SOUTH EAST LONDON HOUSING PARTNERSHIP

South East London Housing Strategy

2006–2010

Second Draft

www.selondonhousing.org
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1.1 Introduction

Welcome to the South East London Housing Strategy 2006–10. This provides a framework and action plan for a range of housing issues across South East London encompassing the Boroughs of Bexley, Bromley, Greenwich, Lewisham and Southwark. It draws on the 2003–6 South East London Housing Strategy, whilst refocusing priorities to reflect the changing needs and housing environment in the sub-region. It acts as a co-ordinating document informing our strategic approach.

1.2 How we developed the strategy

The South East London Housing Partnership, largely through the work of its sub–groups, has developed this strategy. The Strategy Group led the overall co–ordination of the strategy and will monitor its delivery.

The work groups of the sub–regional partnership are as follows:
The recommendations in the equality impact assessment carried out in 2004/05 included:

- mapping housing need of equalities groups,
- continual monitoring and completion of equalities assessments,
- developing an action point around equalities issues in the new strategy, and
- placing equalities issues as a standing item of the Strategy Group’s agenda.

These recommendations have been integrated into this new sub-regional housing strategy. Equalities issues are raised and addressed where relevant to particular objectives and actions throughout the entire strategy.

Each Council in the partnership has consulted on and endorsed the strategy.
1.3 Consultation

The partnership has consulted widely on the South East London Housing Strategy 2006–2010, building on the extensive consultation undertaken in the development of individual borough’s housing strategies. These were developed through a variety of methods including street surveys and housing conferences. Priorities identified through this consultation have informed the development of borough strategies and have in turn influenced sub-regional priorities.

A key finding of the 2003–2006 equality impact assessment of our first housing strategy was the need to consult more widely. The partnership has ensured that relevant equalities groups across the sub-region have been given an opportunity to comment on and contribute to the Strategy.

The Partnership presented the outline of the new sub-regional housing strategy at the South East London Housing Partnership conference on 5 October 2005. The conference was attended by local RSLs, borough representatives (including councillors), the ALG, Housing Corporation, Government Office for London, the London sub-regional coordinators, equalities group representatives and representatives of employers such as the NHS. Workshops based on key objectives of the draft outline of the strategy provided an opportunity to comment and raise issues of importance to be addressed sub-regionally. A questionnaire seeking responses on the draft outline was provided and the consultation documents were placed on the www.selondonhousing.org. We have reflected feedback in this strategy. Consultation and information sharing is essential to successful sub-regional working and we will continue to engage with partners, residents and stakeholders to improve the effectiveness of the sub-regional partnership.

1.4 The South East London Housing Strategy 2003–2006

The South East London Housing Partnership launched its first South East London Housing Strategy for 2003–6 in April 2004 and at the same time a SELHP Co-ordinator was appointed.

In common with other sub-regions in London 2004–5 was the year during which the sub-regional partnership was formally established and consolidated. So, for example, during 2004–5 all sub groups were fully functioning and produced their own work plans and a series of member
briefings was held. A website (www.selondonhousing.org) was set up and is used to provide regular updates and share information and publications.

The 2003–6 strategy included an action plan flowing from the sub groups’ work, which was then reviewed and updated for 2005–06. Action Plans can be viewed on the www.selondonhousing.org.

During 2005–6 the strengths and weaknesses of our partnership became more apparent and have been addressed in developing this Strategy. E.g.

- We are developing a more integrated approach to investment in private sector homes in 2006–8 that will build on the 3 successful programmes we have undertaken in 2004–6; and
- We have appointed a homelessness coordinator to take forward work in the field of homelessness prevention, as this was identified in our performance review as an area of weakness in 2004–05.

1.5 Adding value through sub–regional working

The emergence of sub–regions in London (South East, South West, East, North and West) was formally prompted by the way the Housing Corporation has made capital allocations since 2003. However, in reality, sub–regional groupings of boroughs have been operating for longer than this. South East London issues around key workers, shared ownership and Temporary Social Housing Grant have been considered sub–regionally for many years.

Sub–regional working can be flexible and pragmatic. As with borough boundaries, sub–regional boundaries should not represent barriers. In South East London we work closely with Lambeth (in the South West sub–region) on key worker and health issues and three out of the five boroughs in South East London are involved in the Thames Gateway. It is anticipated that the collaboration with Thames Gateway boroughs will increase as the strategic partnership is further developed.

Some of our achievements from sub–regional joint working:
So far the Partnership has:
- Produced a Guide for RSLs that provides consistent standards and priorities.
- Established a shared ownership register via Tower Homes in which access to shared ownership homes is pooled between the 5 boroughs.
- Developed workable arrangements for inter borough nominations.
- Delivered private sector investment programmes – Healthy Homes, Coldbusters and Loan Fund (Equity Release).
- Jointly commissioned accreditation for Supporting People.
- Established joint working on key worker issues – a strategy, a protocol as well as sub–regional monitoring and marketing arrangements.
- Developed proposals to enhance and co–ordinate construction training.
- Drafted minimum standards for Gypsy and Traveller sites.
At London level, working with the Association of London Government, sub-regional working also lends itself to collaboration between the five sub-regions. Each of London’s 5 housing sub regions has a co-ordinator in post and liaison between the co-ordinators is key to further sharing of information and good practice and to building borough involvement from a ‘bottom up basis’. This can sometimes provide practical and coordinated approaches that can be harder to achieve through 33 individual boroughs.

We have found that there are benefits and added value to be achieved from sub-regional working in South East London. These include:

- **Sharing information**
  Partnership working can eliminate repetition enhancing the effectiveness of all partners. Building up relationships, trust and openness are key elements of this. For example, Greenwich and Southwark have shared their experience of setting up loan funds for equity release across the sub-region, including sharing legal advice.

- **Sharing tasks**
  There is efficiency in allocating tasks between partners compared to Boroughs individually undertaking all tasks. Housing association monitoring can be streamlined with each Borough monitoring for the sub region on a particular area such as rent restructuring, decent homes, lettings, customer satisfaction and housing management. Benefits arise not only for the Boroughs but also for housing associations that may otherwise be required to provide 5 slightly different sets of data.

- **Joint Working**
  Often working jointly– in effect as one entity or a consortium– is far more efficient than working individually yet can still provide sensitivity to individual borough requirements. For example our Supporting People Group has jointly procured a service to assess and accredit providers’ suitability for funding, thereby reducing costs to individual local authorities and avoiding duplication and unnecessary bureaucracy and cost for providers.

