

# Cabinet

Tuesday 13 March 2018

4.00 pm

Ground Floor Meeting Room G02A - 160 Tooley Street, London  
SE1 2QH

## Appendices

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Date: 5 March 2018

# The Southwark Conversation

## Initial findings

Place Section

Southwark Public Health

2 March 2018



@lb\_southwark



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Please cite as: Southwark Conversation final report. Southwark Council: London, 2018.



# **The Southwark Conversation is a discussion with local people about change in the borough**

## **EXECUTIVE SUMMARY**

**The Southwark Conversation aims to develop a deeper understanding of perceptions and experience of regeneration in the borough**

**The Southwark Conversation aims to include people from all of our communities**

- Creative approaches were used to engage even the most-seldom heard in the borough
- Voices heard are generally representative of people in the borough

**The Southwark Conversation took place over nine and a half weeks between October and December**

- During this short time we received more responses and attended more events than during any other council consultation undertaken previously

**There is positivity about change in the borough and a number of themes have been identified as being important to local people**

## **EXECUTIVE SUMMARY**

**70% of respondents feel wholly or partly positive about change in the borough and 52% feel they have personally benefitted from change**

**Nine main themes were identified in the overall analysis of responses but some were mentioned more than others**

<b>Question about...</b>	<b>Top theme (%)</b>
Change in the borough	Housing (28%)
How the council can improve people's experience of living in Southwark	Housing (24%)
Leading healthier lives	Transport (27%)
Supporting future generations to succeed in life	Education (35%)
Creating a good neighbourhood to live in	Community (58%)

**Engagement and communication are seen as most important in actively involving local people in change**

- People like the approach of the Southwark Conversation

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# The Southwark Conversation is a discussion with local people about change in the borough

## INTRODUCTION

### **Southwark is developing a new policy framework for social regeneration**

- Our approach is already built into the New Southwark Plan
- The Cabinet agreed a draft version of this framework in September which was the focus of the Southwark Conversation

### **The Southwark Conversation aims to develop a deeper understanding of perceptions and experience of regeneration in the borough**

- It asks what people think has worked well, what we need to keep doing and do more of, as well as what may need to change

### **Community engagement, involvement and co-production are key to the social regeneration approach**

- The Southwark Conversation demonstrates the council's commitment to this
- The results of the Conversation will enable us to shape the policy framework, ensuring that everyone has a say and no one is left behind



# This report aims to summarise key findings from the Southwark Conversation

## INTRODUCTION

**This report is a factual representation of people's responses to questions asked in the Southwark Conversation**

- Questions gave people the opportunity to identify local issues and offer potential solutions in relation to change in the borough
- Responses identify which themes are important to local people

**Key findings are presented both quantitatively and qualitatively**

- Recurring broad themes are presented quantitatively
- Topics within these broad themes are further explored through qualitative descriptions

**This report does not give any indication of how respondents would prioritise issues raised, nor does it suggest policy solutions**

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# The Southwark Conversation aims to include people from all of our communities

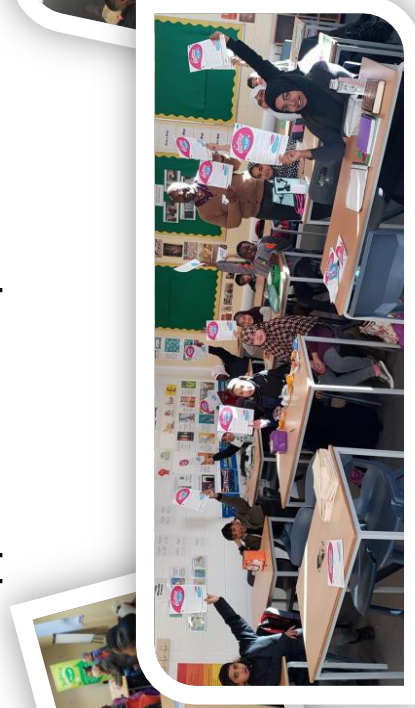
## METHODOLOGY

**Questions were developed for the Southwark Conversation to encourage people to speak about their lived experience in the borough**

- Most of the questions were open-ended to enable a real conversation, providing rich qualitative data
- Questions were asked in person, online and by telephone

**We worked to ensure that voices reflected those who live in the borough**

- Outreach took place in a range of venues such as libraries, public spaces, leisure centres, shopping centres, markets and our estates to reach those who are not formally engaged
- We worked with partners to reach the seldom-heard
- The team used creative approaches to promote discussion at some of these venues



# A range of methods were used to engage people in the Southwark Conversation

## METHODOLOGY

### Full questionnaire

- 8 questions
- Online & in person (outreach)



### Residents Survey

- 5 questions from full questionnaire
- By telephone

### Shortened questionnaire

- 3 questions
- In person

### Represent Radio interviews

- 3 guiding questions
- Young people in person

### Communications

- Promotion of full questionnaire
- Branding
- Digital & print

### ‘Workshops’ & Talkaoke

- Select questions from full questionnaire
- Sometimes specific community groups
- In person



# The Southwark Conversation took place over nine and a half weeks between October and December

## METHODOLOGY

Method of engagement	Timeframe	No. of times
Online consultation hub	19 October – 24 December 2017	Continuous
Residents Survey	16 November – 10 December	1
Engagement		
Council events	26 October – 11 December	30
Council services (libraries & leisure centres)	5 November – 16 December	12
Community groups & events	31 October – 16 December	36
Street engagement	5 November – 14 December	13
Staff engagement	24 October – 15 December	17
Communications		
Full page ads in Southwark News & Weekender	November & December	4
Feature in Southwark Life (including questionnaire)	21 November	1
Digital roadside posters	24 November – 24 December	21 locations
Feature in Southwark Life Housing	1 December	1
Print advertising*	November & December	2
Council's Social media channels	November & December	88 posts
Railing banners	December	30 locations
Poster distribution	November	300

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# 2,972 people actively responded to the Southwark Conversation

## RESPONSES RECEIVED

### Full questionnaire

- Total (2,164 responses)
  - Online (1,178 responses)
  - In person (909 responses)
  - Posted (77 responses)

### Residents Survey

- By telephone (531 responses)

### ‘Workshops’ & Talkaoke

- Community group and in person discussions (227 people\*)

### Shortened questionnaire

- In person (128 responses)

### Reprezent Radio interviews

- Young people in person (149 interviews)



#### Notes

- In addition to the responses received, we have also estimated the potential reach of our physical and digital activities:
- Street outreach including attending events, passing our team in the streets or shopping centres (est. 5,146 people)
  - Social and digital media (est. 8,631 engagements)

\* Figure included in reach, not responses

# We attended a large number of events to ensure we reached every community group

## RESPONSES RECEIVED

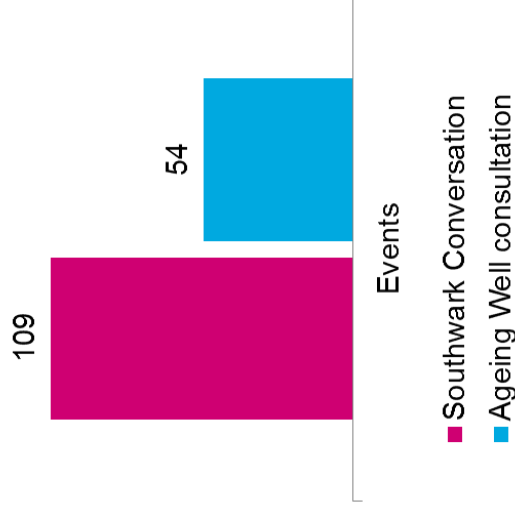
Events	No. events	Types of event	Demographics engaged	No. people engaged
Housing Fora & TRAs	17	Council meetings	Council tenants/leaseholders	325
Community Councils	5	Council meetings	Residents	797
Patient Participation Groups	1	Health groups	Patients	13
Local events (inc. Fireworks Night)	10	Public events	Residents	605
Baby & Toddler Sessions	9	Library events	Young families	125
Schools & Children's Centres	5	Community groups	Young families	47
Tenant Council	2	Council meeting	Tenants	44
Tenant Conference	1	Council meeting	Tenants	155
Community groups & charities	18	Community groups	BME, LGBT, Pensioners	274
Homeowners' Council	1	Council meeting	Homeowners	35
Leader's Public Question Time	1	Council meeting	Residents	109
Faith groups	8	Community groups	Faith leaders & members	122
Health groups & leisure centres	9	Community groups	Health conditions	57
Youth Council	1	Council meeting	Young people	37
Other	21	Other	Residents	600
<b>TOTAL</b>	<b>109</b>			<b>3,332</b>

# The Southwark Conversation is the largest ever engagement by Southwark Council

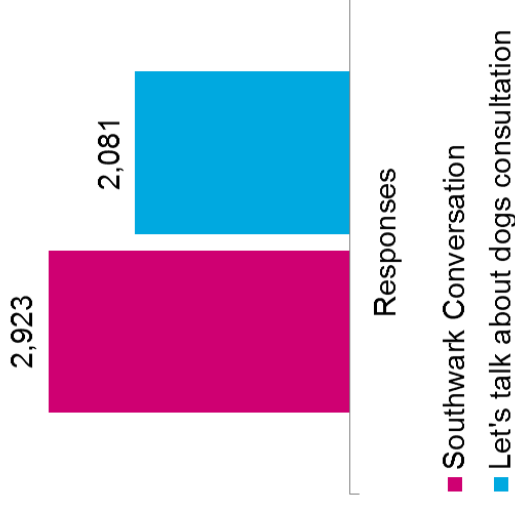
## RESPONSES RECEIVED

In the nine and a half weeks of the Southwark Conversation we received more responses and attended more events than during any other council consultation undertaken previously

Comparison of events



Comparison of responses



# Respondents to the Southwark Conversation are broadly representative of the general Southwark population

## PROFILE OF RESPONDENTS

Demographics	Southwark Conversation respondents		General Southwark Population	
	No.	%	No.	%
Age	7-24	403	14%	30%
	25-64	2,005	68%	62%
	65+	369	12%	8%
Sex	Female	1,546	55%	50%
	Male	1,233	44%	50%
Ethnicity	White	1,621	58%	54%
	Black	719	26%	25%
	Asian	199	7%	11%
	Mixed	143	5%	7%
Income	<£20,000	447	16%	31%
	£20,000 - £50,000	754	27%	41%
	£50,000+	531	19%	28%

Note: Proportions may not tally to 100% due to non-response  
Please see appendix for additional information on the demographic characteristics of respondents

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# Different methods of engagement were analysed separately due to varying questions

## ANALYSING RESPONSES

### Full questionnaire

- 8 questions
- *2,164 responses*

### Residents Survey

- 5 questions from full questionnaire
- By telephone
- *531 responses*

### ‘Workshops’ & Talkaoke

- Select questions from full questionnaire
- Sometimes specific community groups
- In person
- *227 people*

### Shortened questionnaire

- 3 questions
- More quantitative
- *128 responses*

### Represent Radio interviews\*

- 3 guiding questions
- Young people in person
- *149 interviews*

Analysed separately

Analysed together

Separate report by interviewer

# A thematic analysis was performed on responses to the Southwark Conversation

## ANALYSING RESPONSES

### All responses were collated into themes

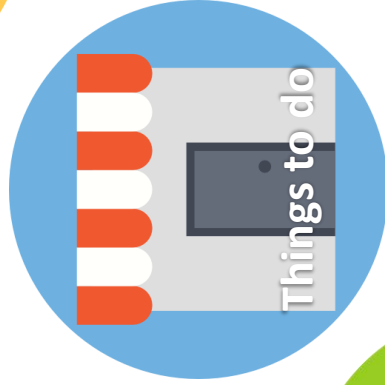
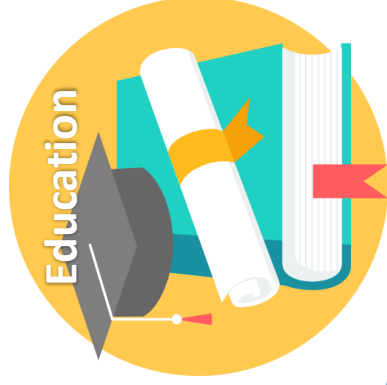
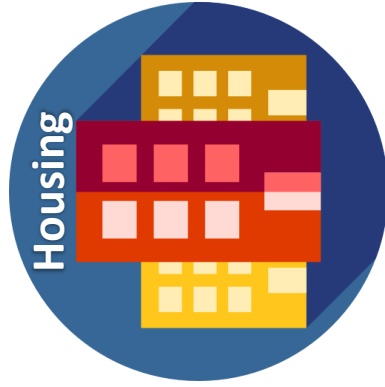
- The nature of the questions mean there is qualitative data for all eight questions of the Southwark Conversation
- Themes were identified for all questions, nine of which are common across six of the eight questions
- Other themes are specific to each question
- Responses from questionnaires and workshops, have followed this approach

### Responses were analysed by a small group of officers, led by Public Health

- All comments were coded by theme
- An interactive workshop enabled agreement of the analysis by all those involved in data collection, input and analysis

