



# **Appendix I**

## **Lewisham Housing Strategy 2015-2020**

*1<sup>st</sup> draft for consultation with  
Housing Select Committee*

1 October 2014

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## Introduction

### Context: The Housing Strategy

Fundamental legislative reforms and turbulent economic conditions since 2009 have had a profound effect on the delivery of housing services. A period of **economic recession** unprecedented in recent history has had severe implications for the delivery of new housing, housing demand and supply. Since the publication of Lewisham's previous strategy in 2009, the housing context has changed dramatically, with severe consequences for the affordability of housing, and for housing need.

Lewisham is an inner-London borough, and the features of the housing economy in the borough directly relate to its position within London and the **uniqueness** of the capital within the national housing context.

The average house in London now costs more than half a million pounds, and twice as much as the average across the rest of the country.<sup>1</sup>

As **affordability** declines, access to home ownership is squeezed, and as a result more than one in four London households now rents privately.<sup>2</sup> As a result perceptions of the private rented sector are starting to change, and a new model of private renting – backed by institutional landlords offering greater long term security for tenants – is starting to emerge. This is creating a new lifestyle choice for young people who previously would have chosen home ownership, and over the next decade it is quite possible that this will lead to a fundamental shift in tenure patterns across the capital.

However, rising prices also have a great impact across the capital on those least able

to access the housing market. Of all of the households in the country who are homeless and in **temporary accommodation**, three quarters live in London. Addressing the challenge caused by this hugely unsatisfactory situation is one of the greatest of all problems for London local authorities today.

Our work as a local authority has been redefined by the changing legislative context and the consequences of **welfare reform**.

We have strengthened **partnerships** between housing, health, education and employment to better support our residents and prevent homelessness, supporting those who find themselves in crisis.

This new *Housing Strategy* for Lewisham is therefore very timely. Its challenge is to identify the right way forward for the Council and its partners in addressing the challenges and opportunities that flow from the uniqueness of London and its housing and property economy.

Of course housing cannot be considered in isolation. The Lewisham *Housing Strategy* sets out how, in delivering better housing for its residents, the Council and its partners are supporting the broader vision set out in Lewisham's **Sustainable Communities Strategy**. The *Housing Strategy* recognises the importance of housing in tackling disadvantage and social exclusion, protecting the environment and regenerating our localities to support our residents to take advantage of opportunities for economic development.

As part of enabling the development of sustainable communities, the strategy

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<sup>1</sup> Office for National Statistics, September 2014

<sup>2</sup> Census 2011

recognises the role of housing in **reducing inequality**. It can do this by ensuring that our homes are well-maintained, energy efficient and of a high build quality; reducing housing costs and supporting access to an affordable housing market.

Supporting our residents to access good quality, secure and sustainable housing will help us to improve opportunities for **employment, educational attainment and health and wellbeing**.

By working together with our partners we are better placed to support residents to have appropriate access to and choice of high quality local services.

Housing has a key role to play in **place-shaping** and the *Housing Strategy* sets out our aspirations for housing development. It supports the implementation of the following documents:

- Local Development Framework
- Core Strategy
- Regeneration Strategy

It is also important to recognise the opportunities that exist today to improve housing delivery that did not exist when the previous strategy was agreed. For instance, national reform of the housing finance regime, and the ability that this has given to Councils to set long term financial plans, does enable the Council to be more ambitious today than it could be four years ago.

As a result the Council is now developing council homes for the first time in a generation. It is taking a pro-active stance against rogue landlords. It is using the investment capacity available to it to purchase properties to provide a better standard of accommodation for those in temporary accommodation. It is working closely with

partners to identify opportunities to invest in residents homes, or, where appropriate, to investing in new homes and new places to improve residents' lives and their life chances.

This strategy sets out how the Council and its partners can build on the achievements of the past four years, to meet the London housing challenge over the coming five years.

### **Our Key Objectives:**

1. **Helping residents at times of housing need:** Supporting our most vulnerable residents at times of need and working to prevent homelessness
2. **Building the homes our residents need:** Delivering sustainable new homes and developing plans for area-wide renewal, investment and regeneration
3. **Greater security and quality for private renters:** Enabling the development of a high quality private rented sector that is fit to meet local needs and demand
4. **Improving our residents' homes:** Ensuring a high standard of quality and sustainability for housing across all tenures

## The housing challenge

1. The **population** of Lewisham is increasing and is projected to continue to increase. Some 286,000 people live in Lewisham (an increase of 10,000 since the 2011 census) and over the next two decades Lewisham is forecast to see the second fastest rate of population growth in Inner London and the eighth fastest in London.