- **Pooling Resources**
  Sharing resources can result in better value for money and greater efficiency. Training for council housing staff often involves the provision of generic courses e.g. on housing law. Courses are being
opened up at cost to participants from other boroughs. Boroughs—and housing associations—have also started to look at joint commissioning of training programmes.

- **Improving delivery**
  Borough-specific programmes sometimes run the risk of not meeting required timescales or delivering so successfully that the programme must be curtailed when funding runs out. Allocation of funding on a sub-regional basis provides greater flexibility to address these concerns based on changes in demand. For example, the Coldbusters programme (designed to improve thermal efficiency in private sector homes) for 2004–6 has followed demand rather than be fixed according to borough quotas, and consequently the programme has successfully met its output targets.

- **Offering more choice**
  Residents of the South East London boroughs frequently express an interest in living elsewhere in the sub-region and sub-regional working is able to offer this. For example, new shared ownership homes in the sub-region, funded by the Housing Corporation, are open to residents of all 5 boroughs according to consistent criteria.¹

- **Providing consistency and clarity to external partners**
  Partners such as housing associations and the Housing Corporation welcome, and respond better to, requirements and standards that do not change at borough boundaries. The South East London Guide to RSLs and Developers gives a clear and consistent message about development standards, tenure and unit mix where previously each borough had different requirements.

- **Giving a collective voice to boroughs and their partners**
  The collective voice of 5 boroughs and their partners can sometimes be very effective. Sub-regions are able to provide a collective Borough position in regional forums. Sub-regional working encourages reaching sub-regional compromise on various issues and has the ability to provide robust but combined responses where appropriate to consultation exercises such as those carried out by the Department of Communities and Local Government (formerly the Office of the Deputy Prime Minister).

¹ E.g. top priority is for existing local authority and RSL tenants
• **Providing a wider picture**

A survey based analysis of need at borough level can be of limited value where sample sizes are too small to be statistically reliable. Data produced or aggregated (for example from borough surveys conducted on similar lines) at a sub-regional level such as the South East London Sub Regional Strategy Support Study dataset can overcome this. Analysis of household characteristics data, such as the motivations behind the desire of particular ethnic groups to move, can be carried out with sufficient confidence.

1.6 **Major challenges for the South East London Housing Partnership**

Successful working at a sub-regional level faces a number of major challenges. The work undertaken sub-regionally requires funding and officer time over and above funding identified in local authority budgets. However, it is recognised that there are many benefits to be derived from sub-regional working and the Partnership continually seeks new and innovative avenues to obtain resources.

The London Housing Strategy acknowledges that the five housing sub-regions are now well established partnerships, which include boroughs and key stakeholders within their geographical area. Each sub-region has published a housing strategy and the sub-regions are now the level at which the Housing Corporation funding for new development and the marketing of low cost home ownership is provided. Other funding, for example, for private sector decent homes, is also delivered on this basis.

The boroughs in the sub-region can have very different needs, profiles and priorities. For example Lewisham, Greenwich and Southwark have retained most of their housing stock while Bexley and Bromley have transferred all of their stock to housing associations. There may therefore be some issues for which sub regional working does not readily apply.

Looking ahead to 2006–2010 the housing environment in London is likely to change with the prospect of the Mayor taking over the London Housing Board. However, as the momentum of partnership working in South East London progresses, we will continue to observe progress and achievement. In particular, we will continue to seek a co-ordinated and pragmatic approach addressing the implications of the different sub-regional definitions used for the London Plan and within the Thames Gateway, and
will actively develop our relationship with those authorities in the Gateway area to maximise housing provision for both London and the wider South East area.
2.1 Context:

**National Strategies and Priorities**

In January 2005, the Government set out its plan for housing and sustainable communities—*Homes for All and People, Places and Prosperity*. A key national priority is achieving an improved balance between the demand for housing and housing supply. This priority is reflected in the Barker Report and, at the beginning of 2006, a number of measures and proposals that are in response to this report and which aim to achieve significant increases in the number of new affordable homes being built, are included in the Action Plan.

**Decent Homes**—in both the affordable and the private sectors—is also a key element of Government policy including the following targets for decent homes:

- All social housing to meet the *decent homes* standard by 2010.
- By 2020, 75% of vulnerable private sector households live in homes that meet the decent homes standard, with a target of 70% meeting the standard by 2010.

**Tackling homelessness** is a Government priority, as set out in the ODPM Homelessness Strategy “Sustainable Communities: settled homes; changing lives – one year on” published in March 2005. This sets a target for local authorities to halve the number of households in temporary accommodation by the year 2010. Homelessness prevention is therefore an important and expanding area of work for all boroughs.

The Government has set a target for all local authorities and housing associations to introduce *Choice Based Lettings* by 2010 and has indicated that it wishes to see applicants for affordable housing offered greater choice at sub regional, regional and national level.

**Good quality public services** form a key element of sustainable communities. Because high housing prices in London make it difficult to recruit and retain those with the key skills to provide these public services, programmes such as the Government’s *Key Worker Living Programme* have been implemented to assist key workers such as teachers, nurses, police officers and local authority planning officers and social workers.
The Housing Act 2004 contains important elements some of which were implemented in 2006 – licensing of Houses in Multiple Occupation, the Housing Health and Safety Rating System (replacing ‘fitness’) and Empty Dwellings Management Orders.

Local authorities, housing associations and the Housing Corporation are also affected by the ‘Gershon agenda’ whereby the Government seeks to achieve greater efficiencies.

**The London Plan**

The Mayor’s London Plan, published in 2004, sets out an integrated social, economic and environmental framework for the spatial development of London to 2016. It sets a number of targets including affordable housing, special needs, increasing supply and making better use of existing housing, all of which are addressed in this strategy.
The London Housing Strategy

The London Housing Board has published its long term housing strategy “Capital Homes: London Housing Strategy 2005–16”, which builds on the 2003 Housing Strategy. Key aims of the Strategy are:

1) Increasing the number of new homes
   - Increasing new supply
   - Delivering more affordable housing
   - Meeting the need for supported housing
   - Ensuring new housing is of high quality
   - Reducing the number of empty homes

2) Building sustainable communities
   - Improving the quality of existing homes
   - Preventing homelessness and reducing repeat homelessness
   - Tackling overcrowding
   - Empowering tenants and residents
   - Creating mixed communities
   - Improving housing management

The South East London Housing Partnership supports these aims and our strategy prioritises the aspects of these aims where the maximum benefit will be achieved by the five boroughs working together.

