



# **Housing Strategy Evidence Base**

**April 2015**

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# 1 Introduction

This document provides the evidence base for the Council's new housing strategy for the borough, due to be published in April 2015. It contains an extensive range of information on demographic projections, current housing supply, the private housing market and the need for affordable housing, this set in the wider context of London of which Sutton forms a part. It also focuses on the housing and support needs of specific client groups, the need for temporary accommodation and the condition and energy efficiency of the borough's housing stock.

A number of sources of information were used to inform the evidence base. These include the London Strategic Housing Market Assessment (GLA, 2013) and an accompanying data source document - Housing in London (GLA, 2014). Most importantly, Sutton Council commissioned its own Strategic Housing Market Assessment (SHMA) in October 2014, and the results of this have provided much of the information at the local level, in particular the assessment of the need for affordable housing, based on the government-prescribed methodology (CLG, 2007). The Sutton SHMA can be found on the Council's website.

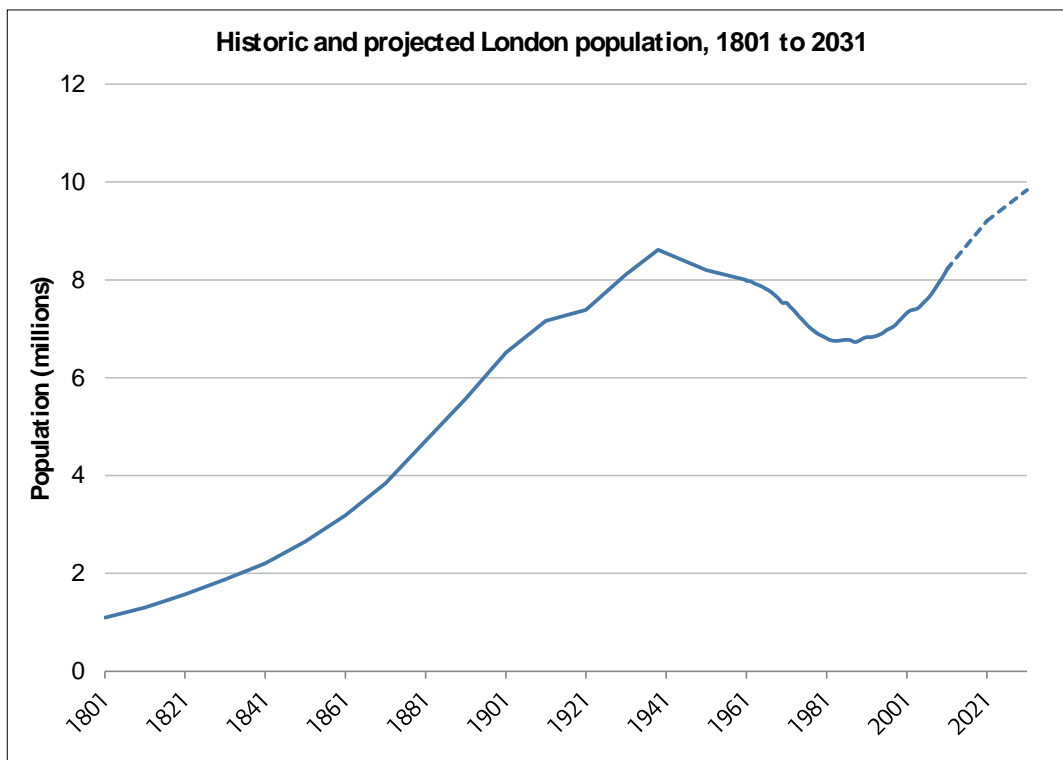
## 2 London-wide Overview

This chapter provides an overview of housing in the capital drawn from the evidence base and other documents, including the GLA's Strategic Housing Market Assessment, that have informed the Mayor's housing strategy for London. It thus provides a wider geographical context for the housing situation in Sutton.

### Population

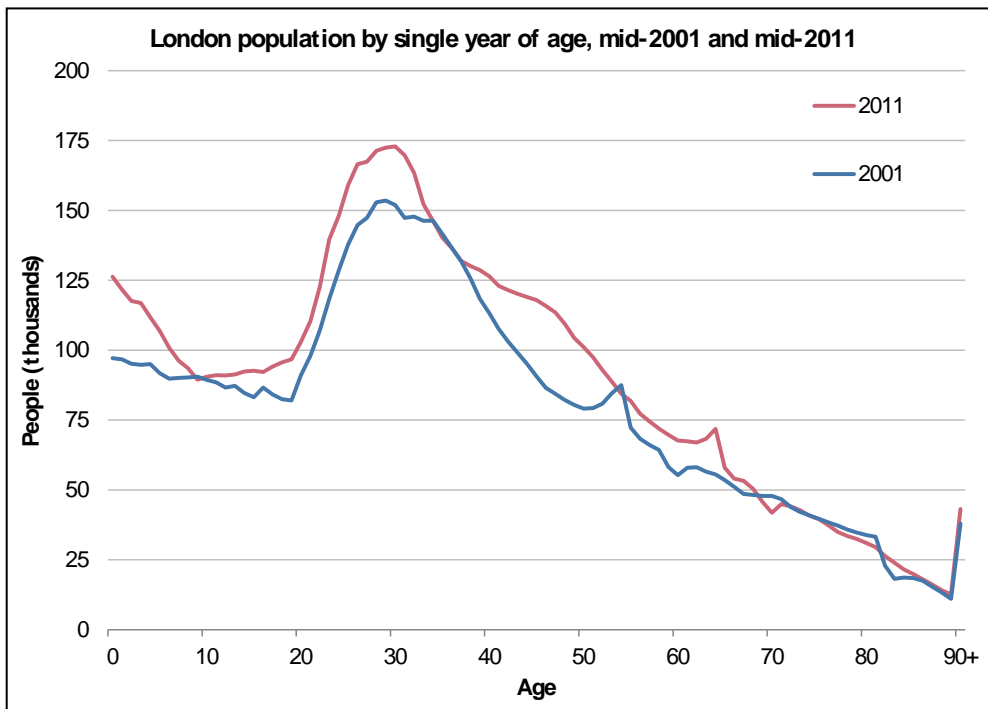
According to the 2011 Census London's population on Census Day was 8.17million, this compared to 7.17 million at Census 2001, an increase of 1,002,000 or 14% over the 10 year period. In 2012 the London population figure was estimated to be 8.3million. In comparison the resident population of England and Wales increased by just 8% over the same period, to reach 56.08 million by 2011.

Based on GLA estimates the London population is projected to grow by about one million between 2011 and 2021, passing its previous peak of 8.6million (in 1939) in the next few years; it is projected to reach around 10 million by 2031.



Source: Housing in London, GLA, 2014

Over the last decade London has seen a particularly strong growth in the number of young children and working age adults compared to the comparatively smaller growth in the older population. The number of children aged up to 4 increased by almost 25% between 2001 and 2011, with lower rates of growth among older children. The number of adults in their 20s grew by 180,000, with a similar rate of growth amongst those in their 40s. The number of people aged 70 or over grew by less than 1%, in stark contrast to the rest of England, which grew by 9%.

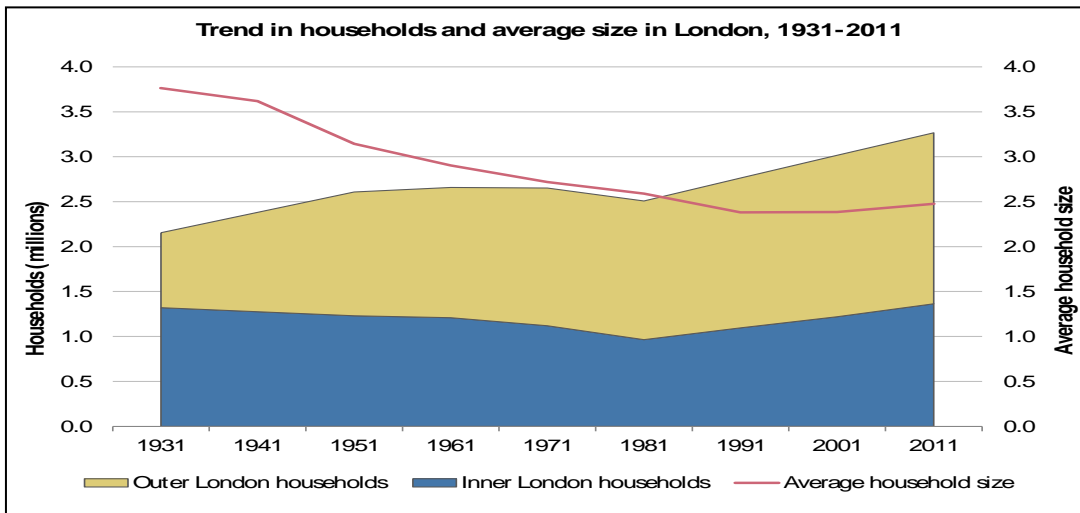


Source: Housing in London, GLA, 2014

London's recent population growth appears to have been driven by a large increase in the annual surplus of births over deaths. This has been mainly due to rapid growth in the number of births, from approximately 100,000 per year in 2002 to 134,000 per year in 2012. The trend in net migration (both domestic and international) has been less consistent and is thought to be responsible for the increase in natural change because its net impact has been to expand the number of young adults in London.

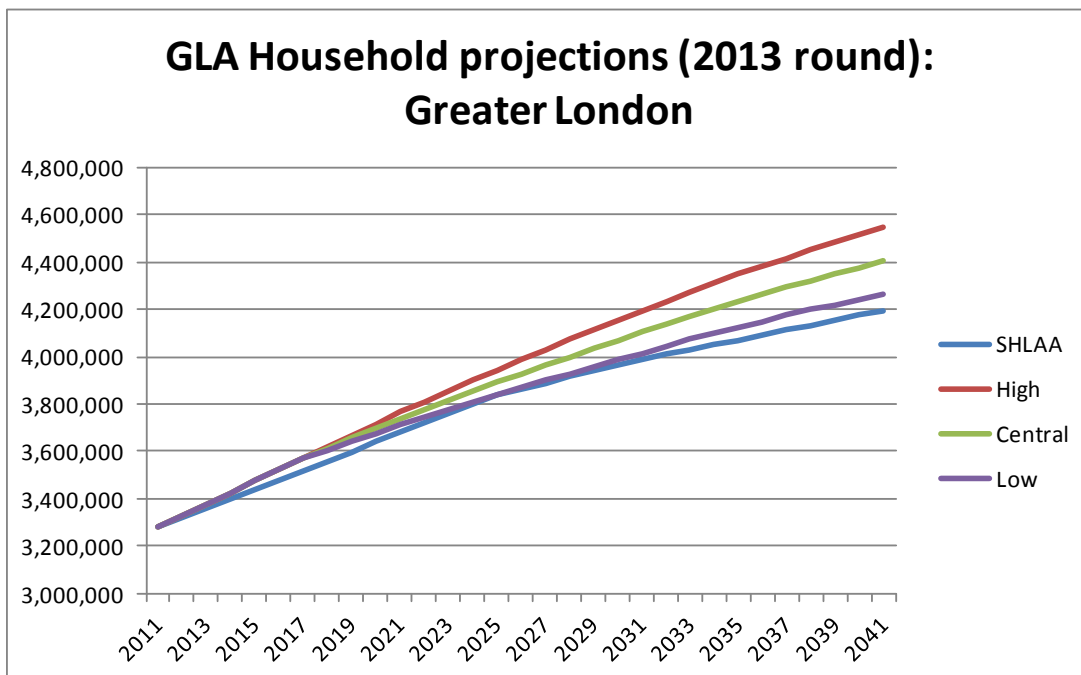
## Households

The number of households in London grew rapidly in the 30 year period between 1981 and 2011, from 2.5 million to 3.3 million. Inner London has seen the biggest growth, with the number of households increasing by 400,000 or 41% since 1981, this compared to 360,000 or 23% for Outer London. The average household size in London fell from around four people in 1931 to 2.38 in 1991. However, the average household size then rose slightly by 2011 to 2.48 people. The GLA has noted that this growth in average household size was unexpected and may be due to housing supply not keeping up with demand, which has in turn suppressed household formation.



Source: Housing in London, GLA, 2014

In calculating the likely change in the number of households, the GLA has published four separate trend-based projections that broadly mirror the methodology used by ONS with the exception of migration. The GLA modelled the effects of high and low migration assumptions and then produced a central projection mid-way between the two. These options have been introduced to account for the uncertainty around future migration trends: recent domestic migration, in particular, has been significantly affected by the financial crisis and downturn in the housing market and extrapolating those rates in to the future, as Office of National Statistics (ONS) have done, may not accurately reflect the true pattern.



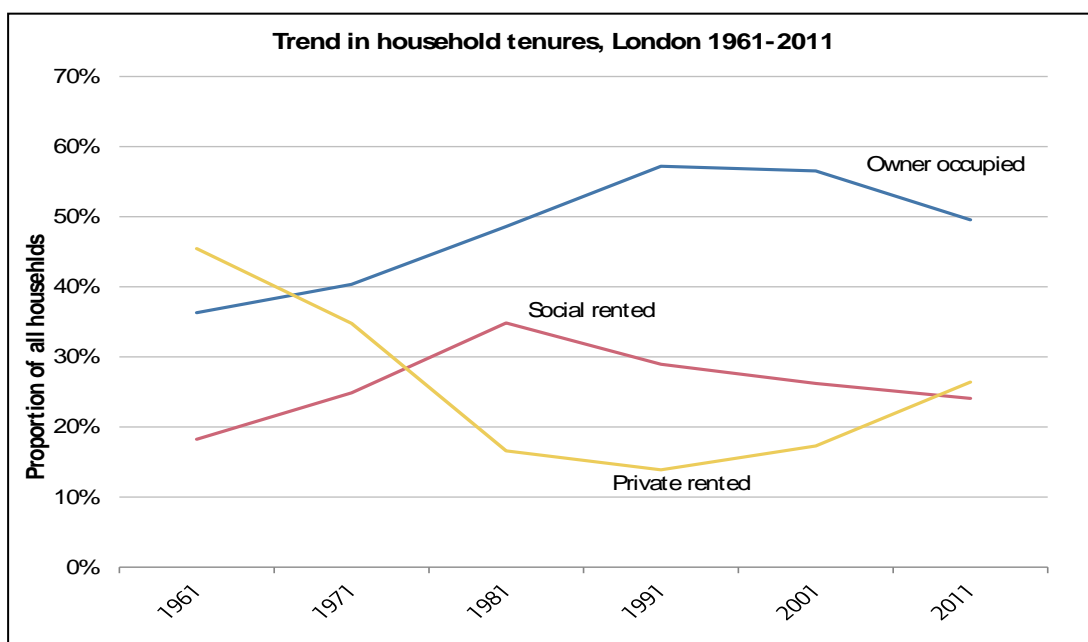
Source: GLA 2013 Round Population Projections

In addition to the trend-based projections, the GLA also produce projections based on housing availability. In effect, this methodology makes the assumption that growth in population will only occur if there is housing available within the area to accommodate it. The methodology uses the Strategic Housing Land Availability Assessment (SHLAA) to project how many additional people the area might be able to support in the future.

The GLA's central trend projection estimates that the number of households in the greater London will increase from just over 3,278,340 in 2011 to 4,403,415 in 2041. The SHLAA based projection, however, predicts much more modest growth, with the number of households reaching 4,195,691 by 2041. It would be prudent to assume that the actual number is likely to be somewhere between these estimates.

## Tenure

By the time of the 2011 Census the proportion of households that owned their own home (whether outright or with a mortgage) fell to less than 50% for the first time since the 1980s. The private rented sector has grown to 26% of the housing market, making it the second largest tenure. Social rented housing fell from 35% to 24% in 2011. By contrast, in England 64% of households owned their own home in 2011 and the social rented and private rented sector represented approximately 18% each.



Source: Housing in London, GLA, 2014

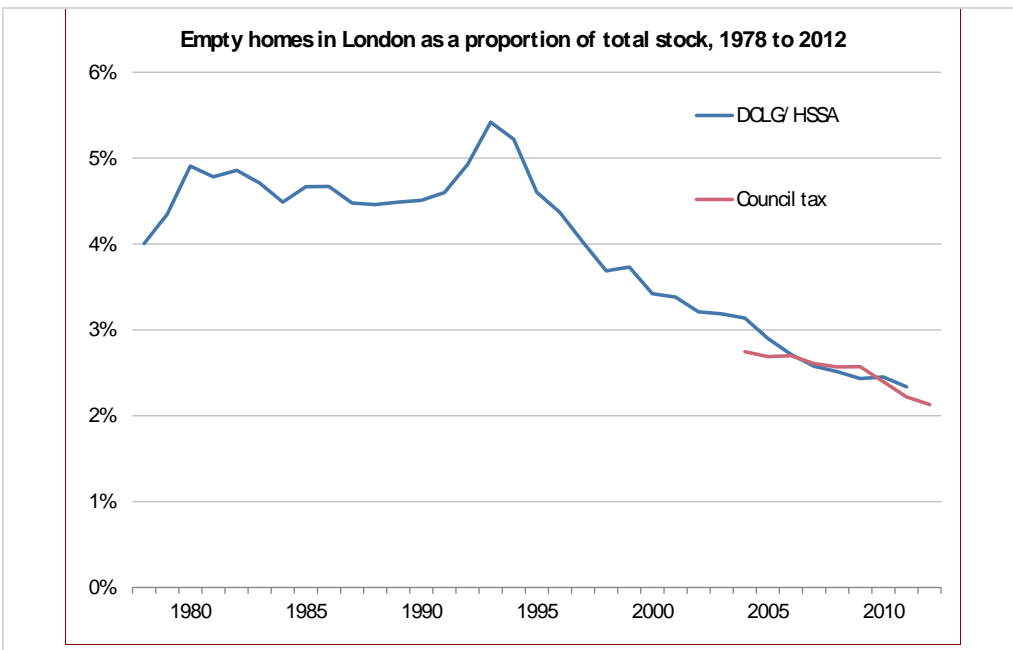
## Housing Supply

The following figure shows the number of net housing completions in London since 2004/05, broken down by tenure. The significant drop since the peak in 2008/09 clearly reflects the effects of the recession. However, supply is set to increase again, with starts rising to nearly 20,000 in 2013. (In 2004/05 and 2005/05 the negative supply of unknown tenure is due to the demolition of a number of homes for which the tenure was not recorded)



Source: Housing in London, GLA, 2014

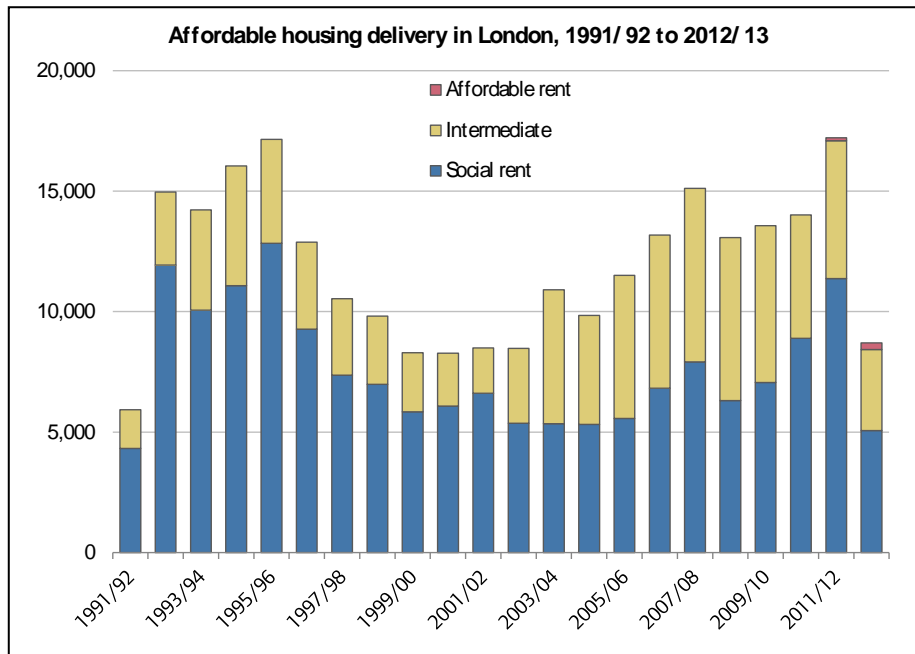
The number of empty homes in London is at an historic low, as the following graph shows.



Source: Housing in London, GLA, 2014



The figure below shows the delivery of affordable housing in London since 1991/92, split between social rent, intermediate housing (e.g. shared ownership) and, more latterly, Affordable Rent. As can be seen, supply peaked in the mid 1990s and, after a trough in the early 2000s, gradually rose year on year. However, it then fell drastically in 2012/13, this most likely to be due to the effects of the recession working its way through. Also of note is the overall increase in the proportion of intermediate units being produced.



Source: Housing in London, GLA, 2014

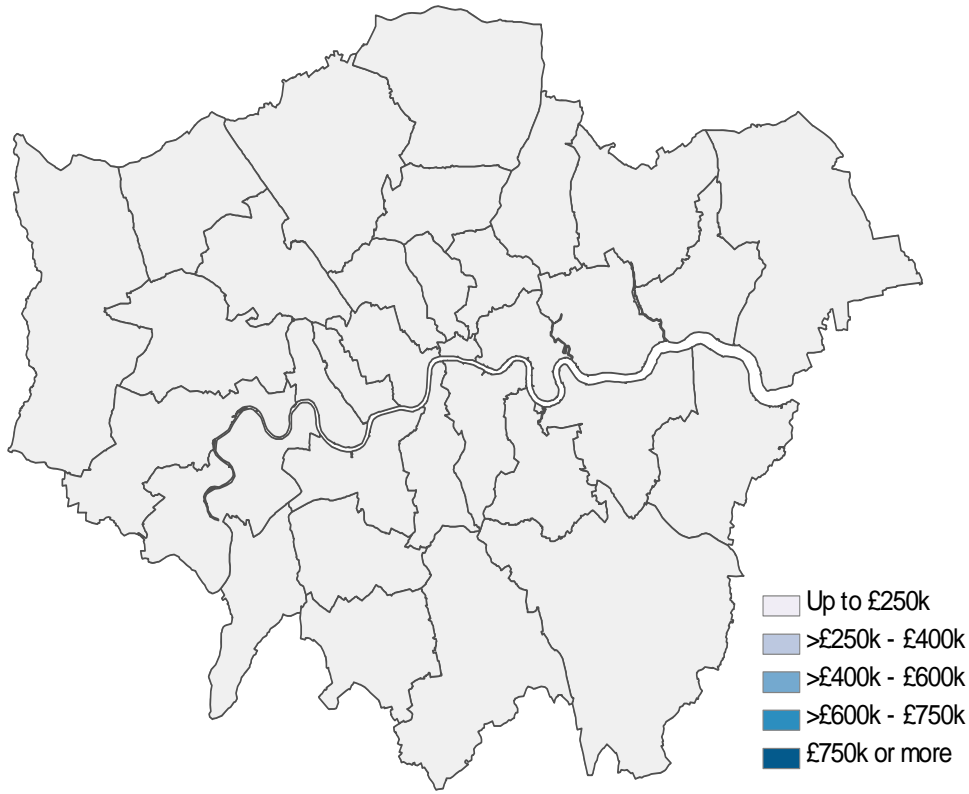
## Housing Costs

### Home Ownership

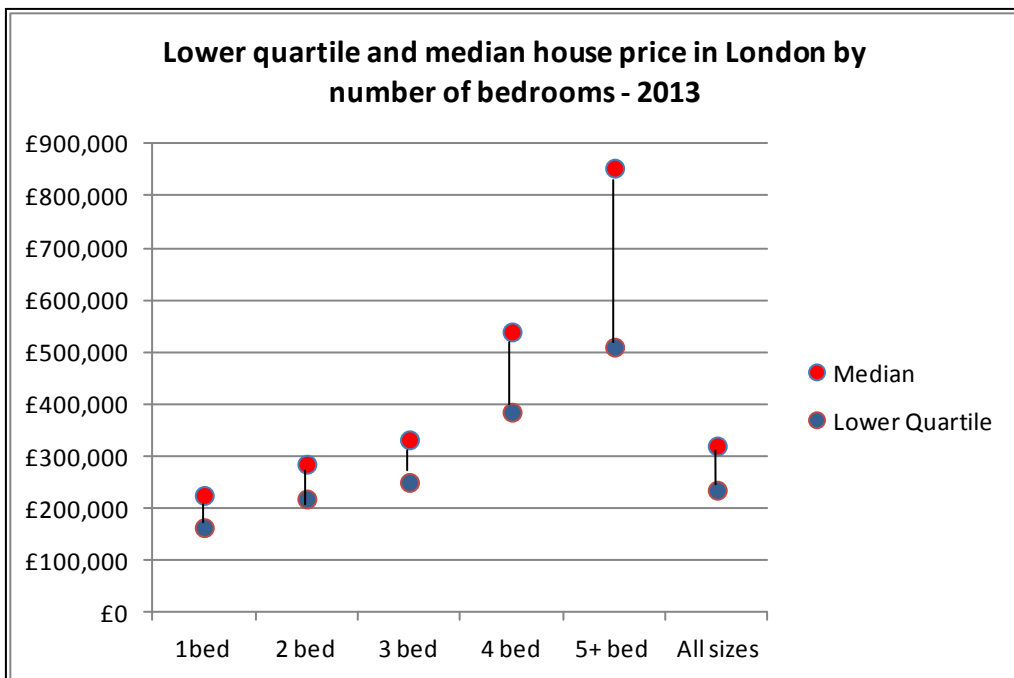
The ONS House Price Index indicated that the (mean) average price of a home in London reached £450,000 in December 2013, which is 73% higher than the national average and up 12% on the previous year. Average house prices are highest in West Inner London. Disparities in house prices within London have also widened at borough level over the last decade, with prices rising fastest in the most expensive boroughs. In 2012 the median price for a home in London was £308,000 and the lower quartile price was £230,000.

