



## APPENDIX 1

# Southwark Housing Strategy to 2043

## Foreword

This is our first long-term housing strategy, and marks Southwark out over others in setting out a long-term plan of action. It is a housing strategy that learns from the past, tackles the issues of the present and puts in place clear plans for the future.

Our vision emerged following the most ambitious resident engagement exercise undertaken in the council's history. During the course of the community conversations on the future of council housing residents raised many issues of concern to them: the high cost of renting privately; young people having to move away; and the impact of the Right to Buy.

Residents told us that they wanted council housing to remain in the council's ownership. They wanted to see the council investing in its homes, and building more. These clear messages helped to shape the vision for this strategy.

Our ambition is to lead the way in London in providing good quality homes for people on a range of incomes. We want to provide a mix of homes to help Southwark's economy to grow, while enabling existing communities to have a future in the borough.

As part of supporting the delivery of some of the highest numbers of new homes in London we will oversee one of the biggest programmes of council house building in the country. We have an ambitious target to deliver 11,000 new homes by 2043 with the first 1,500 of these by 2018. These will be at council rent levels, genuinely affordable to our tenants. We will also continue our successful partnerships with housing associations and developers to build the homes of all tenures the borough desperately needs.

As well as building new homes we will invest in our existing housing. We will provide all council homes with a quality kitchen and bathroom as well as other improvement work to make our homes fully fit for the twenty-first century.

We want to forge new relationships with our tenants and leaseholders, where they take pride and responsibility in their homes and local area. We will enable them to take greater control over their local housing services, and continue our proud record of supporting the development of tenant management organisations. The 11,000 new homes programme also enables us to look at new management models in partnership with our residents.

A council tenancy is precious, with many more registering for social housing than homes are available. We expect our tenants to respect and value the rights and obligations that a social tenancy brings. We will continue to crack down on unlawful subletting and anti-social behaviour, using all of the powers that are available to us to bring properties back into use for those in need and tackle those that disrupt their local communities.

We want to see a transformation in the private rented sector in the borough. We know that many landlords provide a good service, but there is a hardcore of criminal and rogue landlords who exploit those who are desperate for housing. We will drive these landlords out of the borough, so that all properties provide good standards.

We know that there are many who are threatened with losing their home or don't have a home at all, such as those who are sleeping rough. We want to break the cycle of homelessness. This will mean all services working with vulnerable individuals and families thinking differently, and developing creative solutions to intervene early to prevent homelessness.

In future more people will live in their own homes for longer. With an ageing population and fewer resources we need to look to harness design and technological advances within the homes we are developing to ensure that people are able to maintain their independence for as long as possible.

We know that good quality housing is about more than just a roof over someone's head: it is a place for a child to do his or her homework; a healthy living environment; a place to grow old in comfort and security. We want our new housing strategy to be about more than just bricks and mortar, but also about making strong connections between housing and the other services which are important to improving people's day to day lives. We want housing in Southwark to contribute to delivering jobs and growth, and helping to make the borough a healthier and more age friendly place to live. This strategy sets out our plans, together with key partners in housing, health and the voluntary sector, to do so.

Over the lifetime of this strategy many things will change. There will be new challenges and opportunities. We will need to be open and responsive to these changes. What will remain constant is our commitment to providing quality homes and housing services.

(Leader signature)

Insert Leader picture

## Introducing our long-term plans....

Southwark is changing fast. It is a central London borough, with its proximity to jobs, culture and entertainment making it a desirable place to live. There are many different types of homes in the borough and demand for those homes, as in other London boroughs, is great.

Property prices across the borough are high. In November 2014 the average price for a two bed flat price was £453,400. Private rent levels have also been increasing and in October the average monthly rent for a two bed in October 2014 was £1,950 a month.

The borough has a large supply of affordable housing but demand still outstrips supply. As a result there is a big need for affordable, quality homes. On 1st April 2014 there were 19,672 households on Southwark's housing register.

All this puts huge pressure on the supply of affordable homes in our borough. This is why the Council is now setting out a housing strategy for the whole borough, not just to address the immediate needs – which are great – but also to tackle the challenges in a sustained way over the long-term.

The strategy has four simple principles at its heart:

First, London needs homes, and more and better affordable homes. This strategy is Southwark's response to that huge challenge by demonstrating how **we will use every tool at our disposal to increase the supply of all kinds of homes** across the borough.

Second, quality matters as much as quantity. We want to build homes with high standards of design that are both environmentally and energy efficient and ensure our existing homes keep our residents warm, dry and safe. This strategy sets out how **we will make Southwark a place where you will not know whether you are visiting homes in private, housing association or council ownership.**

Third, housing in Southwark is about more than just bricks and mortar. It is about where our residents live and the communities in which we come together. This strategy puts rights and responsibilities at the centre and sets out plans to **support and encourage all residents to take pride and responsibility in their homes and local area.**

Fourth, there can be no greater privilege and responsibility than supporting our most vulnerable residents to lead safe, independent and active lives. We want to be 'more than a landlord' and better connect our residents to the services they need in as easy a way as possible. In the face of fewer resources, this strategy puts forward action to **help vulnerable individuals and families to meet their housing needs and live as independently as possible.**

These principles are underpinned by a series of commitments and actions which we will deliver over the duration of the strategy. We will monitor and review delivery of the key commitments through the Southwark Council Plan.

## ***Principle 1.***

***"We will use every  
tool at our disposal  
to increase the  
supply of all kinds  
of homes across  
Southwark"***

## 1. We will use every tool at our disposal to increase the supply of all kinds of homes across Southwark

Our commitments under this principle:

- Building 11,000 new council homes for social rent, and hundreds more to be made available on a shared ownership basis.
- Creating a New Southwark Plan and getting the most from regeneration opportunities to encourage and support housing growth across all tenures.
- Delivering a mix of homes, of different types and sizes, which are accessible and respond to people's changing needs over time, through direct provision and in partnership with housing associations.
- Ensuring a supply of new homes which are affordable to people on a range of incomes, through our major regeneration schemes in Elephant & Castle, Aylesbury Estate, Canada Water and beyond.
- Seeking opportunities to work in partnership with the private sector to develop good quality, well managed privately owned and rented homes.

