



Executive Summary

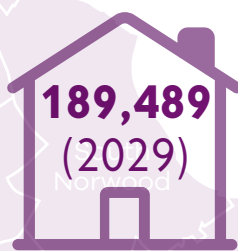
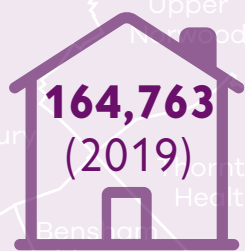
We are determined to do everything required so that all in Croydon have the chance of a decent home they can call their own.

Council and housing association homes make up just one in seven of all housing in Croydon. This is fewer than in many London boroughs, even though Croydon is the second largest borough in London, and is not enough to meet the local need for affordable housing either now or in the future. But we are working with our partners to create **New Homes in Great Places** that local people can afford to rent or buy, ensure existing social and private homes become **Good Quality Homes**, and provide **Better Access to Homes and Independent Living**.

This document sets out Croydon Council's current actions and targets to meet local need.

We are in the process of developing a housing strategy to develop our plans for the future. After a process of consultation and engagement, the strategy will be published in 2020.

ESTIMATED HOUSEHOLDS IN CROYDON



UP 15%

CROYDON TENURE PROFILE

OWNER
OCCUPIED

49%

SOCIAL
RENTED

15%

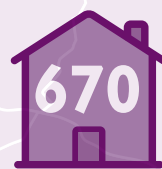
PRIVATE
RENTED

36%



On 31
MARCH
2019

5,468
housing
applicants



social homes
became
available
in 2018/19



3,500 households a
year ask for help because they
are at risk of homelessness



1,047 homeless
households placed in bed
and breakfast during 2018/19



AVERAGE HOUSE PRICES IN CROYDON (2018)

Median house prices are **11.1 times** median incomes

AVERAGE PRIVATE RENTS IN CROYDON



Median private rents were between

£116 and £262

per month more than the maximum that
Housing Benefit paid (July 2018 to June 2019)

New Homes in Great Places - we will:

1. Increase the supply of genuinely affordable homes that Croydon residents can afford to rent or buy
 2. Plan for new homes within sustainable neighbourhoods, where people want to live, work and socialise
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Good Quality Homes - we will:

3. Improve council homes in estates and neighbourhoods that residents are proud to call their home
 4. Improve private rented homes
 5. Help with repairs to private homes for those who need it most
 6. Bring empty homes back into use
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Better Access to Homes and Independent Living - we will:

7. Make better use of existing social (council and housing association) homes
8. Increase the supply of temporary and permanent housing for those without a home
9. Enable people to rent decent homes in the private sector
10. Enable people to gain and maintain their independence in their home
11. Prevent and relieve homelessness, and reduce rough sleeping in Croydon

Housing need in Croydon

Many local people cannot afford to buy or rent a home in Croydon. 5,468 households are on our housing list, many more than we can house. Some 3,500 households a year ask us for help because they are facing homelessness. We also know that many thousands in housing need due to overcrowding do not meet the threshold for our housing list.

Croydon's population is growing. In 2019 there are an estimated 164,673 households in the borough. By 2029 this will increase to 189,489. People are living longer. More people are living on their own. We have the most schoolchildren in London – they will need homes in future, as well as young people ready to leave home now. The council's Strategic Housing Market Assessment has concluded that Croydon needs 46,040 new homes by 2036 to meet the borough's housing need. However, given the planning constraints at the time it was adopted, the current Local Plan only plans for 32,890 homes up to 2036. A **Local Plan Review** is under way that aims to meet the need for new homes.

The number of people with complex health and social care needs, such as people with physical or learning disabilities and people recovering from a mental health problem, is increasing. Many people living in residential care homes could be living in modern supported living accommodation. People with physical and learning disabilities are living with ageing parents and will need adapted accommodation with support. 60 people are waiting for supported living placements; we expect this to rise to 112 by 2025. The ratio of people age 25-65 with a learning or physical disability in residential care homes in relation to supported living is 55:45. Improving this to 50:50 by 2025 would require another 61 units.