The figures below show, firstly, median and lower quartile prices broken down by property size, and, secondly, the spread of house prices at ward level across the capital in 2013. As can be seen from the former, prices in Sutton fall within the two lowest bands (up to £250k and between £250k and £400k).

### Median house price by ward, 2013



Source: Housing in London, GLA, 2014

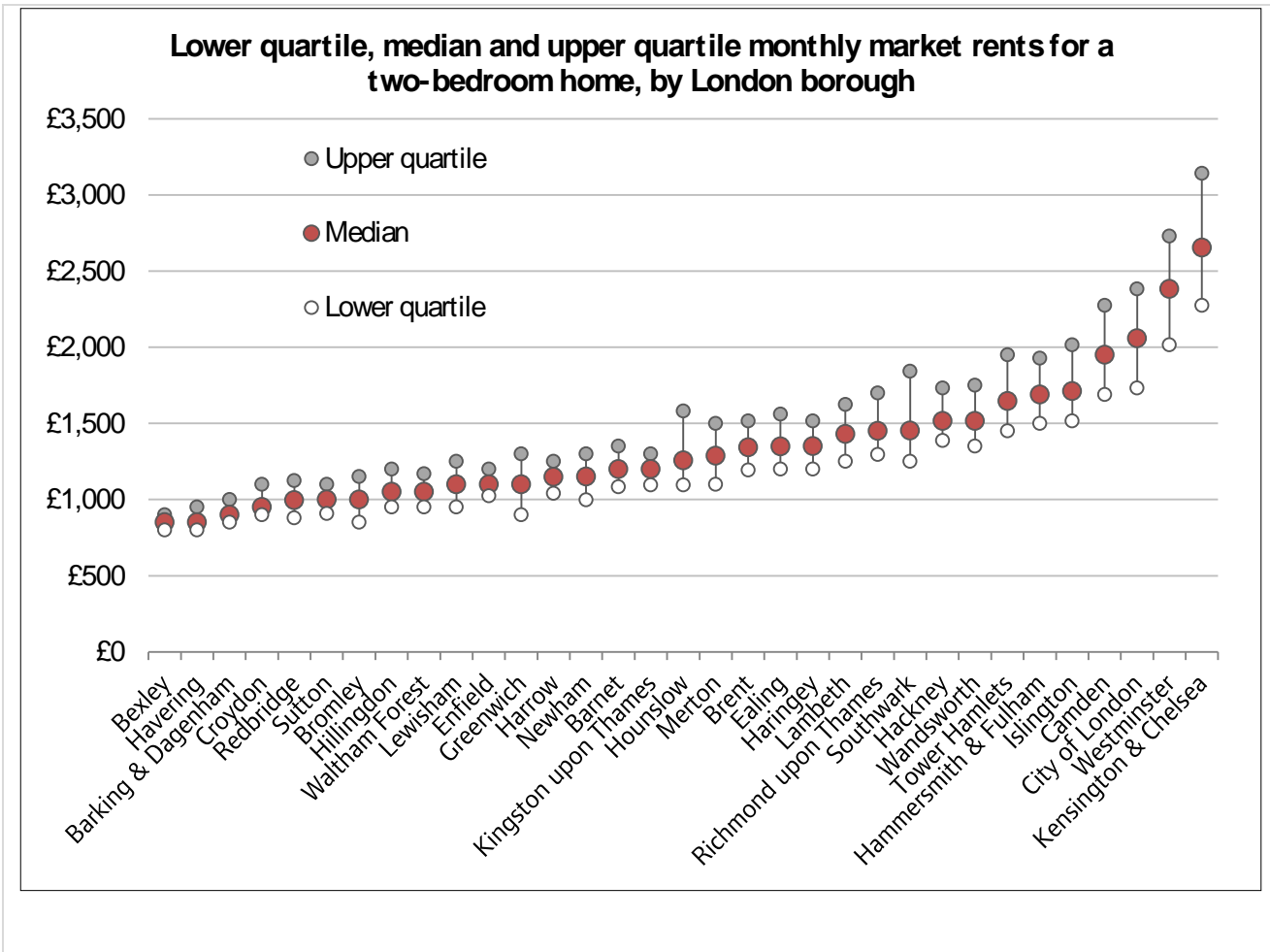


Source: Housing in London, GLA, 2014

### Private Renting

In recent years average private rent levels have risen more quickly in London than in the rest of England. However, the annual rental growth in London has fallen from 2.5% a year at the start of 2013 to 1.6% in December 2013. This slower growth suggests that many private landlords are not raising rents when renewing tenancies.

As the following figure shows, median monthly private rent levels range considerably, from around £850 in Bexley to approximately £2,700 in Kensington and Chelsea. Sutton sits towards the bottom end of the spectrum at around £1,000, and has a relatively small gap between the lower and upper quartile figures.



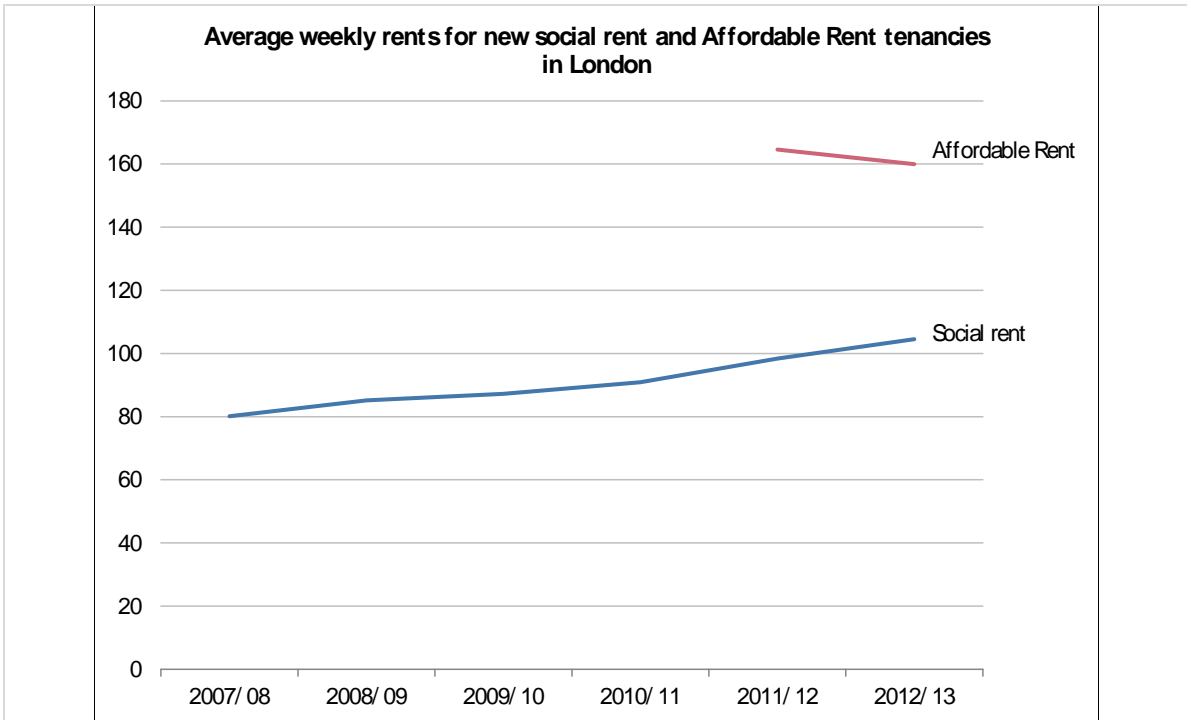
Source: Housing in London, GLA, 2014

The median rent for a privately let home in London as a whole (excluding cases where the tenant is receiving housing benefit) is now £1,300 per month, more than twice as high as the median in England.

By November 2013 the number of housing benefit (LHA) recipients in the private rented sector reached 278,000. Between January 2011 and November 2013 the LHA caseload in Inner London fell by 3,110 whilst it rose in Outer London by 18,360. The GLA have suggested that the shift in caseload away from high cost areas is likely to be due in the main to caps on Local Housing Allowance payments introduced in 2011.

### Social Renting

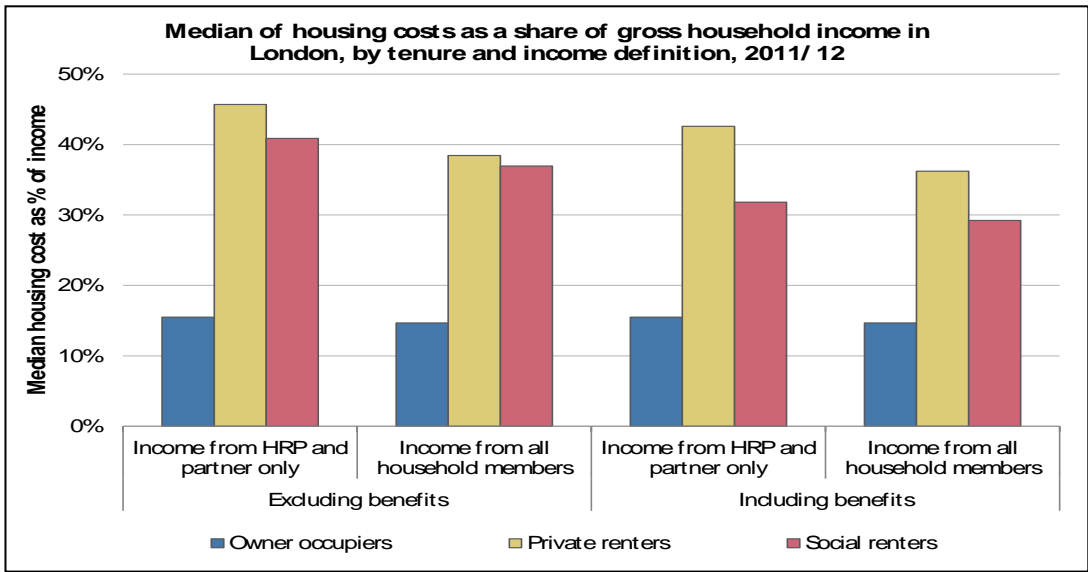
The figure below shows the change in average social rent and Affordable Rent levels in London between 2007/08 and 2012/13. For social or target rented homes the increase has been significant (and rents will have increased substantially further since 2012/13). Affordable Rent levels seem to have dropped since they came into being but the numbers are small and this change may not indicate a reliable trend.



Source: Housing in London, GLA, 2014

### Housing Affordability

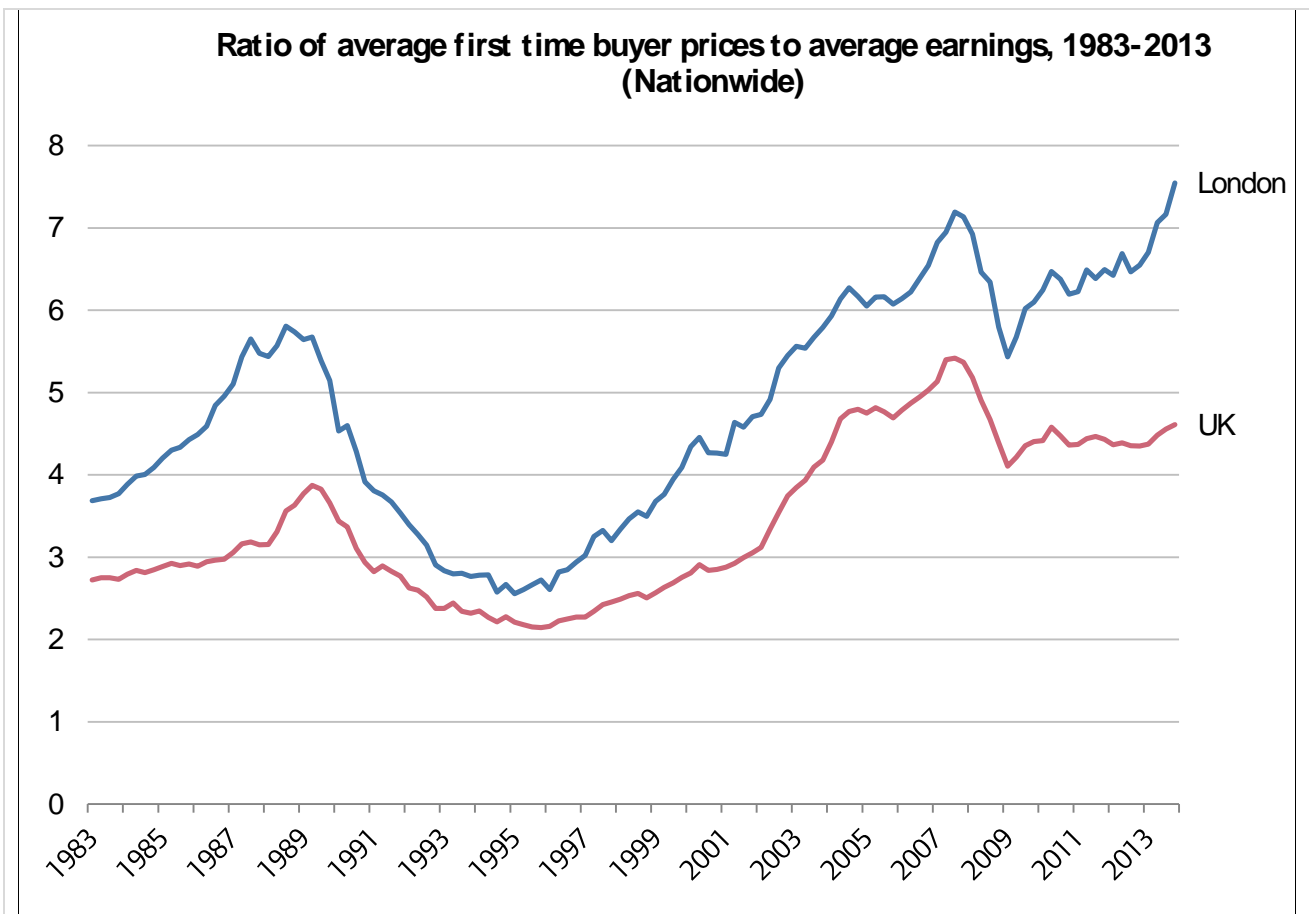
Using CLG’s measurement of affordability, which assesses the proportion of income spent on housing costs, the outcome depends on whether benefits are included in the calculation of income. As shown below, using the income of the household reference person and their partner only, and excluding benefits, the typical private renter in London spends 46% of their income on housing costs. This compares to 41% for social tenants and just 16% for owner occupiers with mortgages. Taking into account the income of all household members brings the figure for private renters down to 38%, and when benefits are taken into account it is lowered further to 36%.



Source: Housing in London, GLA, 2014

In terms of the affordability of owner occupation for first time buyers in London, ratios of first time buyer prices to earnings are shown in the graph below and illustrate a consistent overall increase

since the mid 1990s, in both London and the UK as a whole, but with the ratios in the capital being significantly higher.

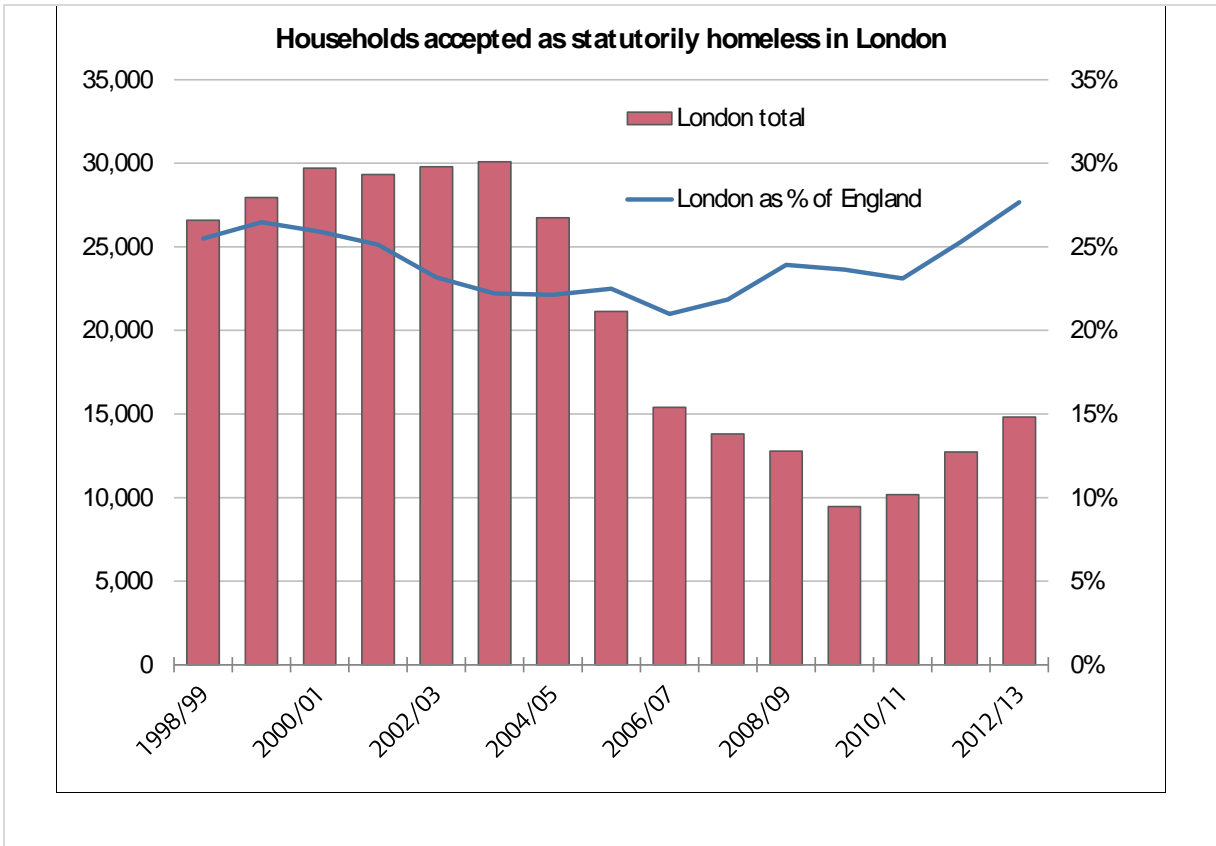


Source: Housing in London, GLA, 2014

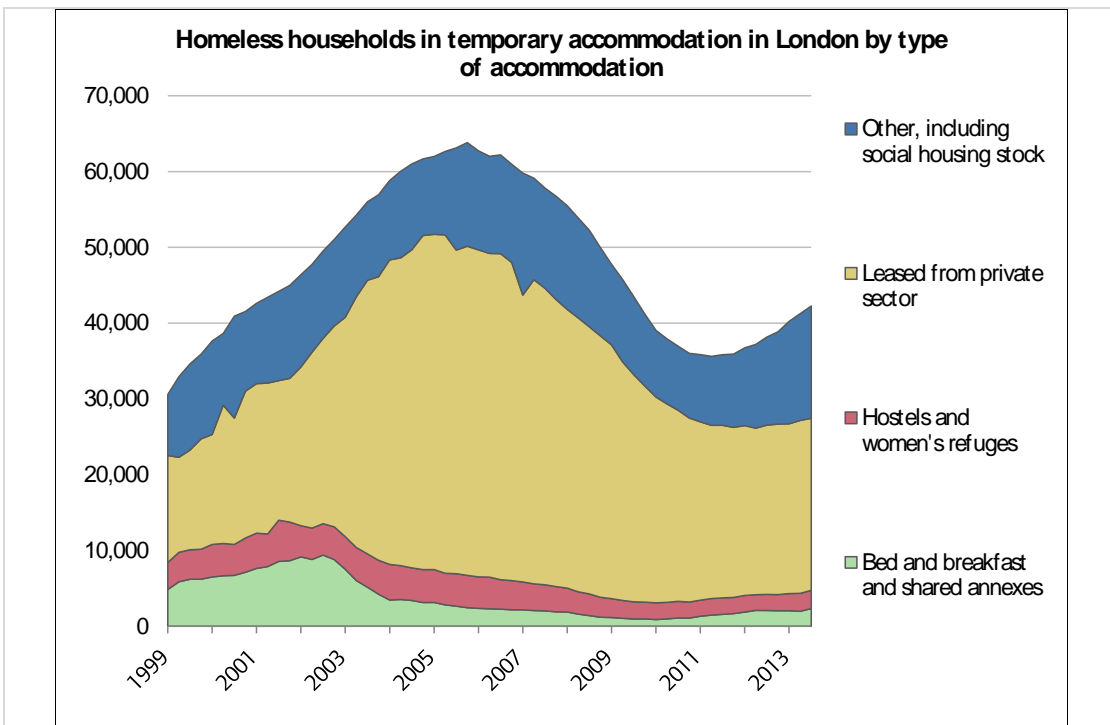
## Housing Need

### Homelessness

The most acute manifestation of housing need is the numbers of households accepted as homeless and placed in various forms of temporary housing. The following graphs show the trends in these measures since 1998/99. As can be seen, having reduced to a third of its peak level in 2002/3, by 2010/11 a notable uplift in statutory homelessness had begun. Unsurprisingly much the same trend has occurred with regard to the number of households place in temporary accommodation, as the subsequent figure shows.



