

Ealing Tenancy Strategy 2012/15

Housing

Foreword

**Councillor Hitesh Tailor,
Cabinet Member for Housing**

Ealing has a clear housing vision. The council is committed to meeting the needs of those in the borough who face overcrowded, poor quality and unsuitable accommodation.

There are of course challenges that face Ealing in pursuing this vision. Like other boroughs we are responding to some of the most radical changes to welfare reform and national housing policy in recent history. Changes to Local Housing Allowance and Housing Benefit will see more people in Ealing unable to afford their accommodation, even in the affordable sector. We are already seeing an increase in homelessness.

Government expectations are that Affordable Rent should be the default type of new affordable supply in London. Ealing's preference remains one of lifetime, secure tenancies at social rent. This preference reflects Ealing's need for stable, mixed communities at a time when rents are rising and affordability is – and will continue to be – a significant issue for our residents.

Of course we recognise the constraints under which our partner organisations are working and we will be pragmatic in the way we work with our borough's registered providers. The overriding aim of this tenancy strategy is to ensure the correct balance is struck between different types of tenancies and rent levels. It offers clear guidance for Ealing's social housing providers, so we can work together to address the diverse and pressing needs of Ealing's residents.

Providing high quality homes, protecting the vulnerable and supporting a community's aspirations are all hallmarks of a high quality housing service. Our focus is firmly on delivering such a service, and that means working proactively with our many partner organisations to deliver more homes, and more social homes, where they are able.

Thank you



**Councillor Hitesh Tailor,
Cabinet Member for Housing**

1. Introduction

The government's housing reforms mean that social housing landlords can now offer fixed term tenancies. Social landlords with an active Homes and Communities Agency (HCA) funded development programme have also been encouraged to charge 'Affordable Rent' at up to 80 per cent of market rent. These new tenancies can be offered alongside the existing lifetime tenancies; secure tenancies for council tenants and assured tenancies for registered provider tenants. The Localism Act 2011, which formalised many of the housing reforms, also introduced a requirement for local authorities to produce a tenancy strategy.

Ealing Council's Tenancy Strategy fulfils our statutory duty under the Localism Act by providing a broad strategic framework for social housing providers operating in the borough. Social housing landlords will need to have regard to this strategy in setting their own landlord policies on tenure and rents. This strategy sets out:

- The kinds of tenancies the council and registered providers in the borough should grant
- The circumstances in which social landlords should grant a tenancy of a particular kind
- The length of any fixed-term tenancies
- The circumstances in which a further tenancy should be granted when an existing fixed term tenancy comes up for review.
- The local approach to rent levels and use of the new Affordable Rent product
- Our approach to working with our partners to use the new freedoms to help meet the housing needs of local people

2. Local context

Ealing is a densely populated borough with an estimated population of 338,400 (Census 2011). It is the eleventh largest London borough in terms of geographical size, but remains the third largest in terms of population size.

Both house prices and rents are high and access to affordable housing remains one of the borough's biggest challenges. The average home in Ealing costs £333,958 (June 2012, Land Registry) while average household income is around £36,000. This means that saving for a deposit to rent or to buy a home is out of reach for many. Under the current market conditions, a first time buyer purchasing a house at the lowest fifteenth percentile would need to put down a deposit of £40,000 and have a joint income of £53,000, or individual income of around £45,000 if buying alone. For many, this means that social housing will be the most affordable option. The average net income of new social housing tenants in Ealing was £185.70 per week in 2010-11 (CORE data return).

Social housing consists of just over 18% of Ealing's total housing stock of 129,278 properties (council tax 2012 data). The majority of these properties are let with lifetime tenancies at around a third of market rent. Ealing Council is the largest provider of social housing in the borough and managed 13,107

homes as of 1st April 2012. There are also over 40 registered providers managing social housing in the borough. There are three main registered providers managing over 1000 properties: Catalyst (3378), A2Dominion (1910) and Notting Hill Housing Trust (1628).

As of April 1st 2012, Ealing Council had 13,870 people on the housing register waiting for social housing. For 2011-12, there were 1065 lets into social housing. Of these, 729 were into Ealing Council properties and 336 were into registered providers properties. The need to make best use of this stock and that of our partners is as urgent as ever.

3. Links to other Ealing housing policies

The Ealing Tenancy Strategy provides additional guidance for developing registered providers, supplementing our Borough Investment Plan by setting out the types of tenancy and rent levels that should be provided. The Tenancy Strategy also complements our Allocations Policy and Homelessness Strategy. Ealing's Allocations Policy sets out how we will prioritise and whom to offer council homes, and the Homelessness Strategy sets out our approach to preventing and tackling homelessness. All our policies are available for download on the Ealing Council website.

4. Our Aims and Objectives

Ealing Council retains a preference for lifetime, secure tenancies for social housing tenants to help maintain stable, cohesive communities. We also acknowledge that affordability is a real issue for our residents and are seeking to encourage social housing providers to continue to offer tenancies at social rent, whenever possible. We envisage the current government's welfare reforms will make it increasingly difficult for families to access affordable accommodation and the guidance we are providing to registered housing providers seeks to minimise the impact on our residents.

The main purpose of this strategy is to set out the council's approach and priorities, providing guidance to social housing providers operating in the borough to inform their policies and practices on tenure and rents, in light of the changes introduced. Our framework aims to help address local housing need by ensuring that landlords take account of households' different circumstances by issuing a tenancy that best suits their needs. This will help ensure social housing landlords make the best use of the limited supply of the borough's social housing stock.

