

Housing Select Committee

End of administration work programme report

Date: 10 March 2022

Key decision: No.

Class: Part 1

Ward(s) affected: none specific

Contributor: Assistant Chief Executive

Outline and recommendations

The Committee is asked to:

- note the completed work programme for 2021-22 (appendix B)
- reflect on the work programmes for the previous years of the administration (appendix B)
- note the four strategic themes of the borough's recovery plan: 'Future Lewisham' and the Council's corporate priorities for 2018-22
- put forward suggestions for the draft 2022-23 work programme
- note the information set out in appendix D on the Big Issue's Campaign to Stop Mass Homelessness

Timeline of engagement and decision-making

There were 22 meetings of the select committee in the years 2018-22. At each meeting, the Committee discussed, prioritised and agreed the work programme for subsequent meetings.

1. Summary

- 1.1. Local government elections are due to take place in May 2022. This meeting of the Housing Select Committee is the final scheduled meeting of the municipal year 2021-22 and as such it is also the last of the 2018-22 administration.
- 1.2. Members are asked to note the work that has been completed over the course of the administration and put forward suggestions for members of the incoming committee

in the new administration (2022-26).

2. Recommendation

2.1. The Committee is asked to note the completed work programme for 2021-22 – in addition to the completed work programmes in the preceding years – and put forward suggestions for the draft 2022-23 programme.

3. Policy context

- 3.1. The Corporate Strategy for 2018-2022: set out these priorities:
 - Open Lewisham Lewisham is a welcoming place of safety for all, where we celebrate the diversity that strengthens us.
 - <u>Tackling the housing crisis</u> Everyone has a decent home that is secure and affordable.
 - Giving children and young people the best start in life Every child has access to an outstanding and inspiring education, and is given the support they need to keep them safe, well and able to achieve their full potential.
 - <u>Building an inclusive local economy</u> Everyone can access high-quality job opportunities, with decent pay and security in our thriving and inclusive local economy.
 - <u>Delivering and defending: health, social care and support</u> Ensuring everyone receives the health, mental health, social care and support services they need.
 - <u>Making Lewisham greener</u> Everyone enjoys our green spaces, and benefits from a healthy environment as we work to protect and improve our local environment.
 - <u>Building safer communities</u> Every resident feels safe and secure living here as we work together towards a borough free from the fear of crime.
- 3.2. The Committee should also note and take into account the four strategic themes of the borough's Covid-19 recovery, 'Future Lewisham':

3.3. An economically sound future

We are working to get the borough back in business, with a future where everyone has the jobs and skills they need to get the best that London has to offer.

We are a borough with businesses that are adaptable and prepared for change, a thriving local economy that sees 'local' as the first and best choice, with digital inclusion at the heart of our plans. We do all we can to support residents into jobs that pay fairly and provide families with the opportunities and security they deserve.

3.4. A healthy and well future

Good health and wellbeing should be something we can all depend on, something that is equally accessible to everyone.

We know this is much wider than 'medicine' and the NHS. Our health and well-being is also dependent on our housing, the air we breathe, our support networks and more. We will make sure to pay as much attention and invest as much effort into improving these wider factors and taking action on inequality at every turn. Rectifying health inequalities and developing good mental health & wellbeing for everyone drives what we do.

3.5. A greener future

Our next steps will be our greenest yet, continuing our efforts to preserve our climate for future generations and ensuring everyone can enjoy the place we call home.

We will capture and build on the best of what we saw from the increase in walking and cycling locally, and all the other ways our environment benefitted from behaviour changes over the last year. We will nurture and protect the place we call home so that we can continue to appreciate its benefits for generations to come.

3.6. A future we all have a part in

We work together as one borough, within our communities and identities, to harness the power of volunteering and community spirit that has helped get us through the last year.

We will work alongside our strongest asset – our community – to strengthen and enhance our borough for everyone. We achieve more together and being connected and taking an active role in our borough benefits us all. Our year as Borough of Culture 2022 will be Lewisham's best year yet, celebrating our fantastic part of London and providing opportunities for everyone to connect and get involved in our local community.

