



Housing And Community Services Committee

11 JUNE 2008

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REGIONAL HOUSING STRATEGY REVIEW RESPONSE

Question 1: In selecting areas for investment in affordable housing, should the Regional Housing Board (para 5.3)?

- Measure homelessness, overcrowding and affordability, as it does now?
- Focus on areas that deliver sustainable development by supporting the regional priorities in the South East Plan (see map)?

Comments:

It is felt that an assessment based on levels of homelessness and use of temporary accommodation is perverse as it rewards those Authorities who do not apply resources to reduce or delay homelessness.

We would also refer to paragraph 3.3.1 which highlights how the Regional Economic Strategy recognises that Housing is an essential part of infrastructure to support future economic growth. Allocation of funds on the basis of homelessness and overcrowding does not recognise this important fact.

An assessment based on the strategic areas within the South East Plan is therefore considered to be a better basis on which to base investment.

Question 2: Should the Regional Housing Board allocate funds based on (para 5.3):

- A percentage of the total funding available?
- The number of homes to be delivered?

Comments:

In areas where the cost of land is extremely high an allocation based on a percentage of funding does not recognise the high cost of land. It is therefore felt that funding should be based on the number of homes to be delivered.

Question 3: How much affordable housing funding should the Regional Housing Board invest in large strategic sites (para 2.8.1, 5.7)?

- 5% (around £22m a year)?
- 10% (around £44m a year)?
- Other (please state):

Comments:

There are many Boroughs that are without large sites and the provision on large sites elsewhere in the region will not help address housing need and homelessness within such

boroughs. It is therefore felt that funding should match need and should not be based on the availability of large sites.

Furthermore we would point to paragraph 5.8 where it is acknowledged that 60% of sites should be developed on previously developed land. To achieve this we would urge the Board to ensure that there are opportunities to enable development on small windfall sites. At the moment these opportunities can be lost as the Council no longer has significant grant of its own to make available to the developer and the Housing Corporation grant funding timetables often do not fit with the developer's requirements. We would like the Board to press the Corporation to provide in year funding solutions or other arrangements to finance windfall sites that arise between grant rounds.

Question 4: The Regional Housing Board plans to spend 1% of its budget (around £5m a year) on providing and refurbishing Gypsy and Traveller sites (para 11.1-11.3). Is this:

- Too low?
- About right?
- Too high?

Comments:

Until the Gypsy and Travellers Needs Assessments are completed, it is very difficult to give a clear statement on the level of investment required.

Question 5: How much should the Regional Housing Board invest in improving the condition of private sector housing (para 12.1-12.5)?

- 3% (around £12m a year, below the current level)?
- 5% (around £20m a year, the current level)?
- 7% (around £30m a year)?
- 9% (around £40m a year)?
- Other (please state):

Comments:

The Council supports the comments made in paragraph 4.9.4. regarding the pressures on funds for private sector housing caused by the requirement on local authorities to fund Disabled Facilities Grants. We believe that these pressures will increase further if the proposals in the recent consultation document on DFG are implemented and we do not believe that the cost of the enhancements will be recovered from the proposed charging arrangements.

It is felt that the funding of DFG should be properly addressed thereby releasing local funds to provide loans for private sector improvements and to achieve decent homes for vulnerable people.

Question 6: What should be the criteria for funding to improve private sector homes (para 12.3 - 12.4)?

Comments:

Where public funds are made available these should be in the form of loans/property charges, and when repaid, these should be returned to the Board for use on other housing priorities. This is one instance where the high land and property values in the South East can be applied to the region's advantage and used to reduce the call on public subsidy.

Concentrating on improvements to energy efficiency is considered to be a good approach to reducing the number of decent homes failures, however it should be noted that these initiatives can often be financed from funds obtained from the utility companies. The Board should encourage this, rather than committing regional funds.

Question 7: Do you support the Regional Housing Board using funds for loans or equity release schemes as a way to improve the condition of private sector housing (para 12.5)?

- Yes**
- No**

Comments:

As above

Question 8: What should be the Regional Housing Board's minimum target for rural affordable housing in small settlements (para 4.10 and 15)?

- 360 homes per year (the current level)?**
- 500 homes per year?**
- Other (please state):**

Officer Comments:

The report makes it clear that there is no evidence to demonstrate that providing affordable housing in rural areas will guarantee the sustainability of rural communities or that housing need will be met where it occurs. It is therefore felt that the level of need met should not exceed 200 homes and should be based on evidence that the supply will meet a demonstrated housing need.

Question 9: The evidence base for the draft South East Plan suggests that 70% of new affordable housing should be social rented. A proportion of this is likely to be achieved without public subsidy.

How many of the Regional Housing Board's affordable homes should be social rented accommodation (para 3.2, 16)?

- 70%
- 60%
- 50%
- Other (please state):

Comments:

In many situations shared ownership can be achieved without grant. It is therefore felt that funds should be targeted at the provision of social rented accommodation.

It should also be noted that, because of the increase in property values, shared ownership is now becoming unaffordable in several areas, and yet home ownership remains an aspiration amongst many households. It is therefore felt that if funds are to be available for shared ownership they should be targeted at initiatives that are designed to make low cost home ownership affordable in high property value areas, perhaps by enabling RSLs to reduce rents on the unsold equity.

It is also felt that there is a need to develop intermediate rented housing products. Shared ownership costs remain close to market housing levels and discounts of 20-30% on market rents still do not reduce the cost adequately to meet need. However intermediate rented schemes that delivered housing at 50-60% of market rents would help workers who are unable to afford shared ownership but can afford more than social housing rents. This type of provision should also require less grant than social rented and should be supported.