### Introduction

Southwark is an exciting borough at the forefront of increasing the supply of homes in London. Over the duration of the strategy we will significantly increase the supply of all forms of housing including private, housing association and council homes. We will provide a supply of housing for those on all income levels, and a mix of sizes and types to meet a range of needs. This strategy provides a key opportunity to help shape the borough over the long term, whilst ensuring we retain our distinctive mix of communities.

House prices and private rents have risen significantly and are likely to continue to do so, as new housing delivery across London fails to keep pace with our growing population. The private market is becoming increasingly unaffordable for many of Southwark's existing residents and the demand for affordable housing is rising. As a result, there are many households who are unable to find a home they can afford.

There is an urgent need for new housing, including affordable housing, in Southwark as there is right across London. Southwark is a leading player in delivering these homes but represents just one of 32 London boroughs. We will do all we can to meet the challenge. We also call on the other London boroughs to join us in responding to one of the biggest issues facing the capital.

We do not underestimate the challenges that delivering these new homes will involve; there is a lot of work to be done involving the council, its key partners, and through the involvement of our residents. However we believe that it is achievable based on our track record. We know that we have not always got things right in the past. In order to ensure that we build the right homes and make the most of regeneration opportunities that the borough provides we will consult residents every step of the way. Our new approach is embodied in our Charter of Principles which sets out how we will engage with residents as part of the 11,000 new council homes and major investment programmes going forward.

**Fact box: Affordable and private housing**

Private (or market) housing is available to either buy or rent privately on the open market.

Affordable housing meets the needs of households whose incomes are not enough to allow them to buy or rent decent and appropriate housing in their borough.

There are three types of affordable housing:

1. Social Rented Housing is housing that is available to rent either from the council or a housing association.
2. Affordable Rent housing is similar to social rented housing but a rent of up to 80% of the local market rent can be charged.
3. Intermediate housing is housing at prices and rents above those of social/affordable rented but below private housing prices or rents. It can include shared ownership (part buy/part rent), key worker housing and intermediate rent housing.<sup>1</sup>

## Our ambitions

Our key ambition is to maximise all opportunities to deliver a range of high quality new homes to meet the needs of those on a range of incomes. This will include providing a range of intermediate housing products for those who would traditionally have aspired to home ownership but due to London's high housing costs, are currently unable to buy. We will work with developers, housing associations, landowners and other partners, as well as exploring all other options to deliver the homes the borough needs.

It is our ambition to become an Age Friendly and Dementia Friendly borough, providing homes and neighbourhoods that will support people to live long, healthy, happy lives in their own communities. This will include building specialist housing, and also attractive, well-designed homes of all tenures to encourage downsizers to move homes, releasing homes for younger families.

We will ensure that new homes help shape and improve local areas. We will create attractive environments which promote good health and well-being for people of all ages, contributing to our public health objectives of becoming a healthier borough. The council will encourage and empower successful neighbourhoods, with a strong sense of community and collective responsibility. New housing will form part of a wider approach to regeneration that will ensure areas of Southwark deliver to their full potential and provide economic opportunities for all our residents.<sup>2</sup>

We are keen to protect our existing communities while building housing for those on a mix of incomes. We also want to ensure Southwark is a place where families can afford to remain and choose to do so, and that Southwark is a borough where families can raise children successfully and independently in good quality and affordable homes.

We are committed to working with housing associations and developers to ensure opportunities for home ownership for those on low to mid incomes. For those on lower incomes, beyond retirement age or unable to work we will continue to work with partners to develop a range of housing options including new social rented housing. We will also encourage institutional landlords to develop a supply of private rented

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<sup>1</sup> More information about our policies on affordable housing is in the New Southwark Plan.

<sup>2</sup> See New Southwark Plan for more detail on our approach to area plans.

properties where this provides better standards and affordability than the existing market.

Private development has become increasingly important to help deliver affordable housing through planning agreements. In addition to using our powers as a planning authority, the council is taking steps to increase the supply of affordable housing by directly delivering new council rented homes and shared ownership properties.

**Building 11,000 new council homes for social rent by 2043 (including 1,500 by 2018), and hundreds more to be made available on a shared ownership basis.**

We will deliver this by:

- Establishing a wholly owned and controlled council 'vehicle' to secure future funding capacity for the programme
- Partnering with housing associations and developers, and utilising the development capacity of the housing associations sector to assist in delivering new council homes
- Using section 106 agreements to build new homes to meet a variety of needs and incomes in order to fund the programme.
- Working with our residents to identify sites for new council homes, including on our own land and housing estates.
- Further exploring opportunities for infill development and exploring land redesignation and intensification
- Exploring innovative solutions to free up land for council housing including working with all landowners (health providers, transport, voluntary organisations, charities, etc.) and buying up stalled sites.
- Expanding existing council housing delivery programmes e.g. hidden homes, etc.
- Using the planning regime, including a streamlined planning process, to accelerate development.
- Building additional homes, including shared ownership and intermediate housing to create sustainable communities, and to address the demand for this type of housing.

**Creating a New Southwark Plan and getting the most from regeneration opportunities to encourage and support housing growth across all tenures.**

We will deliver this by:

- Agreeing a New Southwark Plan that boldly sets out a regeneration strategy for the borough to 2033<sup>3</sup>, ensuring that all areas of the borough provide homes for those on a range of incomes.
- Through the New Southwark Plan, setting ambitious housing targets to significantly increase the supply of homes in all tenures, including an overall target for over 20,000 net new homes from 2015-2025, of which at least 7,000 would be affordable homes.<sup>4</sup>

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<sup>3</sup> The Housing Strategy to 2043 and New Southwark Plan have some overlaps but have different purposes and have different timeframes.

<sup>4</sup> This target is set by the Mayor of London.



- Setting affordable housing targets for the borough overall and for our key growth areas.
- Unlocking new sites for house-building and help deliver a large number of new homes, including council homes in our growth areas, including Canada Water and Old Kent Road.
- Ensuring sustainable housing development as part of attractive, well-designed, accessible neighbourhoods which will promote wider economic, health and social well-being.
- Requiring high standards of housing design, including energy efficiency measures which will contribute to reducing fuel poverty, and utilising renewable sources of energy where feasible.