# Nine main themes were identified in the overall analysis of responses

## ANALYSING RESPONSES



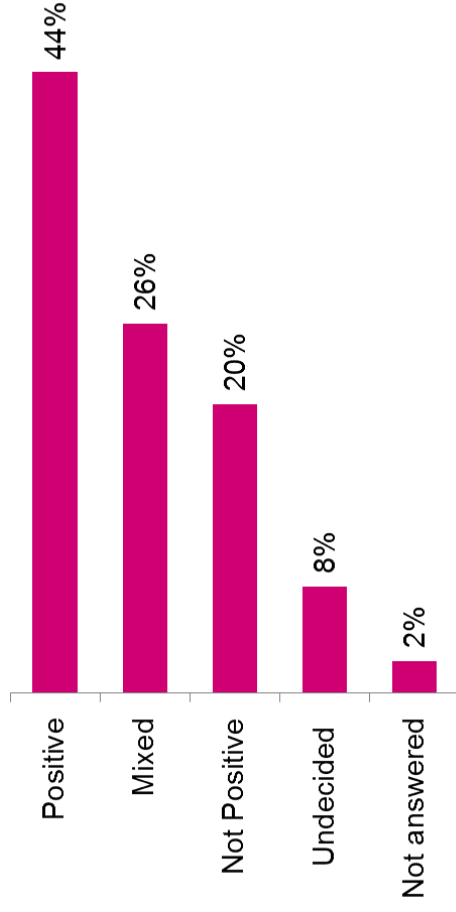
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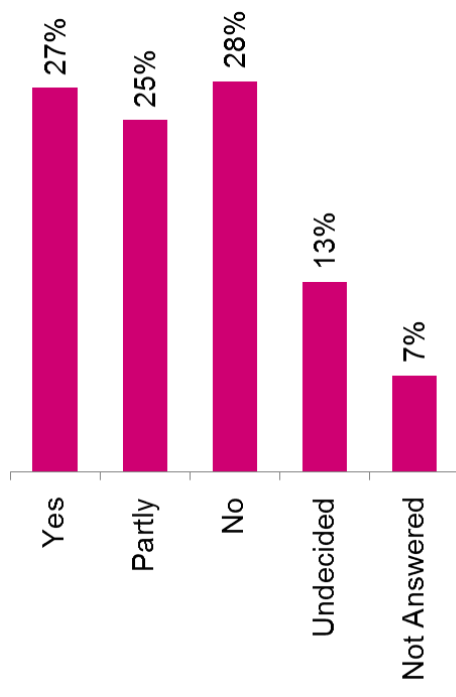
**70% of respondents feel wholly or partly positive about change in the borough and 52% feel they have personally benefitted from change**

## WHAT PEOPLE SAID

**How positive/happy do you feel about change in Southwark?**

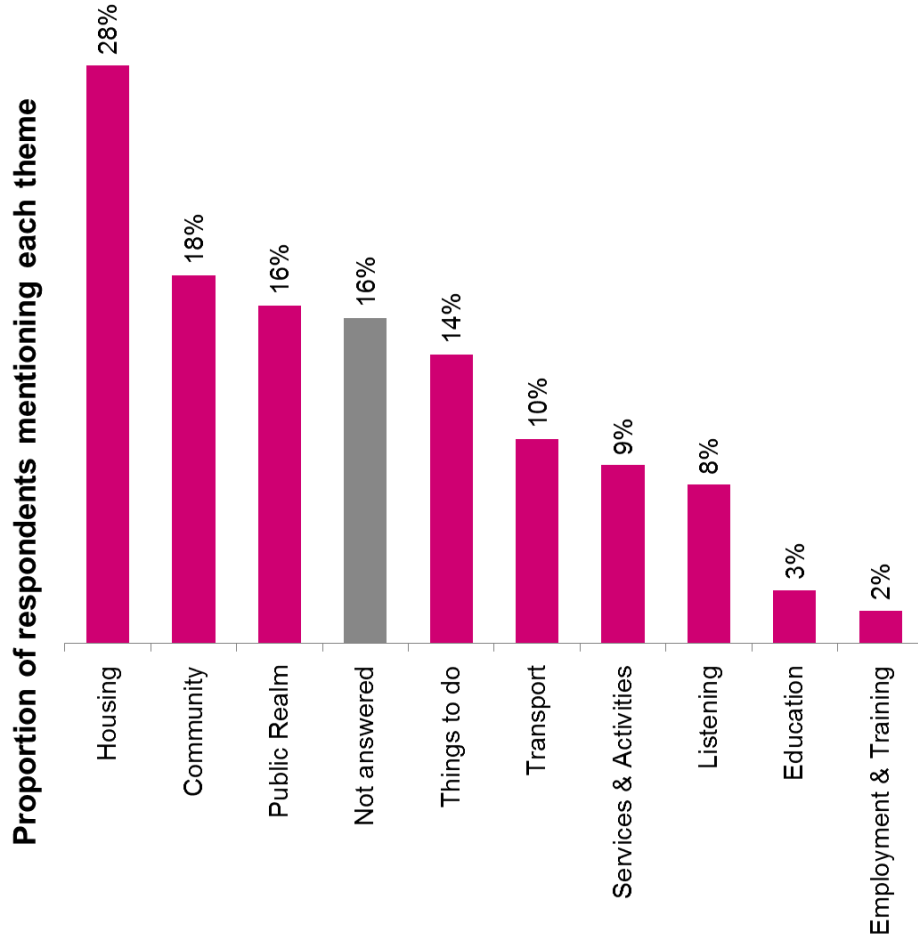


**Do you think you have personally benefitted from changes in your area?**



# When talking about change in the borough, people were most likely to mention 'housing'

## WHAT PEOPLE SAID



Q1 of full questionnaire (How positive / happy do you feel about change in Southwark?) and similar to Q1 of Residents Survey (Do you think Southwark is changing for the better and why?)  
Percentages are proportions of those who were asked the question (n=2,695)

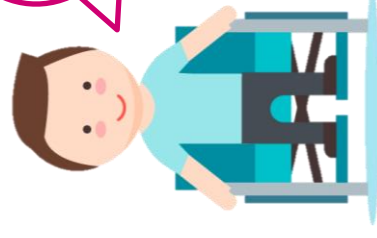
# 1. How positive / happy do you feel about change in Southwark?

## HOUSING

**28% of respondents mentioned housing**

**Key 'housing' topics raised were:**

- Building of housing
- Affordability
- Private development and social/council housing
- Mix of housing in relation to young, single people and families
- Empty properties in the borough
- Maintenance of council housing



"All other Southwark developments are irrelevant without a comfortable home"

# 1. How positive / happy do you feel about change in Southwark?

## COMMUNITY

**18% of respondents mentioned community**

**Key 'community' topics raised were:**

- Sense of community
- Community identity
- Fragmentation of communities
- Diversity and vibrancy of communities
- Fear of 'gentrification'
- A changing population
- Ensuring change is for everyone



"It is visibly nice to see Southwark's changing landscape and the new businesses and homes being developed... However I can't help to think about the people who feel marginalised by these changes"



"One of the great aspects of Southwark is the people mix and we do not want to lose that, it benefits all of us"

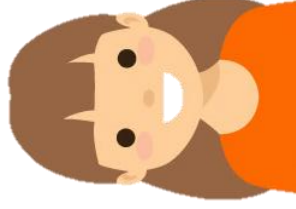
# 1. How positive / happy do you feel about change in Southwark?

## PUBLIC REALM

**16% of respondents mentioned public realm**

**Key 'public realm' topics raised were:**

- Green spaces
- Maintenance of open space
- Rubbish and litter
- Lighting in open areas
- Safety
- Anti-social behaviour
- Visible policing



"More social housing is needed and green spaces left alone so that people living in high rise flats have space for their families to play, grow things and integrate as part of a community, feels like community is being lost"

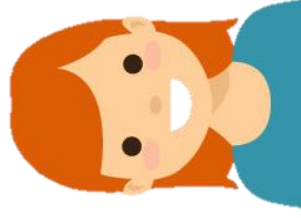
## 2. Do you think you have personally benefitted from changes in your area?

### THINGS TO DO

**18% of respondents mentioned things to do**

**Key ‘things to do’ topics raised were:**

- Libraries, leisure centres, shops and eateries
- Affordability for local businesses
- Free Swim & Gym



“Changes to the area – such as new community and arts spaces have personally benefitted me”

“The library was not here when we moved to Peckham. I use it at least once a week and it is always packed...”

“I think that change has led to a lot of local people leaving the area, which has caused problems for my business. I fear that the area will be full of more wealthy people who won’t shop here”

## 2. Do you think you have personally benefitted from changes in your area?

### PUBLIC REALM

**16% of respondents mentioned public realm**

**Key ‘public realm’ topics raised were:**

- Green spaces
- Cleanliness and refuse collection
- Safety, anti-social behaviour and police stations

### HOUSING

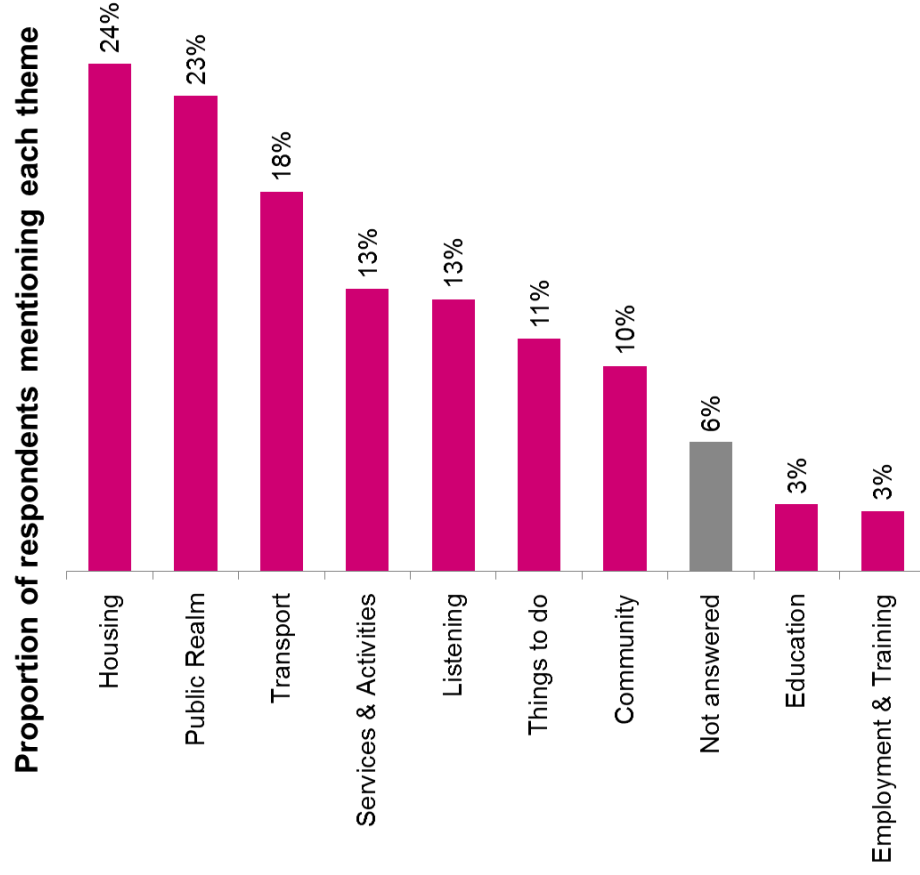
**15% of respondents mentioned housing**

**Key ‘housing’ topics raised were:**

- Affordability
- Aesthetics of local areas
- Availability of council housing
- Standard of housing

# When talking about how the council can improve people's experience of living in Southwark, people were most likely to mention 'housing'

## WHAT PEOPLE SAID



Q3 of full questionnaire & Q3 Residents Survey (What can the council do to improve your experience of living in Southwark?)  
Percentages are proportions of those who were asked the question (n=2,695)

### 3. What can the council do to improve your experience of living in Southwark?

#### HOUSING

**24% of respondents mentioned housing**

**Supply of affordable and social/council housing are of biggest concern, including:**

- More affordable housing
- More social/council housing
- Better integration of people from different types of housing
- Housing quality and maintenance
- Housing for those who are less fortunate or homeless
- Empty properties

“As a single tenant in full time employment it would be really beneficial to be able to arrange appointments for repairs, visits etc. outside of standard office hours”

“I would like the council to stop buying into the term ‘affordable housing’, when there are many residents who cannot afford the properties defined as affordable”

### 3. What can the council do to improve your experience of living in Southwark?

#### PUBLIC REALM

**23% of respondents mentioned public realm**

**Safety and cleanliness are most important and include:**

- More police presence and better lighting on the streets
- Rubbish and fly-tipping
- Value and maintenance of green spaces
- Number of green spaces



“The single most important improvement in our immediate locality would be to make an irresponsible landlord, who owns a number of properties, deal with the rubbish generated by overcrowding in his properties”

“Council should look into the future of Nunhead Cemetery and how it could be improved for the benefit of local residents”

“Work to reduce petty crime”

### 3. What can the council do to improve your experience of living in Southwark?

#### TRANSPORT

**18% of respondents mentioned transport**

**Traffic and air pollution are particular issues, including:**

- The link between traffic volume and air pollution
- The effect of population growth on public transport
- Accessibility of stations for the elderly and disabled
- Reduction in use of cars and increase use of public transport
- Better facilities for cycling (cycle routes and bicycle storage)
- Parking

“Continue to prioritise walking and cycling at the expense of car use”

“a staffed bus shelter just made such a difference to Vauxhall - I think the Elephant needs one too”

