

## Public Document Pack

# Housing Select Committee Supplementary Agenda

Wednesday, 28 January 2015  
**7.30 pm**, Committee Room 2  
Civic Suite  
Lewisham Town Hall  
London SE6 4RU

For more information contact: Roger Raymond (0208 314 9976)

This meeting is an open meeting and all items on the agenda may be audio recorded and/or filmed.

### Part 1

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# Agenda Item 4

HOUSING SELECT COMMITTEE		
Title	Housing Strategy 2015-20, Consultation update	
Key Decision	No	Item No. 4
Ward	All Wards	
Contributors	Executive Director of Customer Services	
Class	Part 1	Date: 28 <sup>th</sup> January 2015

## 1. Purpose

- 1.1. The purpose of this report is to update Housing Select Committee on progress in developing and consulting on the Housing Strategy 2015-20, ahead of detailed findings relating to the consultation being made available at the time of the committee meeting.

## 2. Recommendations

- 2.1 In advance of the tabling of detailed consultation findings, the Committee is recommended to
- 2.2 Consider the draft housing strategy, which was published for public consultation on 3<sup>rd</sup> December, and which is attached here as appendix 1, and
- 2.3 Note that the findings of the consultation process, including the outcome of the “summit” which took place after the dispatch of papers, will be tabled at the time of the meeting.

## 3. Summary

- 3.1 Housing Select Committee considered a first draft of the new Housing Strategy for 2015-2020 at its meeting of 1 October 2014. Following on from that meeting, a programme of public engagement relating to the strategy has been underway.
- 3.2 The consultation process consisted of a number of elements. These include an online survey which closed on 19 January, and a “summit” style event of key stakeholders which took place on 22 January, after papers for this meeting were despatched.
- 3.3 The scheduling of these meetings means that it has not been possible to provide Committee with detailed feedback on the consultation process in advance of the meeting. Instead it will be made available on the night.
- 3.4 Following Committee’s review, any further changes to the strategy will be made as required ahead of final consideration by Mayor and Cabinet on 3 March.

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# Homes for Lewisham

## Draft Lewisham Housing Strategy 2015-2020

# Introduction

Since the publication of the 2009-2014 Housing Strategy, there have been significant changes to the local and national political, policy and funding landscape. This new strategy reflects these changes, and is underpinned by other relevant policies and strategies set by the Council. **Homes for Lewisham** supports our overarching vision to provide enough of the right homes, in the right places at the right price and right size offering stability, good standards and the flexibility to change when life circumstances need a change thereby enhancing education and employment prospects and health and wellbeing.

## Achievements

Since the publication of Lewisham's previous housing strategy in 2009, a lot has been achieved.

More than 650 new affordable homes were completed in 2011-12 and 2012-13, the highest such figures in London.<sup>1</sup> Following the completion of the Housing Matters consultation, a programme of Council building has begun – at the time of writing this strategy Lewisham Homes have started on site with the construction of six new homes for social rent, and have a further 200 in the pipeline.<sup>2</sup>

Successful funding bids have enabled us to begin commissioning new extra-care housing for older people, starting with a scheme at Campshill Road.

Funding has also enabled us to improve existing homes, including £95.5m Decent Homes works, and a GLA funded programme to bring empty flats above shops back into use.<sup>3</sup>

160 Houses in Multiple Occupation (HMOs) have been licensed, and the Council has set up schemes for tackling criminal landlords.<sup>4</sup> We are also supporting residents, including those affected by the 'bedroom tax' and the benefit cap, to find housing that best meets their needs, for example through the Trading Places scheme.

Our 'one stop shop' Single Homeless Intervention and Prevention (SHIP) service and the Housing Options Centre are now operating from new premises offering improved services to all those in acute housing need or facing homelessness. We

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<sup>1</sup> DCLG live tables

<sup>2</sup> Lewisham Homes is an Arm's-Length Management Organisation (ALMO) that manages council housing on behalf of Lewisham Council. All properties rented by Lewisham Homes are owned by Lewisham Council.

<sup>3</sup> The [GLA is the Greater London Authority](#) and is the term given to both the Mayor of London (Boris Johnson) and the London Assembly.

<sup>4</sup> A [house in multiple occupation](#) is a property rented out by at least three people who are not from one 'household' (e.g. a family) but share facilities like the bathroom and kitchen. It's sometimes called a 'house share'.

have worked with our partners to provide a sub-regional 'hub' for rough sleepers. More recently, the Council's Private Sector Housing Agency has been set up to improve conditions in the private rented sector and to tackle rogue landlords.

