

# Starting a Project Template

## What?

### Project Name & Brief Description: Affordability Assessments Research Project

#### Which Sub Regional Priorities and Objectives does the project support?

A number of sub regional strategies include key priorities to which this project is aligned; the City Region strategy focusses on the regions as a place which offer a 'good quality of life' and will 'continue to grow into a fairer healthier, safer and more inclusive place to live, known for excellent, efficient, value for money services...'. This project will explore themes to understand whether the approach to affordability really does offer fairness to housing applicants and support the ambition to ensure a good quality of life.

A recent report to Executive on Housing Affordability in Manchester has pitched affordability levels (for the purposes of development) at 30% of the average full time salary in the City (£27k) as a threshold for affordable housing. This is significantly misaligned with the benefit cap (£20k) imposed by government on those claiming benefits, and fails to consider the household composition or type and location of housing. This project will test how affordable social housing is for applicants looking for housing through the My Move Oldham system.

The population of Greater Manchester is expected to increase rapidly over the coming years and in response bold housing development plans are in place. Delivery of these plans will rely in part on the role played by the social housing sector. However in a time of rent cuts and welfare reform the business plans of housing providers are becoming increasingly uncertain. It is therefore unsurprising that minimising risk to protect income streams is a response widely taken, and this includes the application of Affordability Assessments for new tenants.

## Why?

### Objectives (What is the project trying to achieve?)

- Understanding of the variety of approaches to affordability assessments being used across partners in Oldham
- Understanding of the effectiveness of affordability assessments.
- Explore areas where consistency could be achieved.

- Share good practice around affordability assessments.
- Ensure that there are clear customer messages and communications around Affordability Assessments.
- Explore the use of guarantors as a method for limiting risks around affordability.
- Explore whether Affordability Assessments impact more significantly on BME communities and migrant groups.

**Scope** (What's in and what's out?)

- Data gather on methods used to assess affordability and the ways in which outcomes are used.
- Evaluation of the effectiveness of affordability assessments.
- Identifying areas where partners could potentially share approaches.
- Share good practice around affordability assessments.
- Review customer messages and communications around Affordability Assessments.
- Research and evaluation into use of guarantors as a method for limiting risks around affordability.
- Equality Impact Assessment of Affordability Assessments.

This project will not include the implementation of any changes (i.e. to approaches, methodologies or communications) but instead focusses on identifying where changes could be made and what they might be.

**Who?**

**Project Sponsor: Jo Russell, Great Places**

**Project Manager: Megan Croft, Great Places**

**Team members:**

**Corinne Copeland, FCHO**

**Paul Campbell, Anchor**

**Shonna Hildersley, New Aksa**

**Kelly Nicholson, Villages**

**Joanne Glendenning, Villages**

**Organisations: All OHIP partners**

**How?**

**Main outcomes:** (what is to be produced, in what form? Key milestones)

- A short report outlining the different methodologies and interpretations of affordability, and evaluation of the methods in use.
- Improved customer information about the use of affordability assessments.
- Equality Impact Assessment on the use of Affordability Assessments.

**When?**

**Project plan:** (list tasks, how long they might take, who will do them)

**1. Data gather on methods used to assess affordability and the ways in which outcomes are used.**

- Meet with individual providers for a demonstration of how they assess affordability. Include key interview / consultation questions to understand how the outcomes of assessments are used to make rehousing decisions, and/or provide customers with advice. (To be completed by

**2. Evaluation of the effectiveness of affordability assessments.**

- Develop an approach to analysing the effectiveness of affordability assessments. This might be exploring sustainability across different partners, or a more case study style approach, or a combination of the two. Consider the amount of work and time and cost of undertaking assessments. (To be completed by
- Gather Data
- Analyse results

**3. Identifying areas where partners could potentially share approaches.**

- Review findings from point 1 above and identify commonality.

**4. Share good practice around affordability assessments.**

- Using analysis from point 2 above, and undertake any wider research as required, and identify which approaches are having the greatest positive impact.

**5. Review customer messages and communications around Affordability Assessments.**

- Review how customers are informed about affordability assessments and how they might be affected – website messages, CBL adverts, offer letters. Identify any potential improvements.

**6. Research and evaluation into use of guarantors as a method for limiting risks around affordability.**

- Identify housing providers who use guarantors to limit the impacts of affordability.
- Gather information about the process, how frequently it is used, how well it works in practice.
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**7. Equality Impact Assessment of Affordability Assessments.**

- Gather data from partners on housing applicants in Oldham, property types applied for, areas, affordability assessment, outcome and key equalities strands.
- Analyse data to identify any trends in relation to equalities strands.
- Complete EIA.

**Obstacles:**

**Risk Management** (What events could jeopardise the project? What might reduce their likelihood & severity?)

The main risks to the completion of the project is around availability of data, the availability of officers to provide information, and the capacity to collect information for evaluation purposes. These risks are low-medium and the project can be adapted if any significant barriers emerge.

**Other information:**

**Things to think about:** costs (both money & time), how long will it take, will a new team need to be formed, does it link into, or depend on, other projects, how will you deal with change during the project, who you will report progress to, data management issues:

This is a short term standalone research project and as such it is not anticipated that there are any other issues to highlight at this time. Progress will be reported to the Strategic Allocations Group. Data will be anonymised and stored within Great Places electronic filing system which is secure and password protected.

**Outcomes/measures:**

**How will you know if the project has succeeded?**

The outcomes have been completed as described.

**Expected Project Start Date: 15/03/2017**

**Expected Project End Date: 05/06/2017**