This is fuelled by both 'natural' growth (more births than deaths) and by net immigration (more people moving into the borough than out of it). The 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 now comprises around 10 per cent of the population and is projected to rise to nearly 30,000 people by 2020. The population of people aged over 85 is also projected to rise significantly.

The average **size of households** in Lewisham, in common with the rest of London, decreased steadily throughout the twentieth century but is now slowly increasing.

The **tenure** of Lewisham's population has also changed markedly. Approximately 55 per cent 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 owned outright, but the **private rented sector** has increased significantly, doubling in size over the last ten years to 25 per cent. This rise is partly linked to the increase in house prices, and has mainly been the result of a decline in owner occupation.

2. **House prices and rents** in Lewisham, like the rest of London 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 per cent. Median rents for a 2 bed property in the borough had reached £1,250 by 2013.<sup>3</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 represent 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>4</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; so does looking at the range in the affordability of housing costs across the borough.

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 per cent 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 without being at risk of rent poverty.

The average lower quartile house price in Bellingham is £165,000 (source SE London Housing Market Bulletin April 2014). Based on a 10 per cent deposit and a mortgage based on 3.5 times household income this would be

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<sup>3</sup> South East London SHMA

<sup>4</sup> South East London Housing Market Bulletin April 2014

affordable to a household with an annual income of £42,400. On the same basis the average one bedroom property in Downham (£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 (£36,145) could only afford to buy an average priced one bedroom property where they are cheapest, in Downham. However, even at the lowest end of the property market, home ownership remains unaffordable to two thirds of Lewisham households.<sup>5</sup>

3. **Homelessness**, and **rough sleeping** in particular, is the most obvious expression of housing need. In Lewisham, homelessness has increased in recent years, but remains in line with averages across London as a whole.

The **SE London Strategic Housing Market Assessment** (SHMA) calculates a need for 1,600 new homes per annum 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. Of these, the SHMA estimates that 1,144 will need to be 'affordable'.

**Overcrowding** is more prevalent in the social sector than the owner occupied and private rented sectors. The owner occupied sector in particular is characterised by a significant level of 'under-occupation'. However, under-occupation in the social sector still exceeds overcrowding, with 11,000 households classified as 'under-occupied' compared to 6,000 'overcrowded'.<sup>6</sup>

A **shortage of all forms of housing** puts pressure on affordable housing and contributes to increasing prices to beyond the

level at which households on average incomes can afford them.

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 per annum.<sup>7</sup>

However, the annual need as assessed 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 in Lewisham but for London as a whole.

4. 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>8</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 per cent of the rent of a home under occupied by one bedroom and by 25 per cent 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

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<sup>5</sup> SE London SHMA

<sup>6</sup> Nomis, September 2014

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<sup>7</sup> Further Amendments to the London Plan, 2014

<sup>8</sup> Benefit Cap – households capped and off flows, data to January 2014

tenants in the private sector. Lewisham was chosen as a pilot local authority for the introduction of Universal Credit, and found that 80 per cent 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.

## Key Objective 1: Helping residents at times of housing need

Local authorities have a **duty to assist households** in priority need who are not intentionally homeless.

A lack of new housing supply and the reduction of properties readily available for letting in the existing housing stock has increased the challenge of meeting housing demand. Since 2010, the number of lets available to the Council has decreased by 44 per cent. Over the same period, the Council has seen a 55 per cent increase in residents accepted as homeless and placed in **temporary accommodation**. There are currently more than 5,000 Lewisham households living in temporary accommodation.

In common with most London boroughs, Lewisham's difficulty in providing suitable and affordable temporary accommodation has a major impact on the Council's finances. Lack of sufficient temporary accommodation is resulting in increasing use of expensive and often unsuitable nightly paid ('Bed and Breakfast') accommodation.

Responding to homelessness involves particular focus on:

- Preventing homelessness
- Providing suitable temporary accommodation
- Providing suitable permanent or 'settled' accommodation

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.

**Rough sleeping** has also increased and the council is working effectively in partnership with a range of voluntary agencies to develop a strategic approach to prevention.

For many homeless households, including rough sleepers, it is important to avoid a 'revolving door'. We are able to provide this though ensuring that adequate support is given at the beginning of tenancies and possibly beyond to ensure that tenancies can be sustained. Lewisham have developed preventative support services through the **Single Homeless Intervention and Prevention Service (SHIP)**.