Since 2010 the amount of government grant for each new social home is lower, so higher rents must be charged to make them viable. Croydon, like most London boroughs, has had to find other ways to fill this gap. Welfare benefit levels have been capped and frozen, making it harder for some to afford private rents and increasing their vulnerability to debt and homelessness.



New Homes in Great Places

1. Increase the supply of genuinely affordable homes that Croydon residents can afford to rent or buy.

Brick by Brick, the council's wholly-owned housing company, provides us with a commercial and adaptable way to build new affordable housing ourselves on council owned land. By selling 50% of homes at market prices we are able to use the profits from the sales to fund homes for people to part-buy or rent at affordable rents. Local people are given priority to buy or rent all of these homes as they become available.

We are piloting the development of community-led housing (CLH) in Croydon by offering two small council-owned sites for resident-led schemes that produce 100% affordable housing. **Crystal Palace Community Land Trust** has been chosen to develop homes on the first site with support from Brick by Brick. We will review other potential types of CLH.

We will:

- work with the Mayor of London to ensure affordable housing in new developments through planning policy and bidding for extra development funding
- build 2000 homes through Brick by Brick by 2022, and 500 a year thereafter; 50% will be affordable.



Shared ownership and affordable rent homes planned for Flora Court, Thornton Heath



New Homes in Great Places

2. Plan for new homes within sustainable neighbourhoods where people want to live, work and socialise

Croydon's **Local Plan 2018** provides for 32,890 new homes to be built by 2036. We want all in Croydon to have the chance of a decent home, whatever their income or level of need. All new homes should meet the needs of residents over a lifetime and 10% of new homes will be designed to be wheelchair accessible or easily adapted for wheelchair users. Some will be homes to buy and rent on the open market. We will work with developers and housing associations to seek that 40% of all new homes developed over the plan period (2016-2036) provide options to suit people with lower incomes:

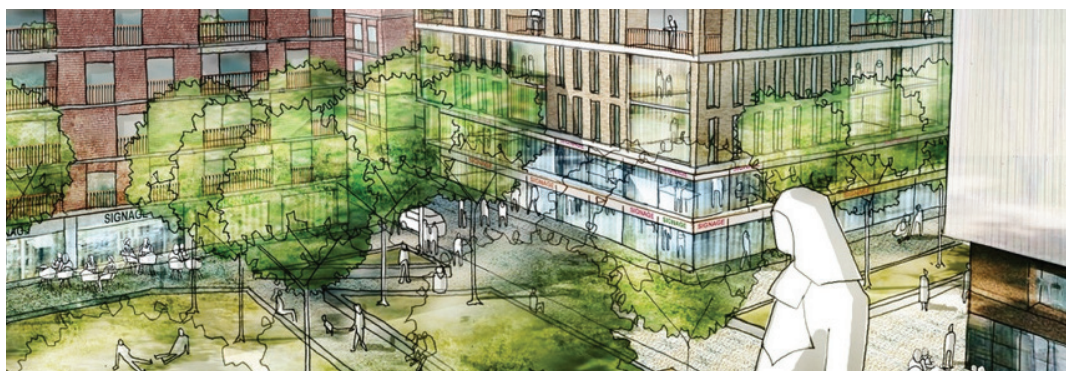
- 25% of all new homes to be let to people on the housing register at a social rent or an affordable rent (up to 80% of market rents); and
- 15% of all new homes to be intermediate affordable housing for letting at a higher rent but still below market rent levels or offered at prices below market levels as a starter home or to part-buy as low cost shared ownership.

The affordable housing options above are likely to broaden with the adoption of the draft new London Plan in 2020, for example London Affordable Rent. A **Local Plan Review** is under way that will take

into account targets set for Croydon in the London Plan and aim to meet a need for 46,040 new homes that has been identified by Croydon's latest Strategic Housing Market Assessment.

It's not just about new homes, but better places too.

We facilitate, primarily through the Local Plan, the development of places where residents can live, work and socialise. We cannot meet the growing need for homes without planning for a higher number of homes on certain sites. We consult residents on the Local Plan and planning applications received. We engage with residents and our partners on plans for the social and physical infrastructure to support the homes, for example **in New Addington**. Our infrastructure planning includes new schools, health and wellbeing centres, reactivating empty shops, new workspaces, better community and leisure facilities and green and open spaces. We are also working with TfL and the Mayor of London to improve local transport. We do all this to mitigate the impact of the growth needed and being asked of the borough.