Ealing Council will work in partnership with our housing delivery partners to meet the aims of this strategy, which are to:

- Promote sustainable communities
- Maximise the availability of affordable social rented homes for residents
- Support residents into employment, training and education
- Provide the maximum security of tenure for vulnerable residents in receipt of care and support
- Deliver the most efficient use of the borough housing stock
- Help address child poverty by ensuring family sized social housing is reasonably affordable

Ealing Council want to ensure people looking for housing in the borough are provided with tenancies and homes that are appropriate for their needs and affordable. It is crucial that we make the best use of the limited supply of social housing and maximise its potential to provide as many homes for people in Ealing as possible.

5. Our Approach

This section sets out the types of tenancies that Ealing Council and our partners should grant, as well as guidance on rent levels and the content of landlord policies. It is divided into three themes and shows how we will meet our objectives. The three themes are:

Theme 1 Our Tenancy Framework

Theme 2 Our Approach to Rent levels

Theme 3 Partnership Working

Theme 1 – Our Tenancy Framework

- Protecting existing tenants
- Lifetime tenancies
- Fixed term tenancies
- Reviewing fixed term tenancies
- Terminating flexible tenancies
- Succession rights for fixed term tenancies

5.1 Protecting existing tenants' rights

Existing social housing tenants with lifetime tenancies that were issued before the 1 April 2012 have their security of tenure protected by law through the Localism Act 2011. Social housing landlords will need to grant these tenants "with no less security where they choose to move to another social rented home". The Social Housing Regulator's Regulatory Standard on Tenancy states; "this requirement does not apply where tenants choose to move to accommodation let on Affordable Rent terms."

Ealing Council recommends that social landlords extend this protection to all tenants with lifetime tenancies, regardless of whether the tenancy is issued after the 1 April 2012. This will help ensure that all tenants holding lifetime tenancies have equal protection, regardless of when issued. It will help support mobility, so that tenants are able to move closer to work and family without giving up security of tenure. It also supports social housing providers in addressing under and over-occupation as tenants will not occupy in unsuitable accommodation in order to retain their security of tenure.

In all circumstances, tenants who are moving as part of a regeneration scheme should be offered the same tenancy and rent terms for their new tenancy. Where possible, provision for existing tenants should be made for existing tenants who wish to be re-housed within the regenerated area.

5.2 Lifetime tenancies

Social housing supports Ealing Council's aim to create sustainable communities by providing residents with long-term, affordable housing. Lifetime tenancies are our preferred tenancy type across the borough and we are encouraging social housing landlords to provide the maximum security of tenure available. However, we recognise that many social housing providers have an active development programme and are encouraged to use fixed term tenancies in conjunction with 'Affordable Rent', as part of their funding agreements with the HCA.

Ealing Council's expectation is that social housing providers should continue to offer lifetime tenancies to vulnerable tenants that have a continuing long-term need for support or care. Vulnerable tenants' circumstances are unlikely to change and continue to be protected by the higher level of security of tenure that lifetime tenancies provide. Vulnerable tenants are likely to include:

- Older tenants living in sheltered housing or extra care housing
- Disabled tenants with learning difficulties, enduring mental health issues or physical disabilities
- Tenants where a spouse or a dependent child is disabled or requires long term care
- Ex-armed forces personnel who have been both medically and honourably discharged

5.3 Flexible tenancies

Our aim is that lifetime tenancies continue to be the main type of tenancy offered by social housing providers in the borough. The Social Housing Regulator's Standard on Tenure states:

"Registered providers shall grant tenancies which are compatible with the purpose of the accommodation, the needs of individual households, the sustainability of the community, and the efficient use of their housing stock."

We recognise that social housing landlords will need to offer flexible tenancies as part of a HCA funding arrangement. For new development, the CLG and HCA's 'Affordable Homes Programme Framework 2011-15' sets out their expectation that registered providers should issue the new flexible tenancies in conjunction with Affordable Rent for the majority of new tenants. Our consultation with registered providers has confirmed that developing registered providers are looking to use flexible tenancies.

The use of flexible tenancies could have a negative impact on neighbourhoods, with tenants feeling less of a commitment to the area they live in. To help support the development of cohesive neighbourhoods, we recommend that flexible tenancies with a minimum fixed term of five years should be offered. Flexible tenancies should also form part of a mixed development offering a range of tenancy or tenure types to conform with the GLA's Draft Supplementary Planning Guidance Affordable Housing Note and Draft Supplementary Guidance on Housing, which supplements the London Plan.

Where possible, existing tenants with lifetime tenancies who are seeking to move should be offered the same tenancy terms, regardless of whether the lifetime tenancy was issued before the changes brought into force by the Localism Act. For new tenants, Ealing Council have identified the following types of households for whom a flexible tenancy may be more suitable:

- Young people (under 25)
- Households moving into larger family units (3 & 4 bed properties)
- Households moving into an Affordable Rent property
- Households with no adult in long-term employment

5.4 Reviewing flexible tenancies

An affordability assessment should be undertaken prior to sign-up and be included as part of the tenancy review process. This is to help ensure that tenancies are sustainable and also ensure that landlords are able to advise and help direct households to the most appropriate housing solution. It is also intended to support tenants in helping to access benefits and manage their budgets and bills.