Source: Housing in London, GLA, 2014

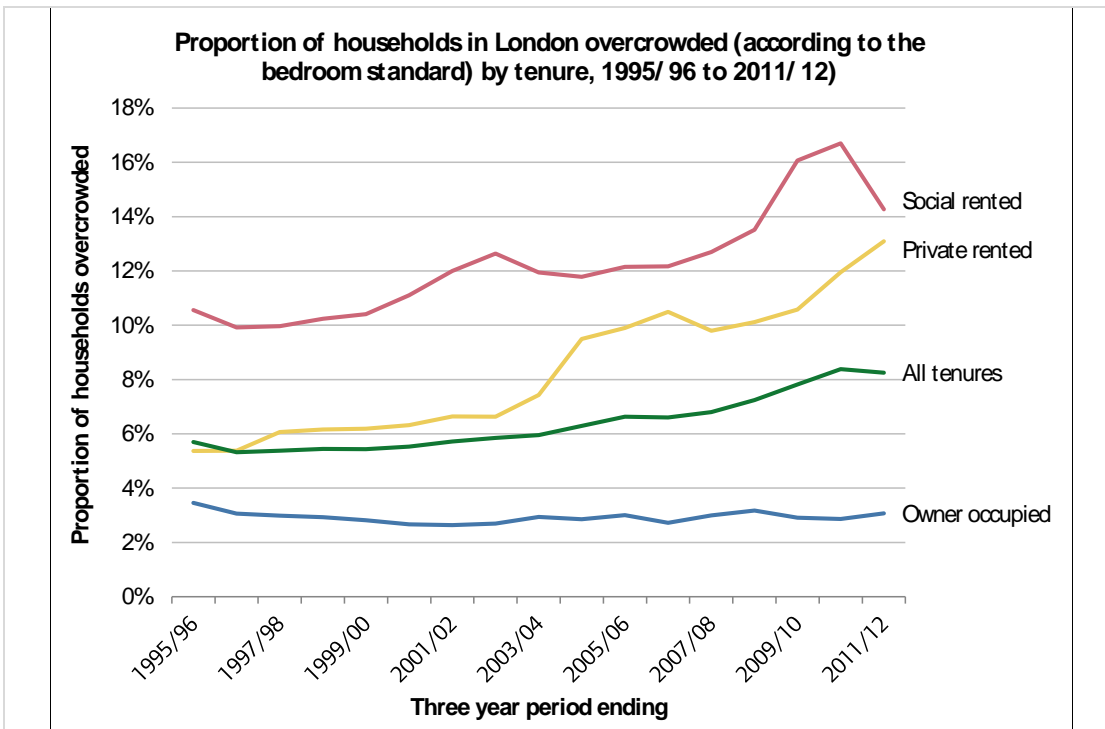


Source: Housing in London, GLA, 2014

**Overcrowding**

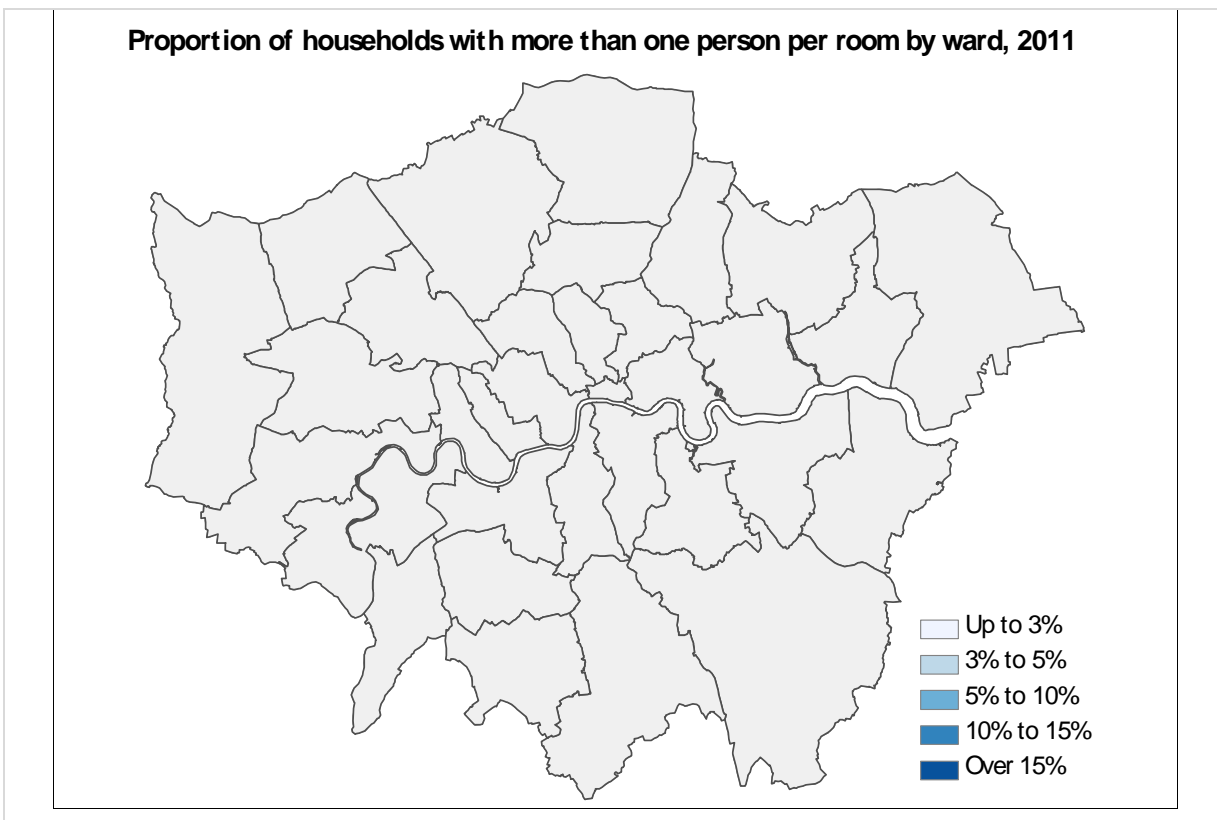
Housing need is also reflected in the numbers of households living in overcrowded conditions. The following figure shows the trend in overcrowding in London by tenure since 1995/96. This clearly shows that there has been a gradual increase in overcrowding across all tenures (with the

exception of owner-occupation), but this has been particularly so in the private rented sector, reaching 13% of all households in 2011/12. It is likely that this trend has continued since.



Source: Housing in London, GLA, 2014

In terms of the spatial distribution of overcrowding in the capital, the following map shows the proportion of households with more than one person per room, broken down by ward, as at 2011.

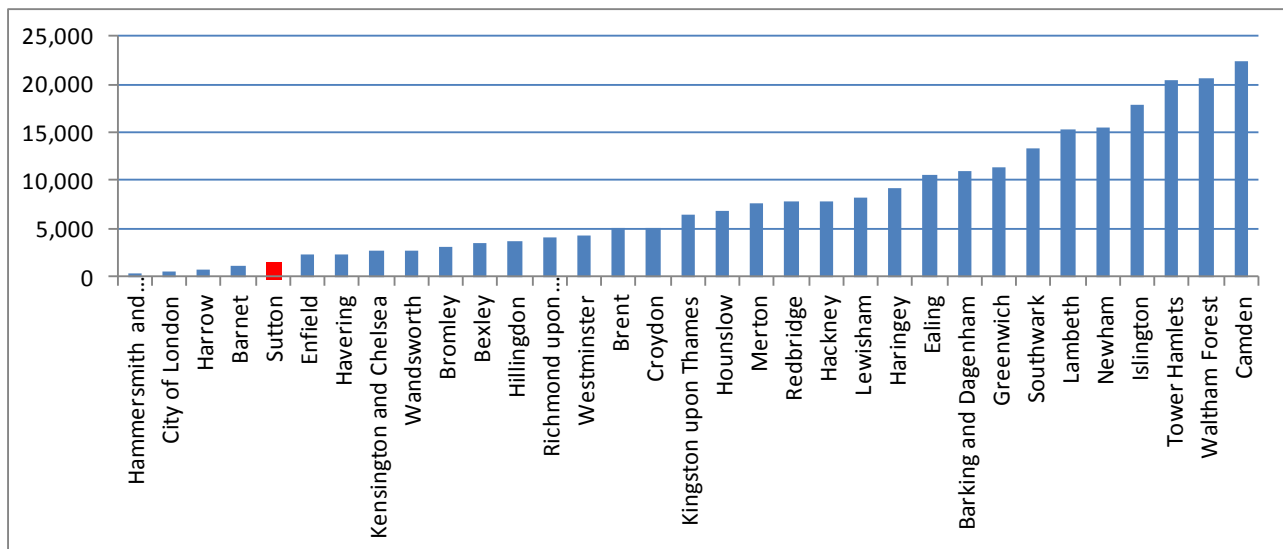


Source: Housing in London, GLA, 2014



As can be seen, with the exception of the Northern Wards and Beddington South, overcrowding in Sutton falls within the lowest level (up to 3%).

### Housing register applications



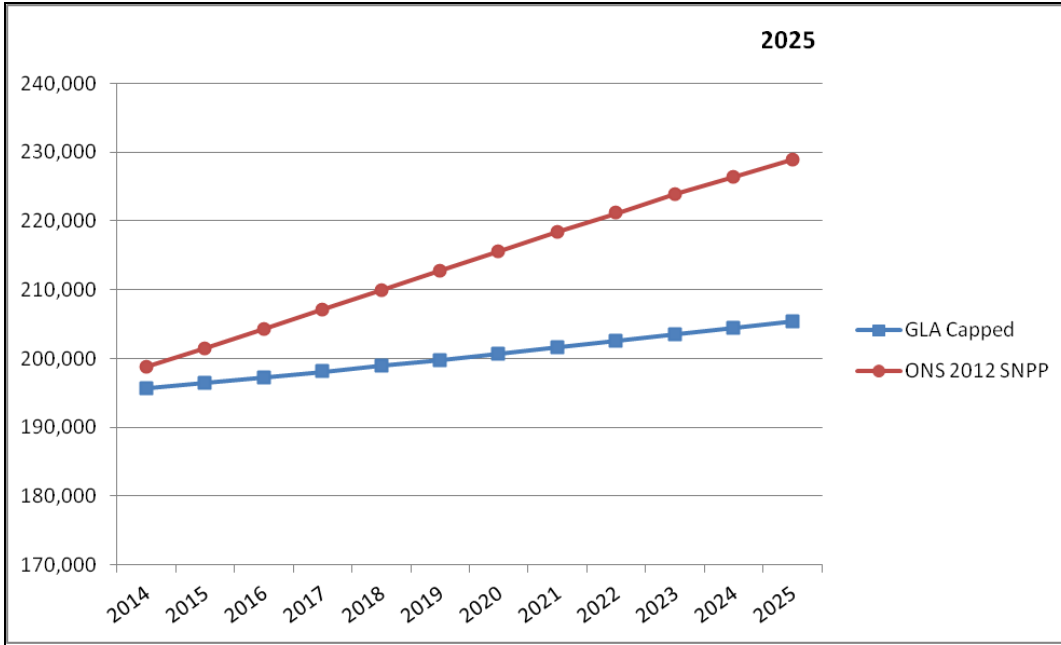
Source: GLA Local authority statistical dataset, England, 2013 to 2014

The figure above shows the number of households on each London local authority's housing register in London on 1<sup>st</sup> April 2014. The total number of households was 255,729, giving an average of 7,749. With a total of 1,496 on its housing register, this places Sutton well below average. However, it is difficult to make a direct comparison between local authorities as each borough's housing allocations schemes differs to varying degrees.

# 3 Borough Demographic Information

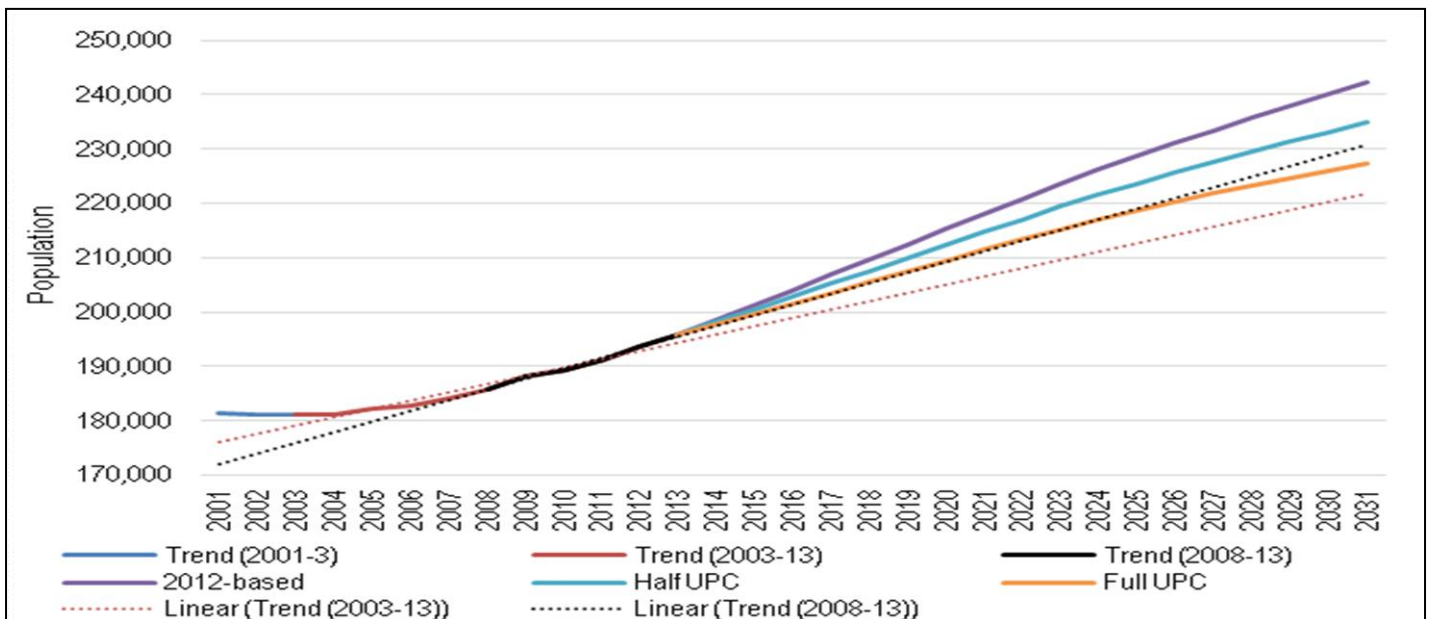
## Population Trends

At the time of the 2011 Census there were 191,123 people recorded as living in the borough. ONS and GLA population projections below estimate that this will rise to 218,415 (ONS) and 201,576 (GLA) by 2025.



Source: ONS, GLA

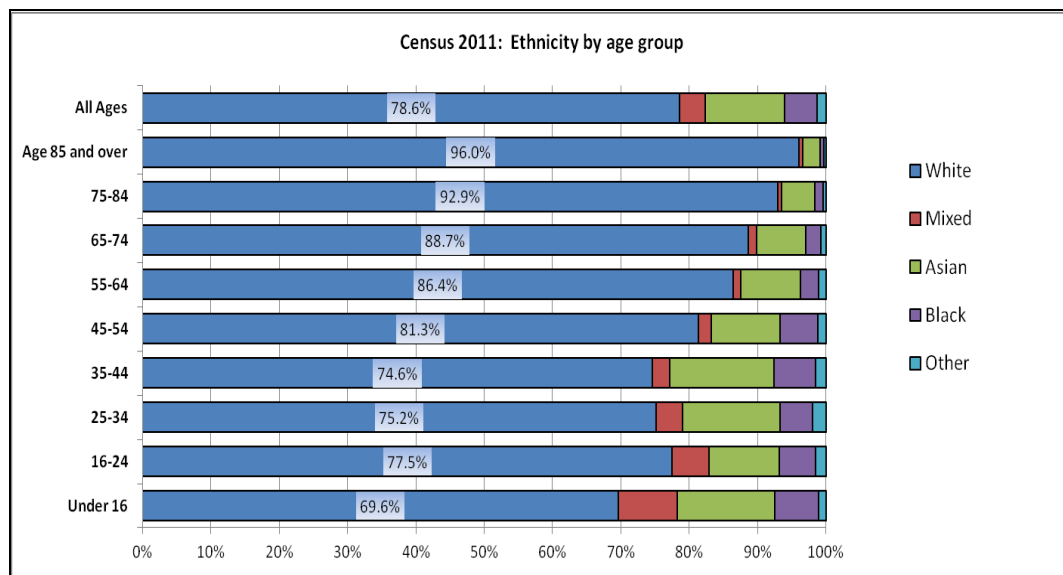
However, within the Sutton Strategic Housing Market Assessment (SHMA) a more refined analysis was undertaken which suggests that the most likely increase in population, based on ONS sub-national population projections but adjusted for ‘unattributable population change’ and projected to 2031, would result in it reaching 227,000 by that time (see graph below).



Source: ONS, GLA and LGC

## Ethnicity

Overall, 78.6% of Sutton's residents at the time of the 2011 Census described their ethnic group as White. The pattern, however, differed by age group. Older people were more predominantly white.



Source: Census 2011, ONS

Sutton's ethnic breakdown changed significantly between the Census in 2001 and 2011. The table and graph below shows the changes for Sutton and compares them to London and England and Wales.

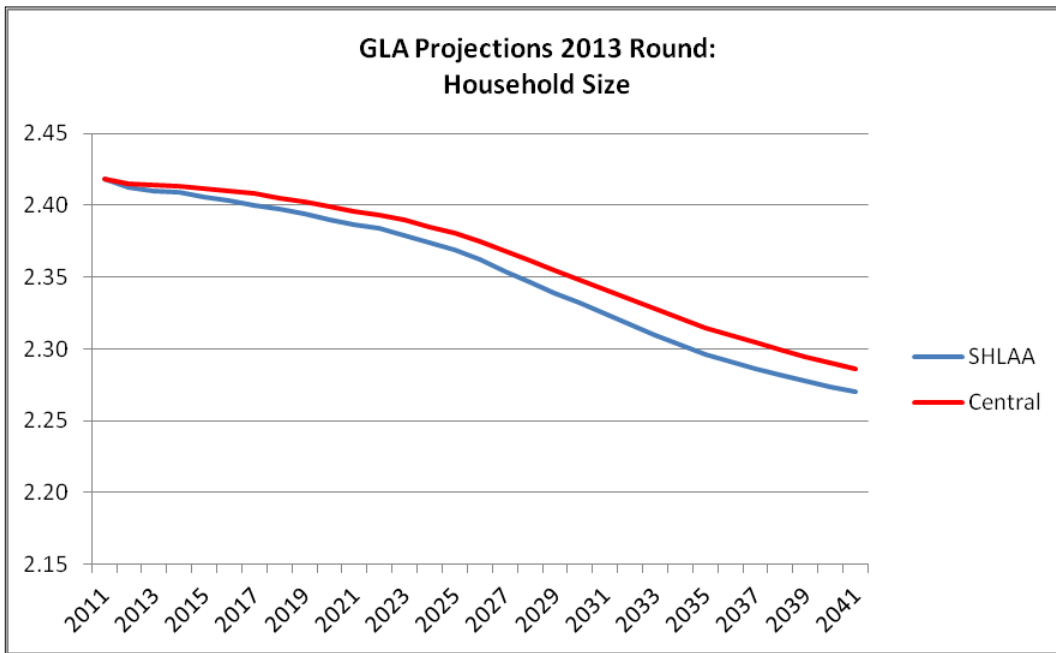
	Sutton		London		England and Wales	
	2001	2011	2001	2011	2001	2011
<b>White</b>	89.2%	78.6%	71.2%	59.8%	91.3%	86.0%
<b>Mixed</b>	2.1%	3.8%	3.2%	5.0%	1.3%	2.2%
<b>Asian</b>	5.4%	11.6%	13.2%	18.5%	4.8%	7.5%
<b>Black</b>	2.6%	4.8%	10.9%	13.3%	2.2%	3.3%
<b>Other</b>	0.8%	1.3%	1.6%	3.4%	0.4%	1.0%

Source: Census 2011, ONS

## Households

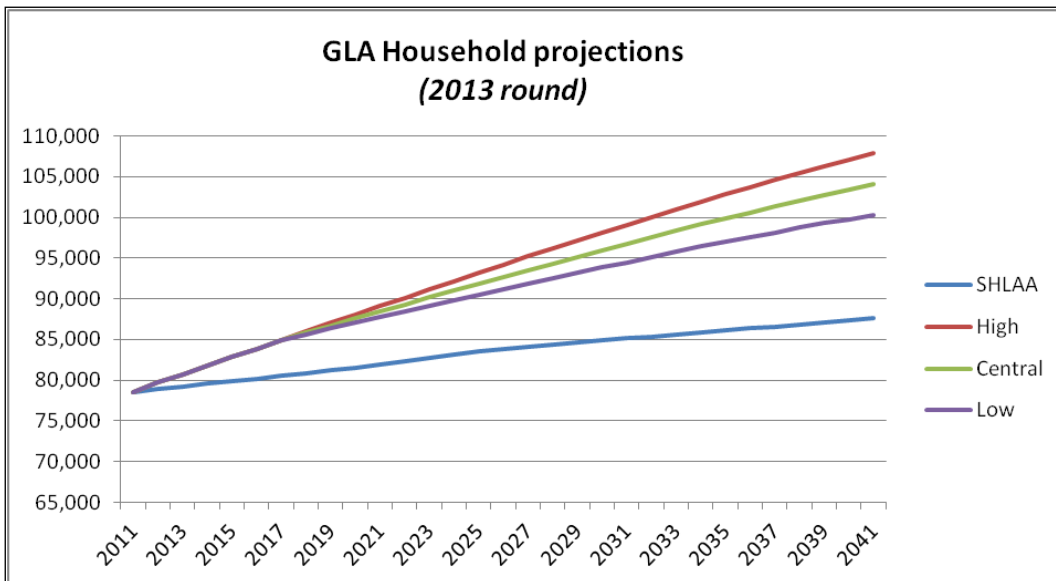
At the time of the 2011 Census, there were 78,176 households recorded as living in the borough, containing 188,695 people (this figure excludes people resident in care homes). The average household size was therefore just over 2.4 people per household.

The GLA's 2013 Round projections (see figure below) estimate that the borough average household size will fall over the coming years; mainly as a result of the ageing population (older people tend to form smaller households than younger people).



Source: GLA 2013 Round Population Projections

In calculating the likely change in the number of households, we have used the GLA's four separate trend-based projections that broadly mirror the methodology used by ONS with the exception of migration, as explained earlier.

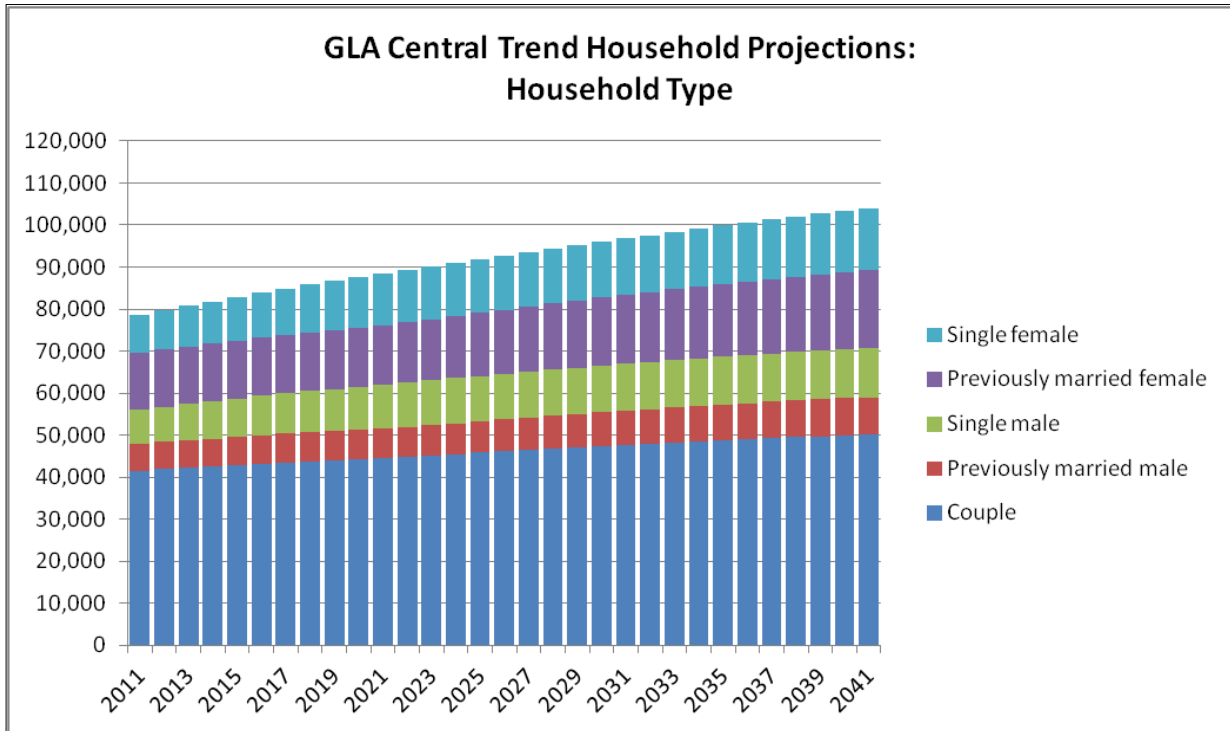


Source: GLA 2013 Round Population Projections

The GLA's central trend projection estimates that the number of households in the borough will increase from just over 78,000 in 2011 to 104,000 in 2041. The SHLAA based projection, however, predicts much more modest growth, with the number of households only reaching 87,600 by 2041. It would be prudent to assume that the actual number is likely to be somewhere between these estimates.

## Household Types

The GLA's central trend projection shows an approximate 25,500 increase in households between 2011 and 2041. In terms of household type, the increase is made up of: 8,500 couples; 2,500 previously married males; 3,700 single males; 4,900 previously married females; and 5,700 single females, as shown in the figure below.

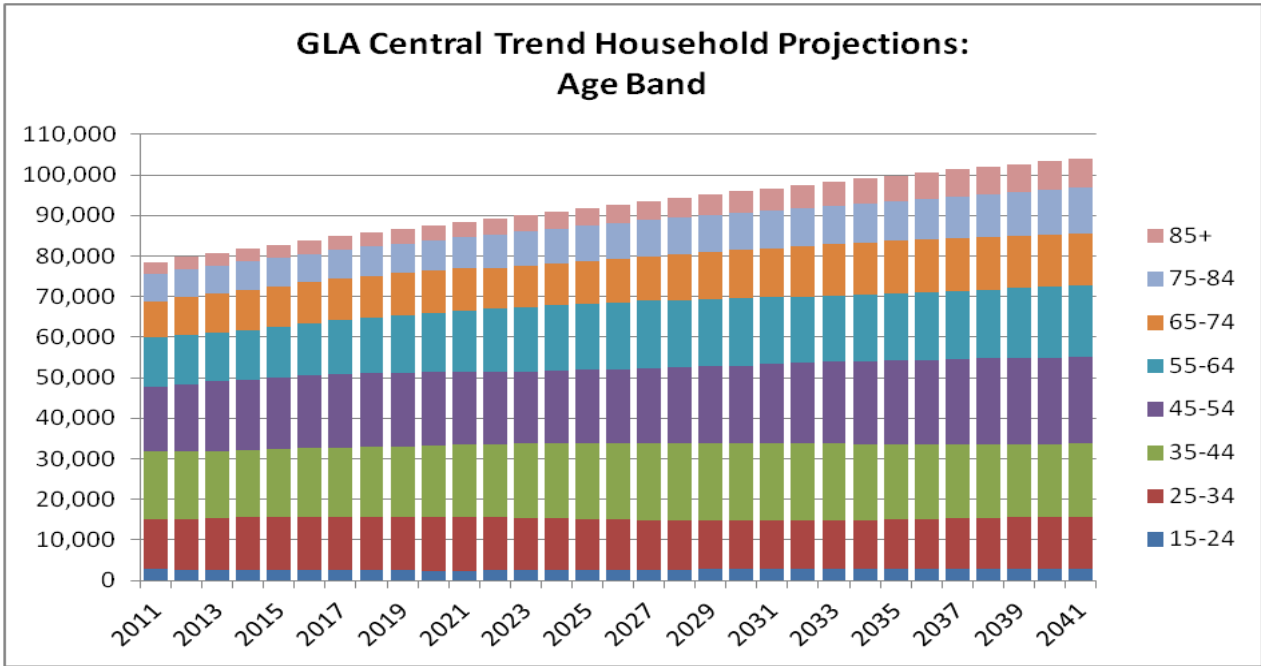


Source: GLA Round Household Projections, 2013

Over the period the proportion of couple households decreases from 53% to 48% while the proportion of female households (either single or previously married) increases from 29% to 32%.