SHIP was established following the 2009 Housing Strategy and supports the Housing Options Centre (HOC) to provide specialist advice for **single households** in housing need. Both HOC and SHIP are working to support the development of a 'single pathway' for residents in housing need, simplifying the process of applying for housing and providing a range of housing options to help ensure that housing maintaining housing becomes sustainable.

**Overcrowding** affects 12 per cent of Lewisham households and is particularly a problem in the social sector.<sup>9</sup> Much of the need for larger accommodation for overcrowded households could be met by providing sufficiently attractive opportunities for other tenants to 'downsize'.

Opportunities for **downsizing** can also benefit social tenants affected by changes in the bedroom criteria for Housing Benefit (the 'bedroom tax') and older residents whose homes may no longer be suitable to their

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<sup>9</sup> Nomis

needs. 'Trading Places' is one example of a scheme that has been set up by the Council to support opportunities to downsize.

**Households with disabilities and mobility difficulties** may find their current homes unsuitable, in which case the Council will need to ensure that adaptations are completed as quickly and as effectively as possible – or ensure that households are able to exercise the option of moving to more suitable, usually wheelchair accessible, accommodation.

Provision of **advice** by the Council or by partner agencies, including agencies such as Jobcentre Plus, helps 'non priority' households (for example young single people) avoid homelessness and access the housing market, including the private rented sector, for the first time. For some working households this may include access to **shared ownership**. It is important that provision is relevant (affordable) to local households excluded from the housing market and explains the various intermediate housing options, such as shared ownership.

For many households, the prospects of being able to access housing are enhanced by the provision of **specialist advice** – for example advice about managing debt and support in **seeking and sustaining employment**. Such services have been developed to help support the prevention of homelessness.

#### **Case Study: Trading Places Scheme**

The Trading Places scheme was set up to assist those living in social rent properties affected by the bedroom tax. The scheme aims to help those under-occupying their properties move into more suitable accommodation for their needs, whilst at the same time freeing up much needed larger

properties for homeless households in temporary accommodation.

A dedicated team has been set up to facilitate such moves, bringing together officers with expert knowledge on re-housing. The Trading Places officers carry out home visits to affected residents to help them examine their housing options and identify a solution to their problem.

Monica, 53, a social housing tenant from Forest Hill received support from Trading Places after being affected by changes to the bedroom criteria for Housing Benefit (the 'bedroom tax'). The Trading Places scheme aims to help those under-occupying their properties move into more suitable smaller accommodation, whilst freeing up much needed larger properties for other residents.

Monica needed assistance downsizing from her two-bed flat. Suffering from poor health and back problems, she was also finding it increasingly difficult to remain mobile in her current home. With help from the Trading Places team, Monica was found a new build one bedroom ground floor flat in Sydenham.

"A lady came round to see me and really understood what I needed. She listened to me, found out what I wanted and within a couple of days a ground floor flat became available for me. I couldn't believe my luck, my new flat is absolutely gorgeous and as I'm no longer under-occupying by one bedroom, I'll be saving £13.73 a week which works out to be £713.96 a year!"

The Trading Places Scheme is also placing emphasis on mutual exchange and facilitating several events throughout Lewisham to encourage those overcrowded and under-occupying to swap.

**Our priorities:**

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1. To continue to integrate services and partnerships to prevent homelessness
2. To reduce the number of households in nightly paid accommodation
3. To invest in new models of temporary accommodation in order to provide a better quality temporary home for residents whilst awaiting permanent housing
4. To make the best use of existing stock and work closely with all partners to address under-occupation and overcrowding
5. To ensure that all households who need help with their housing are able to access excellent information and advice and a full range of housing options to resolve their housing needs
6. To offer a range of supported housing provision and housing support services for those that need them most and which is easy and straightforward to access
7. To provide access to suitable provision in the private rented sector to support those who are homeless or at risk of homelessness
8. To provide a range of sustainable housing options
9. To end rough sleeping in the borough

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

Ensuring that there is sufficient supply of new homes is one of the major challenges facing every Local Authority in London. In Lewisham, the Council and its partners have a strong record of delivery in this regard. Overall the Council has exceeded its targets for house building every year for the past four years. During this time our partners have delivered the third highest number of new affordable homes in the country in 2011/12 and the highest number in London in 2012/13.