Question 10: To emphasise the need for large, family-sized affordable housing, should the Regional Housing Board adopt (para 16.3 - 16.6):

- A single regional target applied to the total of all affordable housing?
- Separate regional targets for social rented and shared ownership housing?
- Other suggestion (please state and add reasons below)
- Any additional comments / reasons for recommending an alternative approach:

Comments:

The demand for property types can vary enormously from area to area and is often determined by the current stock profile. It is felt that it would be wrong for the type of units to be provided in a Borough or District to be determined by the Board. This could lead to an oversupply of unit types and prevent local authorities being responsive to local needs.

Each Borough is required to undertake a housing needs assessment which provides details on the housing types required. The Board and GOSE should encourage

authorities to consider different strategies for meeting the identified needs but ultimately it should be left to authorities to determine the type of provision to be made.

Question 11: Should the Regional Housing Board fund low cost home ownership for "essential" local workers (para 17)?

- Yes
- No

Officer Comments:

We do not feel that specific funding is required because –

- *Low cost home ownership initiatives can usually be provided without grant.*
- *Previous attempts to target housing at key workers have lead to an over supply and lost opportunities to provide housing for those in greater need.*
- *If there is a need to help specific groups of people then a local authority can address this through the allocations policy that they have for the Housing Register. Targeting of completed units should be a local issue that can adapt to changing circumstances.*
- *A large number of essential workers require social rented accommodation and not low cost home ownership units.*

Question 12: If the Regional Housing Board decided to fund shared ownership homes for essential workers, what type of workers at what income levels should be eligible (para 17)?

Comments:

If accommodation is to be made available specifically for essential workers then the following definition should be used.

"Any person who directly provides services that are essential for the balance and sustainable development of the local community and local economy and where recruitment or retention difficulties apply."

It is becoming extremely difficult to find sufficient numbers of key workers to occupy low cost home ownership units provided within the area. There is an urgent need to establish a simple and effective scheme that makes home ownership accessible to workers who have incomes below £25,000 per annum.

Question 13: How important is infrastructure to support new affordable homes para 14)?

- Very important?

S

- Important?
- Not at all important?

Comments:

It was the Council's view on the SE Plan that any new homes should be supported by additional infrastructure. Given the current social and physical deficit that exist, then we would say 'very important'.

Question 14: Do you support the Regional Housing Board's intention to use a proportion of its funds (approximately 2%), on a recyclable basis, towards creating a Regional Infrastructure Fund that will ensure infrastructure is delivered alongside development (para 14)?

- Yes
- No

Comments:

Our support is on the basis that funds will be utilised within the South East once repaid.

Question 15: Do you support the Regional Housing Board's aim to buy surplus public sector brownfield land for affordable housing developments (para 13)?

- Yes
- No

Comments:

The existing arrangements whereby local authorities work in partnership with Registered Social Landlords ensures that local needs are met and local circumstances are taken into account. Introducing yet another partner would make the system unnecessarily complex.

Section 5 Further comments

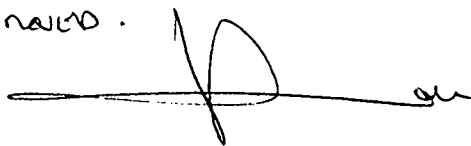
The Council would also wish to make the following comments –

1. *There is a need to address the current low levels of supported housing in the area. This Council, and other Districts in Surrey, have a need for supported housing schemes for -*
 - *frail older people,*
 - *people with learning disabilities,*
 - *people with mental health problems*
 - *people with drug and alcohol problems*
 - *offenders*
 - *young vulnerable homeless people.*

This review, and the previous Regional Housing Statement, has not adequately recognise this issue.

- 2. We would support the comments in paragraph 2.2.3 and endorse the need to complete the pilots and provide further clarification on methods before a full programme of Housing Market Assessments is carried out.*

Approved.

A handwritten signature consisting of a large, stylized 'P' with a horizontal line extending to the right.

P. WOODMAN 22/4/07
Chair of Housing.

Executive Summary

Housing and Ageing: A Priority for us all

The Challenge

1. The ageing society poses one of our greatest housing challenges. By 2026 older people will account for almost half (48 per cent) of the increase in the total number of households, resulting in 2.4 million more older households than there are today. By 2041 the composition of the older age group will have changed dramatically. There will be a higher proportion of the older age groups, including the over 85s, a greater number of older people from black and minority ethnic groups, and double the number of older disabled people. One in five children born today can expect to live to 100 years old.
2. Today, most of our homes and communities are not designed to meet people's changing needs as they grow older. Older people's housing options are too often limited to care homes or sheltered housing. Put simply, we need more and better homes for older people now.
3. This strategy sets out our response to the global challenge of ageing. It also outlines our plans for making sure that there is enough appropriate housing available in future to relieve the forecasted unsustainable pressures on homes, health and social care services.

Our Vision

4. In the Green Paper *Homes for the Future* we set out our vision for housing. We aim to build 3 million more homes by 2020 and deliver sustainable communities. We showed that the need for more housing is in large part due to the increasing number of older households. Building homes to last a lifetime is only a start, we must shape places that frame a lifetime's change too. Neighbourhoods, like homes, should be not only safe, but inclusive. The park, the shops, the cinema and the health centre have got to be within reach and a pleasure for all.
5. We want to prepare our communities for the multiple changes that we will face; to 'future proof' our society so that it does not alienate or exclude; and to allow everybody, regardless of age, to participate and enjoy their home and their environment for as long as possible. To succeed in providing appropriate housing and effective care to all in a more targeted manner, there must be a coherent, joined-up, plan – that is why we need a National Strategy for Housing in an Ageing Society.