Moves to merge the London Planning and Housing Boards aim to provide a greater coordination between housing and planning functions and are also likely to have implications for sub regional working.

Local Housing Strategies

All five boroughs of the sub-region have achieved Fit For Purpose assessments from the Government Office for London for their housing strategies. The borough strategies have informed the development of this sub-regional strategy and likewise this strategy acts as a co-ordinating document that informs the work of the boroughs.

Supporting People Strategies

All five boroughs published their Supporting People Strategies in April 2005. These set out priorities for housing people with additional or special needs and for housing support services that enable vulnerable people to live
independently. Supporting People has important links to health and social care and the London Borough of Lambeth is included in the NHS South East London sub-regional boundary and the Supporting People sub-regional working group. This assists in addressing housing support, health and social care issues in a co-ordinated manner. A Pan-London Supporting People strategy was published by the ALG in 2005 and the government is currently consulting on a national Supporting People strategy. This is informing both local and sub-regional priorities.
Thames Gateway

The Thames Gateway is a national priority for regeneration in the Sustainable Communities Plan. The South East London Housing Partnership share and support the Thames Gateway objectives to:

- invest in people as well as places
- deliver 120,000 new homes in the Thames Gateway by 2016;
- deliver between 120,000 and 180,000 new jobs in the Thames Gateway by 2016;
- breathe new life into existing towns and cities and turn Europe's largest collection of brownfield sites into sustainable and attractive places to live and work, both now and in the future.

Three of the South East London Boroughs form part of the Thames Gateway regeneration area – Bexley, Lewisham and Greenwich. We anticipate greater work with other authorities in the wider Gateway area.

2.2 Evidence of Need

Data and evidence at sub regional as well as borough and regional level has informed our objectives. This is available on www.selondonhousing.org and some of that evidence is used in this document for mainly illustrative purposes. The key sources of information that have been produced since the development of the 2003–2006 SE London Housing Strategy are:

- South East London Sub Regional Strategy Support Study
- London Housing Requirements Study
- Building Research Establishment review of stock condition
- SE London market trends bulletins (produced at 6 monthly intervals)

These sources provide a comprehensive picture of housing need in South East London. A brief overview is as follows:

- 17% of London’s population live in the South East London sub-region or 1,243,500 people. Bromley houses the largest percentage of the population and Greenwich and Bexley the smallest. Population density is highest in Southwark and Lewisham (8852 and 7266 persons/km sq respectively) with Bromley having the lowest population density of 1975 persons/km sq.

- There is a small private rented sector in South East London compared to all of London. The Council housing sector is, however, above the
London average despite two of the five Boroughs having no Council housing stock.

- The distribution of special needs groups across the sub-regions, including the South East sub-region, does not vary greatly from London generally, however, 24% of all London’s households with learning disabilities are in the South East sub-region, a high figure when compared to 17% of all London’s households that live in SE London.

- The Black African population is relatively larger in the South East sub-region than London generally. 22% of London’s Black African community live in the South East. 17% of Black Caribbean’s live in the sub region, 14% of Chinese, 14% of Irish, 6% of Indian, 4% of Bangladeshi and 3% of Pakistani.

- Black African households living in the sub-region have high levels of housing need. For example:
  - The highest proportion of unsuitable housing (35%) compared to households generally in South East London (16%).
  - Are far more likely than other households to be lone parent households (21.1–24.1%) compared to all South East London households (7.4%).
  - A high level of overcrowding (27%) compared to 6% of all South East London households.
  - The lowest mean income levels, levels of equity and savings.

2.3 Identifying key sub regional objectives:

The following sub-regional objectives stem from an overall aim to improve delivery of housing services in the South East London sub-region and were chosen because they:

- Are consistent with national, regional and local housing objectives.
- Are issues for which sub-regional working can deliver at least part of the solution.
- Have scope for resources to be deployed across borough boundaries.
Objective 1: Provide sufficient new good quality homes in all tenures that are affordable
To ensure there are sufficient high quality new homes in all tenures to meet housing need in the sub-region. This includes meeting the needs of particular groups and addressing affordability issues.

Objective 2: Tackle overcrowding
To reduce the number of households who are overcrowded in both the public and private sectors by developing options to provide larger homes across the sub-region and targeting under-occupation to ensure that housing stock is used effectively to meet needs.

Objective 3: Provide choice in housing to meet the needs of the sub-region
Promoting the use of choice based letting schemes in all boroughs and assessing the viability of a sub-regional scheme to provide choice, utilise stock in the most efficient manner and assist in meeting housing needs in the sub-region.

Objective 4: Prevent homelessness and reduce the use of temporary accommodation
To prevent homelessness through various innovative measures to address current and future needs and achieve the Government’s target to halve the number of households in temporary accommodation by the year 2010.

Objective 5: Improve housing in the private sector.
To ensure that all housing is of a decent standard, especially that occupied by vulnerable people in the private sector. To develop and encourage good practice in the private sector—Buy to let, licensing and enforcement.

Objective 6: Tackle empty properties
To maximise the use of all properties in the sub-region, in particular by bringing empty dwellings back into use.

Objective 7: Support independence for vulnerable households
To enable vulnerable households to live as independently as possible.
Chapter Three: Delivering the sub regional objectives

This chapter provides a snapshot of the sub-regional needs that underpin our objectives and identifies targets and areas of joint working to progress each of our objectives.

Specific actions are set out in the Action Plan at Appendix 1 (and will be updated each year). This can be found on our website (www.selondonhousing.org)

3.1 Objective One: Provide sufficient new good quality homes in all tenures that are affordable

To ensure there are sufficient high quality new homes in all tenures to meet housing need in the sub region. This includes meeting the specific needs of particular groups, addressing affordability issues and combating overcrowding.

GLA figures point to SE London having 12.9% population growth over 30 years with Greenwich (34%) and Southwark (32%) experiencing particularly substantial population growth. Housing stock in South East London is expected to increase to match this population growth. Especially in Greenwich, a significant proportion of the increase in housing stock is likely to be the result of the National Affordable Housing Programme. Without a significant and corresponding increase in housing supply, population growth in South East London will result in increasing overcrowding and homelessness.

