



HOUSING SCRUTINY COMMITTEE

To: Councillors Todd-Jones (Chair), Avery, Ashton, Baigent, Bird, Blackhurst, Holland, Robertson, Best, Harris, Marais, Sweeney, Minns and Oriokot

Despatched: Thursday, 26 February 2015

Date: Tuesday, 10 March 2015

Time: 5.30 pm

Venue: Committee Room 1 & 2 - Guildhall

Contact: Claire Tunncliffe **Direct Dial:** 01223 457012

AGENDA

1 APOLOGIES

To receive any apologies for absence.

2 DECLARATIONS OF INTEREST

Members are asked to declare at this stage any interests that they may have in an item shown on this agenda. If any member of the Committee is unsure whether or not they should declare an interest on a particular matter, they should seek advice from the Head of Legal Services **before** the meeting.

3 MINUTES (*Pages 5 - 28*)

To approve the minutes of the previous meeting.

4 PUBLIC QUESTIONS

(See information below).

Items for Decision by the Executive Councillor for Housing, Without Debate

These Items will already have received approval in principle from the Executive Councillor. The Executive Councillor will be asked to approve the recommendations as set out in the officer's report.

There will be no debate on these items, but members of the Scrutiny Committee and members of the public may ask questions or comment on the items if they comply with the Council's rules on Public Speaking set out below.

Items for Debate by the Committee and then Decision by the Executive Councillor for Housing

These items will require the Executive Councillor to make a decision after hearing the views of the Scrutiny Committee.

There will be a full debate on these items, and members of the public may ask questions or comment on the items if they comply with the Council's rules on Public Speaking set out below.

Part 1: To be chaired by Vice Chair (Tenant/Leaseholder Representative)

Items for Decision by the Executive Councillor for Housing, Without Debate

- 5 WRITE OFF OF FORMER & CURRENT TENANT ARREARS**
(Pages 29 - 32)

Items for Debate by the Committee and then Decision by the Executive Councillor for Housing

- 6 OUTCOMES OF THE 2014 TENANT & LEASEHOLDER SATISFACTION SURVEYS AND PROPOSALS GOING FORWARD**
(Pages 33 - 58)

Part 2: To be taken by the Chair of the Committee

Items for Decision by the Executive Councillor for Housing, Without Debate **Items for Debate by the Committee and then Decision by the Executive Councillor for Housing**

- 7 REVIEW OF FINANCE, PROPERTY AND HUMAN RESOURCES DELEGATIONS**
(Pages 59 - 72)
- 8 REVIEW OF SOCIAL LETTINGS AGENCY PILOT**
(Pages 73 - 106)
- 9 NEW SOCIAL HOUSING ON HOUSING REVENUE ACCOUNT GARAGE AND INFILL SITES 2015/16 PROGRAMME**
(Pages 107 - 130)
- 10 HOUSING PORTFOLIO PLAN**
(Pages 131 - 142)

Information for the public

Public attendance

You are welcome to attend this meeting as an observer, although it will be necessary to ask you to leave the room during the discussion of matters which are described as confidential.

Public Speaking

You can ask questions on an issue included on either agenda above, or on an issue which is within this committee's powers. Questions can only be asked during the slot on the agenda for this at the beginning of the meeting, not later on when an issue is under discussion by the committee.

If you wish to ask a question related to an agenda item contact the committee officer (listed above under 'contact') **before the meeting starts**. If you wish to ask a question on a matter not included on this agenda, please contact the committee officer by 10.00am the working day before the meeting. Further details concerning the right to speak at committee can be obtained from the committee section.

Filming Protocol

Filming, recording and photography at council meetings is allowed subject to certain restrictions and prior agreement from the chair of the meeting.

Requests to film, record or photograph, whether from a media organisation or a member of the public, must be made to the democratic services manager at least three working days before the meeting.

Fire Alarm

In the event of the fire alarm sounding (which is a continuous ringing sound), you should pick up your possessions and leave the building by the route you came in. Once clear of the building, you should assemble on the pavement opposite the main entrance to the Guildhall and await further instructions. If your escape route or the assembly area is unsafe, you will be directed to safe areas by a member of Cambridge City Council staff.

This page is intentionally left blank

HOUSING SCRUTINY COMMITTEE

14 January 2015

5.30 - 7.50 pm

Present: Councillors Todd-Jones (Chair), Avery, Baigent, Bird, Blackhurst, Holland and Robertson

Tenant/Leaseholder Representatives: Diane Best, Kay Harris, John Marais, Diana Minns and Terry Sweeney

Officers:

Director of Customer & Community Services: Liz Bisset

Head of City Homes: Robert Hollingsworth

Head of Strategic Housing: Alan Carter

Head of Legal Services: Simon Pugh

Business Manager / Principal Accountant: Julia Hovells

Housing Advice Service Manager: David Greening

Team Manager (Residential): Robin Ray

Committee Manager: Claire Tunncliffe

FOR THE INFORMATION OF THE COUNCIL**14/32/HSC Apologies**

No apologies were received.

14/33/HSC Declarations of Interest

Name	Item	Interest
Councillor Avery	14/44/HSC	Personal: Alternate Member of the Planning Committee
	14/40/HSC	Personal: As a tenant of a Council owned garage.
Councillor Robertson	14/40/HSC	Personal: Trustee of Cambridge Cyrenians.
Councillor Bird	14/44/HSC	Personal: Alternate Member of the Planning Committee
	14/40/HSC	Personal: Tenant of Cambridge Housing Society
Councillor Holland	14/44/HSC	Personal: Alternate Member of the Planning Committee

14/34/HSC Appointment of Councillor Vice Chair

Councillor Robertson proposed Councillor Baigent as Vice Chair, Councillor Bird seconded the recommendation.

The Committee

Resolved unanimously to appoint Councillor Baigent as Vice Chair.

14/35/HSC Minutes

The minutes of 30 September 2014 were approved and signed as correct record.

The Chair reminded the Committee of the invitation to meet with the Resident Involvement Team referenced on page 11 of the minutes in the agenda pack.

The invitation had been accepted by the Chair and other Councillors who found the visit very informative, particularly the digital inclusion work. Those who had not attended were encouraged to arrange an appointment with the Resident Involvement Officers.

14/36/HSC Public Questions

There were no public questions.

14/37/HSC Standard Item: Write Off of Former & Current Tenant Arrears

This item was chaired by Diana Minns (Vice Chair /Tenant Representative)

Matter for Decision

Write off of one case of current tenant arrears and five former tenant arrears.

Decision of Executive Councillor for Housing

The Executive Councillor for Housing resolved to:

- i. Approved the single case of current tenant arrears totalling £2,850.29 as detailed in the attached appendix be written off.
- ii. Approved the five cases of former tenant arrears totalling £18,569.18 as detailed in the attached appendix be written off.

Scrutiny Considerations

This item was not requested for pre-scrutiny and the Committee made no comments in response to the report.

The Committee:

The Executive Councillor approved the recommendation.

Conflicts of Interest Declared by the Executive Councillor (and any Dispensations Granted)

No conflicts of interest were declared by the Executive Councillor

14/38/HSC Housing Revenue Account Rent Setting Policy

This item was chaired by Diana Minns (Vice Chair /Tenant Representative)

Matter for Decision

The report referred to a government consultation on the future rent policy for local authority landlords in late 2013. The government issued revised 'Guidance on Rents for Social Housing' in May 2014.

Decision of Executive Councillor for Housing

The Executive Councillor for Housing resolved to:

- i. Approved the revised 'Rent Policy' at Appendix A of the Officer's to be effective from April 2015.

Scrutiny Considerations

The Committee received a report from the Principal Accountant / Business Manager who highlighted the changes in rent setting guidance compared with previous government guidance and set out the proposed approach to rent setting at a local level from April 2015, with an update to the local 'Rent Policy' at Appendix A of the Officer's report.

The Committee made the following comments in response to the report:

- i. Asked for explanation of the statement on page 37 of the agenda report pack:
'The City Council does not currently apply the 5% flexibility in formula rents (10% for sheltered / support housing) but will review this practice on an annual basis, with any change proposed only after consultation'
- ii. Queried who the following statement on page 37 of the agenda pack would apply to; and asked if this would apply to new tenants or existing tenants whose property have under gone redevelopment or have moved back to an area that has been redeveloped.
'Rents for properties which have undergone a material change, full refurbishment or rebuild, (i.e. Sheltered scheme refurbishment, property extension or conversion) will be set immediately at target social rents, reflecting the increased investment and condition of the property'
- iii. Stated that the statement on page 39 of the agenda pack suggests that the Council would implement market rent if able for high income households, which members of the Committee would oppose.
'It is not currently proposed to implement the ability to charge market rents for high income households at a local level, due to the lack of statutory right to demand the required financial information and therefore enforce the higher charge'
- iv. Queried how Housing Associations in Cambridge set their rent.
- v. Asked if the Committee would consider issuing a statement to reiterate that they were not going to charge market rents for high income households.
- vi. Asked what was the length of tenancy for new tenants who moved into new build housing and would rents be reset each time when the tenant leaves.
- vii. Stated that the Committee would have no knowledge of tenants' income as legally they are not asked to disclose the information, therefore it would not be possible to determine those which were high income households.

In response to the Committee's comments Officers, the Director of Community and Customer Services stated the following:

- i. With regards to high income households, any proposal would be for the Housing Scrutiny Committee to consider and the Executive Councillor to make. There was no implication that this would come forward but only if the Government made this statutory.

- ii. The 5% flexibility was introduced as formula in 2002, which allowed Local Authorities to charge above or below the target rent setting if required.
- iii. Confirmed that when a property had been refurbishment, all units were returned at target rent.
- iv. Affordable rent was currently set at around 65% of the market rent (roughly equivalent to the level of Local Housing allowance).
- v. There was an introductory tenancy for twelve months for a new tenant and if there were no issues that tenant would be confirmed as a secure tenant and that tenancy could be for a life time.
- vi. Target rents were set against inflationary calculation referenced in the Officer's report for new build properties.
- vii. Different rules apply to Housing Associations, for example they cannot offer a right to buy and have different interpretation of what they consider to be an affordable rental level. Housing Associations were aware that rents should remain affordable.

The Committee:

Resolved (unanimously) to endorse the recommendation.

The Executive Councillor approved the recommendation.

Conflicts of Interest Declared by the Executive Councillor (and any Dispensations Granted)

No conflicts of interest were declared by the Executive Councillor.

14/39/HSC 2015/16 Housing Revenue Account Budget Setting Report

This item was chaired by Diana Minns (Vice Chair /Tenant Representative)

Matter for Decision

The report referred to the 2015/16 budget process, the range of assumptions upon which the Housing Revenue Account (HRA) Business Plan and Mid-Year Financial Review were based, were reviewed in light of the latest information available, culminating in the preparation of the HRA Budget Setting Report.

Decision of Executive Councillor for Housing

The Executive Councillor for Housing resolved to:

- a. Approved that council dwellings rents be increased in line with Government guidelines, ceasing any move towards target rents for existing tenants, but instead applying an individual increase of 2.2% across all tenure, made up of inflation (CPI at September 2014 of 1.2%) plus 1%, with effect from 6th April 2015. This equates to an average rent increase at the time of writing this report of £2.18 per week on a 52 week basis.
- b. Approved inflationary increases of 2% in garage and parking space rents for 2015/16, in line with the base rate of inflation for the year assumed in the HRA Budget Setting Report.
- c. Approved the proposed service charges for Housing Revenue Account services and facilities, as shown in Appendix B of the HRA Budget Setting Report.
- d. Approved the proposed leasehold administration charges for 2015/16 as detailed in Appendix B of the HRA Budget Setting Report.
- e. Approved that service charges for gas maintenance, door entry systems, lifts and electrical and mechanical maintenance are increased by a maximum of inflation at 1.2% plus 1%, if required, to continue to recover full estimated costs as detailed in Appendix B of the HRA Budget Setting Report.
- f. Approved that caretaking, communal cleaning, estate services, grounds maintenance, window cleaning, temporary housing premises and utilities, sheltered scheme premises and utilities, digital television aerial, flat cleaning and catering charges continue to be recovered at full cost, as detailed in Appendix B of the HRA Budget Setting Report

Revised Budget 2014/15

- g. Approved with any amendments, the Revised Budget identified in Section 4 of the HRA Budget Setting Report, which reflects a net reduction in the use of HRA reserves for 2014/15 of £1,084,630.
- h. Approved the release of a net sum of £823,400, previously held within HRA repairs and renewals funds back into general HRA reserves, following a fundamental review of both the inventories and existing funds held.

- i. Approved release of the ear-marked reserves of £389,960 previously held for the purpose of meeting additional pension fund contributions into general HRA reserves, to allow alternative future use.

Budget 2015/16:

- j. Approved with any amendments, the Non-Cash Limit items shown in Appendix D (1) of the HRA Budget Setting Report.
- k. Approved with any amendments, the Unavoidable Revenue Bids and Savings, including those associated with organisational transformation, shown in Appendix D (1) of the HRA Budget Setting Report.
- l. Approved with any amendments, the Priority Policy Fund (PPF) Bids shown in Appendix D (1) of the HRA Budget Setting Report.
- m. Approved the resulting Housing Revenue Account Summary Forecast 2014/15 to 2019/20, as shown in Appendix H of the HRA Budget Setting Report.

The Executive Councillor for Housing resolved to recommend to Council to:

Treasury Management

- n. Retain the existing approach to treasury management, setting-aside a proportion of the surpluses generated over the life of the Business Plan to allow for potential debt redemption, but re-investing up to 75% of the surplus generated in the acquisition or development of new affordable housing, as outlined in Section 6 of the HRA Budget Setting Report.

Housing Capital

- o. Approve capital bids, shown in Appendix D (2) of the HRA Budget Setting Report, to include ear-marking resource for the implementation of both a new sub-regional choice based lettings IT system, and the software required to facilitate customer access to elements of the housing management information system, subject to each project demonstrating viability.
- p. Approve of amendment to the Decent Homes Programme investment, recognising the financial implications of a change in the assumed life for UPVC window replacements, from 25 years, to the 40 years required as part of the Decent homes Standard.

- q. Approve re-allocation of £976,000 of resource in 2015/16 and 2017/18, originally included in previous years for works to communal areas, into the budget for garage improvement works, to allow the authority to undertake major works to some of the larger garage blocks should there be a financially viable business case for investment. The decision to proceed with works following the preparation of each business case shall be delegated to the Director of Customer & Community Services, in consultation with the Executive Councillor, Chair of Housing Scrutiny Committee (Part 2) and the Opposition Spokespersons.
- r. Approve the latest budget and funding mix for each of the schemes in the 2011-15 new build programme, as detailed in Section 5 and Appendix F of the HRA Budget Setting Report, recognising the most up to date information available as each scheme progresses through the design, planning, build contract and completion process.
- s. Approve gross funding of £7,008,000 for the development of the affordable housing project on the Homerton site, in line with the scheme specific report being presented to Housing Scrutiny Committee on 14th January 2015, which assumes 75% affordable rented and 25% shared ownership housing.
- t. Approved to earmark the required level of additional funding for new build investment between 2015/16 and 2019/20 to ensure that the anticipated level of future retained right to buy receipts can be appropriately utilised.
- u. Approve re-direction of existing resource, previously identified as Cambridge Standard Investment, to create a new City Homes Estate Improvement Programme, with a view to increasing the future level of investment in this area, as part of the Fundamental Review of the HRA and Housing Service, which will take place during 2015.
- v. Approved of the revised Housing Capital Investment Plan as shown in Appendix I of the HRA Budget Setting Report.
- w. Approve a provisional addition to the Housing Capital Allowance of £29,151,000 in respect of anticipated qualifying expenditure in 2015/16.

Scrutiny Considerations

The Committee received a report from the Principal Accountant / Business Manager on the HRA Budget-Setting Report. It set out the key parameters for the detailed recommendations and final budget proposals, and is the basis for the finalisation of the 2015/16 budgets.

An additional recommendation to the original HRA BSR had been tabled by the Principal Accountant / Business Manager at the meeting.

- m. Approve the resulting Housing Revenue Account Summary Forecast 2014/15 to 2019/20, as shown in Appendix H of the HRA Budget Setting Report.

Due to the Liberal Democratic proposed amendment to the budget the Principal Accountant / Business Manager advised the order of the vote would be reversed with part two of the recommendations (xiv to xxiii) being taken first, in order for the Councillors to vote on the capital before the Committee voted on the first half of the recommendation (i to xiii).

Diane Best proposed and Diana Minns seconded the following amendment to the wording on page 69 of the printed agenda under the Heading 'STAR survey 2014 – Planning ahead' (deleted text ~~struck through~~ and additional wording underlined)

The Housing Regulation Panel (HRP) and Resident Representatives on the Housing Scrutiny Committee ~~has been tasked~~ will be asked to helping officers develop a programme of work that will be taken forward over the next year and beyond. Plans include a comprehensive drill-down into areas of lower satisfaction, using the Tenant and Leaseholder magazine Open Door to further capture opinion, using best practice from other Local Authorities to make the changes to services that most matter to our tenants and leaseholders and undertaking 'hotspot' improvements in specific services across the City where low satisfaction has been captured at ward level.

This amendment was **carried nem con.**

The Committee made the following comments in response to the report:

- i. Asked for clarification on communal cleaning charges in Appendix B of the Officer's report.
- ii. Requested an explanation in Appendix D of the Officer's report concerning Unavoidable Revenue Pressure: Full costs of building

- cleaning and services and the suggestion that that higher costs could be passed to residents temporarily.
- iii. Asked if the savings in Appendix D of the Officer's report and the proposed reduction in operational costs across City Homes would include 'Open Door'.
 - iv. Asked if the cost of floor coverings would be continued to be met after 2015/16.
 - v. Queried if the disability facility grants was the amount allocated by the City Council or from Government funding and if the allocation always spent.
 - vi. Noted that the affordable housing programme was dependent on the Council's financial reserves and asked if it was possible to identify what reserves could be spent on the Housing programme.
 - vii. Queried the relationship between the general fund and treasury management.
 - viii. Asked if investment from the general fund did not return what was forecasted would the HRA take the hit.
 - ix. Asked if the Executive Councillor for Housing and the Housing Scrutiny Committee be asked to consider on how the general funds were spent for housing.
 - x. Requested a report on where money from the HRA could be invested.

In response to Committees comments Officers, the Director of Community and Customer Services stated the following:

- i. The proposal was not to pass on the additional charge for communal cleaning but this would be absorbed in the budget until the cleaning contract had been agreed.
- ii. If the budget approved the cost of building cleaning and services would not be passed on to residents.
- iii. Confirmed that 'Open Door' came under a separate cost centre.
- iv. A specific allocation for work to communal areas could cover the work to communal floor coverings if required after 2015/16.
- v. Disabled facility grants were a combination of City Council allocation and Government funding. In the last two years this budget had been underspent in the private sector.
- vi. Part of the review of the Housing Revenue Account would be to consider how best to invest in the longer term. Options would be brought back to Committee for new housing investment. Part of the consideration will be if the reserves should be invested for a return.
- vii. Although the HRA was ring fenced this was part of the Council budget which is invested as a whole. The HRA would then be returned a percentage under statutory guidelines.

Councillor Blackhurst proposed the Liberal Democrats Group alternative budget and outlined the following proposals for the Committee's consideration, with the changes identified underlined. In most cases the entire section or appendix has been restated for ease of reference.

- a. Approve that council dwellings rents be increased in line with government guidelines, ceasing any move towards target rents for existing tenants, but instead applying an individual increase of 2.2% across all tenure, made up of inflation (CPI at September 2014 of 1.2%) plus 1%, with effect from 6th April 2015. This equates to an average rent increase at the time of writing this report of £2.18 per week on a 52 week basis.
- b. Approve inflationary increases of 2% in garage and parking space rents for 2015/16, in line with the base rate of inflation for the year assumed in the HRA Budget Setting Report.
- c. Approve the proposed service charges for Housing Revenue Account services and facilities, as shown in Appendix B of the HRA Budget Setting Report.
- d. Approve the proposed leasehold administration charges for 2015/16 as detailed in Appendix B of the HRA Budget Setting Report.
- e. Approve that service charges for gas maintenance, door entry systems, lifts and electrical and mechanical maintenance are increased by a maximum of inflation at 1.2% plus 1%, if required, to continue to recover full estimated costs as detailed in Appendix B of the HRA Budget Setting Report.
- f. Approve that caretaking, communal cleaning, estate services, grounds maintenance, window cleaning, temporary housing premises and utilities, sheltered scheme premises and utilities, digital television aerial, flat cleaning and catering charges continue to be recovered at full cost, as detailed in Appendix B of the HRA Budget Setting Report.

Revenue – HRA

Revised Budget 2014/15:

- g. Approve with any amendments, the Revised Budget identified in Section 4 of the HRA Budget Setting Report, which reflects a net reduction in the use of HRA reserves for 2014/15 of £1,084,630.
- h. Approve the release of a net sum of £823,400, previously held within HRA repairs and renewals funds back into general HRA reserves, following a fundamental review of both the inventories and existing funds held.

- i. Approve release of the ear-marked reserves of £389,960 previously held for the purpose of meeting additional pension fund contributions into general HRA reserves, to allow alternative future use.

Budget 2015/16:

- j. Approve with any amendments, the Non-Cash Limit items shown in Appendix D (1) of the HRA Budget Setting Report, as amended in line with Appendix D (1) to this report.
- k. Approve with any amendments, the Unavoidable Revenue Bids and Savings, including those associated with organisational transformation, shown in Appendix D (1) of the HRA Budget Setting Report.
- l. Approve with any amendments, the Priority Policy Fund (PPF) Bids shown in Appendix D (1) of the HRA Budget Setting Report.
- m. Approve the resulting Housing Revenue Account Summary Forecast 2014/15 to 2019/20, shown originally in Appendix H of the HRA Budget Setting Report, as subsequently amended and re-stated in full at Appendix H to this report.

The Executive Councillor for Housing is asked to recommend to Council (following scrutiny and debate at Housing Scrutiny Committee):

Treasury Management

- n. Retain the existing approach to treasury management, setting-aside a proportion of the surpluses generated over the life of the Business Plan to allow for potential debt redemption, but re-investing up to 75% of the surplus generated in the acquisition or development of new affordable housing, as outlined in Section 6 of the HRA Budget Setting Report.

Housing Capital

- o. Approval of capital bids, shown in Appendix D (2) of the HRA Budget Setting Report, and as amended by Appendix D (2) of this report, to include ear-marking resource for the implementation of both a new sub-regional choice based lettings IT system, and the software required to facilitate customer access to elements of the housing management information system, subject to each project demonstrating viability, and identification of additional funding of £100,000 per annum from 2015/16 to improve the energy efficiency in void properties.
- p. Approval of a reduction in the recent additional investment for fencing on housing estates, with a reduction of £50,000 in 2015/16, rising to

- £100,000 per annum from 2016/17 and beyond. It is expected that provision for fencing renewal will feature in the new Estate Fund.
- q. Approval of amendment to the Decent Homes Programme investment, recognising the financial implications of a change in the assumed life for UPVC window replacements, from 25 years, to the 40 years required as part of the Decent Homes Standard.
 - r. Approval of re-allocation of £976,000 of resource in 2015/16 and 2017/18, originally included in previous years for works to communal areas, into the budget for garage improvement works, to allow the authority to undertake major works to some of the larger garage blocks should there be a financially viable business case for investment. The decision to proceed with works following the preparation of each business case shall be delegated to the Director of Customer & Community Services, in consultation with the Executive Councillor, Chair of Housing Scrutiny Committee (Part 2) and the Opposition Spokespersons.
 - s. Approval of the latest budget and funding mix for each of the schemes in the 2011-15 new build programme, as detailed in Section 5 and Appendix F of the HRA Budget Setting Report, recognising the most up to date information available as each scheme progresses through the design, planning, build contract and completion process.
 - t. Approval of gross funding of £7,008,000 for the development of the affordable housing project on the Homerton site, in line with the scheme specific report being presented to Housing Scrutiny Committee on 14th January 2015, which assumes 75% affordable rented and 25% shared ownership housing.
 - u. Approval to earmark the required level of additional funding for new build investment between 2015/16 and 2019/20 to ensure that the anticipated level of future retained right to buy receipts can be appropriately utilised.
 - v. Approval of re-direction of existing resource, previously identified as Cambridge Standard Investment, to create a new City Homes Estate Improvement Programme, with a view to increasing the future level of investment in this area, as part of the Fundamental Review of the HRA and Housing Service, which will take place during 2015.
 - w. Approval of the revised Housing Capital Investment Plan as shown in Appendix I of the HRA Budget Setting Report, as amended by Appendix I to this report.
 - x. Approve a provisional addition to the Housing Capital Allowance of £29,201,000 in respect of anticipated qualifying expenditure in 2015/16.

Scrutiny consideration for the Liberal Democrat Group alternative budget.

Councillor Blackhurst highlighted to the Committee a section of the Liberal Democrats amendment which focused on accelerating the existing practice to make empty properties more energy efficient to the energy rating of City Homes, making the housing stock more sustainable, whilst reducing energy bills for incoming tenants.

Councillor Blackhurst advised that money would be allocated in a separate fund to bring void properties up to the energy rating standard. This would be a direct response to climate change and fuel poverty while long term the return would pay off the investment spent.