Housing and Ageing as a Cross-Government Priority

6. In future, housing, health and care will be increasingly interdependent, that is why this strategy makes housing and ageing a cross-government priority. This strategy has been developed in close partnership across government, building on work such as our overarching ageing strategy *Opportunity Age*. The strategy builds on Communities and Local Government's Green Paper, *Homes for the Future*, it shares themes with the Department of Health's White Paper, *Our Health, Our Care, Our Say* and *Putting People First*, and it will also feed into the development of the forthcoming Green Paper on social care, and the new *Independent Living Strategy*.
7. Our strategic approach is embedded across government in the priorities set by our Public Service Agreements (PSAs), and led by a new agreement specifically directed at enhancing the well-being of older people, through tackling poverty and promoting greater independence (PSA 17). The strategy plays an important role in our wider priorities by increasing the long-term housing supply (PSA 20), and promoting better health and well-being for a large sector of society (PSA 18). In Communities and Local Government, this strategy is further strengthened by our strategic objective to improve the supply and quality of housing that is more responsive to the needs of individuals, communities, and the economy.
8. We will measure delivery at local level against the new framework for delivery. The national priorities expressed in the PSAs are supported by the National Indicator Set, placing housing and older people at the heart of local government services. Local authorities have the opportunity to shape how these priorities should be delivered to meet the needs of their communities through their Local Area Agreements.
9. We have already announced funding of £8 billion to increase homes and choice in the Housing Green Paper, and this will help to deliver growth in accommodation for older households. In addition, new funding of £35 million up to 2011 will support the development of housing information and advice for older people, and increase the current handyperson services and Home Improvement Agencies. There will be a 31 per cent increase in the Disabled Facilities Grant by 2011, taking the annual budget to £146 million in 2008-09 and up to £166 million in 2010-11. The strategy also draws on existing funding streams, including the Regional Housing Pot, the Supporting People programme, and the Department for Environment, Food and Rural Affairs' Warm Front Scheme.

Section One: Why Change is Needed

10. Section One examines the scale of the demographic changes and the impact on housing. It looks at where and how older people live today and what they want for the future. It identifies the ways in which as workers, consumers and carers, they support the whole of society.

11. People aged over 60 now own about £932 billion in equity in their homes (2004). However, more complex analysis shows that there are two nations in old age and they are increasingly polarised by housing wealth.
12. Good housing is also critical if we are to manage the mounting pressures of care and support expenditure and provide the best possible help and support.¹ If we did nothing, social care expenditure would need to increase more than threefold (325 per cent) by 2041 to meet demographic pressure.² If we reduced the risk of falls, for example, we could reduce emergency admissions to hospital and many costs in the process.

Section Two: A Better Deal for Older People Today

13. In Section Two we outline the actions that we propose to take that will promote independence by improving housing choices and provision for older people today. The Housing Green Paper has made it clear that we will build more mainstream and specialised homes for older people through **increased investment in new housing** over the next three years. That will include increased investment in social housing – and equity sharing.
14. For older people, however, there is a prior and paramount need to improve information and advice services so that they know how to make the right choice for them, and are not forced to leave their homes before they are ready, or need to do so. We will work with partners across government and in the voluntary and community sector to provide a new approach to a **national housing advice and information service**. Linked to this, we will strengthen **local housing information services**. Our ambition is that, together, these new services will enable older people to find out about their range of housing options, whether staying put or moving home, or considering finance options such as equity release. Our vision is for a first class information service whether at the end of a telephone line or online, as well as a local one stop shop where anyone can find out the full range of options that might be available locally. In time we will develop this resource so that it covers social care, health and benefits and links together all the services that older people need to know about.
15. The second step is to make it easier and safer for people to stay in their own homes, near their family and neighbours. As we get older, we often need to adapt our homes to meet changing needs, or move home, but the right options and support are not always available.

16. From next year **new rapid repairs and adaptations services** will be introduced to support more handypersons schemes across the country. New funding will enable an additional 125,000 older people each year to get the repairs and minor adaptations necessary to help them carry on living in their own homes. This will be linked to the development of the Home Improvement Agency (HIA) sector and our **'Future HIA project'**.
17. For people with disabilities, we will modernise the Disabled Facilities Grant so that it reaches more people, more quickly. We are **increasing funding for the Disabled Facilities Grant by 31 per cent by 2011: increasing to £146 million in 2008-09, £156 million in 2009-10 and then £166 million in 2010-11.** Further changes include raising the grant limit, **a start will be made on improving the means test** and much greater flexibility for local authorities to bring funding together and expand the choices available to clients. This increased funding and greater flexibility aims to enable authorities to help more people to get adaptations carried out in their homes more quickly, and to bring together the vital services which will help older people get a full range of technical assistance.
18. We will continue our major investment in improving housing conditions for older people through our Decent Homes Programme and allocate over £800 million additional funding for the Warm Front Programme over the next three years.

Section Three: Building Homes for Our Future Selves

19. We have to plan housing and the places we live so that they reflect the changes that occur over the lifetime, and so that people are not excluded by design as they grow older and more frail. Lifetime Homes Standards are key to this since they provide necessary flexibility, for example, as people find it more difficult to open windows, move around the house, or reach plug sockets.
20. We will ensure therefore that **all public housing will be built to Lifetime Homes Standards by 2011. Our aspiration is that all new housing will be built to these standards by 2013.** Lifetime Homes Standards will be made a mandatory part of the Code for Sustainable Homes and we will work to support industry to encourage take-up on a voluntary basis over the next few years. We will review take-up in 2010, with a view to bringing forward regulation in 2013 if take-up in the private sector has not matched market need or expectations. These changes will also make it far easier for people, for example, with sensory or mobility problems to procure other adaptations which will help them remain independent in their homes, for as long as they are able.

