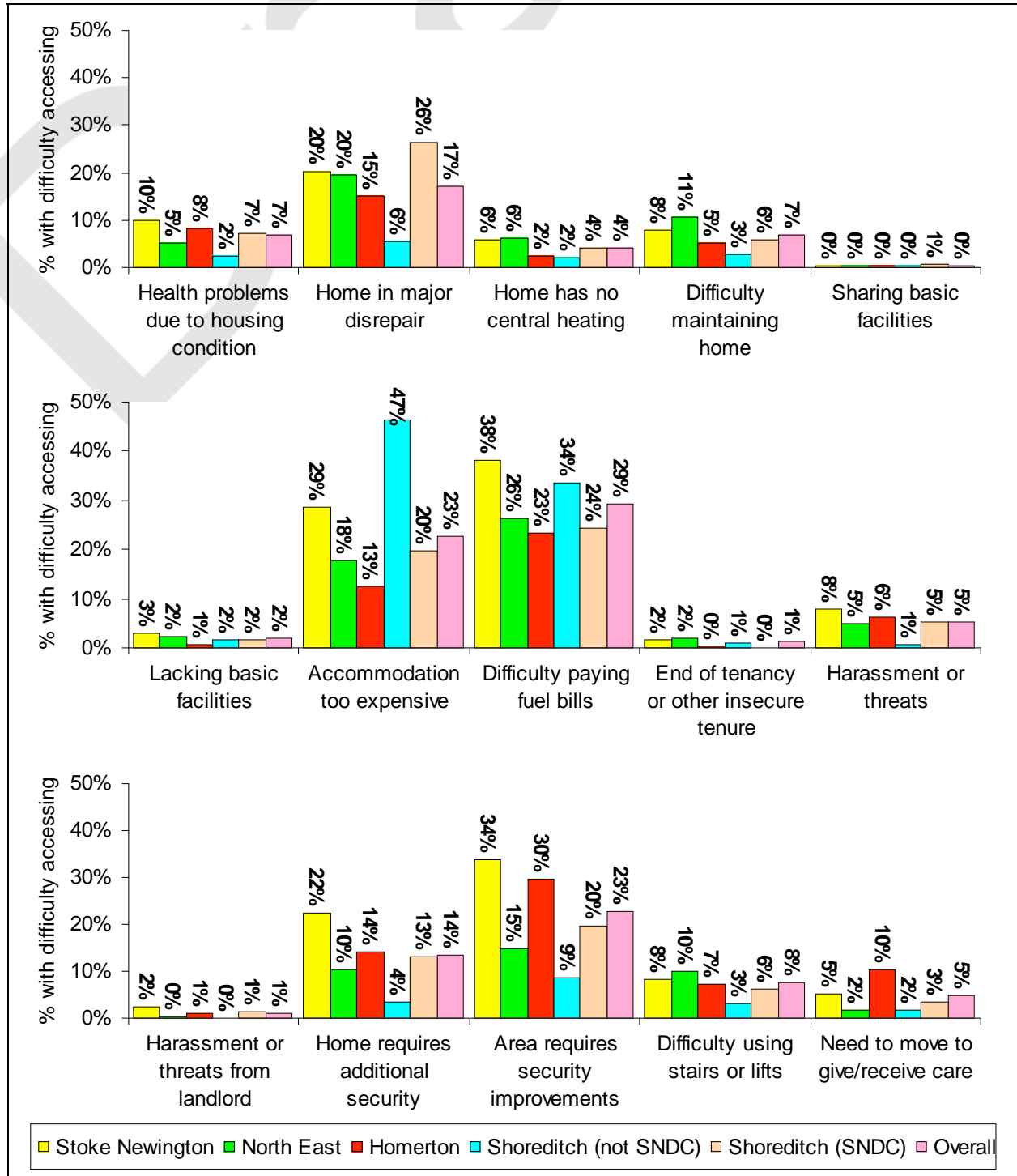


Source: Fordham Research Hackney household survey (2008)

Figures A 2.20 and A 2.21 shown overleaf detail the housing problems faced as reported by those living in housing in Hackney. As can be seen, expense of accommodation (23%), fuel bills (29%), and insecurity in the general local area (23%), as well as disrepair of property (17%) are the most frequently cited problems overall, although there is significant variation by sub-area.

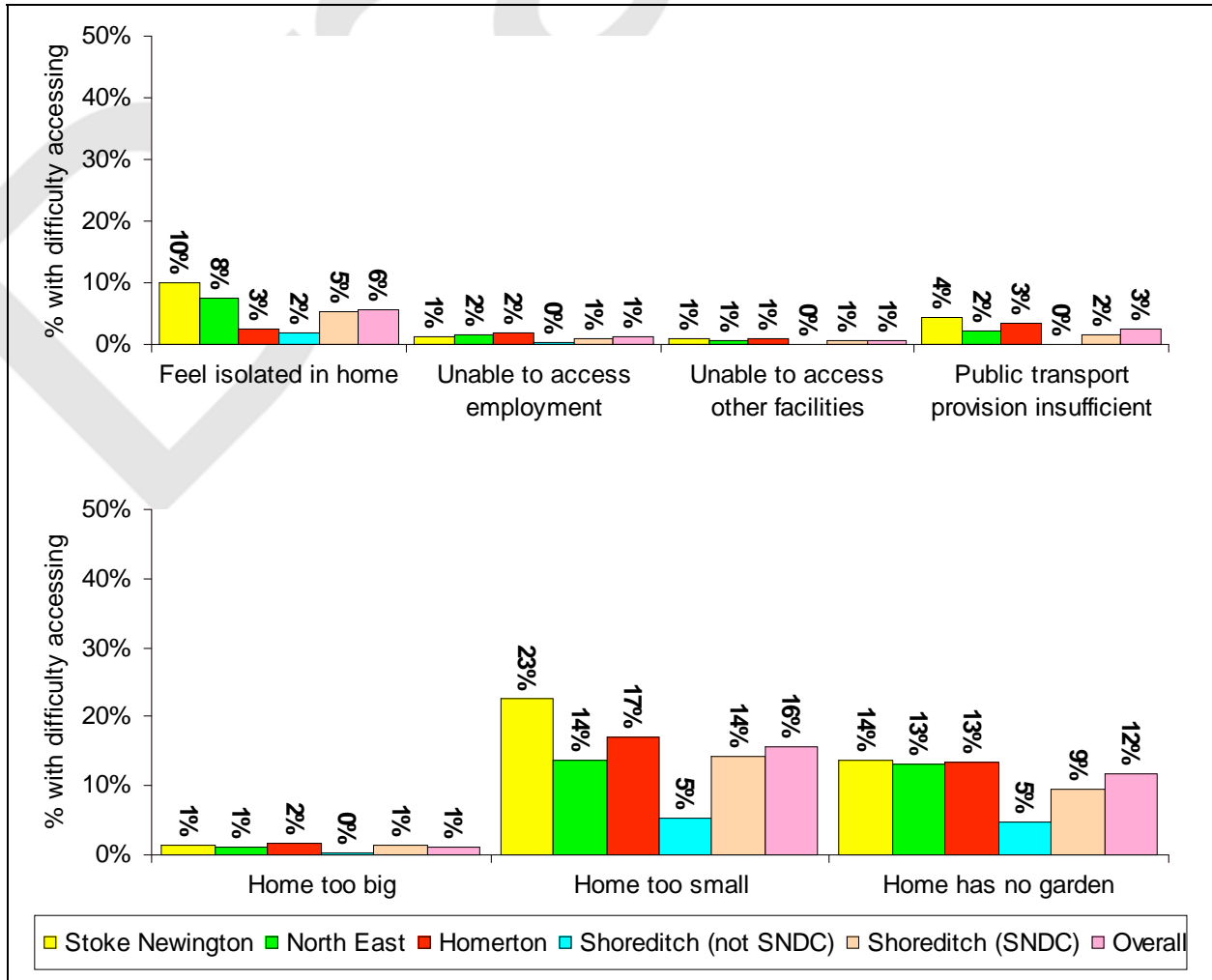
Expense-related problems were generally most severe in Stoke Newington and Shoreditch (outside SNDC), whereas security-related problems were most severe in Stoke Newington and Homerton. Disrepair was most widely reported in the Shoreditch SNDC area.