Population Projections by Borough 2001-2031

Source: GLA population projections Scenario 8.07 2005
The following table shows the current distribution of tenure in each sub region of London. It points to a private rented sector that is significantly smaller in South East London than other sub regions. The reasons for this – and the issues that arise from it – are not fully understood. Similarly, no analysis currently exists about the proportion of population growth that would be catered for by the private rented sector or of what the implications of relatively lower or greater growth in the private rented sector would be.

### Tenure by Sub Region

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<tr>
<th>Sub Region</th>
<th>Owner-occupied (no mortgage)</th>
<th>Owner-occupied (mortgage)</th>
<th>Council</th>
<th>RSL</th>
<th>Private Rented</th>
</tr>
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<tr>
<td>SE</td>
<td>11.80%</td>
<td>11.70%</td>
<td>18.30%</td>
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</tr>
<tr>
<td>SE</td>
<td>18.30%</td>
<td>18.40%</td>
<td>12.40%</td>
<td></td>
<td></td>
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<tr>
<td>SW</td>
<td>36.20%</td>
<td>34.50%</td>
<td>12.40%</td>
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<td></td>
</tr>
<tr>
<td>SW</td>
<td>21.70%</td>
<td>20.10%</td>
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<tr>
<td>W</td>
<td>23.10%</td>
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<tr>
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<tr>
<td>All</td>
<td>11.80%</td>
<td>11.70%</td>
<td>18.30%</td>
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</tbody>
</table>

Source: London and Sub Regional Strategy Support Study July 2005

### 3.1.1 Quantity – How do we get there?

The London Housing Requirements Study commissioned by the GLA identifies an overall net requirement for 353,500 additional dwellings in London over the next 10 years. This is based on 59% social housing, 7% intermediate housing and 34% market housing, assuming the relationship between house prices and income remains constant.

The London Housing Capacity Study 2004, carried out by the GLA, estimates that the annual capacity for the South East London Sub Region during the period 2007–2017 is 5,605 homes, 18% of that for London as a whole. Over 10 years this would result in a total of 56,050 (i.e. some 16% of the 353,500 additional dwellings identified as needed in the London Housing Requirements Study). However, annual capacity varies considerably within the sub–region as shown below.
A large number of new homes are required. However, 17% of London’s households currently live in South East London, so on the basis of the figures from the London Housing Capacity Study, growth in South East London would be at a level similar to London as a whole. In South East London the Housing Capacity Study points to growth in Lewisham that is near the London average, but with growth above average in Southwark and Greenwich and below average in Bexley and Bromley.

**Target 1**

Deliver 5000 homes per annum in South East London.

We will work to support the increase of housing supply in the sub-region in particular working in tandem with our colleagues in the Thames Gateway.

The following areas of joint working have been identified:

- Regularly update population projections and assessments of housing need across the sub-region.
- Analyse the extent to which new housing supply is accounted for by the private rented sector and assess its implications
- Pursue priorities for investment in new homes.
- Maintain and further develop close liaison with Thames Gateway London.
• Develop the best use of the planning system on a sub-regional basis.

3.1.2 Quality– How do we get there?

The quality of housing in the sub region is as equally important as quantity. Achieving the correct unit mix and design quality is essential to prevent the inappropriate supply of housing and consequently wasted resources.

Target 2

The aim of this strategy is to ensure that good quality housing is available in the sub-region to meet need. For affordable housing, we aim to achieve across the sub-region:

- 40% of new homes to be 3 bed or larger
- 10% to be (Greenwich) wheelchair standard
- 70:30 split between social rented and intermediate housing
- Lifetime Homes standards and a minimum of EcoHomes ‘Very Good’ for all new build homes.

The following areas of joint working have been identified:

• Ensure the implementation of common development standards across the sub-region including the achievement of the right unit mix to meet need.
• Encourage and promote good design in new developments.
• Promote accessibility within developments (i.e. both in and beyond the home) across the sub-region.
• Develop further guidance to maximise environmental sustainability for all new build homes in the sub-region.

3.1.3 Affordability– How do we get there?

According to the SE London Sub Regional Strategy Support Study:

- 45.5% of households in SE London are unable to afford the cost of market housing without subsidy.
In 2004 the mean (i.e. average) gross income level for households in SE London was £26,026 and the median £19,085. The net income levels were a mean of £20,792 and a median of £15,535.

Over 67% of households had a net income of less than £24,000.

SE2 is a postcode for which property prices and rent levels are consistently among the lowest in SE London. In September 2005 the lowest quartile house price for one bedroom flats in this area was £97,495. On the basis of 100% mortgage being available at 3.5 times annual salary an income of £27,800 would be required. It can be argued that any household with an income of less than £27,800 is, therefore, effectively excluded from the entire housing market in SE London. (Source: SE London Housing Market Bulletin, 2nd quarter 2005–6).

The rent levels of Council and housing association homes have increased in recent years as a result of rent restructuring. There is concern that in higher value areas ‘target rents’ may cease to be affordable for many households.

The National Housing Federation definition of affordability is “that rents are affordable if the majority of working households taking up new tenancies are not caught in the poverty trap (because of dependency on housing benefit) or paying more than 25% of their net income in rent”.

On the basis of an assumed 6% increase in median net income level from 2004 to 2006, rents of less than £80 per week would be the level at which households with median net incomes were paying 25% of their net income on rent.

High housing costs have a number of undesirable effects:

- A disincentive to working thus contributing to high unemployment levels in social housing thus undermining work on ‘sustainable communities’
- Poverty
- Debt and homelessness
- Ill health
- Experienced key workers leaving London in the search for more affordable accommodation, especially for families.

Based on the notion that household income is the main determinant of whether housing is affordable we will establish a common basis for affordability e.g. 30% of net income for renting; 35% of gross income for
purchasing. We will ensure service charges are considered as part of housing costs when determining affordability but seek ways of avoiding high service charges without compromising on the design and management standards that are required for ‘sustainable communities’. We will develop and share good practice about reducing running costs including tackling fuel poverty in the private sector.

Target 3

Ensure “affordable housing” is affordable to households who are otherwise excluded from the housing market in South–East London.

We aim to ensure that ‘affordable housing’ is genuinely affordable to households in need and households that are currently unable to access the housing market in South East London.

The following areas of joint working have been identified:

- Produce sub-regional information on the impacts of rent restructuring for tenants, RSLs and local authorities.
- Continue to monitor market trends and to update information about the proportion of households in South-East London that are considered to be unable to afford market housing.
- Closely monitor the affordability of intermediate housing and provide planners, housing associations and the Housing Corporation with clear and consistent advice about appropriate rent and cost levels.
- Design management and legal solutions to minimise service charges.
- Reduce running costs for residents, especially fuel and water.
- Support and develop housing-based schemes that are designed to maximise the employment prospects and incomes of residents.