Over the period to 2041, the GLA project that the largest increases in households will take place in the older age groups as shown in the graph below.

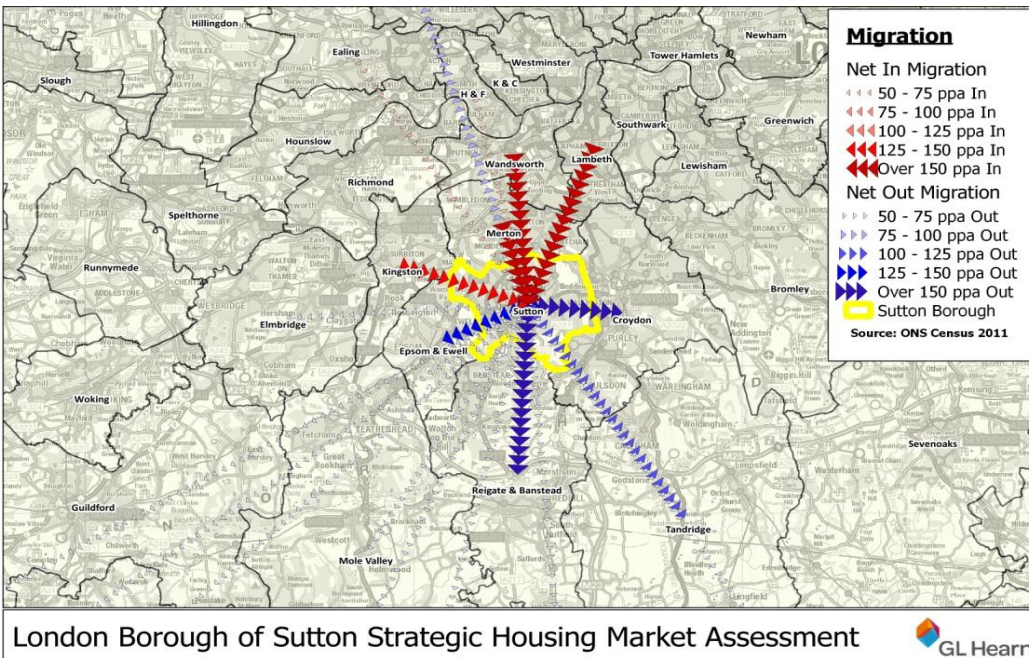
The proportion of households with occupants in the 65+ age groups is projected to increase from 24% to 30%, while that for people aged below 45 will decrease from 40% to 32%.



Source: GLA Round Household Projections, 2013

### Migration patterns and projections

In the year leading up to the 2011 Census 9,649 people left the borough while 8,465 moved into the borough, a significant net out-migration. During the same period 8,270 people moved within the borough, giving a 'containment of movement' of 46%. The SHMA looked at migratory patterns in terms of where people moved to and from, and this is set out in the figure below, which shows net flows in 2011.



Source: ONS, 2011

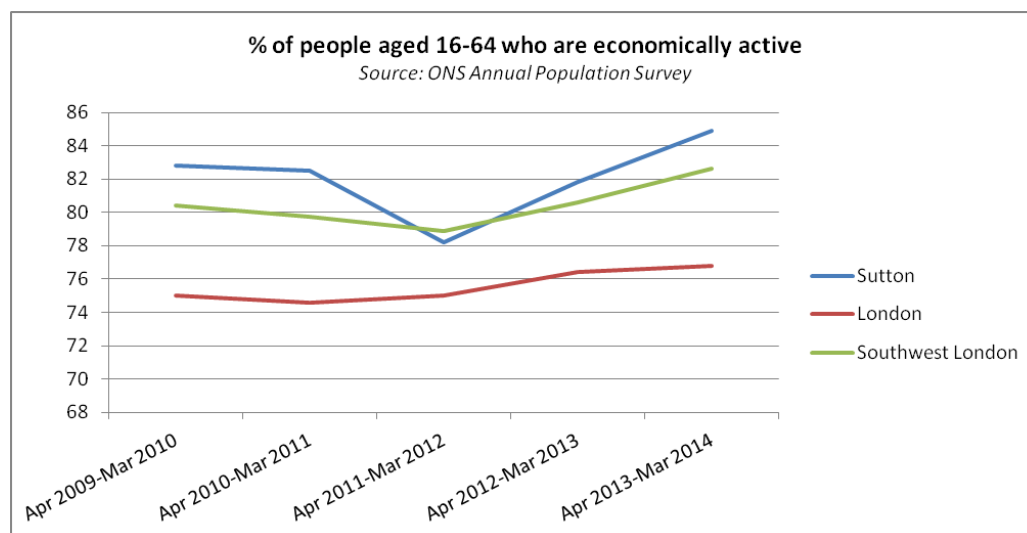
## Employment and Incomes

Based on the ONS mid-year population estimates for 2013, as outlined below, 65% of people resident in the borough are of working age (16 - 64). That is a slightly lower percentage than for both London as a whole and South-west London.

Council	Total population	Population Aged 16 - 64	%
Sutton	195,900	126,800	64.7%
London	8,416,500	5,756,200	68.4%
South-west London	1,754,800	1,208,600	68.9%

Source: ONS Annual Mid-Year Population Estimates 2013

The change in the proportion of people aged 16 - 64 who are economically active since 2009 is illustrated in the figure below. It clearly shows a pronounced dip around 2011/12, presumably related to the effects of the recession working their way through, but then a marked increase more recently which has taken Sutton to a position of having a greater proportion of 16 - 64 year olds in employment than both London and the surrounding SW London boroughs.



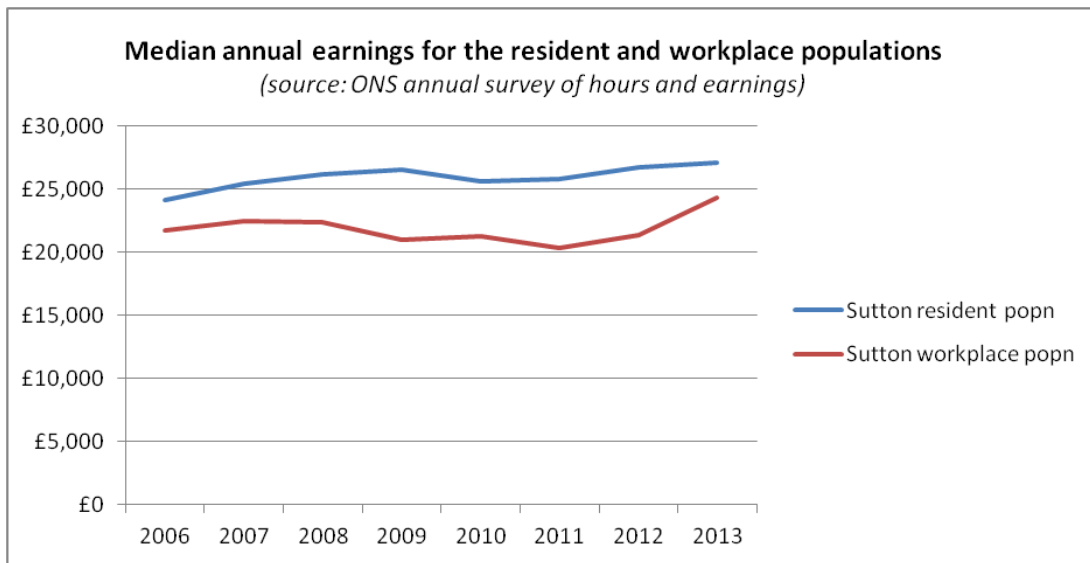
Source: ONS Annual Population Survey

### Income levels

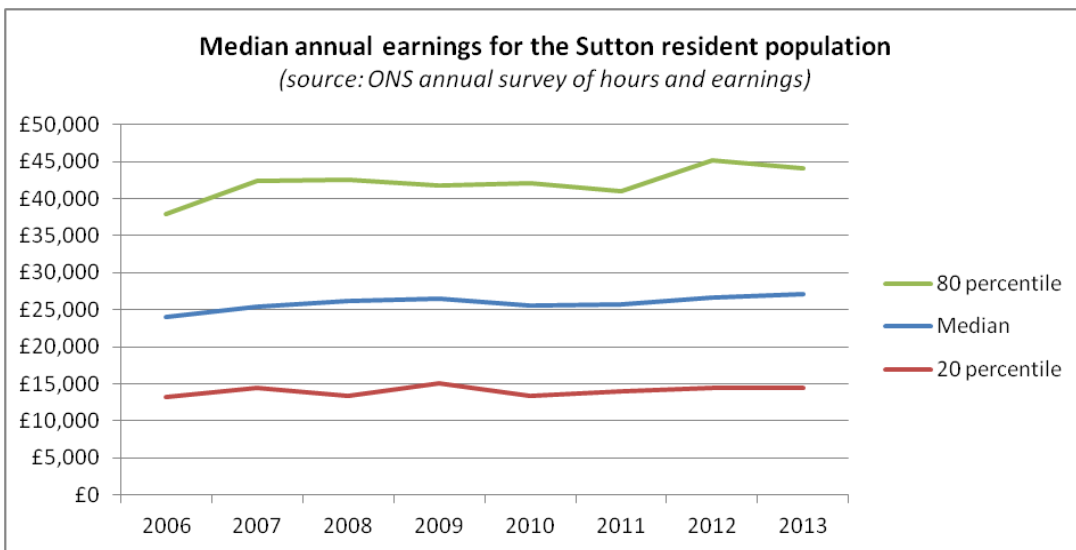
The ONS Annual Survey of Hours and Earnings (ASHE), provides information about the levels, distribution and make-up of earnings and hours worked for employees in all industries and occupations. ASHE is based on a 1% sample of employee jobs taken from HM Revenue & Customs PAYE records. ASHE does not cover self-employed people, nor does it cover employees not paid during the reference period.

Median gross annual earnings in the borough declined in 2010 and 2011 before picking up again in 2012 and 2013. The median gross annual earnings for people living in Sutton (the resident population) are higher on average than those of the people who work in Sutton (the workplace population) as many people commute elsewhere for higher paid jobs.

The following graph shows trends in median annual earnings over recent years for both the resident and the workplace populations.

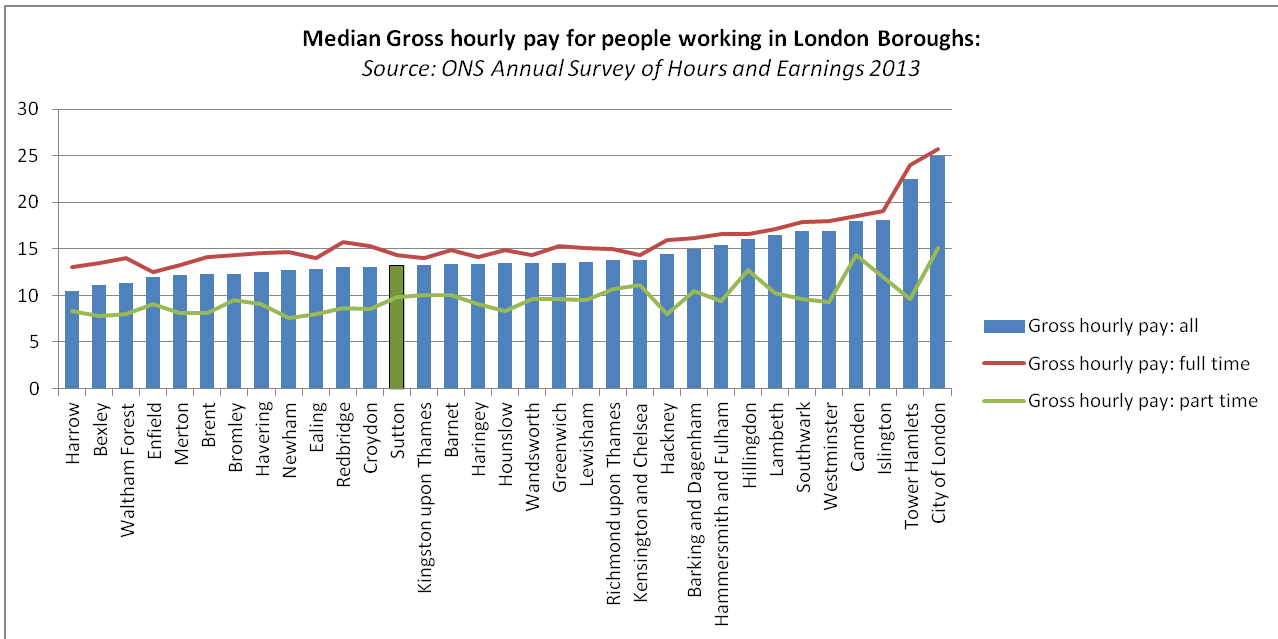


As shown in the figure below, the lowest earning 20% of people resident in the borough have gross annual earnings of less than £15,000 per year, whereas the top 20% have annual earnings of around £45,000.



The graphs below show the median gross hourly pay for people working in London boroughs and people living in London boroughs. As can be seen, people working in Sutton have a median hourly rate below the average for London, whereas Sutton residents have a median hourly rate slightly higher than the average.

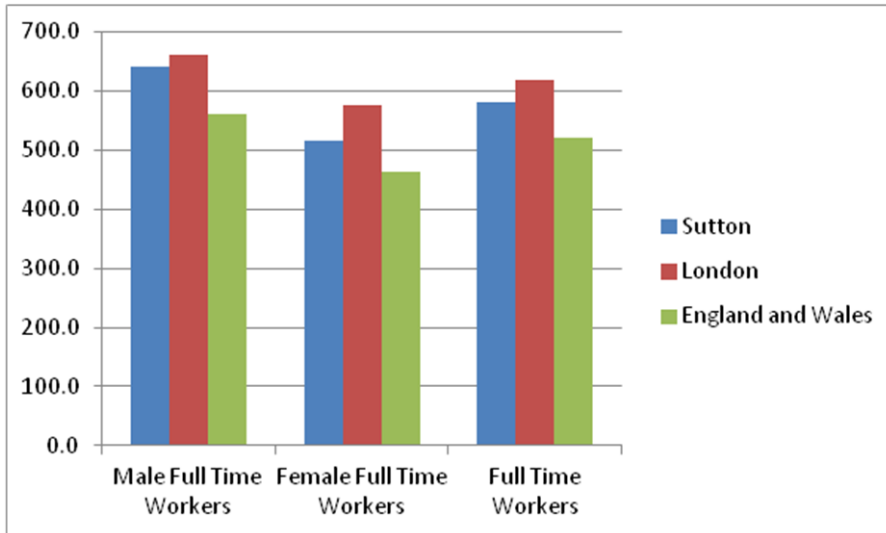




Source: Derived from ASHE, EHS, CACI and ONS data

In terms of the distribution of incomes within the borough working population, the following figure, taken from the Sutton SHMA, shows the spread across income ranges.

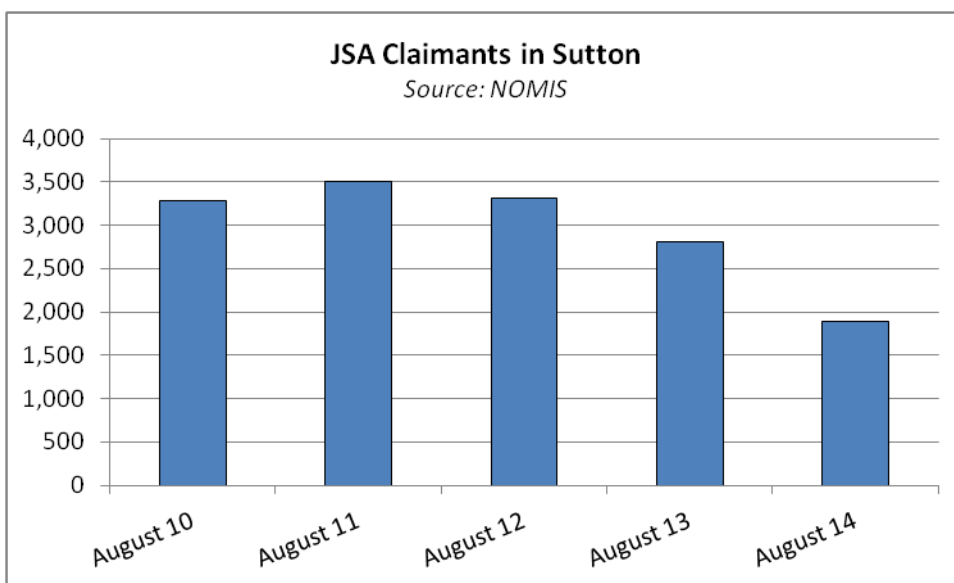
As shown in the following graph, the average gross weekly pay for full time workers in Sutton is £582 (equivalent to slightly over £30,250 per annum), which is lower than the London average (£618) but above the England (£524) average. In line with the general trend, average pay for male workers in Sutton is notably higher than for female workers.



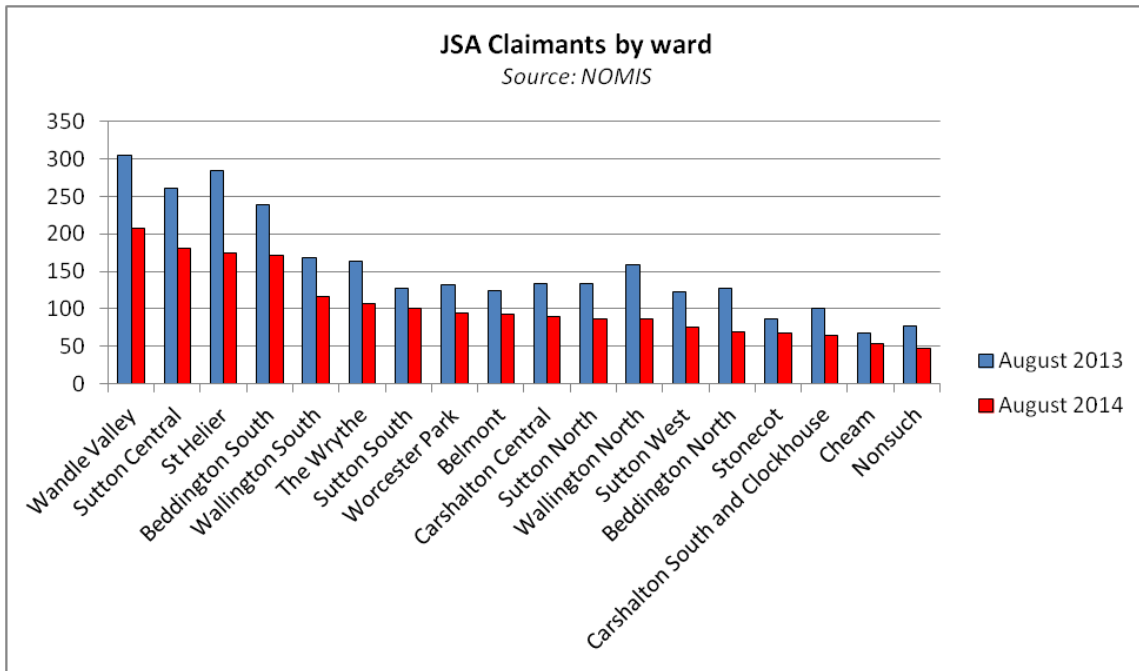
Source: ONS, 2013

### Job Seekers Allowance Claimants

Reflecting the increase in the proportion of people employed, the number of JSA claimants has decreased significantly in Sutton from a peak of 3,510 in August 2010 to 1,888 in August 2014.



The number of JSA claimants by ward is shown below. As can be seen, all wards have experienced a reduction in the number of JSA claimants over the last year. Most unemployment is concentrated in the Northern Wards, central Sutton and Beddington South, all of which have a high level of social housing in the area.

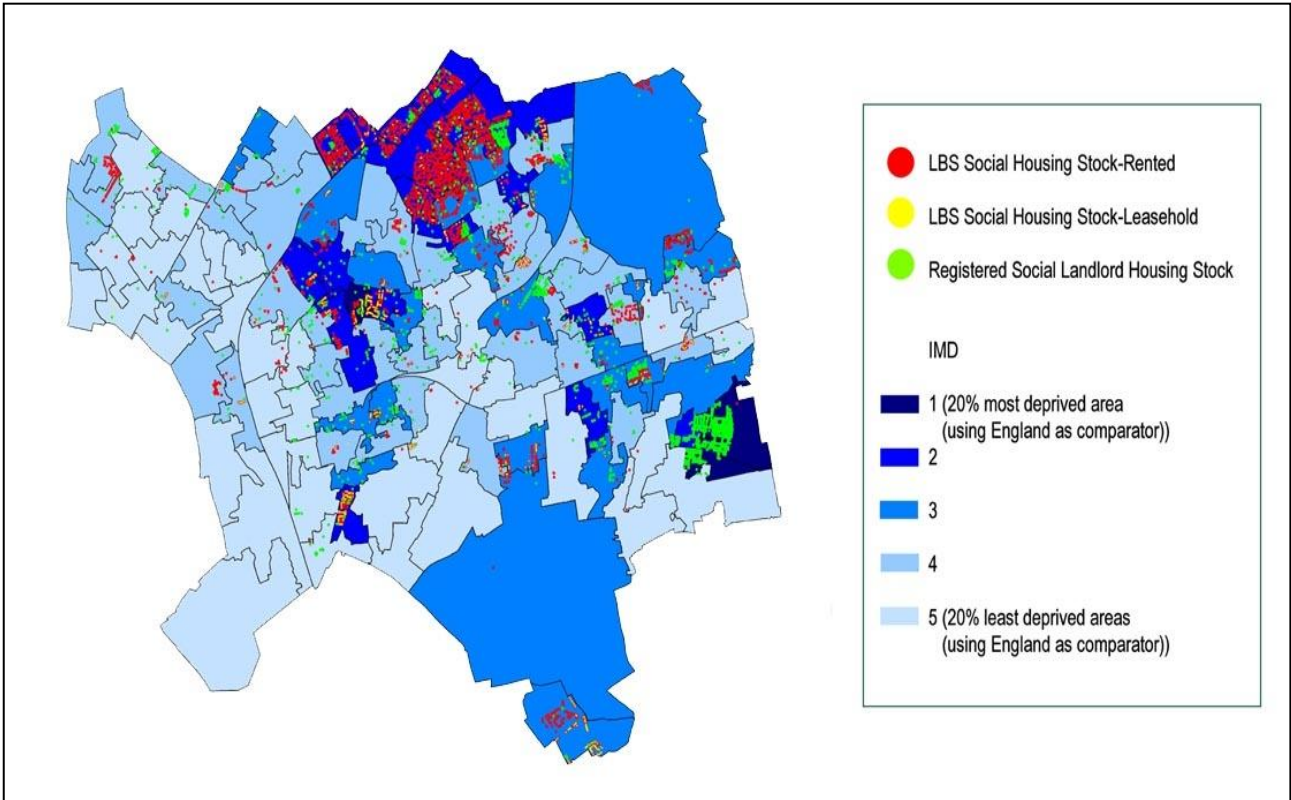


## Deprivation

Sutton is a relatively affluent borough but with areas of notable contrasts. The northern parts share many of the characteristics of inner London, with significant pockets of social deprivation and lower levels of employment. The southern parts of the borough are suburban in character, consisting predominantly of relatively affluent low-density residential areas.

The Index of Multiple Deprivation (IMD) ranks Sutton 234 out of 354 boroughs in the country, where 1 is the most deprived and 354 the most affluent and 30 out of the 33 London boroughs. The average IMD score across the borough is 14.0, which shows relatively low levels of deprivation compared to 18.20 across SW London and the London average of 25.68.

The low borough IMD score, however, conceals local concentrations of disadvantage in certain wards such as St Helier, Wandle Valley and Beddington South, with IMD scores of 67.9, 64.1 and 50.4 respectively. As illustrated by the graph below, areas of high deprivation closely correlate with concentrations of social housing.