Housing reviews should be undertaken no less than six months before a tenancy is due to end and should be used as a positive, supportive process for social housing tenants. The following factors should be considered in the review and where one or more apply, the tenancy will not normally be extended where:

- The household has a gross income that is more than £60,000 per annum. Households with an income above this should be encouraged and supported to consider other housing options, unless there are exceptional circumstances. This is in line with our Allocations Policy, which restricts eligibility to social housing to households earning less than £60,000.
- The tenant or a member of their household has been convicted of criminal activity related to their property.
- The tenant has breached the terms of their tenancy. Exceptions will only be considered in line with our Allocations Policy on transfers.
- The property is under-occupied by one bedroom or more. The tenant should be provided with an option to move to smaller accommodation appropriate to their household size if they find themselves in a property that is too big for them. This will release larger properties for those that need them including existing tenants in overcrowded households.
- The property has been extensively adapted for someone with a disability who no longer lives there. This allows the property to be released for someone who will benefit from the adaptations.
- The household has assets or saving greater than the amount stipulated in the council's Housing Allocations Policy (£24k), which would normally exclude someone from being granted a tenancy.

There may be circumstances where, even if the above criteria applied, that it would be unreasonable to expect tenants to move. These include:

- Tenant or member of household suffering from a terminal illness
- Tenant or member of the household has a disability (to be verified by occupational therapy/community care assessment)
- Tenant has children attending a local school
- Tenant is a foster carer and the tenancy enables them to continue in this role
- The tenant is a care leaver and is still receiving support from Adult Services
- Tenant is participating in a Family Intervention Project programme

5.5 Terminating fixed term tenancies

Where a tenancy will not be renewed as a result of the tenancy review, it is essential that social housing providers work proactively with the tenant to support them to explore their options and move to suitable alternative accommodation. These options could include home ownership, a private rented home or a more suitable social rented property. If the tenant moves to a private rented property, the new tenancy should be for a minimum of 12 months to provide stability to the household and minimise the risk of future homelessness.

The tenant will need to be provided with sufficient written notice containing the reasons for the decision and informing the tenant of their right to appeal and explaining the appeal process. Our expectation is that the tenant will be written to and advised of the decision not to renew the fixed tenancy term a minimum of six months before the tenancy is due to end, with a notice served of at least two months before the end of the fixed tenancy term in accordance with the requirements set out in the Localism Act 2011.

5.6 Succession rights

The Localism Act has changed the law on succession, although it should be noted that it applies only to tenancies issued after this provision comes into effect. For existing tenancies, the succession rules are unchanged.

All new lifetime and fixed term tenancies now have a legal requirement to allow for one succession, limited to a spouse or partner of a tenant. Successions to a flexible tenancy will only be for the remainder of the life of that tenancy, and subject to a full review when the end of the tenancy is due.

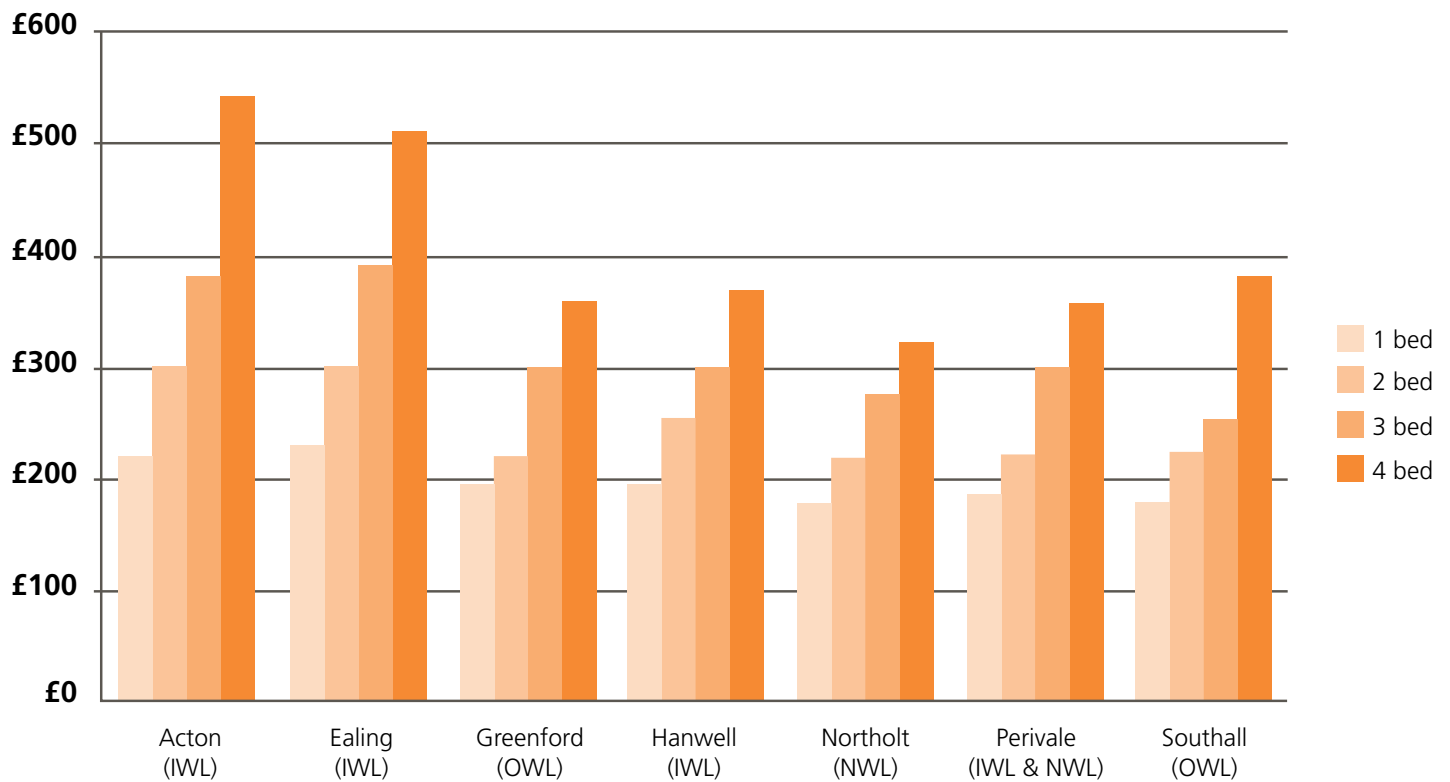
Additional successions above the statutory requirements are discretionary, known as a policy succession. Individual social landlords should set out their own approach setting out whether they wish to offer discretionary succession and the circumstances when this will be considered in their landlord tenancy policy.