The Committee made the following comments in response to the report:

- i. Expressed concern about the proposed reduction in the fencing budget.
- ii. Stated that the £100,000 allocation to the fencing budget was a key commitment by the current administration as a direct result of talking to residents to ask what they wanted.
- iii. Reiterated that fencing was a big issue with residents.

Councillor Blackhurst responded that investment was an achievable sound investment and would elevate the pressure of utility bills on tenants.

The Committee:

The following votes were chaired by Councillor Todd-Jones

The Liberal Democrats Group alternative budget: **2 votes in favour to 4 against, with 1 abstention.** The amendment fell.

Resolved (**5 vote to 0, with 2 abstentions**) to endorse the recommendations n to x of the budget proposals.

The Executive Councillor approved the recommendations.

Conflicts of Interest Declared by the Executive Councillor (and any Dispensations Granted)

No conflicts of interest were declared by the Executive Councillor.

The following vote was chaired by Diana Minns (Vice Chair /Tenant Representative)

Resolved (**9 votes to 0, with 3 abstentions**) to endorse the recommendations a to m of the budget proposals

The Executive Councillor approved the recommendation.

Conflicts of Interest Declared by the Executive Councillor (and any Dispensations Granted)

No conflicts of interest were declared by the Executive Councillor.

14/40/HSC Housing Portfolio Revenue and Capital Budgets 2015/16 (Estimate) and 2016/17, 2017/18, 2018/19 and 2019/20 (Forecast)

This item was chaired by Councillor Todd-Jones.

Matter for Decision

The report detailed the budget proposals which relate to this portfolio that are included in the Budget-Setting Report (BSR) 2015/16 to be considered at the following meetings:

19 January: 2015 Strategy & Resources

Consider proposals / recommendations from all Scrutiny Committees in relation to their portfolios.

22 January 2015: The Executive

Budget amendment may be presented.

13 February 2015: Strategy & Resources

Consider any further amendments including opposition proposals.

26 February 2015: Council

Approves General Fund Budget and sets Council Tax.

The report also included consideration of any recommendations concerning the review of charges and project appraisals for schemes in the capital plan for the portfolio.

Decision of Executive Councillor for Housing

Review of Charges:

- i. Approved the proposed charges for this portfolio's services and facilities as shown in Appendix A of the Officer's report.

Revenue:

- ii. Considered the revenue budget proposals as shown in Appendix B of the Officer's report.

Capital:

- iii. Considered the capital budget proposals as shown in Appendix C of the Officer's report.
- iv. Approved the Deletion of some schemes from the Capital Plan as shown in Appendix C of the Officer's report.
- v. Approved, where relevant, project appraisals as shown in Appendix D of the Officer's report.
- vi. Approved the adjustment for capital funding for items 2 (c) to 2 (e) of the Officer's report as appropriate

Scrutiny Considerations

No questions or comments were made.

The Committee:

Resolved by 5 votes to 0, with 2 abstentions to approve the recommendations.

The Executive Councillor approved the recommendation.

Conflicts of Interest Declared by the Executive Councillor (and any Dispensations Granted)

No conflicts of interest were declared by the Executive Councillor.

14/41/HSC Council Housing at Homerton College

This item was chaired by Councillor Todd-Jones.

Matter for Decision

The report requested approval to a capital budget for the scheme based on the scheme submitted for planning approval.

Decision of Executive Councillor for Housing

The Executive Councillor resolved to:

- i. Noted the indicative mix, design and layout of the new scheme submitted for planning approval
- ii. Approved the capital budget of £7,007,505 for the scheme detailed in the Project Appraisal shown as shown in Appendix 1 of the Officer's report.
- iii. Approved delegated authority be given to the Director of Customer and Community Services following consultation with the Director of Resources and the Head of Legal Services enter into a legal agreement with the developers of the scheme.

Scrutiny Considerations

A report from the Head of Strategic Housing outlined the Homerton College scheme as the first to be brought forward in the next phase of the Council's own Housing Programme and is notable too to be the first opportunity to deliver new Affordable Housing on a site not owned by the Council.

The Committee made the following comments in response to the report:

- i. Asked for clarification on the mix of houses referenced on page 187 & 188 of the agenda reports pack.
- ii. Asked if the four affordable units for wheelchair users were flats or houses.
- iii. Asked what flexibility there would be to adjust the build numbers and would the Committee have to commitment to costs before knowing if reserves were available.

In response to Committees comments Officers, the Director of Community and Customer Services stated the following:

- i. An answer would be given outside of the meeting on clarification on the mix of housing*
- ii. Confirmed that the units for wheelchair users were ground floor flats.
- iii. If the Council did not need to borrow when paying for the scheme and apply for reserves would make the scheme more viable.
- iv. The report is presented to show viability and good assumptions. If the Council do not need to borrow then they won't.
- v. Confirmed there was provision in the budget for the Homerton project. There was sufficient right to buy receipts to cover the cost of the scheme.
- vi. Acknowledged that market forces would have an effect on shared ownership and this would be reviewed twice a year.
- vii. Borrowing would always be the last result for the Council.

* **Committee Manager's note:** *The mix of housing shown in the table on page 187 is the same as the mix in the text on page 188, apart from one discrepancy. The 4 bedroom houses are shown as 5 person on page 187 and 6 person on page 188. They will be 6 person.*

The Committee:

Resolved unanimously to approve the recommendations.

The Executive Councillor approved the recommendation and welcomed the scheme.

Conflicts of Interest Declared by the Executive Councillor (and any Dispensations Granted)

No conflicts of interest were declared by the Executive Councillor.

14/42/HSC Homelessness Prevention Grants

This item was chaired by Councillor Todd-Jones.

Matter for Decision

The report sought approval for the grant programme to 2015/ 16 pending a value for money review in 2015.

Decision of Executive Councillor for Housing

The Executive Councillor for Housing resolved to:

- i. Noted, subject to the budget setting process and formal adoption by Council of the 2015-16 budget, the proposed grant funding allocations as outlined in Officer's report, along with approval to spend funds, if awarded, by DCLG as outlined in 3.10 of the Officer's report.
- ii. Agreed the ongoing principle, that DCLG Homelessness Prevention Grant should continue to support initiatives to prevent and alleviate homelessness and, in so doing, support the principles outlined in the Council's proposed Anti-Poverty Strategy

- iii. Agreed to consider a value for money review report, along with recommendations for future homelessness prevention fund allocations in the 2015 October cycle.
- iv. Approved that authority for new grant approvals should continue to be delegated to the Head of Strategic Housing until 31st March 2016. Thereafter, funding approval would be required from the Executive Councillor for Housing following scrutiny by the Housing Committee, except for grants of less than £5000 which will be delegated to the Head of Strategic Housing to authorise.

Scrutiny Considerations

A report from the Housing Advice Service Manager referred to the grant funding programme which the Council's administers to external partners, which aims to support the Council's strategic objectives in tackling and preventing homelessness.

The Council's own funding for these projects is augmented by the homelessness prevention grant provided by the Department for Communities and Local Government (DCLG). The DCLG grant, despite its title, is not ring-fenced, but the Council renewed its commitment to tackling homelessness by delegating authority to the Head of Strategic Housing to authorise expenditure of these funds until 31/03/16.

The Government normally commits homelessness prevention funding in two year tranches but the Council's allocation, announced in September 2014, was for the 2015-16 financial year only.

The Committee made the following comments in response to the report:

- i. Asked if the Officer agreed that there would be a greater need for the Discretionary Housing Payment (DHP)
- ii. Questioned how does the Council monitor the grant money that had been allocated, how the money had been spent and if a successful outcome had been achieved.
- iii. Asked if there was future provision of funding for Cambridge Central Aid.

In response to Committees comments Officers, the Director of Community and Customer Services stated the following:

- i. There could be an increase in DHP and have transferred over £50,000 in the last two years which has been under spent.

- ii. The organisations awarded grants are monitored very closely and reports are received from those organisations that have been allocated the larger grants.
- iii. Confirmed that future allocation for Cambridge Central Aid was under discussion and would be explored.

The Committee:

Resolved unanimously to approve the recommendations.

The Executive Councillor approved the recommendations.

Conflicts of Interest Declared by the Executive Councillor (and any Dispensations Granted)

No conflicts of interest were declared by the Executive Councillor.

14/43/HSC Local Government Ombudsman Maladministration Finding: Homelessness

This item was chaired by Councillor Todd-Jones.

Matter for Decision

The report referred to the Local Government Ombudsman findings of maladministration following a complaint. The complaint related to the Council's homelessness functions.

The Head of Legal Services, as the Council's Monitoring Officer, has an obligation to report the findings to the Executive. The Executive is obliged to set out what action has already been taken in respect of the findings, what action it intends to take and the reasons for taking the action.

Decision of Executive Councillor for Housing

The Executive Councillor for Housing resolved to:

- i. Endorsed the actions taken by officers in response to the finding of the Local Government Ombudsman.

Scrutiny Considerations

The Director for Customer and Community Services advised the Committee of the procedures that had been taken as a consequence of the complaint.

No questions or comments were raised by the Committee.

The Committee:

Resolved unanimously to endorse the recommendation.

The Executive Councillor approved the recommendation.

Conflicts of Interest Declared by the Executive Councillor (and any Dispensations Granted)

No conflicts of interest were declared by the Executive Councillor.

14/44/HSC Fundamental Review of the Housing Revenue Account

This item was chaired by Councillor Todd-Jones.

Matter for Decision

The report referred to the scope and process for taking a fundamental review of the Housing Revenue Account (HRA), taking into account spend profiles, past and future spending pressures, and emergent priorities.

The Council are in the third year of self-financing for the HRA, whereby they manage a ring-fenced account entirely self-financed through income from rents, sales and investments, borrowing and grants. In 2014 the HRA revenue budget for expenditure on services, at the mid-year review was £15.33m and the HRA capital budget was £38.8m for the same year. Underlying these figures is a financial model that informs a 30 year business plan.

Decision of Executive Councillor for Housing

The Executive Councillor for Housing resolved to:

- i. Approved the scope of the review set out in section 5 of the Officer's report.
- ii. Approved the timetable set out in section 10 of the Officer's report.

Scrutiny Considerations

No questions or comments were made by the Committee.

The Committee:

Resolved unanimously to endorse the recommendation.

The Executive Councillor approved the recommendation.

Conflicts of Interest Declared by the Executive Councillor (and any Dispensations Granted)

No conflicts of interest were declared by the Executive Councillor.

14/45/HSC Delegation of Powers to Make Interim Management Orders

This item was chaired by Councillor Todd-Jones and the item was called in for debate by Diana Minns and Diane Best.

Matter for Decision

The report sought agreement that where the Council have a duty to make a Management Order that this power to make Interim Management Order (IMOs) and Final Management Order (FOM's) be delegated to the Head of Refuse and Environment. Where discretion exists in relation to the making of a Management Order then the power should remain with the Executive Councillor for Housing.

Decision of Executive Councillor for Housing

The Executive Councillor for Housing resolved to:

- i. Approved an amendment to the Constitution that where the Council have a duty to make a Management Order that this power be delegated to the Head of Refuse and Environment. Where discretion exists in relation to the making of a Management Order then the power should remain with the Executive Councillor for Housing.

Scrutiny Considerations

A report from the Team Manager (Residential) outlined when an IMO and FMO would be made by the Council in respect of a residential property. They are a vital tool in ensuring that whilst steps are taken to improve the skills and approach of the landlord the occupiers are not put at risk.

Comments from the Committee:

- i. Found the description of a prosecution in the Officer's report helpful.
- ii. Asked if the IMO or FMO would be allocated to an individual property or all the properties in the Landlord's portfolios.
- iii. Asked if the Landlord would still retain the freehold.
- iv. Queried if this would apply to licensed properties or none licenced properties.
- v. Asked who is responsible for costing and repairs of the property when taken over by the Council.
- vi. Queried under what circumstances would a tenant have to be moved to temporary accommodation?
- vii. Could a compulsory purchase order still be issued?
- viii. What percentage of private accommodation in the City needs / have had enforcement.

In response to Committees comments Officers, the Director of Community and Customer Services stated the following:

- i. Each property would be individually assessed.
- ii. Licensed properties would come under the delegated power. Unlicensed properties would come under the delegated power of the Executive Councillor for Housing.
- iii. The Council would be responsible for the cost of repairs and would be covered by the rental income.
- iv. The Council would not own the freehold on the property but there would be a charge on the property, similar to when a mortgage company manages the property.
- v. There may be circumstances when a tenant would have to be moved and there could be financial implications to the Council.
- vi. Confirmed that the powers for a compulsory purchase still exist but are not used.
- vii. Could not give details on the question of private accommodation.

The Committee:

Resolved (unanimously) to approve the recommendation.

The Executive Councillor approved the recommendation.

Conflicts of Interest Declared by the Executive Councillor (and any Dispensations Granted)

No conflicts of interest were declared by the Executive Councillor.

14/46/HSC Record of Urgent Decision

</AI15>

<AI16>

14/46/HSCa New Build Budgets

The decision was noted.

14/46/HSCb Refurbishment of the Cambridge Access Surgery

The decision was noted.

14/46/HSCc Recommendation to Buy Back a Dwelling

The decision was noted.

14/46/HSCd Recommendation to buy back a dwelling

The decision was noted.

The meeting ended at 7.50 pm

CHAIR



To: Executive Councillor for Housing
Report by: Director of Customer & Community Services
Relevant scrutiny committee: Housing Committee 10/03/2015
Wards affected: All Wards

WRITE-OFF OF CURRENT AND FORMER TENANT ARREARS

Not a Key Decision

The background information used in the preparation of this report is exempted from publication by virtue of paragraph 3 of Part 1 of Schedule 12A of the Local Government Act 1972.

1. Executive Summary

This report sets out the detail of twelve former tenant arrears cases together with a summary of the action taken to try to recover the debts.

2. Recommendations

The Executive Councillor is recommended:

- 2.1 To approve the twelve cases of former tenancy arrears totalling £41,581.25 as detailed in the attached appendix be written off.

3. Background

- 3.1 The former tenancy arrears cases have been subject to the standard rent arrears recovery process where applicable.

4. Implications

(a) Financial Implications

Provision for writing off of bad debts has been made in the Housing Revenue Account.

(b) Staffing Implications (if not covered in Consultations Section)

There are no staffing implications associated with this report.

(c) **Equal Opportunities Implications**

An Equalities Impact Assessment has not been undertaken in respect of this report, as each case has been individually considered prior to submission for write off.

(d) **Environmental Implications**

There are no environmental implications associated with this report.

(e) **Procurement**

There are no direct procurement implications associated with this report.

(f) **Consultation and communication**

This report considers an individual case for write off. A number of attempts will have been made to contact the tenant concerned prior to the preparation of this report.

Members and tenant and leaseholder representatives are reminded that they are welcome to spend time with City Homes officers to gain further insight into the arrears recovery and write off process.

(g) **Community Safety**

There are no environmental implications associated with this report.

5. Background Papers

The background papers used in the preparation of this report are exempt from publication as they contain information relating to the financial or business affairs of any particular person.

6. Appendices

The following appendix is included as part of this report:

- Appendix 1: Individual arrears cases and action taken.

7. Inspection of Papers

If you have a query on the report please contact:

Author's Name: Cherie Carless
Author's Phone Number: 01223 - 457824
Author's Email: cherie.carless@cambridge.gov.uk

Area Team	Ward	Amount	Action Taken To Recover Debt	Reason for Write-off
North	Arbury	£2,557.76	Statute Barred	The tenancy was for the period 09/12/2002-03/08/2008. The tenant was evicted in August 2008 due to high arrears . In the earlier stages of the tenancy, the debt was reduced as arrears direct payments were made, whilst also full housing benefit. In November 2004 benefit stopped. Arrears started to rise again until August 2005 when full benefit started again. All benefit ceased in December 2007, after which the tenant made three separate payments totaling £950.00. Eviction took place when the debt was no longer being paid. Several attempts were made in 2008 to contact tenant but no written response to acknowledge debt. This is now over 6 years old and the authority can no longer enforce recovery as the debt is statute barred.
South	Market	£2,320.28	Deceased	The tenancy was for the period 25/04/1994 - 14/07/2013. Arrears accrued after full benefit stopped in June 2013. Council were informed by DWP on 28/05/2013 that tenant had passed away on the 27/12/2012. No contact from next of kin. Large HB overpayment was added to account in June 2013 of £1,687.68 causing the high arrears. Public Trustee Notice To Quit expired on 14/07/2013, ending the tenancy.
South	Abbey	£2,612.05	Statute Barred	The tenancy was for the period 27/02/2006 - 23/11/2008. This debt comprises of £2,112.83 which accrued after full benefit stopped in May 2008 and £499.22 from a former tenancy. Tenant was evicted due to ASB issues and high rent arrears in November 2008. No contact has been received from the tenant to acknowledge the debt. Sent to Debt Recovery Agent in 03/09/2009 and again in March 2014 with no updates supplied.This is now over 6 years old and the authority can no longer enforce recovery as the debt is statute barred.
South	Cherry Hinton	£2,003.32	Statute Barred	The tenancy was for the period 06/10/1997 - 12/12/2004. This debt includes rent arrears and court costs. Tenant was evicted from property in December 2004 due to high rent arrears. Full Housing Benefit was paid on and off throughout the tenancy along with arrears direct payments. This ceased in May 2004. During the period of seeking eviction no payments were made. Recovery letters were sent with no response. Account sent to debt recovery agent in February 2005 and returned in November 2005 as unable to collect debt. There has been no direct contact or acknowledgement of debt This is now over 6 years old and the authority can no longer enforce recovery as the debt is statute barred.
South	Petersfield	£3,575.60	Statute Barred	The tenancy was for the period 05/05/2008 - 16/11/2008. No payments were received from tenant during this tenancy and only 2 weeks Housing Benefit received. Several attempts have been made to contact the tenant but no response has been received. The account was sent to debt recovery in July 2009 and March 2014. There has been no written acknowledgement from tenant. Last report from debt recovery ascertained that tenant had left the UK. This is now over 6 years old, the authority can no longer enforce recovery due to it being statute barred.
South	Coleridge	£2,054.92	Statute Barred	The tenancy was for the period 13/03/2000 - 21/05/2006. The arrears rose gradually from April 2005 with the last payment being made during the tenancy in received in November 2005.The tenant surrendered the property and made payments of £420.00 after the tenancy finished with the last payment being received in July 2007. The last contact made directly with the tenant was in June 2006. This is now over 6 years old and the authority can no longer enforce recovery as the debt is statute barred.
South	Abbey	£8,800.63	Statute Barred	The tenancy was for the period 27/02/2006 - 02/03/2008. The debt comprises of £996.00 rechargeable repairs, £7,813.00 external legal fees and £9.87 from a former tenancy. The tenant was evicted for ASB issues which resulted in the large legal fees debt and rechargeable repairs debt due to poor condition of property. Letters were sent in 2008 and 2009 regarding the debt but no acknowledgement or payment received. September 2009 account sent to debt recovery but no acknowledgement or payment received. The debts are now over 6 years old and the authority can no longer enforce recovery as the debt is statute barred.
South	Queen Ediths	£5,125.63	Statute Barred	The tenancy was for the period 30/06/1997 - 16/11/2008. The debt comprises of £2,721.13 rent arrears, £2,090.00 court costs and £2,090.00 rechargeable repairs.The tenant surrendered the property after information about possible sub-letting. No contact was made by the tenant until 03/08/2009 when the former tenant agreed to pay £5.00 per week. No payments ever received. No further action until March 2014 when account sent to debt recovery. No written acknowledgement of debt from former tenant. This is now over 6 years old and the authority can no longer enforce recovery as the debt is statute barred.
South	Romsey	£2,039.42	Unrecoverable	This debt relates to a joint tenancy from 12/10/1987 - 11/02/2001, after which it transferred to a sole tenancy. A payment was made in 2002 against the arrears and then nothing until 2012. The debt became statute barred in 2008 as no written acknowledgement was received from the tenants regarding the debt. One of the tenants still resides in the property as a sole tenant, but has health issues and does not have the funds to meet the joint debt.
South	Cherry Hinton	£2,100.00	Statute Barred	The tenancy was for the period 27/10/2003 - 15/08/2004. Arrears accrued after full benefit stopped in February 2004. No payments were received from tenants during the tenancy. Contact was made in February 2005 and payments were promised. Only one payment was received of £49.88 in June 2005. The account became statute barred in August 2010 and the authority can no longer enforce recovery
South	Coleridge	£4,684.78	Statute Barred	The tenancy was for the period 09/10/2006 - 23/11/2008. The debt comprises of £4,292.01 rent arrears, £314.50 court costs and a former tenant arrear of £78.27. The arrears rose steadily after a last payment was made by tenant in November 2007. The tenancy was ended in November 2008 when the property was repossessed as it was believed tenant was in prison. Several letters were sent but no acknowledgement received for the debt. Account sent to debt recovery agent in April 2014 but returned in September 2014. This is now over 6 years old and the authority can no longer enforce recovery as the debt is statute barred.
South	Abbey	£3,706.86	Deceased	The tenancy was for the period 27/07/2009 - 20/12/2009. The debt comprises of £902.44 from this tenancy which accrued after full benefit stopped and former tenant arrears of £2,804.42 from a property that the tenant was evicted from due to high rent arrears. The tenant was subsequently rehoused due to ill health and passed away in October 2009.
Former Tenancies		£41,581.25		
Overall Total		£41,581.25		



To: Executive Councillor for Housing:
Councillor Kevin Price
Report by: Catherine Buckle/James Bull
Relevant scrutiny committee: Housing Scrutiny Committee 10/3/2015
Wards affected: All wards containing Council Housing

OUTCOMES OF THE 2014 TENANT & LEASEHOLDER SATISFACTION SURVEYS AND PROPOSALS GOING FORWARD

Not a Key Decision

1. Executive summary

- 1.1 The Tenant & Leaseholder surveys were carried out in June 2014. NWA Consultants were successful in securing the contract for the work following a formal tendering process which included tenants and leaseholders on the selection panel.
- 1.2 The surveys followed the traditional, postal method, however for the first time, we did offer tenants and leaseholders the opportunity to complete the survey online.
- 1.3 All tenants (6366 general needs & 498 sheltered tenants) and leaseholders (1113) were invited to take part in the survey, as opposed to the random samples drawn in previous years.
- 1.4 As the survey was a census approach as opposed to a random sample, we also took the opportunity to ask for an update on household data – ethnicity, telephone numbers, e-mail addresses and NI numbers, to better improve our ability to locate tenants on our systems when they contacted us. NWA also used the data to analyse responses (The data returned to us did not include the questionnaire responses so no individual's responses could be identified).
- 1.3 In total, the survey was responded to by 1888 tenants and 191 leaseholders; response rates of 28% and 18% respectively.
- 1.4 Following presentation of the final results, some further reports were commissioned that start to look further into where specific groups of tenants have lower than average satisfaction.

- 1.5 The key groups of tenants where satisfaction was lower overall were younger tenants (18-34 year olds), tenants dissatisfied with the value for money of their rent and/or services charges, tenants dissatisfied with the condition of their property and tenants who live in Arbury, East Chesterton and Petersfield.
- 1.6 A programme of further work (Appendix A) has been developed in partnership with Housing managers, tenant & leaseholder reps, the resident involvement team and NWA consultants to be carried forward in 2015/16, in preparation for the 2016/17 Survey.

2. Recommendations

The Executive Councillor is recommended to:

- a) ***Agree the approach to further exploring perceptions of and reasons for any lower levels of satisfaction across the range of housing services, and methods to address them, as outlined in Appendix A.***

3. Background

- 3.1 The 2014 Tenant & Leaseholder surveys were carried out in June 2014. The surveys were designed and planned in partnership with both tenant and leaseholder representatives. Other than seven 'core' questions that are included as part of the Housemark benchmarking programme, the content of the survey could be designed freely following the end of the prescribed STATUS questionnaire in 2010.
- 3.2 Selecting the consultants to carry out the work was undertaken by a project team that included tenant and leaseholder representatives. The selection process followed the corporate approach to invite providers to submit a request for quotation, as the value of the contract was less than £49,999.
- 3.3 The survey was designed to be balanced between requests for satisfaction levels with opinion about future priorities and preferred areas of spend. There was also opportunity for tenants and residents to put forward their own suggestions for where they felt improvement in the housing service was particularly needed. These open comments have been incorporated with the overall results.

Summary of results

- 3.4 Satisfaction overall with the service provided by the landlord has remained steady since 2008; 80% in 2014, 80% in 2012 and 82% in

2008. In comparison to our peers¹ and when combined with the housing for older people survey results (this becomes 83.3% when combined), this puts us below average (third 'quartile') against other local authorities. The best authorities scored 87% and above for this question.

- 3.5 Satisfaction with the neighbourhood as a place to live has also stayed consistently at 81% since 2012.
- 3.6 Satisfaction with quality of the home has decreased slightly from 80% in 2012 to 76% in 2014 and condition of the home from 80% in 2012 to 74% in 2014. Other areas that have shown a decrease in satisfaction include the repairs service provided by the landlord - 84% to 76% (general needs and housing for older people results combined) and rent providing value for money – 79% to 73% (combined results). The result for satisfaction with value for money of rent puts us in the bottom quartile when compare to our peers; top scorers achieved 83% or above for this question.
- 3.7 Tenants & leaseholders were also asked to rank in order their priorities for improvements in their neighbourhood. The results showed that the top priorities for tenants were pathways, security measures and parking, and leaseholders were communal areas, pathways and parking.
- 3.8 Tenants and Leaseholders were also asked to choose how they thought the housing service should prioritise investment in the future (this question was also asked in the 2012 survey). Overwhelmingly for general needs tenants, building new council housing was again voted top priority at 38% (23% in 2012) and sheltered tenants again voted for the provision of sheltered accommodation for elderly or vulnerable tenants; a rise from 26% in 2012 to 31% in 2014. Leaseholders also chose building new council housing as their priority (19.4%).