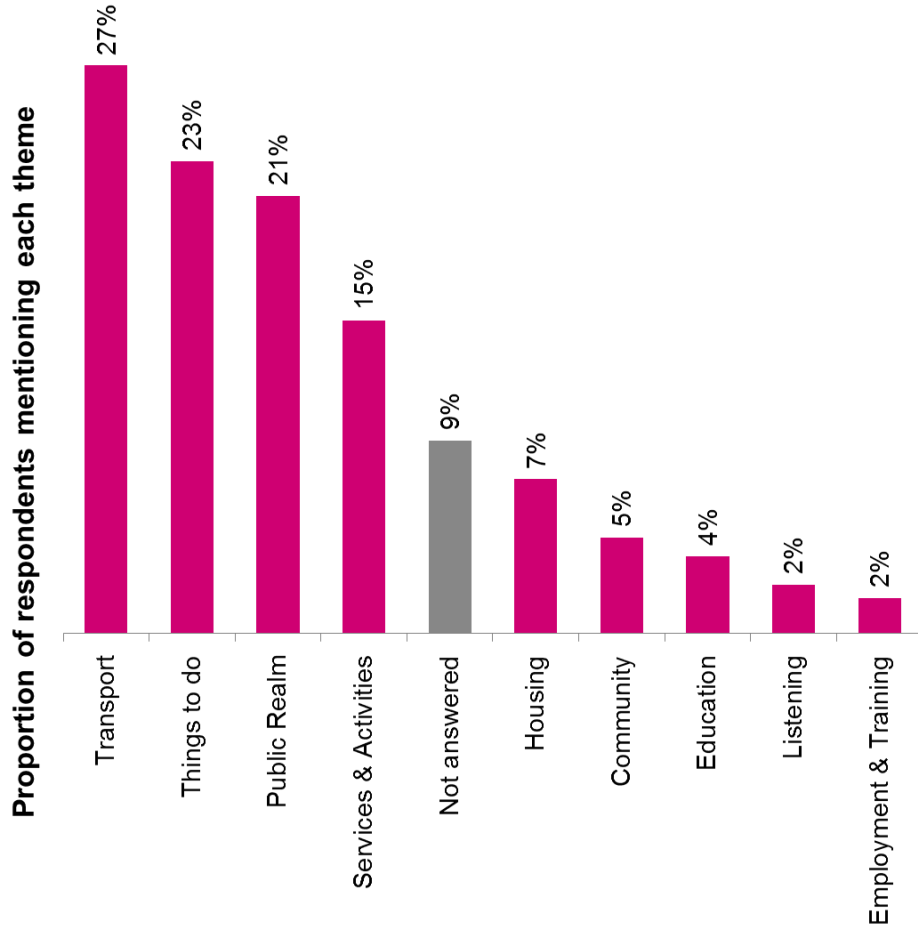
“Reinstate the cycle scheme and/or bring Santander bicycles to this area”



“Whilst, I understand that efforts are being made to extend the Bakerloo line into Southwark, I do feel that the current station infrastructure could be better set up”

# When talking about leading healthier lives in Southwark, people were most likely to mention ‘transport’

## WHAT PEOPLE SAID



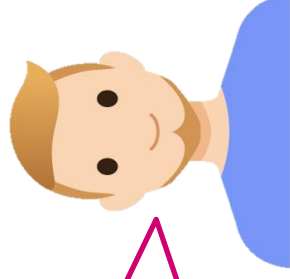
## 4. What would help you and your family to lead a healthier life in Southwark?

### TRANSPORT

**27% of respondents mentioned transport**

**Cycling and air pollution were popular topics in relation to healthier lives, suggesting measures to:**

- Improve air quality (generally)
- Reduce air pollution specifically with more people travelling by bicycle and electric cars, as well as controlling high emissions vehicles
- Improve access to cycle hire including free cycle hire
- Improve cycling infrastructure, including safe cycling routes and bicycle storage spaces



“Dramatically reduced traffic pollution. Camberwell’s main arteries are clogged with buses, cars and commercial vehicles churning out diesel and petrol fumes”

“For me, to be able to move around Southwark streets on foot and by bicycle without the daily intimidation one receives from motor vehicles would be enormously liberating”

“please, please IMPROVE AIR QUALITY”

“Cycling has definitely increased since we moved here nearly 5 years ago...this is a good”

## 4. What would help you and your family to lead a healthier life in Southwark?

### THINGS TO DO

**23% of respondents mentioned things to do**

**Exercise and healthier eating facilities are important for people to lead healthier lives including:**

- Affordable local leisure facilities and membership options
- Continued improvement to leisure facilities and opportunities like Free Swim and Gym
- More women-only swim sessions
- A greater variety of affordable and healthier food shops and less unhealthy fast food outlets

“Protection and encouragement of market traders who sell cheap fruit and vegetables...”



“Cheaper healthy food”

“Safe cycling and keeping swimming pools. Keep public libraries open please... Southwark Council puts other London boroughs to shame by not just keeping existing libraries open but by building new ones”

## 4. What would help you and your family to lead a healthier life in Southwark?

### PUBLIC REALM

**21% of respondents mentioned public realm**

**Green spaces are important to people, key themes on this topic being:**

- Protecting green space as well as increasing access to more green spaces
- Ensuring parks and green spaces are safe and well maintained
- Access to a variety of outdoor activities, including allotments as well as fitness equipment in parks
- Clean and safe streets (including traffic noise and anti-social behaviour)

### SERVICES / THINGS TO DO

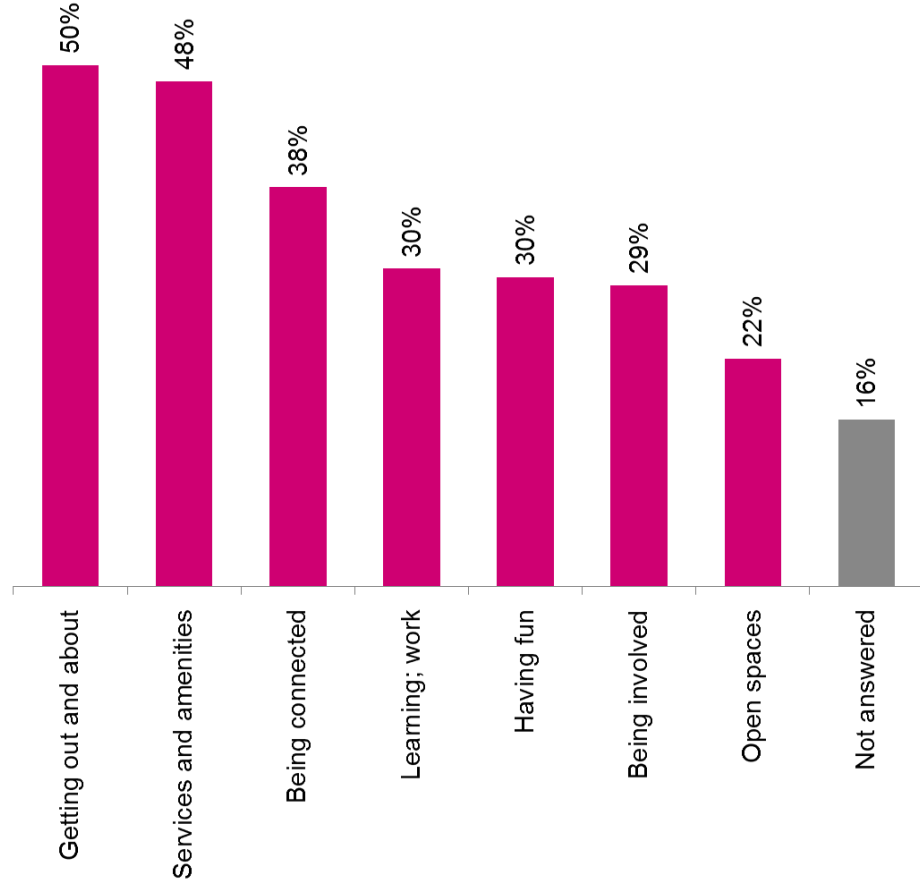
**15% of respondents mentioned services/activities**

**People want better access to GPs and other health provision, specifically:**

- Easy access to GP appointments
- Good social care facilities and support for people with disabilities
- Free childcare and/or school clubs

# 5. Which three things do you think are most important to your health and wellbeing?

## WHAT PEOPLE SAID

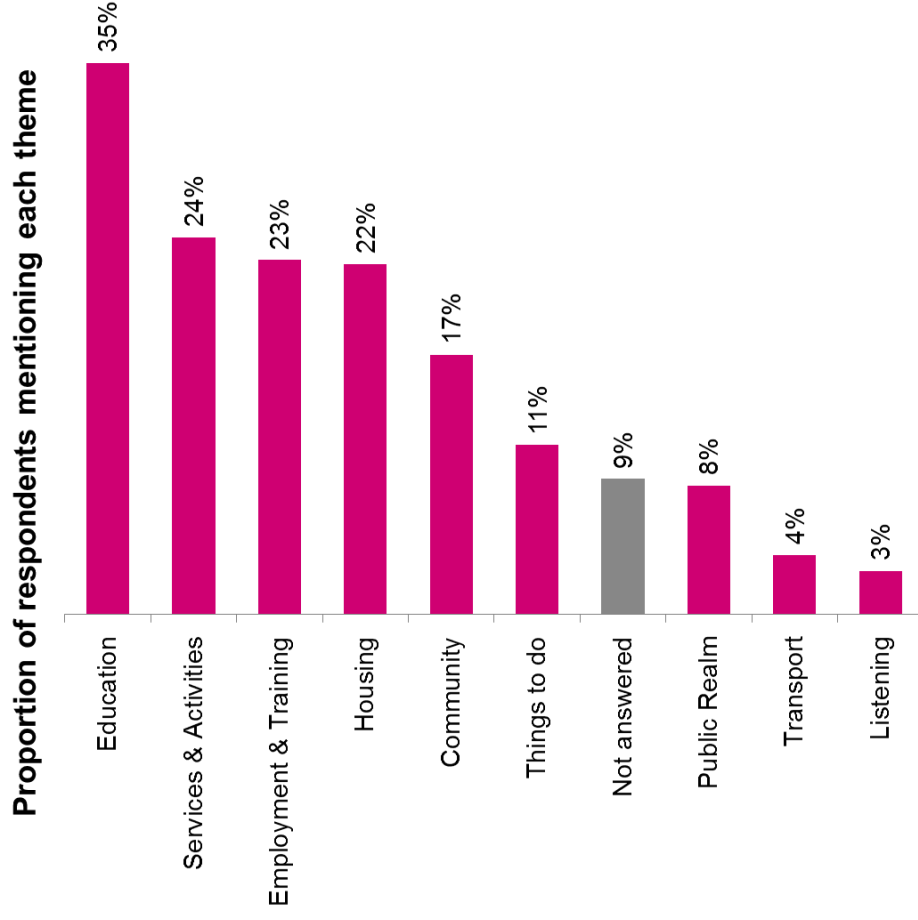


**The top three responses to the question about the most important things for health and wellbeing are:**

- Getting out and about
- Services and amenities
- Being connected

# When talking about supporting future generations to succeed in life, people were most likely to mention 'education'

## WHAT PEOPLE SAID



Q5 of full questionnaire & Q4 of Residents Survey (Thinking of young people and future generations, what support do you think they will need to succeed in life?)

Percentages are proportions of those who were asked the question (n=2,695)

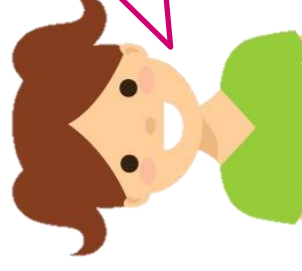
## 6. Thinking of young people and future generations, what support do you think they will need to succeed in life?

### EDUCATION

**35% of respondents mentioned education**

**Life skills and access to education are seen as important to help young people succeed in life, with frequent comments on the importance of :**

- Local, good quality schools
- Affordable higher education
- Alternative learning opportunities e.g. for vocational and life skills
- Emotional and/or mental health support provision in schools
- Careers advice and mentorship



“My short answer would be to encourage schools and further education institutions to offer more practical courses, not just GCSEs and A levels”

“School’s probably the most important. Attitudes need to change to promote everyone (especially under-represented groups including BAME and girls) into the STEM-type subjects, and getting them interested needs to start at the beginning of primary school”

## 6. Thinking of young people and future generations, what support do you think they will need to succeed in life?

### SERVICES/ACTIVITIES

#### 24% of respondents mentioned services/activities

Youth provision is seen as a good way to help young people succeed in life, with particular emphasis on the importance of:

- Youth services/clubs/centres
  - For extra-curricular opportunities as well as helping young people stay out of trouble
- Free activities and access to arts and culture
- Health and social care and mental health services
- Support for carers, families, school leavers and others who need it

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## 6. Thinking of young people and future generations, what support do you think they will need to succeed in life?

### EMPLOYMENT & TRAINING

**23% of respondents mentioned employment & training**

**Training and preparing young people for work is seen as very important, with frequent mention of the importance of:**

- Practical training / apprenticeships and support into work (e.g. mentoring)
- Access to opportunities or training to start a business
- Local job opportunities and support for companies to create more jobs
- Reasonable wages and stopping zero-hour contracts

### HOUSING

**22% of respondents mentioned housing**

**Most commonly people said that for future generations to succeed in life they needed:**

- Affordable, safe and quality housing
- But felt young people may have more difficulty 'getting on the property ladder'

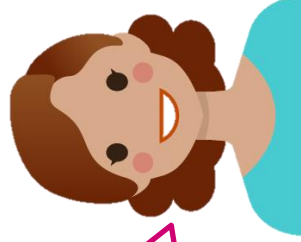
## 6. Thinking of young people and future generations, what support do you think they will need to succeed in life?