Proposed Wellbeing Centre for New Addington



CASE STUDY: KENLEY

With support from the Mayor of London's Good Growth Fund, the Council is working to carry out extensive engagement with all those who work, live or spend time in Kenley. Between May and September 2019 a number of engagement events and activities were held to help shape the vision for the future of the neighbourhood.

Based on the outcomes of this engagement, a community plan will be created to guide the way that Kenley evolves and prioritise what the community needs. More information is available [here](#).

A second stage bid to the Mayor's Good Growth fund will be submitted in Autumn 2019, based on the priorities identified through the community plan process.

We will:

- adopt a revised Local Plan in 2022, subject to consultation, to take account of the Mayor of London's new, higher target for new homes and affordable housing in Croydon
- provide 15 Place Profiles by 2020 to form the basis of plans for each local area that will be developed over time with partners and the community according to the needs and priorities of each place.

Top targets: New Homes in Great Places

Our current Croydon Plan 2018 will deliver 32,890 new homes from 2016 to 2036 (1,645 a year). Our strategic target is that 40% will be affordable ¹ .	Revised Croydon Local Plan adopted in 2022	15 Place Profiles provided by 2020 to form the basis of future plans for each local area	A total of 2,000 new homes built by Brick by Brick by 2022	50% of new homes built by Brick by Brick by 2022 will be affordable, including for affordable rent and to part-buy
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¹ The draft new London Plan, to be adopted in 2020, includes a **housing target of 2,949** a year from 2019 to 2029 which Croydon must plan for in its **Local Plan Review**.



Good Quality Homes

3. Improve council homes in estates and neighbourhoods that residents are proud to call their home

Croydon has 13,475 council homes, including 1,221 sheltered and special sheltered homes, fewer than many other London boroughs. There are also 2,400 leaseholders, who bought their homes through the Right to Buy. At least 99% of council homes meet the Decent Homes Standard at any one time. This is a technical standard for social housing: homes must meet the statutory minimum standard for housing, be in a reasonable state of repair, have reasonably modern facilities and services, and provide a reasonable degree of thermal comfort. Croydon's council homes have an average energy rating of 68.77, better than the national average of 65.6 points, so they cost less to keep warm. All 25 of our tower blocks of 10 or more storeys now have sprinklers, 1,252 homes in all.

We have developed a Housing Asset Management Plan 2019-2028 to ensure that we:

- **Provide compliant, decent and energy efficient homes.** We will invest around £39m a year in repairs maintenance and improvements to ensure our estates continue to comply with safety regulations and our homes meet the decent homes standard and are more energy efficient. We will use new technologies, such as ground source heat pumps, to improve energy efficiency and install external wall insulation on 72 council homes. We will improve standards by establishing a 'Croydon Standard' based on resident priorities and contractor knowledge, to deliver benefits for residents, more standardised components and efficiencies, and bring every home up to this standard.

- **Provide homes in places where people want to live, work and socialise.** We will create new social and affordable homes through converting and extending existing buildings, replacing homes that are not cost effective and building on infill sites. We will provide light, clean and safe communal spaces, designing solutions for anti-social behaviour and fly-tipping hotspots. We will review communal spaces in special sheltered and sheltered blocks with a view to improving their quality, improve the use of assistive technology, and work with local partners to ensure that residents are better engaged with their local community. Full fibre broadband will be installed for use in council homes.
- **Involve residents of all ages and backgrounds in shaping services.** We want tenants to be proud of their homes and feel that they are heard. We will train 'expert' residents to help us improve services. We will refresh the Resident Participation Framework and use digital technology to make it easier to give feedback.
- **Provide affordable and cost effective homes.** We will develop plans for homes that are not cost effective to maintain, develop a disposals and acquisitions policy and ensure we achieve value for money and good performance from our contractors.



Good Quality Homes

CASE STUDY: ESTATE IMPROVEMENT AT COLLEGE GREEN, UPPER NORWOOD

98-176 College Green is an 11 storey block of 38 sheltered flats. The tower and grounds are being refurbished to improve facilities and increase the number of flats for older residents.