## **In Context**

Since the last strategy there has been radical change to the context of housing in Lewisham, through a combination of economic recession, public sector austerity, new legislation and marked increases in house prices and rents across London.

All of these factors highlight the need for a new housing strategy.

The next chapter – the Housing Challenge – describes many of the factors that make things so different this time.

In response to these challenges we have identified four key objectives:

- 1. Helping residents at times of severe and urgent housing need**
- 2. Building the homes our residents need**
- 3. Greater security and quality for private renters**
- 4. Promoting health and wellbeing by improving our residents' homes**

For each key objective we have proposed some priorities. These priorities in turn will form the basis of an action plan that will shape the implementation of the strategy.

The key objectives and priorities in this strategy do not describe everything we will do. They are designed to help us focus on the most pressing issues and describe our approach to addressing these issues in a way that will be achievable over the next five years.

Some themes run throughout this strategy, such as:

- Health and wellbeing
- Partnership
- Budget, and the need to be cost-efficient when providing services
- Prevention and self-help

One topic in particular epitomises these themes – homelessness. The need to ensure residents' health and wellbeing, as well as a need to control budgetary pressures, underlines the importance of getting our approach to homelessness right. Effective partnerships, prevention and self-help are central to how we respond to these needs.

That is why we have made tackling homelessness and **helping residents at times of severe and urgent housing need** a key objective.

We have produced this strategy at a time when there is a general consensus that a 'housing crisis' has emerged due to a shortage of housing supply, and building new homes is critical in increasing the supply of housing. This is reflected in our second key objective – **Building the homes our residents need**.

There has been a fundamental shift in the tenure of housing that Lewisham residents are living in since 2009.<sup>5</sup> Owner occupation has declined, whilst the size of the private rented sector has doubled over the last decade.

**Private renting**, and the mobility associated with it, has an important role in both shaping and responding to the housing market. Addressing the challenges and opportunities presented by private renting therefore inevitably represents an important element of Lewisham's housing strategy.

Though we highlight the need to assist those who are inadequately housed or who lack housing all-together, the condition and suitability of existing homes has an enormous impact on the wellbeing of the borough's residents. For this reason, **improving our residents' homes** is also a key objective.

*Homes for Lewisham* supports other priorities that the Council and its partners have. Core principles identified in the overarching **Sustainable Communities Strategy** such as reducing inequality and improving equality of opportunity are reflected in this housing strategy.

Secure and affordable housing is a basic need on which many other outcomes depend. Housing has an important role in shaping healthy places, preventing ill health, supporting residents into work and tackling child poverty. We will continue to use the housing strategy to support residents to access and live in good quality housing that improves opportunities for employment, educational attainment and health and wellbeing.

Lewisham's housing strategy is also expected to be compliant with the Mayor of London's Housing Strategy which is based on:

- Increasing housing supply to levels not seen since the 1930s
- Better supporting working Londoners and helping more of them into home ownership
- Improving the private rented sector and promoting new purpose-built and well managed private rented housing
- Pushing for a new, long-term financial settlement for London Government to drive housing delivery
- Bringing forward land for development and accelerating the pace of housing delivery through Housing Zones and the London Housing Bank.

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<sup>5</sup> 'Tenure' refers to the conditions under which a building is occupied. When talking about someone's home, we use two main types of tenure, owner-occupied and rented. A rented property might be owned by a private landlord (private rented accommodation) or a social landlord (social or affordable rent).

# The housing challenge

## Population boom

Lewisham's population is increasing and is projected to continue to increase. Some 286,000 people live in the borough, an increase of 10,000 since the 2011 census. This is projected to increase by another 15,000 by 2018.<sup>6</sup> Over the next two decades Lewisham is forecast to see the second highest rate of population growth in Inner London.

This increase is fuelled by 'natural' growth (more births than deaths) and by net immigration (more people moving into the borough than out of it), factors in common with the rest of London. London's population has grown rapidly, from 6.8 million in 1986 to 8.4 million in 2013, and is now predicted to surpass 8.6 million by 2016. This growth in population is unprecedented since the Second World War.

The profile of our population is also due to change. The number of people aged over 65 decreased between 2001 and 2011 but has now risen to comprise around 10% of the population and is projected to rise by 52% between 2012 and 2032. The population of people aged over 85 is also projected to rise significantly, with a predicted rise of 67%.<sup>7</sup>

However, when compared to other areas of the county, Lewisham's older population is relatively small. Lewisham's population is comparatively young, with one in four residents under the age of 19.<sup>8</sup>

There are around 116,600 households in Lewisham, which is predicted to increase to 146,800 by 2031.<sup>9</sup> The average size of households in Lewisham decreased steadily throughout the 20th century, in common with the rest of London, but is now slowly increasing.