Despite this track record, it is estimated that there is now a net annual requirement for the construction of 1,600 new homes in Lewisham each year, in order to meet both the backlog of existing need and newly arising need. New demand in particular stems from the projected increase in population.<sup>10</sup>

As well as supporting the delivery of new homes, Lewisham has a key role to play in ensuring that the borough's **supply of new housing is affordable, suitable and sustainable** for local residents over time.

For new housing to meet the needs of tenants, it needs to be appropriately designed and subject to rents that tenants would consider to be affordable.

By doing so, we can support the development of new homes that are of a high quality. These homes will adapt to our residents needs over time, recognise the future implications of changes to the climate (for instance, by mitigating flood risk) and have low running costs.

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<sup>10</sup> South East London SHMA, Lewisham borough appendix

To support this ambition, we are exploring options to utilise new construction methods and techniques to meet future need.

**Community self-build** projects and housing co-operatives also support the delivery of new affordable housing to meet housing need. Lewisham Council pioneered self-build in the 1980s, and are now looking at new opportunities for community-led development.

The needs of an **aging population** emphasise the link between health and housing, and the role of housing in supporting residents throughout the different stages of their lives.

By developing new **housing schemes for older residents**, the Council and its partners are able to provide suitable housing support for older people, through new build extra care developments at Conrad Court and planned developments at Hazelhurst Court and Campshill Road. Building to the **Lifetime Homes standard** and **SELHP wheelchair guidelines** helps to ensure new housing will continue to be fully accessible.

'Headroom' within the Housing Revenue Account and the ability, though restricted, to recycle Right to Buy receipts has given the Council the opportunity to build new council housing as a direct response to housing need for the first time in 30 years. Utilising these new opportunities, the Council plans to build 500 new council homes over the next five years.

**Cross-subsidy** will inevitably be needed for any new council homes. One way of providing funding for council housing and supporting

the delivery of general needs homes may be to generate the necessary income from building for private rent or sale.

Building homes for private rent or sale also gives the Council the opportunity to create a more integrated development to its own design standards and improve the quality of new build housing within the private sector.

Delivering new council housing also enables the Council to play a greater role in ensuring that housing is affordable for our residents. **Affordability** is a key challenge, and crucial for ensuring the **sustainability** of housing supply.

To support the sustainability and affordability of new developments, the Council has played an active role in developing opportunities for housing-led regeneration, as demonstrated by the schemes at Heathside and Lethbridge and Excalibur estates.

#### **What do we mean by ‘affordable’?**

An understanding of what makes our housing affordable, and who we are designing our housing for, is essential in the development of a coherent range of housing options that are flexible enough to provide housing suitable for all people, at all stages of their lives.

As well as comparing the cost ‘affordable’ housing to ‘market’ options, the Council recognises that affordability is relative to net income and other housing costs, such as the cost of energy. As a rough indicator, is viewed that payments on housing costs should not exceed 40% of net income for most households in order to avoid ‘rent poverty’.

In order to extend the housing choices available to residents, we are continually looking at new policy developments and opportunities to improve the housing offer. We understand that different tenures do not

operate in isolation, but overlap and impact in complex ways.

Our commitment to building sustainable communities requires that we look strategically across all tenures to develop an understanding of the way in which they interplay at the very local level.<sup>11</sup>

#### **Case study – New Homes Better Places**

New Homes Better Places is a joint initiative between Lewisham Council and Lewisham Homes, aiming to build 500 new properties for social rent over the next four years. Working together, we have identified over 50 sites suitable for small-scale, infill, development allowing us to make the best use of our brown field land for the delivery of new homes.

To identify sites for development, we have worked with our residents and communities, most notably through the Housing Matters consultation in 2013.

Once sites are identified, detailed consultation is carried out with residents in the surrounding area by the Council and Lewisham Homes, allowing residents to input into the designs of the new homes and proposed plans.

Lewisham Homes will be acting as the Council’s delivery and development agent throughout the programme.

Phase One of New Homes Better Places began on site in February 2014, starting with the construction of six family homes on the Mercator Estate. These are being built on the site of disused and derelict garages which had been left empty for some time, causing problems with fly-tipping and vandalism. The

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<sup>11</sup> Our policy on the proportion of affordable housing in new developments is outlined in greater detail in Lewisham’s Core Strategy.

new homes will be let at social rent levels and are the first council homes to be built in Lewisham in over 30 years. They are expected to be completed in 2015.

Phase Two of the programme is expected to deliver 77 new homes on sites across the borough and is due to complete in late 2016. These developments will provide homes for social rent as well as 13 properties that are being developed for market sale. Developing homes for market sale enables us to make sure that we are able to maximise the finance available to fund new social housing developments and keep rents affordable for our tenants.