21. Lifetime Homes are an exemplar of good design in themselves, but our wider ambition is to promote inclusive design both inside the home, and across the neighbourhood. **We will incentivise good design by introducing a new Beacon theme on inclusive planning to recognise local authorities providing leadership in this area.** Good design works well for people of all ages, but for those with mobility problems or with sensory or cognitive impairments it can make the difference between independent living and social exclusion.
22. It is not just lifetime homes that are needed, but lifetime neighbourhoods, where older people are not left out or forgotten because they cannot access buildings or public spaces. Lifetime neighbourhoods are a simple concept – but not often achieved. They are neighbourhoods where transport, good shops, green spaces, decent toilets, and benches, are consciously planned for people of all ages and conditions in mind. They promote community spirit and civic pride. **All Eco-towns will be designed to be lifetime neighbourhoods.**
23. We have new opportunities to change the way we plan for housing and neighbourhoods with older people in mind. We have a range of new planning tools, meaning that we can plan for the long-term more effectively. **Regional and local plans are now required to take proper account of ageing** and the needs of older people. We are supporting better planning with better intelligence and analysis, including newly published projections of numbers of older households. The new Homes and Communities Agency will be charged with supporting the continued well-being of communities in England and ensuring that all new planning policies and initiatives give an explicit priority to design and quality. Future planning policy reform will fully reflect the high priority we are giving to the challenge of ageing.

Section Four: Reconnecting Housing, Health and Care

24. Decent homes and lifetime neighbourhoods will promote health and well-being in themselves, but this approach also gives new opportunities to strengthen the relationship between housing, health and care services.
25. We will improve **joined-up assessment, service provision and commissioning** across these three sectors in order to deliver better outcomes for older people. We will deliver **greater personalisation through the development of Personal Budgets**, taking on board the findings of the pilot evaluation, as set out in *Putting People First*.

26. We will **boost preventative housing services** through investing in proven approaches, such as advice and information, adaptations and repairs, which can prevent health and care crises for individuals. Looking to the future, we will improve our ability to ensure early identification of the people that most need support. We will **pilot a new approach to transform prevention**, using predictive risk modelling to accurately identify which people are most at risk of a health or care crisis, such as a hospital or care home admission, a year before it happens.

27. We are outlining a new **positive vision for specialised housing** as somewhere older people will aspire to live in later life. We will create **more homes and more choice**, through increased funding for public housing over the next three years, and encouraging private sector provision through planning system reform. We want to encourage the highest standards of innovative, desirable housing with care, and to ensure that these forms of housing will be at the heart of our communities, setting standards of design and provision from which the rest of the community – here and abroad – can learn. We will commission an **Innovation Panel** to report to an inter-Ministerial group jointly chaired by Communities and Local Government and Health ministers on how to further reform new-build specialised housing and make the best use of existing stock. This will be supported by better evidence and a coordinated cross-government research approach.

TABLE 1 : The Cascades Sandhills Lane Virginia Water – New build Shared Ownership

type	Market value as at May 08 (£000s)	Minimum equity	Mortgage required pcm	Rent pcm	TVHA Service Charge	Total housing costs pcm	Suggested gross annual household income
1BF	£215000	30%	£416.96	£371.50	£90.00	£878.46	£29500
2BF	£275000	30%	£533.32	£475.18	£90.00	£1098.48	£37000
3BH	£380000	30%	£736.95	£656.60	£90.00	£1483.55	£48600

TABLE 2 : mychoiceHomebuy (minimum equity 50%)

Legal Charge pcm

location	type	Market value	Mortgage required pcm	Year 1	Year 6	Year 11	Service Charge pcm	Total housing costs Year 1	Year 6	Year 11	Suggested gross annual household income Year 1
				1.5%pa on 50%	3.75%	5.75%					
Add & Ch	1BF	£150K	£471.38	£93.75	£234.38	£359.38	£90.00	£655.13	£795.76	£920.76	£21600

Eg & E G	1BF	£165K	£518.51	£103.13	£257.81	£393.31	£90.00	£711.64	£866.32	£1001.82	£23400
Add & Ch	2BF	£185K	£581.36	£115.63	£289.06	£443.23	£90.00	£786.99	£960.42	£1114.59	£26000
Eg & E G	2BF	£219K	£688.21	£136.88	£342.19	£524.69	£90.00	£915.09	£1120.40	£1302.90	£30200
Add & Ch	3BH	£260K	£817.05	£162.50	£406.25	£622.92	£90.00	£1069.55	£1313.30	£1530.42	£35300
Eg & E G	3BH	£255K	£801.34	£159.34	£398.44	£610.94	£90.00	£1050.72	£1289.78	£1502.28	£35000

TABLE 3 : Ownhome (Coop Bank mortgage ; min equity 60% ; no rent or Legal Charge)

location	type	Market value	Mortgage required pcm	Service Charge pcm	Total housing costs pcm	Suggested gross annual household income
Add & Ch	1BF	£150K	£565.65	£90.00	£655.65	£21600
Eg & E G	1BF	£165K	£641.07	£90.00	£731.07	£23700
Add &	2BF	£185K	£697.64	£90.00	£787.64	£26000

Ch												
Eg & E G	2BF	£219K	£825.85	£90.00	£915.85	£30400						
Add & Ch	3BH	£260K	£980.28	£90.00	£1070.28	£35500						
Eg & E G	3BH	£255K	£961.46	£90.00	£1051.46	£35100						

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If you can't answer yes to both questions, but are still unable to afford to buy a suitable home, you should contact your local HomeBuy agent. For more details visit the Housing Corporation website www.housingcorp.gov.uk or call their enquiry line on **0845 230 7000**.

