

# Is a Council home for life?

Have your say on Council housing in Camden



For over 30 years, social landlords have only been able to offer lifetime tenancies. The law has changed and social landlords can now offer new tenants fixed term tenancies of five years or longer. This change does not affect existing tenants, who will keep their security of tenure even if they move to another social rented home.

**If you live in Camden, whether you are a Council tenant or not, we want to know if you think Camden Council should offer new tenants fixed term tenancies.**

The law about who should inherit a Council tenancy after a tenant dies has also changed for new tenancies. The law now only gives partners the right to inherit a tenancy. **We want to know if you think the Council should allow any other relatives to inherit a Council tenancy.**

Read this booklet and then tell us your views by completing the online survey by **25 July 2012.**



## What is a fixed term tenancy?

The new law now gives social landlords the option to offer fixed term tenancies if they choose.

How it works:

- The landlord offers a tenancy for a fixed period of, for example, five, ten or fifteen years.
- At the end of the period the landlord looks at the tenant's circumstances and decides if the home is still the right home for the household.
- If it is the right home, the tenant can stay for another fixed term or on a lifetime tenancy.
- If it is not the right home, the landlord could offer a different home – for example, a smaller home.
- If the landlord decides the tenant no longer needs social housing, the tenancy could come to an end. The landlord will offer advice and assistance on finding alternative accommodation.

## Should Camden offer fixed term tenancies?

Some people say that fixed term tenancies will create a fairer, flexible system, making sure that homes are lived in by those who most need them. Other people say they will create insecurity for tenants, put them off finding work, and make communities unstable. We want to know what you think. Read some of the different arguments for and against fixed term tenancies before you make up your mind.

### There are not enough Council homes to meet demand.

#### Some people say...



Fixed term tenancies will make sure homes go to people who need them the most for the time when they need them. They will encourage tenants to take responsibility to plan for their future. This will help to make more homes available more often.

#### Other people say...



Giving people a secure home helps them to develop a sense of belonging and stability. It is good for the growth and stability of the neighbourhood. A household with a fixed term tenancy is not going to invest in the neighbourhood in the same way as a household with a secure tenancy. Over time, this will affect the balance and diversity of our community.

### Facts and figures

- ! There are around 23,500 applicants for a Council or other social rented home in Camden.
- ! An average of 1,000 Council and other social rented homes were let per year to new households over the past six years.
- ! Smaller Council homes become available more often than larger Council homes.

## Council housing is important for those who would otherwise not be able to afford to live in Camden.

### Some people say...



Social housing is for people who are on a low income and are otherwise unable to afford a home to suit their needs. People should move out of a Council home if they can afford another home. Other people need that home more than they do.

### Other people say...



There is little evidence that many wealthy people are living in Council homes. In any case, why should someone be punished for improving their situation through education, training and work? Isn't that what social housing is for – to help people? Telling people they have to leave if they earn more money will mean people won't aspire to do better. Fixed term tenancies will change the mix of our communities.

### Facts and figures

- ! The average weekly Camden Council rent for a two bedroom property is £102.
- ! The average income for social housing tenants in Camden is £15,000 per year.
- ! The government is introducing a pay-to-stay rule to increase Council rents for households with the highest incomes.
- ! About 100 new homes a year could become available if the Council ended tenancies when a household could afford a higher rent.

## Very few large Council homes become available to let each year, but many more people need them.

### Some people say...



If a person has more bedrooms than they need, the Council should be able to tell them they have to move to a smaller home. Their home could be used to house a family that is overcrowded and at risk of ill health.

### Other people say...



Larger homes may not become available due to fixed term tenancies for at least 15 years or more. It is unfair to force people to move from a place that they have come to know as 'home'. There are other ways to encourage people to move to a smaller home. The Council could offer better incentives and make it more attractive to people to move home. Fixed term tenancies are unfair because they may not take into account responsibilities families have after children have left home.

### Facts and figures

- ! Tenants in four bedroom homes stay an average of 20 years before moving on.
- ! Over 5,000 households on the housing register are overcrowded.
- ! Around 4,000 tenants on housing benefit have more bedrooms than they need.
- ! The Council helped 115 households to move to a smaller home in 2011/12.



## Some people may only need a social rented home for a short time, such as teachers, key workers or those starting on the career ladder.

### Some people say...



Fixed term tenancies can be used flexibly to benefit the different short and long term needs of people in the community. They can be used as a helping hand for people so they can plan for the future. Those with needs that affect them in the long term can be offered a longer tenancy.

### Other people say...



Applicants for social housing still need to qualify to be offered a tenancy and allocation of homes must give priority to those in greatest need. The current system does not stop people from moving on if they only want to stay in their tenancy for a short time. People are more likely to make better choices if they have security.

### Facts and figures

- Tenants in studio and one bedroom properties stay an average of 10 or 11 years before moving on.
- There is no clear evidence that offering fixed term tenancies would attract better teachers and key workers.

## It is difficult to recruit foster carers because families need to have a spare bedroom to foster a child.

### Some people say...



The Council spends too much money providing private foster carers and does not offer enough right sized homes to people who want to foster. If the Council offered tenancies only for the period a household provides foster care, more homes could become available. People wouldn't stay in a larger home longer than they needed it.

### Other people say...



Foster caring is important and should be rewarded. People who give to the community add so much value to the neighbourhood. It wouldn't be fair if, after giving so much to help others, the Council asked them to find another place to live.

### Facts and figures

- There are currently 38 applications for social housing from people who want to be foster carers.
- In the past three years, the Council housed only two foster carers (both in 2-bedroom homes).

## What should happen to a Council home after a tenant dies?

The most common reason Council homes become available for a new tenant is because a tenant has died. Sometimes a tenancy can be passed on to a relative of the person who has died. This is known as succession, and it can only be passed on once.

The law on succession has changed for new tenancies starting on or after 1 April 2012. The new law says that only spouses and civil partners and couples living together can succeed to a tenancy. The law also says that we can have our own policy that allows other people to succeed. We already have a policy to let other people inherit a tenancy. We expect those people to move to a home of the right size if the property they have been living in is larger than they need.

## Who can inherit a tenancy in Camden?

Everyone in this list can currently inherit a tenancy in Camden	By law before 1 April 2012	By law after 1 April 2012	Not by law
Spouses and civil partners	✓	✓	
Couples living together		✓	
Other close relatives who have lived with the tenant for more than a year prior to death	✓		
Carers			✓
Someone listed on the tenancy agreement who is not a close family member			✓
People who would have had a legal right to inherit the tenancy if a succession had not already taken place			✓

## Should Camden change the succession policy for new tenants?

### Some people say...



The Council should limit succession to what the law offers so that people who are in the most need can move into a new home. The law is fair because it now offers the same rights to Council tenants and tenants of other social landlords.

### Other people say...



The Council already has a policy that works. Many of the people who inherit a tenancy need the home. They have usually lived in the area for a long time and are part of the community.

### Facts and figures

- I On average, about 70 people a year inherit a Camden Council home.
- I If we limited succession to those with a legal right, about 30 more homes a year would become available to let.
- I Other than the people who would have had a legal right, about 90% of the 30 remaining households who inherit a tenancy each year are:
  - children of tenants
  - people aged 55 or older
  - people who had lived with the tenant over 20 years
  - people who would have been entitled to help with accommodation from the Council had they become homeless.