A further phase of the programme is expected to deliver 34 new homes, bringing the total number of homes built to around 105. Capacity studies are currently underway on a further 20 sites, supporting us to identify areas for potential development and make best use of housing land.

As well as providing Lewisham with much needed high quality affordable housing, the programme will also support investment in the wider estate, providing new play areas, parking facilities, greater security and improved communal areas for all residents.

**Our priorities:**

1. To increase the supply of housing across all tenures and in particular to deliver at least 2,000 new affordable homes in Lewisham over the next four years, of which 500 will be new Council homes
2. To work with partners to support the provision of well-designed, sustainable and energy-efficient housing of all tenures to support the housing needs of local people
3. To work with the construction sector to introduce innovative new approaches that support the delivery of new affordable housing, more quickly and more cheaply without compromising our high quality standards
4. To provide new homes and environments that set high standards for the quality, accessibility and sustainability of developments across Lewisham
5. To work alongside residents to develop new approaches to supporting individuals and groups of residents to commission and/or build their own homes
6. To play a leading role in shaping the future of the borough through housing-led regeneration

### Key Objective 3: Security and quality for private renters

A characteristic of the housing market in Lewisham is the rapid and continuing growth of the private rental sector (PRS).

It is important to note that the PRS plays a number of roles in the housing economy, that there are a number of sub-markets within the PRS, and that as such there needs to be a range of policy interventions in order to work with and improve the sector.

The **Private Sector Housing Agency (PSHA)** was set up in September 2013 to progress the Councils work to tackle poor standards in the private market, bringing together key services to support a more joined up approach and to encourage best practice amongst landlords.

As set out previously in this paper, nearly two decades of rising house prices mean that the PRS now has a different role in meeting housing need. For an increasing number of London residents the PRS has become the tenure of necessity as the large deposits required to secure access to home ownership are unobtainable without some form of support.

More recently, however, new providers of PRS housing are showing that, for some residents, the PRS can be a tenure of choice. These models of provision more closely mimic the serviced apartment models of mainland Europe and particularly North America, with additional services provided alongside rented homes, each provided with longer tenancy lengths than is currently standard in the UK.

As such, it is important that this strategy recognises these demographic and attitudinal changes, and considers the way in which these new models might be made available for Lewisham residents.

Private renting also plays a key role in **meeting more acute housing need** as the number of available social housing lets has

declined. Part of the PRS in Lewisham caters for households in receipt of **Housing Benefit**. Although this part of the market is large at around 40 per cent of households, it has been slowly shrinking both in absolute terms and as a proportion of the PRS.

The shrinking of the part of the PRS catering for households in receipt of Housing Benefit reflects difficulties all London local authorities are experiencing in accessing sufficient and suitable accommodation for households in need. These difficulties are driven by both welfare reform, for example the reduction in the value of Local Housing Allowance which is the basis for Housing Benefit payment, and by the market as a result of high levels of rent increases.

For example landlords that have **leased properties** to local authorities and their partners are not renewing those leases since the rents that can be obtained on the open market are far in excess of what local authorities are able to offer for leasing.

Tenants in properties leased through the Council have generally experienced greater stability, with tenancies of up to three years. A reduction in the number of properties available to lease from the PRS therefore further undermines security and stability in the sector.

Use of the private rented sector to meet housing needs is only achievable if activity is co-ordinated and positive **partnerships with good landlords** are fostered. In doing so, the council has a clear interest in ensuring that renters enjoy greater security and suitable quality.

A conservative estimate identifies around 3,700 landlords operating in the borough with the majority being **small landlords with a handful of properties**. Many of these landlords do a good job for our citizens and

provide good quality accommodation that is well managed and maintained. In a recent South East London Housing Partnership PRS Study 94 per cent of respondent described the quality and condition of their accommodation as fair/good or very good.<sup>12</sup> However, in Lewisham, like other London Boroughs, there remains a small group of rogue or criminal landlords who exploit residents, many of whom are vulnerable.

As a greater proportion of households that include **children** rely on the PRS to meet their housing needs the need for greater security than that offered by six month Assured Short Hold Tenancies and for accommodation that is not subject to damp, mould or excess cold becomes more pressing.

Whilst there are many examples of excellent landlords in Lewisham and generally high levels of satisfaction among private tenants, some households find themselves vulnerable to high letting fees, deposit payments and annual rent increases that compromise the affordability and stability of the sector.<sup>13</sup> A minority of private sector tenants experience unacceptable conditions at the hands of “**rogue landlords**”.