While London's population has grown rapidly over the last 10 years, the housing supply has not kept pace. This mismatch between supply and demand has put additional pressure on the housing market and is reflected in an increase in household size. Across London, there is a projected growth of 40,000 households a year for the next 25 years.<sup>10</sup>

## Changing tenure

The tenure of Lewisham's population has also changed markedly. Approximately 55% of Lewisham's population now rent, either in the private or social sector. There has been a slight decrease in social renting and in the number of homes that are

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<sup>6</sup> Lewisham JSNA

<sup>7</sup> SE London SHMA

<sup>8</sup> Lewisham JSNA

<sup>9</sup> SE London SHMA

<sup>10</sup> 2013 round demographic projections, GLA

owned outright, but the private rented sector has increased significantly, doubling in size over the last 10 years to 25%.

This rise is partly linked to the increase in house prices, and has mainly been the result of a decline in owner occupation.

### House prices and rents

Across London and in Lewisham, house prices and rents have increased steadily over recent years. The average house price in Lewisham increased from just under £230,000 in 2009 to approximately £410,000 in 2014; an increase of 79%. Median monthly rents for a 2-bed property in the borough have risen from £997 in 2008 to £1,250 in 2013.<sup>11</sup>

The housing market in Lewisham is far from uniform and house prices and rents generally decrease from north to south. For example average prices equate to less than £3,000 per square metre in Catford South, Whitefoot and Downham but more than £4,000 per square metre in Blackheath, Ladywell, Evelyn and Brockley wards.<sup>12</sup>

Concerns about the affordability of housing particularly focus on the ability of households, often newly formed households, to access the market. For this reason the relative affordability of the cheapest housing in the borough is key. Lower quartile prices and house prices offer a basis for this.

SE6 is currently the cheapest part of the borough for households looking to rent a property. Lower quartile rents for 2-bedroom properties in SE6 are £1,000 per month. A household spending 33% of its gross income on housing costs would need an income of £36,000 i.e. roughly the average borough household income to afford this.<sup>13</sup>

The average lower quartile house price in Bellingham is £165,000.<sup>14</sup> Based on a 10% deposit and a mortgage based on 3.5 times household income this would be affordable to a household with an annual income of £42,400. On the same basis the average one bedroom property in Downham, with an average market value of £141,000, would be affordable to a household with an annual income of £36,250.

From this data, we can see that a household with the Lewisham median household income of £36,145 could only afford to buy an average priced one bedroom property where they are cheapest, in Downham. Even at the lowest end of the property market, home ownership remains unaffordable to two thirds of Lewisham households.<sup>15</sup>

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<sup>11</sup> SE London SHMA Core Data Report

<sup>12</sup> SE London Housing Market Bulletin, April 2014

<sup>13</sup> Ibid.

<sup>14</sup> Ibid.

<sup>15</sup> SE London SHMA

## Acute need and housing crisis

Homelessness, and rough sleeping in particular, is the most obvious expression of housing need. In Lewisham, the number of accepted homeless applications increased by 24% between 2010 and 2013, and the number of households in temporary accommodation has increased by 76% over the last 5 years. Across London, the number of households placed in temporary accommodation is increasing, and Lewisham is no exception to this trend. Furthermore, it is estimated that the number of people sleeping rough in London rose by 13% between 2011/12 and 2012/13.

## Quality and sustainability

Too many households live in overcrowded, unsuitable conditions, and overcrowding rates are far higher in the rented sector. Across London, 14% of social renting households and 13% of private renting households overcrowded, compared to just 3% of owner occupied households.

However, 'under-occupation' in the social sector still exceeds overcrowding. In Lewisham, 11,000 households are classified as 'under-occupied' compared to 6,000 'overcrowded'.<sup>16</sup> Owner occupation in particular is characterised by a significant level of 'under-occupation'.