Theme 2 – Our approach to rent levels

5.7 Affordability and guidance on rent levels

Market rents in Ealing vary widely within the borough (see chart 1) and are already very high relative to residents' income. Acton and central Ealing are the most expensive areas in the borough. The more affordable areas are Northolt, Southall and Perivale to the west of the borough. Regardless of area, our aspiration is that social housing in the borough should remain reasonably affordable to both working households and those households in receipt of benefits.

Chart 1: Average rents in the private rented sector in Ealing



Ealing Council is encouraging social landlords to continue providing affordable tenancies for our residents, offering tenancies at social rent when possible. We acknowledge that social landlords can charge up to 80% of market rent new on properties and on a proportion of re-let homes as part of a funding agreement with the HCA or GLA. To ensure that social housing remains reasonably affordable to both benefit claimants and working households, Ealing Council is providing guidance to registered providers setting out our expectations on maximum rent levels. The recommended rent levels include service charges, to provide consistency with the development funding guidance on Affordable Rent provided by the HCA's Affordable Housing Programme Framework 2011-15.

We are expecting that the government's welfare reforms will make it particularly difficult for those families who are subject to the overall welfare benefit cap to meet their housing costs. A household subject to the overall welfare cap who require four bedrooms will face a shortfall in income, even before their housing costs were factored in. Ealing Council is seeking to support affected households by providing social housing landlords with evidenced local affordability guidance. This guidance seeks to limit the rent levels of larger, family-sized, social rented homes to help ensure they remain reasonably affordable to our residents. This is in line with the strategic priority for affordable family housing set out in the GLA's housing policies and planning guidance.

Table 1 summarises our recommendations on the maximum rent levels that should be offered. This will help ensure that social housing tenancies are reasonably affordable to non-working, as well as working households in the borough. In addition, Ealing Council will also supply area-based information on affordability to help support registered providers in agreeing rent levels for new developments within these guidelines, which will be updated annually using Valuation Office Agency data.

The maximum recommended rent of £200 a week for 3 and 4 bed-roomed properties is intended to soften the impact of the overall household benefit cap to ensure that a household does not spend in excess of 40% of their net income on housing costs. Ealing Council's preference is for social rent to be charged for family sized properties with three or more bedrooms to further soften the impact of welfare reform locally.

Table 1: Maximum recommended rent levels for social housing in Ealing

1 bed-roomed properties	The lower of the following: <ul style="list-style-type: none"> • Up to 80% of market rent or; • The maximum applicable LHA rate
2 bed-roomed properties	The lower of the following: <ul style="list-style-type: none"> • Up to 80% of market rent or; • The maximum applicable LHA rate
3 bed-roomed properties	The lower of the following: <ul style="list-style-type: none"> • Maximum rent of £200 per week or; • The maximum applicable LHA rate
4 bed-roomed properties +	The lower of the following: <ul style="list-style-type: none"> • Maximum rent of £200 per week or; • The maximum applicable LHA rate

The London Housing Strategy sets out the Mayor's expectation that registered providers seek the support of boroughs for schemes coming forward. Ealing Council will consider the affordability of development proposals on a scheme-by-scheme basis, but will generally not support new social housing that contains properties charging rent above these levels, unless social housing providers can satisfactorily demonstrate affordability.

Theme 3- Partnership Working

- **Landlord Tenancy Policies**
- **The Localism Act and Devolution**
- **The GLA's London Housing Policies**
- **Monitoring and Review**

5.8 Landlord Tenancy Policies

Social housing landlords now have a regulatory requirement to publish a landlord tenancy policy and should fully comply with the Social Housing Regulator's Regulatory Framework, particularly section two of the Tenancy Standard.

Table 2: Excerpt from the Regulatory Framework for Social Housing in England

Registered providers shall publish clear and accessible policies which outline their approach to tenancy management, including interventions to sustain tenancies and prevent unnecessary evictions, and tackling tenancy fraud, and set out:

- The type of tenancies they will grant.
- Where they grant tenancies for a fixed term, the length of those terms.
- The circumstances in which they will grant tenancies of a particular type.
- Any exceptional circumstances in which they will grant fixed term tenancies for a term of less than five years in general needs housing following any probationary period.
- The circumstances in which they may or may not grant another tenancy on the expiry of the fixed term, in the same property or in a different property.
- The way in which a tenant or prospective tenant may appeal against or complain about the length of fixed term tenancy offered and the type of tenancy offered, and against a decision not to grant another tenancy on the expiry of the fixed term.
- Their policy on taking into account the needs of those households who are vulnerable by reason of age, disability or illness, and households with children, including through the provision of tenancies which provide a reasonable degree of stability.
- The advice and assistance they will give to tenants on finding alternative accommodation in the event that they decide not to grant another tenancy.
- Their policy on granting discretionary succession rights, taking account of the needs of vulnerable household members.