Ground floor space will be enclosed to create two new one bedroom flats. There will be new communal facilities, with a kitchenette and toilet, and a new laundry room. These facilities will free up two first floor flats which will be returned to residential use. New insulated rain screen cladding will be fitted. The roof and all windows will be replaced. There will be new, fire rated lifts and lobbies. The flats have already had a sprinkler system installed as part of the council's £10m programme that will protect all homes in blocks of 10 or more storeys by 2019.

The grounds around the building will be landscaped and a security railing and lockable gate installed. A new patio seating area will be accessible from the internal community room through glazed double doors. New pathways will connect to the new communal main entrance and fire escape door. Secure parking will be provided for six mobility scooters; the existing garages will be demolished and replaced by off-street parking bays.

The refurbishment will be completed in 2020.





Good Quality Homes

4. Improve private rented homes

We estimate that 58,500 homes in Croydon are rented from private landlords (36% of all homes in the borough). Most landlords provide decent housing. However, some tenants rent homes that are overcrowded, cold, damp, or put them at risk of tripping or falling. Houses in multiple occupation (HMOs) are some of the poorest quality housing, with greater health and safety risks for tenants. There may be up to 3,000 HMOs in Croydon. Currently owners can convert multi-bedroom properties to small HMOs under permitted development, which means they do not need planning consent.

We work to improve standards in the private rented sector through advice and training for private landlords. Where necessary we respond to tenants' complaints and require landlords to bring properties up to standard. We work closely with London Fire Brigade and require landlords to resolve the most serious fire hazards within 24 hours.

Overall, in 2018/19 we served 232 enforcement notices and 21 prohibition orders on landlords and imposed 16 financial penalties. Category 1 hazards (that pose a serious and immediate risk to the occupier's health and safety) were removed from 51 private rented homes as a direct result of action by the council.

Some landlords were repeatedly complained about, so we introduced a landlord licensing scheme in 2015. Landlords must get a licence costing up to £750 for each property they let anywhere in Croydon. The majority of landlords pay £350, the discounted fee during the 'early bird' application period and the fee for a first time letting – be it new build, conversion or just first use. This is the best way to enforce standards, as we can inspect properties proactively and target known rogue landlords and areas showing a lower than expected number of licensed properties and rogue landlords cannot move their activities to wards not covered by the scheme. We use the licence income to raise standards in the sector. As of August 2019, 35,500 licences had been issued under the scheme.



Good Quality Homes

CASE STUDY: IMPROVEMENT TO A PRIVATE RENTED PROPERTY

A single mother with a 9 year old daughter and 23 year old son was renting a flat above a shop. It was in serious disrepair, but the landlord refused outright to carry out any repairs.

On investigating the tenant's complaint, the council officer identified defects that posed a serious and immediate risk to the family's health and safety. There was a defective gas boiler, defective bathroom floor, leaking WC pan and wash hand basin in the bathroom, damaging the kitchen ceiling and units below, and an inadequate smoke detector. The flat also had condensation and mould.

The council served statutory notices on the landlord to bring it up to standard. After he failed to comply, the council served a notice of intention to enter to carry out works within 7 days. It then carried out works to the value of approximately £15,000 to reduce or remove all hazards. Once they were completed, it invoiced the owner to recover its costs.

BEFORE



AFTER



We will:

- increase the percentage of homes that are licensed and seek approval from the Government to renew the landlord licensing scheme by October 2020
- use **planning powers (Article 4)** from 2020 to require owners to seek planning permission before converting properties into small HMOs.



Good Quality Homes

5. Help with repairs to private homes for those who need it most

Our **home investment loans** help qualifying homeowners carry out essential repairs to remove hazards from their homes. The loans are means tested to ensure that those in the most need get the most help. The loan results in a local land charge being registered to the property which remains in force until the loan is repaid. **Home Repair Loans** help qualifying homeowners with small scale repair or improvement works. **Croydon Energy Loans** help them to improve their home's energy efficiency and assist vulnerable people who may be in fuel poverty. Altogether 134 owner-occupied and 67 private rented homes were improved through grants and loans in 2018/19.