### COMMUNITY

**17% of respondents mentioned community**

**The community is felt to have a role to play in creating well-rounded individuals in terms of:**

- Providing good role models for young people
- Contributing to a sense of community
- Helping to improve confidence, motivation and good citizenship through community opportunities like volunteering
- Helping to create an environment that discourages anti-social behaviour in public places



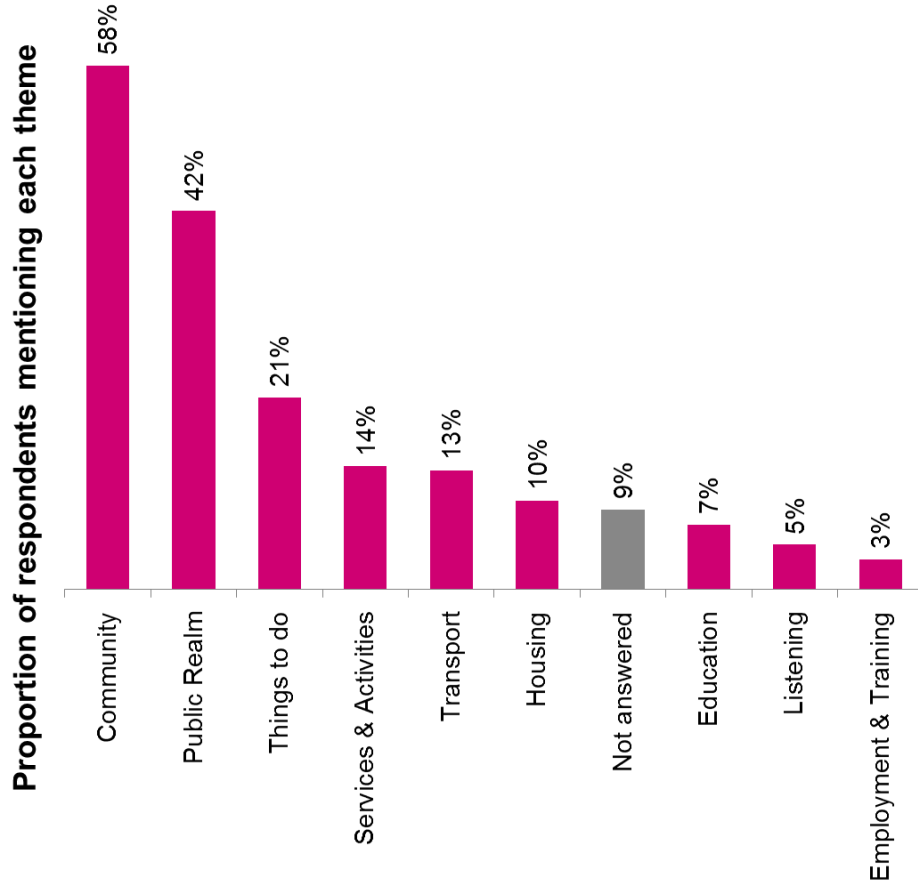
“Community – the young people need space to integrate and talk about feelings, interests and dreams.”

“I think young people and future generations need soft support such as good role models, good networks, and avenues for growing aspirations. But they also need tangible and basic tools to succeed, such as appropriate housing, good housing, financial security, and safe communities”

“Mentoring and role models, space where they can learn outside of school, more extra-curricular activities”

# When talking about creating a good neighbourhood to live in, people were most likely to mention 'community'

## WHAT PEOPLE SAID



Q6 of full questionnaire (In general, what do you think makes a place a 'good neighbourhood to live in'?)  
Percentages are proportions of those who were asked the question (n=2,164)

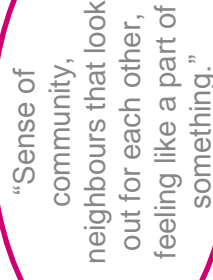
# 7. In general, what do you think makes a place a 'good neighbourhood to live in'?

## COMMUNITY

**58% of respondents mentioned community**

**A sense of community and bringing people together are very important to people including:**

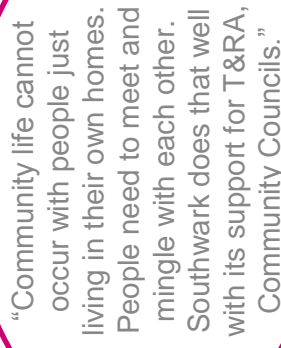
- Good, friendly and helpful neighbours
- Diversity and cohesive communities
- Stable communities
- Social events and activities for local communities
- A sense of pride in their area



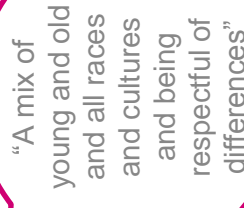
"Sense of community, neighbours that look out for each other, feeling like a part of something."



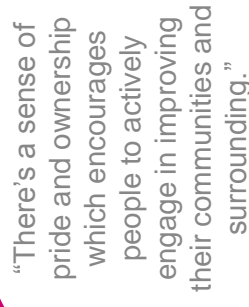
"Knowing your neighbours, inclusivity..."



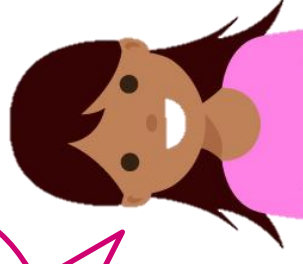
"Community life cannot occur with people just living in their own homes. People need to meet and mingle with each other. Southwark does that well with its support for T&RA, Community Councils."



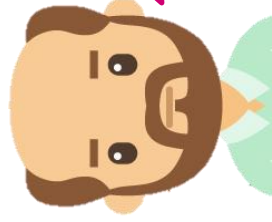
"A mix of young and old and all races and cultures and being respectful of differences"



"There's a sense of pride and ownership which encourages people to actively engage in improving their communities and their surrounding."



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## 7. In general, what do you think makes a place a 'good neighbourhood to live in'?

### PUBLIC REALM

**42% of respondents mentioned public realm**

**People like their neighbourhoods to be:**

- Clean, green and safe
- Good places for families
- Well-maintained and clean
- Safe – without crime, excessive noise or anti-social behaviour
- Visible police presence and well-lit areas

### THINGS TO DO

**21% of respondents mentioned things to do**

**People like access to a variety of things to do including:**

- A range of local shops (including affordable chain shops)
- Other things to do including restaurants and bars, cultural facilities, markets, libraries and leisure centres
- Community spaces for people to meet

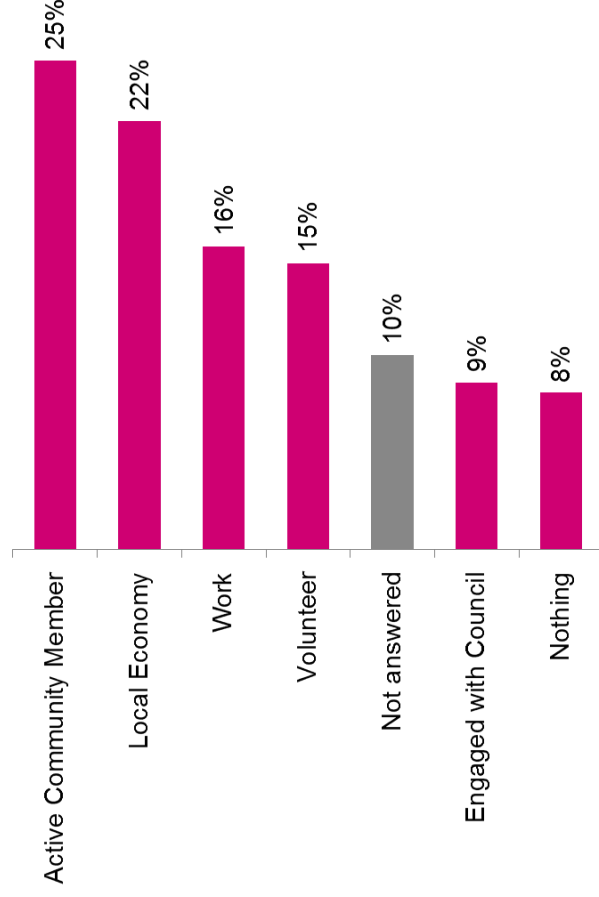
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# 8. What are some of the ways you are personally involved in contributing to life in Southwark?

## ACTIVE INVOLVEMENT

Proportion of respondents mentioning each theme



### Respondents are primarily active members of the community or contribute to the local economy

- 1 in 4 people are active members of their communities
- 1 in 5 feel they contribute to the local economy
- 1 in 6 work in the borough
- 1 in 7 volunteer

## 8. What are some of the ways you are personally involved in contributing to life in Southwark?

### ACTIVE INVOLVEMENT

**Over a quarter of respondents volunteer or are active members of their communities**

- Volunteering primarily appears to take place in local charities and facilities, including schools, hospitals and libraries
- Some people are active members of their local housing groups and Community Councils
- Some people actively organise community events/activities or help out those around them

**A fifth of people talk about their contribution to life in Southwark as using local things to do and attending local activities and events**

**A sixth of respondents work in the borough**

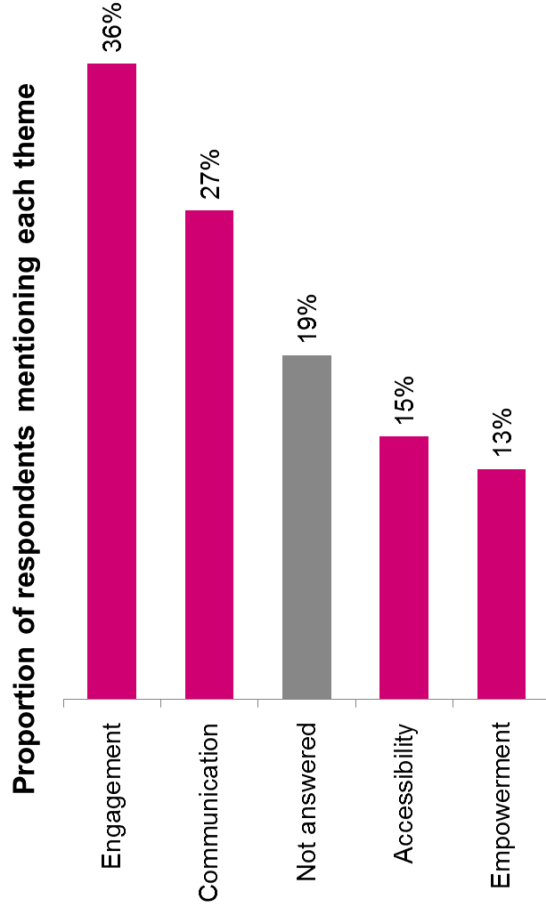
- Some work for the council or local services, a few work for charities and some are local businesses owners, while others didn't specify

## 9. How do you think local people could become more actively involved in the changes in their communities?

### ACTIVE INVOLVEMENT

**Engagement and communication are seen as most important in actively involving local people in change**

- 1 in 3 people talked about engagement
- 1 in 4 mentioned communication



# 9. How do you think local people could become more actively involved in the changes in their communities?

## COMMUNICATION & ACCESSIBILITY

**26% of respondents mentioned communication**

**15% of respondents mentioned accessibility**

### Suggestions for strengthening Council engagement include:

- More and different types of consultation or engagement (including digital)
- Better, clearer communication and information including:
  - advertisement of council meetings / consultations / community funding schemes
  - feedback to all local people, not just those who attend meetings
- Wider access to Council meetings (frequency, time and locations)



I would love community groups to be more child friendly. At present I have to look after children, so my voice isn't heard"

"Support networks and inclusion – buddying to help individuals invite other individuals and 'go with' them to events"

"Replace community councils with something more welcoming and accessible to a far wider range of people"

## 9. How do you think local people could become more actively involved in the changes in their communities?

### ENGAGEMENT

**34% of respondents mentioned engagement**

**Other people think it's important to reach out in other ways:**

- More effective use of community groups and events can help further our reach into the community
- Link in with and support other organisations to ensure no duplication
- A number of people have suggested taking a problem to the community rather than a solution
- People have applauded the Southwark Conversation in response to this question and more than 700 people have signed up to stay involved in the Southwark Conversation
- Some mentioned the idea of incentives



“I did not realize how important it is that we take part in these consultations/talks and that my views are valid.”

“I did not realize that I do also impact on the area that I live in. I am very happy that I have been able to contribute and will do so in the future.”

“Better technological solutions for feedback, with acknowledgements (even rewards) for being involved in community development”

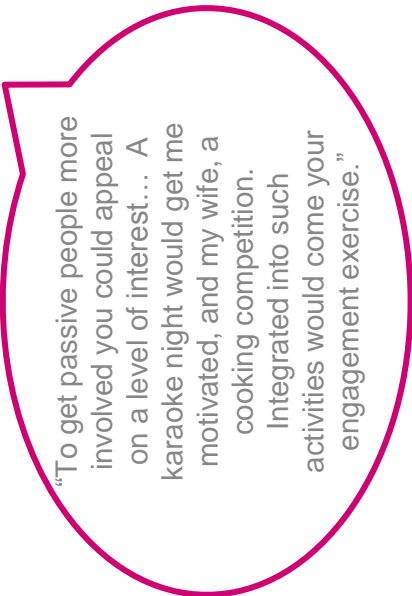
# 9. How do you think local people could become more actively involved in the changes in their communities?