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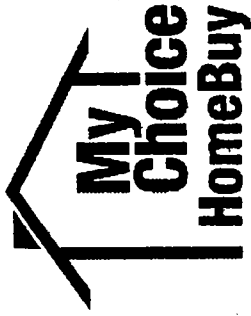
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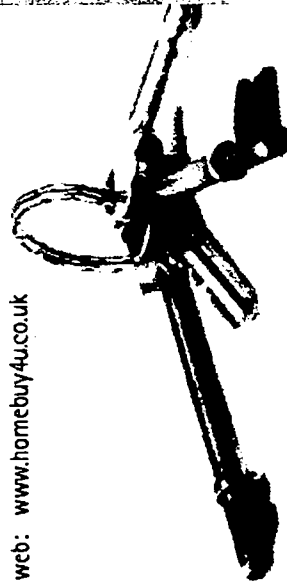


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email: homebuy@tvha.co.uk
web: www.homebuy4u.co.uk



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* Correct at time of print. April 2008

Can I pay back part of my equity loan?

You can pay back all or part of your equity loan after one year of owning your home. Your home will be valued by an independent surveyor who is a member of the Royal Institution of Chartered Surveyors (RICS). If you decide to proceed, it will be at a price based on the valuation at that time. The monthly charge that you pay will be reduced proportionately to zero in the event that you pay back your loan completely.

Do I need to have any savings?

We estimate you will need between £1000 and £5000 to cover legal fees, mortgage first stamp duty (which currently applies to properties over £25,000), and other costs associated with buying and moving into a property.

How much loan is available?

This will be from 1 to 50% of the property value and depend on your household income, family size and property value in the area where you live or work. The actual sum of money we can make available to you will be calculated after we receive your application form.

Do I have to make monthly repayments?

Yes, you must maintain your home and pay all bills including amenities, council tax and building insurance. You are responsible for mortgage repayments and for the interest charge of 5% p.a. on the equity loan which will be solicited by Direct Debit.

When I sell my home, how much do I have to pay back?

The loan you receive through the My Choice HomeBuy scheme represents a percentage of the purchase value of your property. When you sell you will repay the same percentage based on the property's value at the time of sale. In certain circumstances, you can transfer your loan to another property but you must have prior approval from us.

If I need to move home, do I have to repay the loan?

There are certain circumstances where key workers are allowed to transfer their loan to another property. However, in general, this is not allowed and you will have to repay your loan if you wish to move.

What is MyChoiceHomeBuy?

MyChoiceHomeBuy is a Government funded low cost home ownership programme. Its aim is to help local residents, social tenants, key workers and other first time buyers who cannot afford to buy a suitable home in the area where they live or work.

Thames Valley Housing Association is the only Government appointed agent for MyChoiceHomeBuy for Surrey and Hampshire.

MyChoiceHomeBuy is a flexible equity loan scheme designed to help households earning annually between £20-60,000 to buy their own home on the open market. You will own the home and, like your mortgage, our loan will be secured by a charge against the property.

Who can apply for MyChoiceHomeBuy?

Eligibility for MyChoiceHomeBuy is targeted at groups such as social tenants and key workers. Most applicants are first time buyers; however, we can also help a number of people who have previously owned properties but are now unable to buy without assistance, for example in the case of a relationship breakdown.

The Government has prioritised the following groups for assistance under MyChoiceHomeBuy:

- Social rented tenants and housing association tenants.
- Local residents prioritised on local authority housing waiting lists.
- Public sector key workers.
- Other priority first time buyers recommended by the Regional Housing Boards.

Who qualifies as a key worker?

Key workers are defined by the Government. To clarify your eligibility, visit the Housing Corporation website www.housingcorp.gov.uk or contact the equity loan team at Thames Valley Housing Association, who are the only Government appointed MyChoiceHomeBuy agents for Surrey and Hampshire, on 0845 600 6699 who will be able to confirm your eligibility. This information is also available on our web site www.homebuy4u.co.uk

How do I apply for MyChoiceHomeBuy?

Firstly you need to ensure that you are applying for the right MyChoiceHomeBuy agent responsible for administering the loan. Thames Valley Housing Association can accept applications from key workers who work in Surrey, Hampshire and non key workers who live in Surrey or Hampshire.

Secondly fill out an application form by visiting www.homebuy4u.co.uk which will prompt you to register your details and will then allow you to complete an application form. Further information about the scheme is available on the website. If you do not have access to a computer, you can phone us on 0845 600 6699 and we will send you information.

Once we are in receipt of your application form, we will be in touch within eight working days with notification of whether or not you have been accepted onto the scheme.

How does it work?