3.1.4 Housing to meet particular needs– How do we get there?

Special needs households by borough
Special Need Households by Borough

Source: London and sub-regional support studies July 2005
The following areas of joint working have been identified:

- Explore the most suitable options for the provision of supported housing including investigating cross authority schemes and sub-regional joint commissioning through the Supporting People work group.

- Work together to identify and map housing needs of Gypsies and Travellers and develop housing provision to address need whilst tackling issues of availability and quality.

- Consider options to address identified needs of particular BME groups such as very high proportions of unsuitable housing and overcrowding.

- Review current programmes for delivering adaptations and improvements for vulnerable households and develop new provision for accessible housing.

3.2 Objective 2: Combating overcrowding

3.2.1. Council rented properties have over double the rate of overcrowding of RSL rented properties in the sub-region. Council rented properties also have a very high level of overcrowding when compared to other tenure categories. Under-occupation is, as predicted, lowest in the rented sector including Council rented and highest in the owner-occupied sector.

<table>
<thead>
<tr>
<th>Overcrowding/under-occupation by Tenure in South East London</th>
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<tr>
<td>----------------</td>
</tr>
<tr>
<td>Overcrowded</td>
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<tr>
<td>Under-occupied</td>
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</table>

Source: London and sub-regional support studies p. 275–277
Target 1

To increase the proportion of new affordable rented homes with 3 or more bedrooms, with the aim of achieving the target of 40% of the agreed programme.

To extend or deconvert up to 29 properties in 2006/7–2007/8 as part of the sub-regional extensions/deconversions programme to increase the overall supply of larger homes.

Our priority is to reduce overcrowding with specific focus on council housing and BME households.

In South East London, BME households are much more likely to live in overcrowded conditions and the home being too small was the main reason stated for wanting to move. 3.2% of White British households are overcrowded in the sub-region compared to 26.7% of Black African households and 13.5% for Black Caribbean. Those who rent from the council are over 10 times more likely to be overcrowded than those who own their own home and without a mortgage but are one-fifth as likely to be under-occupied.²

We aim to increase the number of new properties with three or more bedrooms. A larger property can relieve overcrowding for one household and provide a new home for another household through the subsequent void created.

The following areas of joint working have been identified:

- Develop options to provide larger homes across the sub-region. There is a substantial and unmet need for larger homes. The sub-region submitted a bid to the London Housing Board for up to £2.1 million over 2006/7–2007/8 to carry out extensions in order to increase the overall supply of larger homes.
- Target under-occupation to utilise stock to its full capacity.
- Consider options to address overcrowding of vulnerable and BME groups in social housing.

² London and sub-regional strategy support studies July 2005
3.3 **Objective 3: Provide choice in housing to meet the needs of the sub-region**

The South East London Sub Regional Strategy Support Study indicates significant levels of mobility within the sub region as well as significant demand for mobility within the sub region. Experience of inter borough nominations arising from the South East London nominations protocol and of mapping the origin of purchasers of shared ownership are also consistent with this. More households express a desire to move within the sub region than express a desire to move elsewhere in London, though Southwark has relatively more mobility to the South West sub region that other South East London boroughs. It is thought that there is a well established pattern of households moving from inner South East London towards the outer South East London boroughs and Kent. The nature and extent of any mobility from Kent and outer South East London boroughs towards inner South East London boroughs is less well understood.

All Boroughs in the sub-region are committed to providing more choice for people needing a home.

**How do we get there?**

**Target 1**

Establish a scheme that allows applicants for affordable rented housing greater mobility across SE London on the basis of choice.

**Target 2**

Use sub regional shared ownership register and Zone agent arrangements to offer affordable home ownership options to priority groups such as existing social housing tenants.
Target 3

Develop opportunities for residents of SE London to be able to access housing outside London and within other sub regions of London.

We have a nominations protocol in place that underpins the way Boroughs – and housing associations – work together to allocate new homes developed through the Housing Corporation’s investment. The protocol will continue to be reviewed and developed throughout 2006–2010.

The working arrangements that arise from our protocol are relatively straightforward and do not require specialist IT systems or allocation of significant resources to administer. We seek to, as far as possible, continue on this basis.

We are committed to increasing the opportunities for mobility within the sub–region and are confident that there is sufficient demand within the sub–region for this.

In 2006 we are piloting small–scale pooling of lettings and nominations. The purpose is to establish whether inter–borough lettings can be managed through Choice Based Lettings systems in a way that is effective, requires minimal change to existing systems and within existing resources. A pool of properties would be available to applicants from all participating boroughs providing genuine choice.

Properties in some Boroughs may prove more popular than in others so the effect of pooling may be that some boroughs would be seen to benefit more than others.

The challenge is to reconcile the maximising of choice through pooling with achieving a level of equity between the participating boroughs.

The following areas of joint working have been identified:

- Working with the ALG–led pan–London choice based mobility scheme.

- Working with and supporting LB Greenwich in the development of “pan London lettings” for the Greenwich peninsula
Working with Bexley and Bromley to assist these boroughs in getting choice based lettings off the ground. The boroughs are at a disadvantage since they do not have Housing Revenue Accounts.

Ensure that people with disabilities who may favour relatively local moves are given the opportunity to move across borough boundaries in order to access accommodation that meets their needs.

Jointly develop marketing material for intermediate and private sector housing for use in Choice Based Lettings publications.

Continue to develop and support sub-regional shared ownership schemes and promote and monitor them through the sub-regional Housing Options website.

Review the extent to which common priorities for shared ownership schemes have facilitated inter-borough mobility.

Investigate scope for reciprocal arrangements with other sub-regions to allow mobility for shared owners and key workers beyond the South East London sub-region.

Promote and support opportunities for existing social housing tenants to move out of London to areas of lower demand including to suitable private sector accommodation.

3.4 Objective 4: Preventing Homelessness and Reducing the Use of Temporary Accommodation

The number of households accepted as homeless by local authorities across London as a whole is reducing. This trend was reflected in the SE sub region – the number of acceptances for the year ending March 2006 was 23% lower than the previous year. However, demand is still high in the SE sub region – it is the smallest of London’s 5 sub regions but has the 3rd highest level of households accepted as homeless.

