



# Affordable Housing Update

## *(Item 8)*

February 2023



1. Site updates
2. Homes England Grant
3. Disrepair Claims (inc. condensation & mould)
4. Help to Buy South changes



# Site Updates – Construction

## *Under Construction*

### **Queens Rd**

- 2No. family houses
- Due to complete in March/April

### **Capella Close**

- 11No. Shared ownership homes
- Due to complete by early April

### **Sir Randal Cremer House**

- 16No. Sheltered flats
- Due to compete late spring



Queens Road (rear)



Capella Close



Sir Randal Cremer House



# Site Updates – What's next?

## Ophelia Court 9No. Shared ownership flats

- Tender process complete
- FE Chase & Sons build contractor
- Start on site anticipated in early spring 2023
- Grant application submission to Homes England



## Assheton Court 60No. Sheltered flats

- Planning permission issued in January '23
- Employers Agent appointed
- Grant discussions have started
- Technical drawing stage (time consuming)
- Likely to look at early demolition



# Homes England Grant

- Fareham Housing have received £2.15M grant received since 2019
- Supported the delivery of 38 new affordable homes by Fareham Housing
- Our 'pipeline' schemes are identified with Homes England
- Grant monies are subject to various conditions and contractual requirements
- Grant claims are subject to random external audit
- Last year part of our Capella Close claim was selected for full external audit
- In November 2022 we were graded 'green – meets requirements'.



Homes  
England

# Disrepair Claims

“Legal action taken against Landlords for failing to maintain their property that has fallen into disrepair, leading to poor living conditions for the occupants”.

- New Legislation from 2018
- End of PPI claims
- Grenfell (raised awareness of social housing upkeep/issues)
- More media coverage of poor quality housing

**Council makes disrepair action plan after claims increase by 600%**

NEWS 11.11.21 7:00 AM GMT BY GRAINNE CUFFE

The number of disrepair claims against Lambeth Council is six times higher than it was four years ago, prompting the local authority to create an action plan to deal with the surge in cases.



**Landlords see rise in 'fitness for human habitation' claims from 'PPI-style' legal firms**

NEWS 17.06.21 9:00 AM GMT BY DOMINIC BRADY

Social landlords are seeing a rise in the number of costly housing condition claims linked to new legislation that is costing the sector millions of pounds, legal experts have said.



# Disrepair Claims – Claim Chasers

- Speculative no-win, no-fee type firms target affordable housing areas
  - ❖ Door to door visits
  - ❖ Telephone calls / social media
- Solicitors tend to charge extortionate success fees
- Often taking advantage of more vulnerable customers
- If customers aren't happy, then we have a complaint procedure and there is also the Housing Ombudsman.



I'm calling from  
the Council.

Do you have any  
repair issues?

# Disrepair Claims – Compensation



- Compensation for 'disrepair' applies from when we were on 'notice' of repair...
  - A reported repair; and/or
  - If an officer could/would have seen repair issue
- If we make repairs in a 'reasonable' period of time, then risk of disrepair claims reduces
- Legal advice indicates the onus is on us to prove we were not on 'notice'
- Mould can be an aspect of 'disrepair'



# Condensation / Mould

- Cold weather/energy costs/cost of living = rise in mould cases.
- Some cases are caused (or exacerbated) by structure/building issues
- Some cases can be caused (or exacerbated) by how the home is being lived in
- 'Working together' to solve the issue



- Issue is taken seriously
- Children particularly vulnerable
- Mould/damp features on nearly every disrepair case

# Disrepair – Claims to FBC

## Active/Current Cases

- Pelican Close – issues linked with suspected subsidence and insurance involved
- Endofield Close – no settlement as yet
- Menin House – no settlement as yet

## Settled Cases

- Coldeast Close
- St. Michaels House
- Northways

## Closed Cases

- Fairfield Avenue
- Flanders House

## How do we compare?

- Cambridge City Council (7,000 homes; 29 active disrepair cases (0.41%))
- 3 active cases at FBC (0.12%)
- From Mar to Nov 2021, across 70 authorities there were 4,875 new cases logged (average 69 cases each)

# Disrepair - Our Steps

- Training/workshops for wider housing team
  - awareness
  - responsibilities
  - preventative measures
- Improved record keeping
- Improved recording and actions around mould/damp cases
- Proactive approach to mould cases (whatever the cause)
- More communication with tenants (damp prevention, caution around speculative law firms, etc.)



# Help to Buy South

Help to Buy South will cease to exist after 31<sup>st</sup> March 2023

- This changes the process around Shared Ownership
  - for us, when selling homes
  - for buyers, when buying homes
- Eligibility criteria unchanged
- Delivery of Shared Ownership properties unaffected
- The change *may* make our Affordable Home Ownership Register more important
- The change will likely need a review of our Shared Ownership Policy
- The change may have more resource implications for Councils.



# Any Questions