We will continue to provide loans to enable home owners and private tenants who need it most to repair and improve their homes and reduce fuel poverty.





Good Quality Homes

6. Bring empty homes back into use

We are aware of 2,070 homes in Croydon that have been empty for more than six months (as of 20 May 2019). Some properties are vacant for valid reasons, but many are a wasted housing resource that could provide a much needed home for residents in need. We encourage people to report empty properties online. We are working on a case load of 800 properties. Where possible we work with owners to return empty homes to use. We can offer **grants and loans** to repair and renovate them to make them suitable for occupation. If appropriate we use enforcement powers. A condition of grant assistance is for the council to nominate future tenants for five years. We use these nominations to house homeless people, saving over £6,700 per year for each household that no longer needs emergency accommodation. Here is an **interview** with a homeless person who was rehoused in an empty home.



CASE STUDY: EMPTY HOME RETURNED TO USE

A large Victorian house had been abandoned by the owner who, it is believed, moved overseas leaving no contact details. The lack of maintenance accelerated the decline of the property, which developed structural issues, potentially affecting other properties, and became an eyesore. Residents complained.

The council's Empty Property Team stepped in to protect the adjacent dwellings and return the house to use as family accommodation. The team tried in vain to trace the owner of this property. Enforcement action was therefore taken against him in his absence. The council obtained approval to purchase the property compulsorily. The process requires us to pay compensation to the previous owner, when he comes forward, and permits us to sell the property at auction to ensure it returns to use quickly.

The purchaser was an experienced local developer. The team are working with him to oversee the conversion and refurbishment of the property as three family sized flats, subject to planning permission. We plan to use them to house three families at affordable rents.



We will:

- develop referral arrangements to improve our intelligence and double Council Tax payable for all properties empty for two or more years to incentivise owners to return their properties to use
- bring at least 100 private sector empty homes back into use every year.



Top targets: Good Quality Homes

At least 99% of all council homes will meet the Decent Homes Standard	Average energy rating of council homes will be 68 points, above the national average of 65.6 (Oct 2018)	95% of residents will be satisfied following improvement works to council homes	We will renew our landlord licensing scheme in 2020 to maintain standards in the private rented sector	From 2020 we will require owners to seek planning permission before converting properties into small HMOs	At least 100 empty private homes back in use every year
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Better Access to Homes and Independent Living

7. Make better use of existing social homes

Council and housing association homes make up just 15% of all housing in the borough. This is not enough to meet the need for affordable housing in Croydon. Only 670 of these social homes became available in 2018/19, of which 320 were offered to non-homeless applicants. Yet we had 5,468 people on our housing register in March 2019, vastly more than we can help. We must therefore make best use of social homes. Through **Croydon Choice** people on the housing register can choose where they want to live and what type of home is suitable. Properties are advertised and users can express an interest in them. Existing social housing tenants can move to a home that suits them better through a mutual exchange with another tenant. Many tenants whose children have grown up are left in properties which are larger than they need. We pay **grants** to encourage under-occupying tenants to move to smaller homes, freeing up their homes for families. We offer practical help with moving if needed.

We will:

- move 50 under-occupying tenants a year to smaller homes, freeing up their homes for families
- reduce the average time taken to re-let empty council homes to new tenants from 32 days in 2018/19 to 20 days in 2019/20.

CASE STUDY: OLDER TENANT MOVING TO A SMALLER HOME

Mrs D rented a three bedroom council house for 36 years. Her children moved out and started their own families. It became difficult for her to maintain her home and manage the stairs.

The council's Under-Occupation Officer contacted every tenant who had applied to move to a smaller property to see how she could assist them. Mrs D did not know how to bid for an available property that she would like to move to, so the officer visited her at home to explain the Croydon Choice scheme and discuss her requirements. Four weeks later Mrs D was offered a one bedroom ground floor flat in one of her preferred areas. She has since moved in and a new family has moved into the house.