**Figure A2.20 Housing circumstances in Hackney by sub-area**



Source: Fordham Research Hackney household survey (2008)

**Figure A2.21 Housing circumstances in Hackney by sub-area (continued)**



Source: Fordham Research Hackney household survey (2008)

## Appendix Three: Work to improve the housing stock in the borough

### a) Decent council homes and estate renewal

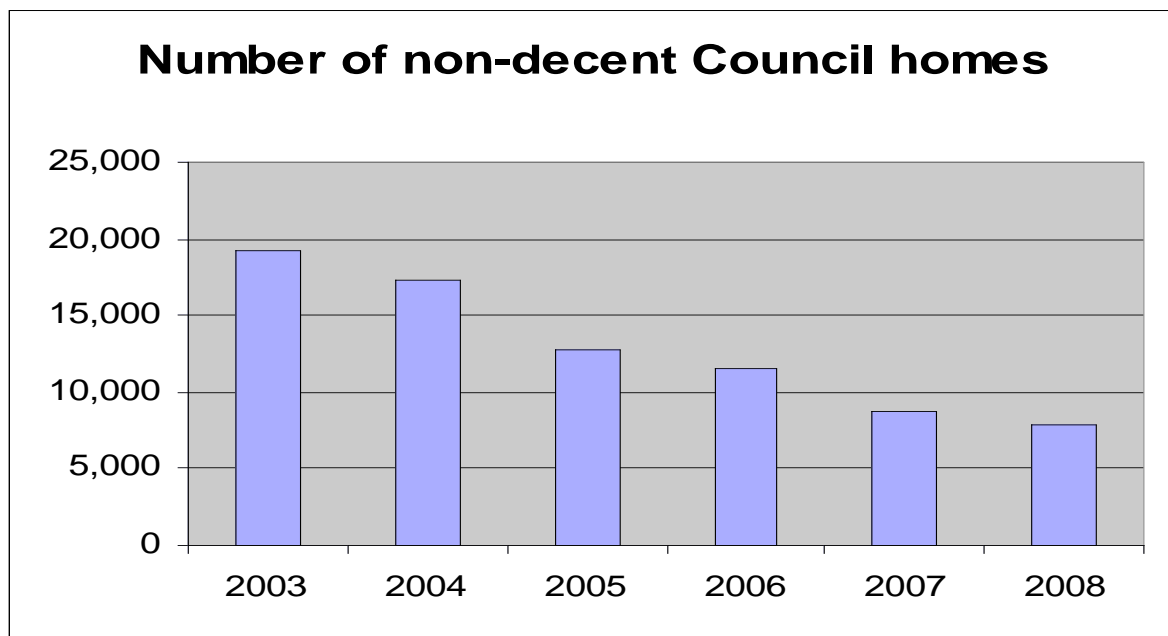
#### Progress towards meeting the Decent Homes standard in Council homes

Hackney Homes is the largest social landlord in the borough, managing some 23,200 social rented homes, together with 8,300 leasehold or freehold dwellings. Most Council homes are flats or maisonettes in medium or high rise blocks. Over the last two decades almost two-thirds of our own stock has been rebuild, refurbished or made decent.

The Council has already invested more than £190m in decent homes since 2003/4, reducing the number of non-decent council homes by almost 12,000

**Figure A 3.1**

*Source: CLG, Business Plan Statistical appendix*



A key aim of the transfer of management to the Hackney Homes ALMO was potential Government approval for £225m expenditure to bring all our council homes up to the Decent Homes standard. Hackney Homes achieved the necessary 2\* assessment this year (with promising prospects for improvement), and the aim is now to bring all council homes up to the Decent Homes standard by December 2012 (except homes that are on estates in the estate renewal programme).

Between 2009/10 and 2012/13, Hackney Homes plans to carry out a programme of works to over 7,000 homes to meet the target for Decent Homes by December 2012. They also aspire to address additional issues beyond the scope of Decent Homes work, such as estate improvements, as resources permit. Residents are consulted on all significant decisions about the ALMO's Decent Homes strategy.

Hackney Homes' overall asset management vision is for "a sustainable portfolio that provides safe, affordable and well-maintained homes for our residents, within estates and communities in which people choose to live."

To keep homes at the Decent Homes standard and maintain estates to a good standard, Hackney Homes carries out cyclical and planned maintenance. Its aim is to achieve at least a 60:40 split between planned and responsive work as this is more cost effective and can minimise inconvenience for residents.

The GLA's draft London Housing Strategy (May 2009) contains a proposal to introduce a new standard to replace Decent Homes from 2010. A recent study commissioned by the Mayor<sup>24</sup> has recommended six additional areas be included: energy efficiency, carbon emissions, Summer overheating, water use, dwelling security and serviceability of lifts.

We support development of a new, improved standard as successor to the Decent Homes standard, but we believe additional funding must be identified by the Mayor of London and central government to achieve these higher standards. The Council's asset management plan currently forecasts shortfalls of capital resources against expenditure after 2013.

The Housing Minister has signalled his intention to review Council housing finance, possibly allowing local authorities to finance projects such as new homes from their own resources. One aim of the proposed self-financing system is to deliver investment needed to sustain and maintain the existing stock. However, the impact of the proposals for Hackney has not yet been tested and will become clearer as the government establishes details of the new system.

## **b) Tackling Climate Change and Fuel Poverty**

Our policies, strategies and interventions, with those of our partners, will fully support the Government's commitment to reduce future emissions of CO<sub>2</sub> by 80% from 2005 levels by 2050<sup>25</sup>. We are developing a Hackney Climate Change Strategy to address both our adaptation to and our mitigation of climate change.

The largest single source of carbon emissions is our housing stock. In Hackney:

- 2005 Carbon Baseline CO<sub>2</sub> emissions<sup>26</sup> data show that the majority of these emissions are from the housing sector – 45%<sup>27</sup>.
- Our per capita domestic CO<sub>2</sub> emissions are the lowest in London. There is, however, evidence that shows that low levels of energy use are linked to high levels of deprivation and there are relatively high levels of fuel poverty in the borough (affecting 34% of households).
- The Council's initiatives to increase prosperity and business opportunities (including the Olympics) may increase emissions in the short term.

Planning guidance for London and Hackney<sup>28</sup> sets out requirements for residential developments in the borough. Our LDF Core Strategy states that new, refurbished and converted buildings should demonstrate a high degree of energy efficiency through their location, layout, internal design and use of improved insulation. The London Mayor's

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<sup>24</sup> CBRE

<sup>25</sup> *Climate Change Strategy for the London Borough of Hackney*: Cabinet Report – 24<sup>th</sup> September 2009

<sup>26</sup> The Carbon Baseline provides existing CO<sub>2</sub> levels against which future data can be compared. The Hackney Carbon Baseline Report was approved by Cabinet in June 2008

<sup>27</sup> *Climate Change Strategy for the London Borough of Hackney*: Cabinet Report – 24<sup>th</sup> September 2009

<sup>28</sup> The Mayor of London's London Plan 2008 and the Hackney LDF Core Strategy proposed submission document (June 2009)

draft Housing Design Guide gives guidance on environmental sustainability of new housing. It sets out a hierarchy for heating, lighting and cooling the home:

Lean: incorporating sustainable design and construction measures

Clean: prioritising decentralised energy generation

Green: using renewable energy

The London Plan sets out the level of the Code for Sustainable Homes that must be achieved for new homes. Code level three is currently mandatory for all new publicly funded housing and this will apply to the private sector from 2010. Code level 4 is mandatory for all new publicly funded housing from 2010, and all new housing will be required to meet Level 6 (Carbon Neutral) from 2016. We will be vigilant in making sure new homes in the borough meet these requirements. We will also ensure Council-led estate renewal schemes meet high standards and, with the GLA and HCA, we will encourage and facilitate RSLs and private developers to bring forward schemes that meet exemplary standards.

New homes only add a small percentage to the overall stock of housing each year. The most significant contribution to energy and resource efficiency will be made by retrofitting the existing housing stock. The London Plan and draft London Housing Strategy contain targets, by 2016, to achieve an average SAP<sup>29</sup> rating of at least 40, with the aim of achieving 65 where the building fabric will allow.

#### Affordable Warmth Strategy

Measures to improve energy efficiency also help address fuel poverty. Research<sup>30</sup> shows that Hackney has 34% of households classed as fuel poor, the majority of which are in the private sector. We are developing an integrated cross-tenure Affordable Warmth Strategy with Hackney Homes and other stakeholders to tackle fuel poverty.