**Ensuring a supply of new homes which are affordable to people on a range of incomes, including through our major regeneration schemes in the Elephant & Castle, Aylesbury Estate, Canada Water and beyond.**

We will deliver this by:

- Maximising the supply of affordable housing on privately led developments (including new council homes) through section 106 decisions.
- Building 11,000 council homes by 2043, of which 1,500 will be delivered by 2018
- Encouraging housing associations to maximise the supply of traditional social rented homes.
- Working with housing associations and developers to ensure that any “Affordable Rent” properties developed are at rent levels which are affordable to Southwark residents, and below the Local Housing Allowance level.
- Providing opportunities for home ownership through ensuring a supply of affordable intermediate housing that is affordable to those on low to mid incomes. This will include traditional shared ownership, new council shared ownership properties (on the Social HomeBuy model), and retained equity shared ownership.
- Exploring and lobbying for simple intermediate products to enable those on lower incomes to access shared ownership.
- Creatively responding to the changing context of funding and models for delivering affordable housing, to ensure a continued supply over the next 30 years.

**Delivering a mix of homes, of different types and sizes, which are accessible and respond to people’s changing needs over time, through direct provision and in partnership with housing associations.**

We will deliver this by:

- Requiring a mix of dwelling sizes as set out in the New Southwark Plan.
- Ensuring that all new housing is built to the Lifetime Homes standard so it is adaptable to changing needs.
- Requiring that new developments include provision for those with specialist needs such as wheelchair accessible housing, or where not suitable, securing payment towards adapting other properties.
- Developing specialist housing types which maximise independence for people with physical disabilities, those with mental health issues, people with learning

disabilities, vulnerable young people, older people and other specific needs, as detailed in principle 4.

**Seeking opportunities to work in partnership with the private sector to develop good quality, well managed privately owned and rented homes.**

We will deliver this by:

- Exploring innovative models and opportunities to work with pension funds, building societies, housing associations, etc.
- Encouraging institutional landlords to develop a supply of high quality private rented properties. The council will encourage the development of this part of the sector where it can provide better stability, security, affordability and condition than the existing private rented sector market.
- Working with partners to ensure models which allow for development of the institutional private rented housing, but without this being at the expense of affordable housing supply.
- Making the most of our position at the heart of London to market Southwark and the opportunities it provides to the wider market in order to create more homes and jobs.

**INSERT PICTURES OF HIDDEN HOMES/11,000 NEW HOMES ON SITE ETC**

## ***Principle 2.***

***"We will demand the highest standards of quality, making Southwark a place where you will not know whether you are visiting homes in private, housing association or council ownership."***

## **2. We will demand the highest standards of quality, making Southwark a place where you will not know whether you are visiting homes in private, housing association or council ownership.**

Our commitments under this principle:

- Delivering the successor to our “warm, dry and safe” housing investment programme to make all our council homes fully fit for the twenty-first century.
- Using our powers as the local planning authority to ensure that all new homes, regardless of ownership, are built to the highest standards of quality and design.
- Implementing a licensing and accreditation scheme for private landlords to drive up standards and reward good practice in the sector.
- Encouraging private landlords to offer greater security, certainty and stability for their tenants, especially families with children.
- Taking tough enforcement action against rogue landlords and letting agencies.

### **Introduction**

Good quality housing is essential for everyone’s health and well-being. There is still too much poor quality housing in the borough, including council homes. We are committed to improving the condition of existing housing and the quality of new homes in Southwark, across all types of housing.

The production of the New Southwark Plan is underway. This sets out the development strategy for the borough and will set the standard for all new housing. It will be one of the key tools in delivering the housing strategy’s ambition to provide homes which are of the highest quality, irrespective of whether they are private, housing association or council housing.

Following the community conversation on the future of housing, we have reaffirmed our commitment to retaining our housing stock and investing in it for the future.

As well as building new high quality council homes and delivering additional homes of all tenures as part of a borough wide housing investment programme, the council is committed to improving the standards for its existing housing. We will achieve our target of making every council home warm, dry and safe by 2016.<sup>5</sup> However, looking to the longer term, we want to be more ambitious about the standards we can achieve for our housing stock. This will contribute to increasing customer satisfaction and minimising the number of expensive day to day repairs. It will also help achieve better health outcomes for our residents through improvements in energy efficiency and in doing so, reducing fuel poverty.

In partnership with our residents we also need to make decisions about which council homes to retain and invest in, identifying those which do not meet modern standards or wider social housing, health and economic well-being objectives, and cannot economically be refurbished. Our priority is to provide more and better homes. We will work with local residents to identify opportunities to add value to their neighbourhoods, including carrying out estate improvements and providing additional housing opportunities in the locality.

We will guarantee value for money in our repairs and major works contracts. We will also provide a range of repayment options for leaseholders affected by major works.

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<sup>5</sup> This is similar to the Government’s decent homes standard, a standard which means homes are warm, weatherproof and have safe wiring and electrical supply.

As part of our commitment to increasing the economic well-being of the borough, all of our new major works contracts will include a requirement for contractors to employ local labour and/or local apprentices.

We are also concerned about conditions in the lower end of the private rented sector (PRS) where we have evidence of a number of unscrupulous and rogue landlords operating. Nearly 25% of households in Southwark now live in the private rented sector, which is why we are prioritising this as an area for action.

### **Our ambitions**

All homes, council, housing association or private, will be built to the same standards of quality. They will also reflect our Fairer Future promise to become an Age and Dementia Friendly borough, help to improve the health of our residents, and ensure children and young people have the best start in life.

We will deliver the successor to our warm, dry and safe investment programme, including a quality kitchen and bathroom for all council tenants. We will also invest in other improvements to make our homes fully fit for the twenty-first century. This will include improving the energy efficiency of our properties. We will also look to utilise green energy where this will save our residents money on their fuel bills.

Over the lifetime of the strategy we want to see a transformation in the private rented sector, so that all private rented homes in Southwark provide good quality, secure accommodation, affordable to those on a range of incomes, at a reasonable rate of return to the landlord. This is why we are consulting on introducing an additional licensing scheme to apply to all houses in multiple occupation (HMOs) in the borough; a selective licensing scheme for private rented properties in parts of the borough with a high level of anti-social behaviour; and on a new HMO standard.

We particularly want to see greater stability for families living in the private rented sector through availability of longer tenancy agreements. We believe this is in the interest of both tenants and landlords and will work with the Mayor of London to lobby Government and other bodies to increase security for private tenants.