Mrs D's daughter wrote: *I have been so impressed with how helpful Croydon Council housing department have been with assisting my mother's move to a smaller property. Two lovely ladies reassured mum about her move and explained all the forms to her. The council provided removals free of charge as she is downsizing, which has been a huge worry lifted for us! They are even paying an amount per bedroom given up, which means we have enough to make it lovely for her. There were speedy replies to my email enquiries too. Thank you everyone for your help!*



Better Access to Homes and Independent Living

8. Increase the supply of temporary and permanent housing for those without a home

In March 2019 the council was housing 2,074 homeless households in emergency and temporary accommodation. We spend over £4m a year on properties obtained from a range of providers and schemes for this purpose. Rising rent levels, the capping and freezing of benefit levels as well as competition for properties from other councils mean that it is increasingly costly to source these homes. We must meet demand for emergency and temporary accommodation while controlling costs. Capital Letters is a not-for-profit organisation that will procure homes for homeless households on behalf of London councils, which own it collectively. Supported by £37.8m of government funding, its aim is to reduce competition between councils and increase their efficiency in securing accommodation.

We work with vulnerable single homeless people, ex-offenders, young people and care leavers, and people experiencing domestic violence or street homelessness. We provide access to 493 short-term units of supported housing and other support services in the home to enable vulnerable people to lead independent and fulfilling lives. Between 2015 and 2018 there was a 123% increase in referrals, with significant growth in referrals for young people with various support needs. However,

in some services more residents are staying for longer than planned. We will work with providers to ensure supported housing services meet rising and developing needs, provide more floating support and increase the rate at which people move on to independent housing.

The more we spend on permanent homes the less we will have to devote to expensive and less suitable temporary accommodation. We have developed a scheme to provide affordable longer-term housing for homeless families, enabling us to discharge our housing duty to them. We set up charitable partnerships that use private investment and our receipts from council homes sold under the Right to Buy to buy new and existing homes for local families. These are let at Local Housing Allowance (LHA) rent levels so that people on welfare benefits can afford them. As these tenants will not have the Right to Buy these homes, we will be able to build up the number of homes we can let at affordable rents to local families. Legal & General has invested £44.6m for 167 new homes for homeless families to be leased by the council for 40 years before they become council property. This has saved the council £20m in borrowing costs.





CASE STUDY: CROYDON AFFORDABLE HOMES

Placing homeless families in temporary accommodation is costly for the council and unaffordable for families. Croydon Affordable Homes (CAH), a charity set up by the council, moves families out of B&B hotels and into genuinely affordable local homes. CAH is using council right to buy receipts to buy 250 two and three bedroom homes. The council keeps the freehold and receives income from CAH. Homes are let for up to three years at rents that families on housing benefit can afford. This promotes family stability, benefitting children in education and parents seeking employment.

The I family benefited from one of these homes in South Croydon. They moved into temporary accommodation after their private landlord told them to leave because they did not want children living there. They now have a large, refurbished two-bedroom flat with a garden and new kitchen.

Mr I said: *"It was like a dream but it was reality... It is the nicest place I've lived; I love the garden..., and it's high-quality and big as well."* Mrs I said *it helped her daughter. She said: "It's making a difference... as she is improving in her school."*

We will:

- rationalise and update our temporary accommodation schemes for current needs and market conditions, reducing costs, and develop a framework to assess opportunities to increase supply
- engage with all service providers and partners on arranging supported housing services which meet the future demand and range of needs of single vulnerable homeless people in Croydon
- buy 250 properties by 2020 for letting through CAH at rents affordable to those on the lowest incomes



Better Access to Homes and Independent Living

9. Enable people to rent decent homes in the private sector

As there are not enough social homes to meet housing need, renting privately is an important alternative option, yet some landlords are reluctant to let to people on welfare benefits and other rents are unaffordable. Private renting is a way for people to avoid homelessness. It is also an important option for homeless people in emergency or temporary housing to make a fresh start.

We help people find a home more suitable to their needs and budget through **advice and information**. We also offer information, advice and support to homeowners who are thinking of letting their properties.

We support people to maximise their income, manage their budgets and debts, train them how to manage their tenancy, negotiate with landlords, and help them move into long term affordable privately rented homes. In 2018/19 we secured settled homes for 220 homeless households to rent privately, discharging our housing duty. **Croydon Lettings**, our lettings agency, placed 47 households in private tenancies at LHA rents in its first year, with a support package for landlords. In some cases we are able to provide extra help, such as the deposit, rent in advance or essential items needed to make a house a home.