Energy and resource efficiency measures carried out or piloted on Council properties so far include: roof and loft insulation; draft proofing, cavity wall insulation; solid wall insulation; replacement double-glazing; solar panels; wind turbines; boiler replacement; replacement of old and inefficient central heating systems; heating controls; reflector panels behind radiators; distribution of low-energy light bulbs; distribution of energy-use monitors and "power-down" plugs; fuel switching; rainwater harvesting; reduction of water consumption;

Research shows that private sector properties are the least energy efficient and are most in need of adaptation measures. The average SAP rating for this sector was 34 in 2001 compared to a Hackney Homes stock SAP of 72 in 2007/08. Through the Warm Front Grant and the Warm Front Plus Grant Schemes, up to 2008, a total of 550 private sector households have had heating, draught-proofing, loft insulation, boiler replacement and/or wall insulation improvements installed. promotion of central heating and energy efficiency grants to private sector residents.

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<sup>29</sup> SAP is part of the national methodology for calculating the energy performance of buildings<sup>29</sup>. It is used to provide energy ratings and demonstrate compliance with Building Regulations - Part L

<sup>30</sup> The Government defines fuel poverty as the need to spend more than 10% of household income to achieve adequate levels of warmth in the home – 21°C in main living areas

There has also been extensive energy efficiency awareness and training for residents including a website and a Freephone advice service through London Energy Efficiency Limited.

### **What we and our partners plan to do**

1. For new homes, we will implement the relevant Core Strategy Policies of the LDF, relevant priorities of the Hackney Climate Change Strategy 2009 and the guidance in the draft London Housing Design Guide
2. Raise awareness of sustainability issues and encourage behavioural change among residents. (A well designed building will still consume large amounts of energy if the occupants are wasteful in their own consumption).
3. Continue to incorporate energy efficiency measures in our own stock through the Decent Homes programme and other planned investment schemes. This opportunistic approach has proven to be highly efficient in reducing CO<sub>2</sub> emissions and tackling fuel poverty.
4. Examine the feasibility of establishing an energy services company to provide a range of comprehensive energy solutions including Combined (Cooling) Heat and Power (CHP) and decentralised energy networks.
5. With partners such as Hackney Homes, Warm Zone and London Energy Efficiency Ltd, continue to deliver programmes and provide grants aimed at improving private sector energy efficiency.
6. With Hackney Homes and other stakeholders, develop an integrated cross-tenure *Affordable Warmth Strategy* and toolkit of measures.
7. With neighbouring boroughs and partners, undertake a feasibility study on retrofitting of existing buildings and establish a pilot project.
8. Prepare a Sustainable Buildings Supplementary Planning Document (SPD) to provide detail and clarification of the Council's objectives and requirements for new developments.
9. Continue working with the GLA, LDA and neighbouring boroughs to develop an energy masterplan including identifying appropriate sites within the borough for CHP and distributed energy (DE) projects.
10. Progress the Low Carbon Zone application for CHP/DE elements into Dalston, Hackney Central and Hackney Wick Area Action Plans (AAP).
11. Implement planned DE at Woodberry Down regeneration.
12. Implement the Olympic legacy localised energy generation masterplan of wind and solar energy.

The Council will work with our partners and government to help ensure the above plans are successfully introduced.

### **Examples of work in Hackney to improve the environmental sustainability of existing homes across all tenures**

#### *Kings Crescent: refurbishment works*

In early 2008, we commissioned Zedfactory, one of the UK's foremost specialist authorities on the design of zero carbon developments, to prepare designs for external

refurbishment of selected blocks on Kings Crescent estate. This will be an exemplar project, providing information for future refurbishment both in Hackney and the UK as a whole. The objective is initially to achieve Code Level 4 as a stand-alone scheme and Code Level 5/6 (carbon neutral) when the homes are connected to a Combined Heat and Power (CHP) system included in the overall regeneration of the estate. A grant of £2.5m was secured from the Government Office for London (GOL) to fund extra costs of achieving higher levels of the CSH.

#### *Cranston and Fairbank estates: combined heat and power*

The viability of CHP systems for two council estates, Cranston and Fairbank, is currently being investigated. A report is due in autumn 2009

#### *'Staying Put': insulation and repair to existing homes*

The Council has a well-established partnership with Anchor Housing Trust, who provide a *Staying Put* service for vulnerable older people living in the private sector. The Council provides direct financial support to help older residents living in poorly heated homes. Their homes are checked for essential repairs, including those relating to warmth and ventilation. Last year there were 98 referrals to this scheme.

#### *Private sector grants*

Our private sector contains 52,926 properties. Research shows that properties in this sector tend to be the least energy efficient<sup>31</sup>, have the greatest fuel poverty problems and are most in need of adaptation measures. Through the Energy Action Grant Agency (EAGA), the Warm Front Grant and the Warm Front Plus Grant Schemes a total of 550 private sector households have had heating, draught-proofing, loft insulation, boiler replacement and/or wall insulation improvements installed.

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<sup>31</sup> Average Private Sector SAP rating was 34 in the 2001 Private Sector Renewal Strategy compared to a Hackney Homes stock SAP rating of 72 in 2007/08

## Appendix Four: Housing and worklessness

This appendix provides further detail on the material outlined in the main document.

### *The "Hills Report" - further discussion*

The report found that, whilst the condition of social rented stock has improved, the sector has shrunk in size and eligibility for social housing is now restricted to those most in need. Unemployment and social deprivation now tend to be concentrated in this sector – the proportion of householders in social rented accommodation in paid employment fell from 47% to 32% during 1981-2006. More than twice the proportion of working age adults in social housing were without work, compared to those in other tenures.

This is not surprising given the disadvantages that social rented tenants face, such as disability, racial discrimination and lower educational attainment. However, even allowing for these factors, unemployment was still higher amongst social tenants than for those in other tenures – despite the fact that private sector rents tend to be higher, and the subsequent loss of housing benefits greater, on entering work.

The report pointed to recent successful developments such as the Local Housing Allowance pilots, Choice Based Lettings and the use of mediation, advice and information as means of preventing homelessness, which gave those in housing need a greater range of housing options.

However, it also stressed the need to improve the social and economic mix of areas currently dominated by social housing, by building and developing stock for private rent and sale alongside social housing, offering intermediate housing options, improving the quality of neighbourhoods to keep tenants with higher incomes in the area and most fundamentally, improving the employment prospects of existing residents.

To achieve this, the report suggests:

#### *Supporting livelihoods:*

- Housing Benefit reform, such as paying benefits directly to tenants in the social rented sector (as is now the practice with private rented tenants).
- Integrating housing and employment support.
- Providing local employment opportunities.
- Make it easier for tenants to move to access employment opportunities.

#### *Offering a varied menu*

- Offering those in housing need a range of options, including low cost home ownership or intermediate rent.
- Offering social housing tenants regular reviews, to enable them to take advantage of options such as low cost home ownership.
- In some areas, increasing rents nearer to market levels to reduce the rationing constraints under which social housing currently operates. However it is recognised that in areas of high housing costs, such as London, this could act as a disincentive to tenants finding work.

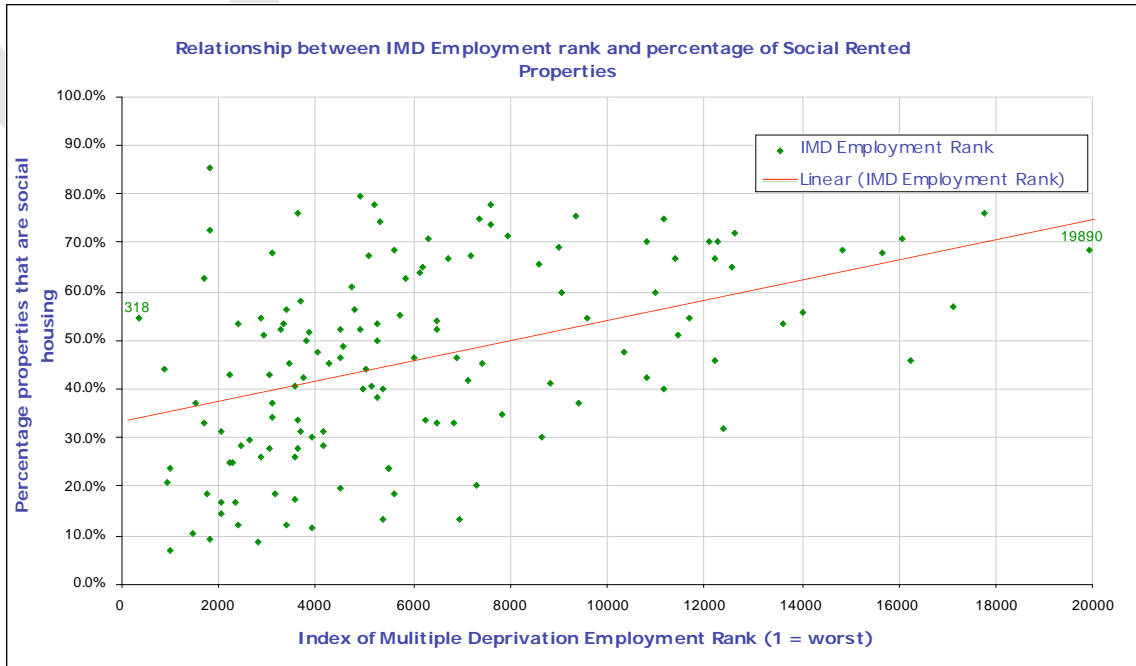
### *The relationship between Worklessness and social housing in Hackney*

The scattergram below plots each of Hackneys' Super Output Areas (areas of around 1,000 households) in terms of the extent of employment deprivation from the Indices of Multiple Deprivation 2007 and the proportion of social housing in each. Generally

speaking Super Output Areas with a higher proportion of social housing are grouped around the lower rankings of the IMD Employment Domain - 1 being the most employment deprived Super Output Area in England.