Just over 11% of Lewisham households are classified as vulnerable and living in 'non-decent' housing according to the SE London Strategic Housing Market Assessment (SHMA) published in 2014.<sup>17</sup>

Lewisham Council is carrying out a programme of works to improve conditions in social rented housing and properties owned by housing associations, funded through the Decent Homes programme. 100% of properties stock transferred to housing associations in Lewisham now meet the Decent Homes Standard, yet there is an ongoing need to ensure that existing housing is suitable and of a high quality.<sup>18</sup>

Quality of housing in the private rental sector is a particular concern. An estimated 21% of households in the private sector were found to be living in unsuitable homes, with category one Housing Health and Safety Rating (HHSRS) hazards.<sup>19</sup> Approximately a third of private rental properties are non-decent.<sup>20</sup>

There is a particular challenge in ensuring suitable housing for older people and those with additional care and support needs. In Lewisham, the number of older people with mobility difficulties is projected to increase by 5% between 2012 and

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<sup>16</sup> Nomis, September 2014

<sup>17</sup> SE London SHMA

<sup>18</sup> The [Decent Homes Standard](#) applies to all social housing in England. To meet the Standard, a home must meet minimum safety standards for housing (using the Housing Health and Safety Rating System), be in a reasonable state of repair, have reasonably modern facilities and services and have efficient heating and effective insulation.

<sup>19</sup> SE London, SHMA; [HHSRS](#) is a risk based evaluation tool that helps local authorities identify hazards

<sup>20</sup> A 'non-decent' home is a home that would fail to meet the Decent Homes Standard, which would be applied if the property was owned by a social landlord.

2020. The number of working age people with physical disabilities is anticipated to increase even more rapidly, by 20% over the same period.<sup>21</sup>

As a result, there is a pressing need to ensure that Lewisham can provide suitable housing for older people and those with additional care needs. In part, this will be met through facilitating adaptations to allow residents to stay in their own homes for longer. It will also necessitate upgrades to existing sheltered housing and the delivery of new specialist care and supported housing.

82% of all housing in Lewisham was built prior to 1973. Only 3% has been built since the turn of the millennium. This has implications for stock condition and energy efficiency, as older homes are often more expensive to heat, maintain or upgrade to meet modern standards.

Fuel poverty is a growing issue for households as energy costs rise.<sup>22</sup> Improving the condition of the housing stock has an important role to play in avoiding risk of fuel poverty. Our housing, regardless of age, needs to be able to be adaptable and sustainable.

Climate change is a major factor in designing for quality, sustainable communities. New build properties will need to anticipate additional environmental challenges, such as increased flood risk.

### **Delivering new homes**

A shortage of all forms of housing is a major contributor to house prices increasing beyond the level at which households on average incomes can afford them.

The Strategic Housing Market Assessment (SHMA) estimates a need for 1,600 new homes a year across all tenures based on looking at backlog need, and at how much of newly arising need could be met through the market or through existing supply. The SHMA estimates that 1,144 will need to be 'affordable'.<sup>23</sup>

The provision of new housing is subject to an assessment of capacity and targets by the GLA. Currently capacity in Lewisham is considered to be 1,385 homes a year – and this is the target figure set out in the Council's Core Strategy that was adopted in 2011.<sup>24</sup>

However, the annual need as estimated through the SE London SHMA is greater than this. This – the need for new housing outstripping the capacity for it – represents a critical challenge; not only within Lewisham but for London as a whole.

Delivering affordable housing is crucial to supporting London's wider economy and infrastructure. Investment in affordable housing often underpins the delivery of housing in general, increasing employment.

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<sup>21</sup> SE London, SHMA

<sup>22</sup> A household is viewed to be living in '[fuel poverty](#)' if the costs of paying for adequate heating and electricity result in the household living on a residual income below the official poverty line.

<sup>23</sup> SE London SHMA

<sup>24</sup> Further Amendments to the London Plan

Affordability is central to securing financially sustainable housing options. Lower rents and market values reduce dependence on housing benefit, representing a saving to the public purse and improving choice for low income households.

### **Welfare reform**

Various aspects of welfare reform have started to have an impact on housing need and how it can be met.

The introduction of an overall weekly benefit cap of £500 per week in 2013 has resulted in a shortfall of housing benefit for larger households, especially in the private rented sector. 475 Lewisham households were affected in January 2014 according to figures from DWP.<sup>25</sup>

The size criteria for housing benefit for social housing tenants were amended in 2013. This is referred to by many commentators as the 'bedroom tax' and by government as removing 'the spare room subsidy'. As of March 2014, 2,572 Lewisham households were found to be affected by the 'bedroom tax'.

Housing benefit is no longer payable on 13% of the rent of a home under occupied by one bedroom and by 25% of the rent payable on two bedrooms.

Proposals for introducing direct housing benefit payments to residents as part of Universal Credit is of particular concern for tenants in the private sector. Lewisham was chosen as a pilot local authority for the introduction of Universal Credit, and found that 80% of residents included in the pilot raised concerns about receiving Housing Benefit through direct payments, highlighting the support that some residents will need to manage finances and avoid eviction.

