

Croydon Council Housing Questionnaire - Optivo

1. How many homes do you currently operate?

3,406 managed

Source: SDR 2017/18

2. What are the different types of tenure that you have within your stock?

General Needs (general needs + intermediate rent + affordable rent): 2,295

Supported Housing: 57

Housing for older people: 35

Low cost home ownership where the purchaser has not acquired 100% of the equity (shared ownership): 713

Social leased homes where the purchaser has acquired 100% of the equity but not the freehold interest (leaseholders): 306

Source: SDR 2017/18

3. How much do you spend on maintenance on average per property?

4. Maintenance costs per unit across Optivo stock: £1,540 - routine and planned maintenance cost per social housing units owned and/or managed as defined by the regulator in the Accounting direction for providers of social housing 2015

Source: Sector Scorecard 2017/18

5. Can you summarise your housing stock maintenance programme/expenditure

6. Can you summarise your housing stock investment (major works) programs.

7. How many new homes have you built over the past ten years in Croydon?

Roughly 700

8. How many homes have you planned to build over the next ten years in Croydon?

A total of 984 up to March 2023, of which roughly half (494) are already on site and 490 are in the pipeline. Our Croydon pipeline does not extend beyond 2022/23 so we are not able to provide figures further into the future.

9. What are the average net rents on your new build homes in Croydon?

Recent new builds have been funded through Government's 2011-15 and 2015-18 Affordable Homes Programmes, which have specified Affordable Rent for rented homes. For these we charge 80% of open

market rent or the Local Housing Allowance, whichever is lower, inclusive of service charges. This works out as roughly £183 weekly in net rent.

10. What are the average service charges on your new build homes in Croydon?

£9 weekly (for those which have service charges)

11. How many homes have you sold under Right to Buy?

0 for as long as our records go back

12. Regarding your properties in Croydon, how has your organisation responded to the events of Grenfell Tower?

We have assessed all properties in the borough for potentially combustible cladding. Only one scheme was found to feature this – Leaden Hill a new-build (2015) low-rise scheme at 127 Brighton Road, Coulsdon, Surrey, CR5 2BQ. We have now replaced the cladding and have received building control sign-off for the works.

Whilst replacement works were underway we instigated daily controls and regular communication with our residents and their local MP (Chris Philp).

13. What types of tenancies do you offer your tenants?

Principally Assured and Fixed Term Tenancies

14. What is your response to London and Quadrant's recent actions to phase out fixed-term tenancies?

We see this as an important issue and we're currently reviewing our tenure policy

15. What are the average rents for your relet properties?

£134 net rent for homes relet in 2017/18

16. What are the average service charges for your relet properties?

£9 for homes with service charges relet in 2017/18

17. How many tenants have you evicted from your properties over the past ten years, and why?

21 from 2014/15 to 2017/18

Roughly two-thirds for rent arrears; one-third for ASB

We do not have robust figures for previous years

18. What support do you offer to residents who are experiencing financial difficulties?

A variety of support including: help to secure benefits to which residents are entitled, budgeting advice, referrals to debt advice charities (e.g. Step Change), and referrals to charities offering charitable grants (e.g. Turn2Us / Glasspool / Helping Hands).

We are also running an innovative rent flexibility trial in conjunction with the Centre for Responsible Credit, which enables residents to create a personalised rent schedule to compensate for fluctuating demands on their income throughout the year. For example, lower payments during school holidays and Christmas time compensated for by higher payments at other points during the year. Several Croydon residents are participating in the trial, which aims to:

- Make it easier for residents to pay their rent, without recourse to credit use and without cuts to living standards;
 - Help residents plan ahead, and make it easier for residents to save; and
 - Improve residents' overall well-being (for example, by reducing stress and anxiety about money).
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19. What support do you offer to vulnerable residents?

We have a dedicated Tenancy Sustainment Officer offering personalized support to our most vulnerable residents. That covers the likes of helping with paperwork including benefit claims, supporting residents who wish to move home or are being decanted due to major works and tackling hoarding.

Following our research with the Money and Mental Health Policy Institute – and several other housing associations - we also offer “Breathing Space” to residents in arrears with some form of vulnerability. This essentially means pausing our arrears process once residents have engaged with our Financial Inclusion team to enable a particularly supportive approach to arrears management without the potential stress created by further warnings of action and court proceedings.

20. What support do you offer to residents who are experiencing domestic violence?

If an Optivo resident discloses domestic abuse, we'll:

- provide advice on safety options
 - make a referral to Croydon's Family Justice Centre
 - arrange any emergency security repairs (such as lock changes) needed free of charge
 - where appropriate, make a bid for an A1 priority move to rehouse them
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All frontline staff have received safeguarding training and we have a safeguarding workflow to support them to deal with safeguarding concerns such as domestic abuse

We also have a specialist Domestic Abuse Co-coordinator, responsible for ensuring a consistent approach to responding to domestic abuse throughout Optivo. They'll also lead on securing DAHA accreditation as well as delivering our CIH / Women's Aid / DAHA 'Make a Stand' pledges.