Regression-based key driver analysis

- 3.9 NWA Consultants have provided the housing service with a 'key-driver analysis' further analyses has been undertaken to ascertain the drivers of satisfaction. The tool has identified those services that, if perceived to be 'poor' or show lower areas of satisfaction, then the overall levels of satisfaction will be lower. The full key driver analysis is available at Appendix C, but by using this, combined with the expertise of NWA Consultants and Housing officers, the following areas have been identified as the Housing focus for a work programme to be delivered in 2015/16: (further detail shown at Appendix A):

¹ Housemark benchmarking results 2013/14
Report Page No: 3

- a) ***Image***
- b) ***Managing expectations***
- c) ***Perception of 'waste'***

Improvement work already underway

3.10 A number of key initiatives are already scheduled to be delivered in 2015/16 and beyond within the Housing Service, that will be supported by the programme of work in Appendix A:

- a) The publication of 5-year Capital investment programme to all tenants and leaseholders, so our customers can track when improvements to their homes are scheduled to take place by ward.
- b) The appointment of a new contractor – TSG Building Services. They will deliver the rolling programme of new kitchens and bathrooms, central heating, boilers, electrics, disabled adaptations and fencing. Tenant and leaseholder representatives helped with the competitive tendering process that selected TSG. The company have won a range of awards, including as Heating Contractor and Energy Efficiency Installer of the Year.
- c) The appointment of a new communal areas building cleaning contractor.
- d) An ambitious and expanding programme of projects for delivery of new and re-developed Council owned social housing across the city that are being delivered using a number of different arrangements with private sector developers and partners. The programme has been expanded from an original planned provision of 146 new housing units to 314 units, which now includes developments on Clay Farm and land owned by Homerton College as well as HRA sites).
- e) The introduction of a new 'Rent Setting Policy' for 2015/16, that takes into consideration the need to keep rents affordable within the City, ceasing to move current tenants to target rent level, and keeping to a target of 60-65% of market² rent level in general; except for new build properties, that will be delivered at rents of between 60% and 80% of market rent levels, dependent upon scheme mix and scheme viability, thus allowing for rents to be set at as low as 60% where viable, but still complying with the government guideline that rents should be set at up to 80%.
- f) The commitment to a new *City Homes Estate Improvement Programme*, with a view to increasing the future level of investment in our estates.

²rents will be assessed against the latest available market data at that time as a check how they compare with the 60% target level, bearing in mind that market rents can vary significantly over time and depending on the area of the city analysed.

- g) Complaints received included on repairs team briefings for discussion and lessons learnt.
- h) An increase in the City Homes staffing team to help support tenants experiencing financial pressures in the current climate and as a pre-emptive measure to address the introduction of Welfare Reform due to start in 2016.

Another key feature of the further programme of work attached at Appendix A will be to support the **Fundamental review of the HRA** being led by the Director of Customer & Community Services and Heads of Service, with the aim of delivering a budget profile across all housing services that meets identified and prioritised spending need over the coming years and has achieved the right balance between new build, existing stock maintenance and housing management functions. Ensuring the service is learning and acting upon the messages being received from its tenants and leaseholders as well as directing resources in a way that has the greatest impact on the lives of current and future tenants and leaseholders is a critical element of this.

4. Implications

(a) Financial Implications

The budget for completing the tenant's survey is spread evenly across financial years, despite the survey only being undertaken formally every two years. This means that an element of annual activity is already budgeted for, for further small survey sampling, i.e. focus groups. The programme of workshops, focus groups and data analysis suggested by NWA has an estimated value of around £5,500, which will be met from existing budgets. NWA have also either priced or suggested further options to support the programme; whether we take these up will be decided by staff and Housing Committee reps at an appropriate time throughout the course of the work.

(b) Staffing Implications

The work programme will be delivered within current structures and alongside tenant and leaseholder representatives. It is expected that key representation will be needed from City Homes, Estates and Facilities and Development throughout the programme of work.

(c) Equality and Poverty Implications

An equality impact assessment has been completed on the 2015/16 work programme, and is attached at Appendix B.

(d) **Environmental Implications:**

The results of the 2014 surveys have already identified areas of improvement required within our estates that will be addressed through either the current work programmes listed in this report, or via any further improvement work emanating from work programme to be carried out in 2015/16.

(e) **Procurement**

NWA consultants were commissioned at the start of the project to carry out further work as required once the results had been analysed by housing managers. It is not intended to undertake any further procurement at this stage.

(f) **Consultation and communication**

The nature of the project is to undertake further consultation with our tenants and leaseholders. It is expected that Open Door will be the main platform for engaging with our tenants. Other stakeholders including housing managers, heads of service and the corporate consultation team will be kept abreast of any consultations being carried out, and the work will be added to the corporate consultations list for publishing on the website.

'You said it, we did it' articles will be published in Open door as the programme of improvement work progresses.

(g) **Community Safety**

Community safety will be looked at as part of the project, as safety concerns on estates were raised as an issue in the surveys.

5. Background papers

These background papers were used in the preparation of this report:

1. General Needs Report – 2014
2. Older People Report – 2014
3. Leaseholders Report - 2014

M:\BUSINESS TEAM\BUSINESS DEVELOPMENT\STAR Survey\STAR 2014\Results

6. Appendices

Appendix A – Work programme 2015/16

Appendix B – Equality Impact Assessment

Appendix C – Key Driver Analysis – General Needs Survey results

7. Inspection of papers

To inspect the background papers or if you have a query on the report please contact:

Author(s) Name: Catherine Buckle/James Bull
Author(s) Phone Number: 01223 - 457837/01223 - 458323
Author(s) Email: [catherine.buckle@cambridge.gov.uk/](mailto:catherine.buckle@cambridge.gov.uk)
james.bull@cambridge.gov.uk

This page is intentionally left blank

Programme of follow-up research work with tenants and leaseholders

Residents' perception of how good a service they receive for their rent/service charges, is one of the key drivers of satisfaction. It is a challenging area to analyse, as people's perceptions of what is 'good value' can be heavily influenced by assumptions and misunderstandings of what is actually being offered as a service.

This issue can be explored by focusing on three distinct areas:

1. Image

What image does CCC Housing want to portray? What is the current image of housing? Do tenants feel they have ownership of services, their homes or their neighbourhoods?

2. Managing expectations

One of the biggest improvements that can be made to the way tenants and leaseholders perceive the value of a service received is whether they feel they have been informed of what they can expect; what they will be receiving, in what form they will receive it and when they can expect it to be delivered.

3. Perception of 'waste'

Customers are more aware than ever of perceived 'waste'; spending money on services they do not consider to be necessary.

It is recommended by the survey company that follow up work around the above topics would be best achieved through a number of Focus Groups – groups of 8 to 10 tenants meeting for 1.5 hours – using a topic guide developed by the consultants and the City Council.

Consideration would need to be given on whether all groups were a broad cross section of tenants or whether they should be split by variables such as age, locality, etc.

Additional research options

Communications Audit

The survey company has recommended a marketing / communications consultant perform a review of all written materials; all points of contact with the tenant and the options and opportunities available for tenant to make contact with CCC. This is a useful first step before then taking materials out to residents for their feedback.

Workshops

For some topics, the Council may wish to consider a workshop (either one day or half a day). This would involve larger groups of tenants covering several issues over a one day period – could include speakers, presentations (from CCC or external organizations).

Events run at other providers have used vox pop video for this prior to workshops which encourages a sense of ownership

Using postcode data for analysis

The data gathered from the 2014 satisfaction survey, provided the City Council with the most detailed snapshot of our residents ever. Though anonymous, the data can be broken down to postcode area. In order to get best use of that data, a number of particular projects will be using it to help inform where project resources and funding will be targeted to provide the biggest impact to the community.

1. Ditton Fields - Hidden Insights

Hidden Insights is a new approach for engaging with communities. Ditton Fields is an area of high deprivation in the city and has a large concentration of social housing. The project relies on using detailed data about an area to help inform an approach that lets local residents set their own agenda rather than having an outside group like the council come in and impose one on them.

2. Environmental Improvements - Cambridge Standard

The Cambridge Standard Environmental Improvement funding is for large-scale environmental projects to council housing estates. In that fast this has included landscaping of whole streets and estates. Data from the satisfaction survey can be input into GIS mapping software to produce 'heat' maps, showing the areas of the city where environmental satisfaction is lowest.

3. Digital Inclusion

For the first time, the 2014 satisfaction survey asked questions about residents' digital access. This showed that about 60% of our residents are online - this is well below the national average of over 80%. The majority of those not online said that the reason is cost. As part of the Council's anti-poverty strategy, around £15,000 of funding has been made available for targeted work around digital inclusion in wards of the city with the greatest need. Using the satisfaction survey data, it will be possible to make sure that tenants and leaseholders who would benefit most from this funding will receive it.

4. Leaseholder data key driver analysis chart

Key driver analysis is a process where survey can be analysed to show which topics/questions have the biggest impact on the overall positive or negative response to the survey as a whole. Leaseholders priorities can differ significantly from those of tenants, so it is worthwhile to run a separate KDA of the leasehold data.

Repairs follow-up surveys

Residents currently undertake a short satisfaction survey at the moment a repair job is completed (by the operative). Because there is some disparity between the satisfaction levels achieved by these spot surveys and the bi-annual satisfaction survey, it is recommended that that the Council undertake c.50-100 telephone surveys a month,

incorporating 3-4 repairs satisfaction questions with key STAR survey questions. This is a popular practice amongst other leading social landlords and has been found to provide very useful satisfaction data.

These phone surveys would target tenants and leaseholders who have had repairs completed in previous week or month and a random or representative sample of tenants selected for interview. No tenant would be re-interviewed in the following 6 months.

This page is intentionally left blank

Cambridge City Council Equality Impact Assessment



Completing an Equality Impact Assessment will help you to think about what impact your strategy, policy, plan, project, contract or major change to your service may have on people that live in, work in or visit Cambridge, as well as on City Council staff.

The template is easy to use. You do not need to have specialist equalities knowledge to complete it. It asks you to make judgements based on evidence and experience. There are guidance notes on the intranet to help you. You can also get advice from Suzanne Goff, Strategy Officer on 01223 457174 or email suzanne.goff@cambridge.gov.uk or from any member of the Joint Equalities Group.

1. Title of strategy, policy, plan, project, contract or major change to your service:

Programme of follow-up research work with tenants and leaseholders

2. What is the objective or purpose of your strategy, policy, plan, project, contract or major change to your service?

To take forward a programme of research with tenants and leaseholders, with NWA Consultants during 2015/16 that will inform the housing service on its customers' perceptions on:

- Our Image
- Managing expectations
- Waste

This will allow the service to make improvements in 2015/16 onwards.

It is recommended by the survey company that follow up work around the above topics would be best achieved through a number of Focus Groups using a topic guide developed by the consultants and the City Council.

Consideration will be given on whether all groups will be a broad cross section of tenants or whether they will be split by variables such as location, as well as the potential to target specific groups as listed in this EqIA.

3. Who will be affected by this strategy, policy, plan, project, contract or major change to your service? (Please tick those that apply)

Residents

Visitors

Staff

A specific client group or groups (please state):

City Council Tenants and Leaseholders

4. What type of strategy, policy, plan, project, contract or major change to your service is this? (Please tick)

New

Revised

Existing

5. Responsible directorate and service

Directorate: Customer & Community Service

Service: City Homes

6. Are other departments or partners involved in delivering this strategy, policy, plan, project, contract or major change to your service?

No

Yes (please give details):

Housing Strategy, Estates & Facilities and NWA Consultants.

7. Potential impact

Please list and explain how this strategy, policy, plan, project, contract or major change to your service could **positively** or **negatively** affect individuals from the following equalities groups.

When answering this question, please think about:

- The results of relevant consultation that you or others have completed (for example with residents, people that work in or visit Cambridge, service users, staff or partner organisations).
- Complaints information.
- Performance information.
- Information about people using your service (for example whether people from certain equalities groups use the service more or less than others).
- Inspection results.
- Comparisons with other organisations.
- The implementation of your piece of work (don't just assess what you think the impact will be after you have completed your work, but also think about what steps you might have to take to make sure that the implementation of your work does not negatively impact on people from a particular equality group).
- The relevant premises involved.
- Your communications.
- National research (local information is not always available, particularly for some equalities groups, so use national research to provide evidence for your conclusions).

(a) Age (any group of people of a particular age, including younger and older people – in particular, please consider any safeguarding issues for children and vulnerable adults)

The programme suggested by NWA includes the use of focus groups, workshops, telephone surveys and postal surveys. Historically, it tends to be older tenants and leaseholders who attend such events and complete paperwork as they have relatively more free time to do so – younger tenants and leaseholders may not feel able to attend if they have work, college or childcare commitments.

(b) Disability (including people with a physical impairment, sensory impairment, learning disability, mental health problem or other condition which has an impact on their daily life)

Reaching tenants or leaseholders with a disability, without specifically targeting them using our own records, may mean we will miss them out altogether. Disabled tenants may not feel confident in attending an organised event if they have not been re-assured their needs have been catered for.

(c) Gender

Women thinking of attending the workshops or focus groups alone may be put off if they feel unsafe or vulnerable attending any late night or secluded locations. Either male or females may feel uncomfortable speaking in a focus group dominated by one or the other sex.

(d) Pregnancy and maternity

Pregnant women may not feel confident attending an event without good transport links, available parking and a full range of facilities. Parents on maternity leave may not feel they can attend an event that is not flexible to childcare issues and does not have the right facilities. Parents may feel they cannot attend events held at a fixed time due to childcare responsibilities and the child's needs.

(e) Transgender (including gender re-assignment)

Transgender tenants and residents may feel discriminated against if we cannot offer them an opportunity to take part due to lack of information. Transgender tenants and residents thinking of attending the workshops or focus groups alone may be put off if they feel unsafe or vulnerable attending any late night or secluded locations.

(f) Marriage and Civil Partnership

Not applicable in this instance

(g) Race or Ethnicity

Not being able to reach tenants and leaseholders of all BAME groups, without specifically targeting them using our own records, may mean we will miss them out altogether.

(h) Religion or Belief

Not being able to reach tenants leaseholders of all religions or beliefs, without specifically targeting them using our own records, may mean we will miss them out altogether.

(i) Sexual Orientation

Not being able to reach tenants leaseholders of all sexual orientations, without specifically targeting them using our own records, may mean we will miss them out altogether.

(j) Other factors that may lead to inequality – in particular – please consider the impact of any changes on low income groups or those experiencing the impacts of poverty (please state):

Not offering travel expenses or providing refreshments may put people off attending an event of cost is an issue.

8. If you have any additional comments please add them here

The groups we are aiming to reach by their very nature are 'hard to reach' – the purpose of the project is to try to engage a representative selection of a tenants and leaseholders.

9. Conclusions and Next Steps

- If you have not identified any negative impacts, please sign off this form.
- If you have identified potential negative actions, you must complete the action plan at the end of this document to set out how you propose to mitigate the impact. If you do not feel that the potential negative impact can be mitigated, you must complete question 8 to explain why that is the case.
- If there is insufficient evidence to say whether or not there is likely to be a negative impact, please complete the action plan setting out what additional information you need to gather to complete the assessment.

All completed Equality Impact Assessments must be emailed to Suzanne Goff, Strategy Officer, who will arrange for it to be published on the City Council's website.

Email suzanne.goff@cambridge.gov.uk

10. Sign off

Name and job title of assessment lead officer: Catherine Buckle

Names and job titles of other assessment team members and people consulted:
James Bull – Resident Involvement Facilitator

Date of completion: 06/02/2015

Date of next review of the assessment: NA

Action Plan

Equality Impact Assessment title: Programme of follow-up research work with tenants and leaseholders

Date of completion: 02/02/2015

Equality Group	Age
Details of possible disadvantage or negative impact	The sessions may discriminate against younger tenants and leaseholders who have work, child or college commitments.
Action to be taken to address the disadvantage or negative impact	<p>We will ask NWA to specifically target those tenants or leaseholders to ensure younger tenants are given a voice to take part, as it is important the feedback we receive is representative of all our customers.</p> <p>We will ensure any focus groups or workshops are timed well and are held at suitable community or City venues to allow those tenants and leaseholders who have a work, childcare or college commitments are catered for</p> <p>We will ensure the programme is tailored to offer alternative opportunities to get involved (online, text, phone etc).</p>
Officer responsible for progressing the action	NWA Consultants/James Bull
Date action to be completed by	

Equality Group	Disability
Details of possible disadvantage or negative impact	Disabled tenants and leaseholders may be put off attending an event where they are not catered for properly or may feel unsafe.
Action to be taken to address the disadvantage or negative impact	<p>We will ask NWA to specifically target those tenants or leaseholders to ensure those with any disability are given a voice to take part, as it is important the feedback we receive is representative of all our customers.</p> <p>We will ensure any focus groups or workshops are timed well and are held at safe, suitable community or City venues to allow those tenants and leaseholders who have a disability are catered for.</p> <p>Will use our own data to make sure a sample of disabled people are included in the pool of residents contacted as part of this work.</p> <p>We will ensure the programme is tailored to offer alternative opportunities to get involved (online, text, phone etc).</p>
Officer responsible for progressing the action	NWA Consultants/James Bull
Date action to be completed by	

Equality Group	Gender
Details of possible disadvantage or negative impact	Women may feel unsafe attending an event alone if the venue is not considered properly for safety after dark etc..
Action to be taken to address the disadvantage or negative impact	<p>We will ensure any focus groups or workshops are timed well and are held at safe, suitable community or City venues to ensure lone female tenants and leaseholders who are attending</p> <p>We will ensure the programme is tailored to offer alternative opportunities to get involved (online, text, phone etc).</p>
Officer responsible for progressing the action	NWA Consultants/James Bull
Date action to be completed by	

Equality Group	Pregnancy and Maternity
Details of possible disadvantage or negative impact	Not having facilities to cater for pregnant women or women on maternity leave.
Action to be taken to address the disadvantage or negative impact	<p>We will ensure any focus groups or workshops are timed well and are held at suitable community or City venues to allow those tenants and leaseholders who are pregnant or on maternity leave and therefore have childcare commitments to take part.</p> <p>We will ensure the programme is tailored to offer alternative opportunities to get involved (online, text, phone etc).</p>
Officer responsible for progressing the action	NWA Consultants/James Bull
Date action to be completed by	

Equality Group	Transgender
Details of possible disadvantage or negative impact	Transgender tenants or leaseholders may feel unsafe attending an event alone if the venue is not considered properly or if they feel they may be victimised.
Action to be taken to address the disadvantage or negative impact	<p>We will ensure any focus groups or workshops are held at safe, suitable community venues to ensure transgender tenants and leaseholders who are attending feel comfortable</p> <p>The programme of work will encourage attendance by ensuring a safe, open environment that considers the needs of all minority groups.</p> <p>We will ensure the programme is tailored to offer alternative opportunities to get involved (online, text, phone etc).</p> <p>We will use our own data where possible to ensure a representative sample of our tenants and leaseholders have been invited to take part.</p>
Officer responsible for progressing the action	NWA Consultants/James Bull
Date action to be completed by	

Equality Group	Marriage and Civil Partnership
Details of possible disadvantage or negative impact	Not applicable
Action to be taken to address the disadvantage or negative impact	
Officer responsible for progressing the action	
Date action to be completed by	

Equality Group	Race or Ethnicity
Details of possible disadvantage or negative impact	<p>Different race or ethnicity groups may not want to attend any focus groups that are held in religious venues that are not of their own religion or belief.</p> <p>Those who's English is not their first language may feel uncomfortable about attending an event where they may feel misunderstood.</p>
Action to be taken to address the disadvantage or negative impact	<p>We will ensure any focus groups or workshops are held at safe, suitable community venues to ensure tenants and leaseholders of differing race or religions who are attending feel comfortable.</p> <p>We will use our own data where possible to ensure a representative sample of our tenants and leaseholders have been invited to take part.</p> <p>The programme of work will encourage attendance by ensuring a safe, open environment that considers the needs of all minority groups.</p> <p>We will ensure the programme is tailored to offer alternative opportunities to get involved (online, text, phone etc).</p> <p>We will provide a translation service via the website if required for an online surveys.</p>
Officer responsible for progressing the action	NWA Consultants/James Bull
Date action to be completed by	

Equality Group	Religion or Belief
Details of possible disadvantage or negative impact	Not reaching those tenants of different religion or beliefs due to lack of information
Action to be taken to address the disadvantage or negative impact	<p>We will use our own data where possible to ensure a representative sample of our tenants and leaseholders have been invited to take part.</p> <p>We will ensure the programme is tailored to offer alternative opportunities to get involved (online, text, phone etc).</p>
Officer responsible for progressing the action	NWA Consultants/James Bull
Date action to be completed by	

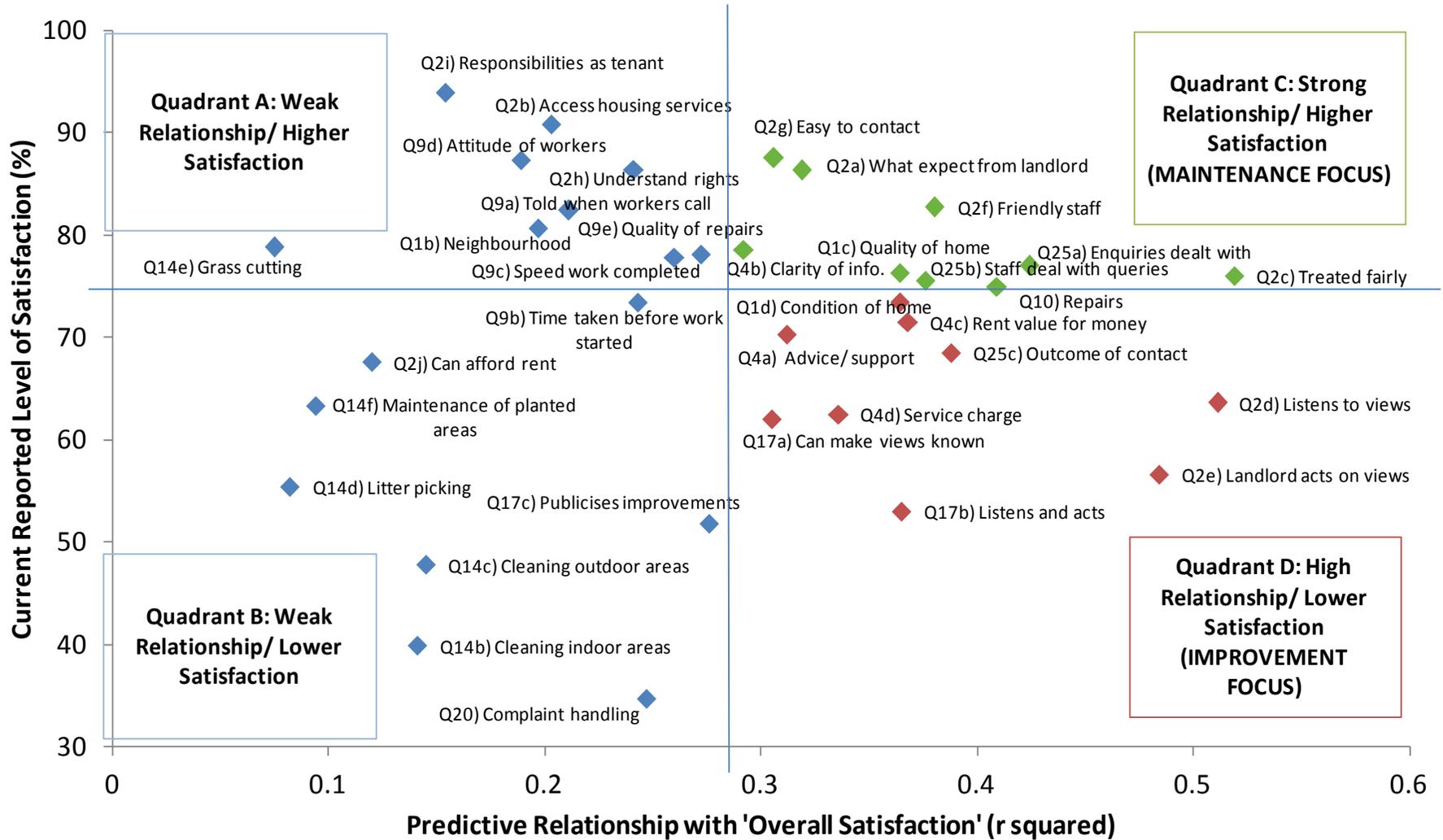
Equality Group	Sexual Orientation
Details of possible disadvantage or negative impact	Not reaching those tenants of different sexuality due to lack of information.
Action to be taken to address the disadvantage or negative impact	<p>We will ensure any focus groups or workshops are held at safe, suitable community venues to ensure tenants and leaseholders of all sexualities who are attending feel comfortable.</p> <p>We will use our own data where possible to ensure a representative sample of our tenants and leaseholders have been invited to take part.</p> <p>The programme of work will encourage attendance by ensuring a safe, open environment that considers the needs of all minority groups.</p> <p>We will ensure the programme is tailored to offer alternative opportunities to get involved (online, text, phone etc).</p>
Officer responsible for progressing the action	NWA Consultants/James Bull/Catherine Buckle
Date action to be completed by	June 2015

Other factors that may lead to inequality

Details of possible disadvantage or negative impact	<p>Those on limited budgets may not feel they can attend if there are costs involved.</p> <p>As people's time is so important, we may inadvertently discriminate against working, time pressured tenants and leaseholders who cannot justify taking time out to attend.</p>
Action to be taken to address the disadvantage or negative impact	<p>We will ensure we cover travel expenses and provide refreshments</p> <p>We will look to incentivise all groups of tenants attending the workshops or focus groups, or even taking the time to fill in their thoughts online or via text, by offering 'Time credits'; for every hour someone donates to the project, they will be given an hour's worth of social activity to spend as they wish, e.g. cinema, bowling etc.</p>
Officer responsible for progressing the action	James Bull
Date action to be completed by	December 2015

This page is intentionally left blank

**Overall Satisfaction:
Regression-Based Key Driver Analysis**



This page is intentionally left blank



To: Executive Councillor for Housing: Councillor Kevin Price

Report by: Head of Legal Services

Relevant scrutiny committee: Housing 10/03/2015
Scrutiny Committee

Wards affected: Abbey Arbury Castle Cherry Hinton Coleridge
East Chesterton King's Hedges Market Newnham
Petersfield Queen Edith's Romsey Trumpington
West Chesterton

REVIEW OF FINANCE, PROPERTY AND HUMAN RESOURCES DELEGATIONS Not a Key Decision

1. Executive summary

A report is being submitted to Strategy and Resources Committee looking at aspects of delegated powers to officers to make decisions about finance, human resources and property matters. It proposes some changes to finance delegations and to powers to buy and sell some property.