We also expect that social housing landlords will make their landlord policies available on their websites and provide hard copies free of charge to anyone who might request a copy. The contact details of social housing providers who have social housing stock in Ealing are provided in appendix 4.

Individual social housing landlord policies will also need to pay due regard to the London specific housing and planning policies, as well as the local level guidance provided by this strategy. In terms of Ealing's Tenancy Strategy, individual landlord policies should pay due regard to the broad framework, as well as set out their specific approach to supporting the overarching aims of our Tenancy Strategy by:

- Promoting sustainable communities
 - In new developments/regeneration schemes social housing should be part of a wider mix of tenure/tenancy types ranging from home ownership, intermediate housing and social housing
- Maximising the availability of affordable homes for residents
 - Social landlords will need to participate in both the national and London mobility scheme.
 - Provide guidance on affordability for social housing landlords
- Supporting residents into employment, training and education
 - Offering policies that incentivise work
 - Providing affordable housing to support the economic viability of the borough
- Providing the maximum security of tenure for vulnerable residents in receipt of care and support
 - Any additional support or measures that are available
- Delivering the most efficient use of the borough housing stock
 - Addressing under and over-occupation
 - Addressing tenancy fraud
- Helping to address child poverty by ensuring family sized social housing is affordable
 - Ensuring social housing rent levels are reasonably affordable to families

5.9 The Localism Act and Devolution

The Localism Act has devolved many housing powers from the national level to the Greater London Authority (GLA). From 1 April 2012 the Mayor became directly responsible for strategic housing, regeneration and economic development in the capital, taking over the HCA's powers and responsibilities in London and removing the legal restriction on the Mayor to spend money on housing. The Act also abolishes the London Development Agency and transfers their regeneration functions to the GLA. The Act also sets out the relationship between the Mayor and the TSA, placing obligations on each body to co-operate with one another to ensure the alignment of regulation and investment decisions.

5.10 The Greater London Authority's Housing Policies

Social housing landlord's development programmes will need to be in general conformity with the requirements set out in the Greater London Authority's (GLA's) Revised London Housing Strategy and London Plan and any other housing guidance.

The London Plan and Housing Supplementary Planning Guidance place a strong strategic priority on the provision of affordable family sized accommodation. The 2009 Ealing Strategic Housing Market Assessment identified the following ratios for the property size of new social rented housing, which provide evidenced need for additional family sized social housing in Ealing:

Table 3: Size requirements for social housing in Ealing (Ealing SMHA, 2009)

1 bed	2 bed	3 bed	4 bed
20%	30%	25%	25%

The GLA has taken over direct responsibility for monitoring and managing the delivery of all Affordable Rent contracts. New schemes will only be funded by the GLA where registered providers can demonstrate that they have fully engaged at the earliest possible stage with boroughs in working up schemes, and have paid full regard to local housing and planning policies, provided these are in general conformity with the London Housing Strategy and London Plan.

The London Housing Strategy sets out the following targets for the 2011-15 development programme in London as a whole, which should:

- Deliver a range of rents with a programme average of 65% of median market rent
- 36% should be for three bedrooms or more
- 10% of Affordable Rent homes should be let at target rent. These should preferably be located within regeneration programmes that involve re-provision of existing social rented housing.

In terms of the Affordable Housing Programme, the London Housing Strategy makes it clear that the Mayor expects registered providers to seek the support of boroughs for schemes coming forward, stating the registered providers must 'pay full regard to a local authorities housing policies where these are in general conformity with the London Housing Strategy'.

5.11 Monitoring and Review

We will revise our guidance on affordability annually and consult with social landlords on our guidance on rent levels.

The GLA will be developing a framework for monitoring Affordable Rent and registered providers who are participating in the 2011-2015 Affordable Homes Programme will be expected to engage with this process. We will regularly review and share experiences and good practice with social housing providers. We will undertake our own monitoring, which is likely to include:

- The number of new lets at Affordable Rent
- The number of new lets at target rent
- The number of re-lets at Affordable Rent
- The number of re-lets at target rent
- The number of new fixed-term tenancies let to new and existing tenants
- The number of secure or assured tenancies let to new and existing tenants
- Any other targets set by the new London Housing Strategy (see 4.12)

We propose to undertake a full review of the tenancy strategy towards the end of the HCA's current Affordable Homes Programme, due to finish in 2015. This will ensure that Ealing's tenancy strategy is aligned with the guidance in the next bidding round for funding new affordable homes.