There is a correlation of 0.74 between the proportion of social housing and employment deprivation. This is a high correlation and indicates a close relationship between worklessness and social housing tenure in Hackney.

**Figure A 4.1**



## Appendix Five

### Capital and revenue resources available for housing in Hackney

There is a range of funding sources that support the borough's expenditure on housing-related activities, depending on the nature of the activities and on whether resources are needed for capital (renovation or building of housing) or revenue expenditure (day to day costs of housing services). The following list summarises the main resources for direct housing activities. There are other less direct resources that are not included, such as funding for the wider infrastructure requirements of new housing developments.

#### 1. Revenue resources

- The **Housing Revenue Account (HRA)** pays for day to day landlord services provided to Council tenants. Income is mainly from two sources – rents / leaseholder charges collected and government subsidy.

Expenditure is expected to be an average of **£170m** pa for each of the next four years. The HRA for the next four years is set out later in Table 2 below, including a breakdown of the relative contributions made by rents, service charges and government subsidy.

The HRA is currently in a healthy position with a balanced budget and estimated reserves of £31.4m at 31 March 2010. The longer term position forecasts a deficit up to 2018/19 of £75.1m. We have put in place a Value for Money strategy to deliver year on year savings to address this deficit.

- The **Housing General Fund** and HRA jointly fund our Housing Needs service, which is responsible for the Housing Register, housing advice and housing options (including the private rented sector), homelessness assessment and all forms of temporary accommodation provided under homelessness legislation. The overall budget from both sources is expected to average **£3.7m** over the next four years. A breakdown by year is provided in Table 3.

The Housing Needs Service also receives a homelessness grant of **£700,000** (confirmed each year to 2010/11) and a separate grant of **£110,000** to tackle overcrowding and under- occupation.

- The budget for **Supporting People** is expected to be **£21.4m** in 2010/11. . This meets the costs of housing-related support to a wide range of vulnerable groups, currently supporting some 7,000 placements.

## 2. Capital resources

- Capital resources for renovation and major repairs to improve the condition of council housing are provided through the **Housing Capital Programme**. This is mainly funded through government subsidy (for example Major Repairs Allowance) and leaseholder recharges for major repairs, supplemented by the use of the capital receipts from RTB sales and other disposals. In February 2009, the Audit Commission announced that Hackney Homes had achieved a two star 'Good' rating, following inspection. This unlocked over £225m of additional capital funding for decent homes and regeneration.

Over the next four years, we expect to spend an average of **£98m** per annum through the capital programme. The Housing Capital Programme and Housing capital resources for this period are set out in Tables 1.1 and 1.2 below.

The Housing Capital Programme also includes expenditure on private sector renewal and, over the next four years, we expect to spend an average of **£2.2m** per annum.

The 30-year HRA asset management plan sits below the corporate Asset Management Plan (AMP) and sets out existing asset arrangements and planned actions to improve asset use. The HRA AMP includes all tenanted and leasehold properties, garages, housing offices and estate infrastructure such as roads, footpaths and lighting. Chart 1 below shows estimated capital expenditure and resources for the 30-year AMP. The total shortfall is forecast to be £374m after 30 years. The Council is currently developing a Regeneration Strategy to fund this gap.

- The HCA provides funding to its investment partners (RSLs, private developers and, most recently local authorities) for developing new homes through the **National Affordable Housing Programme** (NAHP). Under the current NAHP 2008/11, resources already taken up or allocated to investment partners in Hackney amount to **£195m** (or an average of **£65m** per year for the three-year programme). However, the HCA operates a system of 'Continuous Market Engagement', where investment partners can submit new bids for funding at any time, so total allocations for 2008/11 are almost certain to increase from this level.

Beyond 2011, there will be a new NAHP programme, and the size of the new programme will be decided by the government of the day. We will be engaging in a 'Single Conversation' with the HCA, and an early outcome of this will be a Local Investment Plan, articulating shared priorities for housing and regeneration investment beyond 2011.

## 3. Proposed review of council housing finance

The government is planning to dismantle the current Housing Revenue Account Subsidy system and replace it with a devolved system of responsibility and funding. The current HRA subsidy system pools and redistributes HRA revenue to enable all councils to deliver a similar level of service while charging a similar level of rent. The new proposals are for a devolved self-financing alternative to the current system,

where councils would finance their businesses from their own rents, in exchange for a one-off redistribution of housing debt. We are carefully assessing the implications for Hackney and will make representations to government based on this assessment.

As part of the same initiative, the government confirmed that all newbuild council housing is excluded from the HRA subsidy system, meaning that local authorities would retain in full the rent and capital receipts from these homes. This proposal removes a barrier to Hackney and other local authorities building new homes and taking up HCA funding for this purpose. It allows councils to borrow prudentially against the future rental stream from the newbuild homes.

Councils can now access subsidy for new affordable homes through Social Housing Grant in the same way as RSLs. Funding of £100m nationally was announced in the 2009 Budget for new council house-building, and a further £250m was announced later in the year. In September 2009, we secured £10m (matched by £10m to be funded through the Council's prudential borrowing) for building 115 homes on council estates that are part of the estate renewal programme.

**Table A 6.1 Housing Capital Programmes, 2009/10 to 2012/13**

	2009/10	2010/11	2011/12	2012/13
<i>Spending existing plan</i>	£000	£000	£000	£000
<b>Decent Homes</b>	<b>52,085</b>	<b>34,542</b>	<b>50,000</b>	<b>22,453</b>
<b>A sustainable Borough (mainly planned maintenance)</b>	<b>20,561</b>	<b>21,852</b>	<b>18,733</b>	<b>27,782</b>
<b>Other Capital Spend</b>	<b>60,131</b>	<b>30,418</b>	<b>18,664</b>	<b>33,898</b>
<b>Gross Expenditure</b>	<b>132,777</b>	<b>86,812</b>	<b>87,397</b>	<b>84,133</b>

Source: Housing Revenue Account Medium-Term Planning Forecast 2009/10 to 2012/13, Report to Cabinet on 20/7/09

**Table A 6.2 Housing Capital Resources, 2009/10 to 2012/13**

	2009/10	2010/11	2011/12	2012/13
	£000	£000	£000	£000
<b>Supported Capital Expenditure (Revenue) "ALMO Credits"</b>	<b>42,500</b>	<b>45,000</b>	<b>45,000</b>	<b>43,000</b>
<b>Supported Capital Expenditure (Revenue)</b>	<b>32,395</b>	<b>17,700</b>	<b>17,700</b>	<b>17,700</b>
<b>Major Repairs Reserve</b>	<b>43,148</b>	<b>12,912</b>	<b>18,947</b>	<b>18,933</b>
<b>Leaseholder Charges for major works</b>	<b>6,784</b>	<b>4,000</b>	<b>4,000</b>	<b>2,500</b>
<b>Capital Receipts</b>	<b>1,000</b>	<b>500</b>	<b>750</b>	<b>1,000</b>
<b>Leaseholder Charges for major works</b>	<b>6,784</b>	<b>4,000</b>	<b>4,000</b>	<b>2,500</b>
<b>Academy Receipt</b>		<b>5,700</b>		
<b>RCCO</b>	<b>750</b>	<b>1,000</b>	<b>1,000</b>	<b>1,000</b>
<b>Total Housing Resources</b>	<b>132,777</b>	<b>86,812</b>	<b>87,397</b>	<b>84,133</b>