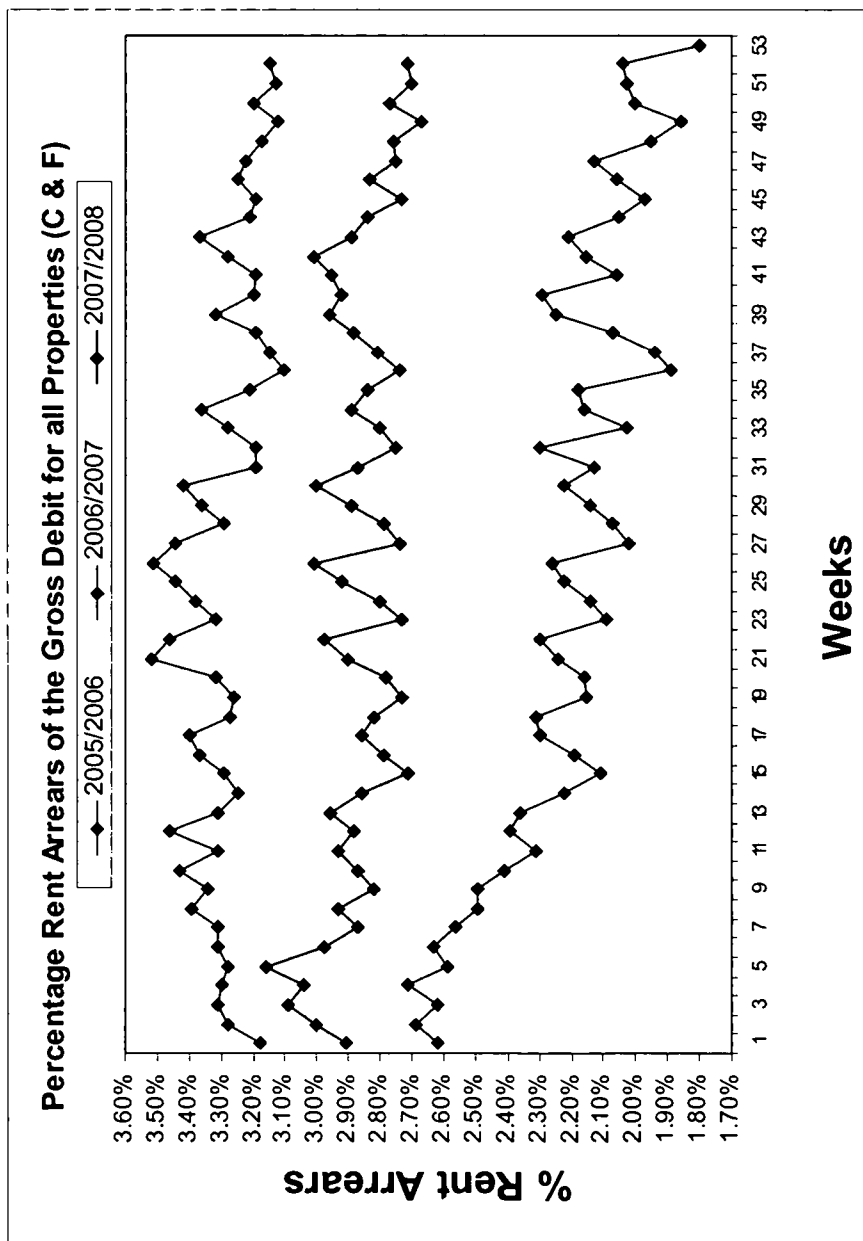
You choose a suitable property (probably through an estate agent) on the open market. You will need to speak to one of our panel independent financial advisors for a financial assessment. We require this information before we can provide you with a loan. You then obtain a mortgage. When the property you choose is approved by us you pay a percentage of the purchase price with a mortgage and any savings or deposit you may have.



We will give you an equity loan to cover the remainder of the purchase price between 15% and 50% of the property value, subject to household income, your eligibility, availability of funding and terms and conditions of the scheme. There is a low monthly interest charge on the loan of 1.5% p.a. The loan is redeemed in full when the property is sold.

You may wish to speak to a panel independent financial advisor for guidance on mortgages, the equity loan and the terms of repayment. Their contact details are available on our website www.homebuy4u.co.uk





EQUALITY IMPACT ASSESSMENT

<p>SERVICE/POLICY:- Local lettings scheme for new properties within the Wapshott Road redevelopment</p>	<p>LEAD OFFICER:- Sam Jacobs</p>
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SERVICE/POLICY OBJECTIVES:-

The Council is required under Section 167 of the Housing Act 1996 to have a published policy for the allocation of social housing. The Council's current policy is available on the Council's website and paragraph 9.5 (page 31) of the policy states that:

"On new estates there is often a need to ensure that there is a mixed and balanced community. This is difficult to achieve if all the allocations are made to people in high need. The possibility of adopting a local lettings plan/policy for initial lettings on new estates will therefore be considered during the development of new housing schemes of 10 properties or more. The Housing & Community Services Committee would be required to agree any proposed policy prior to the allocation of the units."

The allocation of social housing is also influenced by the Government's Code of Guidance. This states that

"Section 167 (2E) enables housing authorities to allocate accommodation to people of a particular description, whether or not they fall within the reasonable preference categories. Essential workers such as teachers, nurses and police officers could be allocated accommodation within a reasonable travelling distance from their work in areas where high housing costs might otherwise price them out of the communities they serve. Similarly the child to adult ratio could be lowered on an estate where there is high child density or, conversely, young single people could be integrated into an estate via this route. Where operating local lettings policies, housing authorities will need to ensure that, overall, reasonable preference for allocations is given to applicants in the reasonable preference categories; and that their local lettings policies do not discriminate, directly or indirectly, on racial or other equality grounds."

The development on the Wapshott Road estate in Egham will comprise of over 10 units and therefore consideration needs to be given to a local allocation policy.