4. Housing Select Committee 2018-22

4.1. There were 22 formal Committee meetings in the years 2018-22. Meetings lasted for a total of more than 40 hours (with the average meeting lasting around two hours).

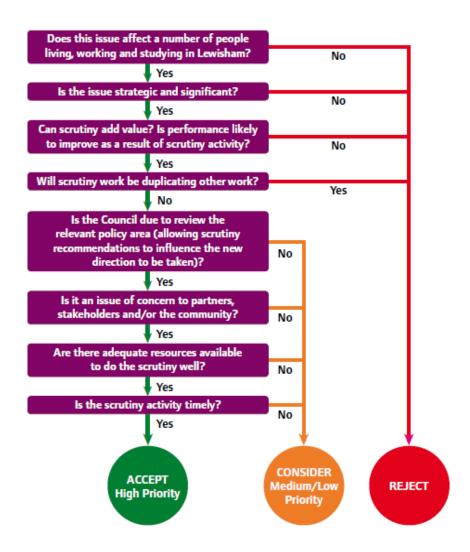
Meeting	Start	End	Duration	Reports	Pages
05/07/18	19:30	21:45	02:15	5	126
18/09/18	19:30	21:30	02:00	5	104
31/10/18	19:30	22:05	02:35	5	414
17/12/18	19:30	21:00	01:30	5	148
31/01/19	19:30	21:30	02:00	3	64
06/03/19	19:30	21:00	01:30	4	96
01/05/19	19:30	21:30	02:00	2	116
04/06/19	19:30	21:30	02:00	4	88
10/07/19	19:30	21:30	02:00	2	64
18/09/19	19:30	22:10	02:40	5	258
30/10/19	19:30	21:35	02:05	3	154
16/12/19	19:30	20:30	01:00	3	238
30/01/20	19:30	21:15	01:45	4	238
12/03/20	19:30	21:25	01:55	3	88
15/09/20	19:00	20:20	01:20	3	184
18/11/21	19:00	20:20	01:20	1	322
28/01/21	19:00	21:25	02:25	2	342
09/03/21	19:00	20:15	01:15	1	62
07/06/21	19:30	20:50	01:20	1	84
16/09/21	19:30	21:30	02:00	3	180
09/12/21	19:30	21:10	01:40	2	76
20/01/22	20:15	21:45	01:30	3	70
Average			01:49	3.3	167
Total			40:05:00	69	3516

- 4.2. Members considered 69 reports totalling more than three thousand pages of reading, reporting and analysis.
- 4.3. The Committee's latest finish was in September 2019 following extended discussions on the issues of: budget cuts; resident engagement in housing development; the Syrian refugee programme; and out-of-borough temporary accommodation.
- 4.4. The Committee made 5 referrals to Mayor and Cabinet. See appendix C for a full list of the Committee's referrals.
- 4.5. Over the course of the administration the Committee had two chairs Councillor Susan Wise (2018-19) and Councillor Peter Bernards (2019-22)
- 4.6. The coronavirus pandemic resulted in some disruption the committee meeting cycle in early 2020 but meetings quickly moved online and subsequently into a 'hybrid' format, with some members attending remotely and some in person.
- 4.7. In the last year of the administration, the scrutiny process was modified as part of the response to the <u>Local Democracy Review</u>. This resulted in the creation of 'task and finish groups' to carry out in-depth scrutiny and a reduction in the frequency of formal committee meetings.
- 4.8. Nonetheless, the Committee has looked at a number of issues in depth over the course of 2018-22, including:
- 4.9. Implementation of the Homelessness Reduction Act 2018-2022
- 4.10. Resident engagement in housing development 2019-2022
- 4.11. Out of borough temporary accommodation placements 2018-2022
- 4.12. Social housing allocations policy and overcrowding 2020-2021
- 4.13. No recourse to public funds 2019-2020
- 4.14. Lewisham Homes' repairs service 2021-2022

5. Planning for the next administration

- 5.1. A work programme report will be put forward at the first Housing Select Committee meeting of 2022-23. The report will take account of the Committee's previous work and will draw on a range of sources for ideas and suggestions, including:
 - items suggested by the Committee in the course of the previous year
 - · items suggested by Council officers
 - issues arising as a result of previous scrutiny
 - those items that the select committee is required to consider by virtue of its terms of reference
- 5.2. The new Committee will also need to give consideration to decisions due to be made by Mayor and Cabinet.
- 5.3. Members are asked to put forward suggestions for the Committee to consider in 2022-23 – having regard to the scrutiny prioritisation process:

Scrutiny work programme - prioritisation process



6. Financial implications

6.1. There are no financial implications arising as a result of the implementation of the recommendations in this report.