#### **Case Study: Rogue Landlord Enforcement Team**

In 2013, Lewisham Council secured £155k funding from the Department of Communities and Local Government and Public Health to establish the Rogue Landlords Enforcement Team.

The team was set up to support the Council in taking effective enforcement action to directly tackle rogue landlords that operate in Lewisham.

Working with partners such as the Fire Brigade, utility companies and the Police, means information can be shared and

resources pooled in order to target known offenders.

The Rogue Landlord Enforcement Team has taken action against landlords who have unlicensed HMOs, allowed tenants to live in severely overcrowded conditions and been guilty of illegal evictions.

#### **Our priorities:**

1. To use advice, incentives and enforcement to provide greater stability and security for private sector tenants
2. To promote transparency about letting agencies and the fees they charge enabling new tenants to avoid unreasonable fees and additional costs
3. To use accreditation and incentives to develop partnerships with the best landlords in order to promote and highlight good practice
4. To gather and use evidence to inform and shape options for licensing private landlords
5. To encourage the development of new models of PRS accommodation in Lewisham, where these are backed by professional landlords who offer better security, affordability and service standards for tenants.

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<sup>12</sup> Cobweb Report on PRS, July 2014

<sup>13</sup> SE London PRS Research

## Key Objective 4: Improving our residents homes

Poor housing conditions such as **cold, damp and overcrowding** can have severe implications for **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.

Approximately 8 per cent of Lewisham households live in **fuel poverty** and in 2012 the borough recorded 90 excess winter deaths, many of which were linked to cold housing.

The Council is currently working to exploit the link between **preventative excess winter deaths** and tackling fuel poverty, and how these objectives can be brought together through multi-agency initiatives such as Warm Homes Healthy People, the Lewisham Insulation Partnership and wider housing improvements funded through the Decent Homes Programme.

Improvements to our residents' homes can be supported by improving **housing management** and **partnerships** with local Housing Associations.

All properties stock-transferred from the Council to Housing Associations since 2009 now meet the **Decent Homes Standard**. More than half of properties managed by Lewisham Homes now meet the Standard, with over 4,000 properties improved so far and a total of £94.4m invested. Decent Homes works are currently scheduled to complete in 2017.

Lewisham's Core Strategy and Local Development Framework support the development of **high quality new homes** and works to ensure that home **adaptations, de-**

**conversions and extensions** are suitable for the needs of local residents.

It is imperative that we are able to ensure our housing is **well designed and sustainable**, able to adapt to changing circumstances and changes in the climate over time.

Enabling residents to stay in their own homes longer, the Lewisham handyman and home adaptation grants service supports residents to make the best use of their existing homes.

**Adaptations** to existing homes can meet some residents' housing needs and enable them to remain safely in their own homes. The prompt installation of a grab rail for example may represent an extremely cost effective way of preventing a fall. Routine implementation of Minor Adaptations Without Delay by housing providers can ensure that relatively simple adaptations can be carried out without need for time consuming assessments or use of Disabled Facilities Grant.

Working with our partners across Health, Social Care, Sustainability and Housing, we aspire to achieve **better standards and health outcomes** for households in Lewisham.

### Case study: Energy, Climate Change and Fuel Poverty

In recent years, funding for fuel poverty and energy efficiency work has been piecemeal and complex. Lewisham Council is working with Osborne Energy to help us respond quickly to funding opportunities and create an on-going offer to our residents.

The partnership model helps generate residents' trust through use of a Council

accredited supply chain. Furthermore, it provides an opportunity for local businesses including scaffolding companies, heating engineers, builders and insulation companies to be part of the delivery process for improving the energy efficiency of households across the borough.

In July 2014, Lewisham Council launched a new offer to residents combining funding from the Government Green Deal, European Union and energy suppliers to continue home improvements.

**Our priorities:**

1. To continue to work closely with Lewisham Homes and bring all affordable homes in the borough up to the Decent Homes Standard, and maintain that standard
2. To extend the ALMO management agreement with Lewisham Homes and expand their roles and responsibilities
3. To increase resident satisfaction with their homes as a place to live, and with their local environment
4. To provide a programme of energy efficiency improvements to enable warm, healthy homes and address fuel poverty issues across all tenures of housing
5. Ensure arrangements are in place to enable prompt and cost effective installation of adaptations that maintain independence and reduce risks of falls and accidents
6. To ensure a sustainable and long term future for our housing provider partners