**Delivering the successor to our “warm, dry and safe” housing investment programme to make all our council homes fully fit for the twenty-first century.**

We will deliver this by:

- Putting in place a robust 30 year business plan, enabling us to invest in our homes, improve energy efficiency and provide a planned, preventative approach to maintaining and investing in our housing stock.
- Providing a quality kitchen and bathroom for all council homes
- Carrying out other improvement works to our stock and the surrounding area, including increasing estate security.
- Providing more and better council homes.
- Guaranteeing value for money in our repairs and major works contracts, and providing a range of repayment options for leaseholders affected by major works programmes.
- At least doubling the number of estates receiving green energy from South East London Combined Heat and Power.

**Using our powers as the local planning authority to ensure that all new homes, regardless of ownership, are built to the highest standards of quality and design.**

We will deliver this by:

- Ensuring our New Southwark Plan makes good on our commitment that all homes, regardless of whether they are in council, housing association or private ownership, are of the same high quality and fit for future generations.
- Building new homes that make up healthy, sustainable neighbourhoods, supported by a range of quality community facilities (schools, parks, shops, etc.) making them attractive and safe places to live for people of all ages.
- Ensuring local homes have high environmental standards (e.g. with regard to noise, air quality, natural environment, energy efficiency), and contribute to reducing fuel poverty and improving health.

**Implementing a licensing and accreditation scheme for private landlords to drive up standards and reward good practice in the sector.**

We will deliver this by:

- Following the results of consultation, introducing a selective licensing scheme in the centre of the borough in 2015 using the Southwark Rental Standard<sup>6</sup> to improve conditions and management standards in the private rented sector.
- Inspecting all accommodation we procure for homeless and vulnerable households using our accreditation standards.
- Introducing an improved HMO standard to protect the health and safety of our residents.
- Continuing to crack down on rogue landlords and lettings agencies.
- Continuing to offer a range of flexible products, services and advice to PRS landlords which are responsive to the changing demands of the housing market.

**Encouraging private landlords to offer greater security, certainty and stability for their tenants, especially families with children.**

We will deliver this by:

- Continuing to work in partnership with landlords through our private sector landlords' forum to spread good practice
- Providing a range of advice, support and incentives for good landlords to work with us, particularly those who offer longer tenancies for families.
- Exploring the use of grants and loans programmes to bring long-term empty properties back into use as long-term PRS homes for families.
- Working with the Mayor of London to lobby government and mortgage lenders for the introduction of longer tenancy agreements in the private rented sector in the interests of both landlords and tenants.

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<sup>6</sup> This complies with the Mayor of London's rental standard.

**Taking tough enforcement action against rogue landlords and letting agencies.**

We will deliver this by:

- Taking a zero tolerance approach to landlords where the health and safety and welfare of residents are put at serious risk.
- Continuing to publicise successful prosecutions as a deterrent to others.

**INSERT PICTURES OF  
INVESTMENT PROGRAMME  
HOMES ETC**

## ***Principle 3***

***"We will support and encourage all residents to take pride and responsibility in their homes and local area"***



### 3. We will support and encourage all residents to take pride and responsibility in their homes and local area.

Our commitments under this principle:

- Enabling council tenants and homeowners to take greater control over their local housing services, and supporting the development of tenant management organisations.
- Working with local housing associations to promote resident involvement and a more consistent Southwark wide service standard.
- Providing advice and assistance to private landlords and tenants on their respective rights and responsibilities.
- Working in partnership with local residents to tackle antisocial behaviour where it blights neighbourhoods and people's lives.
- Providing advice to private leaseholders on their options including the right to manage their blocks or estates.

#### Introduction

In future we will be delivering more mixed tenure estates: council, shared ownership, housing association and homeowners will live in close proximity to each other. On many of our existing estates council tenants, leaseholders, and private renters all live in the same block. As a result, there will be a need for council services and communities to work together more closely than ever.

In devolving services to local communities we will support innovation and collaboration and encourage open dialogue and two way engagement.

The private rented sector in Southwark has expanded considerably in recent years- it is likely that it will continue to grow. It is important for successful communities that both landlords and tenants are aware of both their rights and their responsibilities. We have also seen examples where private leaseholders are unhappy with the poor standards of maintenance or high service charges from their management companies. Similarly it is important that private leaseholders are aware of their rights.

The community conversation following the Housing Commission's report<sup>7</sup> revealed a real appetite among council tenants and leaseholders for greater involvement in housing management. We have a proud history of supporting the development of tenant management. Our achievements were recognised in an award for 'impressive landlord support for tenant management organisations' (TMOs) from the National Federation of Tenant Management Organisations in 2014. However our approach to resident involvement must continue to evolve.

We believe a council tenancy is precious and that all tenants will want to respect and value the rights and obligations that a social tenancy brings. With private sector rents often as much as three times council rents, our tenants are fortunate to benefit from genuinely affordable housing, with access to the jobs and opportunities a central London borough has to offer.

We are also a lead authority in tackling housing fraud. We will continue to crack down on unlawful subletting and anti-social behaviour, using all of the powers that

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<sup>7</sup> July 2013 Cabinet report- 'Independent Housing Commission- Conclusions and Next Steps Following Community and Stakeholder Engagement'

are available to us to bring properties back into use for those in need. We will also robustly tackle those that disrupt their local communities.

## **Our ambitions**

Our approach to resident involvement across all tenures acknowledges one central premise – that one size does not fit all. The council will develop a menu of options, so that everybody has the opportunity to choose their level and method of engagement. These options will prioritise digital methods of communication both for speed and ease of contact for the majority of residents and the council, but also to minimise cost.

Building 11,000 new homes provides a big opportunity for us to support those residents who wish to take on the some or all of the management of their own homes. We will provide support to these residents from the inception phase of building new homes to completion and for a period beyond this to allow the new management arrangements time to bed in.

We want to develop a new relationship with our council leaseholders and homeowners, particularly focussing on value for money and quality of the repairs service.

We will work together with residents and partners to tackle anti-social behaviour where it blights lives and communities. We will also develop more consistent standards of management with our housing association partners, so that residents know what to expect from housing providers.