The changes to finance delegations proposed include increases in the delegated authority to officers to write off bad debts and to acquire assets for rental. As the proposed changes include HRA debts this report is being brought to Housing Scrutiny Committee for consideration.

The report also deals with issues around the acquisition and disposal of housing assets.

2. Recommendations

The Executive Councillor is recommended:

1. To approve the revised limits for writing off bad debts set out in paragraph 4.1 of this report.
2. To delegate powers to the Director of Customer and Community Services, in consultation with the Head of Finance, Head of Property and the Executive Councillor for Housing, to purchase vacant

properties for the HRA subject to the availability of resource (including right to buy capital receipts) for this purpose, and provided that the acquisition meets the criteria set out in any acquisition policy set by the Executive Councillor for Housing.

3. To note the request to the Leader:

To clarify that the Executive Councillor for Housing has responsibility for decisions on:

"the freehold or leasehold disposal and the terms for disposal, of Right to Buy dwellings sold under the Housing Act 1985, properties in shared equity schemes and other land or property held for housing purposes or for the provision of facilities and amenities for local residents or tenants".

3. Background

An intention to review officer delegations was raised by a report to Civic Affairs in June 2014, as part of considering whether the Council's scheme of delegation can be improved to allow more efficient and effective decision-making. This report looks at aspects of Finance and Property delegations.

The report proposes some changes to Finance delegations in respect of writing off debts. It does not consider changes to finance delegations relating to capital spending other than in respect of purchase and disposal of housing assets. Delegations relating to capital spending are in need of review but are being considered as part of a wider piece of work looking at delivery of the capital programme.

The report makes some proposals for extending the power of officers to buy properties, particularly those funded from "right to buy" capital receipts, to be held within the Housing Revenue Account.

The report mentions the need to clarify the responsibility of the Executive Councillor for Housing in respect of disposal of housing assets.

3. Writing off bad debts

3.1 Writing off bad debts

The current scheme has not been updated for many years and results in low level debts being regularly reported for scrutiny committee and executive councillor approval.

This is the current delegation for writing off bad debts:

HRA Debt	Other Debts	Decision-maker
Up to £500		Director of Customer and Community Services
£501 to £1,000	Up to £1,000	Head of Finance
£1,001 to £2,000		Head of Finance (in consultation with Executive Councillor for Housing)
	£1,001 to £2,000	Head of Finance (in consultation with Executive Councillor for Finance and Resources)
£2,001 and above		Scrutiny Committee (Housing) and Executive Councillor
	£2,001 and above	Scrutiny Committee (Strategy & Resources) and Executive Councillor

Members are recommended to revise the bad debt delegation as set out below in respect of HRA debts. The proposal includes moving all decision-making on bad debts within the HRA from the Director of Customer and Community Services to the Head of Finance. This is in line with the proposal to move the HRA accountancy function to the Head of Finance's team.

Decisions on debts within the Housing Revenue Account are a matter for the Housing Scrutiny Committee and for the Executive Councillor for Housing.

This is the proposed delegation for writing off bad debts:

HRA Debt	Business Rates, Council Tax and Housing Benefit.	Other Debts	Decision-maker
	Up to £2,500		Head of Revenues and Benefits
Up to £25,000	Over £2,500 to £25,000	Up to £25,000	Head of Finance
Over £25,000			Scrutiny Committee (Housing) and Executive Councillor
	Over £25,000	Over £25,000	Scrutiny Committee and Executive Councillor for Finance and Resources)

To provide visibility of the level of write-offs, officers propose reporting on this as part of the annual outturn report.

Of course, writing off a debt is not necessarily a final act. If circumstances change (e.g. a debtor is traced) it may still be possible to pursue the debt.

4. Acquisition and disposal of property

4.1 Acquisition of property

In June 2013 the Executive Councillor for Housing adopted a “Housing Revenue Account (HRA) Acquisition & Disposal Policy”. The policy is annexed to this report. The policy sets out criteria for the purchase of property, but the need to obtain a valuation, survey the property, prepare a business case and involve members formally in the decision, can result in a process which takes up to 28 days in total. Any delay in a decision, and therefore the ability to make a formal offer, can result in the property no longer be available in a competitive housing market in the city.

Where we are competing on the open market to purchase properties for the HRA, we need to be able to act swiftly to secure them. In addition, retained right to buy receipts must be used within three years of receipt. If they are not spent, they must be returned to Communities and Local Government with accrued compound interest at 4% above the base rate.

For these reasons, officers have reviewed the end to end decision making process for property acquisition to both stream-line the required officer activity and member involvement. It is therefore recommended that the Director of Customer and Community Services is given delegated power, in consultation with the Head of Finance, Head of Property and Executive Councillor for Housing, to purchase vacant properties for the HRA subject to the availability of resources (including right to buy capital receipts) for this purpose and provided that the acquisition meets the criteria set out within the scope of any acquisition policy set by the Executive Councillor for Housing.

4.2 Disposal of property

The “Housing Revenue Account (HRA) Acquisition & Disposal Policy” also sets out key disposal criteria.

Although any delay in marketing a vacant property can lead to its deterioration, unauthorised occupation loss of rental income in the interim and carries the risk that market conditions will change to detriment the value of the dwelling, it is recognised that a greater degree of member scrutiny is desirable when disposing of an HRA asset.

To retain the existing level of scrutiny, using the urgent decision process and subsequently reporting each disposal approved to the following Housing Scrutiny Committee will continue.

The review has highlighted one point on which the responsibility of executive councillors needs clarifying. The Executive Councillor for Finance and Resources is responsible for decisions on:

"the freehold or leasehold disposal of land or property and the terms for disposal, except for Right to Buy dwellings sold under the Housing Act 1985, properties in shared equity schemes and other land or property held for housing purposes or for the provision of facilities and amenities for local residents or tenants".

There is no corresponding reference to the responsibility of the Executive Councillor for Housing to make decisions in respect of land or property excluded from the Executive Councillor for Finance and Resources' area of responsibility. Recent practice has been to obtain a decision from two Executive Councillors and report back to both Housing Scrutiny Committee and Strategy & Resources.

The Leader has power to determine which Executive Councillor has responsibility for the exercise the functions in case of doubt or in cases for which provision has not been made in the Constitution. The Leader is asked to clarify the terms of reference of the Executive Councillor for Housing to include responsibility for the decisions relating to housing property which are not included within the remit of the Executive Councillor for Finance and Resources.

This will make it clear that disposal decisions can be taken by the Executive Councillor for Housing and will speed up what is currently a two-stage urgent decision approval process.

6. Implications

- (a) **Financial Implications** There are no direct financial implications from the proposals in this report. The report proposes extending the limits at which officers can write-off bad debts. However, there is no reason to believe that this will have financial implications, positive or negative. The proposal to report levels of written off debt as part of the outturn report will ensure visibility. It also proposes increased delegation to officers to make decisions on acquisitions of property within the Housing Revenue Account.
- (b) **Staffing Implications** There are no staffing implications.

- (c) **Equality and Poverty Implications.** There are no equality or poverty implications of this report, as it concerns the process of decision-making rather than the substance of decisions. For this reason, a formal equality impact assessment has not been prepared.
- (d) **Environmental Implications.** The proposals in this report have a nil climate change impact.
- (e) **Procurement** The proposals in this report would simplify the purchase of HRA properties using right to buy receipts.
- (f) **Consultation and communication.** Proposals in this report that relate to the HRA are being considered by the Housing Scrutiny Committee and by the Executive Councillor for Housing.
- (g) **Community Safety.** The proposals in this report have no community safety implications.

7. Background papers

These background papers were used in the preparation of this report:

The Council's constitution.

Report to Civic Affairs Committee: 25th June 2014 - Efficient Decision-Making and Scheme of Delegation to Officers

8. Appendix

Housing Revenue Account (HRA) Acquisition & Disposal Policy (Approved 13 June 2013)

9. Inspection of papers

To inspect the background papers or if you have a query on the report please contact:

Author's Name: Simon Pugh
Author's Phone Number: 01223 - 457401
Author's Email: simon.pugh@cambridge.gov.uk

APPENDIX

Housing Revenue Account

Asset Acquisition & Disposal Policy

1 Introduction

The Housing Revenue Account Business Plan and Asset Management Plan set out a number of objectives, one of which is to invest in the provision of new affordable housing. It is identified that this can be achieved by either direct investment in purpose built new build housing or through strategic acquisition, either on the open market or through buy-back opportunities. The potential for strategic disposal of Housing Revenue Account assets is also identified, where it can assist in the viable delivery and sustainability of the plan.

The HRA Self-Financing Housing Capital Investment Plan included both funding for new build schemes and for strategic acquisition of dwellings under the right of first refusal legislation. Since the implementation of self-financing in April 2012, changes in the legislation surrounding right to buy sales and the treatment of the associated capital receipts has resulted in the need to consider a separate Acquisition & Disposal Policy.

2 Policy Statement

Cambridge City Council is committed to delivering, increasing, managing and maintaining the supply of quality affordable housing for residents in the city, maximising the delivery of new sustainable housing in a range of sizes, types and tenures.

3 Policy Objectives

The objectives of this Acquisition & Disposal Policy are:

- To increase the supply of additional suitable affordable housing owned and managed by the Housing Revenue Account, recognising the increasing demand on the housing register, whilst providing opportunity to re-balance the mix of housing owned by the authority.
- To facilitate the acquisition of property / assets that will assist in the delivery of identified and potential new build opportunities.
- To facilitate the disposal of property / assets that are no longer meeting the service or business need and where the receipt could be better utilised elsewhere.

- To provide a framework to assess the viability and value for money of acquiring or disposing of a specific property asset, delivering the flexibility to be able to act within limited timescales, as opportunities arise.

4 Background

In the current Housing Capital Investment Plan, the gross expenditure approved for both new build affordable housing and repurchase of right of first refusal properties is detailed below:

	2012/13 £'000	2013/14 £'000	2014/15 £'000	2015/16 £'000	2016/17 £'000	Total £'000
New Build (Cash Spend)	2,058	6,078	15,042	3,416	0	26,594
New Build (Notional Spend – Land Transfer Value)	1,500	5,308	1,134	0	0	7,942
RFR Repurchase	330	330	330	0	0	990

The identified new build expenditure is a combination of actual cash spend and notional cash spend, equivalent to the value of the transfer of land to developers to facilitate the provision of market housing, which cross-subsides the cost of delivering the affordable housing on our development sites.

Under the retention agreement introduced retrospectively and entered into by the authority, as part of the new right to buy legislation from April 2012, the authority has opted to retain a proportion of right to buy receipts to replace the dwellings lost through this process. Receipts from the first 9.7 sales in 2012/13 (assumed sales) are shared between the authority and central government in the old capital receipts pooling proportions. For any additional sales, a proportion is retained by the authority to set-aside in relation to the debt attributable to the sale. The balance is then available to be used in line with the current pooling arrangements and retention agreement.

Under the retention agreement, the authority is required to re-invest the retained receipt within a 3 year time frame, using it to fund a maximum of 30% of either a new build affordable dwelling or the purchase of an existing dwelling which is offered for sale. The preference will be to invest in new build dwellings where possible, as this increases the overall supply of housing in the city. However, shortage in available land and the tight development time frame mean that the ability to purchase existing dwellings will need to be actively exercised to ensure an increase in supply of affordable housing within the constraints that exist.

This policy seeks to ensure that the authority is able to meet its obligations under the right to buy retention agreement, taking advantage of opportunities as they arise.

Similarly to the policy in respect of the right of first refusal legislation, this policy needs to be supported by criteria under which potential acquisitions or disposals can be assessed quickly, enabling the required decisions to be made to facilitate completion within an appropriate time frame.

Currently, the Housing Capital Investment Plan does not incorporate additional receipts as a form of funding until the receipt is realised. It will be necessary going forward however, to include an estimated level of funding and an associated assumption of expenditure in relation to stock growth, to ensure that we can meet our obligations under the retention agreement.

Cambridge City Council already has funding from the Homes and Communities Agency (HCA) to build 146 new and re-developed homes in the city over the period to March 2015.

Retained right to buy receipt funding will need to be allocated to either new build schemes or strategic acquisitions.

Cambridge City Council is continuing to develop new-build schemes over and above those which currently have HCA grant funding, but the availability of land owned by the HRA, and in the city in general is a consideration. Schemes will continue to be presented for decision on a scheme by scheme basis, confirming the funding proposed for each scheme as it is approved, including any requirement for prudential borrowing.

This policy focuses particularly on the consideration required in respect of strategic acquisitions, buy-backs and disposals, establishing a set of criteria upon which acquisition or disposal decisions can be made.

The provision of any new build affordable housing by the HRA, will need to be closely aligned with the identified need for housing in the city, as dictated by the housing register, which is reviewed periodically to ensure it is representative of current need.

The mix of housing provided by the HRA would be expected to reflect the profile of identified need at bands A and B of the housing register.

It is proposed that any properties acquired on the open market or through buy-back are let at either social rent levels, assuming that they are introduced directly at target rent or at affordable rents if this is necessary to demonstrate that the acquisition is more financially viable. Affordable rents, or an interim negotiated rent, will continue to apply to new-build properties built with an element of HCA grant funding.

5 Detailed Implementation - Acquisition Criteria

Each potential acquisition will be assessed on an individual basis, in line with the acquisition criteria set out in this policy considering the financial implications of the acquisition and the relative merits in value for money terms.

A proposed acquisition will only be progressed if the criteria are met and the relative financial benefits can be demonstrated. The key criteria proposed are as follows:

- A property which has had, or is particularly suitable for, significant disabled adaptations which would meet the needs of an identified applicant with disabilities.
- A property which is in disrepair, causing concerns in the locality, and where works undertaken to allow letting would improve not only the dwelling, but also the surrounding area.
- A property in specific demand at any time – i.e.; larger properties (four or more bedrooms) suitable for larger households, one-bedroom dwellings suitable for downsizing.
- An existing market unit on one of the new build development sites, where this could increase the balance of affordable housing provision on the site.
- Leasehold flats, where the Council is the freeholder, reducing the risk to the HRA, for example in the identification and subsequent collection of Section 20 charges.
- A property in a specific location that could free up land or access to land, or otherwise facilitate affordable housing development.
- A property where the location lends itself to ease of housing management and maintenance, which could be outside of the city boundary.
- Any other property, where for whatever reason, it may be in the Council's interests to repurchase and value for money can be clearly demonstrated.

Property which has had, or is particularly suitable for, significant disabled adaptations

Consideration should be given to the purchase of property which is suitable for conversion, or extension, to create ground floor bathing facilities, level access showers, etc, or which lends itself to the installation of a through floor lift to allow disabled access to the first floor of the property.

Empty property or a property in disrepair, causing concern in the locality

Cambridge City Council is in the early stages of a new build programme, which incorporates some regeneration / re-development of existing housing that is no longer considered to meet the desired standards. Privately owned dwellings do not always receive the same level of improvement works. Sometimes this is because the owner (often a former council tenant when the properties are on

existing council estates) is not financially able or willing to undertake improvement works. In these instances, it may be viable to make an offer to purchase the property, undertaking the necessary works ourselves, prior to letting the dwelling as an additional social housing unit.

Property in specific or high demand

From time to time, demand exists for a specific size or type of dwelling, for example, to meet the needs of a larger household. Historically the only real option open to the Council was to invest limited resource in converting two adjacent dwellings into one larger unit of accommodation. This has the negative impact that the rental income receivable on the one larger dwelling is less than could be anticipated from letting the two smaller units separately.

Where the need arises, and the opportunity exists, it may be financially viable to purchase an existing larger property on the open market, thus increasing the overall supply of affordable housing, whilst avoiding the conversion costs and loss of rental income.

There has historically been a shortfall in family sized accommodation, and more recently, due to a combination of our existing re-development programme and tenants need to downsize due to the removal of the spare bedroom subsidy as part of the Welfare Benefit Reforms, an emerging shortfall in one bedroom accommodation.

This key criterion would enable the purchase of suitable dwellings on the open market, in areas of high demand and to meet an identified housing need.

Market units on existing and future development sites

Working with our developer partners and other registered providers in delivering housing on both our own development sites, and the strategic growth sites, there may be an option to acquire new build dwellings direct from the developer, purchasing some of the dwellings initially identified as market housing. This would increase the supply of affordable housing delivered on any of these sites, with potential opportunities to acquire both general needs and shared ownership housing.

The authority will need to be mindful that there may be significant service charges attached to the purchase of any flat on the open market or directly from a developer,

Leasehold flats (when offered for sale by the leaseholder)

Cambridge City Council has approximately 1,100 leasehold flats, where properties have been sold under the right to buy legislation over the past 30 years.

Under the terms of the lease, leaseholders are required not only to pay annual service charges for services and facilities provided to them, or that they benefit from, but also to make an appropriate contribution for their share of the cost of

any major repair / replacement / improvement works to the block in which they reside.

Legislation requires that the authority undertake Section 20 consultation with all leaseholders affected prior to letting contracts or awarding works to a block, adhering to prescriptive time frames and processes. Following the completion of works, the authority invoices and attempts to recover the cost of the works from the leaseholders in the block. An individual household's contribution to major works can be significant, and collection of the monies can prove difficult and costly. Any offer to spread or defer repayments has a negative impact on the cashflow for the Housing Revenue Account.

Where opportunities arise, the authority should consider buying back leasehold flats, therefore increasing the supply of affordable housing whilst also mitigating the impact of non-recovery of Section 20 charges, particularly where the purchase would result in the authority again having direct control over the entire block. Ownership of the entire block would only apply however, until any existing or future tenant exercised their right to buy.

The purchase of land or property that would aid a future development

Over many years, the Council has disposed of small areas of land and property where it was considered that alternative use was not an option. The ability to consider wider-scale re-development schemes as part of Self-Financing prompts consideration of any such requests very differently going forward.

Where the opportunity arises, the authority may consider acquisition of small strips of land, garages or existing dwellings, where ownership of the asset would aid the design of a potential development scheme. This would allow maximisation of development opportunities to deliver the greatest number of additional dwellings.

A property where the location lends itself to ease of management and maintenance

Property in or around existing housing estates may prove efficient to manage and maintain, particularly due to its locality, giving rise to consideration for purchase.

Other acquisition opportunities

From time to time there may be other opportunities to acquire an existing dwelling. In these circumstances a business case will be prepared to demonstrate the financial viability of any proposed acquisition.

6 Detailed Implementation - Disposal Criteria

Each potential disposal will be assessed on an individual basis, in line with the disposal criteria set out in this policy, considering the financial implications of the

disposal and the relative merits in value for money terms. These will need to be balanced with the social value of the asset.

A proposed disposal will only be progressed if the criteria are met and the relative financial benefits can be demonstrated. The key criteria proposed are as follows:

- A property / asset where the business case indicates a negative contribution to the business plan, with anticipated costs of managing, maintaining and improving to the required standard, expected to outweigh the rental stream realisable, with no clear social benefit to retention.
- A property where the location detracts from ease of housing management and maintenance activity.
- A property where the build type detracts from ease of housing maintenance.

Property where the business case indicates a negative financial contribution

The need to invest in any dwelling to ensure that it continues to meet the desired standard for letting purposes should be carefully considered against the potential future rental stream for the property. If the investment need, plus the cost of management and maintenance for the property, outweighs the anticipated rental stream over the 30 year life of the business plan, the property should be actively considered for disposal.

Property location

On occasions the location of a particular dwelling makes it difficult to let, manage or maintain. In these instances consideration should be given to strategic disposal, particularly where the capital receipt anticipated can be demonstrated to deliver greater benefit elsewhere in the future provision of affordable housing. For example, where the receipt can be used to replace the dwelling with another / others in a preferable location

Property build type

The construction type of some of the housing stock is non-traditional. In some cases, this can make routine maintenance and future improvement of the dwelling difficult or impossible, particularly when it comes to energy efficiency works.

In specific circumstances it may be beneficial to the authority to dispose of such property, with a view to replacing the dwelling with another of a traditional construction type.

7 Assessment / Evaluation Criteria

The ability to demonstrate value for money in respect of any acquisition or disposal is key, with the following tools identified to support the authorities ability to effectively demonstrate this;

- Financial appraisal will be carried out using both the industry standard ProVal software and a financial model developed by the Chartered Institute of Housing, ensuring that the financial impact of the proposed acquisition or disposal is clearly demonstrated.
- An independent property valuation will be sought, using recent market place comparables to ensure validity.
- Appropriate surveys will be conducted, and could include condition, full structural, dilapidations, ground condition and asbestos surveys. These surveys should result in an estimate of the potential initial and future investment need for a property, whether it be to support the proposal to dispose of a dwelling or for inclusion in the business case for a purchase, to ensure that the rental stream for a property can support the required investment to render the property lettable.
- Where an acquisition is to facilitate future development, an assessment of the anticipated gain as a result of the purchase will need to be made. This may be best demonstrated by the additional numbers of units that could be delivered on the site as a direct result of the purchase.

8 Review of the HRA Asset Acquisition & Disposal Policy

Officers will review the HRA Asset Acquisition & Disposal Policy every 3 years, as a minimum.

Policy Date	June 2013
Review Date	June 2016



To: Executive Councillor for Housing: Councillor Kevin Price

Report by: David Greening

Relevant scrutiny Housing 10/3/2015
committee: Scrutiny Committee

Wards affected: Abbey Arbury Castle Cherry Hinton Coleridge
East Chesterton King's Hedges Market Newnham
Petersfield Queen Edith's Romsey Trumpington
West Chesterton

REVIEW OF SOCIAL LETTINGS AGENCY PILOT

Key Decision

1. Executive summary

In June 2013 a report was taken to Community Services Scrutiny Committee where Members approved the establishment of a sub-regional single homelessness service. The new service was to be delivered using funds awarded by the Department for Communities and Local Government (DCLG) to a cluster of local authorities in the Cambridge sub-region; this included Peterborough and all of the district authorities in Cambridgeshire plus Forest Heath and St Edmundsbury in West Suffolk. Cambridge City was appointed by DCLG to lead this partnership, which decided from the outset that a social lettings agency should be piloted and would form part of the wider single homelessness service. It was agreed that Cambridge City would also lead this pilot and that the social lettings agency would confine itself to securing properties within Cambridgeshire only, as Peterborough and the Suffolk authorities were already running successful private rented sector schemes.

The partnership committed to review the pilot after one year from the point at which the first property was secured by the social lettings agency, which was established with a brand name of Town Hall Lettings (THL) and obtained its first property in March 2014. Therefore, with THL one year old, it is important to clearly set out, to stakeholders and Members, the key outcomes, learning points and value-for-money comparators emerging from the project. The recommendations from this report are critical because government funding will have been exhausted by March 2016 and it is clear that the Council and other partner authorities who wish to continue to be involved, will need to commit resources to the scheme if it is to continue beyond this point.

This report will serve as an executive summary of a more comprehensive review which can be found at appendix 1.

2. Recommendations

The Executive Councillor is recommended:

- 1) To continue with the THL until April 2016, applying lessons learned to date and with a particular focus on reducing rent arrears and collecting rent.
- 2) To bring an updated review report to the Housing Scrutiny Committee in September with options for the future of THL after April 2016 including any ongoing financial implications
- 3) To align THL with any existing and new Council initiatives, serving a wider range of customers, such as family housing, and explore additional procurement options.