We will:

- continue to enable people to rent privately through information and advice, and place people in private tenancies through Croydon Lettings.

CASE STUDY: ACCESS TO THE PRIVATE RENTED SECTOR

As a result of a house fire that had destroyed her furniture and possessions, Ms R became homeless and was placed in temporary accommodation by the council. She was pregnant at the time and had recently had to stop working for health reasons. Having always been employed, she was unfamiliar with the benefits system so, although she wanted to search for private rented accommodation, she was unsure if she could afford the rent.

Ms R was helped to claim benefits and the council officer was able to estimate what she would get. After searching for a home, and several unsuccessful viewings, Ms R was able to move into a suitable property. The council officer negotiated with the agent and paid the deposit and rent in advance on her behalf. The council also arranged a fridge, cooker and carpets for her.



Better Access to Homes and Independent Living

10. Enable people to gain and maintain their independence in their home

As our population ages and more people have restricted mobility, we must ensure that people are able to live independently and in comfort in their own homes for as long as possible.

Our **Staying Put Service** helps older, disabled and other vulnerable people who need advice and assistance to carry out repairs or adaptations to their homes. **Disabled Facilities Grants** are available for adaptations to private or housing association properties that will help a disabled person remain in their home. We also adapt council homes, when necessary, for council tenants who have a disability.

There have been significant reductions in national funding schemes to tackle fuel poverty over the last decade. Government statistics for 2017 indicate that over 17,000 Croydon households risk being in fuel poverty. They may struggle to afford to heat their homes adequately due to high heating costs and low income. Through our **Croydon Healthy Homes** scheme, qualified energy assessors help homeowners and private tenants with advice on heating their homes and reducing their fuel bills, fit free energy saving measures and help them to access grants for energy efficiency works. This enables them to afford to live healthy and independent lives in their current homes. **SHINE London** offers council and housing association tenants advice and access to help to reduce their energy bills.

Croydon has 500 care leavers who are placed in the private rented sector including shared houses. Support is provided. We also enable vulnerable people with support needs (people with mental health needs, a physical or learning disability) to access housing for supported living. This provides more intensive housing management and support services to residents, enabling them to live there safely and develop the skills they need to live fully independently in their homes. We have 441 units of short-term supported housing in Croydon where people live between 1 and 5 years. 207 are buildings like hostels and shared houses; the remainder are homes with floating support for 234 people. Our ambition is for as many people with complex health and care needs as possible to have access to supported living in modern, good quality housing. We want to create supported living environments that enable people to maximise their independence and well-being and move away from over-provision of traditional residential care in Croydon.

We will:

- deliver 250 major adaptations a year across all tenures of property
- help 700 homeowners and private tenants over three years with advice on keeping their homes warm and reducing their fuel bills
- consider investment options to increase the supply of supported housing in Croydon to progress towards meeting demand for independent living and moving away from over-provision of residential care
- consider the housing needs of people with physical and learning disabilities who may need adapted accommodation with support.

CASE STUDY: DISABLED FACILITIES GRANT

A client in her 60s had a range of medical conditions, including arthritis. As a result she had difficulty in using the bath and had to resort to strip washing. She also needed to use a mobility scooter to go to the local shops, but had stepped access from her home to the pavement which made it difficult and dangerous for her to use the scooter.

A referral was made to Croydon Council and an assessment was carried out by an occupational therapist. The assessment recommended a level access shower to replace the bath, and a ramp to replace the steps. The Staying Put Team made an application for a Disabled Facilities Grant, on her behalf.

Plans were drawn up by the surveyor and tenders obtained. The work was carried out and this has now enabled the client to shower independently, which has made a significant difference to her health. The steps were replaced with a ramp which now allows her to use her mobility scooter safely, go out and be part of the community. This work has improved both her health and wellbeing.