Source: Housing Revenue Account Medium-Term Planning Forecast 2009/10 to 2012/13, Report to Cabinet on 20/7/09

**Table A 6.3 Housing Revenue Account, 2009/10 to 2012/13**

<b>Housing Revenue Account</b>				
	<b>2009-10</b>	<b>2010-11</b>	<b>2011-12</b>	<b>2012-13</b>
	<b>£000</b>	<b>£000</b>	<b>£000</b>	<b>£000</b>
<b>Income</b>				
<i>Rental income</i>				
<b>Dwellings rents gross</b>	<b>-91,273</b>	<b>-90,358</b>	<b>-91,000</b>	<b>-95,588</b>
<b>Non-dwellings rents gross</b>	<b>-2,333</b>	<b>-2,368</b>	<b>-2,416</b>	<b>-2,476</b>
<b>Tenant charges</b>	<b>-10,693</b>	<b>-10,518</b>	<b>-10,479</b>	<b>-10,902</b>
<b>Leaseholder charges for services &amp; facilities</b>	<b>-8,925</b>	<b>-8,909</b>	<b>-8,884</b>	<b>-9,084</b>
<b>Other charges for services &amp; facilities</b>	<b>-3,148</b>	<b>-3,196</b>	<b>-3,260</b>	<b>-3,341</b>
<b>Subsidy receivable</b>	<b>-49,436</b>	<b>-47,981</b>	<b>-47,136</b>	<b>-46,092</b>
<b>Total income</b>	<b>-165,810</b>	<b>-163,331</b>	<b>-163,174</b>	<b>-167,483</b>
<b>Expenditure</b>				
<b>Repairs &amp; special services (incl utilities)</b>	<b>27,026</b>	<b>27,062</b>	<b>27,380</b>	<b>28,869</b>
<b>Special services</b>	<b>16,286</b>	<b>15,983</b>	<b>15,865</b>	<b>16,381</b>
<b>Supervision and management</b>	<b>49,442</b>	<b>47,959</b>	<b>47,561</b>	<b>49,207</b>
<b>Rents, rates, taxes and other charges</b>	<b>1,878</b>	<b>1,897</b>	<b>1,925</b>	<b>1,964</b>
<b>Increased provision for bad and doubtful debts</b>	<b>535</b>	<b>523</b>	<b>519</b>	<b>537</b>
<b>Cost of capital charges</b>	<b>48,367</b>	<b>50,324</b>	<b>50,653</b>	<b>51,641</b>
<b>Depreciation / impairment of fixed assets</b>	<b>23,530</b>	<b>23,467</b>	<b>23,764</b>	<b>22,947</b>
<b>Total expenditure</b>	<b>167,065</b>	<b>167,216</b>	<b>167,667</b>	<b>171,546</b>
<b>Net cost of services</b>	<b>1,255</b>	<b>3,884</b>	<b>4,493</b>	<b>4,063</b>
<b>Investment income</b>	<b>-326</b>	<b>-326</b>	<b>-275</b>	<b>-231</b>
<b>Transfer from the Major Repairs Reserve</b>	<b>-1,679</b>	<b>-1,679</b>	<b>-1,679</b>	<b>-1,679</b>
<b>Net operating expenditure</b>	<b>-750</b>	<b>1,879</b>	<b>2,539</b>	<b>2,153</b>
<b>Revenue Contribution to Capital Outlay</b>	<b>750</b>	<b>1,000</b>	<b>1,000</b>	<b>1,000</b>
<b>Net HRA deficit for the year</b>	<b>0</b>	<b>2,879</b>	<b>3,539</b>	<b>3,153</b>

Source: Housing Revenue Account Medium-Term Planning Forecast 2009/10 to 2012/13, Report to Cabinet on 20/7/09

**Table A 6.4 Funding for the Housing Needs Service**

£m	Housing General Fund	Housing Revenue Account	Total HGF + HRA
2009/10	1.3m	1.6m	2.9m
2010/11	1.9m	1.6m	3.5m
2011/12	2.35m	1.6m	3.95m
2012/13	2.75m	1.6m	4.35m

Source: Community Services Directorate

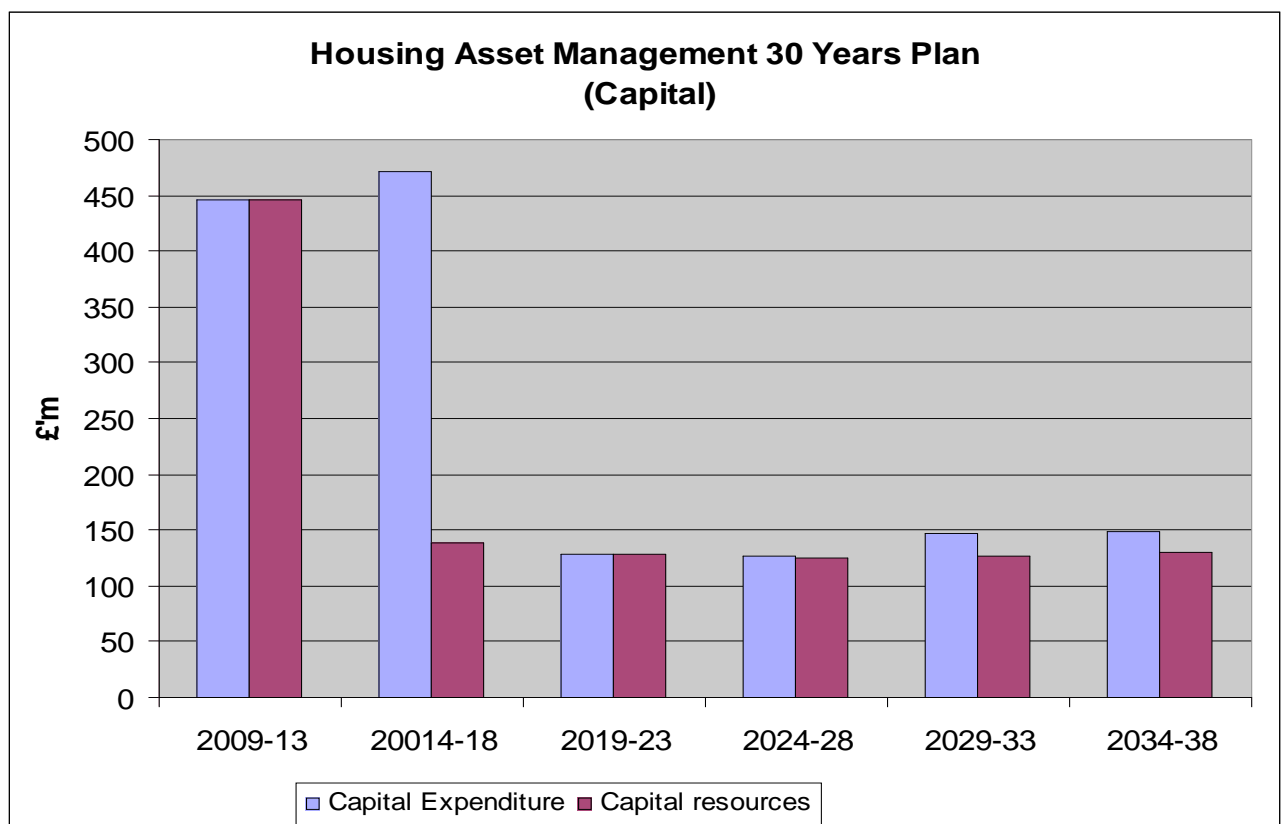
Note: The Housing Needs service also currently receives a homelessness grant from CLG of £700,000 (confirmed each year to 2010/11), and a separate grant of £110,000 to tackle overcrowding and under-occupation.

**Figure A 6.1 Housing Asset Management 30 Years Plan**

This Asset Management Plan shows the total capital investment required in the council's estates for the next thirty years at 2009/10 prices. It includes:

- All properties, including tenanted, leasehold and regeneration estates
- Roads and footpaths
- Garages

The total shortfall is forecast to be £374m after 30 years. The Council is currently developing a Regeneration Strategy to fund this gap.



Source: Housing Revenue Account Medium-Term Planning Forecast 2009/10 to 2012/13, Report to Cabinet on 20/7/09

## Appendix Six

### The Council's vision for intermediate housing<sup>32</sup>

Our vision for Hackney's intermediate housing market is a market that:

- provides tradeable shared ownership (and other equity-share) homes priced across the whole continuum between social rents and market prices;
- enables Hackney residents on lower incomes to get a foot on the home ownership ladder and a share in the asset wealth that can be created via the property market;
- enables current and prospective employers in the Borough to recruit and retain staff deemed essential by Team Hackney;
- enables the further development of mixed tenure in the Borough, especially on or close to the larger social rented estates, with as many as possible of the shared-equity homes priced to attract existing Hackney social rented tenants.

