

Single HomeBuy Agent – HCA Discussion Paper

Response From: Tonbridge & Malling Borough Council

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Background

Tonbridge & Malling is located in west Kent and has a very active affordable housing development programme that has enabled a historic and ongoing high level of delivery of shared ownership and intermediate units since the instigation of the HomeBuy (previously Zone Agent) role. The Council has a highly valued and robust strategic relationship with our HomeBuy Agent Moat, and this document forms the Council's response to the "Single HomeBuy Agent Discussion Paper". The Council's response outlines why we would not support the move to a Single Agent and would instead continue to support Moat and the Regional Agent approach as currently exists.

Response

Tonbridge & Malling would not welcome the HCA's suggested move to a single HomeBuy Agent, and would strongly support the retention of the existing HomeBuy Agent.

The Council both understands and has empathy for the efficiency savings environment the Paper describes the HCA operating within which is driving the agenda for a transition to a single HomeBuy Agent. However, value for money considerations must be balanced against a quality of service, which is our main worry for any such future change.

The Council's primary concern about a single operator is an operational one - Tonbridge & Malling have an additional Protocol with the HomeBuy Agent in how we approach intermediate tenures strategically. Local Members led the adoption of a process that secures justified priority to applicants with a local connection to the Borough. Operationally this requires an additional stage of processing nominations (performed in partnership with Moat and the Council's housing staff) for available intermediate homes by ensuring the Council's local connection criteria are met.

The Paper highlights that the affordable housing within this CSR period will be dominated by the new Affordable Rent product, but in Tonbridge & Malling we are clearly seeing our Registered Provider Partners maintaining an appetite for intermediate products such as shared ownership and therefore these form part of their ongoing Framework bid submissions to the HCA. This guarantees the future need for a local HomeBuy Agent.

The Paper states that "remoteness from the point of delivery should not affect the quality of serviced offered to consumers"; however it is hard to equate this

to the service provided by the current HomeBuy Agent. The discussion paper also states “very little activity by HomeBuy Agents currently takes place in a face-to-face environment”. In analysing the validity of both these statements the Council would wish to highlight that the current HomeBuy Agent is active in holding regular events in the Borough to promote the available relevant local HomeBuy products, often utilising the Council’s reception and Gateway facilities to host these functions. The HomeBuy Agent is also a regular attendee at the Kent Housing Group’s Strategy and Enabling Officers Group, where they update on the service and local market through a key set Agenda item on a bi-monthly basis.

The Paper also states “a single agent would be remote from the point of delivery and potentially have less local knowledge of local housing markets than a larger number of regional agents.....we believe that the majority of this knowledge would be available to trained employees of the agent through databases...”. The Council believe this to highlight the central weakness of moving to a Single Agent, and that databases on computer screens are not a robust substitute for hard earned local knowledge.

Although the Single Agent model may be technically workable, we are concerned about the ability of a Single Agent to deliver services with any real sense of local focus and believe that one Single Agent alone would struggle to deliver a meaningful local service. The Council’s view is that the knowledge and awareness of local markets held but the existing HomeBuy Agent is key to the success of the Agency role.

Conclusion

In conclusion we understand the HCA's rationale in terms of simplicity, consistency and value for money, but would argue that reducing the number of Agents from fifteen to one is a step too far, creating risks and disadvantages that outweigh the cost saving benefits.

We believe that a Single Agent would struggle in maintaining the implementation of the sensitive and unique local connection Protocol that has been so successful under Moat, and so prized by our Members.

The Council understand that a local HomeBuy Agent is much better placed to provide a high quality service and support to consumers as opposed to a Single Agent who could be perceived as distant, remote or even virtual. However if the HCA feel that a compelling case can be made for a Single Agent the Council would seek assurances that our stated concerns are adequately addressed within the new arrangements. Clearly this would include the continuation of our existing Protocol with Moat and the ongoing visibility and interaction of a HomeBuy Agent within the Borough in promoting local products and availability.

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