7. Legal implications

7.1. In accordance with the Council's Constitution, all scrutiny select committees must devise and submit a work programme to the Business Panel at the start of each municipal year.

8. Equalities implications

- 8.1. The Equality Act 2010 (The Act) legally protects people from discrimination in the workplace and in wider society. It replaced the previous anti-discrimination laws with a single act, making the law easier to understand and strengthen protection in certain situations. It covers the following nine protected characteristics: age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex and sexual orientation.
- 8.2. The Act also imposes a public sector equality duty. This means that in public bodies, of which this Council is designated, they must consider all individuals in carrying out their

day-to-day work when shaping policy, in delivering services and in relation to their own employees. It also requires public bodies to:

- Have due regard to the need to eliminate discrimination
- Advance equality of opportunity
- Foster good relations between different people when carrying out their activities
- 8.3. The Council recognises diversity is one of its strengths and is committed to creating a more inclusive community. Therefore, having due regard to the Act, is confirmation of the Council's commitment to eliminating all forms of discrimination against any group within the community and to actively promote an equality of opportunity and positive community partnership.
- 8.4. The delivery of the Council's equalities objectives is to be achieved through the delivery of all of the Council's strategies, plans and procedures. As such, all select committees and other scrutiny bodies, when planning their work and scrutinising items, bear in mind the delivery of the Council's equality objectives.
- 8.5. Scrutiny tries to make sure that its work reflects the diversity of Lewisham's communities and that the views of residents are fairly represented in scrutiny processes. Any recommendations arising from scrutiny work support the Council's corporate strategy and reflect the needs of local residents

9. Climate change and environmental implications

- 9.1. There are no direct climate change or environmental implications arising from the implementation of the recommendation in this report. However, in February 2019 Lewisham Council declared a Climate Emergency and proposed a target to make the borough carbon neutral by 2030. Items on the work programme will have climate change and environmental implications and all reports considered by the Committee should acknowledge this.
- 9.2. At the Overview and Scrutiny Committee meeting held on 30 November 2021, it was recommended that each select committee should appoint a climate change champion to ensure that (a) the annual work programme takes climate change matters into account; and (b) officers are given appropriate steers in relation to the reports for specific items, to ensure they include relevant climate change considerations. The Committee considered this recommendation at its meeting in January 2022 and appointed Cllr Leo Gibbons to this important role.

10. Crime and disorder implications

10.1. There are no crime and disorder implications arising from the implementation of the recommendations in this report.

11. Health and wellbeing implications

11.1. There are no health and wellbeing implications arising as a result of the implementation of the recommendations in this report.

12. Background papers

12.1. Full details of the committee's agendas, decisions and minutes on the Council's website link to the committee pages on the Council's website. Meeting dates:

13. Glossary

13.1. <u>Link to Oxford English Dictionary here.</u>

Term	Definition
Municipal year	A term used in local government to describe the period between annual general meetings of the Council (typically May to April the following year).

14. Report author and contact

14.1. If you have any questions about this report please contact John Bardens (Scrutiny Manager) john.bardens@lewisham.gov.uk (020 8314 9976)

15. Appendices

- Appendix A -select committee terms of reference
- Appendix B completed select committee work programmes 2018-22
- Appendix C select committee referrals to Mayor and Cabinet 2018-22

Appendix A - Select Committee terms of reference

The following roles are common to all select committees:

(a) General functions

- To review and scrutinise decisions made and actions taken in relation to executive and non-executive functions
- To make reports and recommendations to the Council or the executive, arising out of such review and scrutiny in relation to any executive or non-executive function
- To make reports or recommendations to the Council and/or Executive in relation to matters affecting the area or its residents
- The right to require the attendance of members and officers to answer questions includes a right to require a member to attend to answer questions on up and coming decisions

(b) Policy development

- To assist the executive in matters of policy development by in depth analysis of strategic policy issues facing the Council for report and/or recommendation to the Executive or Council or committee as appropriate
- To conduct research, community and/or other consultation in the analysis of policy options available to the Council
- To liaise with other public organisations operating in the borough both national, regional and local, to ensure that the interests of local people are enhanced by collaborative working in policy development wherever possible

(c) Scrutiny

- To scrutinise the decisions made by and the performance of the Executive and other committees and Council officers both in relation to individual decisions made and over time
- To scrutinise previous performance of the Council in relation to its policy objectives/performance targets and/or particular service areas
- To question members of the Executive or appropriate committees and executive directors personally about decisions
- To question members of the Executive or appropriate committees and executive directors in relation to previous performance whether generally in comparison with service plans and targets over time or in relation to particular initiatives which have been implemented
- To scrutinise the performance of other public bodies in the borough and to invite them to make reports to and/or address the select committee/Business Panel and local people about their activities and performance
- To question and gather evidence from any person outside the Council (with their consent)
- To make recommendations to the Executive or appropriate committee and/or Council arising from the outcome of the scrutiny process

(d) Community representation

- To promote and put into effect closer links between overview and scrutiny members and the local community
- To encourage and stimulate an enhanced community representative role for overview and scrutiny members including enhanced methods of consultation with local people
- To liaise with the Council's ward assemblies so that the local community might participate
 in the democratic process and where it considers it appropriate to seek the views of the
 ward assemblies on matters that affect or are likely to affect the local areas, including
 accepting items for the agenda of the appropriate select committee from ward assemblies.
- To keep the Council's local ward assemblies under review and to make recommendations to the Executive and/or Council as to how participation in the democratic process by local

people can be enhanced

- To receive petitions, deputations and representations from local people and other stakeholders about areas of concern within their overview and scrutiny remit, to refer them to the Executive, appropriate committee or officer for action, with a recommendation or report if the committee considers that necessary
- To consider any referral within their remit referred to it by a member under the Councillor Call for Action, and if they consider it appropriate to scrutinise decisions and/or actions taken in relation to that matter, and/or make recommendations/report to the Executive (for executive matters) or the Council (non-executive matters).

(e) Finance

 To exercise overall responsibility for finances made available to it for use in the performance of its overview and scrutiny function.

(f) Work programme

- As far as possible to draw up a draft annual work programme in each municipal year for consideration by the overview and scrutiny Business Panel. Once approved by the Business Panel, the relevant select committee will implement the programme during that municipal year. Nothing in this arrangement inhibits the right of every member of a select committee (or the Business Panel) to place an item on the agenda of that select committee (or Business Panel respectively) for discussion.
- The Council and the Executive will also be able to request that the overview and scrutiny select committee research and/or report on matters of concern and the select committee will consider whether the work can be carried out as requested. If it can be accommodated, the select committee will perform it. If the committee has reservations about performing the requested work, it will refer the matter to the Business Panel for decision.

The Housing Select Committee has specific responsibilities for the following:

To fulfil all overview and scrutiny functions in relation to the discharge by the authority of its housing functions. This shall include the power to:

- a) review and scrutinise decisions made or other action taken in connection with the discharge of the Council of its housing function
- b) make reports or recommendations to the authority and/or Mayor and Cabinet with respect to the discharge of these functions
- c) make recommendations to the authority and/or Mayor and Cabinet proposals for housing policy
- d) to review initiatives put in place by the Council with a view to improving, increasing and enhancing housing in the borough, making recommendations and/or report thereon to the Council and/or Mayor and Cabinet
- e) to establish links with housing providers in the borough which are concerned with the provision of social housing