3. Background

3.1 It is important to note from the outset that THL, as outlined in the executive summary above, has been established in response to a DCLG funding round as part of a wider service to tackle single homelessness and this is where it has almost exclusively been focused in its first year of operation.

3.2 Secondly, the project is a sub-regional one. The cluster group of authorities involved in the wider single homelessness service was one prescribed by DCLG. Members will notice from the statistics in the *Town Hall Lettings Review* report at appendix 2 that the housing outcomes have been significant only for Cambridge City and Huntingdonshire. However, there have been some wider benefits from working together on single homelessness matters and partnerships between local authorities have been established to tackle specific problems. Cambridge City and Fenland have formed a partnership to address homelessness and rough sleeping amongst Eastern European migrants, the County Council is working with Peterborough City Council to meet the needs of chronically excluded adults and a small cluster of local authorities, including Cambridge City are working on the delivery of a supported lodgings scheme.

3.3 Thirdly, the main driver for the original DCLG funding round was borne out of an acknowledgement that not addressing hidden homelessness amongst single people early enough meant that some, often with low or no

support needs, went on to sleep rough or unnecessarily soak up resource in the supported housing system. Indeed, the Community Services Scrutiny Committee report introducing the single homelessness service in June 2013 cited an analysis, conducted in July 2012, which concluded that around 43% of those occupying supported housing in the City had no significant support needs when they entered the accommodation. This is a customer group to which local authorities have no statutory homeless duty and may have only received advice and assistance in the past. Since the inception of the single homelessness service in October 2013 99 individuals have been placed in accommodation.

3.4 The ease or otherwise with which local authorities can facilitate access to the private rented sector to those on low incomes and/or reliant on benefits naturally varies across the sub-region, but the overall picture, given welfare reforms and the credit squeeze and its impact on access to home ownership options, is a challenging one.

3.5 The *THL Review* report is structured in three parts; part one explains why Town Hall Lettings was set up; how the local housing environment shaped the form and operation of the service; and the aims and objectives the service was set to achieve. Part two looks at Town Hall Lettings' record of achievement and its financial performance over the past year and sets this in a context of other models and approaches. Part Three draws some conclusions and makes recommendations for the future of the service.

3.6 Why was the social lettings agency established?

To summarise the detail in the report the reasons and expected outcomes from the establishment of THL were as follows:

1. To tackle rough sleeping
2. To further assist the Council to use the private rented sector to alleviate and prevent homelessness for those households to whom the Council might owe a statutory duty and to support partner district authorities to do this in the longer term
3. To provide an antidote to the Cambridge affordability problem for those wholly or partially reliant on housing benefit
4. To provide a competitive and value-for-money service for landlords as well as tenants
5. Improve levels of support offered to those new to the private rented sector to improve tenancy sustainment outcomes and continue to prevent homelessness
6. To make a contribution to raising standards of the accommodation itself and the management of it

3.7 Following its launch in January 2014 THL settled on a business model whereby the agency would attract landlords into the scheme by offering a guaranteed monthly payment and a full management service. The Council has augmented this with its existing Access (rent deposit and guarantee scheme), which involves neither a guaranteed monthly payment nor management service but works for landlords who wish to retain the management function.

3.7 THL outcomes at the end of year 1

1. The new social lettings agency was set a target to procure 10 properties in year 1. It has delivered 9 flats and houses comprising of 25 bed spaces and has housed 29 people in total
2. All properties procured have met a high safety standard
3. The introduction of THL has also boosted the Council's overall delivery of private rented sector housing outcomes for Cambridge City homeless households to the highest level since the Access Scheme began in 2003. In the first three quarters of 2014-15 this already stands at 52 compared with 41 in the whole of 2013-14 and 31 in 2012-13.
4. The introduction of THL has had a positive impact on the availability of supported housing for rough sleepers by housing individuals who are likely to have been housed there. Rough sleeping in the city continues to fall from 391 individuals found sleeping rough in 2012 to 244 in 2014.
5. Benchmarking with other social lettings agencies is not straightforward; markets, resources, products offered, customer profiles and housing density often differ and ensure that no two schemes are directly comparable. However, the *THL Review* does look at this issue and has selected five other schemes considered worthy of comparison. THL offers the third best value-for-money scheme of those analysed.
6. Rent collection levels have not been good. THL has invested much of its time ensuring procuring new properties and ensuring that they are of the requisite standard and this has meant that some housing management functions have not been given sufficient priority. The report notes that current rent collection rates of 46% need to improve significantly moving forward
7. To date THL has only been able to source accommodation for singles but not for families

3.8 Recommendations

There are 4 key recommendations arising from the THL Review. These are as follows:

1. That THL should continue until at least April 2016 and absorb the lessons learnt from the pilot so far, applying necessary changes to working practices.
2. Should THL continue after March 2016, staffing and funding and office arrangement should be put on a firmer footing.
3. THL should align itself with existing and new Council initiatives and funding streams in an effort to procure family housing.
4. THL should explore additional and wide-ranging procurement options.

4. Implications

(a) Financial Implications

These are contained in the report at appendix 1

(b) Staffing Implications (if not covered in Consultations Section)

These are also contained in the report at appendix 1

(c) Equality and Poverty Implications

The social lettings agency is delivering additional housing options to economically disadvantaged households. Given the number of people housed to date it is too early to make conclusions about that equality impact of the scheme.

(d) Environmental Implications

As part of this section, assign a climate change rating to your recommendation(s) or proposals. You should rate the impact as either:

+L – property standards required for the scheme mean that properties acquired are unlikely to have lower than a D Energy Performance Certificate rating

(e) Procurement

None

(f) **Consultation and communication**

THL was introduced following consultation with sub-regional partners and single homeless service providers in Cambridge City.

(g) **Community Safety**

None

5. Background papers

These background papers were used in the preparation of this report:

None

6. Appendices

Appendix 1 – Town Hall Lettings Review

Appendix 2 – Single Homelessness Service Statistical Report to 2nd February 2015

Appendix 3 – The Cambridge Sub-regional Single Homelessness Service – First Year Review

7. Inspection of papers

To inspect the background papers or if you have a query on the report please contact:

Author's Name: David Greening
Author's Phone Number: 01223 - 457997
Author's Email: david.greening@cambridge.gov.uk



Appendix 1

Town Hall Lettings:



First Year Review

Cambridge City Council

February 2015

Town Hall Lettings – First Year Review

1.0 Introduction – About this report

- 1.1 In a report to Community Services Scrutiny Committee dated 25 June 2013, Committee approved a proposal for the establishment of a sub-regional¹ ‘single homelessness service’, with Cambridge City Council taking the lead role in its development.
- 1.2 The same report also sought approval to pilot for one year a ‘local lettings agency’ (LLA), subsequently to be called ‘Town Hall Lettings’. A commitment was made to bring a report to Committee following the first full year of the Agency’s activity. This is that report.
- 1.3 The report is in three parts. Part One provides a brief overview explaining why Town Hall Lettings was set up; how the local housing environment shaped the form and operation of the service, and the aims and objectives the service was set to achieve. Part Two looks at Town Hall Lettings’ record of achievement and its financial performance over the past year. This section includes a plan showing how we intend to deal with the major problem of non-payment of rent. Part Three draws some conclusions and makes recommendations for the future of the service.

Part One: Background

2.0 Town Hall Lettings and the Single Homelessness Service

- 2.1 The primary purpose of Town Hall Lettings (THL) has been to support the single homelessness service (SHS). It is therefore important to understand what the SHS is, and the relationship between the SHS and THL.
- 2.2 The SHS was the Cambridge sub-region’s response to the Government report *Vision to End Rough Sleeping: No Second Night Out* (July 2011). A copy of this report can be found [here](#). As the lead authority, the City was made the custodian of the £323,000 awarded by the Department of Communities and Local Government (DCLG) to support the project.
- 2.3 The SHS was inaugurated on 28 October 2013. As of 2 February 2015, the service had assessed 243 individuals of which 211 were considered suitable for the service. The great bulk of these (193) were Cambridge City Council referrals. A copy of a

¹ The Cambridge sub-region is made up of the following local authority districts:

Cambridge City Council
Peterborough City Council
South Cambridgeshire District Council
Huntingdonshire District Council
Fenland District Council
St Edmundsbury District Council
Forest Heath District Council
East Cambridgeshire District Council

report into the first year of the SHS is appended to this report [here](#) as Appendix 3. A copy of the most up-to-date service statistics can be found [here](#) as Appendix 2.

- 2.4 A further brief for THL *for Cambridge only* was that it should attempt to source affordable PRS accommodation which would enable the Council to accommodate homeless Cambridge families in the PRS. This would support the 2013 change to the City Council's allocation policy permitting this.

3.0 The Cambridge affordability problem

- 3.1 The proportion of households renting privately in Cambridge has always been higher than the national average and, indeed, is one of the highest in the country. By the 2011 census it had reached 24 percent of all households - fractionally higher than the proportion of Cambridge households in socially rented accommodation – and it is now likely that above a quarter of Cambridge households rent from a private landlord.
- 3.2 Housing benefit, a benefit which is available to both working and non-working households, is intended to make rental accommodation more affordable to people on low incomes. The maximum rate of housing benefit a household may receive is determined by the local housing allowance (LHA). The LHA is based on market rents across a geographical area known as a 'broad rental market area' or BRMA. Current LHA rates for Cambridge and a map of the Cambridge BRMA can be found [here](#).
- 3.3 Looking at the Cambridge BRMA, it can be seen that it encompasses locations in the south and west where rents are roughly comparable to those charged in Cambridge, and also areas to the east and north of the City – Newmarket; Soham; Littleport; Haverhill – where rents are significantly lower than in Cambridge. The inclusion of these lower-rent locations has the effect of lowering the Cambridge LHA.
- 3.4 In addition to this, the LHA is set at the '30th percentile' of rents in the BRMA, that is, the point in a sample of rents agreed in the open market where 30 percent of the sample falls below that point (i.e. can be met by the LHA) and 70 percent lies above that point (i.e. cannot be met by the LHA). Until 2010 the LHA was more-generously based on the 50th percentile of agreed rents.
- 3.5 High rents in Cambridge relative to the LHA have priced many households dependent on housing benefit out of the Cambridge market. As Table 1 (below) shows, the LHA tends to fall far short of average private sector rents in Cambridge across all accommodation types. The table also shows that the trend in rentals in Cambridge is very strongly upward over the last 22 months. The LHA, by contrast, has risen only modestly.

Table 1. Accommodation (Bedrooms)	Average Monthly Market Rent (£) October 2014 (January 2013 ²)	LHA per month (£) October 2014 (January 2013)	Shortfall per month (£) October 2014 (January 2013)
Room in shared house	533 (440)	345.45 (325)	187.55 (115)
1 bed self-contained	1147 ³ (773)	540.80 (520)	606.20 (253)
2 bed	1217 (924)	603.85 (585)	613.15 (339)
3 bed	1316 (1200)	722.71 (679.99)	593.29 (520.01)
4 bed	2725 (1500)	936.00 (895.01)	1789 (604.99)

4.0 Shaping the Town Hall Lettings model

4.1 Town Hall Lettings was formally set up in January 2014 with the following objectives:

- to support the SHS by setting up shared houses;
- to attempt to procure accommodation as close to Cambridge city as possible (for Cambridge clients including families) but to source throughout the sub-region as the rent-versus-benefit equation permits.

4.2 The following operational guidelines were set to promote a sound financial and managerial approach:

- properties should only be procured if they meet the required safety and other standards;
- properties should be procured only if the market rent is equal to, or less than, the local housing allowance⁴ multiplied by the number of tenants in the accommodation;
- Town Hall Lettings and the property owner should sign a management agreement lasting 12 months;
- an agreed monthly payment at or below the market rent is guaranteed to the landlord throughout the period of the management agreement;
- tenants will be offered an assured shorthold tenancy and will be made fully aware of their rights and responsibilities;

² Source: LLA Options and Feasibility Study. Inside Housing Solutions January 2013

³ A number of very high value properties came on to the market at the same time which may have skewed this average figure.

⁴ An early decision taken during the development of THL was that rent should be affordable by someone on housing benefit and that the scheme would not rely on temporary accommodation subsidy which was thought likely imminently abolished.

- the SHS will determine the suitability of prospective tenants. Landlords will not be involved in the tenancy selection process but the assured shorthold tenancy agreement will necessarily be between landlord and tenant;
- tenants will be settled into their accommodation by the rapid response officers, who may provide further support, as necessary, for up to three months;
- Town Hall Lettings will warrant a sum against damage of up to a month's guaranteed payment in each 12 month rental period.

5.0 Financing Town Hall Lettings

- 5.1 The two main components of expenditure on THL are staff (including associated non-wage revenue costs such as IT and telephony, office accommodation and transport) and funding the landlord guaranteed payment element.
- 5.2 Cambridge City Council agreed that it would release its landlord liaison officer to act as manager of THL. This officer would combine this role with his management of the City's rent-in-advance / rent deposit scheme and other duties in a nominal 75 / 25 split in favour of THL.
- 5.3 Direct staff costs to support the SHS would be funded from the DCLG grant, with the host authority meeting the non-wage costs.
- 5.4 It is not easy to apportion costs between the SHS and THL, particularly in relation to the rapid response service. Column four of Table 2 (below) is our best estimate.

Table 2. Role	Cost (£) pa (@ 2013-14 rates)	Source of funding	Estimated percentage of time spent on THL work
Landlord liaison officer	36,466	Cambridge City Council	75
Coordinator	35,000	DCLG grant	50
Rapid response officers (x2)	80,000	DCLG grant	20 ⁵
Total SHS and THL (rounded):	151,500	Estimated total THL Year 1 (rounded):	60,850

- 5.5 Cambridge City Council agreed to meet the guaranteed payment to landlords from the rent deposit and loan fund (Access Scheme).
- 5.6 This fund would cover three things: first, the period during which the landlord's guaranteed payment has been paid out to a landlord but the rent has not been collected from the tenant; second, it would cover void periods when no rent is collected; third, it would cover rent not collected from the tenant and which would

⁵ This should be considered a generous percentage given the proportion of THL clients the RRS supports relative to non-THL SHS clients. (Please see Appendix 1).

need to be written off. A nominal £90,000 was earmarked to support the guaranteed payment to landlords. A full examination of THL's first year running costs can be found in the next section.

Part Two: Town Hall Lettings Year First Year Outcomes

1.0 Properties procured and tenants referred

1.1 THL was given a brief to procure 10 properties in its first full year of operation. It presently has nine properties under management, including two in Cambridge City and a third in a high-value village south of Cambridge. The following Table 3 summarises the current procurement position.

Table 3. Property location	Local authority	Number beds	Guaranteed sum to landlord (£ per month)	Expected THL rental income (£ per month)
Ramsey PE26 1	Huntingdonshire	1	365	395
Cambridge CB1 3	Cambridge	3	1115	1155
Huntingdon PE29 1	Huntingdonshire	5	1355	1500
Fenstanton PE28 9	South Cambridgeshire	2	630	690
Chittering CB6 3	South Cambridgeshire	2	625	690
Ramsey PE26 1	Huntingdonshire	1	365	395
Cambridge CB1 3	Cambridge	4	1417	1500
Huntingdon PE29 1	Huntingdonshire	2	500	555
Harston CB22 7	South Cambridgeshire	5	1763	1925
TOTALS		25	8135	8805

1.2 A slow start in gaining landlord interest meant that THL was under pressure to take on any acceptable offer, even if the property was less than ideal in terms of type and location. Four of these were existing houses in multiple occupation (HMOs) each of which was found to be in need of extensive work to bring them up to the statutory standard. The cost of this has been shared between THL and the landlord, the landlord being provided with a grant or a loan, or a mix of the two, depending what could be achieved in negotiations. Where a grant has been made this has been added to the calculation of THL's running costs. Loans are excluded on the grounds that these are returned to THL's balance sheet.

1.3 At the time of writing, all 25 THL bed spaces are occupied. 30 different individuals have been THL tenants since the Agency's inception. Of the five people who have moved out of a THL tenancy, four have moved into other permanent accommodation.

1.4 The pattern of referrals to THL properties tends to reflect the overall pattern of referrals to the SHS and is as follows:

Table 4. Referring authority	Numbers referred
Cambridge City	19
Huntingdonshire	10
Fenland	Nil
South Cambridgeshire	Nil
East Cambridgeshire	1

2.0 Rent collection and tenancy management

2.1 A major problem for THL has been rent collection. The following Table 5 summarises the position to the end of December 2014. Please note that the guaranteed sum is paid to the landlord in advance while the tenant pays in arrears. The final column allows for this, assuming the tenant pays the full rent in the lag month.

Table 5. Property	Guaranteed sum paid to landlord (£ rounded)	Received from tenant (£ rounded)	Anticipated income (£ month rounded)	% collection rate	Assumed % collection rate (allowing for 1 month lag)
Ramsey PE26 1	3357	1596	395	48	59
Cambridge CB1 3	7218	5235	1155	73	89
Huntingdon PE29 1	8170	1050	1500	13	31
Fenstanton PE28 9	3185	2615	690	82	104
Chittering CB6 3	1890	1290	690	68	105
Ramsey PE26 1	994	0	395	0	40
Cambridge CB1 3	3187	1451	1500	46	93
Huntingdon PE29 1	500	0	555	0	111
Total	28501	13237	6880	46	71

2.2 Looking at the picture more closely, of 24 individual tenants who had been placed in THL properties by the end of December, 11 had made no payment of rent, reducing to eight when the payment lag referred to above is taken into account.

2.3 In terms of the performance of individual properties, the five-bedroom property in Huntingdon has been by far the worst-paying property. Taking this property out of consideration, the collection rate of 46 percent increases to 56 percent. Not unrelated, this property has also been the worst performer in terms of tenancy management with considerable investment in management time having to be made to settle disputes between tenants or to deal with breaches of the tenancy other than non-payment of rent. At the time of writing, THL is taking possession action against a tenant who has persistently refused to pay any rent. THL has now agreed with the landlord to return the property to him early, as soon as vacant possession is obtained.

2.4 The rent collection issue is serious and cannot be allowed to continue. Measures have been put in place to ensure a turnaround in performance in this area, and these are detailed at 2.5. However, the scale of the tenancy management challenge set for THL relative to the commercial sector does need to be noted, as follows:

- Each member of a TA shared house will recently have been homeless (or threatened with homelessness), due usually to some life crisis like relationship breakdown or the loss of a job.
- As a result, although nominally of 'low need', THL tenants will tend to be more vulnerable, dependant, emotionally volatile and less-committed to making a home of their new accommodation than is the case in the more usual type of 'voluntary' shared households. THL tenants are also far more likely not to be working than is usual in shared households: in the commercial sector being able to pay the rent from earnings is normally a prerequisite for being offered a tenancy.
- Lags involved in the benefit system will inevitably lead to lags in the payment of rent, while fluctuating earnings – several tenants have been employed on zero-hour contracts – will increase the temptation to spend benefit payments on immediate consumption rather than paying rent.
- This higher tendency to be unemployed means that tenants are more likely to be at home, more likely to consume utilities (a common source of resentment for household members out working) and more likely to contest shared space. This further erodes commitment to the accommodation, further weakening willingness to pay rent.

2.5 THL has put in place the following measures to bring about an improvement in rent collection:

- **More cautious future procurement.** Looking at Tables 3 and 5, it can be seen that rent collection rates decline in relation to how large a property is and how far away it is from the centre of management (Cambridge). Future procurement of shared accommodation will favour 2-bedroom properties. Properties with above three bedrooms will not be procured outside of a distance from Cambridge where a speedy management response is possible (nominally 15 miles).
- **More active management.** During the procurement phase the concentration of management effort was on finding properties, agreeing a competitive rate with the landlord, furnishing the property and, most time consuming, ensuring that accommodation met all statutory and most desirable standards for shared tenure. With the most intensive procurement effort over, we are now concentrating on rent collection. Tenants will be contacted immediately a rent payment is missed. THL will issue notice seeking possession whenever a tenant is more than two months' in arrears (the earliest we can act in law during the fixed term).
- **Bad debts.** We are actively pursuing former tenant arrears. When all accounts are settled the outturn default rate should be much lower than shown in the current account.

- **Direct payment from benefits.** We will enter into direct payment agreements with HB whenever possible.
- **Working more closely with the referring authority.** There is a marked difference in rent payment performance between tenants referred from different authorities. As of 30 December 2014, of 10 tenants referred by Huntingdonshire eight had paid no rent. Of 13 Cambridge referrals three had paid no rent. The reason for this is not understood and may be coincidental. However, we are working more closely with the referring authority in each case of default.

2.6 In addition to the above, we are exploring:

- **Automatic payment.** We will explore the possibility of automatic rental payment systems such as direct debit and ‘jam jar’ accounts with a credit union.
- **Collection systems.** We will explore whether it might be advantageous to pass rent collection over to an established Council service such as City Homes or the temporary accommodation service.

3.0 THL comparative cost analysis

3.1 We now come on to looking at whether THL is a value for money service. For several reasons this is a difficult calculation to make. First, THL is a service in evolution. Much staff time in this first year, and the associated cost, has gone into setting up the service; in establishing processes; in negotiating property; in ensuring it meets the required standard (a huge and unexpected call on the landlord liaison officer’s time); and in selecting tenants. Moreover, we do not know what effect the measures described above will have on the rent collection rate, or whether better-chosen property, better-matched tenants and our fast-developing management experience might show present the difficulty only to have been teething problems.

This leads on to a second difficulty when considering value for money. No THL tenancy has yet run for 12 months and some have been tenanted only for a matter of months or weeks. This makes it impossible to calculate THL’s cost over a year without making a large number of assumptions.

A third difficulty in assessing the value of the service is that there are few meaningful comparators.

A fourth consideration is the so-called ‘opportunity cost’, that is, the cost that would arise if the service was not provided. In this case this would include the cost of alternative provision of accommodation (for example, in a hostel); the expense of treating the declining physical and mental health inevitably suffered by people who are long-term homeless or inadequately housed, and the cost of other support

services. No attempt has been made here to calculate the opportunity cost but it is important to be conscious of it.

- 3.2 The following table summarises the nominal cost of operating THL over a full year, drawing upon actual costs (staff costs, grants and publicity) and projected cost of rent not collected. It goes on to express that cost on a per property and a per tenant / per annum basis.

Table 7.	Cost (£)
Item	
Staff ⁶	60,850
Bad debts (uncollected rent) ⁷	25,000
Grants to landlords	7,000
Publicity	2,200
Total	95,050
Nominal cost per property (/ 9)	10,561
Nominal cost per tenant per annum ⁸ (/ 29)	3,277

- 3.3 Table 8 compares THL's performance with that of five other schemes. The comparisons should be seen as indicative only, taking no account of variations in market (for example, whether the local LHA rate is more or less favourable than in Cambridgeshire); variations in local wage rates; and any variations between the schemes (for example, whether properties are sourced and managed by the agency and whether there remains a dependence on temporary accommodation subsidy).
- 3.4 Looking at Table 8, it can be seen that the two outliers are King Street, at the bottom end of the cost per tenancy spectrum, and Home Turf Lettings at the top end. With regard to King Street, this is a service which, rather than procuring and managing property, scans for locally-advertised PRS vacancies and then seeks to persuade the landlord to take a referred client. This low-cost and seemingly highly successful activity is one which THL might reasonably pursue in the future. More will be said about this in Part Three of this report.
- 3.5 With regard to Town Hall Lettings, by this measure its performance can be said to be respectable, especially since so much of its first year of operation was taken up procuring the properties to put tenants in. Judged over the nine months since THL acquired its first property THL's indicative cost per tenant falls to under £1500, fractionally more expensive than Richmond, the second cheapest performer.

⁶ See Part One 5.4

⁷ Calculated on the basis of a 75% collection rate of rent in a year, rounded up.

⁸ Includes those moving to other property but excludes those who may have returned to homelessness.

Table 8. Scheme	Guaranteed rent / sum to landlord	Full management service	Assistance with HB	Staff	Total number tenancies / months of operation	Average no tenancies per month of operation	Indicative cost (£) per tenant ⁹
THL	Yes	Yes	Yes	1.65	29 / 12	2.4	1993
King Street (Cambridge)	No	No	Yes	1	167 / 30	5.6	518
Ethical Lettings (Richmond)	Yes	Yes	Yes	2	50 / 36	4.1	1414
Waltham Forest (London)	Yes	Yes	Yes	5	150 / 27	5.5	2636
Home Turf Lettings (Bath)	Yes	Yes	Yes	1.5	17 / 32	0.5	8700
LET (Norwich)	Yes	Yes	Yes	5	350 / 108	3.2	4531

4. THL and the 'intermediate' market

- 4.1 As has been noted, THL was set up to source property for single homeless people and for homeless Cambridge families. However, a sub-brief for THL was that it would keep alert to other possibilities within the private rented sector which might advance our general housing goals as a council.
- 4.2 One such possibility is that THL might take on the management of properties to be let to an 'intermediate' group of Cambridge private tenants, defined as households whose income is too high to qualify for housing benefit but who nevertheless struggle to afford the cost of renting in Cambridge. There are clear signs (though at present only indicative evidence¹⁰) that such a group exists and is coming under severe pressure as rents and the entry costs into the private sector outstrip local earnings.
- 4.3 There are several ways that the Council might assist the intermediate group, of which the most realistic would involve THL competing directly in the market as a not-for-profit, but otherwise commercial, lettings agency.
- 4.4 One approach would see THL reducing costs for renters by charging fewer and lower fees than are levied by fully commercial agencies. These fees can be enormous. In research carried out in October 2004, of 10 agencies surveyed the lowest administration

⁹ This indicative figure is derived by dividing the number of tenancies procured per month of operation (column 7) by a nominal monthly staff cost of £2900 per person (£35000 a year) multiplied by the number of staff employed.