The key principles and values underpinning the vision are:

- when the occupier moves out of the property with LBH subsidy top-up (benefiting from any pro-rata increase in the value of their equity share in the property), LBH subsidy will either remain in the property in perpetuity<sup>33</sup> or where this is neither desirable nor feasible be recycled for investment in new intermediate housing in the Borough<sup>34</sup>;
- maximising the scope for relets in the social rented sector;
- open book accounting on the use and recycling of LBH and RSL resources;
- resident and key stakeholder consultation;
- residualisation of social rented housing to be avoided through maximising the scope for new intermediate homes to be built on or adjacent to existing social rented estates;
- responsible marketing and promotion of intermediate housing, ensuring access to, and disclosure of, the full financial and lifetime commitments involved.

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<sup>32</sup> Agreed by the Council's Cabinet March 2006

<sup>33</sup> Subject to HCA requirements on the homes it funds.

<sup>34</sup> Any recycling of capital receipts is subject to the Council's Capital Strategy and annual capital allocation process.

## Appendix Seven

### Strategic outcomes sought through the Sustainable Communities Strategy and proposed contributions through the Housing Strategy

A set of 18 outcomes provide partners with a focus for long-term planning, and a agenda for collective discussion. This is what will have happened in 10 years if we are to realise our ambition.

The table details how the Housing Strategy and action plans address or contribute to each of strategic outcomes sought through the SCS. It identifies the Core Objective (CO), Priority Area, and numbers of action points.

**Note: CO = Core Objective**

	<b>SCS strategic outcomes</b>	<b>Priorities and actions within the Housing Strategy</b>
1.	Substantially narrow the gap between Hackney's employment rate and the London average.	CO3 - Housing & worklessness Action points: 3.8 – 3.14
2.	Increase employment for people in Hackney who are disabled or have a long-term health condition or mental health problems.	CO3 – Housing & worklessness Action points: 3.8 – 3.14
3.	Improve the earnings of people in Hackney to lift them out of poverty.	CO3 - Housing & worklessness Action points: 3.8 – 3.14
4.	Close the gap between the percentage of people in Hackney with no qualifications at all and the London average and increase the percentage of people of working age in Hackney who hold qualifications fit for the job market.	CO1 – Priorities 1 & 2 on tackling overcrowding and homelessness will both have a positive impact on the educational attainment by providing better and settled conditions for families. Action points: 1.1 – 1.7 CO3 – Housing & social and community cohesion Action point: 3.3 CO3 – Housing & worklessness Action points: 3.8-3.114
5.	Ensure the educational improvement of Hackney's children and young people is excellent and that educational performance by school leaving age is consistently above the national average.	As above.
6.	Ensure parents, families and carers are effectively supported to inspire their children to achieve wellbeing and reach their full potential in life, particularly families living in poverty.	CO1 – Priorities 1-3 on increasing housing supply, tackling overcrowding and homelessness will all have a positive impact on the wellbeing of children, particularly those living in poverty and in unsuitable, overcrowded housing. Action points: 1.1 - 1.17 CO3 – Housing & social and community cohesion

		Action point: 3.4 CO3 – Housing & Worklessness Action points: 3.8 - 3.14
7.	Promote and maintain mixed, sustainable communities in all our neighbourhoods by securing a tenure and dwelling mix, including affordable homes and homes adaptable for people's changing needs.	CO1 – Increasing the supply of new homes, supporting intermediate housing, Supporting private housing, Supported and adapted housing. Action points: 1.8 – 1.47, CO1 as a whole is intended to deliver this outcome. CO3 – Housing & social and community cohesion Action point: 3.2
8.	Reduce the overall mortality rate in Hackney for all.	CO1 - Supported and adapted housing Action points: 1.36 – 1.47 CO2 – Decent Homes, Estate Renewal Action points: 2.23 – 2.28 CO2 – Tackling climate change / fuel poverty Action points: 2.1 – 2.17 CO3 – Housing & social and community cohesion Action point: 3.4 CO3 – Housing & worklessness Action points: 3.8 - 3.14
9.	Reduce health inequalities in Hackney by promoting fair access to health advice, support, programmes and local amenities so everyone is able to enjoy good health.	As above.
10.	To reduce the rate of mental illness in Hackney and close the gap in mental wellbeing between people from different backgrounds and between people living in the most and least deprived areas in the borough.	CO1 – Priorities 1-2 on tackling overcrowding and homelessness will all have a positive impact on the mental health of those living in overcrowded or other unsuitable housing. CO1 – Supported and adapted housing Action points: 1.36 – 1.47 CO2 – Decent Homes and estate renewal Action points: 2.1 – 2.15 CO3 – Housing & social and community cohesion Action point: 3.4
11.	To enable independent living and offer personalised support for people with support needs living in Hackney, including older people, disabled people and carers.	CO1 – Supported and adapted housing Action points: 1.36 – 1.47 CO2 – Decent homes & estate renewal Action points: 2.14, 2.15
12.	Use excellent, sustainable urban design across the borough in our streets, on our estates, in our town centres and in other public spaces and local amenities; design which encourages and enables people to walk, cycle, play and spend time together safely in the community.	CO2 – New homes and neighbourhoods – quality & design Action points: 2.16 – 2.22 CO2 – Estate renewal Action points: 2.11, 2.13

13.	To make the borough safer, and make sure people living in, working in, studying in and visiting Hackney can feel safe in our borough.	CO2 – Management of homes & the public realm Action points: 2.29 – 2.35 CO2 – New homes and neighbourhoods – quality & design Action points: 2.19, 2.20 CO3 – Housing & social and community cohesion Action points: 3.1 – 3.3
14.	To ensure that our town centres in Dalston and Hackney Central and our areas of growth in Shoreditch, Woodberry Down and Hackney Wick are vibrant places where local people and visitors choose to shop and spend leisure time, and that make sure these centres remain attractive places to do business and invest in.	CO1 – Increasing the supply of new homes, Supporting intermediate housing, Supporting private housing Action points: 1.8 – 1.17, 1.22 – 1.35 CO2 – New homes and neighbourhoods – quality & design, estate renewal Action points: 2.24, 2.1-2.22 CO3 – Housing & social and community cohesion Action points: 3.1 – 3.7 CO3 – Housing & worklessness Action points: 3.8 - 3.14
15.	To enable and empower all our citizens to take an active role in local community, civic and democratic life in the Borough.	CO2 – Decent homes and estate renewal, Action points: 2.4, 2.12 CO2 – New homes and neighbourhoods – quality & design, Action point: 2.21 CO2 – Management of homes & the public realm Action points: 2.29 - 2.31 CO3 – Housing & social and community cohesion Action points: 3.1 - 3.3, 3.5
16.	To achieve a reduction in CO2 emissions from the local area in line with national and internationally set standards from domestic, commercial/industrial and transport emissions.	CO2 – Tackling climate change and fuel poverty Action points: 2.23 – 2.28
17.	To minimise the waste produced by local public services and enable local citizens, businesses and public services to minimise waste and to use resources including energy, water and waste in a sustainable way.	CO2 – Tackling climate change and fuel poverty Action points: 2.23– 2.28
18.	To provide fair access to first class public services in Hackney, and provide value for money for local residents and businesses.	Fair access and VFM are mainstreamed throughout Core Objectives.

## Appendix Eight

### **Olympic Host Borough Multi-Area Agreement – Housing Action Plan**

*This Multi-Area Agreement is still under negotiation between the Boroughs and Government as at 9<sup>th</sup> November 2009. It will be inserted in this appendix when it is agreed.*

## Appendix Nine

### Key references

#### National

Communities and Local Government Green Paper: Homes for the future, more affordable, more sustainable (2007).

[www.communities.gov.uk/lgsi/851900/856\\_local\\_development\\_framework/core\\_strategy.aspx](http://www.communities.gov.uk/lgsi/851900/856_local_development_framework/core_strategy.aspx)

Communities and Local Government White Paper: Creating strong, safe and prosperous communities (2006).

<http://www.communities.gov.uk/publications/localgovernment/strongsafeprosperous>

Government's review paper: Transforming Places, Transforming lives (2008).