### **Tackling the housing challenge**

This strategy document outlines the key policy objectives that Lewisham Council will implement in order to address the housing challenge.

In order to achieve these objectives for Lewisham, our approach will be based on the following principles:

- Partnership between organisations, agencies and residents in the borough
- Developing strong relationships with government and national agencies to ensure we are able to get the best deal for Lewisham residents
- Setting measurable, achievable targets for our housing services that can be monitored through an annual action plan.

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<sup>25</sup> Benefit Cap data to January 2014

# Key objective 1: Helping residents at times of severe and urgent housing need

Homelessness is the most obvious and sometimes most visible aspect of housing need in Lewisham. The Council has a duty to assist households in priority need who are not intentionally homeless, including the provision of temporary accommodation.<sup>26</sup>

Temporary accommodation is a huge financial strain for the Council and, in the case of bed and breakfast and 'nightly paid' accommodation is the most unsuitable and least desirable form of accommodation for homeless households. The causes of homelessness are complex but recent increases have been driven in particular by increases in evictions from the private rented sector.

Put simply, increases in homelessness mean an increase in the use of temporary accommodation which then results in an increase in costs for the Council. Budgetary pressures on the Council mean that this is just not sustainable.

The problem of homelessness and of providing good quality affordable homes for all households is a strand that runs throughout this strategy. The inter-related issues of homelessness, temporary accommodation and cost have to be addressed.

An increase in the supply of affordable housing is a key part of the solution and is covered in **key objective 2** of this strategy. Greater availability of housing of all tenures, especially affordable housing, means households have to spend less time in temporary accommodation waiting for a suitable settled home.

Prevention of homelessness is fundamental to reducing pressure on temporary accommodation. The Council's services therefore will increasingly be geared to this aim.

Though the Council can relieve budgetary pressures by seeking to reduce the use of temporary accommodation, it can also do so by changing the nature of the temporary accommodation that it uses – for example by shifting from relatively costly private sector provision such as bed and breakfast and "nightly paid" to better quality provision in the private rented sector that is developed, owned and controlled by the Council or its housing association partners.

Housing services provided by the Council are aimed at the most vulnerable and those in the most urgent need, based on a customer-focused approach. For other households, resources to provide face-to-face advice and assistance may simply not

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<sup>26</sup> Temporary accommodation is housing such as Bed and Breakfast (B&B) or hostel accommodation that may be used in an emergency to accommodate households who are homeless.

exist. There will therefore be an onus on self-help, based on the Council providing online information about housing options including development of a housing options 'toolkit'.

For many households, it is desirable to provide specialist advice alongside information about housing options – for example advice about managing debt and support in seeking and sustaining employment.

Housing needs other than homelessness still need to be addressed; otherwise they contribute to future homelessness and have a detrimental effect on residents' health and wellbeing. Overcrowding is one such need. There is some scope for relieving overcrowding by freeing up accommodation through supporting tenants who wish to 'downsize' for example through the Council's Trading Places scheme.

Since 2010, the Council has seen a decrease of 53% in the number of properties available for letting. These 'lets' are the social rented properties available, and the decrease in lets represents the loss of social housing through Right to Buy, as well as residents living in social housing choosing to stay in their homes longer due to disincentives to moving such as higher 'affordable' rents, fixed term tenancies and the costs of moving. A decline in available lets has a negative impact on the Council's ability to address housing need.

Prevention of evictions from the private rented sector and use of the private rented sector to provide temporary or 'settled' accommodation are key elements and are addressed separately in **key objective 3**.

In order to prevent homelessness, we will take a proactive approach to supporting residents at risk of homelessness. For example, by seeking to move potential evictees from the private rental sector into alternative private rental accommodation before tenancies are terminated or using Discretionary Housing Payments to help those affected by the benefit cap.<sup>27</sup>

Close partnership working with voluntary agencies is central to addressing increases in rough sleeping in recent years. It will be necessary to plug the gaps left by the end of sub-regional funding for the rough sleeping 'hub' that Lewisham has led on, and the associated voluntary sector run schemes for accessing the private rented sector.

For single homeless people, including rough sleepers, the Single Homeless Intervention and Prevention Service (SHIP) offers a single point of contact to provide specialist advice for single households in housing need and supported housing for those with additional barriers to sustaining tenancies, for example those affected by mental health issues, substance or alcohol dependency and ex-offenders.

Simplifying the process of accessing supported housing and providing a range of accommodation and support options offers a model that is crucial to helping prevent single homelessness and providing future education, employment and stable accommodation prospects.

