

## **Response from Notting Hill Genesis**

### **Relieving Overcrowding**

We recognise that overcrowding is becoming an increasing problem and try to manage this through our lettings policy and our household member's scheme.

Statutory Overcrowding is a Band B on NHG's transfer list and non-statutory overcrowding is Band C. Transfer applicants can bid for properties that have the same number of bedrooms but more bed spaces, or properties which have less bedrooms than they are entitled to. However, the transfer will only be approved if the move would relieve statutory overcrowding. If, following the move, the transfer applicant is still overcrowded, their banding will be reviewed as they are likely to have moved from a band B to and band C.

If the resident is overcrowded the Housing Officer carries out an initial assessment and, if it is thought the customer may be statutorily overcrowded, a full assessment is carried out.

### **Household member's scheme**

NHG operates a household member scheme that is aimed at relieving overcrowding by:

- Rehousing an adult member of the household into a one bedroom or bed-sit property
- Incentivising the release of family sized properties by offering separate smaller properties (one of which is a one bedroom) to the tenancy holder(s) and any adult household members

To be eligible, the applicant must:

- Be 18 or over
- Either be a single person or a childless couple
- Be part of a household that is either overcrowded or under-occupied and the tenant will separately transfer to a smaller home
  - Have been living at the property for the last 12 months

### **Debt Management and Cost of living crisis**

NHG has a range of approaches to support residents in debt and to deal with the cost of living crisis. Some of these are delivered directly by NHG and others are through partnerships.

NHG's housing operating model and the size of the Housing Officers patch is unique amongst the G15. Housing Officers have an average patch size of 180 homes, and this enables them to have a deeper relationship with the residents. They are trained to do benefit checks and complete applications such as discretionary housing payments' and how to structure conversations around benefits and debt. Each

resident is visited on an at least an annual basis, where time is spent identifying their needs and reviewing current circumstances. Residents are also able to access a dedicated 'Cost of Living' guidance page on the main NHG website.

Housing Officers are supported by a team of 8 welfare benefit advisors where more complex support and assistance is needed.

This is all backed up by NHG's Resident Support Programme which has 3 strands to it:

- 1) **Specialist welfare benefits service-** We have an in-house team of advisers offering specialist 1-2-1 advice to NHG tenants. Caseworkers support with challenges, backdating, appeals and attending tribunals. In Quarter 1 and 2 they were able to recover £2 million of income for residents. The team have received over 1400 new referrals in Quarter 1 and 2. Over 80% of these are in rent arrears.
- 2) **The Hardship Fund** has £100,000 funding each year, which can be used to help tenants in hardship, such as ordering white goods and beds, emergency food support and utilities top-ups. The fund helps around 500 households per year.
- 3) **The Volunteer Programme** aims to benefit our residents and the wider business by recruiting dedicated individuals and groups on a voluntary basis who support resident wellbeing and create wider community cohesion. The Volunteer Programme develops and maintains meaningful external relationships with partners offering specialist services and skills focusing on wellbeing such as befriending. These services directly benefit our residents and promote positive examples of our work in the community.
- 4) **The Partnerships Programme** work with partners who provide support around employment and training, debt advice, budgeting advice, mental health support, wellbeing and digital inclusion. The team also manage our hardship fund and Love Where You Live fund of £120k, a new grant giving programme funding projects and initiatives that's benefit our residents. The fund has provided grants to set up a new baby bank at our community centre in South Kilburn, has funded a budgeting and winter food distribution project amongst others.

We negotiate with partners to get an easy route in to the service and guarantee the capacity for the organisation to deal with your referral.

We have a Resident Support Directory to enable residents to self-refer. The programme has facilitated 426 referrals in quarters 1 and 2.

### **Some key partnerships include:**

#### **Cheaper bills and advice to reduce energy usage**

We work with partners such as Pocket Power who can help our residents switch to better deals on all bills such as mobile phones, car insurance and energy. They will support residents to look for discounts and grants. This project is funded by NHG.

Partners such as Green Doctors, South London Healthy Homes, Wish Plus also provide advice on reducing consumption, switching and applying for energy grants.

**Debt Free London-** we work closely with Debt Free London to promote debt advice services to our residents and increase awareness amongst staff so they are better informed to refer residents. For example Debt Free London spoke recently at the Temporary Housing away day and one of our partnerships officers also attends and speaks regularly at DFL's staff conferences. We have also set up a dedicated phone line for NHG tenants to self-refer in addition to usual referrals by staff.

**Money A&E-** we have funded a budgeting project with Money A&E to provide 1-2-1 financial education sessions with NHG residents. Topics covered include drawing up a budget, income and expenditure, universal credit and savings as well as any other issues that arise.

### **Credit Union**

NHG helped set up London Plus Credit union back in 2008. We work with the credit union to promote choice and awareness of responsible alternative options to the many subprime lenders who thrive by preying on lower income households. To promote the ethos of saving but also help residents who may turn to credit to meet costs throughout the year we have worked to offer a NHG savings bonus to NHG residents who may choose to take a 'Borrow to Save' loan product to deal with unexpected costs such as household items breaking down, children's clothing or to meet the cost of Christmas. The product helps tenants to build financial resilience through developing and rewarding savings habits in association with responsible borrowing options. This project is not targeted at people in crisis or high rent arrears but is there as an alternative solution to support tenants on low incomes.