Appendix B – completed work programmes 2018-22

Work programme 2018-19

Housing Select Committee work programme 2018/19

Item completed
Item on-going
Item outstanding
Proposed timeframe
Item added

Programme of work

			Ctti-	Delimen						
Work item	Type of item	Priority	Strategic priority	Delivery deadline	05-Jul	18-Sep	31-Oct	17-Dec	31-Jan	06-Mar
Lewisham Future Programme	Standard item	High	CP6	Ongoing			Savings			
New Homes Programme	Standard item	Low	CP6	Ongoing						
Election of the Chair and Vice-Chair	Constitutional req	N/A	CP6	Jul						
Committee work programme 2018/19	Constitutional req	High	CP6	Jul						
Housing in Lewisham overview	Standard item	Low	CP6	Jul						
Lewisham Homes	Performance monitoring	Low	CP6	Jul	Annual report & business plan					
Brookley PFI	Performance monitoring	Low	CP6	Jul	Annual report & business plan					
Milford towers leasing arrangements	Standard item	High	CP6	Jul						
Landlord licensing	Standard item	High	CP6	Sep						
London Accommodation Procurement	Standard item	High	CP6	Sep						
Engaging residents on estate redevelopments	Standard item	Medium	CP6	Sep						
Building Council Homes for Londoners: Lewisham funding bid	Standard item	Medium	CP6	Sep						
Lewisham Homes business plan	Standard item	Medium	CP6	Oct						
Lewisham Local Plan	Standard item	Medium	CP6	Oct						
Housing Assistance Policy refresh	Standard item	Medium	CP6	Oct						
Lewisham HMO Review and Evidence Paper	Performance monitoring	Medium	CP6	Dec						
Fire safety in tall buildings	Performance monitoring	Medium	CP6	Dec						
Homelessness Reduction Act progress update	Performance monitoring	Medium	CP6	Dec						
Housing delivery models review update	Standard item	Medium	CP6	Dec				Update		
Lewisham Homelessness Forum	Standard item	Medium	CP6	Jan						
Proposed rent and service charge increases	Standard item	Medium	CP6	Jan						
Housing strategy update	Standard item	High	CP6	Mar						
Proposals for private rented sector licensing in Lewisham	Standard item	High	CP6	Mar						
Annual lettings plan	Standard item	Low	CP6	Mar						

Work programme 2019-20

Housing Select Committee work programme 2019/20

Work item	Type of item	Primri	Dalivar 7	♦1-Hay	04-Jes	10-Jul	1#-S#p	3 0 -0ct	16-Dec	30-Jan	12-Har
Budget cuts proposals	Standarditom	High	Ongoing								
Confirmation of Chair and Vice Chair	Constitutional roq	High	Apr								
Wark pragrammo 2019-20	Constitutional req	High	Apr								
Louisham Homos annual businoss olan	Standarditom	High	Apr								
Now Hamos Pragrammo updato	Information itom	High	Apr								
Rozidont ongagoment in howing development	In-dopth roviou	High	Dec		Усира						
Louirham Homer Acquiritions Programme	Porformanco monitorina	High	Jun								
Louisham Homos annual roport	Porformanco monitorina	High	Jun								
Brackley PFI annual repart and buriness plan	Porformanco monitorina	High	Jun								
Now Homos Programmo updato	Standarditom	High	Jul								
Privato rontodsoctor liconsing: consultation updato	Standarditom	High	Jul								
Effects of how in a people out of the barough	Performance monitorina	High	Sop								
Indopondont roviou of the Syrian Refugee Programme	Standarditom	High	Sop								
Rosponse to the borough-wide licensina consultation	Palicy development	High	Sop								
Na Rocaurzo ta Public Fundz (NRPF) roviou	Porformanco monitorina	High	Sop								
Louisham Howing Stratogy	Palicy development	High	Dec								
Howring and montal health review update	Porformanco monitorina	High	Dec								
Overcrouding	Standarditom	High	Jan								
Ront andsorvico chargo incroasos	Standarditom	High	Jan								
Louisham Homos businoss plan	Porformanco monitorina	High	Mar								
Hamolossnoss Roduction Act progress update	Performance monitorina	High	Mar								
Annual lottings plan	Standarditom	High	Mar								