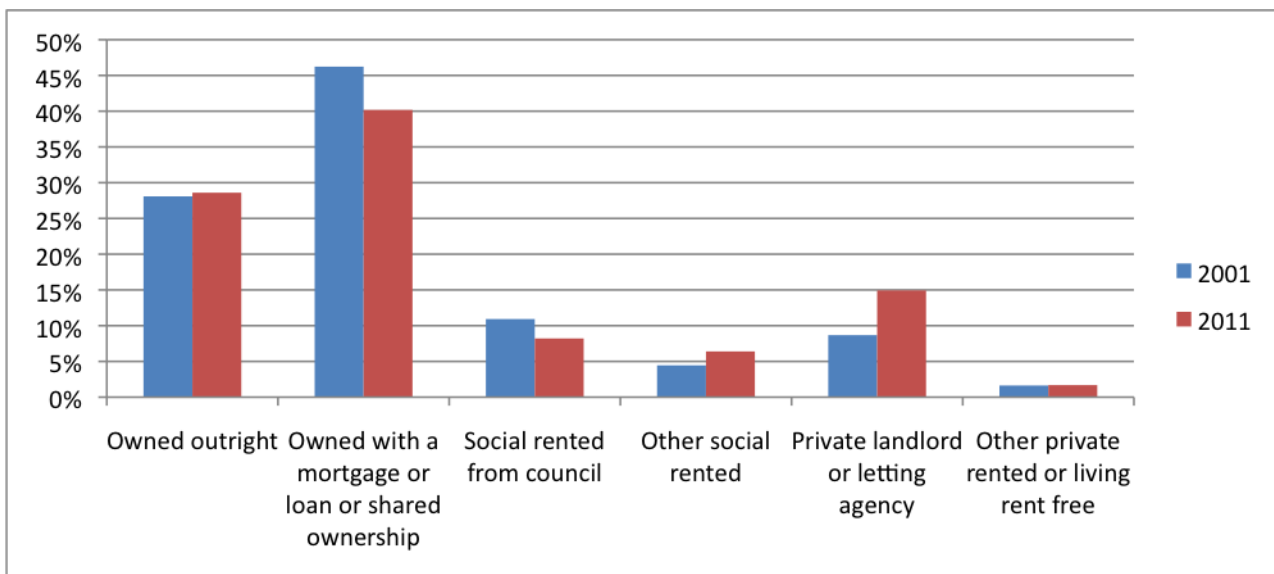
Source: DCLG Index of Multiple Deprivation 2010

# 4 Housing Stock Make Up

## General Needs

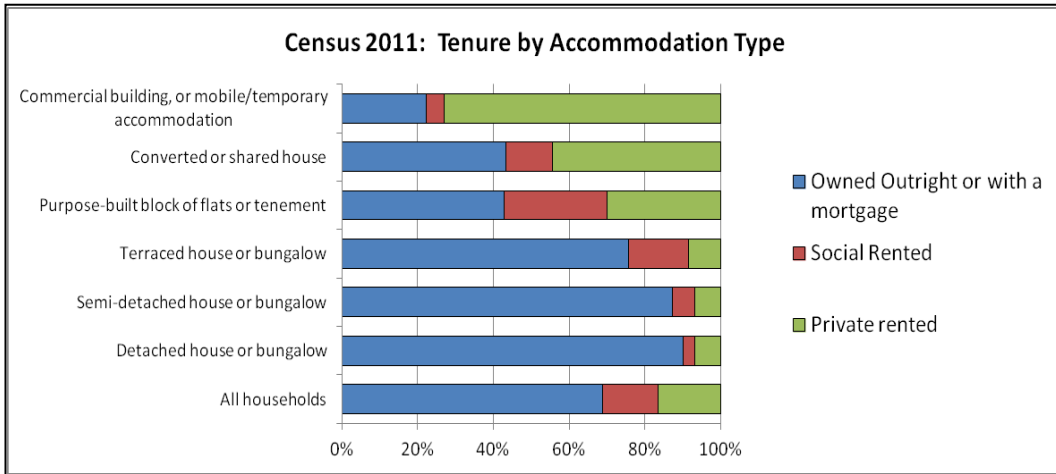
The 2011 Census showed that over two thirds of Sutton’s homes are owned either outright or through a mortgage or shared ownership (29% owned outright, 39% owned with a mortgage, 1% shared ownership). 14.6% of households in Sutton are living in social rented homes (8.2% from the Council and 6.4% through other organisations), with the bulk of the remainder (16.6%) renting privately.

As the figure below illustrates, since 2001 Sutton has seen a large increase in the proportion of households who are renting privately with a similar decrease in households with homes owned through a mortgage.



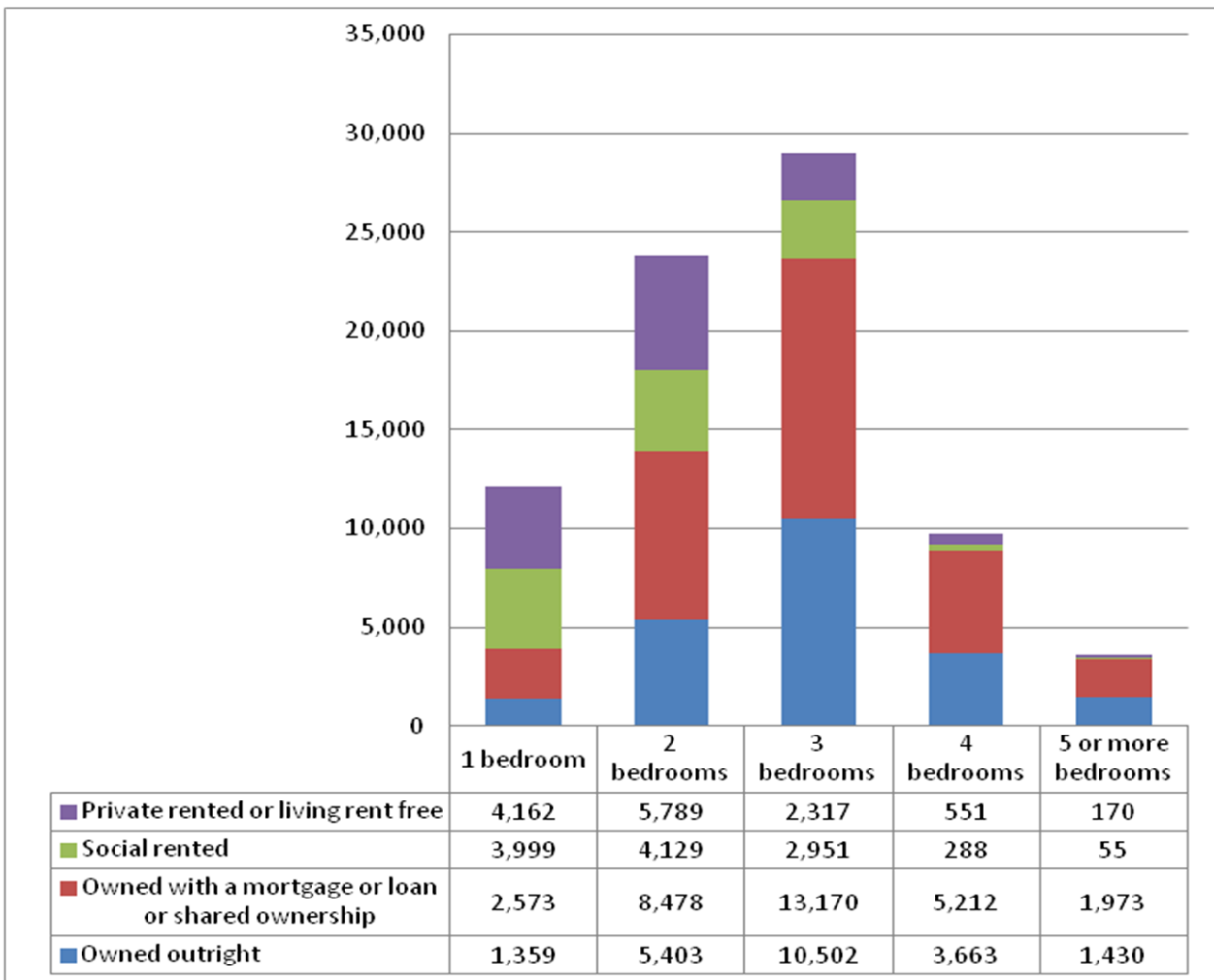
Source: Census 2011

Nearly two thirds of Sutton’s households according to the 2011 Census occupy houses or bungalows, a similar proportion to the 2001 Census. Over 90% of detached houses are owned outright or with a mortgage, compared to around 40% of flats, maisonettes and apartments. The following two figures show, firstly, the proportions of each accommodation type in relation to tenure and, secondly, the homes within each tenure broken down by size.



Source: Census 2011

As shown in the graph below the sizes of properties by tenure indicates that Sutton's dwelling stock predominantly comprises 2 and 3 bedroom properties which are owned with a mortgage or loan. There are a relatively high proportion of 1 bedroom properties, the majority of which are rented and there are fewer rented properties with larger numbers of bedrooms.



Source: 2011 Census

The table below shows the number and proportion of homes within each tenure in the borough in 2011 compared to the other South West London boroughs and London as a whole. It is worthwhile noting that the proportion of owner occupied properties with a mortgage is significantly greater in Sutton (40.2%) than both the South West London boroughs (32.5%) and London (28.4%). The reverse is true of the private rented sector (private landlord or letting agency), with 23.7% in London, 23.2% in the South West London boroughs and 14.9% in the borough of Sutton.

Area	All households	Owned outright	Owned with a mortgage or loan or shared ownership	Social rented from council	Other social rented	Private landlord or letting agency	Other private rented or living rent free
Sutton	78,174	22,357	31,406	6,421	5,001	11,671	1,318
South West London*	705,925	157,727	229,204	73,621	64,478	163,906	16,989
London	3,266,173	689,898	928,417	439,727	346,266	775,591	86,274
Sutton		28.6%	40.2%	8.2%	6.4%	14.9%	1.7%
South West London		22.3%	32.5%	10.4%	9.1%	23.2%	2.4%
London		21.1%	28.4%	13.5%	10.6%	23.7%	2.6%

\*South West London: Sutton, Merton, Wandsworth, Richmond, Kingston, Croydon and Lambeth

Source: Census 2011

### Social and Affordable rented stock

As at 1<sup>st</sup> April 2015 Sutton Council's housing stock comprised 5,999 rented, 13 shared ownership properties and 1,426 flats and maisonettes sold on long leases. Also within various estates there are 102 houses sold freehold where the owner pays a service charge to the Council (section 16 freeholders). The rented stock includes 504 sheltered housing units, set within 13 schemes. As shown below, flats and maisonettes comprise 53% of the stock, with houses and bungalows making up the remaining 47%. More than half of the stock is now over 70 years old and 12% was built since 1974. The make-up of the rented stock by age of build is shown in the table below.

	Pre 1945	1945-64	1965-74	1975-84	Post 1985	All ages
Houses	2351	193	62	44	57	2727
Bungalows	17	27	10	25	9	88
Flats & Maisonettes	681	982	914	389	218	3,184
<b>All dwellings</b>	<b>3,069</b>	<b>1,202</b>	<b>986</b>	<b>458</b>	<b>284</b>	<b>5,999</b>

In terms of dwelling size Sutton's stock as outlined below, contains 1,996 family sized units (3+ bedrooms), representing approximately 33% of the total. Of this figure 52 have four or more bedrooms.

Bedsit/ Studio	1 bed	2 bed	3 bed	4bed	5bed	Total
188	1,681	2,134	1,944	49	3	5,999

### Housing association stock

The most recent calculation of the housing association-owned stock in the borough was 7,184, this including sheltered housing and housing with care, estimated as at August 2013. This comprised 5,727 rented properties, 475 shared ownership, 973 leasehold properties and nine other properties.

### **Supported Housing**

The term supported housing is accommodation for people with an identified need, which is not necessarily a statutory need that requires a social care intervention. As outlined below, the London Borough of Sutton supported housing portfolio consists of sheltered housing and housing with care, supported living accommodation and supported accommodation.

### Sheltered housing and Housing with Care

There has been a significant increase in the number of 'Housing with Care' or 'Extra Care' schemes since the early 1990s. This reflects the increased focus on prevention, and an increasing focus on services that help people live independently and avoid having to move into more institutionalised care settings.

The table below describes the range of social housing available in the borough for older people with housing support needs as at December 2014.

Service Type (number of accommodation units)	Service Model
<u>Extra Care / Housing with Care:</u> Belsize Court (63) Cloverdale Court (43) Sub-total: 106 units	<ul style="list-style-type: none"> <li>On site housing Manager</li> <li>Onsite core care service with 24/7 care</li> <li>Available choice of care provider for personal care</li> <li>On site community development officer</li> </ul>
<u>Housing with support:</u> Sutton Housing Partnership (504) Sutton Housing Society (263) Croydon Churches Housing Association (141) Housing and Care 21 (62) Anchor Housing Trust (44) Sub-total: 1,014 units	<ul style="list-style-type: none"> <li>Sheltered Housing Officers working across clustered schemes (not scheme specific)</li> <li>Sheltered Housing Officers working across linked schemes</li> <li>Floating Housing Assistants and Support Workers</li> <li>Residential Scheme Manager</li> </ul>
<b>Total units: 1,120</b>	



## Supported Living

The table below shows the number and description of supported living schemes commissioned by the Council. The client group who usually occupy this accommodation are people of working age who are eligible for adult social care services.

<b>Scheme</b>	<b>Registered Social Landlord/Provider</b>	<b>Client group and description of scheme</b>	<b>No. of units</b>
Orchard Hill and NHS Campus Reprovision Schemes	Raven Housing Trust & Ability Housing Association	<u>Adults with learning disabilities</u> 9x2-bed flat 12x1-bed flats Self contained flat Majority of flats are built to wheelchair standard Some schemes have a social space and space for a staff sleep over A support provider is attached to each unit	21
	Progress Care	<u>Adults with learning disabilities</u> 36x1-bed flats All flats are built to wheelchair standard Some schemes have a social space and space for a staff sleep over A support provider is attached to each unit	36
	Sutton Housing Partnership	<u>Adults with learning disabilities</u> 1 house for 2 people A support provider is attached to each unit	1
Camperdown	Transform Housing & Support	<u>Shared housing for people with learning disabilities</u> 2x6-bed houses 1x4-bed houses 1x2-bed houses (Shared accommodation for a total of 18 people. Scheme is being decanted as a new development of 12x1-bed self contained flats is being built nearby – completion due February 2016)	4
Sherwood Park Road	Advance Housing	<u>People with learning disabilities</u> Shared house with on-suite bathrooms and shared living space. The Council commissions a core support service at the scheme. Any additional support required is through an individual arrangement via each service users personal	4

Scheme	Registered Social Landlord/Provider	Client group and description of scheme	No. of units
		budget	
York Road B	Metropolitan Housing Trust	<u>Shared house for people with learning disabilities</u> Support Provider - Mencap	6
Mental Health - Hillcroombe	Sutton Housing Partnership	<u>Supported housing for people with mental health needs</u>  24 hour supported housing (mixture of shared and self contained) for Social Care clients with high level need in relation to mental health and housing support  Support Provider – Community Choices	11
Mental Health - Harrow	Sutton Housing Partnership	<u>Supported housing for people with mental health needs</u>  Staff from Hillcroombe provide low level visiting support. Residents are not Social Care clients but have long term conditions and housing support needs.  Support Provider – Community Choices	4

### Supported Accommodation

The table below shows the supported housing provided to a range of people in different circumstances to maintain or increase their independence and prevent homelessness. This accommodation is commissioned for people with an identified support need but not specifically a social care need.

Client Group (and owner/landlord)	Description of supported accommodation	Number of units
Domestic Violence Services (London Borough of Sutton)	Very short term crisis units for single women and women with children fleeing domestic violence (Women's' Refuge)	12
Mental Health Services (Home Group, Transform, CCHA)	Short term accommodation for people who are homeless or moving on from institutional living (Thames Reach is the support provider)	54
Offender Services (Sutton Housing Partnership, Home Group)	Very short term day time support for Probation clients who are homeless  (Family Mosaic is the support provider)	18
Services for Single Homeless People	Short term units in a variety of locations. It includes a short term assessment service,	44

Client Group (and owner/landlord)	Description of supported accommodation	Number of units
(Amicus Horizon, CCHA, Larcombe, Transform)	following which clients are supported to find private rented accommodation or some clients are referred to mental health or substance misuse supported accommodation.  (Penrose is the support provider)	
Substance Misuse Services  (London & Quadrant, Metropolitan)	Short term accommodation; 8 for homeless people with addictions and 4 post treatment clean/dry units. The support focuses on abstinence, where possible, or harms minimisation.  (Thames Reach is the support provider)	12
Young People Services  (Transform, CCHA, Viridian, Amicus Horizon, Look Ahead)	Short term supported accommodation for 16/17 year olds who are homeless and Care Leavers. Focus is on mediation with family and return where safe to do so. (Sutton Time-Out Project (STOP))  (CAYSH is the support provider)	12
	Short term supported accommodation for 16/17 year olds and care leavers  (CAYSH is the support provider)	36
	Short term supported accommodation (Teen parent / mother and baby)  (CAYSH is the support provider)	7
People with learning disabilities  (CCHA, Metropolitan Housing, SHS, London & Quadrant (managed by Transform), Transform)	Medium to long and permanent units.  5 units of temporary units, which are currently under review.  24 units are self contained and 5 shared  Support currently provided by the Council's in-house supported living service (externalisation of this service is planned)	29

The target utilisation across all housing support services is 97%. The utilisation rate for 2013/14 slightly missed the target at 96.01%. Services for all client groups are well utilised and there is no current evidence of reducing demand.

### Housing Support Services

During 2014/15 the Council commissioned approximately 280 units of floating support. This service is provided by a range of providers including the in-house Supported Living Team, which is about to be externalised.

Housing support services are not always attached to specific accommodation and are designed to help people to maintain their tenancy and to prevent homelessness. In some instances these services are commissioned under the title of 'housing support', where it is delivered alongside specific supported housing while in other instances floating support is provided irrespective of housing type or tenure.

The table below shows the provider and number of units of floating support that is provided.

<b>Provider:</b>	<b>Description of service and client group</b>	<b>No. of units of floating support provided during 2013/14</b>
<b>Thames Reach</b>	Short term service for people with housing support needs that are related to mental health conditions, or addictions. The service aims to prevent homelessness / housing related hospital admission. Supports people who are resettling from homelessness, institutional living or moving on from supported accommodation.	105
<b>Family Mosaic</b>	Short term service to prevent homelessness or support people who are resettling from homelessness or institutional living.	109
<b>Sutton Women's Aid</b>	Short term service for people with domestic violence related housing needs. The service supports mainly high risk residents to stop the violence being experienced and enable them to remain at home rather than seeking refuge.	18
<b>Sutton Housing Partnership</b>	Floating support is provided by Sutton Housing Partnership to older residents of the Shanklin and Roundshaw estates	30-50

## Care Homes

On 1<sup>st</sup> April 2014 there were 1,361 registered care home places (residential and nursing homes) in the London Borough of Sutton delivered through 89 care home settings.

The table below provides a breakdown of care homes, including nursing and residential, by type of provider as well as by who funds the placements and the number of vacancies.

Provider	Council Funded residents	Self Funders	Funded by other local authorities	Fully funded by Health	Intermediate CCG funded care beds	Vacancies	Total places
Local 3 <sup>rd</sup> Sector	6	17	2	5	0	8	45
National 3 <sup>rd</sup> Sector	52	105	25	17	0	21	219
PLC – Large national Group	3	0	18	7	0	3	24
Private National Company	46	33	57	24	9	17	207
Private - SME	198	200	252	95	3	134	866
<b>Total</b>	<b>305</b> (22%)	<b>355</b> (26%)	<b>354</b> (26%)	<b>151</b> (12%)	<b>12</b> (0.1%)	<b>183</b> (13%)	<b>1361</b>

Council funded residents, self funders and residents funded by other local authorities each make up approximately 26% of total occupants of care homes in the borough, with 11% of places fully funded by the NHS. The number of local vacancies combined with the places funded by other local authorities makes up 39% of local care home places, which suggests that Sutton is significantly oversupplied.

Analysis of Sutton residents living in care homes suggests that people funding their own care purchase a significant element of this market (26%). Care home beds occupied by residents over the age of 65 who fund their own care could be as high as 35% of the market.

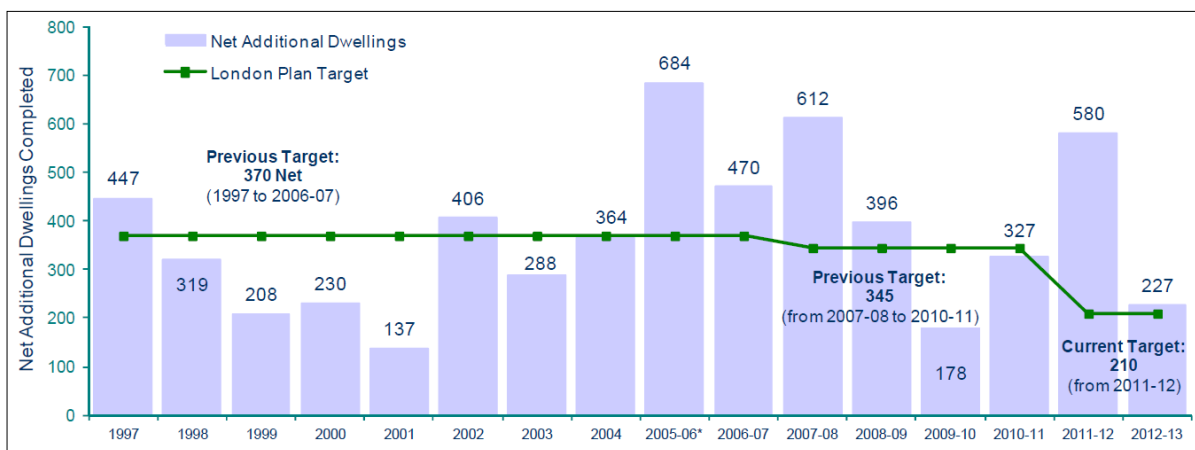
As the table below shows, the number of people who were provided with a care home service during the years 2010/11 and 2013/14 reduced by 31%. Although the number of places used may continue to fall it is not expected that this figure will reduce substantially during 2014/15.

Age group	2010/11	2011/12	2012/13	2013/14
65 years and over	625	490	395	410
Between 18 and 65	255	225	210	200
<b>Total</b>	<b>880</b>	<b>715</b>	<b>605</b>	<b>610</b>

# 5 Market Housing - Supply, Cost and Affordability

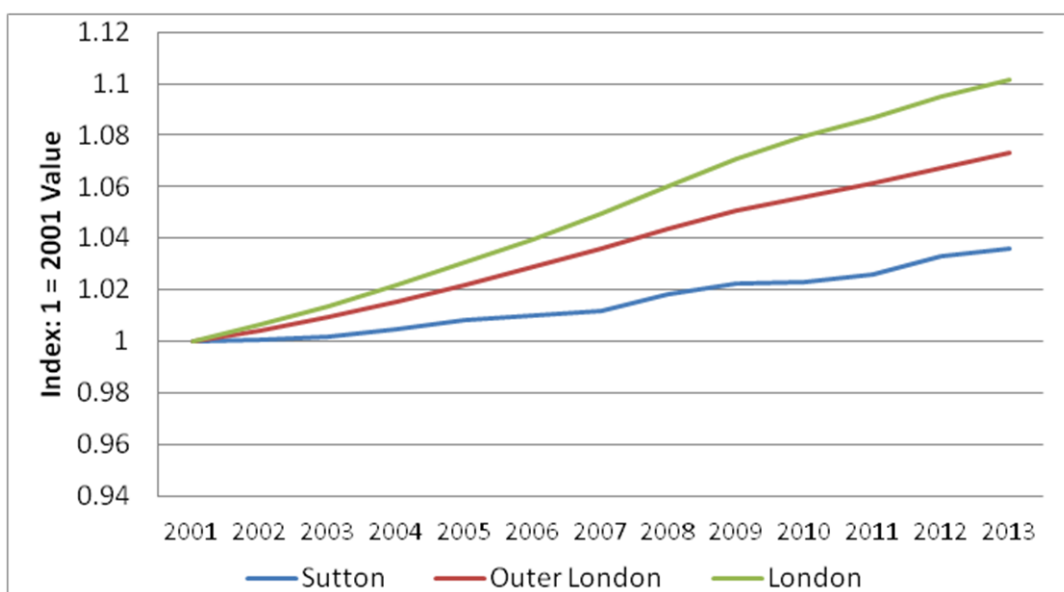
## Housing Supply

The figure below shows the number of net additional dwellings produced since 1997, set against London Plan targets.