Despite this high level of need, SE London boroughs have worked hard to minimise the use of temporary accommodation and at March 2006 had the lowest level of temporary accommodation use amongst the sub regions. However, in line with the London trend, numbers in temporary
accommodation have been increasing – particularly so in SE London in the year up to March 2006.

Boroughs are working towards the 2010 target of reducing by half the numbers in temporary accommodation, but the above factors – a high level of demand and increasing numbers in temporary accommodation – create a pressure in SE London which could have an impact on meeting the target.

![Graph showing total homeless households in priority need in temporary accommodation at 31st March](chart.png)

**Source:** Housing Strategy Statistical Appendix 2005 data
3.4.1 Prevent homelessness and reduce the use of temporary accommodation– How do we get there?

Preventing homelessness through a holistic approach is at the forefront of Government policy and has been embraced by local authorities in their approach to homelessness. New approaches have emerged which offer more preventative help and support along with a wider range of housing options to meet people’s needs.

We aim not only to reduce the use of temporary accommodation but also put in place measures to prevent homelessness such as increasing the capacity of the voluntary sector and developing a package of housing options. For example, this includes expanding the Sanctuary scheme to ensure that victims of domestic violence area enabled to remain in their own home once the perpetrator has left.
In order to build on work to prevent homelessness and reduce the use of temporary accommodation the sub region will:

- Investigate the effectiveness, benefits and risks involved in temporary to permanent schemes – with the aim of progressing such a scheme
- Achieve a minimum level of for the range of housing options offered across all Boroughs
- Make efficient and effective use of private sector options
- Work to increase the capacity of the voluntary sector and further develop partnerships with other sectors

The Government has set a national target to halve the numbers of people in temporary accommodation by 2010. The sub–region will match this target through the efforts of each individual Borough in the sub region.

The following areas of joint working have been identified:

- **Explore a sub regional approach to providing alternatives to temporary accommodation.** Boroughs are working towards meeting the 2010 target of halving the numbers in temporary accommodation. This requires some new approaches which may provide an opportunity to work together to develop options to help meet the target and to most effectively procure any temporary accommodation that may still be needed e.g. through temporary to permanent accommodation schemes

- **Develop a consistent package of housing options across the sub–region.** This would enable equality of access to the widest range of options to help prevent homelessness across the sub–region.

- **Make efficient and effective use of private sector options.** The private sector offers a number of opportunities, which provide options for preventing homelessness. These include schemes such as Finders Fee and Rent Deposit Schemes. Boroughs will work together on schemes where it is more efficient or effective to do so to make full use of the opportunities that the private sector provides.
• **Have a planned approach to managing recruitment and retention of staff in homelessness services in the sub-region.** This would help address some of the issues currently faced, which can have an impact on providing a consistent and quality service.

• **Help increase the capacity of the voluntary sector.** The voluntary sector plays an important role in helping prevent homelessness through provision of advice and support and is key to helping meet policy objectives. In many cases the capacity of the voluntary sector is limited and the sub-regional boroughs will work together to help to increase the capacity of the voluntary sector – enabling its role to continue and flourish.

• **Develop and promote a greater sense of partnership with other sectors.** Tackling the wide range of issues evident in homelessness requires a joined up approach and the involvement of a wide range of organisations – both statutory and voluntary. The sub regional boroughs will look to develop a greater sense of partnership with other sectors through shared agendas and working agreements on homelessness prevention.
3.5 **Objective 5 Improve standards in the private housing sector**

136,297 private properties or 36% of all private sector dwellings in the sub region are non decent. Of the 81,533 private sector vulnerable households in the sub region, 31,581 (38.7%) live in non-decent dwellings.³

**Target 1**

| The Government has set a target for 70% of vulnerable private sector households to be living in decent housing by 2010, rising to 75% by 2020. This target is reflected in the London Housing Strategy and the SE London Housing Partnership will aim to meet this target. |

We are aiming for an increase in the number of homes in the private sector that meet the Government’s Decent Homes standards. In particular we are aiming for an increase in the number of Decent Homes that are occupied by vulnerable households.⁴

The particular focus on Decent Homes standards and vulnerable households represents a shift for us, also something of a challenge, our previous efforts having more broadly been based on improving standards in the private sector. Central to the challenge are having the means or capacity to assess whether homes are Decent and to engaging with and building up trust with sufficient numbers of vulnerable households.

The London Housing Board has allocated the sub-region funding of £5million over 2006–8 to make 1875 homes in the private sector, housing vulnerable households, decent.

The following areas for joint working have been identified:

- Decent Homes standards require that “Category 1 Hazards” need to be tackled. These hazards can include the risk of tripping as a result of

³ BRE Analysis of private sector stock condition in South East London (June 2005)
⁴ The Government definition of ‘vulnerable households’ is based on being in receipt of benefits rather than necessarily age or disability.
loose stair carpet or falling associated with baths or showers. Rapid response to such hazards contributes to eliminating and preventing non Decent Homes as well contributing to improving health.

- To target the most vulnerable and harder to reach groups. These groups could include frail elderly, people with disabilities and Black and Minority Ethnic households.

- To ensure that vulnerable households living in the private sector receive adequate support to bring their properties up to decent homes standard. This requires new ways of case working and ensuring different schemes, covering different aspects of Decent Homes, are linking effectively to each other.

- Lack of thermal efficiency is the most common reason why private sector homes fail to meet Decent Homes standards. Improving thermal efficiency also tackles fuel poverty and improves health. A sub regional programme for thermal efficiency will be based on flexibility between boroughs, maximizing outputs and ensuring the greatest possible tie–in and match funding from other funding sources (e.g. from Utility Companies).

- Equity release is recognized as a way of producing sufficient funds for vulnerable homeowners to be able to bring their homes up to Decent Homes standards. We aim to work more closely together to further investigate the use of private sector financial products to maximize available funding and further develop the Loan Fund programmes that commenced in 2004–6.

- We will encourage and develop options to facilitate higher levels of Decent Homes in the private sector through publicity, advice and outreach e.g. a programme of “Getting the Message Across”. This will also enable us to assist non–vulnerable households thus taking a more long–term preventative approach.

- We will work with private landlords as well as owner–occupiers. For example where appropriate we will provide incentives for private landlords letting to vulnerable households to bring homes to Decent Homes standards. We will also ensure that private sector homes used for temporary accommodation (of which the vast majority would be
occupied by vulnerable households) are not undermining progress by failing to reach Decent Homes standards.