BEFORE



AFTER



AFTER





Better Access to Homes and Independent Living

11. Prevent and relieve homelessness, and reduce rough sleeping in Croydon

The Homelessness Reduction Act 2017 placed a new duty on local authorities to provide people at risk of homelessness within the next 56 days with advice and support to prevent them from becoming homeless. However, the council was well placed to implement it. In 2018/19 council Gateway Services helped 1,181 families avoid homelessness through support, saving almost £8m in costs that would have been incurred had they become homeless.

Our Gateway service is a council-wide prevention and early intervention approach that works with partners in the private, public and voluntary sectors to improve people's futures. We prevent homelessness through negotiating with landlords, stopping illegal evictions, and family mediation. We help people help themselves by providing wrap around support for the whole household on issues such as budgeting, maximising income and getting a job. People are referred to Community Connect/ Food Stop, a combined welfare and food club, for help to tackle food poverty. These **interventions** enable tenants to regain control, improve their financial independence and outlook, and pay their rent once more. This **video** is about a council tenant in debt and arrears whose homelessness was prevented. Increasingly these services will be delivered with partners closer to the people who need them. Where we cannot prevent homelessness we relieve it by helping people look for another home as described above.

CASE STUDY: PRIVATE TENANT SUPPORTED TO KEEP HER TENANCY

Ms B rents a two bedroom flat privately with her three year old daughter and sisters aged 12 and 14. She receives a bursary for her midwifery degree, Child Benefit and Housing Benefit. When her benefit was capped, she could no longer afford her rent.

An officer used a budget planner, suggesting ways of saving money and increasing her income through part-time work and claiming Discretionary Housing Payments. The officer discovered that her benefit was capped by too much, so this was reversed, increasing her monthly income by £200. A Credit Union loan paid off a substantial credit card debt. High interest had prevented her from reducing the debt. Now she saves £10 a month.

"It was more personal; it wasn't about "this is what you're entitled to". It was about looking at what is going on, and working out how can she help me... She sorted everything out before it even got to the next rent payment... Just having someone to sit down with you and just rethink it a little bit. It's really good, having that support.... there's no need to have the problems get to an eviction, if you can prevent it beforehand."



We commission **Croydon Reach** to contact people who are sleeping rough and help them off the streets. Where people qualify for housing in Croydon we will usually arrange supported housing, such as a hostel. Sometimes we will use a Housing First approach which provides a stable, independent home, intensive personalised support and case management to homeless people with multiple and complex needs. 20 people who are street homeless will be housed through Housing First by 2020. Other services we commission for rough sleepers include an outreach community mental health service, support for those with no recourse to public funds and Turning Point drug and alcohol service. Voluntary and faith based services, such as Crisis Skylight Centre, Salvation Army Well and Croydon Churches Floating Shelter, work alongside services we commission, to engage with and support street homeless people to improve their wellbeing.

The council has secured £622,000 of government funding to provide a rapid route off the streets including a **24-hour, 365-day hub** for up to 15 people with an average stay of 72 hours. The hub will provide instant respite for people who are street homeless or who are at risk of sleeping on the street that night, together with a comprehensive assessment and a personal pathway off the streets. Support services will be available at the hub.

“Navigators” will work intensively with people with the most complex needs from assessment until they are settled into suitable accommodation, and will improve access to private sector accommodation with resettlement support.

We will:

- prevent 1,185 households from becoming homeless through early intervention each year, avoiding £8m in costs for the council of dealing with their homelessness
- help 3,000 residents with financial support and 1,000 residents with personal budgeting
- use a Housing First approach to get another 20 of the most vulnerable people off the streets and into their own home with support by March 2020
- work with partners and recommission services to ensure engagement, assessment and support services are available for all people sleeping on the streets of Croydon and works with those who are reluctant to access it. Our longer term ambition is to end rough sleeping in Croydon.

Top targets: Better Access to Homes and Independent Living

50 under-occupying social housing tenants moved to smaller homes	250 homes bought by 2020 to let at rents affordable to those on the lowest incomes	250 major adaptations a year enable older and vulnerable people with mobility problems to remain in their homes.	700 households over three years helped to reduce their fuel bills	1,185 households prevented from becoming homeless through early intervention each year	Engagement and support services are available for all people sleeping on the streets of Croydon and work with those who are reluctant to access it
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