## EMPOWERMENT

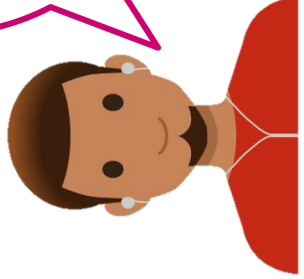
**12% of respondents mentioned empowerment**

### Suggestions to help people feel empowered:

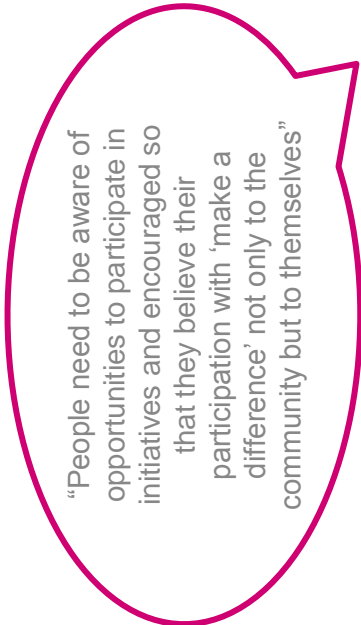
- Check people feel listened to
- Provide clear feedback on actions after consultation
- Involve people through volunteering and organising local stakeholder events



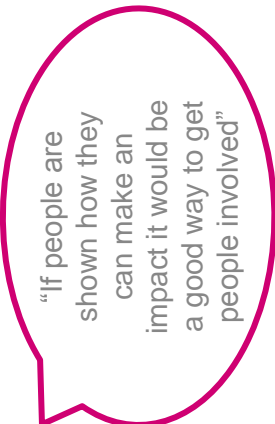
“To get passive people more involved you could appeal on a level of interest... A karaoke night would get me motivated, and my wife, a cooking competition. Integrated into such activities would come your engagement exercise.”




“Put on activities which promote well-being. Activities which support living in the community.”



“People need to be aware of opportunities to participate in initiatives and encouraged so that they believe their participation with ‘make a difference’ not only to the community but to themselves”



“If people are shown how they can make an impact it would be a good way to get people involved”



“Perhaps by bringing proposals/issues out for discussion into local areas when people are about”

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# The Southwark Conversation has engaged a range of people from across the borough

## SUMMARY

**The Southwark Conversation is a discussion with local people about change in the borough**

- It aims to develop a deeper understanding of perceptions and experience of regeneration in the borough

**The Southwark Conversation aims to include people from all of our communities**

- Creative approaches were used to engage even the most-seldom heard in the borough
- Voices heard are generally representative of people in the borough

**The Southwark Conversation took place over nine and a half weeks between October and December**

- During this short time we received more responses and attended more events than during any other council consultation undertaken previously

**People like the approach of the Southwark Conversation**

**There is positivity about change in the borough and a number of themes have been identified as being important to local people**

## **SUMMARY**

**70% of respondents feel wholly or partly positive about change in the borough and 52% feel they have personally benefitted from change**

**Nine main themes were identified in the overall analysis of responses but some were mentioned more than others**

<b>Question about...</b>	<b>Top theme (%)</b>
Change in the borough	Housing (28%)
How the council can improve people's experience of living in Southwark	Housing (24%)
Leading healthier lives	Transport (27%)
Supporting future generations to succeed in life	Education (35%)
Creating a good neighbourhood to live in	Community (58%)

**Engagement and communication are seen as most important in actively involving local people in change**

- People like the approach of the Southwark Conversation

# The Southwark Conversation provides rich insight but should not be viewed in isolation

## SUMMARY

**This report explores local issues and potential solutions as suggested by local people**

- It gives a sense of what people think of change in the borough but does not allow respondents to prioritise the issues that are of greatest importance to them

**Findings should be triangulated with what we already know**

- Findings should be verified using other sources of information such as previous consultations and local data before identifying local implications

**The Southwark Conversation is the beginning of a co-production approach to social regeneration**

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**Appendix**

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# Appendix

## Demographic profile of respondents

Southwark Public Health

Southwark Community Engagement



@lb\_southwark



facebook.com/southwarkcouncil

Please cite as: Appendix to Southwark Conversation final report. Southwark Council: London, 2018.

# It is important that the feedback collected during the Southwark Conversation was representative

## INTRODUCTION

**This appendix compares the demographic profile of respondents to the Southwark Conversation with the general population of the borough**

- Ensuring our respondents are representative gives us confidence that the response reflects the general view in Southwark and crucially, that we have not neglected the views of any particular group

**This demographic covers the following demographics:**

- Age
- Gender
- Ethnicity
- Religion / belief
- Household income
- Education
- Place of residence (by Community Council area)
- Housing tenure
- Disability

**Respondents to the Conversation are presented in blue and the general population of Southwark in grey**

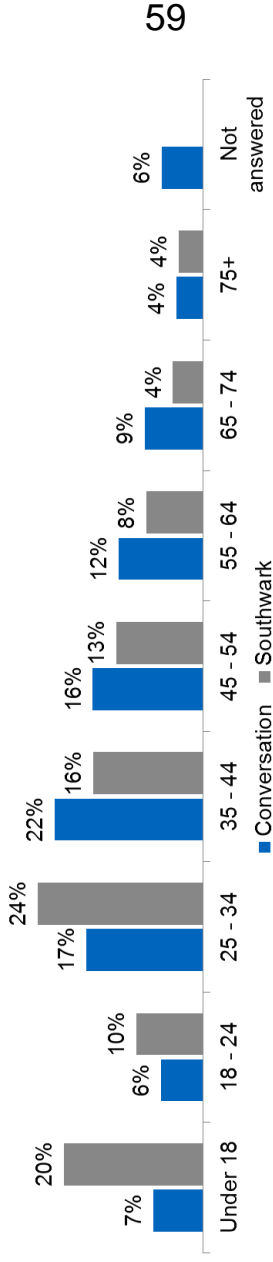
- The demographic information is based on respondents of the online questionnaire, the shortened questionnaire and the Residents Survey but does not include those who participated in workshops

# Age and gender of respondents

## DEMOGRAPHIC COMPARISONS

### Age

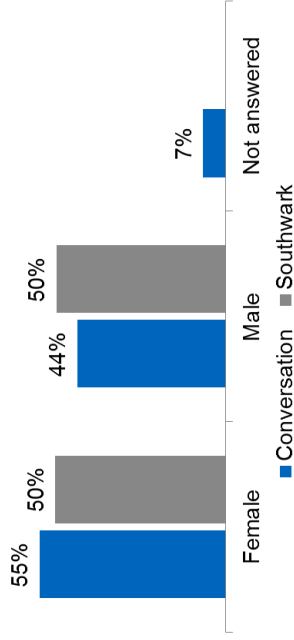
Fewer under 35's responded to the Southwark Conversation but age follows a similar pattern to the general Southwark population. The youngest participants were 7 years old.



59

### Sex

More women responded to the Conversation than men, following a similar pattern to many online consultations.

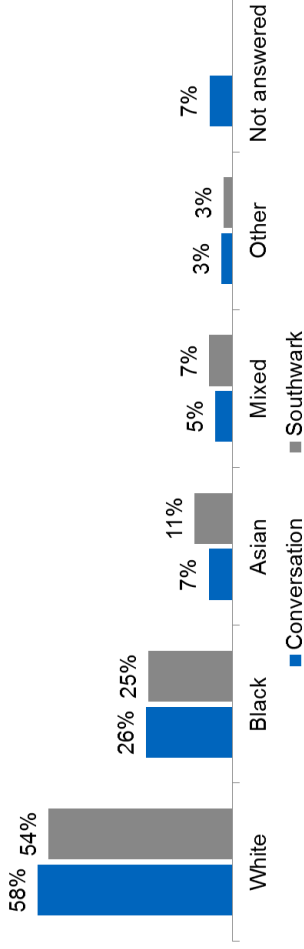


# Ethnicity and religion / belief of respondents

## DEMOGRAPHIC COMPARISONS

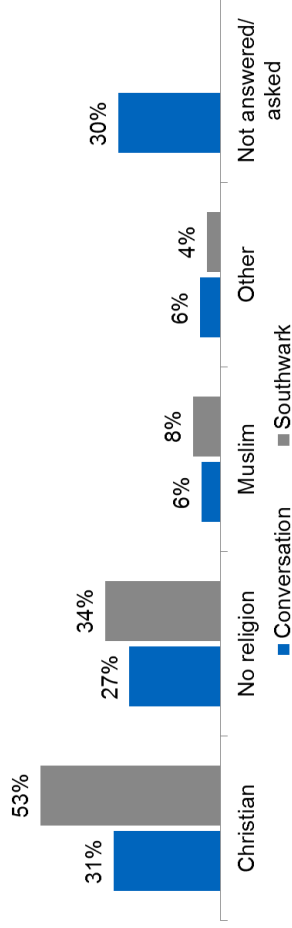
### Ethnic group

All ethnicities were well-represented in respondents to the Southwark Conversation.



### Religion / belief

The data indicates a large under-representation of people of a Christian religion but follows a similar pattern to the general Southwark population. Nearly a third of respondents did not answer or were not asked this question.



Data sources of comparators:

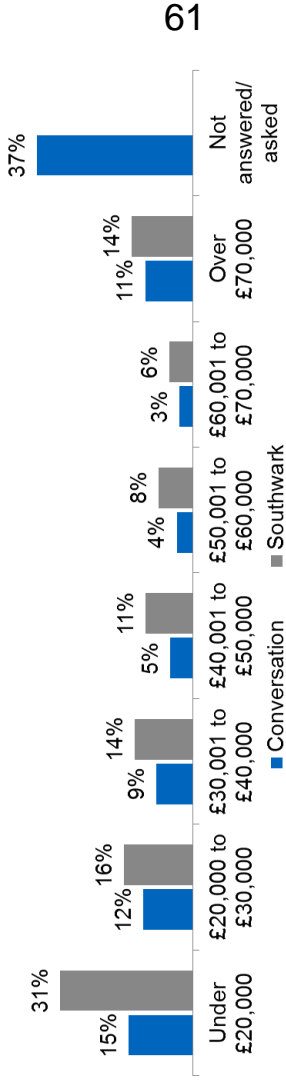
[GLA, 2016-based ethnic group population projection](#); [GLA 2011, Percentage of Population by Religion, Borough](#)

# Income and education level of respondents

## DEMOGRAPHIC COMPARISONS

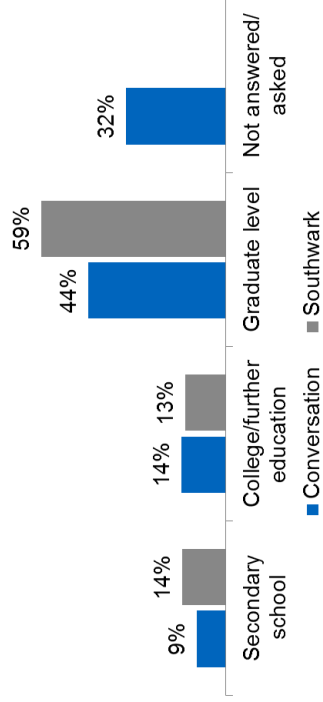
### Household income

The data indicates a large under-representation of households with a low income but follows a similar pattern to the general Southwark population. We don't have household income data for a large proportion of respondents.



### Educational achievement

The data indicates an under-representation of those with at least graduate level education but follows a similar pattern to the general Southwark Population. A third of respondents did not answer or were not asked the question.



Data sources of comparators:

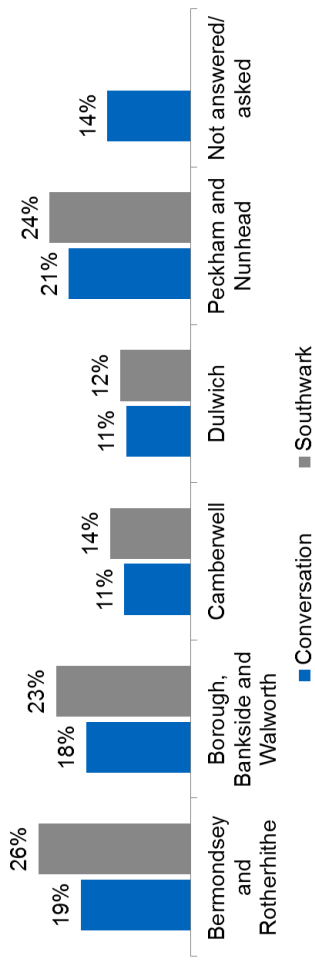
[Southwark Council 2015, Southwark Key Housing Data](#); [Nomis 2016, Labour Market Profile](#)

# Place of residence and housing tenure of respondents

## DEMOGRAPHIC COMPARISONS

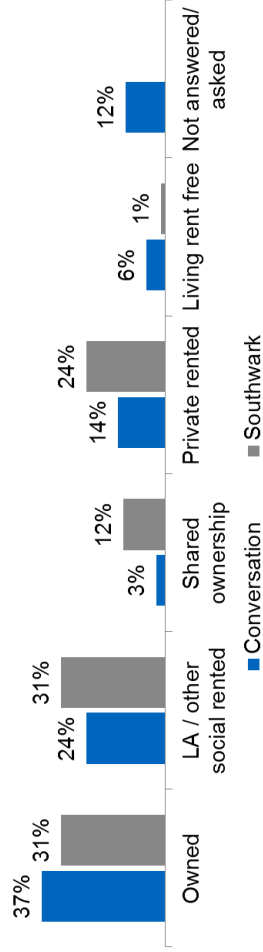
### Community Council area

There was a fairly even distribution of respondents from different Community Council areas.



### Housing tenure

Those who own their own home were slightly over-represented in respondents. Reaching people in the private rented sector remains a challenge but this data may also be linked to the age of those who responded; a higher proportion of under 35's live in the private rented sector.