Source: The Sutton Annual Monitoring Report: Homes, 2012-13

As can be seen, in the earlier years targets were often not met but later they were frequently exceeded and, despite a drop in 2009/10, they have continued to be exceeded. The graph below shows dwelling stock growth in Sutton compared to both London and Outer London, indexed to 2001. Overall it is clear that growth in the borough has continually fallen short of that in Outer London and is very significantly below the growth rate seen across the capital as a whole.



Source: CLG, 2013

## House Prices

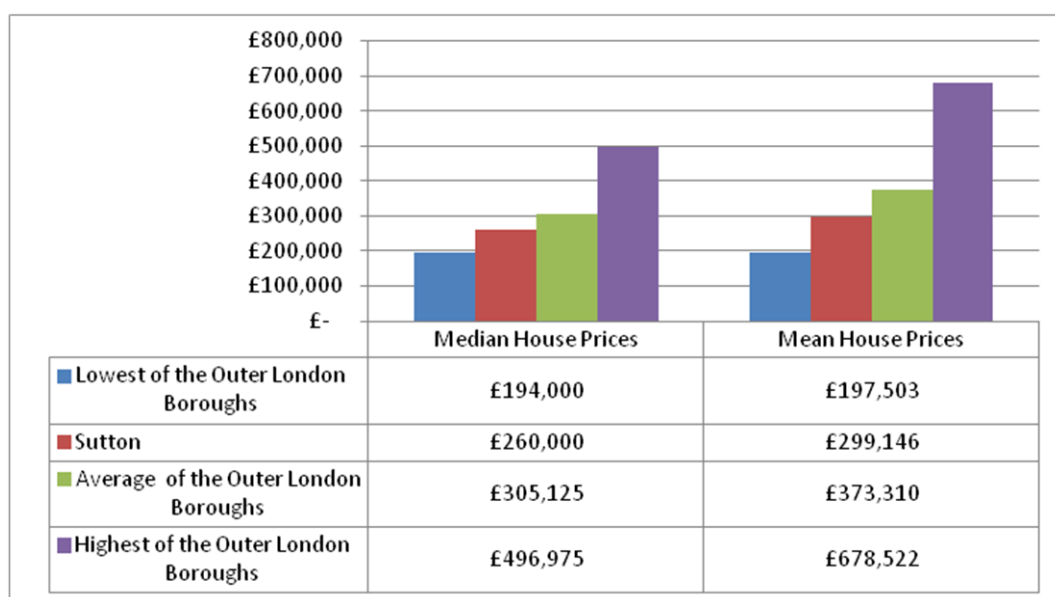
The latest average (mean) house prices for Sutton, the other SW London boroughs, along with London and England & Wales as a whole, are shown in the following table.

	Average Price (June 2014)	Annual Increase
Croydon	£290,064	15.3%
Merton	£428,700	16.6%
Lambeth	£501,169	26.8%
Kingston	£391,097	15.8%
Richmond	£585,925	16.0%
<b>Sutton</b>	<b>£290,958</b>	<b>12.6%</b>
Wandsworth	£547,232	28.1%
London	£437,608	16.4%
England & Wales	£172,011	6.4%

Source: Land Registry House Price Index

As can be seen, along with Croydon Sutton remains one of the two substantially cheaper boroughs within the sub-region, with prices considerably lower than London as a whole. However, the borough is in a relatively expensive part of the country, with average prices over £100,000 higher than the equivalent for England & Wales.

In order to allow for fluctuations, the figure below gives the average (mean and median) prices taken across the period January 2013 to June 2014, and compares the borough with Outer London as a whole.

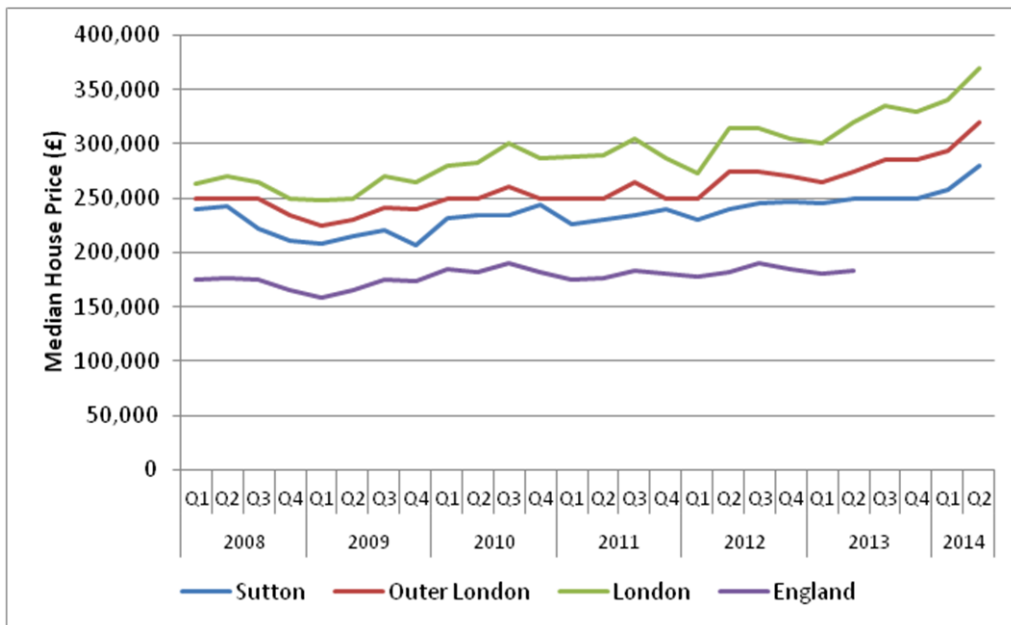


Source: GLH Analysis: Land Registry Price Paid Data

This shows a mean Sutton house price of just under £300,000 and a median price of £260,000. It also illustrates that Sutton sits towards the lower end of the price range across Outer London.

The following figure shows median house prices broken down by property type, for Sutton and both London and Outer London. As can be seen, for all property types Sutton prices fall below those of both London overall and Outer London, the difference being somewhat more marked in the case of flats.

Trends in median house prices since 2008 are shown in the following figure.



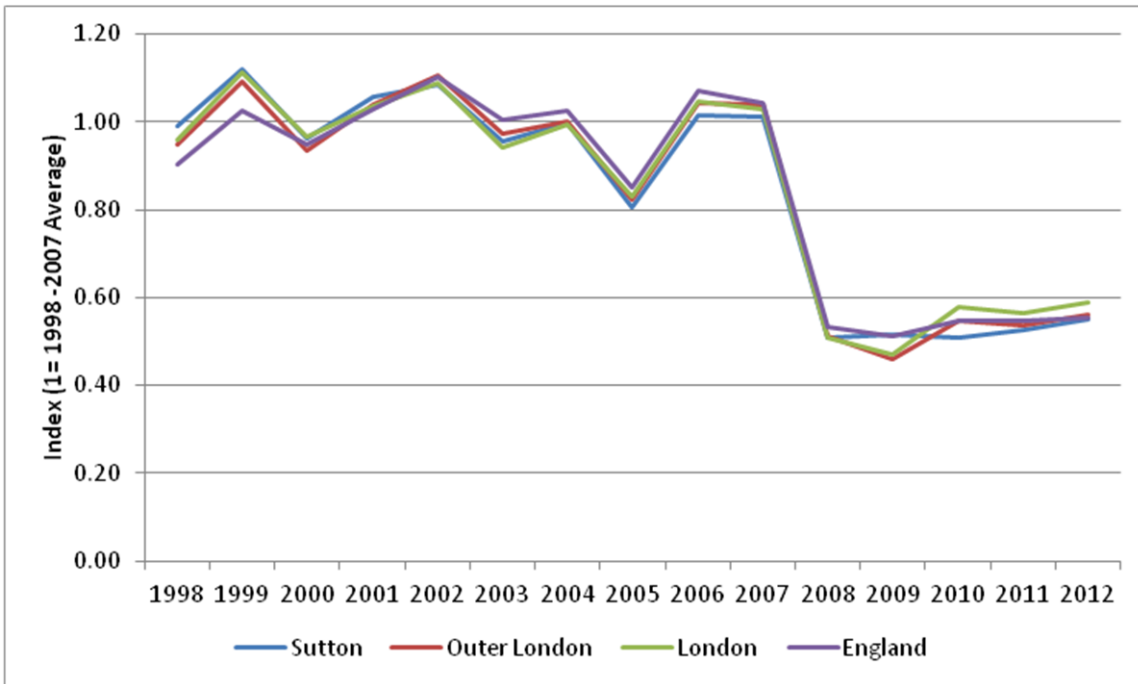
Source: DCLG Live Tables: Land Registry Data

After a dip during 2008 prices have gradually risen across the board in the capital, though less so in England. However, Sutton prices have consistently been below both those of London as a whole and those of Outer London

### Housing Sales

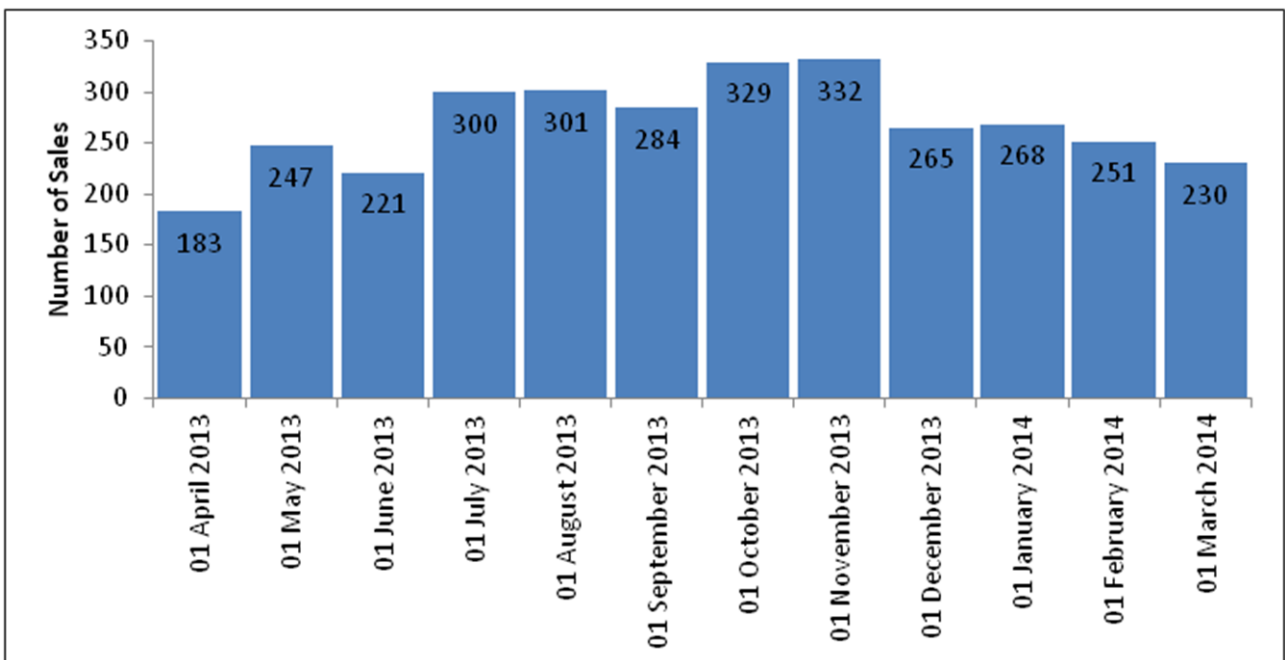
As the figure below shows, property sales in Sutton in recent years mirrored the trends in London. Following the significant drop around 2007/08, sales volumes remain at no more than 60% of their pre-crash levels albeit they have increased slightly in the last few years.





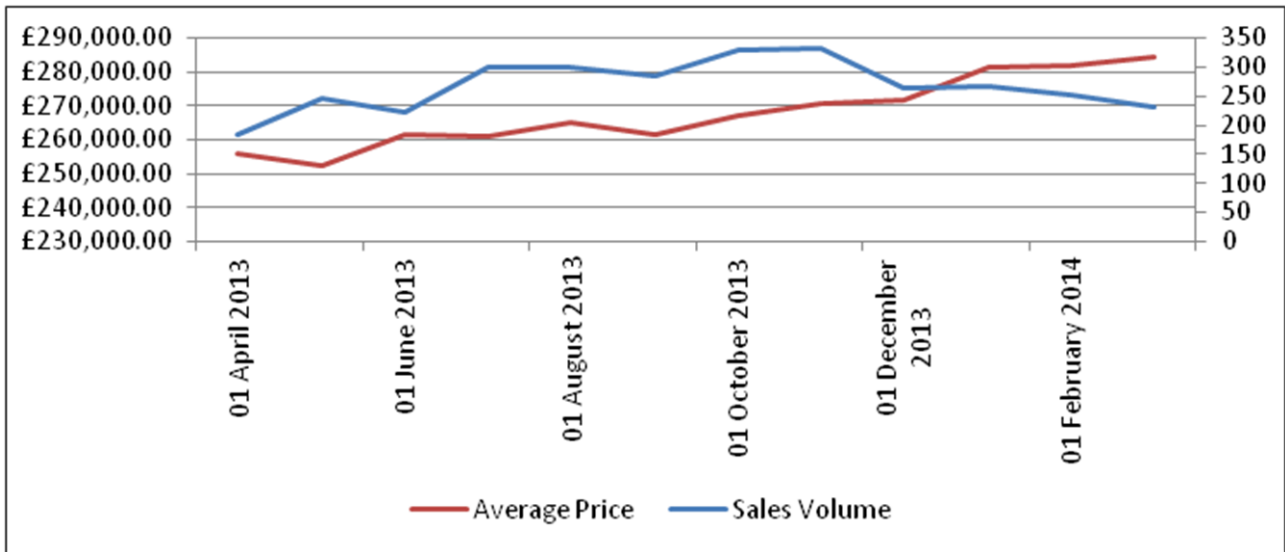
Source: DCLG Live Tables

The diagram below shows the most up to date position, i.e. sales by month within the borough over 2013/14.



Source: Land Registry House Price Index

The graph below relates sales volumes and prices during 2013/14, showing that during the latter months as prices increased the volume of sales reduced.



Source: Land Registry House Price Index

Affordability

The ratio of incomes to lower quartile house prices since 1997 is set out below



Source: GLA London Datastore, 2014

While the situation in Sutton has broadly tracked that of London, reaching a high of around x9 by 2008, the ratio dropped slightly to about x8.5 by 2013. However, ratios in London remain significantly higher than for the rest of the country.

As well as comparing recent lower quartile prices / income ratios, the table below also shows the ratios where lower quartile prices are related to median incomes and where median prices are related to median incomes.

	Lower Quartile Ratio	Median Ratio	Difference	Lower Quartile Prices/Median Income
<b>Sutton</b>	8.56	8.56	-0.01	6.03
<b>Outer London</b>	10.05	9.28	-0.77	6.66
<b>London</b>	9.44	9.11	-0.33	7.23
<b>England</b>	6.62	6.83	0.21	4.66

Source: GLA London Datastore, 2014

For Sutton there is very little difference between the lower quartile ratio and median ratio suggesting that affordability is an issue across the market and not just at the lower end. Comparing lower quartile prices and median incomes is arguably a more realistic indicator of market affordability, particularly in London, and here the ratios are notably lower (just over x6 in Sutton). This also shows that affordability in Sutton, on this measure, is better than in London (x7.23) but worse than across England as a whole (x4.66).

### Private Sector Rents

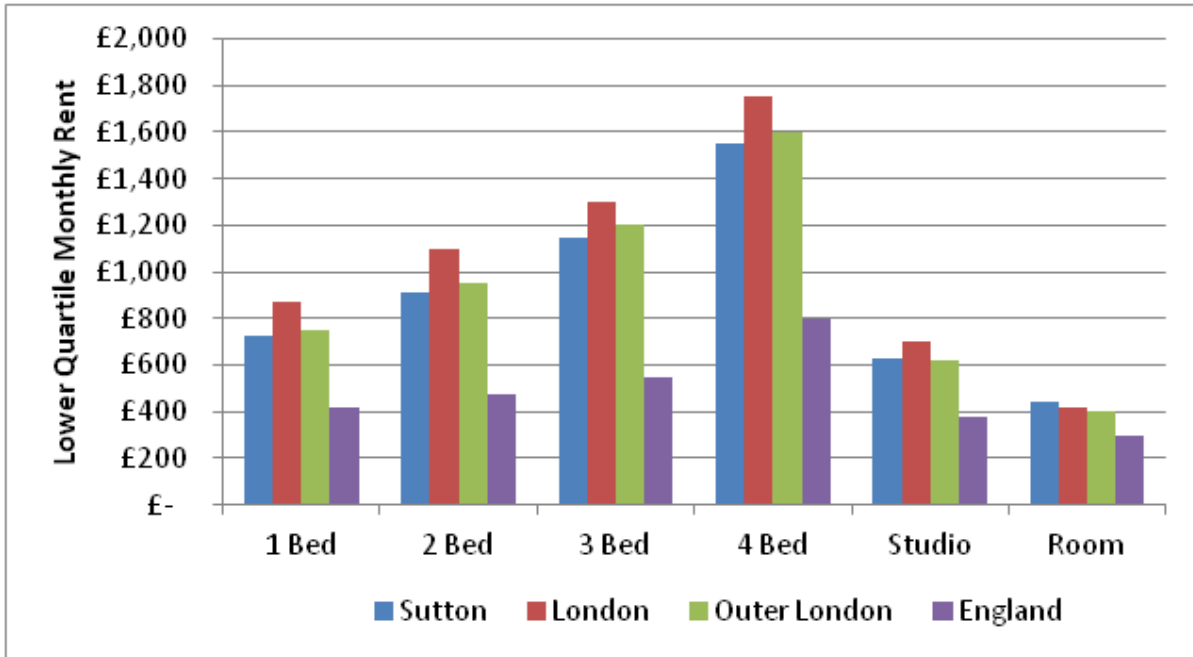
The following table illustrates the most current information available on private sector rent levels in the borough, showing mean and median averages and lower quartile figures by property size.

Rental cost (pcm)	Room (£)	1 bed (£)	2 bed (£)	3 bed (£)	4 bed (£)
Average (mean)	478	790	1,061	1,374	2,017
Average (median)	465	795	1,050	1,375	1,900
Lower Quartile	410	750	950	1,300	1,650

Source: Valuation Office Agency, year to September 2014

Median rental values in Sutton, as at September 2014, ranked 15th of the 19 Outer London boroughs with only Barking and Dagenham, Bexley, Havering and Croydon having lower median rents. The average rent for all property sizes in the borough is £1,003 pcm. Again this is lower than the London and Outer London equivalents but above the England average. A similar pattern exists for lower quartile prices.

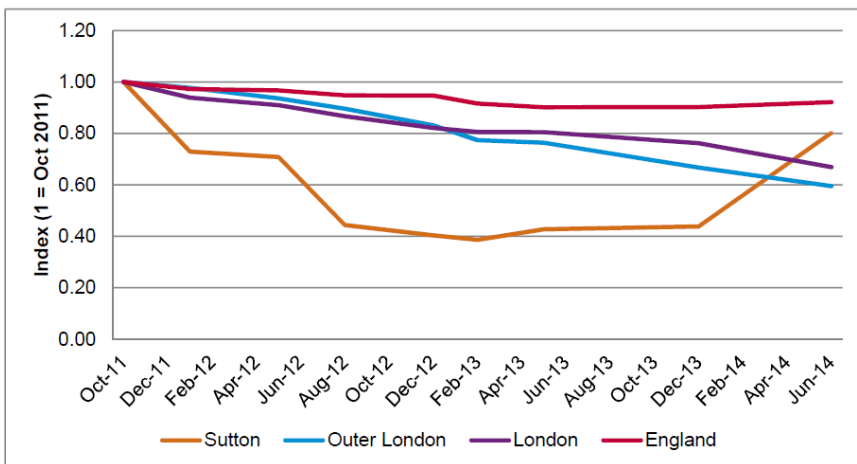
As seen in the figure below, the lower quartile price of all sized properties except studio flats and single rooms is lower than both the London and Outer London prices.



Source: Valuation Office Agency, Private Rental Data – September 2013

Private lettings

Over the last three years or so the number of private rental transactions has dropped. Indexed against October 2011, the graph below shows this to have been far more marked in Sutton than even in Outer London. However, as the graph also shows, Sutton experienced a considerable ‘bounce back’ during 2013/14.



Source: Valuation Office Agency, Private Rental Data – September 2011 to June 2014

Local Housing Allowance

The large majority of the borough’s private rented sector stock falls within the Outer London South Broad Rental Market Area. The table below shows a comparison between the lower quartile, median and mean price of private rented sector properties and the monthly per calendar month Local Housing Allowance rate applicable for that sized property.

The table shows that for both years LHA rates are lower than even the lower quartile private sector rent per calendar month figures.

Property size	Outer London LHA rates per calendar month		Lower Quartile (25 <sup>th</sup> percentile rent)* (£ pcm)	Median* (£ pcm)	Mean* (£ pcm)
	2014/15 (£ pcm)	2015/16 (£ pcm)			
Room only	344.51	358.31	410	465	478
1 bedroom	698.68	726.61	750	795	790
2 bedroom	879.80	914.98	950	1,050	1,061
3 bedroom	1,166.28	1,212.93	1,300	1,375	1,374
4+ bedroom	1,438.82	1,496.41	1,650	1,900	2,017

\*Valuation Office Agency, year to September 2014

The table below shows the number of households in receipt of LHA for the last three years for each property size. Also shown are the numbers of discretionary housing payments claims paid.

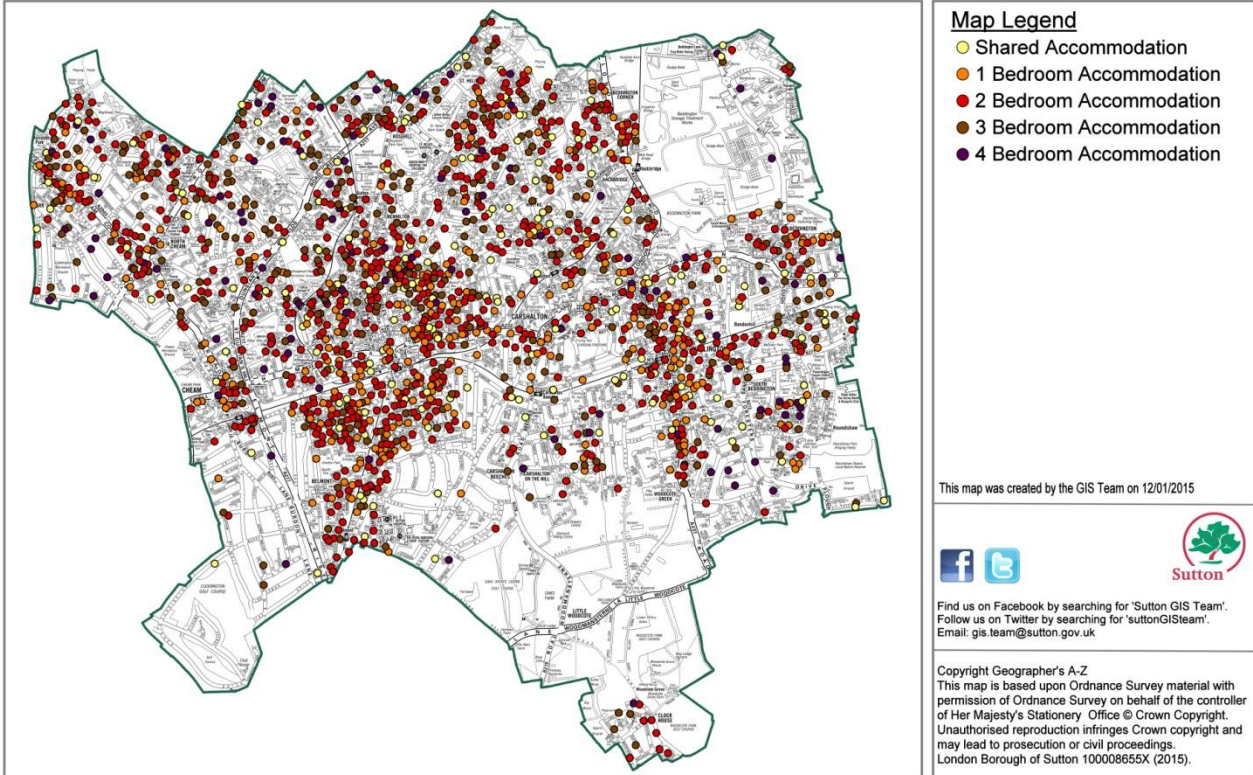
Bedroom size	Number of households in receipt of LHA		
	2012/13 (£)	2013/14 (£)	2014/15 (£) (at 16/10/14)
Shared room	227	605*	467
1 bedroom	1,178	943	997
2 bedroom	1,967	1,867	2,201
3 bedroom	738	660	803
4 bedroom	175	169	210
<b>Total LHA payments made</b>	<b>4,285</b>	<b>4,244</b>	<b>4,678</b>
Discretionary Housing Payments - claims paid	339	511	281

\*This significant increase is due to changes in the share room regulation, which extended the shared room rate to under 35 year olds

As can be seen, overall the numbers dropped slightly in 2013/14 but have risen notably during 2014/15.