- We will work to develop and encourage good practice in the private sector—Buy to Let, home maintenance and enforcement. Of particular concern is the number of Buy to Let schemes, which can cause management problems for people both in social housing and the private sector, including both the occupiers themselves as well as the occupiers of neighbouring properties.

- We will work together to tackle enforcement issues particularly as they affect vulnerable households.

3.6 Objective 6: Tackle Empty Properties

There are 14,801 vacant private sector dwellings in South East London or 4% of all private sector dwellings. This is compared to London where 3% of all private sector properties are vacant. Of these vacant private sector dwellings in the sub region, 3,898 have been vacant for more than six months.  

Target 1

The target is to reduce the number of private sector properties that have been empty for more than 6 months across the sub-region by bringing back in to use 140 properties in 2006–2008, using the £2.25m London Housing Board allocation for the period.

Bringing empty property in to use has two main benefits:

- Eliminates a source of blight or nuisance for local neighbourhoods.
- Increases the supply of homes in SE London and in so doing helps meet housing need. For example many properties that are currently empty could provide suitable permanent or temporary accommodation for households that are currently homeless or in other forms of housing need, including key workers.

The following areas for joint working have been identified:

5 Housing Strategy Statistical Appendix data
• Support for the EHA London Week of Action on Empty Homes in June 2006.

• Consider the role and use of Empty Dwelling Management Orders (EDMOs) and Compulsory Purchase Orders in the sub-region to assist in bringing empty homes back into use. EDMOs provide an opportunity to bring back into occupation private sector dwellings where owners are unwilling or unable to do so. Though it may be difficult to pursue individual EDMOs on anything other than a borough-by-borough basis there is considerable scope for boroughs to benefit from working jointly in developing procedures and legal frameworks for EDMOs as well as from jointly seeking housing association or private sector partners.

• Identify suitable secondary shopping parades, where empty shops can be converted and accommodation above shops improved. This assists not just provision of additional homes but also area regeneration.

• Review local authority leasing arrangements in providing temporary and settled accommodation and in so doing, aim for greater value for money, consistency and flexibility.

• Further develop joint working with housing associations, including through sub-regional investment programmes, to bring empty properties back in to use.

• Use funding through the London Housing Board for schemes to reduce the number of long-term empty properties focussing specifically on those properties that are of concern to local residents.

• Greater use of publicity and information at sub regional level to increase awareness of incentives for landlords but also to encourage the general public to report empty homes. We will also seek to empower and support private tenants to enforce their housing rights, thereby sustaining and securing tenancies and preventing homelessness.

3.7. **Objective 7: Supporting Independence for Vulnerable Households**

We will seek to promote independence and enable vulnerable households to
live as independently as possible, and will do this by:

- Reviewing services as effectively as possible
- Linking with health and social care agenda – e.g. anticipate impact of greater levels of 'direct payments'
- Commissioning services that promote independence
- Achieving better value for money
- Delivering the physical improvements and assessments needed to keep people living safely in their own homes.

**Target 1**

Complete research into the mobility of older people, and use the findings to develop a sub-regional action plan into provision of housing and support for older people.

We will continue to assess and review needs of older people in the sub regional context – for sheltered, extra care, domiciliary support, role of private (sale) sector, support for owner occupiers and private tenants to live in decent homes.

**Target 2**

Implement further joint working on accreditation and reviews in order to achieve greater efficiency.

Scope for joint commissioning new services across SE London may be limited. Different and sometimes ad hoc groupings including those beyond the sub region may be far more relevant. In fact, in SE London there are potentially 2 separate commissioning 'blocs' – Lambeth/Southwark/Lewisham and Bexley/Bromley/Greenwich. These blocs align with current Health boundaries and reflect the differences between inner and outer London.

Sub regional working on Supporting People can usefully focus on process. All boroughs have commissioned Exor to provide accreditation but this can be taken further:

- By working towards uniform provider accreditation requirements
- Sharing or pooling other administrative functions e.g. more joint working on review process:
- Allow for passporting between borough reviews, commission one borough or outside body to provide reviews on behalf of all boroughs, develop a joint review team.
- Further development of benchmarking
- Developing the capacity of smaller providers especially in the BME sector e.g. by facilitating sub contracting models between larger providers and BME agencies.
Chapter Four: Resources

Projected SE London Housing Resources
The following is not an exhaustive list of all the financial resources that are available to housing in SE London. It is a summary of funding that is made on a sub regional basis or that may be particularly relevant to aspects of sub regional working.

1. National Affordable Housing Programme 2006–8
   - Allocations in SE London totalled £202.4m.
   - Main elements of 2006–8 programme are:
     - Social' Rented £153m
     - New Build HomeBuy (i.e. “shared ownership”) £12.3m
     - Key Worker New Build HomeBuy £22.7m
     - Key Worker Intermediate Rented £1.5m
     - Temporary Social Housing Grant £5.4m
   - £40.6m allocations in SE London are for “pan London” schemes at Greenwich Peninsula and Greenwich Meridian Delta leaving a sub regional total of £161.8m
   - The 2006–8 allocations compare to £231.8m that was announced for 2004–6. However the outcome figure for 2006–8 was £348m reflecting the generally excellent record of the sub region in being able to deliver additional schemes. It is therefore anticipated that ‘in year bidding’ could take the eventual allocation above the initial £202.4m

2. London Housing Board funding 2006–8

   The London Housing Board has allocated funding on a sub regional basis for 3 programmes:
   - Private Sector Decent Homes (vulnerable households) £5m
   - Empty Properties £2.25m
   - Extensions £1.5m

   During 2006–7 a bidding round is also anticipated for a share of a pot of £10m for “Temporary to Settled Accommodation” schemes.
3. Local authorities

Though the following budgets are not pooled in any way they have some relevance to the SE London Housing Strategy

- **Disabled Facilities Grant allocation 2006–7**
  - Bexley £915,000
  - Bromley £594,000
  - Greenwich £555,000
  - Lewisham £300,000
  - Southwark £360,000

- **Supporting People Grant allocation 2006–7**
  - Bexley £2,776,454
  - Bromley £5,268,448
  - Greenwich £8,984,893
  - Lewisham £17,219,829
  - Southwark £18,765,619

4. Administration of the SE London Housing Partnership 2006–8

A budget of £185,000 has been set for 2006–8, based on contributions from local authorities and members of SE London Housing Association Group

5. Other sources of funding

- During 2005 and 2006 the Partnership has received a contribution of £13,000 from ODPM towards the cost of a homelessness co-ordinator. This contribution was matched by the boroughs.
- In 2006–7 the partnership is seeking funding from the Department of Communities and Local Government (formerly the ODPM) to progress joint working on Empty Dwelling Management Orders and on under occupation initiatives.
- It is anticipated that contributions from members of SELHAG will enable further sub regional rounds of Black on Board training to take place.
**Glossary of Terms**

**Affordable Housing:** This includes: social rented housing, where rent levels are set in line with the Government’s rent restructuring regime and intermediate housing, which includes low cost home ownership and other reduced cost rented housing.