Data source of comparator:

[ONS, Ward Level Mid-2016 Population Estimates: Southwark Council 2015, Southwark Key Housing Data](https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/bulletins/2016/mid-2016-population-estimates)

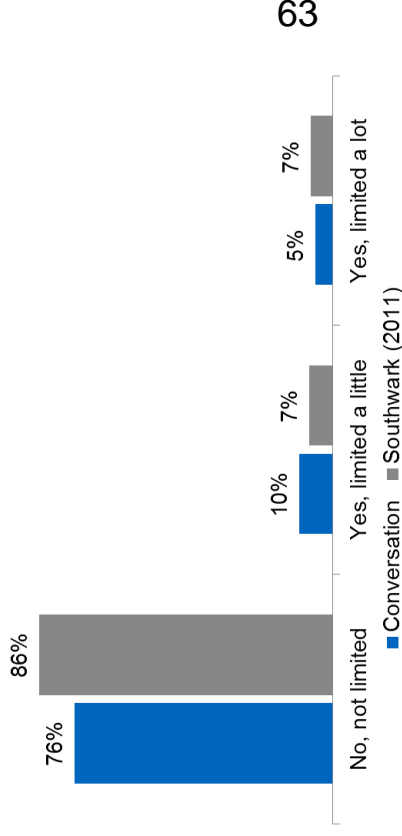
# Disability status of respondents

## DEMOGRAPHIC COMPARISONS

### Limitations to daily activities

Fewer respondents are without a disability than the general Southwark population.

N.B. The only available data for the general Southwark population is from 2011, so may not accurately reflect the current picture.



# In general, the final distributions are encouraging and suggest a broadly representative sample

## FINDINGS

**During comment collection, we undertook an interim comparison to get an understanding of which groups were under-represented**

- We took corrective action through
  - Targeted street interviews
  - Targeted digital marketing
  - Targeted consultation events
- Progress made to reach those identified in the interim report can be seen below
  - Males
  - People under the age of 35
  - The black population
  - People in Bermondsey & Rotherhithe
  - Those with a household income of less than £20,000
  - Those in social and private rented housing

## CONTACT DETAILS

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Jess Leech, Community Engagement Manager  
Sarab Atwal, Marketing Officer

### **Approved by:**

Kevin Fenton, Director of Health & Wellbeing

## APPENDIX 2

### The Southwark Conversation – further explanation of engagement methodology

1. An extensive range of engagement methods was used to ensure that the conversation reached as broad a sample of residents as possible.
2. The wide ranging community engagement process reflected an inclusive and ambitious approach which was designed in adherence to the government Code of Practice on Consultation. The approach provided an assurance that the engagement was impartial and comprehensive, in that there were no pre-selected options to choose from.
3. From the responses received, the approach of more open engagement, for example using open, rather than multiple choice surveys, has been welcomed by many residents participating.
4. The primary research method used in the engagement exercise was qualitative rather than quantitative. Semi-structured interviews and open surveys were either completed in an interview or in most cases written by the participants themselves.
5. The amount of data generated was therefore extensive. Several thousand specific comments were made by participants with a sample size that far exceeded one that market researchers would use to carry out quantitative research. Further, the findings can be assumed to have a very high degree of confidence.
6. Estimating magnitudes of responses based on qualitative research has limitations and therefore any numerical findings should not be read too literally. For this reason part of the report, as is common with qualitative research reports, uses qualifiers such as “more likely to say” rather than percentages.
7. Triangulation is the technique most commonly used to establish credibility or trustworthiness in qualitative research.

To enhance the credibility of this particular research the Council:

- Used multiple methods of data collection and analysis;
  - Used multiple data sets generated across the different methods of research;
  - Had a number of different people analysing the results;
  - Worked to ensure that the people we collected views from were diverse and therefore potentially held different perspectives on the issues we were researching.
8. The size of the sample was also significant (even though in qualitative research sample sizes tend to be smaller). In simple terms if we were to apply the method normally used in quantitative research to the population of the borough this would require a random sample size of just over 380 individuals to be 95% confident that the views that were represented were those of the whole population (within a standard margin of error of 5%). The sample size used in the Southwark Conversation was much larger and therefore gives more confidence that the results reflect what the population are ‘likely to say’.



# Guidance for Running a Group Discussion

November 2017

Southwark is changing. We want to hear what local people think of this change.

The council has launched a major new borough-wide consultation called the Southwark Conversation.

As community leaders you have a vital role to play. This document explains how you can get involved.

# Southwark Conversation

## What is the Southwark Conversation?

Southwark, like the rest of London, is changing. At the same time, there is much across every part of Southwark that we want to hold on to and cherish.

The next few years will see new developments and buildings, new businesses and technology, and an ever-changing skyline across London and Southwark. Southwark's population will also continue to change as more people choose to make the capital and our borough their home.

Thinking about that change, on 19 September the council's cabinet agreed a draft social regeneration policy framework that is about ensuring the places where people live now and in the future, create new opportunities, promote wellbeing and reduce inequalities so people have better lives, in stronger communities, and achieve their potential. The cabinet paper is available at this link:

<http://moderngov.southwark.gov.uk/ieListDocuments.aspx?CId=302&MId=5751&Ver=4>

In agreeing the draft framework, the cabinet also agreed that it be further shaped and used as part of the evidence for a wider conversation with residents, partners and stakeholders. This forms the basis for what is called the Southwark Conversation. This briefing hopefully provides a bit more detail for how the Conversation will work, what's planned and importantly the contribution that you as community leaders can make.

The conversation will hear directly from residents, including harder to reach groups, about how they feel about the future, what the council is doing well and whether there are things that the council should be doing differently. It will draw on events in the council calendar, use of surveys, and other community conversations. It will also draw from everyday conversations in the places where people and communities come together. As the conversation progresses the social regeneration policy framework will be shaped and updated to reflect what is said, heard and learned. A report back on progress will be presented to Cabinet early in 2018.

## What is the role of community groups in the conversation?

As community leaders and community groups you have a critical role in working with residents, communities and businesses to provide a wide range of services and

support to individuals but also in representing the voice of the people that you represent and bringing people together to participate in all aspects of decision making, the shaping of services and in shaping the borough in which we live and work.

This guidance is intended to help community groups to explore the issues around the Southwark Conversation and respond to the public consultation. You and the groups that you represent may wish to respond as individuals by completing and returning one of the questionnaires but you may also wish to hold a group discussion and this guidance has been designed to help with this.

The guidance includes:

- Information on the background to the Conversation
- Copies of the questionnaire for individuals
- A template for recording your group's views

The person leading your discussion should go through this guidance prior to the discussion to familiarise themselves with the materials to be covered and how you can respond. Some of you will be very familiar with facilitating these kinds of discussions, others less-so. The guidance gives some basic tips and hints on how to run a group discussion for those that are less familiar with running this kind of activity.

## Checklist for Planning and Running Your Meeting

- Identify a suitable time and location for your meeting and issue invitations to members of your group.
- Consider asking people to RSVP or book a place so that you know how many people to expect.
- Identify a member of your group to lead the meeting. There is no need for this to be an experienced facilitator or have any particular knowledge of the topic but it is helpful if they are used to speaking in public and running meetings.
- Before the meeting this person should spend some time reading this guidance.
- If your group is smaller set up your meeting room so that they can all sit round one table, for larger meetings you may want more than one person to facilitate smaller discussions of about 6-10 people around each table.

Suggested points to include in your introduction are:

- That this is one of a series of meetings taking place across Southwark as part of Southwark Council's consultation on how residents feel about change in Southwark, what the council is doing well and whether there are things that the council should be doing differently.
- That the materials you are using have been designed by a professional facilitator on behalf of the council to assist groups to take part in this conversation about the future of Southwark.
- That you intend to use the information gathered at this meeting to submit a response to the consultation on the group's behalf.

After your introduction use the notes above to set out what the conversation is about and confirm that the purpose of the meeting is to gather people's views and opinions.

When the meeting starts talk people through the background to what the conversation is set out in the first section of this guidance note above.

## Tips for Leading the Meeting

It is a good idea for facilitators not to express a personal view or participate in the discussion as this may make some feel they are trying to influence their opinions.

Agreeing some ground rules for the discussion and setting these out to participants at the beginning can be a good way to set the tone for the meeting and assure all participants that you are interested in hearing their opinions. Some examples you may want to consider are:

- We want everyone to have the chance to be heard
- Respect other opinions
- We may not agree with each other but we can agree to work together
- Sticking to time limits will be important

Some meeting leaders will write these ground rules on a flipchart so all participants can see them.

## The Southwark Conversation activity

With the introductions done you can now start working on the groups responses to each of these questions

- How do people feel about change in the borough, what is positive about the changes that have happened and what is less positive?
- How can people be encouraged to get more involved in contributing to life in Southwark for example through volunteering or in giving us their views?
- What can the council do to improve people's experience of living in Southwark?

- What would help people to lead a healthier life in Southwark for example through access to healthy activities, better use of parks etc..
- What support do young people need to succeed in life?
- What makes a place a good neighbourhood to live in?
- How could local people be more actively involved in the changes in their communities?

It is important that responses are recorded on the form provided, you may want to ask people to prioritise the suggestions that your group have made on each question so that we have a sense of which people think are more important but we will consider all responses that are submitted.

Individuals can complete the surveys in their own right and return these to the council in addition to your group activity.

## Submitting your Response to the Consultation?

Once your response is written up on the template in this pack please return it to:

Sean Backhurst  
Southwark Council  
PO Box 64529  
London  
SE1P 5LX

It can also be submitted by email to:

sean.backhurst@southwark.gov.uk

If you want to submit your response in an alternative format please send it to Sean Backhurst at the address above:

Please ensure your response is submitted by 24 December 2017.

## How the wider Southwark Conversation works?

Between now and Christmas, a series of Conversation activities will take place throughout the borough. Some of these will be building on what we had planned anyway as part of the usual council calendar of engagement. Some will be more specifically designed such as special conversation events in town centres throughout the borough. As you'd expect, we want to give residents a range of ways to get involved in the conversation. This includes:

### 1. Consultation Hub

The main site for people to share their views with the council. Responses are garnered using an online survey, available at [southwark.gov.uk/talksouthwark](https://southwark.gov.uk/talksouthwark)

### 2. Launch interview with media partner

Southwark News is the media partner with the council, launching with an interview with the Leader that took place on 19th October and then carrying articles and advertisements during the Conversation.

### 3. Key events

The annual question time event for the public to question the Leader, with Councillors Anderson and Situ joining the Leader on 8th November at InSpire in Walworth.

### 4. Social Media Campaign

The council will promote the conversation through social media using short videos about what Southwark means to people and encouraging them to link to the Consultation Hub.

### 5. Engagement and community activities

A programme of activities in key public areas around the borough for Councillors to engage with the public. These include parent sessions at libraries, TRA meetings and so on. The focus will be on harder to reach groups and those that don't always directly engage with the council through these means.

### 6. Engagement with other key partners and networks

For example, health, education, business, care, at routinely scheduled meetings, events that partners are leading and other arenas where the council plays an important community leadership role.

The aim is to stimulate discussion around the key questions set out in our survey on the Hub, which are:

1. On a scale of one to five, how positive/happy do you feel about change in Southwark?
2. What are some of the ways you are personally involved in contributing to life in Southwark?
3. What can the council do to improve your experience of living in Southwark?
4. What would help you and your family to lead a healthier life in Southwark?
5. Thinking of young people and future generations, what support do you think they will need to succeed in life?
6. In general, what do you think makes a place a 'good neighbourhood to live in'?
7. Do you think you have personally benefitted from changes in your area?
8. How do you think local people could become more actively involved in the changes that are happening in their communities?

The following materials will be available at each event:

- A feedback form/survey for residents to leave responses to the key questions
- Postcards with a link to the online version of the survey.
- Material setting out some key facts about the borough, drawn from previous engagement.
- Feedback forms for residents to raise any general issues that they want to make us aware of.

## What will happen after the Southwark Conversation ends?

We hope to publish initial findings In the New Year.

## Appendices

- Promotional flyer
- Copy of the questionnaire
- Template for recording group views

# Southwark Conversation

Let's talk...

 @lb\_southwark

 facebook.com/southwarkcouncil

 @southwarkcouncil

**Fairer future**   
Delivering our promises

*Southwark*  
Council  
southwark.gov.uk

# Let's talk about... improving lives in Southwark

Southwark is changing. The council wants this change to work for everyone – to help you and your families enjoy life, be healthy and do well in Southwark.

We want to hear from you about how the changes are affecting you, how you feel about the future, and whether there's anything you think we can do differently.

Join the Southwark Conversation

[southwark.gov.uk/talksouthwark](https://southwark.gov.uk/talksouthwark)  
Tel: 020 7525 3326



#TalkSouthwark

72



# Southwark Conversation

Let's talk...

**Southwark is changing. The council wants this change to work for everyone – to help you and your families enjoy life, be healthy and do well in Southwark.**

We have been bold in our plans to encourage home building and, with rapidly reducing budgets, finding ways to make sure private developers help pay for the thousands of new council homes we are building, the new leisure centres and libraries we have opened, and new cultural and open spaces.

We are also helping residents to take advantage of the opportunities around them, and have helped 5,000 people into work, as well as creating nearly 2,000 apprenticeships for local people.

We're also ensuring that as our population grows, we have the new schools, health services and transport improvements that our residents need.

But we don't want to make assumptions – we want to build on previous consultations to make sure we're getting it right for you and for future generations.

We want to hear direct from our residents about how the changes are affecting you, how you feel about the future, and whether there's anything you think we can do differently.

We will report back initial results by February 2018.

Please take a few moments to complete this quick survey. Your opinion and thoughts are very important to us.