**Enabling council tenants and homeowners to take greater control over their local housing services, and supporting the development of tenant management organisations.**

We will deliver this by:

- Developing different self-management models on our estates, providing residents with the dedicated support that they need.
- Providing a comprehensive menu of options to enable all residents to participate in decisions about the management of their housing whatever the constraints on their time.
- Providing a fund for tenants and residents' organisations to carry out their own minor repairs and improvement works.
- Giving tenants personal budgets to carry out minor improvement works to their own homes.
- Establishing an independent leasehold and freeholder management company. This will provide a channel for leaseholders and freeholders to make independent representations to the council around quality of service delivery and value for money.
- Recognising and rewarding resident contributions, such as through enhanced priority for rehousing in the lettings scheme, and through the Housing Heroes award scheme.

**Good practice case study: involving residents in mystery shopping**

*17 residents were involved in mystery shopping of housing services. We successfully targeted residents who were not involved in traditional resident involvement structures through advertising and provided them with training to carry out the role. This cohort of residents will continue to be involved in mystery shopping and we are also recruiting additional residents. We are providing online training to further develop their skills. Through this partnership work we have a much clearer idea of how we can improve the experience of our customers when they contact us with a problem.*

**Good practice case study: resident involvement in community cohesion**

*The St. George's Day festival in South Bermondsey emerged both from grassroots tenant initiatives and long-term partnership building by the council in the area. This is now supported by the Lottery-funded Big Local and United St Saviour's Charity, managed by Bede House and Time & Talents but led by local tenants and residents on a group of estates in the area. The estates had previously been isolated from each other, and experiencing disengagement between generations. The festival itself was an initiative of residents of the Bonamy, one of the Big Local estates, drawing on a strong local tradition of patriotism. Approximately 450 people attended this year, and activities in recent years have included school bands, petting animals from the nearby city farm, stalls selling locally made craft items, and tenant and resident association (TRA)-led gardening activity. Increasing numbers of partners have become involved over the years, including Millwall for All (the community wing of Millwall FC, who run a "Beat the goalie" contest), helping to increase the involvement of younger generations typically less frequently reached by tenant-based activities. The European Union-funded EU-MIA project identified the festival as a promising practice in local community cohesion work, both for the way it brought together generations, residents of different estates, and majority and minority populations, under the banner of a shared, inclusive local culture, and for the strong sense of resident ownership and control over what goes on.*

**Working with local housing associations to promote resident involvement and a more consistent Southwark wide service standard.**

We will deliver this by:

- Demonstrating leadership through our own approach and sharing examples of good practice through the Southwark Housing Association Group (SOUHAG).
- Developing common management standards with housing associations for our future mixed tenure estates.
- Developing consistent responses and protocols for issues such as welfare reform and anti-social behaviour.
- Developing the Tenant Compact to enable housing association tenants to get involved in the management of council services in their areas.
- Developing a cross-tenure strategic Tenant Federation to support tenant involvement and share good practice across all tenures.

**Providing advice and assistance to private landlords and tenants on their respective rights and responsibilities.**

We will deliver this by:

- Providing high quality advice to both private tenants and landlords, including details of any grants and loans available via the council's website.

- Providing dedicated housing advice to private tenants threatened with illegal eviction.
- Working across the council and with community groups to help more vulnerable tenants understand their rights and responsibilities.
- Using data from the discretionary licensing scheme about who is living in, and managing homes in private ownership, to be able to better target information, raise awareness of the required standards, and to tackle issues.
- Making private landlords and tenants aware of the Southwark private rental standard, which covers the minimum standards around condition and property management.

**Working in partnership with local residents to tackle anti-social behaviour where it blights neighbourhoods and people's lives.**

We will deliver this by:

- Using our new powers to deal with the most serious disturbances, provided through the Anti-social Behaviour, Crime and Policing Act 2014.
- Working with Police, Children's and Adults' Services, Health, and other agencies to tackle anti-social and criminal behaviour to protect the most vulnerable in our communities, including issues such as child sexual exploitation, trafficking, or hoarding where this represents a danger to either the occupant or neighbours.
- Taking enforcement action against perpetrators of domestic abuse wherever this is possible, and ensuring that those that commit abuse do not receive any priority for rehousing.
- Regularly reviewing the effectiveness of our joint landlords protocol to tackle anti-social behaviour with SOUHAG and continuing to enhance this to develop consistent policies across tenures in managing anti-social behaviour.
- Bringing communities together to solve problems collectively through schemes such as Cleaner, Greener, Safer, the Joint Security Initiative, Neighbourhood Watch, Police ward panels, and other tenant and resident meetings.
- Working with residents to design out crime from new developments while protecting access to communal areas and facilities.
- Supporting tenants to be a good neighbour by providing a pre-tenancy course on how to abide by their tenancy agreement, including acceptable behaviour standards, how to get involved and how to budget.
- Detecting fraud through data matching and tenancy checks to identify fraudulent homelessness and Right to Buy applications, and unauthorised subletting.

**Good practice case study: tackling tenancy fraud**

*The housing officer was informed during a tenancy visit that the tenant of the property had died; subsequently a man posing as the tenant contacted the council, carrying identification documents belonging to the deceased tenant and declaring that he had recently been released from hospital. The officer checked the documents and spoke to the hospital and coroner to confirm the tenant's death and obtain a copy of the death certificate. The case was referred to court; the property has now been repossessed and given to a family in need of a property.*

**Providing advice to private leaseholders on their options including the right to manage their blocks or estates.**

We will deliver this by:

- Providing and promoting information for private leaseholders on our website and other information channels about their options and rights to take over the management of their blocks from their landlord.

## ***Principle 4***

***"We will help vulnerable individuals and families to meet their housing needs and live as independently as possible."***

## 4. We will help vulnerable individuals and families to meet their housing needs and live as independently as possible.

Our commitments under this principle:

- Being 'more than a landlord' by connecting residents to the services and support they need across health, education, training, and employment, especially those facing particular barriers and less able to help themselves
- Building lifetime homes, delivering extra care housing, exploring other specialist housing options for older people, and adapting properties to enable older and disabled residents to live independently as long as possible in their communities
- Providing incentives and opportunities for under-occupiers in social housing to downsize, releasing larger homes to help reduce overcrowding
- Preventing homelessness wherever possible through self-reliant individuals and resilient communities
- Working in partnership locally and across London to bring an end to rough sleeping in Southwark

### Introduction

Regardless of a person's health, disability, or age, a quality home provides the basis for a fulfilling and independent life. It means they can earn a living, raise a family, and be an active participant in their local community.