The map below shows the distribution of LHA claims by bedroom size across the borough, this broadly reflecting the distribution of the population.

### Recipients of LHA by Postcode as at 13/10/2014



## 6 Affordable Housing - Supply, Demand and Need

### Relets from Existing Social Stock

As at 1 April 2015, there were 5,999 Council rented homes and an estimated 5,727 housing association rented units in the borough. The numbers of relets arising from the borough's social stock over the last few years, and which are available to households on the Council's Housing Register, are set out in the table below.

	2011/12	2012/13	2013/14	2014/15
Total local authority relets	359	283	341	350
Housing association relets*	427	300	252	431
<b>Total social relets*</b>	<b>786</b>	<b>583</b>	<b>593</b>	<b>781</b>

Source: Local Authority Housing Statistics

\*Excluding housing association tenants transferring

The number of relets has varied over the last four years. This is likely to have been influenced by a number of factors including the individual circumstances of tenants, social and economic, as well as issues relating to the local economy.

### New Build

Actual and projected (as at 30 January 2015) numbers of new social homes for Council HRA funded and housing association new build units are set out in the tables below.

Tenure	Council New Build Stock (Projected)			
	2017/18	2018/19	2019/20	2020/21
Total	75	27	6	26

As shown the projected Council new build stock is expected to reach a total of 134 by 2020/21. The tenure split between social rented affordable rent and intermediate is not yet known.

It is anticipated that additional units of Council new build accommodation may be included over this period via the Council's new Housing Development Company. As this initiative is currently at inception stage, it is not yet possible to estimate the number of units that will be made available via this route.

<b>Housing Association New Build Stock (Actual and projected)</b>				
	<b>2013/14</b>	<b>2014/15</b>	<b>2015/16</b>	<b>2016/17</b>
Social rented	34	69	25	0
Affordable Rent	20	158	43	128 (Capped)
				128 (Discounted)
Intermediate*	27	23	30	103
<b>Total</b>	<b>81</b>	<b>250</b>	<b>98</b>	<b>359</b>

\*Includes First Buy and Shared Ownership

As can be seen, the housing association new build will include both social rented and Affordable Rent units, the latter divided into Capped (near social or target rented) and Discounted (at 80% of market rents) units from 2016/17. The table also shows the number of intermediate (mainly shared ownership) properties coming on stream. Deliveries of the projected number of units are estimates and are expected to change over time as each scheme is developed.

The table below shows the origin of the gross new supply of affordable units (rented and intermediate) over the last 10 years (2005/06 - 2014/15).

	<b>S106</b>	<b>Direct procurement by the Council</b>	<b>Registered Provider owned site</b>	<b>Gross total affordable units</b>
Total over 10 years	393	1002	494	1,889
	21%	53%	26%	100%

Developer led Section 106, using the GLA definition, 'one where affordable housing is delivered solely by virtue of the planning obligation required through the planning permission. As can be seen, gross affordable units delivered through the use of the Council's own land and from housing associations who fully owned the site make up 79% of total new affordable housing provision.

### **Changes in the Social Rented Stock**

Changes in the borough's stock of permanent social rented housing that are available to be let over recent years are set out below. These derive from losses through Right to Buy (RTB) sales of council homes, demolitions and disposals of local authority stock, losses of housing association stock (usually as a result of Right to Acquire or private sale) and additions from newly built or acquired stock.



	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
Loss of Council dwellings via RTB	-12	-2	-2	-4	-2	-35	-65
Loss of Council dwellings via demolitions and disposals etc.	-625	-103	-66	-52	-93	-68	-33
Appropriations*	**	**	**	**	+2	0	0
Loss of housing association stock (disposals etc.)	**	**	**	**	0	-19	-2
New homes built or acquired by housing associations	214	285	97	236	267	103	81
Net change	-637	-105	-68	-56	-93	-122	-100

\* Caretaker accommodation converted to social rented

\*\*Figures are not available for these years

The net change in social housing stock has varied quite significantly during the last seven years. This has been influenced mainly by an ongoing regeneration programme, which has resulted in a reduction of Council stock and an increase in housing association stock by the developing housing association as well as well as a continuing programme of housing association new build.

Sales of council houses have increased significantly in recent years due to the Government's reinvigorated RTB policy, the latest projections of which are set out below along with other anticipated demolitions or disposals. Future housing association stock losses are unknown.

	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20
RTB sales	75	85	60	40	25	20
Demolitions / disposals	40	97	0	0	0	0
<b>Total</b>	<b>97</b>	<b>182</b>	<b>60</b>	<b>40</b>	<b>25</b>	<b>20</b>

### Future Social Rented Relets

Based on recent lettings trends, the pipeline of new build (both housing association and local authority), projected RTB sales and other stock losses, the table below sets out the estimated number of social rented relets anticipated over the next five years.

<b>Source of social rented and Affordable Rent lets:</b>	<b>2015/16</b>	<b>2016/17</b>	<b>2017/18</b>	<b>2018/19</b>	<b>2019/20</b>
Local authority - existing stock*	292	289	287	289	289
Local authority - new build	0	0	75	27	6
Housing association – existing stock*	357	361	376	376	376
Housing association – new build**	56	256	0	0	0
<b>Total lets</b>	<b>705</b>	<b>906</b>	<b>738</b>	<b>692</b>	<b>671</b>

\*Projections are based on the average number of lets for the previous three years (2011/12-2013/14), the result being 5% of Local Authority Stock and 6% of housing association stock (stock number for housing associations is estimated)

\*\* Excludes 12 supported living accommodation and intermediate housing

In terms of what is likely to happen to the social stock in future years, the projected numbers of new build homes, both Council and housing association, are as set out above, indicating a gradual reduction in the number of lets. The absence of housing association new builds from 2017/18 onwards is the greatest contributor to this reduction although it is likely that there will be some slippage into later years of the 256 units due to be completed in 2016/17.

### **Further social stock capacity**

In addition to relets some further or additional social rented stock capacity arises from how the existing stock is managed: notably - work undertaken to eliminate tenancy fraud and relet illegally used homes; the bringing back of private sector empty homes into use to house households in need; and encouraging under-occupying tenants to downsize and this free up larger units for families in need.

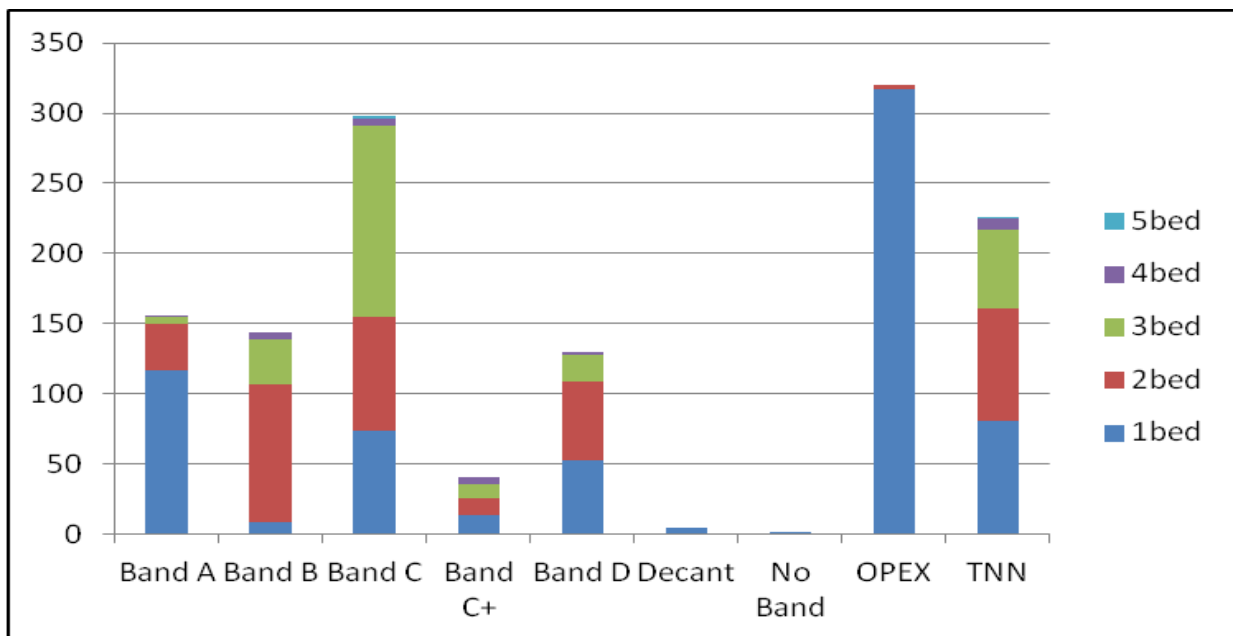
During the period 2014/15, SHP's Tenancy Fraud Service and the Council recovered 24 properties as a direct result of the tenancy fraud initiative. Between 2011/12 and 2014/15, 50 households were housed in empty properties in the borough that were brought back into use via a GLA funded scheme.

### **Housing Register – Presented Need and Demand**

As at 1 April 2015 there were 768 active applications on the Council's Housing Register (in priority Bands A - D), a further 546 on 'sub lists' held where households are considered to have no need for social housing as well as four 'decants' and one application not yet allocated to a Band. The Housing Register is not a definitive indicator of housing need in the borough but is a representation of households who present as being in housing need and where this need can only be met through an offer of social rented housing. This is because under the Council's housing allocations policy households who are deemed to be able to meet their own needs in the market are excluded from the register but helped to find suitable private sector lets.

A breakdown of applications in each Band or other group is set out in the table below, and a breakdown by grouping and bedroom size is shown in the following figure.

Band	Description of need	No. Households
A	In urgent need of rehousing	156
B	Accepted as statutorily homeless	144
C	Living in unsatisfactory housing conditions (factors considered include size of property and medical need)	298
C+	Same as Band C but where more than one factor is present	40
D	Threatened with homelessness	130
<b>Total in Bands A - D</b>		<b>768</b>
'OPEX' (Older People Exceptions)	Not meeting residency requirement or not in need	320
'TNN' (Existing social tenants wishing to transfer)	Not in need	226
Decants		4
Band not yet allocated		1
<b>Total on Housing Register</b>		<b>1,319</b>



## Homelessness and Rough Sleeping

The Council's Housing Centre reported the following number of households approaching the Council as threatened with homelessness in the last three years.

	2012/13	2013/14	2014/15
No. of approaches	883	892	1,180

### Trends in Applications and Acceptances

The numbers of homelessness applications and acceptances over recent years is set out in the table below. As can be seen, after a low point in 2012/13 numbers of both applications and acceptances have since risen. Also, the numbers accepted as a proportion of applications has gradually increased.

Year	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15*
Applications	312	314	313	288	378	439
Acceptances	144	150	171	160	197	277
% applicants accepted	46.15%	47.77%	54.60%	55.56%	52.11%	63.09%

\* P1E annual return

### Household characteristics and reasons for homelessness

In 2014/15, 277 households were accepted as homeless, the proportions broken down as follows:

- 81% were families, of which 69% were lone parents.
- 0% were 16/17 year olds
- 6% had a physical disability
- 8% had a mental illness

There is little data held on the income of homeless households. However, we do know that in 2014/15 approximately 50% of homeless households are working, either full or part time, and 96% of all homeless families claim housing benefit.

The most common reasons for homelessness are: 1 - loss of private sector accommodation 2 - parents no longer willing to accommodate and 3 - breakdown of relationship.

### Rough sleeping

Sutton has traditionally had very low numbers of rough sleepers, particularly in comparison to neighbouring boroughs and central London as a whole. A multi-agency working group has agreed a single method for report rough sleepers and meets monthly to monitor numbers and agree case plans for each individual. Since the group commenced monitoring, between February 2013 and March 2014, 35 separate individuals have been identified as sleeping rough in Sutton at some point. The actual number is likely to be higher as rough sleepers often actively avoid coming into contact with statutory services, and in suburban areas they are more likely to sleep in parks and covered public spaces rather than congregating in the high street and well-lit areas.

## Overall Need for Affordable Housing

Based on the assessment of housing need, through the Authority's recently commissioned Strategic Housing Market Assessment 2015, it is estimated that 1,794 households are currently in housing need, excluding existing social housing tenants where meeting their need would release a home for another household in need.

The housing needs assessment compares prices and rents with the incomes of households to establish what proportion of households can meet their needs in the market and what proportion require support and are thus defined as having a 'housing need'.

In order to assess the ability to afford accommodation, the SHMA looked at the distribution of local income levels and compared this to their ability to afford either home ownership or private rented housing, whichever is cheapest, without financial support. In arriving at the assessment of net housing need, the SHMA calculated estimated number of households living in unsuitable accommodation, newly arising need from newly forming households and existing households falling into need. The supply of affordable (social and affordable rent) relets and intermediate housing relets were deducted from the gross housing need figure to arrive at the net estimated housing need of 1,018 per annum, as summarised in the Table below.

	Per annum	Over 18 years
Current need	100	1,794
Newly forming households	1,053	18,960
Existing households falling into need	226	4,074
<b>Total Gross Need</b>	<b>1,379</b>	<b>24,828</b>
Supply	361	6,506
<b>Net Need</b>	<b>1,018</b>	<b>18,322</b>

## Affordability of Rented Accommodation

A detailed analysis of typical Housing Register households' ability to afford various social housing rent levels and private sector rents has been produced. Each of the cases, seven in all, represents a particular household size, the property size they occupy and income scenario. For each scenario we looked at five rent level options – housing association social rent (typical), Affordable Rent (AR) at 65% of the market rent, AR at 80% of the market rent, private sector rent where the rent is set at the Local Housing Allowance (LHA) level and private sector rents based on a typical 2014 landlord asking price obtained from the Council's Housing Centre.

Each scenario contains an explanation concerning household income, benefit level, rent level, Housing Benefit/Local Housing Allowance and Council Tax Reduction entitlement. For simplicity it is assumed that the households have no significant savings. In each case we have calculated how much 'residual' income the household has to live on and this figure is compared to the Department of Work and Pensions (DWP) Personal Allowance rates and the (more generous) Minimum Income Standard calculated by the Joseph Rowntree Foundation for each household of that size and composition.

The household composition of the seven scenarios is outlined below:

- Scenario 1 - Out of work single person (aged under 35) living in a one bed flat
- Scenario 2 - Out of work single person (aged over 35) living in a one bed flat
- Scenario 3 - Out of work single parent with two children living in a two bed property
- Scenario 4 - Out of work couple with four children living in a three bed property
- Scenario 5 - Working single parent (earning £10k pa) with two children living in a two bed property
- Scenario 6 - Working couple (earning £40k pa) with two children living in a two bed property
- Scenario 7 - Working couple (earning £25k pa) with four children living in a 3 bed property

Outlined below is a table of results from the affordability of rent analysis. This shows that the single unemployed person in scenario 1, even when living in social housing, ends up with an income, after rent and Council Tax contribution, which is below the DWP Personal Allowance level. The limiting effect of the Local Housing Allowance shared accommodation rate for under 35 year olds means that when the single person household occupies private rented accommodation their contribution towards the cost of the rent is greater than their total income.

The single unemployed household (over the age of 35) in scenario 2 when occupying social housing also ends up with an income, after rent and Council Tax contribution, which is slightly below the DWP Personal Allowance level. However, when they are charged the 'typical' private rented sector rent their rental contribution brings their residual income to significantly less than the DWP Personal Allowance, a mere £22 pw..

In each of the family household scenarios 3, 5, 6 and 7, even when they occupy a social rented letting at 80% of market, they end up with a residual income above the DWP Personal Allowance level. However, when a 'typical' private sector rent is charged the household's residual income is less than the DWP Personal Allowance. In the case of the unemployed larger household (scenario 4), which is caught by the Benefit Cap, regardless of tenure their residual income falls below the DWP Personal Allowance, and in the case of renting privately significantly below.

In all cases the net income of households fall short of the Joseph Rowntree Minimum Income Standard, in some instances by quite a long way.

Household circumstances	Rent scenario	Amount left to live on after rent and Council Tax (£)	DWP Personal Allowance (£)	Joseph Rowntree Minimum Income Standard (£)
Scenario 1 – (Out of work single person living in one bed flat – under 35)	Social rent	69	72.40	181.35
	65% Market	69		
	85% Market	69		
	Rent at LHA	-13		
	Typical rent	-60		
Scenario 2 – (Out of work single person living in one bed flat – over 35)	Social rent	69	72.40	181.35
	65% Market	69		
	85% Market	69		
	Rent at LHA	69		
	Typical rent	22		
Scenario 3 – (Out of work single parent with two children living in a 2 bed property)	Social rent	223	222.51	363.15
	65% Market	223		
	85% Market	223		
	Rent at LHA	223		
	Typical rent	148		
Scenario 4 – (Out of work couple with four children living in a three bed property)	Social rent	375	396.47	630.64
	65% Market	282		
	85% Market	232		
	Rent at LHA	232		
	Typical rent	154		
Scenario 5 – Working single parent (earning £10k pa) with two children living in a two bed property)	Social rent	293	222.51	449.82
	65% Market	293		
	85% Market	293		
	Rent at LHA	288		
	Typical rent	214		
Scenario 6 – (Working couple (earning £40k pa) with two children living in a two bed property)	Social rent	316	263.81	449.82
	65% Market	283		
	85% Market	284		
	Rent at LHA	277		
	Typical rent	203		
Scenario 7 – (Working couple (earning £25k pa) with four children living in a 3 bed property)	Social rent	465	396.47	630.64
	65% Market	405		
	85% Market	405		
	Rent at LHA	399		
	Typical rent	321		

# 7 Housing Needs of Specific Client Groups

## Older People

As outlined in chapter 3, the population is predicted to increase, not only in size through increasing birth rates and migration, but the population is also increasing in age. Projections to 2020 taken from Projecting Older People Population Information (POPPI) system are shown in the table below.

Age group	2012	2014	2016	2018	2020
65-69	8,700	9,200	9,200	8,300	8,300
70-74	6,200	6,500	7,100	8,200	8,400
75-79	5,400	5,500	5,400	5,500	5,900
80-84	4,200	4,200	4,300	4,400	4,500
85-89	2,600	2,800	2,800	2,900	3,000
90+	1,500	1,600	1,700	1,800	2,000

Source: POPPI Update 9.0, July 2014

Sutton has a greater proportion of 85+ year olds on average (2.1%) of the total population when compared to the London average of 1.5%. Older people currently make up 73% of adults with eligible social care needs. The greatest concentrations of the borough's older people are in Cheam, Nonsuch and Wallington South. Sutton's older people who are more disadvantaged are particularly concentrated in the Northern wards, predominately the St Helier.

### Housing tenure of older people

Older households comprising people between 65 and 74 years of age are more likely to own their own home, while greater proportions of much older residents (75 to 84 and 85+) live in rented accommodation. This is illustrated in the table below. This is significant in that this older group is more likely to qualify for council funded care and more likely to experience more complex health conditions and more expensive forms of care.

Tenure	Age 65-74	Aged 75-84	Aged 85+
Owner-occupier	81.15%	74.26%	66.56%
Council tenant	11.99%	15.53%	16.54%
Housing association tenant	3.38%	5.85%	9.27%
Private renting or living rent free	3.48%	4.36%	7.63%

Source: Source: POPPI Update 9.0, July 2014

Locally held information has identified the following needs of this client group:

- i. There has been an increase in the number of people over aged 55 with complex needs and dual diagnosis whose needs do not fit well into communal living with older frailer members of the population within tradition sheltered model.
- ii. There has also been an increase in the number of people with dementia and other mental health needs that the sheltered housing service has struggled to support.



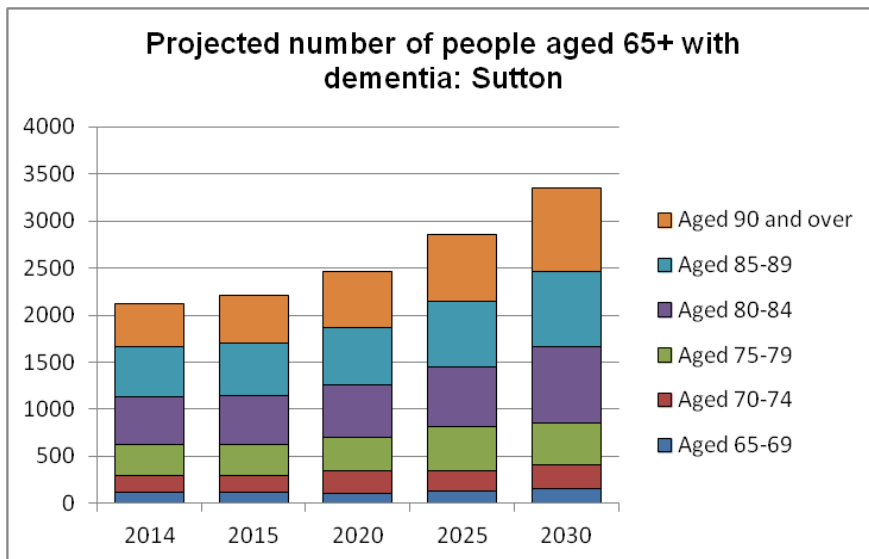
- iii. People living in the community within their own homes would benefit from a floating support scheme aimed at helping people to remain independent but with a little extra help
- iv. There is a need to reshape some housing support services so that vulnerable people are supported to remain well for longer in their own homes, while people who require specialist supported housing are prioritised for such housing in order to prevent unnecessary hospital admission, residential or nursing care support.

Research has recently been commissioned to identify the current and future housing and support needs of older people and is expected to report in June 2015.

Older people with dementia

In December 2014 there was estimated to be 2,000 residents in Sutton living with dementia. 700 of these residents have a dementia diagnosis and, of these, 150 with a primary need of dementia are currently supported by social services.

The numbers of people aged 65+ with dementia in Sutton is projected to rise by around 60% between 2014 and 2030, as the following figure shows.



Source: POPPI Update 9.0, July 2014

76 service users at the end of July 2014 were recorded as having ‘dementia’: 42 of these were being provided with community-based services, nine were in nursing homes and 25 were in residential homes.

**People with Physical and Sensory Disabilities**

Working age adults predicted to have moderate/severe physical disability requiring personal care support are outlined in the table below.

	2014		2016		2018		2020	
	Mod	Severe	Mod	Severe	Mod	Severe	Mod	Severe
18 - 24	88	59	87	58	86	57	83	56
25 - 34	414	118	428	122	438	125	445	127
35 - 44	890	184	919	190	951	197	986	204
45 - 54	1455	327	1495	336	1529	343	1529	343
55 - 64	1760	340	1848	357	1971	381	2121	410
<b>Total population 18 - 64</b>	<b>5636</b>		<b>5840</b>		<b>6078</b>		<b>6304</b>	

The number of people with a moderate physical impairment is projected to rise by approximately 21% between 2014 and 2020. People with a physical disability generally live in their own properties, in their family home or in a residential care setting.

The tables below show the PANSI-projected population of people who have a sensory impairment –i.e. a serious visual or a moderate or serious hearing impairment. The number of people predicted to have a serious visual impairment is projected to increase by approximately 9% between 2014 and 2020 and by 13% for people with a moderate or severe hearing impairment.