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<sup>27</sup> A discretionary housing payment (DHP) is a short-term payment from your council to help cover some housing costs.

**Our priorities:**

- 1. To promote self-help by ensuring that all households who need help with their housing are able to access excellent information and online advice about a comprehensive range of housing options.**
- 2. To reduce the number of households in temporary accommodation, in particular by preventing homelessness.**
- 3. To integrate services so that they are cost effective, target driven and customer focused.**
- 4. To invest in additional temporary accommodation.**
- 5. To devise new models of temporary accommodation**
- 6. To make the best use of existing stock and work closely with all partners to address under-occupation and overcrowding**
- 7. To mitigate the adverse impacts of welfare reform.**
- 8. To offer relevant housing options, including supported housing, to vulnerable households in order to maintain or improve their health and wellbeing.**
- 9. To facilitate access to well-managed, high standard accommodation in the private rented sector that will enable households to resolve their housing need for the medium to long-term**
- 10. To reduce rough sleeping in Lewisham to an absolute minimum**

## Key objective 2: Building the homes our residents need

The most recent assessment of new homes needed in Lewisham suggests that we will need to build 1,600 new homes a year to meet the demand for housing across all tenures. This is beyond what has been delivered in recent years and may also be beyond the borough's capacity (which is reflected in the target of 1,385 a year in the Council's Core Strategy). We will make every effort to meet this need, and to build as many homes as we can, whilst being aware of the necessity of ensuring that new homes, including affordable housing, are relevant to the needs of residents. We also recognise the necessity of making best use of existing stock.

Ambitious plans for increasing housing supply may be integral to the regeneration of town centres and particular areas and estates.

There is a particular need in the affordable rented sector for two and three bedroom homes. There is also a need for some four or five bedroom homes, but the introduction of the benefit cap makes their affordability increasingly challenging for both providers and tenants. One bedroom homes can therefore play a useful role if they are designed and aimed at attracting under-occupying social tenants, which can then free up existing larger homes.

For the first time in 30 years the Council has started building new homes again. This is going to continue and pick up momentum. We will ensure that the best arrangements are in place for the Council to deliver and fund this programme.

Housing associations and developers are also crucial to providing the homes that are needed.<sup>28</sup> We will work with them, including through the planning system, to deliver homes that are well designed and genuinely affordable to renters and purchasers whilst appreciating the need for schemes to be financially viable.

For both the Council and housing associations, genuinely affordable housing may only be achievable through cross subsidy – generating the necessary income from some market rent or sale and a mix of tenures.

For the Council, building homes for private rent or sale also provides the opportunity to develop to its own design standards and to improve the quality of new build housing within the private sector, leading by example.

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<sup>28</sup> A housing association is a non-profit organization that rents properties to people on low incomes or with particular needs. Housing associations may also develop properties for low cost home ownership, such as shared ownership. A housing developer may be a commercial developer who builds homes for private sale.

All new homes should achieve high standards. They will need to adapt to be residents needs over time, recognise the future implications of changes to the climate (for instance, by mitigating flood risk) and have low energy costs, through being energy efficient.

On sites which are currently vacant awaiting longer-term regeneration, we will pilot the use of re-deployable housing.<sup>29</sup> This will use modern technology to assemble factory produced housing to provide temporary residencies for three to four years before 're-deploying' the units elsewhere.

For some groups specialist or supported housing is required. For older residents a programme of building new extra care schemes will continue and re-modelling and re-provision will ensure that the supply of specialist accommodation meets needs and aspirations.<sup>30</sup>

#### **Our priorities:**

- 1. To increase the supply of housing across all tenures including at least 2,000 new affordable homes in Lewisham over the next four years.**
- 2. To build at least 500 new Council homes over the next four years.**
- 3. To develop a mix of unit sizes of affordable housing but to ensure that any clusters of one bedroom homes are designed to appeal to downsizers.**
- 4. To ensure that the provision of genuinely affordable housing through the planning system (section 106 agreements) is maximised.**
- 5. To develop new specialised or supported housing for specific client groups, including learning difficulties, autism, mental health, single people with support needs and in particular to deliver a programme of extra care housing for older people.**
- 6. To implement a strategy for older person's housing based on the principle of building new accommodation to high standards to re-provide outdated or unsuitable accommodation.**

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<sup>29</sup> Regeneration refers to the process by which housing, businesses and public amenities (e.g. leisure centres) are invested in and improved. You can find out more about current regeneration programmes in Lewisham through the Lewisham website here <http://www.lewisham.gov.uk/inmyarea/regeneration/Pages/default.aspx>

<sup>30</sup> Extra-care housing is a form of housing where health and social care is able to be provided as part of the tenancy. Further information and guidance for designing new extra-care housing has been outlined by the [HAPPI report](#).