Often the best route to a happy and healthy life is through getting a job and getting on. A job is also the best defence against many of the impacts of the current welfare reforms as well as the challenges of a London housing market where affordability remains a major issue. The requirement for housing, and particularly affordable housing remains high across London. Southwark is no exception. To respond to this, the borough is undertaking an ambitious programme of house building, whether that is council homes, private homes for rent or sale, or social housing. However we recognise that demand outstrips supply by some margin and all boroughs, including Southwark, will need to seek creative and sustainable solutions over the long-term especially to address specialist and particular housing needs among individuals and communities.

Furthermore, over the coming years we need to better support residents and empower them to develop the skills that will help them live independently and fulfil their own changing housing requirements over time. Of course, anyone can become homeless at any point. For that reason we will continue to provide a safety net for those in greatest need. At the same time, we will work with individuals, families and our partner organisations to spot the trigger points where the risk of homelessness increases and help people get back on track as quickly as possible.

Improved life expectancy rates mean that people are living longer, which is a great opportunity for a borough with so much to offer. At the same time, with decreasing resources, we face a real challenge in the delivery of care and support services for older and other vulnerable people. To meet this challenge we will work creatively with partners including health, housing and voluntary organisations to provide quality and affordable age-friendly housing across our borough.

## Our ambitions

Our ambition is to be 'more than a landlord' by connecting people to services and support that they need - across health, education, childcare, training, and employment. We will especially support those who are facing particular barriers and less able to effectively help themselves.

We will provide adaptations to people's homes and deliver a sufficient supply of specialist housing options as an alternative to residential care, to enable those people requiring support to remain living in their own homes for as long as possible.

We will improve mobility and the flexibility within our housing stock to minimise the level of under-occupied properties. We will ease overcrowding in larger households through building more of the types of homes 'downsizers' want.

By better addressing the underlying causes of homelessness and rough sleeping, we will minimise the number of people at risk of this in Southwark.

We will work with key partners and the Mayor of London to ensure that no one lives on the streets of Southwark, as well as stemming the flow of new rough sleepers. We will continue to provide a professional homelessness and housing advice service that delivers specialist support and advice to those in need. But our ambition goes further. It is to break the cycle of homelessness, by working with vulnerable individuals and families to develop creative solutions to prevent homelessness wherever possible.

**Being 'more than a landlord' by connecting residents to the services and support they need across health, education, training, and employment, especially those facing particular barriers and less able to help themselves.**

We will deliver this by:

- Going the extra mile for our tenants and creating a new and different landlord / tenant relationship to reflect people's changing requirements over time
- Training housing staff to provide early advice and guidance and providing targeted outreach services, to better enable individuals and families to move into training and employment support
- Providing targeted housing management and support to those people with particular needs and requirements (e.g. those with learning and / or physical disabilities, autism, mental health issues or chronic illness, or facing financial exclusion or eviction), to ensure they can live as independently as possible
- Co-locating - and providing online - advice services to residents so that they have quick and easy access to financial advice, debt counselling and support services
- Providing free venues, facilities and advice for residents wanting to set up childcare and homework clubs.



**Good practice case study: Sustain tenancy sustainment team**

*Mr X is a fifty-year-old man with complex medical problems and mild learning difficulties. Mr X was befriended by a group of younger people who moved in with him and exploited him. They used his flat as a base for criminal activities including drug dealing and stealing from Mr X. He became involved in petty crime and this resulted several spells in prison. By the time Mr X was referred to SUSTAIN his flat was dirty and sparsely furnished. Due to the frequent theft of his money and benefits he was barely eating. He had high rent arrears, had been referred to Southwark Anti-Social Behaviour Unit (SASBU) as a result of the nuisance he and his 'friends' were causing to neighbours, and was at imminent risk of eviction. He had a probation officer but no contact with other voluntary or statutory agencies.*

*SUSTAIN helped Mr X reduce his rent arrears by setting up direct payments from his benefits to pay his weekly rent and arrears. A transfer to a one bedroom flat in a different area of Southwark was arranged. SUSTAIN supported Mr X through this process, securing a Community Care Grant, which was used to furnish his new flat. He set up a bank account from which his rent could be paid by direct debit and Sustain worked with him to help him to sustain his tenancy and keep his flat clean. Joint working with Adults' Services has resulted in a package of support including meals on wheels, befriending, and his own social worker being put in place. Mr X is now managing his daily life better and is proud of his new flat.*

**Building lifetime homes, delivering extra care housing, exploring other specialist housing options for older people, and adapting properties to enable older residents and people with disabilities to live independently as long as possible in their communities.**

We will deliver this by:

- Delivering additional extra care housing for older people, beginning with new developments on Aylesbury Estate and Cator Street
- Carrying out improvements and service upgrades to sheltered housing schemes across Southwark (including improvements in digital accessibility and assistive technology)
- Developing a Centre of Excellence for people living with dementia and associated complex needs
- Improving access to disabled facilities grants and maximising access to funding opportunities, so that older people and people with disabilities who want to stay in their own home can do so
- Extending the local provision of new housing that caters for wheelchair use or people with disabilities
- Building a standard of lifetime homes that are Age Friendly and Dementia Friendly
- Exploring new technology, such as telecare and telehealth, to help people retain their independence at home
- Providing alternatives to residential care for adults and children with learning disabilities, physical disabilities and mental health issues so they can live independently in homes and local communities.

**Providing incentives and opportunities for under-occupiers in social housing to downsize, releasing larger homes to help reduce overcrowding.**

We will deliver this by:

- Working with developers and housing associations to provide a supply of high quality smaller homes
- Promoting our Smart Move scheme which provides an individually tailored package of financial and practical support, and home swaps to assist people to downsize to smaller homes
- Delivering a housing and adaptations service that enables people to remain in their existing homes, or where this is not possible, assisting them to move to a more suitable home
- Promote options such as taking in a lodger, ensuring this complements our Shared Lives scheme (which provides semi-independent accommodation on a temporary or more permanent basis for adults with a learning disability and / or autism).