Work programme 2020-21

Housing Select Committee work programme 2020/21 - work programme

Item	Туре	Priority	Delivery	15-Sep	18-Nov	28-Jan	09-Mar
Confirmation of Chair and Vice Chair	Constitutional req	CP2	Sep				
Financial stabilisation - budget update and medium term plan	Standard item	CP2	Sep				
The Impact of COVID-19 on Housing	Standard item	CP2	Sep				
Housing Strategy 2020-26 and Homelessness and Rough Sleeping Strategy 2020-22	Standard item	CP2	Sep				
Work programme 2020-21	Constitutional req	CP2	Sep				
Budget cuts proposals	Standard item	CP2	Nov				
Overcrowding referral	M&C response	CP2	Nov				
Allocations policy	Standard item	CP2	Nov				
Homelessness	Standard item	CP2	Jan				
Shared ownership	Standard item	CP2	Jan				
Fire safety	Performance monitoring	CP2	Mar				
Lewisham Homes business plan	Standard item	CP2	Mar				

Work programme 2021-22

Housing Select Committee work programme 2021/22

Item	Туре	Priority	Delivery	07-Jun	16-Sep	09-Dec	20-Jan	10-Mar
Confirmation of Chair and Vice Chair	Constitutional req	CP2	June					
Allocations policy	Standard item	CP2	June					
Work programme 2021-22	Constitutional req	CP2	June					
Lewisham Homes annual report and business plan	Performance monitoring	CP2	Sept					
Resident engagement in housing development - response to in-depth review	M&C response	CP2	Sept					
Rent and service charge increases	Standard item	CP2	Nov					
Support to families with children in education impacted by homelessness	Standard item	CP2	Nov					
Lewisham Homes repairs	Standard item	CP2	Jan					
Shared ownership	Standard item	CP2	Jan					
Location Priority Policy	Standard item	CP2	Jan					
Progress update on housing and homelessness strategies	Standard item	CP2	March					
Ethical lettings	Standard item	CP2	March					

Appendix C - referrals to Mayor and Cabinet 2018-22

Over the course of 2018-22 the Committee made 5 referrals to Mayor and Cabinet:

Lewisham Homes repairs – 20 Jan 2022

https://councilmeetings.lewisham.gov.uk/ieListDocuments.aspx?Cld=135&Mld=6520&Ver=4

Budget cuts – 18 Nov 2020

https://councilmeetings.lewisham.gov.uk/ieListDocuments.aspx?Cld=135&Mld=6308&Ver=4

Resident engagement in housing development – 30 Jan 2020

https://councilmeetings.lewisham.gov.uk/ieListDocuments.aspx?Cld=135&Mld=5592&Ver=4

Overcrowding – 30 Jan 2020

https://councilmeetings.lewisham.gov.uk/ieListDocuments.aspx?Cld=135&Mld=5592&Ver=4

Private rented sector licensing – 6 Mar 2019

https://councilmeetings.lewisham.gov.uk/ieListDocuments.aspx?Cld=135&Mld=5205&Ver=4

Appendix D – The Big Issue Campaign to Stop Mass Homelessness

The *Big Issue Campaign to Stop Mass Homelessness* is petition to Government launched in July 2021.

The following information is taken from the Big Issue website and petition page to provide further information:



Stop Mass Homelessness: our nine-point plan explained

01. Pay off £360m in rent arrears

With one in eight renters currently in debt to their landlord, the economic shock of Covid is hitting many hard. One campaign that is hoping to make a difference is Generation Rent's aim to end the rent debt crisis via means-tested grants. "The number of private renters getting Universal Credit has doubled since the start of the pandemic, and the level of support it provides is not enough to cover the rent," said Generation Rent's director Alicia Kennedy. "That means people getting behind on rent and at risk of eviction. Even if their income recovers, it will be impossible to pay off all this debt while staying on top of other bills. The government must step in and clear this rent debt and let renters get on with their lives. Otherwise society will pay a higher price through a homelessness crisis."