Appendix 1: The consultation process

Table 4: Consultation Stages

Stage	Timescale	Actions
Stage 1: Consultation on strategy principles with RPs	Dec-Feb	<ul style="list-style-type: none"> • Information dissemination at Ealing Developer Forum • Tenancy strategy principles circulated to developing RPs • Meetings with individual RPs • Feedback collated • Amendments undertaken incorporate comments
Stage 2: Internal consultation on consultation draft	March 2012	<ul style="list-style-type: none"> • Housing Forum • Circulated internally for comment • Article in Departmental News Bulletin • Mail out to social housing providers • Allocations event-presentation on strategy to voluntary sector and RPs • Localism event-presentation to VCS
Cabinet Report	April 2012	Report and seek approval go out to consultation on the draft strategy and delegate authority to approve the final strategy
Stage 3: Formal consultation with residents, housing applicants, tenants, RPs and third sector	May 2012	<ul style="list-style-type: none"> • Consultation draft sent to all RPs with stock or developing in Ealing. Consultation draft published on Council website for six weeks.
Final draft	August 2012	Changes to final strategy document with summary of feedback from consultation
Implementation	September 2012 onwards	Publish and circulate tenancy strategy

Appendix 2: Affordability Case Studies

Case Study 1

Sally Johnson is a single person working full-time (40 hours) on a minimum wage of £6.08. She lives in a 1 bed-roomed flat in Acton (a more expensive area of the borough) let at an Affordable Rent of £178 per week (80% of market rent). Although she spends 55% of her income on housing costs, she is still in receipt of housing benefit, so the rent is relatively affordable and she is better off in work by £157.65 per week.

Income type	Weekly Income Breakdown
Rent	£178
HB entitlement	£78.16
Income from working	£243.30
Total Household Income	£321.36

Case Study 2

Tracey Jones is a single parent, with one child, working full-time (40 hours) on a minimum wage of £6.08. She lives in a 2 bed-roomed flat in Northolt (a cheaper area) let at an Affordable Rent of £166 per week (80% of market rent). Tracey's spend on housing costs are an affordable 29.5% of her household income. As she is working, she will not be affected by the introduction of the £500 household benefit cap.

Income type	Income Breakdown
Rent	£166
HB entitlement	£151.37
Child Tax Credit	£59.36
Working Tax Credit	£89.18
Child Benefit	£20.30
Income from working	£243.30
Total Household Income	£563.41

Case Study 3

Sarah and Ben O'Connor are a couple with five children. Both are unemployed and live in a four bedroom house in Hanwell let at an Affordable Rent of £200 per week (60% of market rent). They spend 31.5% of their net household income on housing costs. Unless one of them finds work, they will stand to lose £134.93 per week after the household benefit cap comes into effect in April 2013. The £200 rent cap at least softens the impact, limiting the amount they spend on housing costs to 40%. Even at the current average target rent for a four bedroom home, this household would stand to lose £53.93 per week. However, should they be paying an Affordable Rent of 80% of market rent, they would lose £210.93 per week and need to spend more than 55% of their income on housing costs. This is clearly not affordable.

Should either Sarah or Ben secure part-time work for 24 hours a week at minimum wage, it will make a significant impact on housing affordability. It will increase their income to £780.75 per week, which will not be capped, so their spending on housing costs will be reduced to an affordable 28.5% of net income.

Income type	Income Breakdown
Capped Rent	£200
HB entitlement	£200
Child Tax Credit	£255.08
JSA	£105.95
Working Tax Credit	£0
Child Benefit	£73.90
Income from working	£0
Total Household Income	£634.83

Appendix 3: Glossary of terms

Affordable Homes Programme 2011-15	The HCA investment programme aiming to increase the supply of new affordable homes in England. The majority of the new programme will be made available as Affordable Rent with some for affordable home ownership, supported housing and in some circumstances, social rent.	Flexible Tenancy	Fixed term tenancy for a minimum of 2 years with built in review period
Affordable Housing	Affordable housing includes social rented and intermediate housing, provided to specified eligible households whose needs are not met by the open market.	GLA	The Greater London Authority- the body directly responsible for strategic housing, regeneration and economic development in the capital.
Affordable Rent	Social housing where rent is charged at up to 80% market rents. The tenancies can either be flexible tenancies or lifetime tenancies. Affordable Rent properties are not subject to the rent restructuring policy that applies to social rented housing.	Housing Association	Independent, not-for-profit organisation providing affordable housing
CLG	The Department of Communities and Local Government-the government department responsible for national housing policy	Lifetime tenancies	Either Secure (council) or Assured tenancies (registered provider).
Fixed Term Tenancy	Applies to tenancies offered for a specific period of time rather than traditional "lifetime tenancies"	Registered Provider	A registered provider of social housing includes both profit and non-profit making social housing providers. All registered providers must be registered with the Homes and Communities Agency (GLA in London) and are subject to government regulation.
HCA	Homes and Communities Agency. The national housing and regeneration delivery agency for England	Market Rent	This refers to private sector rent levels. The rent levels used in this document are sourced from the GLA Rents map and use Valuation Office Agency data. Registered Providers will calculate market rent based on the RICS guidance "Market Rent: a guide for providers of Affordable Rented housing"

Appendix 3: Glossary of terms

Registered Social Landlords	Government funded not-for-profit organisations that provide affordable housing. They include housing associations, trusts and cooperatives.	SMHA	Strategic Market Housing Assessment - a framework that local authorities and regional bodies can follow to develop a good understanding of how housing markets operate. It promotes an approach to assessing housing need and demand, which can inform the development of local development document and regional spatial strategy planning for housing policies.
RSR	Regulatory Statistical Return - the annual TSA survey completed by all registered providers of social housing in England. Data includes the largest 200 PRPs in England, and data on size and type of home, location and rents over the year.	Target Rent	This is the government's rent regime for social rented housing (owned by councils and registered providers). The original intention was to converge rents by the 31 March 312012 so that similar rents are charged for similar properties. This has now been revised to 2015/16. Every social rented property has a 'target rent', which is worked out using a formula set by the government. This means that rent rises are capped to current rent plus RPI+0.5% plus up to £2 per week.
Social Housing providers	Provider of subsidised social housing below market rent, including the council and other registered providers such as housing associations.	TSA	Tenant Services Authority, the UK regulator of social housing providers.
Social Housing Regulator	The body responsible for regulating social housing. From the 1April this is the Regulatory Committee in the HCA, but for London this responsibility has been transferred to the GLA.		
Social Rent	Rents which are kept low through state subsidy, to approximately a third of market levels. The social housing sector is currently governed by a strictly defined system of rent control to ensure that rents are kept affordable.		