<http://www.communities.gov.uk/publications/citiesandregions/transformingplaces>

Housing and Regeneration Act (2008)

[http://www.opsi.gov.uk/acts/acts2008/ukpga\\_20080017\\_en\\_1.htm](http://www.opsi.gov.uk/acts/acts2008/ukpga_20080017_en_1.htm)

Lifetime Home, Lifetime Neighbourhoods: A National Strategy for Housing in an Ageing Society (2008)

<http://www.lifetimehomes.org.uk>

Planning Policy Statement 3 (PPS3)

<http://www.communities.gov.uk/publications/planningandbuilding/pps3housing>

Audit Commission Key Lines of Enquiry for housing

[www.audit-commission.gov.uk/housing/kloe.asp?CategoryID=english%5E1628](http://www.audit-commission.gov.uk/housing/kloe.asp?CategoryID=english%5E1628)

Hills Report – Ends and Means: the future roles of Social Housing in England (2007)  
– Published by the London School of economics

[www.communities.gov.uk/documents/housing/doc/homesforthefuture.doc](http://www.communities.gov.uk/documents/housing/doc/homesforthefuture.doc)

The review of Private Rented Sector Housing, Julie Rugg, David Rhodes (October 2008)

<http://www.york.ac.uk/inst/chp/Projects/PRSreview.htm>

The Homes and Communities Agency

<http://www.homesandcommunities.co.uk/>

The Tenants Service Authority

<http://www.tenantservicesauthority.org/>

Olympic Legacy Single Regeneration Framework - *To be inserted when available*

#### Regional

The London Plan (2008)

[www.london.gov.uk/mayor/planning/strategy.jsp](http://www.london.gov.uk/mayor/planning/strategy.jsp)

The London Housing Strategy (May 2009)

[www.london.gov.uk/mayor/housing/strategy/index.jsp](http://www.london.gov.uk/mayor/housing/strategy/index.jsp)

The London Housing Design Guide (July 2009)

<http://www.london.gov.uk/mayor/publications/2009/07/housing-design.jsp>

East London Housing Partnership

<http://www.elhp.org.uk/>

London Transport Plan

<http://www.london.gov.uk/thelondonplan/transport/>

London Child Poverty Pledge

<http://www.dcsf.gov.uk/everychildmatters/strategy/parents/childpoverty/thepledge/londonchildpovertypledge/>

## **Local**

LBH Sustainable Communities Strategy (2008 – 2018)

<http://www.hackney.gov.uk/community-strategy.htm>

LBH Regeneration Delivery Framework

<http://www.hackney.gov.uk/regeneration.htm>

LBH Local Development Framework Core Strategy

<http://www.hackney.gov.uk/ep-local-development-framework-856.htm>

LBH Homelessness Strategy (2007-11)

<http://www.hackney.gov.uk/h-homelessness.htm>

LBH Supporting People Strategy 2005 – 2010) – *to be inserted*

Hackney Housing Needs Assessment (2009) – *to be inserted*

Hackney Housing Strategy Equalities Impact Assessment - *to be inserted*

Hackney Skills Strategy

[http://www.teamhackney.org/skills\\_for\\_employment\\_strategy.htm](http://www.teamhackney.org/skills_for_employment_strategy.htm)

Hackney Homes Delivery Plan

<http://www.hackneyhomes.org.uk/>

Team Hackney Website

<http://www.teamhackney.org/>

Better Homes Partnership Website

<http://www.teamhackney.org/betterhomes>

## Appendix Ten: Glossary of Terms

**Affordable Housing:** Housing designed to meet the needs of households that cannot afford to access suitable housing in the open market. Affordable housing comprises both *social rented housing* and *intermediate housing*.

**Affordability:** The ability of households to meet the costs of suitable housing from their own resources. Affordability is usually measured by the ratio between the income of target households and likely housing costs.

**Affordable Warmth Scheme:** A Hackney Homes initiative to help residents heat their homes and tackle fuel poverty.

**Anti-social behaviour:** Behaviour likely to cause harassment, alarm or distress to people not in the same household as the perpetrator.

**Arms Length Management Organisation (ALMO):** An independent (but Council-owned) organisation set up to manage and council-owned housing stock (see *Hackney Homes*).

**Audit Commission:** Independent watchdog that monitors and encourages economy, efficiency and effectiveness in public services.

**Better Homes Partnership (BHP):** A multi-agency forum that brings together the borough's key housing partners to review strategic housing issues on behalf of *Team Hackney*.

**Building Schools for the Future (BSF):** Central Government scheme to replace or refurbish all secondary schools in England.

**Child Poverty Pledge:** GLA initiative to encourage public service organisations to tackle child poverty in all aspects of their work.

**Choice Based Lettings (CBL):** Lettings scheme that allows applicants to make bids for specific social rented homes when they become available. Where several households apply for the same dwelling, allocation is based on housing priority and length of time on the *Housing Register*.

**Choose and Move:** A local authority scheme to encourage under-occupiers and other households living in unsuitable accommodation to move to more appropriate homes in the Private Rented Sector.

**City Academies:** State funded schools with independent sponsors such as local business.

**City Strategy Pathfinders:** A Department of Works and Pensions-sponsored initiative to tackle employment and skills issues in the fifteen areas with the highest levels of worklessness in the UK. Hackney forms part of the East London City Strategy Pathfinder.

**Code for Sustainable Homes (CSH):** The Government's regime to assess and improve the environmental sustainability of residential developments.

**Communities and Local Government (CLG):** The Civil Service department that oversees policy on local government, housing, urban regeneration and planning.

**Community Peer Champions:** A Council scheme using local volunteers to mentor other local residents, e.g. those that are workless.

**Cross subsidy model:** The use of financial surpluses from one activity to support the costs of work in other areas, e.g. the use of profits from the sale of market housing to fund some of the costs of new affordable homes.

**Current housing need:** Households are in current housing need if their current housing circumstances fall below accepted minimum standards. This includes overcrowded dwellings, unfit or seriously defective housing, households sharing facilities such as kitchens and bathrooms, and homeless people living in temporary accommodation or sharing with others.

**Decent Home Standard (DHS):** A Government initiative that requires all councils and *Registered Social Landlords* to bring their properties up to defined standards. It also applies to private sector homes occupied by vulnerable households. A decent home must (i) meet the statutory minimum standard for housing; (ii) be in a reasonable state of repair; (iii) have reasonably modern facilities and services; and (iv) provide a reasonable degree of thermal comfort.

**Development Plan Documents (DPDs):** Spatial planning documents that are subject to independent examination. DPDs include the LDF Core Strategy, Site Allocations of Land and Area Action Plans.

**Disabled Facilities Grant (DFG):** A grant for adaptations to make an existing dwelling suitable for a disabled person.

**Equity Loan:** an interest-free loan to reduce the cost of home ownership. Normally does not need to be repaid until the home is resold.

**Equity Loan Pilot:** The Low Cost Home Ownership product, *Hackney First Step*, piloted by the Council in March 2008. The scheme offered applicants an equity loan of up to 30% of the sale price of an *intermediate* home. The scheme was introduced to increase access to *low cost home ownership* for local residents, especially existing social tenants.

**Estate Renewal:** Hackney's Investment programme to improve the quality of council housing in the Borough. The programme will redevelop several of Hackney's estates, increasing their urban design quality and quality of life for residents living in these neighbourhoods.

**Fuel Poverty:** The Government considers a household is in fuel poverty if it needs to spend more than 10% of its entire income heating its home to an acceptable standard.

**Greater London Authority (GLA):** The top-tier, strategic local government body for Greater London, consisting of an elected Mayor, an elected Assembly and supporting staff. The GLA assists the Mayor of London fulfil his statutory responsibilities, including the London Housing Strategy and Planning in London.

**Hackney Family Intervention Project:** A Hackney Homes, initiative working with perpetrators of anti-social behaviour and their families to tackle the causes of the behaviour.

**Hackney First Step:** An *equity loan*, low cost home ownership product

piloted and launched by LB Hackney in March 2008. The scheme was specifically targeted at existing social tenants. It was given national pilot status by the Government.

**Hackney Homes:** The *arms length management organisation* (ALMO) set up by the Council in 2006 to manage and maintain its housing stock.

**Hackney Landlord Forum:** Hackney's best practise and networking forum for private sector landlords operating in the borough.

**Hackney Place Survey:** An annual survey carried out for the Council on local households' attitudes to life in the borough. The 2008 Survey was conducted by Ipsos MORI.

**Hackney Skills Strategy:** A London Borough of Hackney strategy to improve the skills and employability of adults in the borough.