- 7. To work with housing association partners and the GLA to devise a programme of low cost home ownership that is relevant to and marketed to households unable to purchase homes on the open market, treating existing social tenants as a priority.**
- 8. To maximise the contribution to housing supply made by bringing empty buildings back into use.**
- 9. To work with partners to support the provision of new homes to high standards of design, sustainability, accessibility and energy efficiency that cater for the housing needs of local people.**
- 10. To pilot the use of re-deployable housing.**
- 11. To support groups of residents to commission and/or build their own affordable homes.**
- 12. For housing-led regeneration to play a leading role in shaping the future of the borough.**

## **Key objective 3: Greater security and quality for private renters**

The rapid and continuing growth of the private rental sector (PRS) over recent years means that the sector is now significant in a way that may not have been obvious previously. A significant amount of housing need is both met by and generated by the sector; over half the housing moves in the borough are within the PRS. It is a dynamic sector characterised by mobility.

There is relatively high resident satisfaction amongst private renters, however the poor condition of a small proportion of properties and how they are managed has a disproportionately damaging impact on the sector as a whole. The Council will not turn a blind eye to conditions that put the health and wellbeing of residents, including the growing number of children that now live within the sector at risk.

Although the Council's powers and resources are limited, ensuring the health and wellbeing of residents remains a priority and provides the rationale for how these resources are deployed. Wherever possible the Council will work to improve affordability, stability and standards within the sector.

Therefore we will build on the work that was started in 2013 that targets the worst rogue landlords in the borough. We will evaluate this work and aim to build up our expertise and capacity in this area.

The Council also has existing relationships with a number of good landlords. Using accreditation (e.g. the London Landlord Accreditation Scheme) and various incentives we will develop these further. Incentives may involve grants or loans but can also be about providing support and information to enable landlords to manage to high standards.

The Council is itself a 'consumer' of the private rented sector, especially for temporary accommodation, homelessness prevention and potentially discharge of homeless duty. In this role the Council ensures that the PRS it uses is affordable (e.g. within Local Housing Allowance levels) and is of adequate quality.<sup>31</sup>

Increasing private sector rents are a major challenge for the Council as it seeks to provide suitable and secure housing for residents in housing need. Rising rents also reduce affordability for residents living in the PRS, increasing demand for Council support. Through working in partnership with other local authorities within the region, we can seek to influence rent levels so that they are genuinely affordable.

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<sup>31</sup> Local housing allowance is housing benefit that helps pay the rent if you rent from a private landlord. It's a benefit administered by the local council. If you rent from a council or housing association or have a part-rent part-buy shared ownership home, different rules are used to assess your housing benefit.

The Council has an opportunity to influence the provision of new private sector housing through 'institutional investors'; it even has the opportunity to provide its own private renting provision as it seeks to cross subsidise its own new build programme (see **key objective 2**).

The Council can assist private renters by making information about the sector available, including information about tenants' rights and about the role of lettings agents. We will work to improve transparency around letting agency fees and to decrease the financial burden for tenants.

**Our priorities:**

- 1. To tackle rogue landlords in the borough and target the most serious or dangerous properties.**
- 2. To gather and use evidence to inform and shape options for licensing private landlords**
- 3. To provide information about the private rented sector including about letting agencies and the fees they charge, enabling new tenants to avoid unreasonable fees and additional costs**
- 4. To use accreditation and incentives to develop partnerships with the best landlords in order to promote and highlight good practice.**
- 5. To encourage the development of new models of private renting in Lewisham, based on provision of better security, affordability and service standards for tenants by professional landlords, including possibly the Council itself.**
- 6. To use loans and grants, also enforcement, to support the health and wellbeing of vulnerable tenants in the private rented sector and to reduce fuel poverty.**
- 7. To reduce evictions from the private rented sector by providing legal advice and by liaising with landlords.**
- 8. To adopt an inter-borough and interdepartmental approach to the Council's own use of the private rented sector in order to avoid inflation of nightly paid costs and to flag up unfit accommodation.**
- 9. To work with all landlords, through the Private Sector Housing Agency, to procure properties for private sector leasing and to increase accreditation.**

## Key objective 4: Promoting health and wellbeing by improving our residents' homes

Poor housing conditions such as cold, damp and overcrowding are detrimental to health and wellbeing. Linked to respiratory and cardiovascular illness and excess winter deaths, poor quality housing can also impact on childhood development and mental health.