The redevelopment will replace 104 units with 103 affordable houses and flats. Of these 71 will be units for families. The first phase of the development is due to be completed in the summer of 2008 and will comprise of 9 3-bedroom houses, 11 2-bedroom houses and 23-2 bedroom flats.

If all of the family homes were filled to maximum capacity there would be 109 children within the first phase. This is likely to lead to an unbalanced community. It must also be remembered that this estate is situated within the flood plain and the risks of flooding are real. A public inquiry was held prior to the redevelopment of the estate in which the Environment Agency expressed concerns about the numbers of people in the flood plain. It is therefore felt appropriate not to pursue a policy that leads to maximum occupation.

It is therefore proposed that initial lettings on this scheme will be allocated as follows:

- 2 bedroom flats/houses – household or couple with 1 child
- 3 bedroom houses – household or couple with 2 children

This would reduce child density from a potential 109 to 66.

Will the proposed policy involve, or have consequences for, any of the people served and employed by Runnymede? Yes

If so, please state for whom:

Applicants wishing to be re-housed from the Housing Register.

Could the consequences differ according to people's racial group, ethnicity, disability, gender or age, for example, because they have particular needs, experiences or priorities?

Disability	No	Age	Yes
Race	Yes	Religion	Yes
Gender or sexual orientation	No		

Do you know how these groups could be affected?if "yes", please state how (eg. Existing customer feedback , statutory constraints on your service)

National data indicates that some minority groups have a tendency to have larger families. The proposed policy will mean that the units are not available to larger families.

Against this must be considered the health and safety risks of increasing the number of people in the flood plain and the difficulties of managing a large estate with a high

number of children under 16.

If "no", who will you consult to find out?

RESEARCH/CONSULTATION

Please give details of any consultation the service has already undertaken and/or research of available information.

Census data has shown that the ethnic population of Runnymede is 5%. However this included the student population within Englefield Green and if these are excluded then the percentage reduces to 3%.

During 2007/08 10 applicants who were not of a white origin were housed of which 3 required 1 bedroom accommodation, 3 required 2 bedroom accommodation and 4 required 3 bedroom accommodation. The predominant need was therefore for smaller properties.

As at April 2008 2,232 people were on the Council's Housing Register of which 127 indicated that they were from an ethnic background. The allocation of properties to BME households is reported regularly to Members via the Members' Bulletin and as at April 2008 5% of all lettings made for the year had been made to BME households.

Records are not kept of the number of traveller and gypsy households on the Housing Register however it is known from the recent Gypsy & Travellers Accommodation Assessment that out of the 78 gypsies and travellers interviewed only 1% wished to have a Council house. (Paragraph 3.7.3 page 24 of the GTAA).

IMPACT ASSESSMENT

Having established if any specific group might be affected, consider what the potential impact might be. Could the policy lead to direct or indirect discrimination?

If national data on ethnic households is used it could be concluded that some minority ethnic households who have large families may be disadvantaged by the proposal to put smaller families into the Wapshott Road units. However local data indicates that BME households are accessing new lettings and that the demand for larger properties for local BME groups is modest.

DOES THE POLICY REQUIRE AMENDMENT OR RE-CONSIDERATION ?

Either outline changes required or indicate why none are necessary.

In view of the health and safety issues it is felt that on balance the policy should be adopted as proposed.

PRE QUALIFICATION QUESTIONNAIRE
FOR THE GAS SERVICING, MAINTENANCE AND NEW INSTALLATIONS
OF COUNCIL OWNED DOMESTIC PROPERTIES
FOR HOUSING & COMMUNITY SERVICES DEPARTMENT

To enable the Housing and Community Services department to assess your companies suitability for the above contract the attached form needs to be completed. Failure to complete the form in full, may result in your application being rejected. Some cells have been formatted with drop downs for your convenience

General Company information

COMPANY DETAILS

Registered Company Name	<input type="text"/>
Registered Company address	<input type="text"/>
Trading Name (if different from above)	<input type="text"/>
Head office address	<input type="text"/>
Telephone Number	<input type="text"/>
Fax Number	<input type="text"/>
Email address	<input type="text"/>
Local area office (address of daily operation for this contract)	<input type="text"/>
Telephone Number	<input type="text"/>
Fax Number	<input type="text"/>
Email address	<input type="text"/>
Company Registration No	<input type="text"/>
Date Company Registered	<input type="text"/>
Company designation	<input type="text"/>

STAFFING

Have any of your firms Directors, partners or Company Secretaries been bankrupt, or involved in any firm that has been in receivership?

Are any of your firms Directors, partners or Company Secretaries related to any member of Runnymede Borough council

How many people do you directly employ?

How many people do you directly employ that are qualified gas technicians?

How many CORGI registered domestic fitters do you directly employ?

How many directly employed office based staff do you employ?

How many directly employed office based staff do you employ to receive and manage telephone calls

LOCATION

Are your business premises in Runnymede Borough

Is your operational business premises within, or within 40 mile radius of Runnymede Borough

Health and safety information

GENERAL POLICY INFORMATION

Have you a current Safety Policy Document identifying the general policy and persons responsible within your organisation?

Please provide the name and relevant qualifications of your safety adviser.

Please provide the name and relevant qualifications of your Companies own responsible safety manager.

If requested can you supply a copy of your companies Asbestos Policy?

If requested can you supply a copy of your companies environmental Policy?

If requested can you supply a copy of your companies Health and Safety training records?

If requested can you supply a copy of your companies procedure on COSHH?

Has your Health & Safety Policy been independently vetted e.g. CHAS (Contractors Health & Safety Assessment Scheme)?