**Homes and Communities Agency (HCA):** The national housing and regeneration agency for England. The HCA is responsible for the allocation of subsidy for new *affordable* homes through its National Affordable Housing programme (NAHP).

**Housing in Multiple Occupation (HMO):** Housing occupied by more than one household, such as student accommodation or bed-sits.

**Home Care Support:** Social Services funded assistance with personal care and domestic chores.

**Housing Advice and Options service:** First stop service for Hackney residents with housing problems. Anyone in *housing need* is offered a housing option interview where a range of housing solutions will be explored.

**Housing Delivery Vehicle:** An organisation set up to deliver housing investment and related objectives.

**Housing Health and Safety Rating Scheme (HHSRS):** An assessment of the impact of poor housing conditions on the health of its occupiers. The HHSRS involves the assessment of 29 potential hazards and scoring of their severity to decide whether improvements are needed. If Category 1 hazards are found the council has a duty to require the owner to remedy the defects.

**Housing Market Assessment:** A strategic assessment of housing need and demand, which informs the Local Development Framework and other local development documents as set out in Planning Policy Statement 3 Housing (PPS3).

**Housing Need:** A household is in housing need if it is homeless or in unsuitable housing and cannot afford to suitable market housing.

**Housing Needs Assessment:** A comprehensive survey of local households' housing needs and aspirations. Hackney's 2009 Housing Needs Assessment used data from 2,500 households across the borough.

**Housing Plus:** Non-housing activities carried out by housing providers, such as employment training and community safety.

**Housing Quality Indicator (HQI):** An assessment tool to check the quality and design of housing schemes.

**Housing Register:** The database of applicants seeking a social tenancy or other forms of affordable housing. Often referred to by applicants as the "waiting list".

**Intermediate Housing:** Housing at prices or rents above those of social rent, but below market prices or rents. This can include sub-market renting and *low cost home ownership*.

**Intermediate rent:** Intermediate rented homes are let by RSLs at rents below open market levels, but above those charged for social housing.

**Job Brokerage:** Service bringing together residents seeking work and organisations with available job and training opportunities.

**Joint Venture (JV):** A company or partnership formed by two or more parties to undertake economic activity together, for example to allow a private developer and a Registered Social Landlord to deliver viable mixed tenure housing schemes..

**Key workers:** Individuals in specific occupations that are considered critical for the smooth running of local infrastructure. Usually these are public sector workers, especially those in the emergency services, although there is no universally agreed definition.

**Kick Start Programme:** A HCA housing delivery investment programme targeted at currently stalled schemes and sites.

**Landlord Accreditation Scheme:** A voluntary scheme to encourage good practice in private rented property, for example better conditions and improved standards of property management.

**Lifetime Home:** Homes designed to meet the needs of a wide range of households, from families with young children to frail older people. Lifetime homes have 16 criteria which are set out at [www.lifetimehomes.org.uk](http://www.lifetimehomes.org.uk) and included in the *Code for Sustainable Homes*.

**Local Area Grant:** A general grant allocated directly to local authorities, based on specific policy criteria rather than a general formula.

**Local Development Framework (LDF):** Statutory development plans produced by local authorities, comprising a portfolio of documents including a Core Strategy and a series of Area Action Plans.

**Local Housing Allowance (LHA):** The Government's new Housing Benefit regime for private tenants, based on location, number of occupiers in a property and household size. LHA ensures tenants in similar circumstances receive the same amount of financial support for their housing costs.

**Local Investment Plan:** A key strategic plan setting agreed priorities for the targeting of publicly funded housing and regeneration investment for the Council and its delivery partners, the HCA and the GLA.

**Local Strategic Partnerships:** Multi-agency strategic partnerships focused on co-ordinated improvements to quality of life and governance in a particular locality.

**London Accessible Housing Register:** GLA project launched in April 2006 to grade and assess the accessibility of social rented housing across London.

**London Development Agency (LDA):** One of the GLA functional bodies. Its remit is to further the economic development and regeneration of London.

**London Housing Design Guide:** GLA guidance document setting out preferred standards of housing design in London.

**London Housing Strategy:** GLA statutory document setting out the Mayor's objectives and policies for housing in London.

**Low Cost Home Ownership (LCHO):** Housing schemes that allow households with modest incomes to purchase a share of a home, e.g. through Shared Ownership (part-rent, part-buy).

**Multi Area Agreement (MAA):** A cross-boundary agreement bringing together key agencies from neighbouring areas to tackle issues that are best addressed in a partnership at a regional and sub regional level.

**National Affordable Housing Programme (NAHP):** *HCA's* national programme of affordable housing investment.

**Neighbourhood Forums:** Hackney is split into 4 neighbourhoods (each comprising several wards). They are one of the Council's main locally-based consultation mechanisms, designed to improve local service delivery and ensure efficient, accountable decision making.

**Poverty Trap:** The situation where households find it difficult to improve their financial situation by taking paid employment, because of the loss of means-tested state benefits and the low thresholds for income tax and National Insurance.

**Private Rented Sector (PRS):** Comprises all homes rented by private landlords at market rents.

**Public Service Promise:** An initiative to bring local public service providers together to deliver seamless services.

**Regeneration Delivery Framework (RDF)** Hackney's corporate framework for focusing on those areas required more rapid development to ensure the Borough continues to be regenerated successfully for the benefit of all communities.

**Registered Social Landlord (RSL):** A not-for-profit organisation, accredited by the *HCA*, that provides social housing for rent or intermediate housing for part rent and sale. Some RSLs also develop and build affordable housing, often in partnership with commercial developers

**Rent Deposit Scheme:** A scheme that assists low income households that cannot afford the advance rent and deposit needed to access the private rented sector.

**Rugg Review:** An independent review of the *Private Rented Sector* in England and Wales.

**Safer Home Initiative:** A programme to provide additional security for domestic violence survivors in their homes.

**Safer Neighbourhood Teams:** Locally based police teams dedicated to the policing of individual wards in Hackney.

**SAP rating** (Standard Assessment Procedure): The calculation used to assess the energy efficiency of homes. Higher SAP rating score reflect more energy efficient homes.

**Supplementary Planning Document (SPD):** These documents provide supplementary information and detail to support the policies in the *Development Plan Documents* (DPD). They do not form part of the development plan and are not subject to independent examination.

**Seaside and Country Dwelling scheme:** A central government initiative that arranges moves for older tenants who want to move from urban areas to a seaside or country location.

**Section 106:** Also known as “planning contributions” or “planning gain”. Legally binding agreements requiring developers to make contributions towards local community infrastructure, such as extra school places or additional affordable homes.

**Secure by Design:** The planning and design of street layouts, open space and buildings to reduce the likelihood or fear of crime and anti-social behaviour, for example by allowing for natural surveillance to take place.

**Single Conversation:** The business process in which the *HCA* will agree investment and delivery requirements with individual local authorities.

**Social Rented Housing:** Homes owned by the Council and Registered Social Landlords with affordable rents determined through the national rent regime.

**Staircasing:** the practice of purchasing additional percentages of a shared ownership property. Depending on the type of lease there may be restrictions on the amount of staircasing, but often 25% options are available until the home buyer reaches 100%.

**Supporting People:** Supporting People funding is provided by central government and distributed by local authorities to organisations that support vulnerable people, enabling them to live independently in their own homes.

**Sustainable Communities Strategy:** A key document setting out Hackney's shared vision for local areas for the next 10 years. It sets out key priorities and outcomes around which all partners will organise their business plans in the coming years.

**Team Hackney:** Hackney Council's local strategic forum bringing together the Council and key private, public and voluntary sector partners to oversee the objectives of the *Sustainable Communities Strategy*.

**Tenants Service Authority (TSA):** The government regulator for homes owned by Registered Social Landlords.

**Transport For London (TfL):** The GLA agency responsible for delivering an integrated and sustainable transport strategy for London.

**Under-occupation:** A household occupying a property with more bedrooms than the household needs (using the CLG's national bedroom standard).

**Ways into Work:** A local training and employment service that tackles unemployment by working with housing providers to identify residents who would benefit from training and support to find a job.

**Wheelchair standard:** Homes built to standards set out in the Wheelchair Housing Design Guide (Stephen Thorpe, Habinteg Housing Association 2006).

**Woodberry Down:** A major mixed funded housing regeneration scheme that will transform a rundown Hackney estate into a vibrant mixed tenure community with new housing, environmental improvements, new public realm and significant social infrastructure provision.

**Worklessness:** A broader concept than traditional "unemployment" (which is usually based on claimant counts), worklessness describes all those who are out of work but would like a job.