**Join the Southwark Conversation**

**#TalkSouthwark**

Fill out the survey online:  
[southwark.gov.uk/talksouthwark](http://southwark.gov.uk/talksouthwark)  
 or call 020 7525 3326

 @lb\_southwark  
  facebook.com/southwarkcouncil  
  @southwarkcouncil



**7. Do you think you have personally benefitted from changes in your area?**

- Yes
- No
- Partly
- Undecided

Please tell us why

.....

.....

.....

.....

.....

.....

.....

.....

**8. How do you think local people could become more actively involved in the changes that are happening in their communities?**

.....

.....

.....

.....

.....

.....

.....

.....

**About you**  
To help us make sure we are reaching all of our communities, please complete the equalities information below.\* Completing this section is optional.

**Why do we ask for this information?**  
It is important to us that we speak to as many people as we can that reflect the diverse communities in Southwark. This will ensure that everyone's needs are addressed through the plans we develop as a result of this survey.

**9. Age**

- Under 16
- 16 – 17
- 18 – 24
- 25 – 34
- 35 – 44
- 45 – 54
- 55 – 64
- 65 – 74
- 75 – 84
- 85 – 94
- 95+

**10. Disability and health**

Are your day-to-day activities limited because of a health problem or disability which has lasted, or is expected to last, at least 12 months?

- Yes, limited a little
- Yes, limited a lot
- No, not limited

**Please tick the box or boxes below that best describe the nature of your impairment(s):**

- Hearing / Vision (e.g. deaf, partially deaf or hard of hearing; blind or partial sight)
- Physical / Mobility (e.g. wheelchair user, arthritis, multiple sclerosis etc.)
- Mental health (lasting more than a year. e.g. severe depression, schizophrenia etc.)
- Learning difficulties (e.g. dyslexia, dyspraxia etc.)
- Memory problems (e.g. alzheimer's etc.)

If you wish to specify your impairment, please do so here:

.....

**11. Ethnicity**

What do you consider to be your ethnicity?

- White British
- English
- Scottish
- Welsh
- Northern Irish
- Irish
- Gypsy, Roma or Irish Traveller
- Other European
- Other White
- Black British
- Caribbean
- Nigerian
- Ghanaian
- Sierra Leonean
- Somali
- Other African
- Other Black
- Asian British
- Indian
- Bengali
- Chinese
- Pakistani
- Vietnamese
- Filipino
- White and Black Caribbean
- Any other Asian
- White and Black African
- White and Asian
- Other mixed background
- Arab
- Latin American
- Any other ethnicity

Please specify further if you wish:

.....

**12. Religion or belief**

- Christian
- Sikh
- Hindu
- Muslim
- Jewish
- Buddhist
- No religion
- Other

If you selected Other, please specify if you wish:

.....

**13. Sex**

- Female  Male

**14. Gender reassignment**

Is your gender identity the same as the gender you were assigned at birth?

- Yes  No

**15. Sexual orientation**

- Hetrosexual/straight  Lesbian/Gay woman  
 Gay man  Bisexual

If you prefer to use your own term, please specify if you wish:

.....

**16. Household income**

- under £20,000  £20,000 to £30,000  
 £30,001 to £40,000  £40,001 to £50,000  
 £50,001 to £60,000  £60,001 to £70,000  
 over £70,000

**17. Please let us know which part of Southwark you live in**

- Bermondsey and Rotherhithe  
 Borough, Bankside and Walworth  
 Camberwell  
 Dulwich  
 Peckham and Nunhead

**18. What is your relationship to Southwark?**

Please tick as many as apply.

- I live in the borough  
 I work in the borough  
 I visit the borough

**19. How long have you been in Southwark?**

- Less than a year  1 – 5 years  
 5 – 10 years  10 – 20 years  
 20 years or more

**20. What is your housing situation?**

- I own my home outright  
 I am buying my home with the help of a mortgage  
 Shared ownership  
 I rent from the council  
 I rent from a private landlord  
 I live with family/friends/rent free

**21. What is the highest level of education you have completed?**

- Secondary school  College/further education  
 Graduate level  Postgraduate level

**Please tick this box if you would like to receive updates on the Southwark Conversation**

Email address: .....

**Thank you for your time!**  
 When you've completed the form\*, you can send it by freepost to the address below or hand it in to your local library.

Freepost RSCE-TGHU-CUZB  
 Southwark Council  
 Community Engagement (2/4)  
 160 Tooley Street  
 London, SE1 2QH

\*By sending us your form you give us permission to include your response in our results. All personal information is treated sensitively in accordance with data protection principles.

## Template for recording group views

Submitted by (Name, organisation & contact details)

Name of event

Date of event

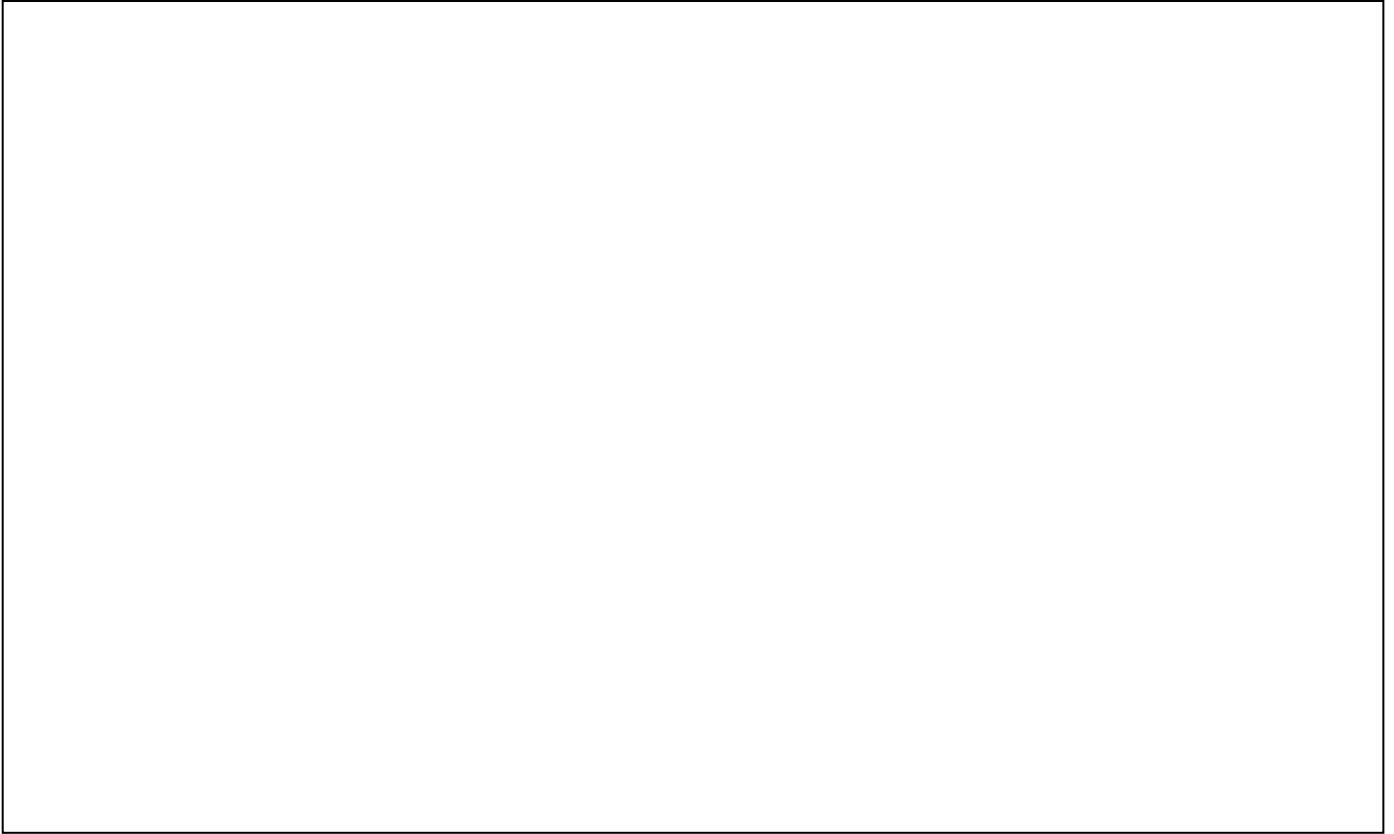
Number of attendees (approx.)

Any other comments

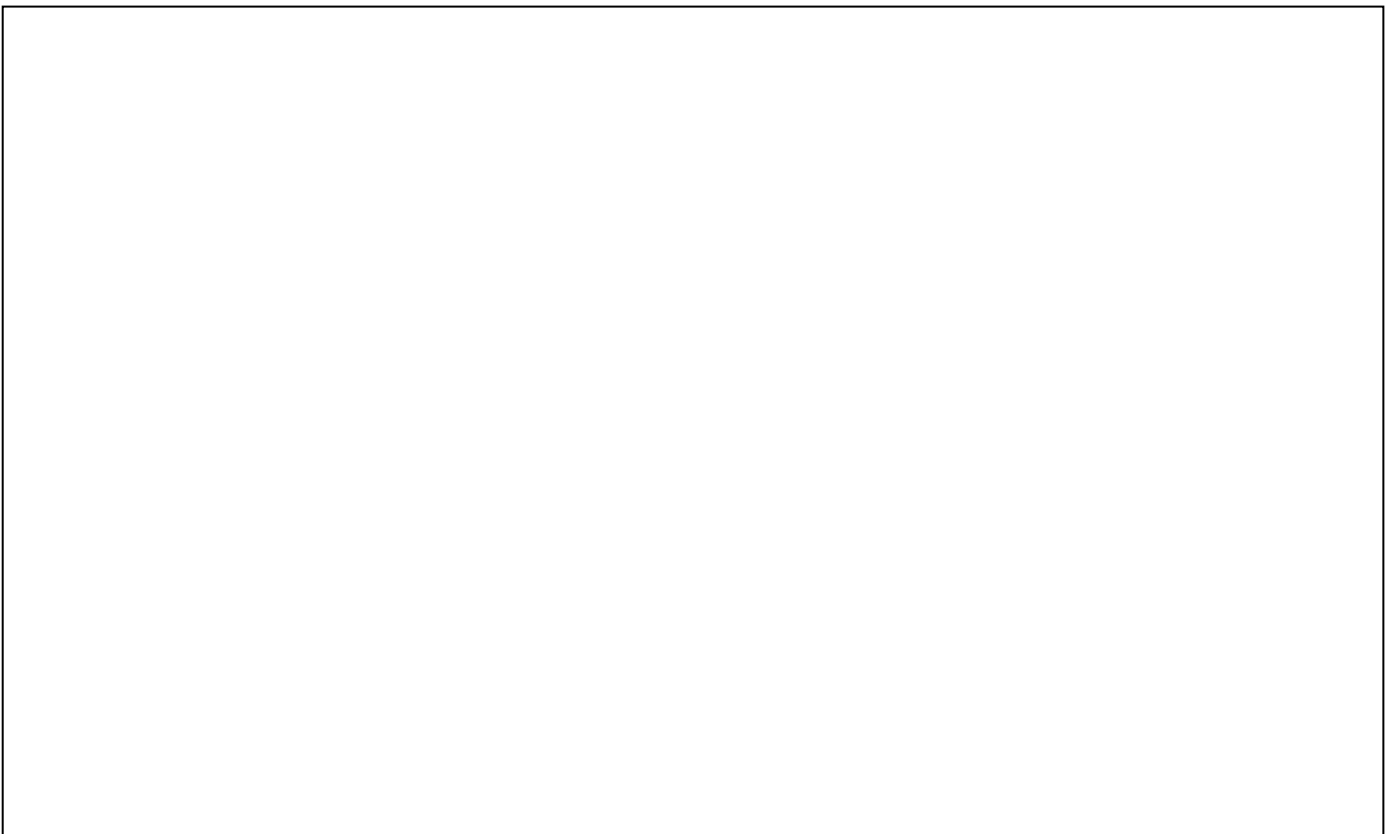
How do people feel about change in the borough, what is positive about the changes that have happened and what is less positive?

How can people be encouraged to get more involved in contributing to life in Southwark for example through volunteering or in giving us their views?

What can the council do to improve people's experience of living in Southwark?



What would help people to lead a healthier life in Southwark for example through access to healthy activities, better use of parks etc.



What support do young people need to succeed in life?

What makes a place a good neighbourhood to live in?

How could local people be more actively involved in the changes in their communities?

A large, empty rectangular box with a thin black border, intended for handwritten or typed responses to the question above.

# Preventing Suicides in Southwark

Our Strategy and Action Plan, 2017-2022

Draft 1.2

**Southwark's Suicide Prevention Steering Group**

1 March 2018

**GATEWAY INFORMATION**

<b>Report title:</b>	<b>Preventing Suicides in Southwark: Our Strategy and Action Plan, 2017-2022</b>
<b>Status:</b>	Public
<b>Prepared by:</b>	C Sharpe
<b>Acknowledgements:</b>	Southwark's Suicide Prevention Steering Group
<b>Approved by:</b>	Southwark Health and Wellbeing Board
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<b>Contact details:</b>	<a href="mailto:publichealth@southwark.gov.uk">publichealth@southwark.gov.uk</a>
<b>Date of publication:</b>	1 March 2018

DRAFT

## EXECUTIVE SUMMARY

Every suicide is a tragic event and has devastating impacts on families, friends and communities. In Southwark we know that many suicides are preventable. Therefore all partners within Southwark's suicide prevention network are committed to reducing suicide, attempted suicide and self-harm in Southwark from currently among the highest to among the lowest rates in London.