Appendix 4: Directory of Registered Providers with housing stock in Ealing

1 Lettings data is taken from the Regulatory Statistical Return, data from 2011-12

2 Excludes intermediate housing or shared ownership properties (columns B, D & E)

A Name of registered provider	B General Needs stock	C General Needs Lettings 2011-12 ¹	D Supported stock	E Housing stock for older people	F Total stock ²	G Address
A2Dominion Homes Limited	1633	13	226	38	1910	Head Office: 15th Floor, Capital House, 25 Chapel Street London, NW1 5WX
A2Dominion	74	0	0	0	74	Head Office Telephone: 020 8825 1000 Customer Services Telephone: 0800 432 0077 Email: info@a2dominion.co.uk Website: www.a2dominion.co.uk
ASRA Greater London Housing Association Ltd	205	0	0	63	268	ASRA Head Office: ASRA House 1 Long Lane London SE1 4PG Telephone: 020 7940 6600 Website: www.asra.org.uk
Birnbeck Housing Association Ltd	0	0	3	0	3	Birnbeck Court 850 Finchley Road London, NW11 6BB Telephone: 020 8201 8484 Email: info@birnbeckhousingassociation.co.uk Website: www.birnbeckhousingassociation.co.uk
Catalyst Communities Housing Association Ltd	3155	0	3	220	3378	Head Office: Ealing Gateway, 26-30 Uxbridge Road, London W5 2AU Telephone: 020 8832 3334 Website: www.chg.org.uk
Central and Cecil Housing Trust	39	0	139	29	207	Cecil House 266 Waterloo Road London SE1 8RQ Telephone: 020 7922 5300 Website: www.ccht.org.uk
Centrepoint	0	0	17	0	17	Head Office: Centrepoint, Central House, 25 Camperdown Street, London E1 8DZ Telephone: 0845 466 3400 Website: www.centrepoint.org.uk
Circle Thirty Three Housing Trust Ltd	27	0	0	0	27	Circle 33 Housing Trust 1-7 Corsica Street London N5 1JG Telephone: 0207 447 3100/ 0800 073 0417 Website: www.circle.org.uk

A Name of registered provider	B General Needs stock	C General Needs Lettings 2011-12 ¹	D Supported stock	E Housing stock for older people	F Total stock ²	G Address
Co-op Homes (South) Limited	8	0	0	0	8	Head Office: Co-op Homes 8 Waldegrave Road, Teddington Middlesex TW11 8GT Telephone: 0845 250 7276 Email: Homes@coophomes.coop Website: www.coophomes.coop
Family Mosaic Housing	336	0	4	0	340	Head Office: Albion House 20 Queen Elizabeth Street, London, SE1 2RJ Telephone: 020 7089 1000 Website: www.familymosaic.co.uk
Genesis Housing Association	275	0	0	0	275	Head Office: Capital House, 25 Chapel Street London, NW1 5DT Telephone: 033 3000 5000 Website: www.genesisha.org.uk
Hanover Housing Association	0	0	0	35* extra care	35	Head Office: Hanover House 1 Bridge Close, Staines TW18 4TB Telephone: 01784 446000 Website: www.hanover.org.uk
Hendon Christian Housing Association Ltd	5	0	0	0	5	Hendon Christian HA Suite 115 Premier House, 112 Station Road, Edgware, Middx. HA8 7BJ Telephone: 020 8731 5880 Website: www.hcha.info/index.html
Home Group Ltd	66	0	29	0	95	Home (Head Office) 2 Gosforth Park Way Gosforth Business Park Gosforth Newcastle upon Tyne NE12 8ET Telephone: 0845 155 1234 Website: www.homegroup.org.uk
Housing 21	8	0	0	0	8	Head Office The Triangle Baring Road Beaconsfield HP9 2NA Telephone: 0370 192 4000 Email: enquiries@housing21.co.uk Website: www.housing21.co.uk
Housing For Women	34	0	6	0	40	Head Office and Registered Office Sixth Floor, Blue Star House 234-244 Stockwell Road London, SW9 9SP Telephone: 020 7501 6120 Website: hfw.org.uk