In addition, London Plus Credit union has delivered webinars and articles for our resident newsletter around financial educational topics. The project has overwhelmingly been accessed by single parents and women.

Some specific Camden partnerships include:

- **Camden advice network-** linked into partners and council staff as part of the advice network. The NHG Resident support team and housing officers attended the Camden advice fair on 21<sup>st</sup> July 22 to network with other providers and speak to residents.
- **Tutors United project-** We are running free tutoring for Camden children in years 4,5 and 6 at primary school in a venue in Kings Cross. The tutoring recently started and runs for a year, 1 hour a week alternating between maths and English.
- **SPACE baby bank-** We have opened a new baby bank at our community centre in South Kilburn. The centre is very close to the Camden border and can be accessed by Camden NHG tenants for free,

baby equipment, clothing and support to access debt, employment and wellbeing advice.

- **Ingeus**- we work with Ingeus to promote their Central London Works programme designed to help people aged 18+ with a health condition or other barriers into work. Ingeus will provide a holistic support package to address health needs as well as practical help with interview clothing, travel costs etc. Camden is one of the boroughs included in this project.

## **Camden Building Safety Update**

BAU:

For all of the properties that we have responsibility for, we ensure that we complete our Fire Risk Assessments up to date, with the cycle dependant on risk.

We have a fire team who oversee the completion of fire actions that arise from the FRA's.

### **Building Safety: Overview**

We have around 6,500 properties across NHG that require an FRA, in Camden we have 19 blocks that are 5 storeys or above, all of which are up date.

We have a dedicated building safety team who have responsibility for ensuring that Notting Hill Genesis meet the requirements of the Fire Safety Order and the Building Safety Act ensuring that we are ready to respond to the secondary legislation.

Having so many properties to review, we have applied a risk matrix to prioritise the properties that we review. Within the risk matrix, our first priority has been properties over 18m so that we can understand the make up of our buildings that fall within the scope of the Building Safety Act.

Based on the risk rating, we start by undertaking visual surveys to confirm the data that we have on our asset data base. We score different attributes to give us a visual risk rating for each building and we arrange intrusive surveys for any high risk buildings.

Depending on the outcomes, we determine with a fire engineer whether we need to install interim measures. We also contact the developing contractor to persuade them that we want them remediate any defects for us at their cost. Where we are able, we apply for funding to the Building Safety Fund, or any other insurance policy that we are able.

We are gearing up to meet the requirements of the Fire Safety Order by employing contractors to undertake fire door checks for us, agreeing the approach they will use on our behalf with a fire engineer.

We have commenced a programme to complete floor plans and provide digital information to Fire and Rescue Services.

We are working to build up the information we require to register buildings of 7 storeys or over 18m that we are responsible for with the Regulator of Building Safety which is required to be completed by 30<sup>th</sup> September, developing our Building Safety Case approach, prioritising to complete the higher risk properties first and are planning to complete all cases within 2 years rather than delaying completion across the 5 years the Regulator has said they will need to review them all.

### **Camden:**

There are 27 building over 11m within Camden.

8 Blocks are over 18m/7 storeys, 5 are our responsibility for the external walls, responsibility for the other 3 sits with external managing agents.

Of the 5, 4 properties have had intrusive surveys, with the other programmed in for this financial year.

1 block required no remediation work, 2 blocks have had works completed to the external wall and EWS 1 forms issued, and 1 requires remediation work to the external walls, the scope of which is being finalised following the completion of a PAS 9980 review. As mentioned above, 1 property still needs an intrusive survey.

Of the 19 buildings between 11m – 18m, the external walls of 9 are the responsibility of an external managing agent. Of the 10 where the responsibility for the external walls is NHG responsibility, 2 have had intrusive surveys with remediation plans being developed, 2 have had visual surveys and identified as low risk properties so there is no urgent need to undertake works. The other 6 blocks require surveys to be planned in.

**22/23 cyclical programme** - 135 GN homes to be delivered this year and 214 LH  
To date, we have completed 76, 24 are work in progress with a number of completions due in Nov/Dec and a further 26 due to start over the next few months as planned.

We made some changes this year to reduce the risk of properties been carried over - which included submitting all planning applications early in the year, and to date we've issued all section 20 notices to leaseholders.

- Recruited more staff within the planned works team to help drive efficient delivery and improve overall quality of works.

Challenges - lead times for planning application decisions and windows can take 6-8 weeks when in manufacture.

20 General Needs kitchens and/or bathrooms in total on the **K&B programme**, of which 14 are completed already and 6 due to be completed in the next few months.

## **Retro Fitting our stock**

NHG has a stretching target to improve all its rented homes to EPC C by 2030. Meeting the target requires approximately 12,500 D, E, F and G properties to be improved in the next eight years. This implies an average of around 1,500 homes being retrofitted with energy efficiency improvements and renewable technologies each year to 2030.

Our planned investment programme includes £21m to support us in reaching EPC C. In addition to this, we have bid for £8m from SHDF wave 2.1 to support accelerated roll-out of retrofit improvements from 2023 onwards.

We envisage just over half of our homes below EPC C can be made more efficient as part of our planned improvement programmes. For the remainder of properties (i.e. solid wall and heritage properties requiring deeper retrofit), we'll be delivering a dedicated retrofit programme - using the PAS2035:2019 process.

**Richard Bellis**

Regional Head (North) | Housing

**ENDS**