If yes please provide relevant details

Organisation

Accreditation/membership awarded

ACCIDENT RECORDS

Please provide details of the accidents that have occurred within the last two years where employees or third parties

Have experienced accidents where first aid was required?

Have received hospital treatment?

Experienced accidents resulting in periods off work for more than 3 days?

How many were RIDDOR reported?

How many dangerous occurrences has your company reported over the last two years

FORMAL PROCEEDINGS

Have you ever been prosecuted or served notice by the Health and Safety Executive or a local Authority in the past 5 years

If yes please provide relevant details

Date and details of incident

Date and details of incident

MANAGEMENT PROCEDURES

Please provide details of an current risk management tools being employed

If requested can you supply a copy of your companies plant management process including all PAT testing records?

If requested can you supply a copy of your companies PPE records?

If requested can you supply a copy of your companies safe system of works?

Please list those which you believe relevant to the contract

Do you employ a safety officer?

If yes what qualifications do they possess e.g. NEBOSH

How do you convey your Health and Safety management procedures to the operational work force?

- 1
- 2
- 3

Financial information

COMPANY TURNOVER

Please indicate your companies turn over for the last 3 years

Year	Under £500k	£500k- £1m	£1-5 m	£5m plus
2004/5				
2005/6				
2006/7				

If requested can you supply a copy of your companies?

Audited accounts for the last 2 years?

Cash flow statement for the last 2 years?

INSURANCES

What level of insurance do you carry (a minimum Public Liability insurance of £5 million will be expected)

- a) Employers Liability
- b) Public Liability
- c) Contractors all Risk
- d) Professional liability

If requested can you supply a copy of the above?

Has your company ever been refused insurance cover of any type?

If so, for what reason and what type of insurance?

Experience

GENERAL

How many years experience have you had as a domestic servicing and maintenance contractor?

How many years experience have you had as a domestic new installation contractor?

Is your company registered with CORGI?

What is your registration ID?

Is your company part of a registered competent person scheme for approval of Part L & P works under Building Regulation

If yes, please state what the scheme is

Please provide details of any professional or trade bodies your company subscribes to

Is your company Construction line registered?

If yes please state your registration number?

Does your company comply with, or have policies relating to a quality assurance scheme?

CURRENT OPERATING LEVEL

How many Domestic service arrangements do you presently have in place?

How many units/properties do these arrangements presently relate to?

What sort of arrangements are these i.e. Lump sum, MTCs, SORs

1
2
3

What is the average annual service contract value you operate?

What is the average annual installation contract value you operate?

What are the majority of the type of contract do you presently use ie JCT Measured Term?

Do you act as point of contact for client's client's (tenants) for gas related repairs?

Do you have a dedicated call centre for such arrangements?

Do you operate free phone numbers for such centres?

Do you employ a dedicated tenant liaison officer for your clients?

Do you raise and record job requests direct for the council/HA clients?

If so is this information and action available for the council/HA to view as and when it happens?

Do you collect, input or update any stock data for the council?

Do you presently test or inspect other appliances whilst servicing gas appliances i.e. fire alarms?

if so what do you presently do

1
2
3

Do you operate a dedicated appointment system for all appointments (repairs installation and Servicing)?

Do you operate an appointment system on Saturday?

Do you have a dedicated out of hours service to service emergency call outs?

Is this out of hours service a fully manned call centre?

Is this out of hours service a manned by an on-call operative?

REFERENCES

Have you worked for Runnymede borough council before

Please give two references where you are presently providing a similar service as is being requested under this proposal

Reference 1

Organisation

Contacts name

Contacts telephone number

Contacts email address

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Organisation

Contacts name

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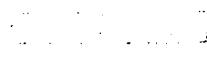
Contacts telephone number
Contacts email address



Electronic data management

Runnymede Borough Council housing team has been recognised for its innovative use of ITC. The following outlines some of the minimum requirements expected of a successful tenderer ITC system that they would be operating.

What ICT system do you presently use



Do you use your own system, or your clients to keep them informed of your progress on works?

Is your system web based?

Does your system operate in real time?

Does your system allow for multiple simultaneous client access?

Do you afford clients real time access to your information

If you do, but this is time delayed, what is that delay?

Does your ITC system allow your clients access to read and store
Landlord Gas safety inspections?

Planned Gas service inspections over a 12 month period?

Properties where an outstanding/ expired CP12 exists and by what period?

Navigation and search by individual property or job?

Jobs arranged for particular dates?

Jobs completed for a specific date?

Outstanding jobs for a specific date or time line?

Planned appointments?

Missed appointments?

Individual property asset data (e.g. boiler type, fire type etc)?

Age profile of stock data?

Equal Opportunity information

Is it your policy as an employer to comply with your statutory obligations under the Race Relations Act 1976 and Race Relations (Amendment) Act?

Is it your practice not to discriminate directly or indirectly on grounds of colour, race, nationality or ethnic or national origin: in relation to decisions to recruit, select, remunerate, train, transfer and promote employees?

In the last 3 years, has any finding of unlawful racial discrimination been made against your organisation?

In the last 3 years, has your organisation been investigated by the CRE on the grounds of alleged discrimination?

Is it your policy as an employer to comply with your statutory obligations under the sex Discrimination Act 1975?

In the last 3 years, has any finding of unlawful sexual discrimination been made against your organisation?

Is your policy on equal opportunities set out in the following

- Recruitment
- Selection
- Remuneration
- Training
- Promotion

Are all your documented available to employees, recognised trade unions or other employee representative bodies

Do you observe their CREs code of practice for employment as approved by parliament in 1983?