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Innisfree Housing Association Ltd	5	0	12	0	17	Office: 190 Iverson Road London NW6 2HL Telephone: 020 7625 1818 Website: www.innisfree.org.uk
Inquilab Housing Association Ltd	249	0	0	0	249	Office: Grove House, 77 North Road, Middlesex UB1 2JL Telephone: 020 8843 1263 Email: enquiries@inquilabha.org Website: www.inquilabha.org
London & Quadrant Housing Trust	168	0	17	0	185	Head Office: Osborn House, Osborn Terrace, London SE3 9DR Telephone: 0844 406 9000 Website: www.lqgroup.org.uk
London Cyrenians Housing Limited	0	0	24	0	24	181 Kensington Hight Street, London, W8 6SH Telephone: 02079382004 Email: administrator@cyrenians.org Website: www.londoncyrenians.org.uk
Look Ahead Housing and Care Limited	0	0	38	0	38	Head Office: 1 Derry Street London W8 5HY Telephone: 020 7937 1166 Email: info@lookahead.org.uk Website: www.lookahead.org.uk
Network Stadium Housing Association Ltd	21	0	0	0	21	8 Fulton Road, Wembley, Middlesex. HA9 0NU Telephone: 0300 373 3000 Email: info@networkstadium.org.uk Website: www.networkstadium.org.uk
Notting Hill Home Ownership Limited	1	0	0	0	1	Corporate Office: Bruce Kenrick House 2 Killick Street London N1 9FL Telephone: 020 8357 5000 Email: cst@nhht.org.uk Website: www.nottinghillhousing.org.uk
Notting Hill Housing Trust	1387	0	117	124	1628	
Pathways	0	0	0	249	249	The Trust Office 65 Tawny Close Ealing, London W13 9LX Telephone: 020 8879 7411 Website: www.yourpathways.org.uk
Peabody Trust	70	0	0	0	70	45 Westminster Bridge Road, London SE1 7JB Telephone: 020 7021 4000 Website: www.peabody.org.uk

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Polish Retired Persons Housing Association Ltd	0	0	0	44	44	24 Florence Road London W5 3TX Telephone: 020 8567 1997
Raglan Housing Association Ltd	40	0	0	0	40	Raglan House 22-24 Oxford Road Bournemouth BH8 8EZ Telephone: 0800 011 6420 / 01202 319119 Email: info@raglan.org Website: www.raglan.org
Sanctuary Housing Association	12	0	25	87	124	Sanctuary House Lymington Avenue 88-96 High Road, Wood Green London N22 6HE Email: contactus@sanctuary-housing.co.uk Website: www.sanctuary-group.co.uk
Shepherds Bush Housing Association Ltd	259	0	12	0	271	Head Office: Mulliner House Flanders Road London W4 1NN Customer services telephone: 0800 9170839 Email: group.info@sbhg.co.uk Website: www.sbhg.co.uk
St Christopher's Fellowship	0	0	22	0	22	St Christopher's Fellowship 1 Putney High Street London SW15 1SZ Telephone: 020 8780 7800 Email: info@stchris.org.uk Website: www.stchris.org.uk
Star Housing Association Ltd	5*	1	0	0	6	Star Housing Association Limited, Suite 115 Premier House, 112 Station Road, Edgware, Middx. HA8 7BJ Telephone: 020 8731 5880 Website: www.starhousing.info
Thames Valley Charitable Housing Association Ltd	102	0	0	0	102	Premier House 52 London Road, Twickenham TW1 3RP Telephone: 020 8607 0607 Email: info@tvha.co.uk Website: www.tvha.co.uk
The Abbeyfield London Polish Society Limited	0	8	0	0	8	Abbeyfield House 104 Balham Park Road Balham London SW12 8EA England Telephone: 020 8778 6540 Housekeeper: 020 8993 2462 Website: www.abbeyfield.com (parent company)
The Guinness Trust	0	0	1	0	1	London and South East region Care & Support Unit 3, Solent Buildings, Southmoor Lane Havant, PO9 1JW Telephone: 023 9271 4652 Email: info@guinnesscareandsupport.org.uk Website: www.guinnesspartnership.com

*(independent acc for registered visually impaired)

A Name of registered provider	B General Needs stock	C General Needs Lettings 2011-12 ¹	D Supported stock	E Housing stock for older people	F Total stock ²	G Address
The Richmond Fellowship	0	0	15*	0	15	Head Office / General Enquiries 80 Holloway Road, London N7 8JG Telephone: 020 7697 3300 Email: communications@richmondfellowship.org.uk Website: www.richmondfellowship.org.uk
The Riverside Group Limited	1	0	0	0	1	Customer Service Centre 2 Estuary Boulevard, Estuary Commerce Park Liverpool L24 8RF Telephone: 0845 111 0000 Email: info@riverside.org.uk Website: www.riverside.org.uk
Turning Point	0	0	12	0	12	Standon House 21 Mansell Street London E1 8AA England Telephone: 020 7481 7600 Website: www.turning-point.co.uk/
Water Tower Housing Co-operative Ltd	40	2	0	0	42	8 Waldegrave Road Teddington TW11 8GT England Telephone: 0845 250 7276 Email: Homes@coophomes.coop Website: www.coophomes.coop
West London YMCA	0	0	271	0	271	25 St. Mary's Road, Ealing, London, W5 5RE Telephone: 0300 1111 500 Email: accommodation@londonymca.org Website: www.westlondonymca.org
Westlon Housing Association Ltd	0	0	0	26	26	The Woodville Woodville Road, Ealing, London W5 2SE Telephone: 020 8201 8484
Westway Housing Association Ltd	125	0	0	0	125	Head Office: 1st Floor Ladbroke Hall, 79 Barlby Road London W10 6AZ Telephone: 020 8964 2323 Email: enquiries@westwayha.org.uk Website: www.westwayha.org.uk
Women's Pioneer Housing Limited	35	0	0	0	35	227 Wood Lane London W12 0EX England Telephone: 0208 749 7112 Email: info@womenspioneer.co.uk Website: www.womenspioneer.co.uk
Total	8385	24	993	915	10,317	