21. Can you share with us your resident satisfaction information for your tenants, shared owners, and leaseholders please?

Croydon Tenants (general needs and homes for older people): 96% based on 107 surveys in 2017/18

Croydon Shared Owners: 100% based on 10 surveys in 2017/18

Croydon Leaseholders: n/a

22. Which parts of your services get the most complaints?

Responsive repairs

23. In your view, what are the main barriers to investment that you currently face?

More of a strategic/policy issue really...is investment in housing in Croydon easy/difficult? Are there issues around land availability, viability, does the council provide a decent enabling function, how does planning function etc...

24. How can Croydon Council help you overcome these barriers?

25. Do you have any further feedback?

Croydon Council Housing Questionnaire – CCHA

1. How many homes do you currently operate?

CCHA have approximately 1500 homes. The majority of those are in Croydon but we also have homes in Bromley, Sutton and Merton.

2. What are the different types of tenure that you have within your stock?

The majority of our stock in general needs housing but we also have a large number of homes for older persons living independently and approximately 250 homes for supported housing.

3. How much do you spend on maintenance on average per property?

Our direct cost per property at the end of last financial year was £798 per property

4. Can you summarise your housing stock maintenance programme/expenditure

Our day to day maintenance spend per property is detailed above. We have recently employed a SME, Gilmartins, to undertake our repairs and maintenance on the short term interim contract until we can re-procure our main long term contract following the withdrawal of Mears. For the interim contract we have moved back to schedule of rates but were operating a price per property system which is how we are likely to run the new long term contract. This provides us with much more price certainty on our budgets.

5. Can you summarise your housing stock investment (major works) programs.

We do undertake a stock condition survey of 20% of our stock year on year to ensure that the information about our homes is accurate and up to date. This then drives our planned maintenance programme for the next five years.

6. How many new homes have you built over the past ten years in Croydon?

We have built 109 homes over the last ten years but 79 homes have been built in the last 3-4 years under the current Commitment2020 business plan where growth and new development are a key objective for us.

7. How many homes have you planned to build over the next ten years in Croydon?

Under commitment2020 we have a further 73 homes either on site or getting into contract and a further 80 homes to find to complete the programme.

8. What are the average net rents on your new build homes in Croydon?

The majority of our homes are still on social rent but the average weekly rent for our homes built under the affordable rent regime is £125 per week (1 bed) to £230 per week (3 bed). We are now currently developing for London Affordable rent which is at a similar level to those on social rent.

9. What are the average service charges on your new build homes in Croydon?

The new build homes to date have been on Affordable rent where service charge is included in the rent but service charge levels if charged would be around £130 per month but again this varies quite a lot dependent upon the facilities on the site such as a lift, CCTV, door entry etc.

10. How many homes have you sold under Right to Buy?

We do not operate the RTB scheme we only operate a Right to Acquire scheme and we have had a maximum of one per year. We recently have had a significant amount of enquiries but these have not come through as purchases as yet.

11. Regarding your properties in Croydon, how has your organisation responded to the events of Grenfell Tower?

We currently do not have any buildings higher than five stories and none with full cladding so we were not a high risk but obviously are residents in flats were still concerned. The first thing was to ensure that we had a communication strategy for our own residents and information went out to them within the first week after Grenfell. Health and safety compliance has always been a priority but clearly fire safety has become very high profile and so we are trying to work with the fire safety officers to ensure that our buildings are and remain compliant. We will of course take heed of any further recommendations that come out of Dame Hackett's review and the recent Green paper.

12. What types of tenancies do you offer your tenants?

Predominantly our residents are on Assured tenancies but for residents who live in larger homes (over three bedroom) or adapted properties they will be on a five year fixed term tenancy and the need for that property will be assessed every five years.

13. What is your response to London and Quadrant's recent actions to phase out fixed-term tenancies?

This is something that we are certainly going to be looking into for the future.

14. What are the average rents for your relet properties?

15. What are the average service charges for your relet properties?

16. How many tenants have you evicted from your properties over the past ten years, and why?

We evict approximately 4 residents a year and generally at least 50% of these are for ASB not rent arrears. We are committed as part of our business plan Commitment2020 to never evict someone who is engaging with us about their arrears.

17. What support do you offer to residents who are experiencing financial difficulties?

We have an in house welfare and debt advisor who last year supported 141 residents, enabling them to claim additional benefits, rationalising their spending and making sure they are saving money where they can such as on utilities.