**Preventing homelessness wherever possible through self-reliant individuals and resilient communities.**

We will deliver this by:

- Providing a professional homelessness and housing advice service delivering specialist support and advice to those individuals affected by homelessness
- Providing tenancy sustainment support services across all housing types to help people at risk of losing their homes
- Working with schools and colleges to better engage with children and young people around the realities of housing and homelessness
- Working with Southwark Legal Advice Network (and the wider local voluntary sector) to set up a homelessness forum that helps minimise the number of residents requiring statutory services
- Improving coordination across the council and with partners to prevent homelessness through implementation of the homelessness and rough sleeping action plan
- Minimising housing association evictions by implementing the Preventing Homelessness and Eviction Protocol, a joint agreement established between the council and local housing associations
- Providing quality debt advice and bidding support for residents, particularly to those affected by welfare reform changes, by working together with the Citizens Advice Bureau, Blackfriars Advice and other agencies
- Ensuring that victims of domestic abuse and their children can remain safe in their homes, either through security in their home or supporting them into accommodation, either short or long term.
- Raising awareness in local agencies including the private rented sector, as to how housing and other advisory services can assist people at risk of homelessness
- Improving the capacity of council and NHS staff by providing induction training that ensures homeless protocols are well known and properly deployed.
- Increasing the range of housing options for vulnerable young people by jointly commissioning schemes for young people at risk of homelessness, on the edge of care and leaving care.

**Working in partnership locally and across London to bring an end to rough sleeping in Southwark.**

We will deliver this by:

- Ensuring that no one new to the streets sleeps rough for a second night, no one lives on the streets of Southwark and the flow of new rough sleepers is minimised by working with the Mayor of London and other key partners (particularly health, police and immigration services)
- Maintaining effective reconnection services back to home countries and cities for those without a local connection.
- Preventing repeat homelessness and rough sleeping amongst people with mental health and complex needs by prioritising access to Southwark's Complex Needs Panel and putting together their long-term housing and support requirements.
- Ensuring that local public and voluntary sector services prioritise homelessness prevention when designing and commissioning services for vulnerable individuals and families.

**INSERT PICTURES**

## **5. The drivers of the housing market in Southwark**

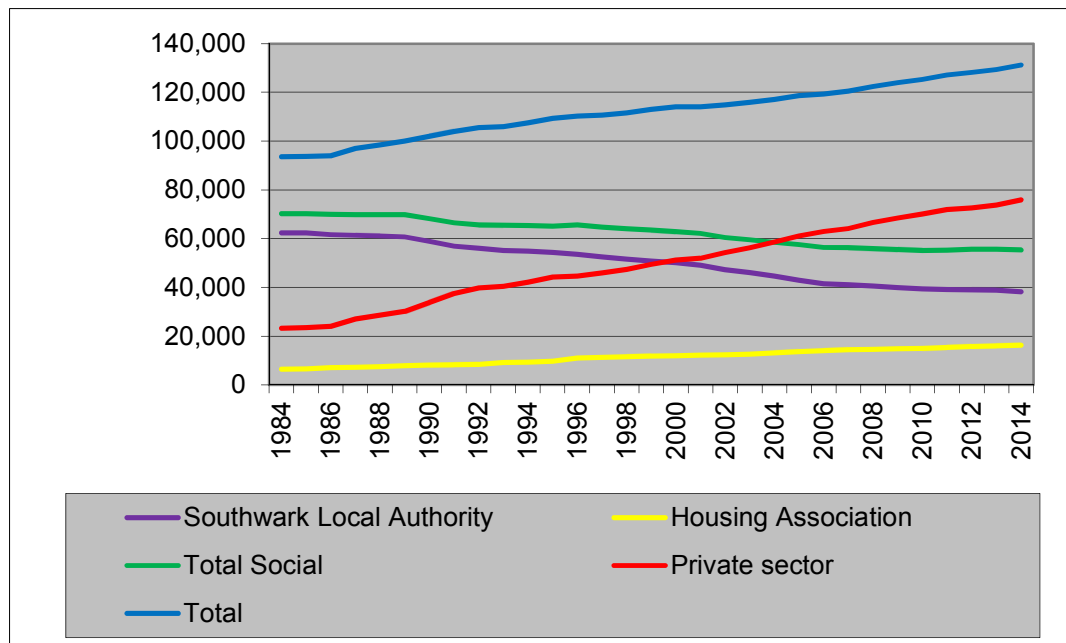
## 5. The drivers of the housing market in Southwark

Southwark has high average property prices, which are out of reach for many of Southwark's existing residents. In November 2014 the average two bed flat price was £453,400. Private rent levels have also been increasing and in October the average monthly rent for a two bedroom property in October 2014 was £1,950 a month. These compare to the median annual gross household income in 2012 of £30,100.

Southwark has a large supply of affordable housing - we remain one of the largest council landlords in the country - but there remains a significant shortfall in comparison with demand for housing. The proportion of social housing (council plus housing association) in the borough in 2011 was 43.7%, the highest percentage nationally. This has fallen from nearly 70% in the 1970s, with the Right to Buy accounting for a large amount of the reduction. As a result there are now a significant number of council homeowners. As at January 2014, there were 14,600 council leaseholders and service charge payers.<sup>8</sup>

The tenure mix of the borough has changed considerably over the last 30 years. The private sector has grown significantly but the proportion of home ownership remains relatively low at 31% compared to 49% in London and 64% nationally. The private rented sector has grown by 88.3% between 2001 and 2011, and now accounts for 24.9% of households. In 2011 there were 5,153 households with dependent children living in the private rented sector. The number of houses in multiple occupation has also increased significantly.

Figure 1: Tenure trends in Southwark 1984 to 2014



Source: Southwark Local Authority Housing Statistics (LAHS) 2014

<sup>8</sup> There are also an additional 2,000 freeholders who do not pay a service charge.