**Association of London Government (ALG):** The ALG represents local government in London and its member organisations include 32 London boroughs and the Corporation of London.

**BME:** Black & Minority Ethnic

**Choice Based Lettings (CBL):** Different from the traditional way of allocating housing from a waiting list, choice based lettings schemes allow applicants for social housing, including tenants who wish to transfer, to apply for vacancies, which are advertised.

**Compulsory Purchase Order (CPO):** An order made by a private or public body (usually a local authority or government department) with the relevant statutory powers, which after confirmation by the Confirming Minister gives the right to acquire specified land and buildings compulsory.

**Decent Homes Standard:** The national minimum standard of decency that all social landlords should aim to meet by 2010. This now also applies to homes occupied by vulnerable households in the private sector. A decent home must (a) meet the statutory minimum standard for housing; (b) be in a reasonable state of repair; (c) have reasonably modern facilities and services and (d) provide a reasonable degree of thermal comfort.
| **Eco-Homes Standard:** | An authoritative rating system for new, converted or renovated homes. The standard assesses buildings in terms of energy, water, pollution, materials, transport, ecology, land use and health and well-being. |
| **Empty Homes Agency (EHA):** | A charitable organisation that advises local authorities, housing associations and property interests on bringing empty homes into use. |
| **Government Office for London (GOL)** | Works with partner organisations throughout London, acting as a bridge between Whitehall and the London community, to deliver policies on behalf of the Department of Communities and Local Government (formerly the Office of the Deputy Prime Minister). |
**Greater London Authority (GLA):** Made up of a directly elected Mayor and Assembly, the GLA is responsible for transport, policing, fire and emergency planning, economic development, planning, culture and environment in London. The Mayor sets the budget for the GLA, London Development Agency, Transport for London, the Metropolitan Police Authority and the London Fire and Emergency Planning Authority, which together are known as the GLA group.

**Homebuy:** Formerly the scheme under which existing social tenants and key workers could purchase a home on the open market with an interest–free equity loan but since April 2006 extended to cover ‘New Build Homebuy’ (part buy, part rent) and ‘Social Homebuy’ (whereby social housing tenants can buy part of the equity of their home).

**Housing Associations:** Housing Associations are non-profit making organisations that provide homes and housing services to people in housing need and key workers. They are the main developers of new social housing, and the majority of housing associations are also Registered Social Landlords (RSLs).

**Housing Corporation (The):** A non-departmental body, sponsored by the Department of Communities and Local Government. The Housing Corporation is responsible for investing public money in RSLs and other new partners and for protecting that investment, ensuring it provides decent, affordable homes and services for residents.

**Housing Health and Safety Rating System:** A framework of evidence based risk assessment introduced by the Housing Act
2004, which replaces the housing fitness standard.

Intermediate Housing: A collective term for all forms of both Low Cost Home Ownership (LCHO – e.g. shared ownership) and sub–market rented housing (primarily for key workers), but excluding social rented housing. Prices will be above social rents, but substantially below open market levels.

Key Worker Living Programme: A scheme helping key workers in London, the South East and East of England to buy a home, upgrade to a family home or rent a home at an affordable price. Key workers who may get help in London are:
- Nurses and other NHS staff.
- Teachers in schools and in further education and sixth form colleges.
- Police officers and some civilian staff in some police forces.
- Prison service and probation service staff.
- Social workers, educational psychologists, planners, occupational therapists and speech and language therapists employed by local authorities.

Lifetime Homes Standard: The standard is designed to accommodate the changing needs of occupants of housing throughout their lives. There are 16 elements devised by the Joseph Rowntree Foundation such as wider doorways, wheelchair access, downstairs toilet and provision for a future stair lift.

London Housing Board: The Regional Housing Board for London. The ODPM’s Sustainable Communities Plan introduced new regional arrangements to help deliver sustainable communities, including the creation of a Regional Housing Board in each of the nine English regions.
The Board has been responsible for drawing up the London Housing Strategy and making recommendations to Ministers about the Regional Housing Pot funding. In 2006 responsibility for the London Housing Strategy will pass to the Mayor of London.

**London Housing Federation (LHF):** The trade body of housing associations working with and in support of members and other partners to promote the values and strategic interests of the social housing sector in London.

**London Plan (The)** The policy that will shape London over the next 20 years. It was published by the Mayor and the London Plan in February 2004. Amendments to the plan were drafted in 2006.

**National Affordable Housing Programme:** The annual capital plan drawn up by the Housing Corporation and available to housing associations and developers for investment in housing. It forms the annual cash limit and agreed programme by heading and forms a part of the Regional Housing Pot.

**Regional Housing Pot:** A new single pot for housing investment that replaced and combined the resources formerly allocated to each region throughout the Housing Corporation’s Approved Development Programme (ADP) and the local authority Housing Investment Programme (HIP).

**Registered Social Landlord (RSL)** The technical name for social landlords that are registered with the Housing Corporation, most of which are housing associations, but may also be referred to as trusts, co-operatives and companies.

**Shared Ownership:** A form of low cost home ownership
developed to help people who cannot buy a home outright. A household buys a share of the property and pays rent of the remaining share not owned. Households can gradually buy further shares until they own outright. This form of housing has been referred to as ‘New Build Homebuy’ since April 2006 (see above for Homebuy).

Social Housing: Rented housing usually provided by either a local authority or RSL at rent levels no higher than those stipulated by the Housing Corporation’s funding developments.

Supporting People (SP) A working partnership of local government, service users and support agencies delivering housing related services to vulnerable people and providing the opportunity to improve their quality of life through a stable environment enabling greater independence.

Thames Gateway: Identified by the Government as one of the four growth areas for new housing, this is an area extending for 40 miles along both sides of the River Thames from London Docklands to Southend in Essex and Sheerness in Kent.