	Serious Visual Impairment			
	2014	2016	2018	2020
18 - 24	10	9	9	9
25 - 34	19	20	20	21
35 - 44	20	21	21	22
45 - 54	19	20	20	20
55 - 64	13	14	15	16
<b>Total population 18 - 64</b>	<b>81</b>	<b>83</b>	<b>86</b>	<b>88</b>

	2014	2016	2018	2020
	<b>Moderate or Severe Hearing Impairment</b>			
18 - 24	22	22	22	21
25 - 34	146	151	155	158
35 - 44	444	460	475	492
45 - 54	1,668	1,710	1,748	1,751
55 - 64	2,283	2,398	2,543	2,735
<b>Total population 18 - 64</b>	<b>4,563</b>	<b>4,741</b>	<b>4,943</b>	<b>5,156</b>
	<b>Profound Hearing Impairment</b>			
45 - 54	13	14	14	14
55 - 64	25	26	28	30
<b>Total population 18 - 64</b>	<b>39</b>	<b>40</b>	<b>42</b>	<b>44</b>

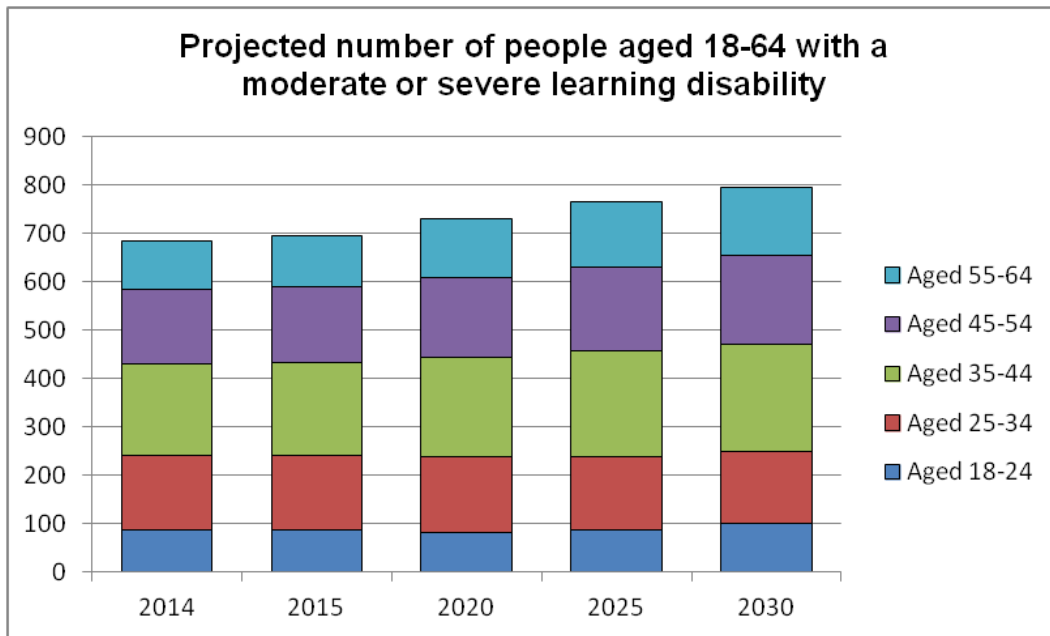
Note - PANSI data not available for people younger than 45

### People with a Learning Disability

It is estimated that there are currently around 680 people aged 18-64 with a learning disability in Sutton and this is projected to rise to nearly 800 by 2030, as shown in the table and figure below.

People aged 18-64 predicted to have a moderate or severe learning disability	2014	2015	2020	2025	2030
Aged 18-24	88	87	82	86	101
Aged 25-34	154	155	156	154	148
Aged 35-44	188	191	207	219	222
Aged 45-54	155	158	165	171	185
Aged 55-64	101	104	122	137	141
<b>Total</b>	<b>686</b>	<b>695</b>	<b>732</b>	<b>767</b>	<b>797</b>

Source: PANSI Update 8.0, July 2014



Source: PANSI Update 8.0, July 2014

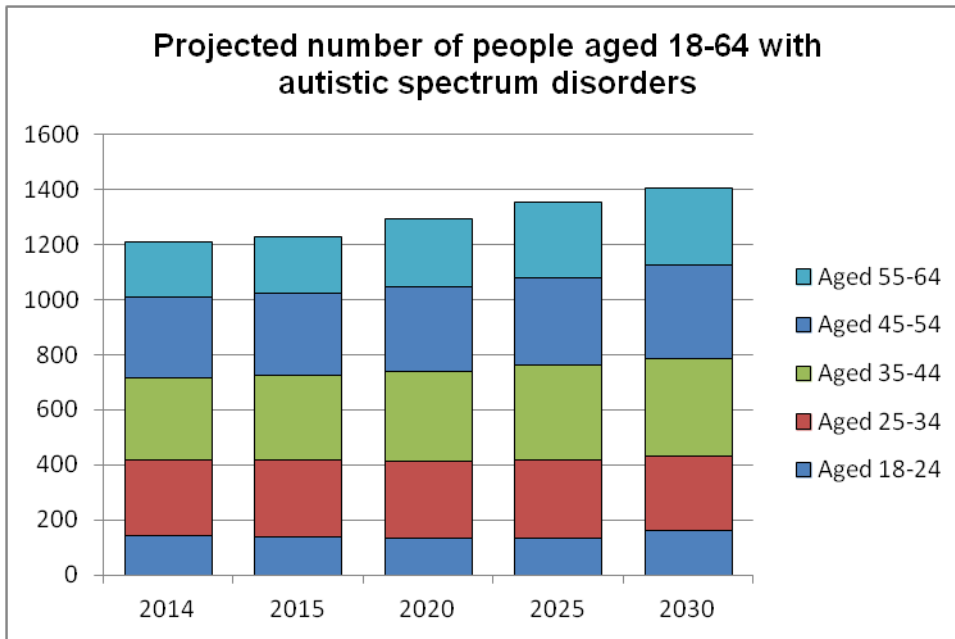
People with moderate or severe learning disabilities live with family carers in ordinary housing, in supported living and in residential care. A significant number (approximately 40%) live at home with parents during their twenties and thirties and then move on to other accommodation in their forties and fifties as their parents age.

### People with Autistic Spectrum Disorder

The number of people in Sutton aged 18-64 with an autistic spectrum disorder is projected to rise from 1,200 in 2014 to 1,400 by 2030, as shown in the table and figure below.

People aged 18-64 predicted to have autistic spectrum disorders	2014	2015	2020	2025	2030
Aged 18-24	142	140	132	136	160
Aged 25-34	275	277	282	283	273
Aged 35-44	301	307	327	344	351
Aged 45-54	291	297	307	317	339
Aged 55-64	202	206	243	273	283
<b>Total</b>	<b>1,211</b>	<b>1,227</b>	<b>1,291</b>	<b>1,353</b>	<b>1,406</b>

Source: PANSI Update 8.0, July 2014

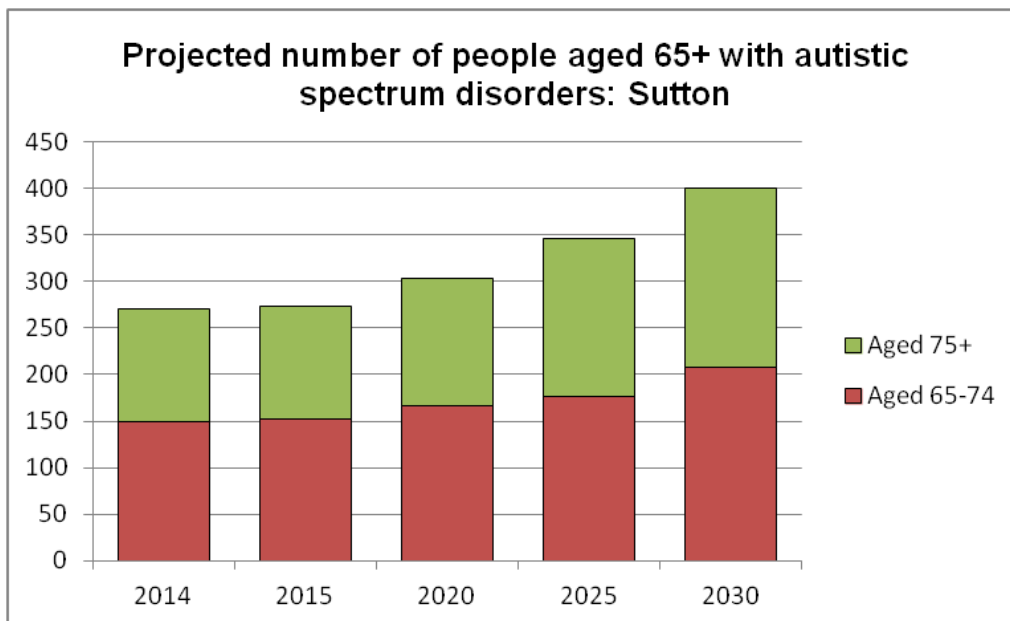


Source: PANSI Update 8.0, July 2014

The number of people aged 65+ with an autistic spectrum disorder is projected to rise from around 270 in 2014 to 400 in 2030, as shown in the table and figure below.

People aged 65+ predicted to have autistic spectrum disorders	2014	2015	2020	2025	2030
Aged 65-74	150	152	166	176	208
Aged 75+	121	121	137	170	192
<b>Total</b>	<b>271</b>	<b>274</b>	<b>303</b>	<b>345</b>	<b>399</b>

Source: Source: POPPI Update 9.0, July 2014



Source: Source: POPPI Update 9.0, July 2014

People with autism live in general needs accommodation, in their family home or independently, unless their needs are such that they are not able to live independently.

### **People with Mental Health Issues, including Substance Misuse and Self Neglect**

The numbers of people with a range of mental health issues are projected to increase in the future in line with the growth in the population of Sutton, as shown below.

<b>People aged 18-64 predicted to have mental health issues</b>	<b>2014</b>	<b>2015</b>	<b>2020</b>	<b>2025</b>	<b>2030</b>
Common mental disorder	19,929	20,186	21,197	22,156	22,927
Borderline personality disorder	558	566	594	620	642
Antisocial personality disorder	425	430	453	474	493
Psychotic disorder	495	502	527	551	570
Two or more psychiatric disorders	8,878	8,993	9,447	9,878	10,229

PANSI Update 8.0, July 2014

People with mental health issues live in the wide range of accommodation that exists, from general needs to residential accommodation, depending on their level of need.

### **Supported Housing Needs of Specific Client Groups:**

A brief summary of and commentary on the needs of the various client groups is set out below.

- The demand for supported housing and adult social care services is expected to continue in line with current demand. However, further research is needed to evidence of future housing need.
- The Council's current policy and social work approach is to meet the housing and care needs of people through support to live in the community and to enable clients to sustain their own tenancies and live much more independent lives rather than using residential accommodation. Further, the Council is reducing the number of people in residential care settings and moving them into supported housing in the community, wherever this is appropriate.
- Plans are currently in place to move six people with mental health issues, who are living in residential accommodation, into general needs accommodation, with support provided, to enable them to live independently within the community – this to happen during 2014/15 and 2015/16.
- Nine people with learning difficulties are being moved from residential accommodation and provided with supported living accommodation in the community during 2014/15.
- The number of young people in transition who will require supported housing is not known currently. Further work will be carried out to evidence the need.
- Information regarding the needs of people with physical and sensory difficulties is not fully evidenced. However, 10% of all new build affordable housing is required to be built to wheel chair accessible standards, which caters for this emerging need.

- The Council has commissioned research into the housing needs of older people, including older people with dementia. The results of this study are expected in June 2015.

## 8 Temporary Accommodation

Temporary accommodation is the generic terms used to describe housing such as bed and breakfast, self-contained hotel annexes, Housing Association Leasing Schemes (HALS), or another forms of short term housing that is used to accommodate homeless households who are awaiting a decision regarding their homelessness application or who are awaiting a discharge of the Council's statutory homelessness duty into private rented or social housing. Compare to longer term temporary accommodation, emergency accommodation such as bed and breakfast and Andrewes House are very short term and occupants are charged nightly.

Between April 2013 and March 2014, 346 households were placed in bed and breakfast. 97% of families who we assist with emergency accommodation are first placed out of the borough. The average time a household spends in bed and breakfast currently is 12 weeks.

On 31st March 2015 there were 280 households in temporary accommodation of which 17 singles were in bed and breakfast, 34 families in bed and breakfast accommodation and 41 families in self-contained annexes.

The numbers of households in temporary accommodation over recent years, by type of housing, are shown in the table below.

Type of temporary housing at 31 <sup>st</sup> March	2010	2011	2012	2013	2014	2015
Emergency Accommodation (bed & breakfast and self-contained annexes)	24	55	53	68	60	97
Direct with a private landlord	0	1	2	2	0	0
Emergency accommodation (Andrewes House)	14	19	18	21	23	22
Housing association leased	97	95	85	71	60	45
Council (short life stock)	65	66	86	84	80	115
Supported housing	15	15	10	7	2	1
Total	215	251	254	253	225	280

### Projected Need for Temporary Accommodation

The projected need for temporary accommodation is dependent on a number of factors, these including:

- Number of homeless applications
- Private rented sector supply
- Impact of welfare reform
- Social housing supply



Since 2012/13 there has been a year on year increase in the number of households that the Council has accepted homeless, as shown below.

Year	Numbers accepted	% increase on previous year
2012/13	160	
2013/14	197	23.1%
2014/15	277	40.6%

As outlined in the following table, the main reasons for homelessness remains the same - Assured Shorthold Tenancies (ASTs) being brought to an end and parental evictions.

	Applications	Accepted	%	End AST	%	Parental Eviction	%
2012/13	289	160	55%	59	37%	34	21%
2013/14	387	197	51%	50	25%	42	21%
2014/15	439	277	63%	75	27%	65	23%

During the first three quarters of 2014/15 five households who became homeless had experienced a cap in welfare benefits. Two of these households lost their property because the cap made the property unaffordable. Although it is likely that the full impact of recent welfare reforms on homelessness has been seen, further reforms (e.g. lowering the benefit cap to £23k) may cause an increase in homelessness acceptances.

During 2014/15, 161 households were assisted into the private rented sector by the Housing Centre Social Letting Initiative. Of these, homelessness was prevented in 115 cases.

Until 2<sup>nd</sup> February 2015 very few households in temporary accommodation were eligible to join the housing register. Recent changes to the Council's allocation policy, lowering the income threshold, will enable approximately 90% of homeless households living in temporary accommodation to qualify for a place on the register.

It is expected that if the trend in homelessness acceptances in recent years continues there will be a growth of between 23% and 41% during 2015/16 requiring between 172 and 221 additional units.

Using the current profile of households where a housing duty has been accepted and temporary accommodation is required, future provision can be based on the following split.

1 Bed	2 Bed	3 Bed	4 Bed	Total
6%	83%	10%	1%	100%

As mentioned previously, the Council is developing a new temporary accommodation strategy which should be in place by April 2015.

## 9 Stock Condition and Energy Efficiency

### Private Sector Stock

Our last major private sector stock condition survey (including housing association stock) was carried out in 2001. The survey revealed that 91.7% of dwellings in the borough required repairs to the exterior or interior fabric and of these 3,124 were unfit for habitation and 4,443 were in substantial disrepair.

The Building Research Establishment (BRE) was commissioned in March 2005, 2008 and again in 2014 to update this information by carrying out a data modelling exercise of housing conditions across the borough.

Since 2004 the condition of homes are assessed under the Housing Health and Safety Rating System (HHSRS), this having replaced the old fitness standard. The HHSRS is a risk-based approach to assess hazards to health and safety in dwellings, and on which remedial and enforcement action can or must be taken. There are 29 hazards under the HHSRS, and of these risk of falls and risk of excess cold are the most common, affecting in general the over 60s. The 2015 BRE stock modelling survey identified 4,786 of the borough's private sector stock as having category 1 hazards. This research estimated that 1,087 (9%) of dwellings in the private rented sector have category 1 Housing Health and Safety Rating System hazards.

Private sector stock has an estimated EPC rating of D. The number of private sector dwellings with an EPC rating below band E is estimated to be 4,380 (7.2%).

The following statistics were compiled regarding complaints of Category 1 Hazard (hazard presents a severe risk to the health and safety of a resident) made by private rented sector tenants to the Council during the last three years and during 2014/15.

Year	Number of complaints	Number of notices served	Number of Category 1 Hazards removed
2011/12	554	0	79
2012/13	563	0	55
2013/14	637	10	56
2014/15 (at 7/1/15)	468	13	30

The number of notices relates to the properties where Category 1 hazards have been identified and formal action taken, the final column includes properties where informal action has resulted in the removal of the Category 1 hazard. This action may have involved the use of grant aid.

The hazards include damp and mould growth, excess cold, excess heat, Asbestos, Biocides, Carbon Monoxide and fuel combustion products, lead, radiation, uncombusted fuel gas, volatile organic compounds, crowding and space, entry by intruders, lighting, noise, domestic hygiene, pests and refuse, food safety, personal hygiene, sanitation and drainage, water supply, falls associated with baths, falling on level surfaces, falling on stairs, falling between levels, electrical hazards, fire, flames, hot surfaces, collision and entrapment, explosions, position and operability of amenities, structural collapse and failing elements.

The more common hazards dealt with under the Housing Act 2004 found with Sutton homes are excess cold, falls, damp and mould, electrical hazards and fire.

### Fuel Poverty

Under the original definition of fuel poverty, where a household is said to be in fuel poverty if it spends more than 10% of its income on fuel to maintain an adequate level of warmth, 8% of private sector tenants are considered to be in fuel poverty. Highest concentrations are in Cheam, Wallington South and Beddington South wards. Based on the new Low Income High Cost definition, a household is said to be in fuel poverty if they have required fuel costs that are above average and, were they to spend that amount, they would be left with a residual income below the official poverty line. Using this definition, 9% of private sector tenants are in fuel poverty, with highest concentrations in St Helier, Carshalton Central and Stonecot wards.

### Houses in Multiple Occupation

HMOs are properties which are occupied by three or more unrelated people living as more than one household. There are currently 29 licensed HMOs in the borough. The HMO register provides information on numbers of bedrooms, and property address. Licensed HMO's are those under the Housing Act 2004 mandatory licensing scheme and applies to HMO's which are three or more storeys high and occupied by five or more unrelated people who share amenities.

The 2001 House Condition Survey estimated there to be over 1,100 HMO's in the borough, mainly concentrated in the Sutton area. With the pressures on housing stock and increase in rents this is likely to have increased. Those HMOs that are in the borough are likely to be low risk, non-licensable due to the property type.

### Adaptations funded via Disabled Facilities Grants (DFG)

In recent years the Government has provided resources to local housing authorities specifically to cover the cost of funding disabled facilities grants (DFGs). DFGs are available to households with a disabled person who need to have adaptations carried out to their property and must be paid where there is an entitlement, although the grant is subject to a means test. The amount of funding available to councils has been set according to an assessment of need determined nationally. Sutton received an allocation of £567,950 for 2014/15 and is awaiting its allocation for 2015/16. To augment this, the Council has allocated over £83k p.a. from its capital pot for both mandatory and discretionary DFGs for 2011/12 and beyond. The following table shows the numbers of DFGs awarded over the last four years.

	2011/12	2012/13	2013/14	2014/15 (to December 14)
Owner Occupiers	48	28	37	40
Registered Provider Tenants	14	9	14	21
Private Rented Tenants	9	4	4	2
Applications for children	12	8	14	9
Applications for adults	59	33	40	54

The total spend split between owner occupiers and tenants is outlined in the following table.

<b>Tenure</b>	<b>2011/12</b> £	<b>2012/13</b> £	<b>2013/14</b> £	<b>2014/15</b> (at 31/12/14) £
Owner Occupiers	367,852.80	550,124.01	325,698.19	259,264.90
Tenants	169,413.50	143,558.36	95,667.18	257,710.00

The most common adaptations are level access showers and stair lift followed by adaptations to toilets, ramps, hoists, extensions and through floor lifts.

## **Social Housing Stock**

### Council stock

The Council has budgeted £400k per annum for the funding of disabled adaptations to its own stock. The table below provides details of the number of disabled adaptations carried out. The number of adaptations during 2014/15 is estimated to be significantly more than the previous year as additional staff resources within the Council's Occupational Therapy Service enables a quicker response for assessment.

	2011/12	2012/13	2013/14	2014/15 (to December 2014)
Council Tenants	23	13	18	31

On the 31<sup>st</sup> of December it was estimated that 71% of the Council's social rented stock met the decent homes standard with an estimated average SAP rating of 71. Detailed information on the condition and energy efficiency of the local authority stock is contained in Council's latest Housing Revenue Account Business Plan which can be found on the Council's website.

### Housing association stock

On 1st April 2013 an estimated 90% of the 5,700 approx rented housing association properties in the borough met the decent homes standard and had an average SAP rating of 77.

The social stock tends to be more thermally efficient than the private sector stock. This is in part due to the high prevalence of flats but also due to being better insulated as a result of the requirements placed on social housing providers e.g. the Decent Homes Programme. The higher thermal efficiency of housing association stock is likely to be due also to the younger age of the housing stock.

## Glossary of Terms

Affordable Housing	Housing that can be bought or rented for less money than it would cost on the open market
Affordable Rent	Rent set at up to 80% of market rent, with the additional income being used to help fund the development of new homes
Allocations Scheme (Choice Based Lettings)	A system for letting social housing which gives applicants a degree of choice in the property they get
Arms Length Management Organisation (ALMO)	One of the management options for local authorities to secure additional resources to deliver better social housing
Assured Shorthold Tenancy (AST)	A legal category of residential tenancy. A form of assured tenancy with limited protections. Introduced by the Housing Act 1988
Benefit Cap	Limit on the total amount of benefit that people aged 16 to 64 can get
Better Care Plan	A pooled budget for Health and Social Care services to work more closely in local areas based on an agreed plan
BRE (formerly British Research Establishment)	Expert, impartial research, knowledge and advice for the built environment sector and beyond.
Capped rent	Near social or target rent level
Category 1 Hazard	A hazard that presents a severe risk to the health and safety of a resident, that the local authority has a duty to take action on
Department of Communities and Local Government (DCLG)	Government Department usually referred to as CLG
Decent Homes	The Government standard requiring that all social housing must be fit, in reasonable repair, has reasonably modern facilities and be thermally efficient.
Disabled Facilities Grant (DFG)	A local authority grant to help towards the cost of adapting a person's home to enable them to continue to live there
Discounted rent	Rent set at 80% of market rent
Discretionary Housing Payments	Short term payment from the Council to help cover some housing costs that are not covered by Local Housing Allowance
Department of Work and Pensions (DWP)	Government Department responsible for welfare, pensions and child maintenance policy

Extra Care Housing	Specialist accommodation provided where care is provided or facilitated
Floating Support	A service that provides housing related support to vulnerable adults to enable them to maintain independence in their own home
Greater London Authority (GLA)	Top tier administrative body for Greater London, with a directly elected executive Mayor of London
Housing Health and Safety Rating System (HHSRS)	A tool used to assess potential risk to the health and safety of occupants in residential properties
House in Multiple Occupation (HMO)	A house occupied by two or more qualifying persons who are not related
Household reference person	Concept was introduced in the 2001 Census to replace the traditional concept of the 'head of the household'.
Housing Association	Private non-profit making organisations that provide low cost social housing for people in need of a home
Housing Development Company	A Council owned company that can build all kinds of council and private rented homes which will include affordable housing
Housing Register	The Council's waiting list for social housing
Housing Revenue Account	The statutory account for income and expenditure relating to the management and maintenance of local authority housing
Housing Revenue Account Business Plan	The local authority plan for the future management and maintenance of its housing stock
Housing with care	A tool used to assess potential risk to the health and safety of occupants in residential properties
Index of Multiple Deprivation	A multiple index, covering factors such as unemployment levels, overcrowding etc. used to assess an area's relative level of deprivation
Intermediate Housing	Housing falling below the cost of market housing but above the social housing
Job Seekers Allowance	A benefit paid to people who are unemployed and actively seeking work
Local Housing Allowance	The housing benefit that is paid to people who are renting private sector accommodation

Market Rent	A rent level that is comparable to the rent charged for other properties of a similar type, size and location in the private rented sector
Minimum Income Standard	The Joseph Rowntree calculation of 'adequate' income based on what the public think is enough money to live on to maintain a socially-acceptable quality of life
Northern Wards	Refers to the London Borough of Sutton wards of St Helier, The Wrythe and Wandle Valley, situation in the borough
Office of National Statistics (ONS)	A non-ministerial Government Department responsible for collecting and producing national statistics relating to economy, population and society of England and Wales
Broad Rental Market Area (BRMA)	Areas that determine the rate of Local Housing Allowance that is paid
Projecting Adult Needs and Service Information (Pansi)	Provides projections of the numbers, characteristics and care needs of people aged 18-64 in England at national, regional and council level
Projecting Older People Population Projection Information System (Poppi)	Demographic projections and the impact that certain conditions may have on people aged 65+
Registered care home	A residential home that is registered with the Care Quality Commission
Registered Social Landlord	A body set up to provide or manage affordable housing which is registered, funded and regulated by the Homes and Communities Agency
Right to acquire	A scheme giving eligible tenants of Registered Social Landlords the legal right to buy their home
Right to buy	A policy which gives secure tenants of the Council and some Housing Associations the legal right to buy, at a discount, the home they are living in
SAP	A method of assessing a property's energy efficiency
Section 106 Agreements	Refers to Section 106 of the Town and Country Planning Act 1990 which provides for local planning authorities to secure contributions from developers in relation to a planning agreement
Shared ownership	Involves the purchase of a share of a property e.g. 25%, 50%, 75% and the paying of rent on the remainder

Sheltered Housing	A housing scheme comprising flats under one roof and with communal facilities, resident wardens and lifts
Social rented housing	Rented housing provided by local authorities and registered social landlords at below market level cost
South West London Sub-Region	The seven boroughs in South West London that together form one of the five sub-regions of the capital
Statutory Homeless	A household that meets the legal definition of homeless, Housing Act 1996 as amended by the Homelessness Act 2002
Strategic Housing Market Assessment (SHMA)	A study that promotes the assessment of housing need and demand that can inform the development of local development documents and housing policies
Supported accommodation	Housing specifically designed, managed or adapted for people for whom standard accommodation is neither suitable nor appropriate
Sutton Housing Partnership	The Arms Length Management Organisation (ALMO) responsible for managing Sutton Council's rented and leasehold properties
Telecare	A range of equipment that can be fitted in people's homes to allow constant monitoring and access to help