## Housing tenure (households) in Southwark by ward – 2011 Census

|                  | Owned*        |             | Rented from council |             | Other social rented |             | Private rented** |             | All households: all tenures |            |
|------------------|---------------|-------------|---------------------|-------------|---------------------|-------------|------------------|-------------|-----------------------------|------------|
|                  | No.           | %           | No.                 | %           | No.                 | %           | No.              | %           | No.                         | %          |
| Brunswick Park   | 1,676         | 31.8        | 1,849               | 35.1        | 601                 | 11.4        | 1,137            | 21.6        | 5,263                       | 100        |
| Camberwell Green | 1,052         | 16.9        | 2,704               | 43.5        | 1,240               | 20.0        | 1,218            | 19.6        | 6,214                       | 100        |
| Cathedrals       | 1,628         | 26.3        | 1,452               | 23.4        | 1,201               | 19.4        | 1,917            | 30.9        | 6,198                       | 100        |
| Chaucer          | 1,600         | 25.7        | 2,233               | 35.8        | 467                 | 7.5         | 1,935            | 31.0        | 6,235                       | 100        |
| College          | 2,574         | 51.0        | 994                 | 19.7        | 379                 | 7.5         | 1,103            | 21.8        | 5,050                       | 100        |
| East Dulwich     | 2,802         | 52.9        | 464                 | 8.8         | 609                 | 11.5        | 1,422            | 26.8        | 5,297                       | 100        |
| East Walworth    | 833           | 17.6        | 1,768               | 37.4        | 783                 | 16.5        | 1,348            | 28.5        | 4,732                       | 100        |
| Faraday          | 705           | 14.0        | 2,943               | 58.6        | 490                 | 9.8         | 880              | 17.5        | 5,018                       | 100        |
| Grange           | 1,669         | 23.7        | 2,074               | 29.5        | 1,095               | 15.6        | 2,197            | 31.2        | 7,035                       | 100        |
| Livesey          | 951           | 17.1        | 2,917               | 52.5        | 800                 | 14.4        | 888              | 16.0        | 5,556                       | 100        |
| Newington        | 1,440         | 23.4        | 2,856               | 46.4        | 480                 | 7.8         | 1,380            | 22.4        | 6,156                       | 100        |
| Nunhead          | 1,844         | 32.5        | 1,796               | 31.7        | 896                 | 15.8        | 1,138            | 20.1        | 5,674                       | 100        |
| Peckham          | 1,206         | 22.0        | 2,311               | 42.2        | 946                 | 17.3        | 1,016            | 18.5        | 5,479                       | 100        |
| Peckham Rye      | 2,752         | 48.2        | 875                 | 15.3        | 566                 | 9.9         | 1,512            | 26.5        | 5,705                       | 100        |
| Riverside        | 2,227         | 31.8        | 2,069               | 29.5        | 334                 | 4.8         | 2,376            | 33.9        | 7,006                       | 100        |
| Rotherhithe      | 1,640         | 27.5        | 2,124               | 35.6        | 598                 | 10.0        | 1,604            | 26.9        | 5,966                       | 100        |
| South Bermondsey | 1,439         | 25.1        | 1,962               | 34.3        | 1,033               | 18.0        | 1,293            | 22.6        | 5,727                       | 100        |
| South Camberwell | 2,078         | 40.8        | 1,602               | 31.4        | 332                 | 6.5         | 1,085            | 21.3        | 5,097                       | 100        |
| Surrey Docks     | 2,411         | 39.9        | 415                 | 6.9         | 1,028               | 17.0        | 2,194            | 36.3        | 6,048                       | 100        |
| The Lane         | 2,270         | 35.5        | 1,740               | 27.2        | 907                 | 14.2        | 1,469            | 23.0        | 6,386                       | 100        |
| Village          | 2,986         | 65.2        | 480                 | 10.5        | 231                 | 5.0         | 883              | 19.3        | 4,580                       | 100        |
| <b>Southwark</b> | <b>37,783</b> | <b>31.4</b> | <b>37,628</b>       | <b>31.2</b> | <b>15,016</b>       | <b>12.5</b> | <b>29,995</b>    | <b>24.9</b> | <b>120,422</b>              | <b>100</b> |

Source: KS402EW 2011 Census<sup>9</sup>

(\*Owned includes shared ownership.

\*\*Private rented includes 'living rent free'.)

### Demand for housing

Much of the rise in the demand for housing is due to Southwark's rising population. The GLA estimated that there were 123,000 households in Southwark in 2012 and projected this to increase to 167,000 by 2037.<sup>10</sup> Southwark has fairly high levels of population churn and a diverse ethnic mix.

While Southwark has a relatively young population, the number of people aged 65 and over is projected to increase by 63% between 2012 and 2032.<sup>11</sup>

<sup>9</sup> 2011 Census information is sourced from or adapted from Office for National Statistics data licensed under the Open Government Licence v.1.0.

<sup>10</sup> GLA 2013 round SHLAA-based household projections (rounded to nearest 1000)

<sup>11</sup> South East London Strategic Housing Market Assessment (SHMA)

Partly as a result of the increasing population, Southwark has an estimated net additional dwelling requirement equating to **1,650 new homes each year, of which 799 need to be affordable housing** units (over the 2011-2031 period).<sup>12</sup>

### Specific housing needs

In 2011, 18,978 usual residents reported that they had a long-term health problem or disability.<sup>13</sup> The number of working age people with serious physical disabilities is projected to increase by 23% between 2012 and 2020.<sup>14</sup>

Overcrowding is a big issue in Southwark. In 2011 there were 18,475 overcrowded households lacking at least one bedroom, including 3,526 'severely overcrowded' households who were 2 or more bedrooms below the standard.<sup>15</sup>

Homelessness is another significant issue. In 2013/14, 943 homeless applications were made and a homeless duty was accepted in 555 cases.<sup>16</sup> As at 31<sup>st</sup> March 2014 there were 778 households living in temporary accommodation arranged by the Council.

As a result there is a need for affordable housing. On the 1<sup>st</sup> April 2014, there were 19,672 households on Southwark's housing register.<sup>17</sup> This is significantly higher than the approximate 1,800 local authority lettings and 550 council nominations to housing association properties that become available each year.

All this puts pressure on the supply of affordable homes in the borough. Even though the Council is doing its best to maximise the housing supply, and make the most effective use of the housing stock through measures to tackle under-occupation and illegal subletting, many if not most of those applying for housing assistance will never be housed by us via the housing register.

Taken together, the statistics above paint a clear picture of opportunity mixed with great need. Housing remains one of our – and London's – greatest challenge. We want to build more and better affordable homes where mixed communities thrive and prosper. We can't do this alone. It's only by working together with residents and others and taking a long-term approach that Southwark can deliver a fairer future for all.

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<sup>12</sup> SHMA

<sup>13</sup> 2011 Census

<sup>14</sup> SHMA

<sup>15</sup> 2011 Census, Table QS412EW has further detail on definitions.

<sup>16</sup> P1Es 2013/14

<sup>17</sup> Register figures include applicants looking to transfer from an existing social property.