18. What support do you offer to vulnerable residents?

There are various ways that residents can be supported dependent upon what type of home they are in. In supported housing and older persons living the support is more structured but in general needs accommodation residents will have their own designated tenancy management officer who they can contact if there are any issues.

19. What support do you offer to residents who are experiencing domestic violence?

Our staff are very experienced but they are not specialists in Domestic Violence so they would use the support of outside agencies in order to support the resident. Obviously if a move was required we would organise this as quickly as required.

20. Can you share with us your resident satisfaction information for your tenants, shared owners, and leaseholders please?

Our current resident satisfaction is at 74%, which is poor by our own standards but we have had a recent estate services contract breakdown and as such the residents were extremely unhappy quite rightly so. We have now changed contractors and it is improving but is not there yet. We only currently have 13 leaseholders and 4 shared owners so we do not complete separate surveys for them.

21. Which parts of your services get the most complaints?

In normal circumstances it would be repairs but our level of complaints is generally extremely low, possibly 45 formal complaints per year. However, last year due to the estate services contract it was a mixture of repairs and estate services.

22. In your view, what are the main barriers to investment that you currently face?

We are committed to investing in Croydon as I hope you can see from our programme but also from our roots which have been firmly in Croydon since 1967. There are three areas which we feel could be improved:

The planning process – I have had some very good experiences dealing with the planning team but also some very poor with responses being delayed by weeks in some cases. The planning process needs to be simpler and the response quicker in order for us to deliver the number of homes that are required for Croydon.

Universal Credit – I understand that this is not a Croydon initiative but it is severely affecting our ability to perform and protect our rental income which in turn gives us the confidence to build more homes. We currently have 212 residents on UC which is approximately 14% of all residents. Our rent arrears for those not on UC is 2.05% as opposed to those on UC which is at 8.25%.

Changes in supported housing – whilst we do not carry out the support any more we still own and manage homes which are designated supported housing and as an organization whose roots are in supported housing this is not likely to change. However, all of the changes in services and funding is affecting the way we are able to run our buildings and as a result we will be looking to change our model for supported housing going forwards.

Croydon could help us I feel by being more responsive, we have good relationships with all of the teams that we deal with but decisions in every area of the business tend to take longer than I believe is necessary. I do realise and appreciate of course that we have the benefit of being a small organisation and as such can make decisions much quicker with less people to inform and consult.

Streets Environment and Homes Scrutiny Sub Committee

Housing in Croydon – Registered Providers

Brief biography - CAYSH

CAYSH (Croydon Association for Young Single Homeless) is a London-based charity that delivers accommodation, advice, and support services for young people facing homelessness. They offer five main services:

- Drop-in zone – young people can turn up and ask for advice and support in a safe and secure environment at Croydon Council’s Turnaround Centre.
- Floating services – specialist support workers assist those who are at risk of being homeless due to family relationship breakdown, young offenders, and challenging and vulnerable people who live independently.
- Supported housing – CAYSH provides over 150 bed spaces for young people who can no longer live at a family home in a safe and secure environment, helps develop their skills, and supports them with issues such as independent living, money management, and career advice.
- Supported lodgings – CAYSH places young people with established families in secure households with a variety of needs. They have around 100 vetted householders across Croydon, Lewisham, Greenwich, Bromley, and Sutton.
- Concierge services – CAYSH founded a social enterprise concierge service in 2010 to provide a specialised out-of-hours support service for people living in supported housing.

Brief biography – Thames Reach

Thames Reach is a London-based charity that is dedicated to ending street homelessness and ensuring that its service users find and sustain accommodation, develop supportive relationships, and lead fulfilling lives. They operate four main groups of services:

- Recovery – Thames Reach provides accommodation to formerly homeless people, operates day centres that act as a hub for support and advice for homeless and vulnerable people, and work with the NHS to support homeless and vulnerable hospital patients amongst other services.
- Response – Thames Reach operate hostels that provide support and accommodation for rough sleepers, and have outreach teams working across London that help rough sleepers get off the streets.
- Prevention – Thames Reach operate floating support services that visit vulnerable people in their own homes to provide temporary support and prevent homelessness, helps offenders in Lambeth who are at risk of homelessness, and works with Shelter, St Mungo’s and Stonewall Housing in a partnership delivering face-to-face support to people with complex needs in rough sleeping hotspots and those at risk of losing their tenancies amongst other services.

- Employment Academy – Thames Reach operate a hub of services helping people get back into work, run a series of employment and skills programmes to help people access training and employment, and work with a variety of partners who provide additional services within the hub to assist in finding employment, including KPMG, the National Theatre, and McKinsey & Company.