¹⁰ One such indicator is the Council's Access Scheme which loans to tenants the rent in advance and / or the deposit necessary to enter the sector. In recent years the number of families making a loan application (i.e. where they can meet the rental cost but not the entry cost) has fallen precipitously. This year the scheme has made a loan to one family only.

fee charged for setting up a tenancy was £200. The highest fee charged was £597 and the mean was £325. (It should be remembered that these fees are charged on top of the rent in advance and the deposit, meaning that the entry costs into a modest two-bedroom flat renting for, say, £1000 a month might be £2,500.

- 4.5 A further possibility might be for THL to charge landlords a competitive management fee for fully-commercial higher-end properties, using the income generated to cross-subsidise intermediate-level accommodation.
- 4.6 The difficulty with each of these approaches is that the resource the Authority would need to put into gearing up THL to expand into the commercial market would be considerable relative to the modest gain for intermediate tenants. In our October 2014 study it was estimated that costs would exceed £160,000 in Year One and £150,000 in Year Two, the bulk of this cost comprising of the salaries of three members of staff necessary to make a proper job of the venture.
- 4.7 On an assumed 10 percent fee, to meet these estimated costs from fee income THL would need to acquire a property portfolio of 180 by Year Two. There would be some risk to funds in that the investment in THL's expansion would need to be made on the assumption, but by no means the certainty, that it could procure this number of properties.
- 4.8 But while the financial gain to intermediate tenants may be relatively small, there would be other advantages to a commercial agency, not least that THL might offer tenancies to otherwise sound households which fail the rather strict referencing carried out by commercial agencies. Aligned to rent deposit / rent in advance loans through the access scheme, a quasi-commercial THL might make a significant impact in terms of tenants housed and, by implication, on the number of people approaching the Council for housing.
- 4.9 Further detailed discussion of the longer-term direction of THL is beyond the scope of this first year review but please see Recommendation 4 in the next section of this report.

Part Three: Lessons learned, conclusions and recommendations

1.0 Summary

1.1 In its first year, Town Hall Lettings has:

- developed a set of operational procedures, forms and agreements;
- launched a professional and successful marketing exercise;
- sourced nine properties, two of which are in Cambridge while a third is in the expensive Cambridge southern fringe;
- ensured that all properties sourced meet a high quality safety standard;
- accommodated 29 people (including four moving on from their THL tenancy once their lives had been stabilised);

- become a local provider of single person accommodation on a par with, say, The Springs in Cambridge (a 24 bed unit for low-needs clients); and
- made a significant contribution to the undoubted success of the single homelessness service in the face of a tightening PRS market. The success of the SHS, in turn, is likely to have had a big part to play in the reduction of rough sleeper numbers from 391 in 2012 to 305 in 2013 and to 244 in 2014

1.2 But THL has also experienced difficulties, namely:

- the early sourcing (through lack of choice) of accommodation always thought likely to be difficult to manage (i.e. the Huntingdon 5-bed property);
- the partly-related failure to collect all rent due;
- that clients initially assessed as having low-needs have subsequently revealed challenging behaviour;
- an early failure to understand the myriad practical demands arising from the need to prepare a tenancy from scratch, placing heavy demands on the time of the managing officer; and
- a disappointing, but not unexpected, failure to source suitable accommodation for Cambridge families.

2.0 Lessons learned in the pilot year

2.1 As was anticipated, THL’s pilot year has been an intensive learning exercise. The following table summarises the major findings and sets out the changes in approach the findings suggest.

Finding	Proposed future approach
Larger shared properties (4 or more beds) are proportionally much more difficult to manage than smaller properties	<p>Any future procurement should preferentially be of smaller properties, especially two bedroom units exempt from HMO rules. Any larger properties sourced should be close to the location of THL management (Cambridge) as an aid to more intensive management.</p> <p>Consideration should be given to letting larger properties on licences rather than assured shorthold tenancies.</p> <p>Larger properties should be tenanted by the lowest risk tenants.</p>

Finding	Proposed future approach
It is not presently possible to demonstrate how THL adds value.	In Year Two THL will develop a set of performance indicators to include measures of tenancy sustainment, employment or volunteering activity by tenants and move-on into other housing options.
Low-risk tenants are not necessarily no-risk tenants.	<p>A more-robust approach, including early legal action, should be taken in cases of non-payment of rent and anti-social behaviour.</p> <p>The rapid response service will work more intensively with clients to ensure that the responsibilities of a tenancy are better understood.</p> <p>Second tier assessment (i.e. by the rapid response service) should be strengthened.</p>
The broad range of THL management duties and occasional need for intensive management activity places significant demands on staff.	See Recommendation 2 (below)
THL cannot procure suitable accommodation for Cambridge homeless families in the present market.	See Recommendation 3
It may be fruitful to explore additional PRS procurement options.	See Recommendation 4

3. Recommendations

Recommendation 1: THL should continue until April 2016.

THL has been a project which has achieved some good results for single homeless people in its first year, but THL now requires a period during which tenancy management and the exploration of other PRS opportunities (see Recommendation 4 below) are prioritised over

procurement. In particular, the problem of rent arrears needs to be addressed according to the plan of action outlined at 2.5 (page 8).

Funding is in place to maintain current staffing arrangements. Sanction from Members is required in order to continue funding the guaranteed sum to landlords.

A further review of THL should be brought back to Housing Scrutiny Committee in the September / October cycle. This should focus on:

- whether the project should continue;
- if it should continue, whether it should do so as a sub-regional project, a Cambridge only project, or a partnership project with partners yet to be determined;
- whether the project should continue in its present form (i.e. in-house);
- if it should continue, how THL should be funded and staffed; and
- how the project may be wound down if the decision is to bring it to an end.

Recommendation 2: Should THL continue after March 2016, staffing and funding and office arrangement should be put on a firmer footing.

These will be matters to determine as the operational picture becomes clearer in the course of the coming year.

Recommendation 3: THL should align itself with existing and new Council initiatives and funding streams in an effort to procure family housing.

As has been shown, in ordinary market circumstances it is unlikely that THL will be able to procure affordable PRS family accommodation suitable to prevent or alleviate homelessness or for the discharge of the Council's homelessness duty. Accordingly, if such housing is to be procured it will be in special circumstances. THL has begun to explore with our environmental health (EH) partners the prospect of gaining accommodation by bringing empty homes back into occupation. This approach would potentially permit recovered properties to be let at sub-market rents in return for grants made to owners for the necessary building renovation work. This should be the primary source of additional acquisition over and above the 10 properties THL was set to procure in its first year.

THL should also seek to work with environmental health officers with a view to taking on the management of PRS properties made the subject of property management orders.

The Council may also consider investing in residential properties in the intermediate market by using Housing Revenue Account (HRA) funds. If this does happen THL can consider supporting this venture.

Recommendation 4: THL should explore additional and wide-ranging procurement options.

Recommendation 3 has identified one source of additional properties. A second source may be the 'tenant finder' approach presently successfully applied by King Street Housing Society. THL should explore this option, either alone or perhaps seeking to partner King Street. This task might reasonably be carried out by rapid response officers as the time spent supporting THL tenants is inevitably scaled back as tenants settle in to their accommodation and the three-month RRS support window comes to an end.

THL should continue to collect evidence to help inform whether it is feasible to develop the social lettings agency to procure for the intermediate market.

Appendix 2

SHS statistics 2nd February 2015

Total number of referrals received at 2nd February	250	
Awaiting assessment completion interview with Rapid Response Service	7	
Assessment complete	243	
Suitability		
Assessed as suitable (by HA and Rapid Responder)	211	
Assessed as unsuitable (either by HA or Rapid Responder)	32	
Referral source		
Referrals from Cambridge City	193	
Referrals from South Cambridgeshire DC	5	
Referrals from Huntingdonshire DC	50	
Referrals from East Cambridgeshire DC	2	
Referrals from Fenland DC	0	
Referrals from St Edmundsbury and Forest Heath (W Suffolk)	0	
Referrals from Peterborough	0	
Numbers who have used interim accommodation to date	5	
Numbers into longer term housing – Adult Foyer (The Springs)	47	
28 of these have since left the Springs, of which: <ul style="list-style-type: none"> - 10 positive move-on (through Cambridge City Council); - 4 positive move-on (through RECHG); - 4 successfully moved on independently; - 8 evictions; - 2 abandoned accommodation. 		
Numbers into longer term housing – RP accommodation*	23	
Numbers into PRS accommodation – through CCC rent deposit guarantee scheme (RDGS)**	10	
Numbers into longer term housing – PRS accommodation through THL***	29	
	RDGS	THL
PRS placements in Cambridge City	5	7
PRS placements in SCDC	1	6
PRS placements in HDC	2	16
PRS placements in ECDC	0	

PRS placements in Fenland	0	
PRS placements in Peterborough	0	
PRS placements in West Suffolk	0	
PRS placements out-of-area (Kings Lynn)	2	
Numbers into longer term housing – lodgings scheme****	7	
Lodgings scheme placements in Cambridge City	5	
Lodgings scheme placements in SCDC	0	
Lodgings scheme placements in HDC	2	
Lodgings scheme placements in ECDC	0	
Lodgings scheme placements in Fenland	0	
Lodgings scheme placements in Peterborough	0	
Lodgings scheme placements in West Suffolk	0	
Numbers in other PRS accommodation (assisted by SHS to move into PRS accommodation independently of THL / Access Scheme)	2	

* Four of these are move-ons; not additional clients

** Five of these are move-ons; not additional clients

*** Nine of these are move-ons; not additional clients

***** One of these is a move-on; not an additional client

In summary, we have made 118 permanent placements in respect of 99 clients.

NOTES: The figures above account for 138 of the referrals into the service. (99 placed in permanent accommodation, 32 unsuitable referrals, 7 awaiting Rapid Response Team assessment). Of the remaining 112:

- 29 found accommodation independently – we assisted with Rapid Response Team support but not financially;
- 19 are being assisted by other support services (e.g. SCDC / Kings Street PRS access scheme);
- 1 has a pending offer of accommodation and are waiting to move in;
- 6 are currently working with the Rapid Response Team to find accommodation;
- 57 clients withdrew, of which:
 - o 44 failed to engage with the Rapid Response Team;
 - o 7 refused one or more offers of suitable accommodation;
 - o 3 moved out of area;
 - o 3 closed for other reasons.

The Cambridge Sub-Regional Single Homelessness Service First-year review

Andy King

Single Homelessness Service Co-ordinator

Cambridge City Council



Background

The Cambridge Sub-regional Single Homelessness Service (SHS) was established in October 2013 as a result of funding from the Department of Communities and Local Government. The SHS has formed out of a partnership between Cambridge City Council, Huntingdonshire District Council, South Cambridgeshire District Council, Peterborough City Council, Forest Heath District Council, St Edmundsbury Borough Council, Fenland District Council, East Cambridgeshire District Council and Cambridgeshire County Council.

"Before I sought help from the Single Homelessness Service, my opinion of the Council was that it didn't care."

- Sammy, SHS customer

Target Group

The SHS aims to provide sustainable accommodation for people:

- who are homeless and either (a) rough sleeping or (b) at risk of rough sleeping; AND
- are not in "priority need" under the Housing Act 1996; AND
- have low (or no) support needs; AND
- for whom the provision of accommodation is key to solving their problem.

In other words: if this group were to be re-housed, they would be able to maintain a tenancy after a brief initial period of support.

By targeting this group, the SHS aims to contribute towards the following wider objectives:

- a reduction in the number of local people rough-sleeping;
- a reduction in the number of low-needs customers occupying hostel accommodation;
- a reduction in the number of people developing more ingrained support needs as a result of homelessness and/or rough sleeping.

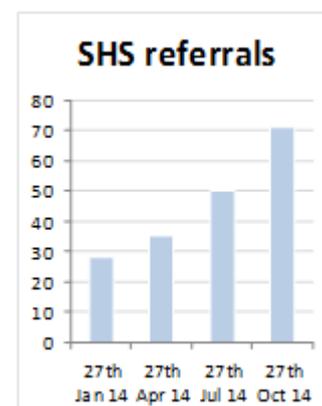
The SHS operates in partnership with Town Hall Lettings, a social lettings management service led by Cambridge City Council.

This report summarises the work carried out by the SHS in its first year.

Referrals

In its first year, the SHS received 184 referrals to the service. Referrals have increased significantly over the course of the year: 71 referrals were received in the last three months compared with 28 in the first three months. This is due to:

- Advisers being better-trained and more confident making SHS referrals;
- An increase in provision of accommodation for SHS customers;



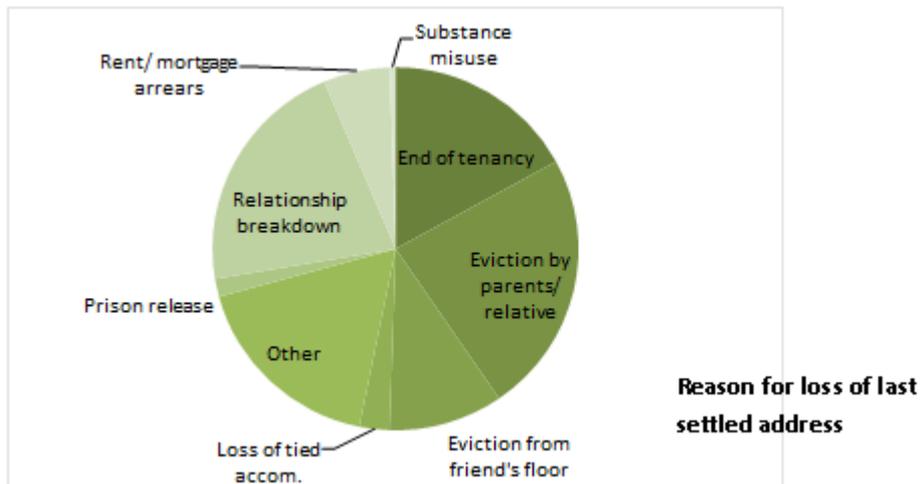
- Advisers recommending the service to other advisers.

78% of referrals were made by Cambridge City Council advisers; 16% were made by Huntingdonshire District Council (HDC). The service has formed a strong relationship with HDC officers: two of the landlords signed up to Town Hall Lettings were made aware of the service through the council's Private Sector Housing Officer.

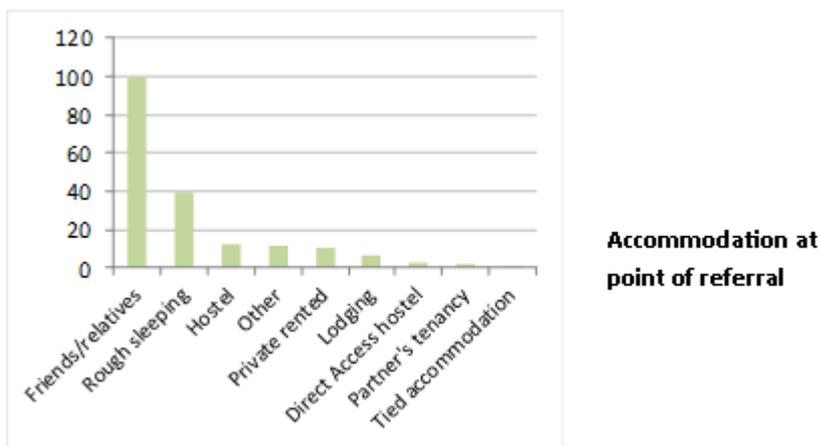
In addition, seven referrals were made from Riverside ECHG, a local housing provider and a key partner. The referrals were made in relation to residents of The Springs who wish to enhance their move-on options. The service has also provided training to Jimmy's Cambridge to facilitate direct referrals.

Demographically, 78% of referrals were from men; 61% of customers were under 35; just over a third of the total referrals were from under 25s.

Key reasons for applying to the service included eviction by parents/relative (23%), relationship breakdown (21%) and end of tenancy (17%).



At the time of referral, over half (54%) of customers were staying with friends and relatives. 39 customers (21%) were rough sleeping.



"I lost my accommodation when my landlady died and the trustees of the will served notice on me.

I spent three years sofa surfing – a week here, a fortnight there, until eventually my options disappeared.

I was so stressed during this time. I have a history of depression and agoraphobia and I could feel myself sinking lower as my housing situation became less secure."

- Shaun, SHS customer

"Before I contacted the Council, I spent two years living in a garage of a friend's house. The garage had no heating or light. It was so cold – I can still feel the cold to this day. My health deteriorated – my heart condition worsened, my back pain increased, my eyesight was damaged from the low light, my ear canal was damaged from the effect of the wind and I developed problems with balance and dizziness."

- Amir, SHS customer

Referral quality

The quality of referrals to the service is a key factor in ensuring that the service is successful. Of the referrals made to the service, 86% were classed as being suitable. Two of the unsuitable referrals were due to customers having no local connection; the remainder were due to customers having an unsuitably high level of support needs.

Some of the reasons for unsuitable referrals include:

- Housing advisers taking a “speculative” approach to making referrals (to maximise the customer’s possible options);
- Limited time available for advisers to interview customers;
- Customers withholding information relating to their support needs.

The role of the Rapid Response team has proved to be crucial in the assessment process. Rapid Responders carry out an in-depth interview with SHS customers, picking up on information identified in the initial assessment and redirecting customers who are unlikely to be able to sustain accommodation.

The process incorporates a check with the police that the information provided by the customer is accurate. This check acts as an effective deterrent against customers making false statements.

The SHS process was built after lengthy consultation with housing advisers. The process is detailed enough to ensure that assessments are accurate, but is streamlined enough to ensure that advisers can complete referrals alongside their statutory duties. The gradual increase in referral numbers (in Cambridge and Huntingdonshire) demonstrates that advisers are able to help provide this service to eligible customers.

Interim Accommodation

For a period of time, the SHS offered interim accommodation via Jimmy’s, Cambridge for customers who had a clear offer of permanent accommodation. Five customers used the interim accommodation during this period.

At present, interim accommodation is still available in such circumstances; however, in the majority of cases, the service is not able to make an immediate offer of accommodation.

In its second year, the service aims to improve access to interim accommodation to reduce the risk of SHS customers sleeping rough. In the meantime, the service has reduced instances of rough sleeping: customers have found it easier to stay with friends or relatives for short periods of time, in the knowledge that they are being supported into accommodation.

The SHS has had a very positive take-off. Since the service started, I have been able to refer over 25 single people, of which most have been re-housed.

The response from the Rapid Responders has been very quick. They assist with rehousing, but also assist with the applicants with personal issues including confidence building and looking for employment. One of the applicants referred has actually gone back to school and is doing his A levels.

Most SHS customers have been very grateful for the service. I highly recommend the SHS.

- Joan, Housing Adviser

The time I spent at Jimmy’s was the start of my “rebuilding” process. I had a roof over my head; support staff helped motivate me to get voluntary work at a charity shop. A few weeks later in The Springs, I got a part-time job; I’m now in full time work. I’ve been rebuilding my life in small steps.

- Shaun, SHS customer

Rapid Response Team support

It is vital that tenancies get off to a good start. Therefore, SHS customers are assisted by a Rapid Response support worker from the point at which they are referred into the service.

Rapid Responders build on the work started by the housing adviser and identify specific goals that will help a tenancy succeed. They offer practical help, such as assisting with the connection of utilities, opening bank or Credit Union accounts, managing existing debts and connecting with health and employment services.

Most SHS customers receive Rapid Response support within three working days of the referral being made, with 91% receiving support within seven working days.

As stated above, Rapid Responders identify inappropriate referrals by interviewing customers in depth. They talk through customers' options in detail, ensuring that customers are placed in accommodation that suits their needs. Their work at this stage reduces the amount of time spent by housing advisers.

Rapid Responders provide practical, tailored help to customers to help them into accommodation. Customers are often stressed and confused by their circumstances; Rapid Responders are able to navigate customers through tasks and systems that may be new to them (such as claiming benefits, accessing voluntary work and obtaining grants for furniture).

The assistance provided is especially valuable when placing SHS customers into Town Hall Lettings properties. Rapid Responders ensure that tenants get off to a positive start and are clearly informed of their rights and responsibilities.

Customer feedback has indicated that the support Rapid Responders provide is prompt, professional and has been invaluable to customers looking to find accommodation.

Placements

In its first year of operation, the SHS made 83 placements in respect of 72 customers. (Note: some customers have been placed twice - for instance, we have placed some customers in The Springs and then subsequently helped them move into Town Hall Lettings accommodation). 59 of the 83 placements (71%) were made in the second half of the year.

The SHS operates in a highly competitive housing market. Research by Town Hall Lettings indicates that there are currently no properties available in Cambridge City at the maximum Local Housing Allowance (LHA) rate or below. It is likely that the gap between LHA and average rent is going to widen: average rents for shared rooms in Cambridge increased by 10% in the last year, whereas LHA increased by just 4%. Demand for privately-rented

The support I've received from my support worker Gail and from The Springs has been excellent. I've been given a second chance and I'm trying to make the most of every opportunity I have.

I've just passed a forklift truck driving course as well as obtaining a health and safety certificate. I'm applying for jobs every day and have had a couple of interviews.

- Sammy, SHS customer

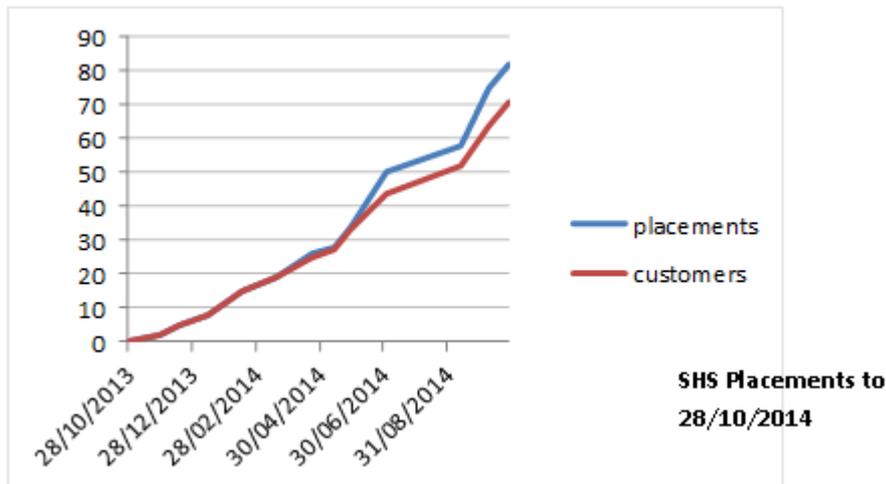
"When I lost my accommodation, I tried to find a place through lettings agents. But because I was out of work, I was at the bottom of the pile."

- Shaun, SHS customer

accommodation (across the market) far exceeds supply; therefore single homeless customers, especially those claiming benefits, struggle to find their way back into accommodation.

The demand on social housing is also high. At the time of writing, 2,405 single people on the Homelink database in Cambridge City alone were classed as Band C - the same banding as most SHS clients.

Therefore, the SHS has acted flexibly and resourcefully in order to acquire accommodation for its customers.



Strategy

The service has developed a wide range of strategies to acquire bed-spaces for SHS customers. The main sources of accommodation are as follows:

The Springs, Cambridge

The service's first accommodation was acquired as a result of developing a strong working relationship with housing provider Riverside ECHG. The Springs provides housing for 24 customers between the ages of 18-65, who have low support needs and are committed to engagement in at least 14 hours' meaningful activity (such as employment, voluntary work or job-seeking) per week.

The service quickly developed a streamlined process for referring SHS customers to The Springs, with Rapid Responders playing a crucial role in helping customers apply to the accommodation. The relationship between the SHS and The Springs has proven to be mutually beneficial: in return for good quality accommodation, The Springs has received a steady supply of good quality referrals from the SHS. The Springs' emphasis on ETE (Education, Training and Employment) has resulted in many SHS customers obtaining paid employment during their stay.

The SHS has also helped residents of The Springs move on into more permanent accommodation through the Rapid Response Service and Town Hall Lettings.

"Before I became homeless, I lived in a shared house whilst claiming benefits. But then the landlord realised he could get more money from students so he served notice on us all, even though we were paying on time."

- Amir, SHS customer

SHS is our primary referral provider and an essential access point for the Springs. The majority of our residents' lives are influenced by that of SHS and their staff.

It is a truly unique service and one that benefits the communities of Cambridge-shire vastly. Together with SHS and our multi-agency partners, we are able to help residents into education, training or employment, enabling them to lead independent, empowered lives.

- Charly Murray, Support Worker, The Springs

Town Hall Lettings

The SHS has been developed in tandem with Town Hall Lettings (THL), a social lettings management service led by Cambridge City Council. The SHS made 19 placements into THL property in its first year, with 18 of these placements having been made in the last four months of the service.

THL's properties are situated across Cambridge, South Cambridgeshire and Huntingdonshire, and range from a self-contained one-bedroom bungalow to a large five-bedroom shared house.