The Council is currently working through multi-agency initiatives such as Warm Homes, Healthy People and the Lewisham Insulation Partnership to address the link between preventable excess winter deaths and tackling the fuel poverty that affects approximately 8% of Lewisham households.

Through working in partnership with agencies across the private, public and voluntary sectors, the Council is able to make the best use of its resources to improve the energy efficiency of homes. We are currently working in partnership to use funding from the Green Deal, the European Union and energy suppliers to make energy related home improvements for residents.

21% of properties in the private sector contain category 1 hazards, such as inadequate thermal comfort, under the Housing Health and Safety Rating System. Achieving greater thermal efficiency and tackling fuel poverty in the growing private rented sector (see **key objective 3**) represents a particular challenge.

For some owner occupiers support and advice may be necessary to release equity in order to bring about the most essential improvements.

Improvements to affordable housing through capital and planned investment programmes and the Decent Homes programme can be delivered for residents by Lewisham Homes (council housing) or by local housing associations.<sup>32</sup>

Partnerships with housing associations mean the Council is able to influence investment in order to support wider goals such as improved health and wellbeing. All properties stock-transferred from the Council to Housing Associations since 2009 now meet the Decent Homes Standard, but continuing investment is needed to maintain this.

More than half of properties managed by Lewisham Homes now meet the Standard and a total of £94.4m will have been invested by 2017 in carrying out housing

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<sup>32</sup> The Decent Homes programme refers to the programme of work being carried out to ensure all social rented homes meet the [Decent Homes Standard](#).

improvements through the scheme. Decent Homes works are currently scheduled to complete in 2017.

As well as improving existing homes, it is imperative to ensure new housing is well designed to adequate standards of thermal efficiency, accessibility and space. For some existing homes, particularly those owned by the Council, it may be more effective to re-provide than to carry out improvements. Some of the Council's sheltered housing is an example, and we are currently commissioning a new extra-care scheme at Campshill Road to replace an older sheltered housing scheme that is no longer fit for purpose.

A broader view of improving homes would indicate that gains in health and wellbeing can also be achieved through environmental improvements such as improving the external space around housing.

For older or vulnerable residents in all tenures improvements to their homes can enable them to stay in their own homes longer.. Handyperson, home improvement and adaptation services are central to this. With growing demand on resources such as Disabled Facilities Grant, the Council has to constantly seek the greatest possible cost-effectiveness in the delivery of such services.

Cost effectiveness can be supported by ensuring all social housing providers are supported in operating Minor Adaptations Without Delay Working.<sup>33</sup> We will also explore the extent to which it is feasible to install adaptations on an entirely preventative basis – so that we can establish whether the cost of 'preventative' adaptations could be justified by the avoidance of costly hospital admissions.

#### **Our priorities:**

- 1. To work with Lewisham Homes to complete the programme of bringing all Council homes up to the Decent Homes Standard, and to maintain that standard.**
- 2. To extend the ALMO management agreement with Lewisham Homes in order to anticipate further improvements to residents homes and housing estates.<sup>34</sup>**
- 3. To work with housing association partners to ensure that 100% Decent Homes are achieved and maintained and that further measures are developed that respond to the health and wellbeing of tenants and their families.**
- 4. To use opportunities to re-provide homes where this is the most cost-effective way of achieving desired standards**

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<sup>33</sup> Minor Adaptations Without Delay Working is an agreement between the Council and its partners that allows adaptations to be carried out promptly and efficiently 'without delay'.

<sup>34</sup> Arm's-Length Management Organisation (ALMO). The ALMO management agreement sets out the terms under which Lewisham Homes manages housing on behalf of Lewisham Council.

- 5. To provide a programme of energy efficiency improvements that result in warm, healthy homes and that alleviate fuel poverty across all tenures**
- 6. To provide grants, loans and intervention to carry out improvements in the owner occupied and private rented sectors that are targeted on maintaining independence and reducing risks for vulnerable occupiers.**
- 7. To implement arrangements that result in the most prompt and cost-effective installation of adaptations in order to maintain independence and reduce risk of falls and accidents.**

# Consultation

Lewisham Council is consulting on this draft housing strategy.

To participate in the consultation, you can complete the online questionnaire available here:

[https://lewisham-consult.objective.co.uk/portal/customer\\_services/sh/](https://lewisham-consult.objective.co.uk/portal/customer_services/sh/)

If you would like to find out more, contact us at

[housingstrategy@lewisham.gov.uk](mailto:housingstrategy@lewisham.gov.uk)

The final Housing Strategy 2015-20 will be published in April 2015.

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