CAYSH

Safe homes and better futures for young people

Our Mission

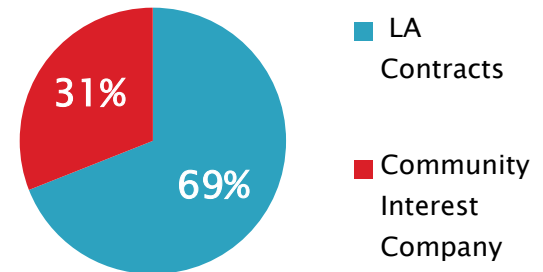
- ▶ Provide safe and decent accommodation for young people facing homelessness along with advice and support that can enable our service users to live independently and sustainably
- ▶ Create and develop inspired services so that those facing homelessness have access to safe homes and better futures
- ▶ Identify and generate opportunities for our service users to engage in activities that build confidence and ability
- ▶ Work within communities to ensure our service users and their neighbours are safe and create community engagement opportunities.

OUR STRENGTHS

- ▶ Specialist services for young people facing homelessness providing advice, support and accommodation
- ▶ Part of the solution for delivering public services
- ▶ CAYSH Service User Ambassadors
- ▶ Focussed on prevention and safeguarding, meeting young people's needs by bridging children and adult homelessness services
- ▶ Creating high quality outcomes for young people and commissioners/funders – young people centred solutions
- ▶ Experienced, professionalised, agile and competitive charity and social enterprise

CAYSH Capability 2017–8 in numbers

- Charity for young single homeless since 1981
 - Over 200 young people accommodated and supported by CAYSH in Croydon on any given night
 - 1,000 young people received advice / support of some kind in 2017–18
 - Average age of 18½
 - 70% BAME
 - Approx. 50/50 gender split
- 95 staff
- £4m income
- 162 units (108 units in Croydon utilising 20 houses and 40 lodgings)
- Partnership with 7 RSLs



CAYSH in brief

Advice

Drop In Zone is an appointment less advice service - including specialist housing advice - at Croydon's Turnaround Centre for young people. Advice is provided for 14-21s who are referred on to specialist agencies (some Local Authority, some voluntary) based at Turnaround and elsewhere.

Resolving Families is an advice, training and support service, which aims to assist families (15 - 17s) at risk of parental conflict resulting from relationship breakdown.

Supported Housing

CAYSH provides short and long term supported housing for young people with a variety of needs. Emergency / Short Term accommodation such is provided in Croydon and Sullionall Short Time Out Projects (STO P's). These projects assess need and the possibility of returning home through family mediation worker for 16/17s.

For those who cannot return home, CAYSH's supported housing or supported lodgings provide the next step - also in both Croydon and Sullion. In all instances, the aim of our support work includes the development of independent living skills (e.g. budgeting and cooking) and rebuilding young people's confidence and self-esteem. Service users come from a variety of backgrounds and included Looked after Children and Care Leavers.

Supported Lodgings

CAYSH works with a range of fully settled and comprehensively trained householders who provide room in their home for an at-home type experience for service users. CAYSH's relationship with, and development of, householders is key to the scheme's success - and it cost is commissioner's less.

CAYSH operates a variety of lodgings programmes across South London, including: Emergency 4 week placements in BLAW Lodgings across South East London, Emergency 12 week placements in First Base Lodgings in Croydon for 16/17s with the aim of returning them home where this is safe to do so, longer term placements in Standard Lodgings for 18+ in Croydon and Sullion.

Floating Support

Floating Support is part of CAYSH's move on offer to young people who have moved into their own tenancy. We provide this service to people who have left the care of the Local Authority and to those who have a history of offending and homelessness combined.

We ensure they settle in, register with GPs etc, build supportive networks, re-grow families where possible and help skills to enable them to sustain their tenancies.

Concierge (CIC)

CAYSH has a Community Inlet Company - CAYSH Enterprise CIC - which delivers security services to people living in supported housing.

The CIC delivers chargeable services not just for CAYSH but for other providers of supported accommodation.

Drop In Zone

Youth Offender Housing Advice

Short Time Out Projects

Young People at Risk

Care Leavers

Looked After Children

Long Term Lodgings

Short Term Lodgings

Emergency Lodgings

Resolving Families

Young People at Risk

Static

Floating

Croydon

Croydon

Croydon

Croydon and Sullion

Croydon and Sullion

Croydon and Lambeth SIA 16+ services and Sullion

Croydon, Royal Greenwich and Sullion

Croydon

Bromley, Royal Greenwich and Lewisham

Croydon

Croydon

Pan-London

Pan-London

Challenges

- ▶ Rising level of need – more complex, Mental Health
- ▶ Rising population needs a targeted / prevention locality approach
- ▶ Lack of affordable accommodation
- ▶ Service stability – short contract lets, ability to grow
- ▶ Welfare benefit challenges – cash flow
- ▶ Contract reductions and impact on recruitment