THL placements are ideal for SHS customers because of the following:

- **Cost:** All THL properties are priced at or below Local Housing Allowance rates and are therefore affordable for customers in receipt of means-tested benefits. THL does not charge an application fee or request a deposit, although tenants are required to sign a deposit guarantee equivalent to one month's rent.
- **Access:** THL pays a guaranteed rent to landlords, thus taking away the risk (to landlords) of arrears. As a result, benefits claimants are able to move into accommodation in areas of the region where landlords are almost entirely unwilling to work with them (such as Cambridge City).
- **Security of tenure:** THL tenants will be able to remain in accommodation for an indefinite period of time, as long as (a) they adhere to the terms of their tenancy and (b) THL continues to manage the property. THL tenancies are therefore more secure than lodgings or licenses.
- **Move-on:** In practice, several THL tenants have found alternative accommodation: a 5-bed THL property in Huntingdon has served as an effective springboard for tenants seeking self-contained accommodation.
- **Quality of accommodation and service:** THL works with landlords (and in partnership with local authorities' environmental health officers) to ensure that all accommodation is safe and suitable for tenants. THL works with the Rapid Response team to support tenants and deal with issues promptly and effectively.

Lodgings

The SHS has carried out some work in partnership with local authorities and with Hope Cambridge (a voluntary organisation that seeks to support local homeless people) to acquire placements for SHS customers in lodgings. As a result of this work, four SHS customers have been placed in lodgings in the last year.

The SHS has promoted lodgings through:

- Presentations and meetings with housing associations (who may have tenants with spare bedrooms);
- Meetings with members of Hope Cambridge;
- Information on council / Homelink websites;
- Posters and leaflets in local businesses and community venues;
- Articles in local authority magazines.

Whilst the SHS is pleased to have obtained placements for some customers, we have identified a number of barriers to making placements work:

- The inconvenience of having a lodger in a property;
- The perception of homeless people as being part of a homogenous group - and as a result, concerns from potential hosts about the suitability of potential lodgers;
- The impact of income from lodgers on hosts' means-tested benefits;
- The suitability of accommodation and the length of time taken for potential hosts to make improvements.

The SHS is part of a Sharing Solutions group co-ordinated by Crisis, which shares successes and challenges faced by other organisations seeking to rehouse people through lodgings. A bid has also been submitted to the Department for Communities and Local Government to develop a supported lodgings model across Cambridgeshire, providing additional training and support for both lodgers and hosts.

Existing Access Scheme

The SHS has obtained seven placements through Cambridge City Council's existing Access Scheme, which provides a loan to cover the cost of a tenant's deposit and first month's rent in advance. The relationship between the two schemes is reciprocal: the SHS provides good quality, pre-vetted applicants, in return for the financial assistance required to facilitate a placement.

The existing Access Scheme is particularly suitable for customers in paid employment, but is open to all SHS customers.

Hard-to-let properties

The SHS has worked in partnership with housing providers to identify spaces in hard-to-let properties. We have contacted providers on several occasions by email and phone to introduce our service and enquire about hard-to-let properties that could be occupied by several sharers.

As expected, the response has been limited: most providers have a greater demand for property than supply. However, we have established successful partnerships with the following providers:

- **Hundred Houses Society:** two self-contained flats, both situated above a day nursery and therefore suitable for people who work during the day.
- **Riverside ECHG:** places in shared accommodation in Cambridge City.
- **Luminus:** no referrals as yet, but a working agreement to consider referrals to self-contained and shared accommodation in Wisbech.

In total, 13 placements have been made by the SHS into registered provider accommodation.

My housing adviser helped me obtain a bed space at Jimmy's and from there I obtained a room at The Springs. My support worker helped me with bidding and after a few months I was offered my own place. I just couldn't believe it – I just cried.

Things are looking up for me. I'm applying for a passport, which will enable me to see my family, who I haven't seen in nearly 20 years. I'm looking to get work – I'm a trained welder and gas engineer.

- Amir, SHS customer

Outcomes

The primary aim of the SHS is to alleviate homelessness and rough sleeping by obtaining sustainable placements for customers. Of the 83 placements:

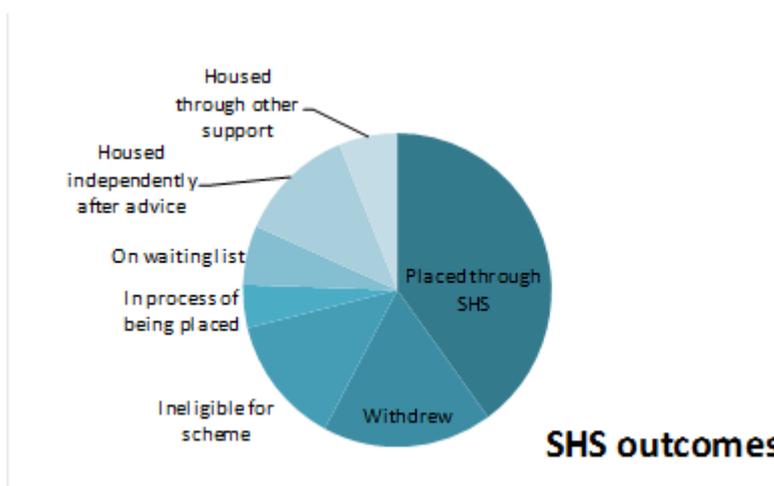
- 57 are still currently being sustained;
- 14 have resulted in a positive move-on (11 as a result of SHS assistance);
- 8 have resulted in eviction;
- 4 have resulted in abandonment of tenancy / licence.

In addition to the 72 customers placed in accommodation and the 24 customers found to be ineligible for the scheme:

- 22 customers found accommodation independently after receiving advice and assistance from the SHS;
- 11 customers were placed in accommodation as a result of assistance from other support services (such as the private sector access scheme operated by South Cambridgeshire District Council and King Street Housing Society);
- Eight customers have pending offers of accommodation and are waiting to move in (for instance, four customers are waiting to move into a new THL property in Cambridge);
- 11 customers are on a waiting list for accommodation;
- 32 customers withdrew, of which 23 failed to engage with the service (failed to answer phone calls, missed appointments and so on), seven customers refused offers of accommodation and are making their own arrangements to find accommodation, and two customers moved out of the area.

I still want to keep working my way up and get my own place eventually. The service I've received – from the Council, from my support worker Liam, from The Springs – has been wonderful. It fills a really important gap.

- Shaun, SHS customer



Summary and future objectives

The SHS has significantly improved the provision of accommodation for single homeless people in the Cambridge sub-region. This statement is supported by statistics and by feedback from customers, advisers and housing providers. The service provides:

- An additional tool for housing advisers (supported by a clear, streamlined assessment process and accessible IT systems);
- Tailored, effective support for customers from assessment to placement;
- A clear suite of accommodation options for customers.

As a result of the service, 72 local people have had their homelessness prevented or relieved, in addition to the numbers of customers who found accommodation independently after advice or referral.

However, there continues to be a high demand on the service and a limited number of bed-spaces available for SHS customers. Therefore, there is still work to do to reduce both the instances and consequences of rough sleeping.

In the next year, the service aims to:

- Develop further the lodgings model piloted by Hope Cambridge, with better support for lodgers and clearer guidance and training for “hosts” (we have submitted a bid to the Department of Communities and Local Government to expand this work);
- Improve access to interim accommodation to align the service more closely to the original No Second Night Out aims;
- Increase the number of referrals from local authorities who have not used the Service;
- Work with THL to ensure that customers are placed and supported in good-quality accommodation;
- Work more closely with other local authorities’ private sector schemes, so that customers across the sub-region were able to access a wider range of accommodation options;
- Work closely with Cambridgeshire County Council’s Chronically Excluded Adults project, who have submitted a DCLG bid to extend their work into Fenland and Peterborough.



To: Executive Councillor for Housing: Councillor Kevin Price
Report by: Alan Carter
Relevant scrutiny Housing 10/3/2015
committee: Scrutiny Committee
Wards affected: Abbey Arbury Castle Cherry Hinton Coleridge
East Chesterton King's Hedges Market Newnham
Petersfield Queen Edith's Romsey Trumpington
West Chesterton

New Social Housing on Housing Revenue Account Garage and Infill Sites 2015/16 Programme

Key Decision

1. Executive summary

This report provides details of the next sites to be brought forward in the Council's social housing programme, which are a series of Housing Revenue Account (HRA) garage and small in-fill sites. As each site can only accommodate two or three new homes, approval is requested to proceed on a programme basis rather than a scheme by scheme basis.

The report requests approval to a capital budget for the HRA Garage and Infill Sites 2015/16 Programme.

2. Recommendations

The Executive Councillor is recommended to:

- approve the sites to be included in the HRA Garage and Infill Sites 2015/16 Programme.
- note the indicative mix, design and layout of the new sites and approve that they be progressed for planning approval
- approve the capital budget of £3,030,000 for the HRA Garage and Infill Sites 2015/16 Programme.

- approve that delegated authority be given to the Director of Customer and Community Services following consultation with the Director of Resources and the Head of Legal Services enter into a legal agreement with building contractors for each individual site in the HRA Garage and Infill Sites 2015/16 Programme.

3. Background

A report to the Housing Scrutiny Committee in July 2014 reiterated that as the main provider of housing in Cambridge, the reasons why the Council has its own new build housing programme are as follows;

1. Provide additional social housing to meet the shortfall in Cambridge and to replace the loss of social housing through the Right to Buy.
2. Replace some of the Council's existing social housing that no longer meets current day standards and is becoming less popular with residents.
3. Build new house types that will better meet the overall mix of Affordable Housing needed in the future.
4. Improve the energy efficiency of the Council's housing.

The Council has completed 28 new homes since 2010 and is well into the delivery of 152 more. Planning approval has just been granted for 104 new Council homes on the Quad scheme on the Southern Fringe and 39 new Council homes on the Homerton site.

Officers have identified sites to provide more social housing and have categorised new schemes opportunities in terms of land ownership as follows;

- a. Housing Revenue Account (HRA) land with existing housing
- b. HRA garage and small in-fill sites
- c. General Fund sites
- d. Sites owned by other public sector bodies
- e. Sites in private ownership

As an indication of scale, sites have been identified that could deliver around 250 new social housing units for the Council over the next four years in addition to those already completed or approved.

This report provides details of the next sites to be brought forward which are a series of HRA garage and small in-fill sites. As each site can only accommodate two or three new homes, approval is requested to proceed on a programme basis rather than a scheme by scheme basis. Approval is therefore requested for an overall budget for the programme to deliver a minimum of 18 new homes.

The programme has been based on sites that have already been identified in the 3 Year Rolling Programme, however, it also includes some plots that are adjacent or nearby the sites in the 3 Year Rolling Programme. The Tedder Way site has been identified following an enquiry to Property Services. None of the sites require the redevelopment of existing housing. All of the new housing has been assessed as being for rent at Affordable Rents set at Local Housing Allowance levels.

The list of sites recommended to be approved in the HRA Garage and Infill Sites 2015/16 Programme to progress to planning application are as follows;

1. Cadwin Fields and Nuns Way garages
2. Cameron Road garages
3. Wiles Close garages
4. Tedder Way infill
5. Kendal Way infill
6. Uphall Road garages

Appendix 1 provides location plans for all of the sites indicative schemes for each site.

The make-up of each scheme will be design and site led ie as the sites are small, key factors such as vehicular access; any rights of way; design and proximity of surrounding land uses etc. will determine the number and type of new homes that can be provided on each site.

The indicative schemes suggest that the following mix of new homes can be provided in the HRA Garage and Infill Sites 2015/16 Programme.

Site	Proposed House Type	Number
Cadwin Fields and Nuns Way garages	3 bed house	2
Cameron Road garages	2 bed house	7
Wiles Close garages	2 bed house	3
Tedder Way infill	2 bed house	2

Kendal Way infill	2 bed house	2
Uphall Road garages	3 bed house	2
Total		18

4. Implications

(a) Financial Implications

The capital budget required for the HRA Garage Infill Sites 2015/16 Programme is £3,030,000

Generic viability assessments have been undertaken for the two and three bedroom houses in the Programme as follows;

Unit	Rent	Cost	Funding			
			RTB (30%)	Borrowing (35%)	Reserves (35%)	Payback (Years)
2 bed	£134.35	£155,940	£46,782	£54,579	£54,579	29
3 bed	£161.78	£210,911	£63,273	£73,819	£73,819	30

As schemes are subject to planning, the costs are indicative.

Based on these indicative viability assessments the budget for the Programme is broken down as follows;

Site	Proposed House Type	Number	Indicative Budget
Cadwin Fields and Nuns Way garages	3 bed house	2	£421,822
Cameron Road garages	2 bed house	7	£1,091,580
Wiles Close garages	2 bed house	3	£467,820
Tedder Way infill	2 bed house	2	£311,880
Kendal Way infill	2 bed house	2	£311,880
Uphall Road garages	3 bed house	2	£421,822
Total		19	£3,026,804

The Housing Revenue Account Mid-Term Financial Review captures the funding available for the HRA Garage and Infill Sites 2015/16 Programme and the Council's ongoing social housing programme. The budget for this scheme has been built into the 2015.16 HRA budget working papers.

As with all new build schemes as schemes are finalised they will only proceed if they can be funded within borrowing and capital funding parameters in the HRA 30 Business Plan.

(b) Staffing Implications

The schemes will be managed by the Housing Development Team in the Strategic Housing Service. Liaison will be made with City Homes; the Estates and Facilities Service and the Legal Services Team.

There are no other significant staff implications.

(c) Equality & Poverty Implications

A series of EQIAs have been undertaken for the Council House Programme, the Housing Development Service and for individual schemes. The EQIAs mainly highlight the benefits of the Council retaining direct control of new housing development itself to ensure a focus on the delivery of housing that meets a diverse range of housing needs. Part of the assessment underlines the need for Affordable Housing to help those most likely to suffer poverty as well as ways in which new Affordable Housing will directly save money for tenants, such as energy saving measures.

(d) Environmental Implications

The social housing will be built to Level 4 of the Code for sustainable homes.

(e) Procurement

There are no procurement implications.

(f) Consultation and communication

This scheme does not involve the redevelopment of existing residential accommodation. Consultation will therefore follow the process required by the planning process.

Internal communication will be structured around the established groups that meet every Committee cycle and oversee the Council's social housing programme, namely; an officer group; a residents consultative group; and the Members Steering Group.

(g) **Community Safety**

There are no particular Community Safety implications as a consequence of the HRA Garage and Infill Sites 2015/16 Programme

5. Background papers

None

6. Appendices

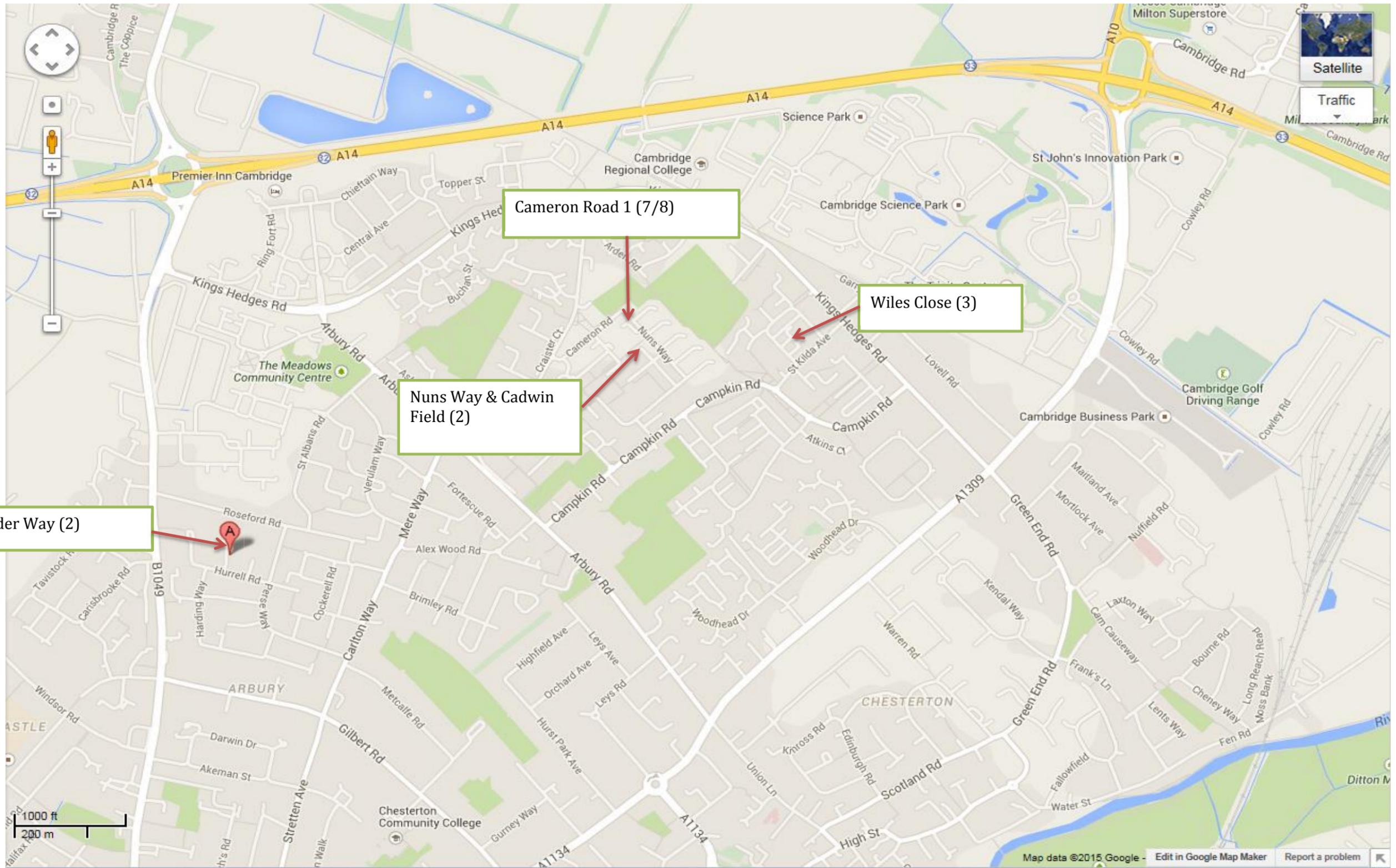
Appendix 1 provides location plans for all of the sites and indicative schemes for each site.

7. Inspection of papers

To inspect the background papers or if you have a query on the report please contact:

Author's Name:	Alan Carter – Head of Strategic Housing
Author's Phone Number:	01223 – 457948
Author's Email:	Alan.carter@cambridge.gov.uk

Kings Hedges



Nuns Way & Cadwin Field

Nuns Way / Cadwin Field

Proposed

Nuns Way

1 No. 3 Bedroom 5 House (narrow frontage type)

No additional parking spaces shown, it may be possible to provide one on plot space in the rear garden.

Cadwin Field

1 No. 3 Bedroom 5 House (narrow frontage type)

No additional parking spaces shown, it may be possible to provide one on plot space in the rear garden.

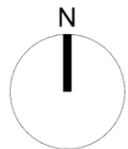
Access

Via Cadwin Field garage court

Key Risks

Underground Services Survey required

Limited parking



Revisions	Number	Date
Rev A	3 Bedroom House Replaces Flats at Nuns Way	23rd Feb 2015

Job	Cambridge City Council Phase 2 Affordable Housing	PJ0041 / 020
Drawing	Nuns Way & Cadwin Field Sketch Site Plan	Revision
Scales	1 : 500 @ A3	Date
Drawn	NDMG	Feb 2015

This page is intentionally left blank

Nuns Way & Cadwin Field

Nuns Way / Cadwin Field

Proposed

Nuns Way

1 No. 3 Bedroom 5 House (narrow frontage type)

No additional parking spaces shown, it may be possible to provide one on plot space in the rear garden.

Cadwin Field

1 No. 3 Bedroom 5 House (narrow frontage type)

No additional parking spaces shown, it may be possible to provide one on plot space in the rear garden.

Access

Via Cadwin Field garage court

Key Risks

Underground Services Survey required

Limited parking



Revisions	Number	Date
Rev A	3 Bedroom House Replaces Flats at Nuns Way	23rd Feb 2015

Job	Cambridge City Council Phase 2 Affordable Housing	PJ0041 / 020
Drawing	Nuns Way & Cadwin Field Sketch Site Plan	Revision
Scales	1 : 500 @ A3	Date
Drawn	NDMG	Feb 2015

This page is intentionally left blank

Cameron Road

The Cameron Road Garages have two points of access both from Cameron Road.

To the north of the site are the rears of house numbers 2 -12 a right of access exists along the rear boundary of these houses and a number of residents have rear vehicle access points.

To the south of the site are 'fronts' of adjacent houses. An electrical sub-station forms part of the existing garage block, and will need to be retained.

Two options (houses & flats) are proposed, it is possible to mix the two options to create a scheme which proposes houses and flats on the site.

Both options retain the northern section of the site for parking.

To the south a new access road is proposed, it may be possible to provide rear access to the adjacent houses (30-40) allowing off road parking in the rear gardens.

Option 1

7 No. 2 Bed 4 Person Houses
(narrow frontage type)
1 Parking space for each house,
directly related to the front doors.

Option 2

8 No. 2 Bed 4 Person Flats
(individual entrance type)
1 Parking space for each flat,
directly related to the front doors.

Option two creates better frontages onto the existing footpaths particularly on the southern part of the site.

Access

New access road to southern part of the site, existing access roadway used for the northern part of the site.

Key Risks

Underground Services Survey required



Revisions	Number

Job	Cambridge City Council Phase 2 Affordable Housing	PJ0041 / 018
Drawing	Cameron Road Sketch Site Plan	Revision
Scales	1 : 500 @ A3	Drawn
	NDMG	Date
		Feb 2015

This page is intentionally left blank

Wiles Close Garage Sites

Two adjacent garage sites within King Hedges both accessed via Wiles Close. Western site developed, eastern site cleared and parking court created

Proposed

- 3 No. 2 Bed 4 Person Houses (narrow frontage type)
- 3 Parking spaces directly related to each house

Access

Existing access from Wiles Close retained.

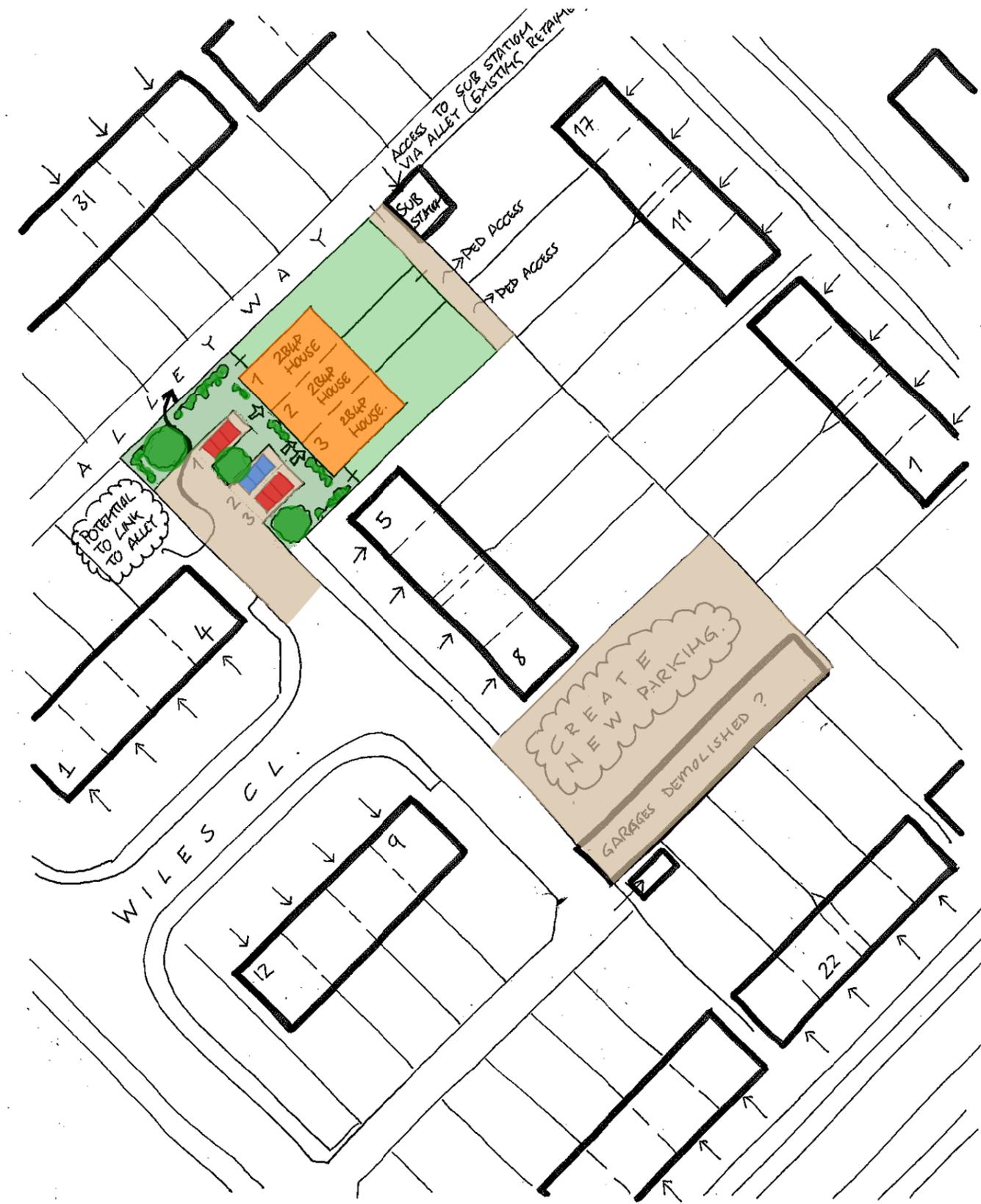
Site Constraints

Sub-station located to the north of site current access to the sub station retained.