02. Suspend no-fault evictions until a Renters' Reform Act is passed

With so many people struggling to pay their bills, there could be an avalanche of evictions. We need to protect those whose income has been temporarily hit to make sure that steps being taken in the short term don't have a damaging long-term impact. The Westminster government promised to scrap no-fault evictions – where landlords can end a tenancy without giving a reason – in 2019, but they are yet to make it law. Delivering that promise is needed now more than ever.

03. Make permanent the £20 Universal Credit uplift

Anti-poverty experts welcomed a £20 weekly increase in payments for those claiming Universal Credit and Working Tax Credits, introduced at the start of lockdown last year. It was initially expected to end in April this year, but at the spring Budget Chancellor Rishi Sunak extended the increase until September. If the increase is taken away, it would mean that 6.2 million families could face a £1,040 cut to their annual income, just as furlough is also due to finish. According to the Joseph Rowntree Foundation it would result in another half a million – including 200,000 children – pushed into poverty. It will disproportionately affect single parents, BAME families and households including a person who is disabled. The move already has cross-party support, with six former Work and Pension Secretaries, including Universal Credit mastermind lain Duncan Smith, writing a joint open letter this month urging Boris Johnson not to phase out the increase. This could be the first time we agree on something.

04. Improve access to Discretionary Housing Payment and unfreeze Local Housing Allowance

Discretionary Housing Payments can be used by local authorities to provide more support to cover the cost of housing for people on Universal Credit or housing benefits. But more people need to know about them. If, as anticipated, large numbers of additional households present with debts built up during the pandemic, further funding for the scheme will be needed to prevent adding to the number of homeless individuals and families. Housing benefits are calculated using a Local Housing Allowance. In theory, this allows the amount paid by a council to support someone on housing benefit to vary depending on the local housing market. The problem is the Chancellor has frozen the rates. As rents increase and many earnings decrease, there is no flexibility in the support. This saves the Treasury money, but means the majority of private rented properties will be out of reach to anybody reliant on benefits.

05. A Future Generations Act to end short-term thinking in government policy

Tackling the big issues both the UK and the world are facing, such as the climate crisis and housing, requires long-term thinking that is at odds with the five-year election cycle we have. That's where the Future Generations Bill comes in. Decisions made by the politicians in power right now will have huge consequences not only for society today but also for the generations that follow. Big Issue founder John Bird's Wellbeing of Future Generations Bill recently had its second reading in the House of Lords and needs to be made law to ensure future generations are considered in policy plans.

06. Expand social housing and encourage innovative ways to increase housing stock

The 2021 Crisis Homelessness Monitor claimed that the best way to reduce homelessness long-term is a large expansion of housing supply – including, of course, an increase in social housing. Supply of social housing stock has fallen over the decades. We need housing policy built with those at the bottom of the housing ladder in mind. It is also a time for innovative thinking. Filling empty properties, repurposing existing buildings, making sure standards are kept high. New-builds, as well as being affordable, must be environmentally sustainable. Building more homes can also help reduce the costs of living – if they are built in an energy-efficient way. There is no point in people having a home that they can't afford to heat and ending up in fuel poverty.

07. Improve support for financial literacy education

A home for everyone is vital, being able to stay there depends on managing household budgets and bills. However research has shown that almost half of the UK population lacks basic financial literacy. The stress this causes also has negative consequences for people's physical and mental health. While schools have a role to play, it's adults who can have most difficulty accessing and understanding the information they need. Organisations such as The Money Charity offer financial literacy training, but other than that, help can be difficult to find.

08. Increase support for ethical property and letting firms

Housing is a human right but the current property market allows rogue landlords and letting agents to thrive. Debates about the benefits of landlord registers – like the one in operation in Scotland – continue, but more could be done to reward good practice. Government could provide more support for social purpose letting agencies that aim to improve conditions for tenants and support them as much as possible to maintain their housing. Homes for Good is a leading example of this kind of work and is being supported by our social investment arm Big Issue Invest.

09. Invest to create new green jobs

Creating sustainable jobs for people is the best way to guarantee financial security in the future. Research from Green New Deal UK found that £68bn of investment would generate 1.2 million jobs in the next two years.

Pledge your support for the campaign to stop mass homelessness by signing our petition here: <u>bigissue.com/stop-mass-homelessness</u>