Pedestrian access gates to adjacent houses (15 & 17 Lavender Road) retained with access re-directed via alleyway.

Key Risks

- Underground Services (particularly power cables) Survey required.
- Rights of Access through site to neighbouring houses.



Page 121

Chartered Architects
 119 Newmarket Road
 Cambridge
 CB5 8HA
 Tel: (01223) 367733
 E-mail
 office@saundersboston.co.uk

Saunders Boston

Revisions	Number

Job	Cambridge City Council Phase 2 Affordable Housing	PJ0041 / 011
Drawing	Wiles Close Sketch Site Plan	Revision
Scales	1 : 500 @ A3	Date
Drawn	NDMG	Feb 2015

This page is intentionally left blank

Tedder Way

Existing garage site, potential vehicle access adjacent to number 4A, no other access points observed.

Number 4 Tedder Way has been extended to the north which has resulted in an unusual boundary to the site.

Proposed

2 No. 2 Bed 4 Person Houses in a semi-detached pair (narrow frontage type)

1 Parking Spaces for each house adjacent to houses

Access

Existing access retained

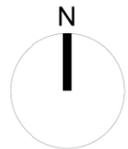
Potential access to garden adjacent to 4A retained

Key Risks

Underground Services Survey required

Rights of Access through site Legal check

Proximity to number 4 Tedder Way extension - overshadowing and overlooking



Chartered Architects
 119 Newmarket Road
 Cambridge
 CB5 8HA
 Tel: (01223) 367733
 E-mail
 office@saundersboston.co.uk

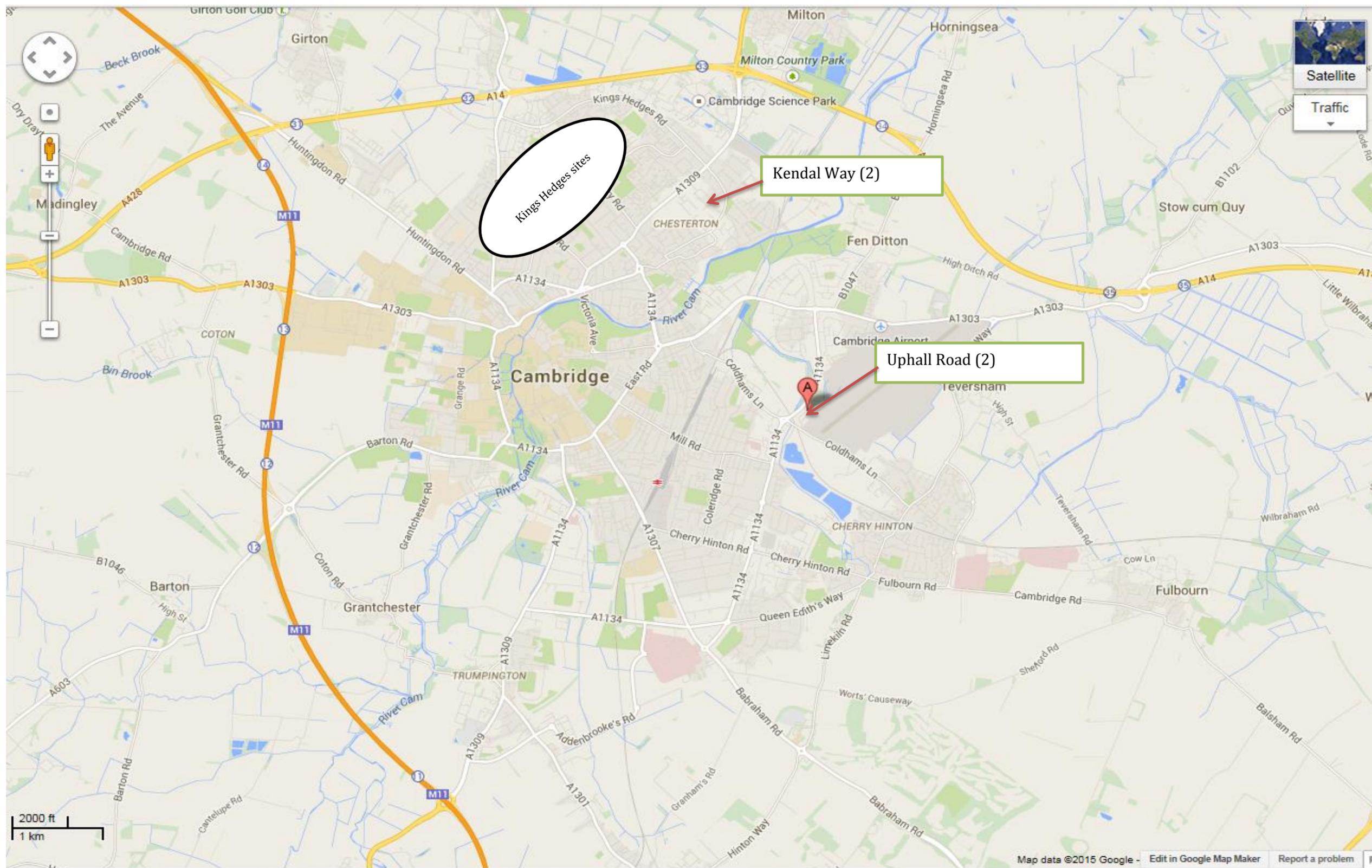
Saunders Boston

Revisions	Number

Job	Cambridge City Council Phase 2 Affordable Housing	PJ0041 / 014
Drawing	Tedder Way Sketch Site Plan	Revision
Scales	1 : 500 @ A3	Date
Drawn	NDMG	Feb 2015

This page is intentionally left blank

Other



Kendal Way

Proposed

2 No. 2 Bed 4 Person Houses in a semi-detached pair
(narrow frontage type)

1 Parking Spaces for each house to the rear of the houses.

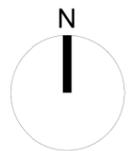
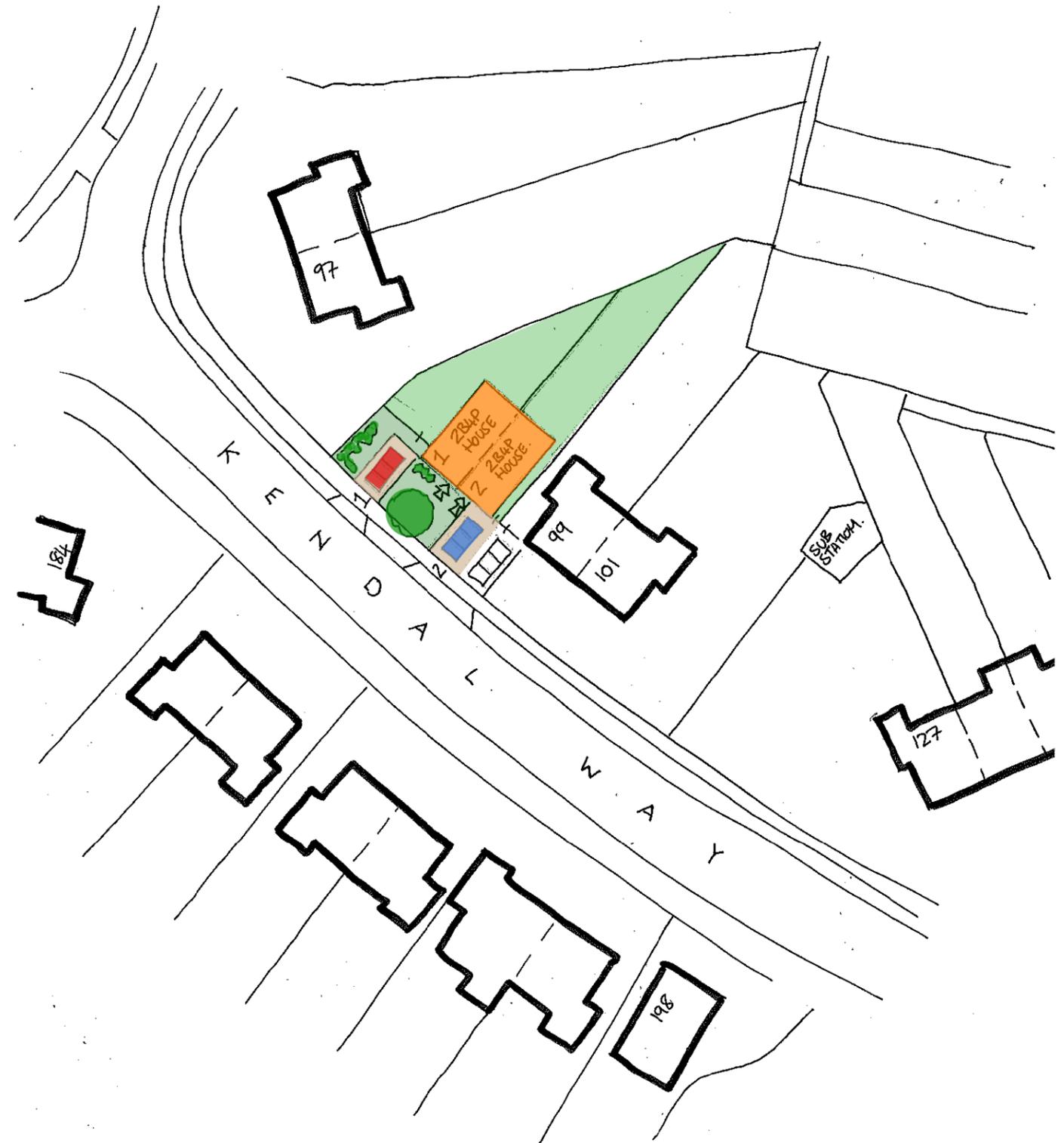
Existing house (number 99 Kendal Way) refurbished,
parking re-arranged.

Access

Direct access possible from Kendal Way

Key Risks

Underground Services - Survey required
Need to negotiate with Tennant of number 99



Chartered
Architects
119 Newmarket Road
Cambridge
CB5 8HA
Tel: (01223) 367733
E-mail
office@saundersboston.co.uk

Saunders Boston

Revisions	Number

Job Cambridge City Council Phase 2 Affordable Housing	PJ0041 / 016
Drawing Kendal Way Sketch Site Plan	Revision
Scales 1 : 500 @ A3	Drawn NDMG
	Date Feb 2015

This page is intentionally left blank

Uphall Road

Garage site adjacent to Barnwell Road Nature Reserve
 Vehicle access to number 11 Uphall Road through site.
 Vehicle access to nature reserve through site.

Proposed (Two Options)

Option 1

4 No. 2 Bed 4 Person Flats in two blocks (Individual Entrance Type)
 1 Parking Spaces for each flat in the centre of the site

Option 2

2 No. 3 Bed 5 Person Houses in a semi-detached pair
 (Narrow Frontage Type)

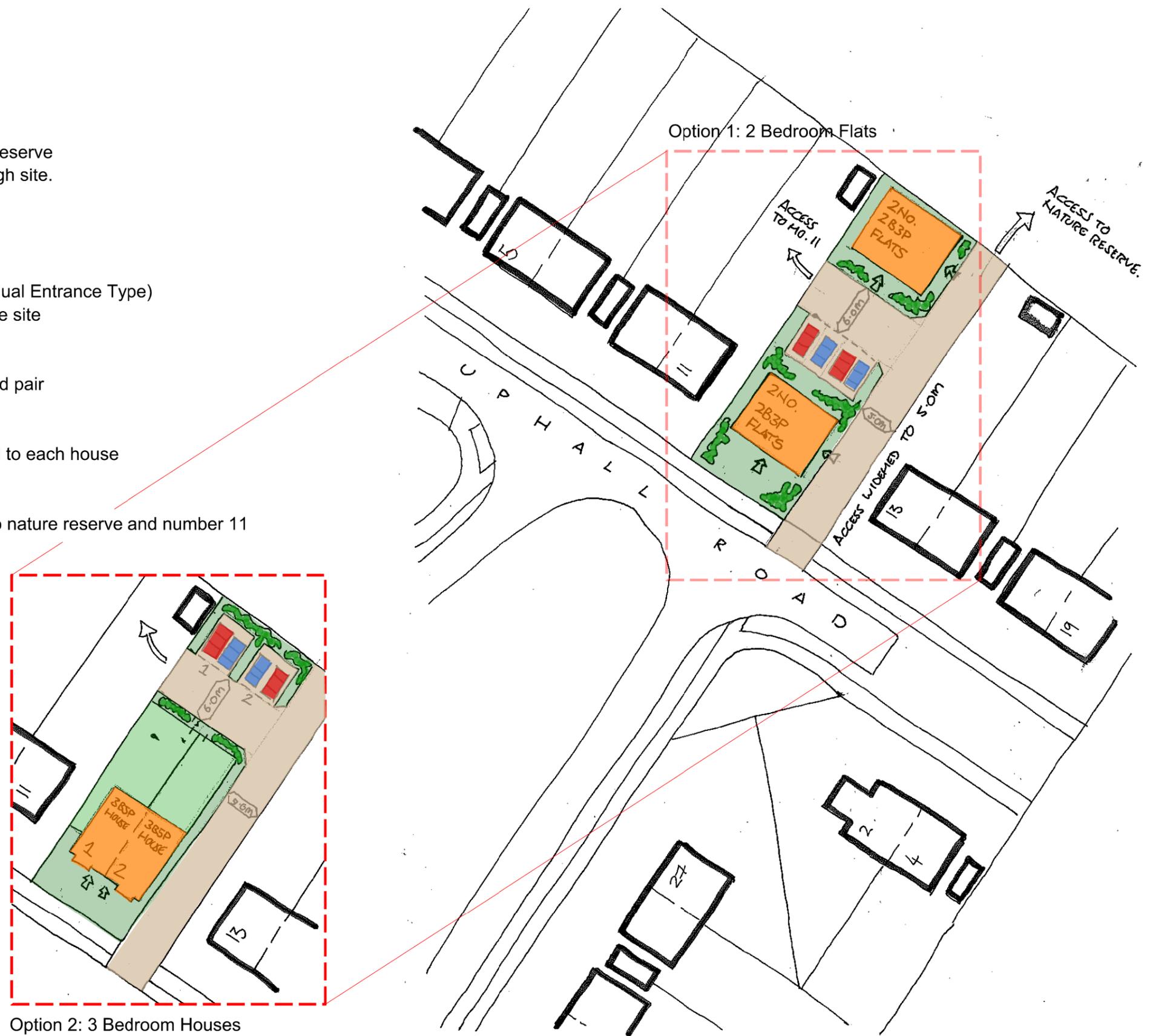
2 Parking Spaces for each house directly related to each house

Access

Existing access road widened to 5.0M, access to nature reserve and number 11 maintained.

Key Risks

Underground Services Survey required
 Rights of Access through site Legal check



Revisions	Number

Job Cambridge City Council Phase 2 Affordable Housing	PJ0041 / 012
Drawing Uphall Road Sketch Site Plan	Revision
Scales 1 : 500 @ A3	Date Feb 2015
Drawn NDMG	

This page is intentionally left blank



To: Executive Councillor for Housing: Councillor Kevin Price
Report by: Alan Carter, Head of Strategy Housing
Relevant scrutiny committee: Housing 10/3/2015
Wards affected: All Wards

HOUSING PORTFOLIO PLAN 2015-16 Key Decision

1. Executive summary

1.1 This report covers the Housing Portfolio Plan 2015-16, which sets out the strategic objectives for the portfolio for the year ahead, describes the context in which the portfolio is being delivered and details the activities required to deliver the outcomes and the vision. Performance measures and risks are also shown for each strategic objective.

2. Recommendations

2.1 The Executive Councillor is recommended:

To approve the Housing Portfolio Plan 2015-16

3. Background

3.1 This is the fifth year in which Cambridge City Council has produced Portfolio Plans. The aim of the Portfolio Plans is to set out how each of the seven Portfolios will contribute to the delivery of the vision outlined in the Council's vision statement.

3.2 The Housing Portfolio Plan for 2015-16 has been developed by officers and the Executive Councillor, in parallel with the budget planning process. The Housing Portfolio Plan for 2015-16 sets out a limited number of high-level, strategic objectives for the Portfolio, along with the broad activities required to achieve these objectives.

3.3 The services that will deliver the strategic objectives set out in the Plan are each developing more detailed Operational Plans. These will

function as management tools to ensure the tasks that deliver the strategic objectives are planned and managed effectively.

4. Implications

(a) Financial Implications

The financial implications of this plan are set out in the budget for the portfolio.

(b) Staffing Implications (if not covered in Consultations Section)

Staff will be allocated personal objectives to ensure the tasks and activities to deliver the objectives are managed. Staff will be supported in the learning and development activities they need to deliver their contribution to the plan.

(c) Equality and Poverty implications

The activities set out in this plan aim to support the Council's equality and diversity objectives. Equality impact assessments will be carried out on decisions and projects related to this plan as appropriate.

(d) Environmental Implications

The actions in the plan that aim to ensure that new affordable housing meets Level 4 of the Code for Sustainable Homes should have a medium positive environmental impact.

(e) Procurement

Some of the actions involved in the Plan will involve procurement by the Council. Separate reports on the procurement elements of actions included in the Plan will be provided at an appropriate time.

(f) Consultation and communication

This is a strategic document covering a number of different objectives. There has therefore been no consultation on this plan per se, although there will be consultation on those elements of it that have a significant impact on residents at the appropriate time, in accordance with the Council's code of practice on consultation and community engagement, and our statutory duties for consulting tenants.

(g) Community Safety

There are no significant community safety issues associated with the strategic actions set out in the Portfolio Plan.

5. Background papers

N/a

6. Appendices

Appendix A - Housing Portfolio Plan 2015-16

7. Inspection of papers

To inspect the background papers or if you have a query on the report please contact:

Author's Name: Alan Carter
Author's Phone Number: 01223 – 457948
Author's Email: alan.carter@cambridge.gov.uk

This page is intentionally left blank

Cambridge City Council

Housing Portfolio Plan 2015-16

Portfolio Holder: Councillor Kevin Price

Page 135

Accountable Officer: Liz Bisset

Email address: liz.bisset@cambridge.gov.uk

Phone number: 01223 457801

Strategic Objectives 2015- 2016

The Council will be reviewing its Housing Strategy during 2015.16. The Housing Strategy provides the framework within which the Council priorities its own resources, and on how partner housing organisations work to provide housing services.

Page 136

Vision Statement:	<ul style="list-style-type: none"> • A city which strives to ensure that all local households can secure a suitable, affordable local home, close to jobs and neighbourhood facilities. • A city that takes robust action to tackle the local and global threat of Climate Change, both internally and in partnership with local organisations and residents, and to minimise its environmental impact by cutting carbon, waste and pollution.
Strategic Objective HSO1:	Maximise the delivery of new, sustainable, high quality housing in a range of sizes, types and tenures, including developing plans to deliver up to 2000 new Affordable Homes.
By March 2016 we will have:	<p>1.1 Worked with developers, Registered Providers (housing associations) and planners to ensure that the city's social and market housing (including private rented housing) stock continues to grow, including 40% Affordable Housing in most new developments and the delivery of the Council's own new build programme.</p> <p>1.2 Developed proposals to work together with partners to deliver new housing in the Greater Cambridge area, potentially under the auspices of a Greater Cambridge City Deal.</p> <p>1.3 Worked with Registered Providers to ensure the current standard of new Affordable Housing is maintained in terms of size, construction, layout and to at least Level 4 of the Code for Sustainable Homes – reviewing sizes of new build to ensure the supply of new</p>

	<p>build reflects the context of welfare reforms.</p> <p>1.4 Established the extent that new approaches to funding from health and social care organisations support vulnerable people to sustain independent lifestyles and housing in community settings including meeting the needs of an ageing population.</p>
Lead Officer:	Alan Carter, Head of Strategic Housing
Performance Measures:	<p>1.1 168 new Affordable Housing completed on the strategic growth sites and 252 new Affordable Housing completed on other sites, including the City Council's own programme.</p> <p>1.2 Visible progress on new initiatives reported to the City Deal Board.</p> <p>1.3 75% of new Affordable Homes built to at least Level 4 of the Code for Sustainable Homes in 2014.15 (it is estimated that 60% will be completed to Level 4 of the Code in 2013.14).</p> <p>1.4 Increased co-ordination of health, social care and housing activities evident in various partnership forums.</p>
Delivery Risks:	<p>1. National policy drivers could impact on the ability to deliver policy aspirations for example,</p> <ul style="list-style-type: none"> • the introduction of Affordable Rents changes the tenure mix of housing on new housing sites restricted choice of housing options for some lower income groups. • changes to the benefit system could adversely impact on the ability of the Council to plan under-letting of some new homes in the Growth areas to foster mixed and sustainable communities

	<p>2. Depending on any constraints imposed by central government on funding, new ways of working with South Cambridgeshire District Council and others under the City Deal may not result in the level of new funding for Affordable Housing sought by the Council and partners.</p>
Vision Statement	<ul style="list-style-type: none"> • A city which strives to ensure that all local households can secure a suitable, affordable local home, close to jobs and neighbourhood facilities. • A city that takes robust action to tackle the local and global threat of Climate Change, both internally and in partnership with local organisations and residents, and to minimise its environmental impact by cutting carbon, waste and pollution.
Strategic Objective HSO2:	Make the best use of existing homes, promoting and leading the provision of well maintained, safe and secure homes to maximise housing choice.
By March 2016 we will have:	<p>2.1 Completed a fundamental review of the Council's housing landlord services to ensure we are spending our money effectively and in a balanced way on new build; management; and maintenance service.</p> <p>2.2 Agreed the Cambridge Landlord Accreditation and Safety Scheme and will have begun to implement its commitments under the scheme.</p> <p>2.3 Decided whether to extend Cambridgeshire Home Improvement Agency to cover East Cambridgeshire District Council.</p>
Lead Officer:	Liz Bisset Director of Customer and Community Service (2.1) Jas Lally Head of Refuse and Environment (2.2), Alan Carter, Head of Strategic Housing (2.3)

Performance Measures:	<p>2.1 Council housing landlord service reviews completed and recommendations/service improvements/savings identified/implemented</p> <p>2.2 Key elements of the Cambridge Landlord Accreditation and Safety Scheme completed, and improvements to standards of private rented property in the city achieved</p> <p>2.3 New shared service contract agreed with South Cambs DC and Huntingdonshire DC re Cambs HIA and contract extended to East Camb DC.</p> <p>□</p>
Delivery Risks:	<ol style="list-style-type: none"> 1. Implications legislation changes are not identified within the required timeframes to allow for incorporation into the service reviews and funding is not identified to meet the costs associated with required changes to services. 2. Rents in the private rented sector remain high and private sector landlords are not incentivised to maintain good properties and management standards. 3. Health and Social Care funding of Cambs HIA is reduced.

Vision Statement	<ul style="list-style-type: none"> • A city which strives to ensure that all local households can secure a suitable, affordable local home, close to jobs and neighbourhood facilities. • A city that takes robust action to tackle the local and global threat of Climate Change, both internally and in partnership with local organisations and residents, and to minimise its environmental impact by cutting carbon, waste and pollution.
Strategic Objective	Deliver good quality housing related advice and direct measures to help prevent

HSO3:	homelessness.
By March 2016 we will have:	<p>3.1 Focussed our housing advice to reduce homelessness and help prevent homelessness by offering early advice on alternative housing options.</p> <p>3.2 Ensured no City Homes tenant will be evicted solely because of the 'bedroom tax' and investigated the possibility of forming a social lettings agency</p>
Lead Officer:	Alan Carter, Head of Strategic Housing
Performance Measures:	<p>Number of people estimated/recorded as sleeping rough in Cambridge average no more than 15 in 2015 (the average number of individuals recorded as sleeping rough over the calendar year 2014 was 20).</p> <p>Less than 5 households to be in Bed and Breakfast at any one time.</p> <p>Nor more than 95 households to be in, or waiting for, temporary accommodation (measured through quarterly snapshot)</p> <p>More than 380 homelessness preventions per annum, which is above the average for the region ie over 380 per annum</p>
Delivery Risks:	<ol style="list-style-type: none"> 1. Local Housing Allowance levels restrict access for some households to housing that meets their needs within the city. 2. National policy initiatives such as 'Affordable Rents' restrict access to new housing provided by housing associations (Registered Providers).

	3. Insufficient suitable properties for single people become available to be let under the Town Hall Lettings scheme.
--	-----------------------------------------------------------------------------------------------------------------------

Background Information:

Housing Strategy 2012-15
Affordable Housing Supplementary Planning Document
Developing Affordable Housing Policy Guide
Charter for New Affordable Housing
Private Housing Stock Condition Survey
Strategic Housing Market Assessment

This page is intentionally left blank