### Areas for action

In order to achieve this vision, we have identified seven priority areas for action that have been built around the recommendations outlined in the National Suicide Prevention Strategy and tailored to local needs:

1. Reduce the risk of suicide in high risk groups
2. Tailoring approaches to improve mental health across all communities
3. Prevention of suicide in high risk locations and reducing access to the means of suicide
4. Providing better information and support to those bereaved or affected by suicide
5. Supporting the media in delivering sensitive approaches to suicide and suicidal behaviour
6. Reducing rates of self-harm as a key indicator of suicide risk
7. Supporting research, data collection, monitoring and information sharing

### A partnership approach

No single organisation has the ability to deliver effective suicide prevention in isolation. It is the combined knowledge, expertise and resources of organisations across the public, private and voluntary sectors that are essential to achieving Southwark's vision. We intend to establish a network for suicide prevention across Southwark consisting of the following partners:



## FOREWORD

Every suicide is a tragic event with devastating impacts on family, friends and communities. Many of us in Southwark will have been directly or indirectly impacted by suicide. All of us are committed to ensuring that we do all we can to prevent self-harm, attempted suicide and suicide: this document sets out our vision and intent.

Like many parts of the country, Southwark has seen an increasing trend in the number of suicides over the last decade. Southwark is one of just a few London boroughs to report higher suicide rates than the national average. Just over four out of five suicides occurring locally are among men. The rate of suicide is highest among those in middle age, mirroring the national picture. Self-harm and attempted suicide are both significant risk factors for suicide. It is our intent to reduce suicide, attempted suicide and self-harm in Southwark to among the lowest rates in London.

Our new Suicide Prevention Strategy builds upon the accomplishments and lessons learnt since we published our previous strategy in 2005. With emerging evidence on what works to prevent suicide and self-harm, our new strategy incorporates new national guidance from Public Health England and the Independent Mental Health Taskforce. Indeed, our seven priority areas for action have been built around the recommendations outlined in the National Suicide Prevention Strategy and tailored to Southwark's unique needs as well as our unique opportunities and capability.

A key approach to our suicide prevention work in Southwark has been to involve, engage and empower our partners. We have worked with experts from a wide range of backgrounds and created new and more robust partnerships to learn from each other. This work started with the creation of Southwark's multi-stakeholder

Suicide Prevention Steering Group in 2017 that has co-produced this strategy. The Steering Group will continue and will oversee our strategy's implementation and report back in due course.

We know that the drivers for someone to take their own life are extremely complex. Therefore the vision, objectives and actions outlined in this strategy will not be achieved if partners work in isolation. It is essential that key stakeholders work together effectively and alongside local communities. In doing so, we are committed to taking a more holistic approach to preventing suicides, understanding and addressing individual, community and the wider social determinants of suicides, and how these act across the life course. A concrete example of this approach is situating our suicide prevention actions within the wider context of improving mental health and wellbeing. We are pleased to have worked closely with the community and our partners to ensure there is full alignment with the new Southwark Council and NHS Southwark Clinical Commissioning Group's Joint Mental Health and Wellbeing Strategy. This will ensure all partners are working together towards improving mental health and promoting higher levels of wellbeing across the borough: ultimately reducing self-harm, attempted suicide and suicide in Southwark.

Cllr Richard Livingstone  
Lead Member

Professor Kevin Fenton  
Director, Health and Wellbeing

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## 1. INTRODUCTION

With approximately 13 people taking their life every day in England (1) suicide and self-harm are a major public health and social concern. The national suicide rate has been increasing year on year since 2006-8<sup>2</sup> and it is now the leading cause of death among men below the age of 50. (1)

Between 2014 and 2015, the number of suicides in London increased by 33 per cent from 552 to 735 incidents; the highest number recorded by the Office of National Statistics since 2002. (2) Although London's suicide rate is the lowest in England, it varies significantly across the capital. Specific groups of people in London are at a higher risk of suicide. These include young people who have been in care or have suffered abuse, people living in the most deprived areas and individuals from the LGBTQ+ community. (3)

Southwark is one of five London boroughs to report a higher suicide rate than the national average over the period 2013-15 and there has been a general upward trend in the number of suicides since 2007-8. In this strategy we also consider self-harm as there is a very strong association between those who self-harm and go on to attempt suicide or take their own life.

The effect of suicide is devastating: for family and friends not only are their relationships and ability work impacted, but they become up to three times more likely to take their own lives. Alongside the emotional burden, financially it is estimated that each suicide among working adults marks a loss to the economy of approximately £1.67 million. (4) Suicide is seen as a proxy of underlying rates of mental ill-health. However, not all suicides occur among those with mental illness. Other factors such as bereavement, social isolation and abuse significantly contribute towards the risk of an individual taking their own life. (5)

In Southwark we know that many suicides are preventable. Therefore we are committed to alleviate the burden of mental illness and promote positive mental health: only this way can we reduce the incidence of self-harm and suicide across the borough. We will only achieve this by delivering this Suicide Prevention Strategy and Action Plan in the context of our wider Joint Mental Health and Wellbeing Strategy. It is essential that key stakeholders including the council, National Health Service (NHS) partners, the voluntary and community sector, Her Majesty's Coroner, and emergency services share this commitment and work together to achieve all our objectives.

## 2. DEFINITIONS

**Suicidal act:** Refers to all suicides and suicidal attempts

**Suicide:** In the UK, suicide is defined as deaths given an underlying cause of intentional self-harm or injury/ poisoning of undetermined intent

**Attempted suicide:** Act of self-poisoning or self-injury with suicidal intent, that is not fatal

**Suicidal ideation:** Recurring thoughts or preoccupation with suicide

**Self-harm:** Self-harm is defined as an intentional act of self-poisoning or self-injury, self-harm does not include attempted suicide

## 3. OUR VISION

Every suicide is a tragic event and has devastating impacts on families, friends and communities. In Southwark we know that many suicides are preventable..

***Therefore all partners within Southwark's suicide prevention network are committed to reducing suicide, attempted suicide and self-harm in Southwark from currently among the highest to among the lowest rates in London.***

We also know that the reasons why an individual may choose to take their own life are extremely complex and that the risk factors for suicide are many. Therefore, we acknowledge that avoiding all preventable suicides in Southwark will be extremely challenging and it may take a number of years to achieve our ambition. This strategy and action plan represents the first steps towards this challenge.

A national ambition to reduce the suicide rate by 10 per cent by 2020/21 has been set by the Independent Mental Health Taskforce in the Five Year Forward View for Mental Health. (6) In Southwark we have set a target to meet and exceed this.

***We have set a local target: to reduce the number of suicides across Southwark by at least 10% over the five years of this strategy as well as reduce the incidence of self-harm and attempted suicide.***

In order to realise our vision Southwark's Public Health Directorate have developed this strategy and action plan in partnership with partners across the council, Southwark NHS Clinical Commissioning Group, providers and the voluntary and community sector, to better understand our local population and their needs. We have identified the key priority areas that we need to focus over the next five years and developed an action plan which outlines how this vision will be achieved.

#### 4. SIX MYTHS ABOUT SUICIDE

There are a number of common misconceptions around suicide and suicidal ideation. It is important that the facts around suicide are widely understood to allow the appropriate support to be provided when someone is in need.

1. **MYTH:** People who talk about suicide do not intend to do it.  
**FACT:** People who talk about suicide may be reaching out for help or support. A significant number of people contemplating suicide are experiencing anxiety, depression and hopelessness and may feel that there is no other option.
2. **MYTH:** Most suicides happen suddenly without warning.  
**FACT:** The majority of suicides have been preceded by warning signs, whether verbal or behavioural. Of course there are some suicides that occur without warning. But it is important to understand what the warning signs are and how to look out for them.
3. **MYTH:** Someone who is suicidal is determined to die.  
**FACT:** On the contrary, suicidal people are often ambivalent about living or dying. Someone may act impulsively by drinking pesticides, for instance, and die a few days later, even though they would have liked to live on. Access to emotional support at the right time can prevent suicide.
4. **MYTH:** Once someone is suicidal, he or she will always remain suicidal.  
**FACT:** Heightened suicide risk is often short-term and situation-specific. While suicidal thoughts may return, they are not permanent and an individual with previously suicidal thoughts and attempts can go on to live a long life.
5. **MYTH:** Only people with mental disorders are suicidal.  
**FACT:** Suicidal behaviour indicates deep unhappiness but not necessarily mental disorder. Many people living with mental disorders are not affected by suicidal behaviour, and not all people who take their own lives have a mental disorder.
6. **MYTH:** Talking about suicide is a bad idea and can be interpreted as encouragement.  
**FACT:** Given the widespread stigma around suicide, most people who are contemplating suicide do not know who to speak to. Rather than encouraging suicidal behaviour, talking openly can give an individual other options or the time to rethink his/her decision, thereby preventing suicide.

**Source:** World Health Organization, Preventing suicide: A global imperative. (17)

## 5. POLICY CONTEXT

### 5.1. National Policy Context

England's overarching mental health strategy 'No health without mental health' references suicide throughout as a key indicator of mental ill-health and states that suicide prevention can only be achieved by improving mental health across the whole population. (7)

In September 2012, HM Government published a strategy for the prevention of suicide in England, focusing on six key action areas. (8) In January 2017 the scope was extended to include self-harm: (4)

1. Reducing the risk of suicide in high risk groups
2. Tailoring approaches to improve mental health in specific groups
3. Reducing access to means of suicide
4. Providing better information and support to those bereaved or affected by suicide
5. Supporting the media in delivering sensitive approaches to suicide and suicidal behaviour
6. Supporting research, data collection and monitoring
7. Reducing rates of self-harm as a key indicator of suicide risk

In the Five Year Forward View for Mental Health the Independent Mental Health Taskforce set a national ambition to reduce the suicide rate in England by 10 per cent by 2020/21. (6) Recommendations were made for local government to contribute to the above ambition by putting in place a multi-agency suicide prevention plan by 2017. The plan should set out targeted actions in line with the National Strategy and demonstrate how evidence based interventions that target high-risk locations and high-risk groups can be implemented, drawing on localised, real-time data.

In partnership with the National Suicide Prevention Alliance, Public Health England published a guidance and support manual for local suicide prevention planning in October 2016.<sup>1</sup> The guidance focuses on three main recommendations that were first highlighted by the All-Party Parliamentary Group on Suicide and Self-harm Prevention as essential to successful local implementation of the national strategy:

1. Establish a multi-agency suicide prevention group involving all key statutory agencies and voluntary organisations
2. Complete a suicide audit
3. Develop a suicide prevention strategy and/or action plan that is based on the national strategy and local data

## **5.2. Regional Policy Context**

The NHS and local councils have come together in 44 areas across England to develop Sustainability and Transformation Partnerships (STPs) that aim to integrate and improve health and care in their areas. Southwark is part of the South East London STP. South East London aims to deliver the full implementation plan of the Mental Health Five Year Forward View including the commitment to reduce suicide rates by 10% against the 2017/18 baseline. (9)

Thrive London is a new initiative towards the improvement of mental health and wellbeing across the capital and is supported by the Mayor of London and the London Health Board. Launched in December 2016, Thrive London aims to bring together multiple city agencies and providers as well as voluntary, business and community partners to enable every Londoner to live happier healthier lives. Suicide prevention has been announced as one of six specific areas of focus for the initiative. (10)

## **5.3. Local Policy Context**

Southwark Council and NHS Southwark Clinical Commissioning Group recently launched a new Joint Mental Health and Wellbeing Strategy for 2018-2022 that explicitly references this Suicide Prevention Strategy and Action Plan as a companion document. The Joint Mental Health and Wellbeing Strategy aims to improve the mental health and wellbeing of our whole population, narrowing the gap in life expectancy, and ensuring parity of esteem with physical health. (11)

In 2005, Southwark Primary Care Trust completed a suicide audit and developed a strategy and action plan for suicide prevention. (12) This was the last time a suicide audit was carried out and a strategy and action plan developed. The audit used data from Public Health Mortality Files (PHMFs), GP records, coroner inquest files, mental health service records and Emergency Department records. Analysis of the above data produced a number of key findings and trends including; high risk age groups and ethnicities, common methods of suicide, previous contact with services and common risk factors.

Our strategy and action plan builds on these existing national, regional and local strategies and aims to provide a holistic approach to improving suicide prevention and reducing its impact on our communities.

## 6. UNDERSTANDING SUICIDE PATTERNS AND TRENDS

Suicide has been defined by the Office for National Statistics as a death with an underlying cause of intentional self-harm or an injury or poisoning of undetermined intent.<sup>4</sup> In England and Wales all suspected suicides are subject to a coroner inquest, which seeks to ascertain the cause of death. The death cannot be registered until the inquest is completed, which can take months and sometimes years. The median registration delay for suicides in London in 2015 was 192 days. (13) A coroner records a verdict of suicide when they have decided that there is evidence, beyond reasonable doubt, that the injury was self-inflicted and the deceased intended to take their own life. Open verdicts are given to cases where there is insufficient evidence to conclude that the death was a suicide or an accident. Given the time lag between the occurrence of a suicide and its registration as a death, figures present deaths registered within a particular year, rather than deaths which occurred in that year. (14)

It is commonly acknowledged that official statistics under-report the actual number, and therefore rate, of suicide in most countries including the UK. Misclassification of deaths is a key reason for this problem. In England and Wales the common use of narrative verdicts by coroners eliminates the issue of trying to restrict a verdict to one single cause (or code). Therefore the death may often be coded as 'accidental' rather than 'suicide' or 'undetermined intent' by the ONS.

### 6.1. The national picture

Every day in England approximately 13 people will take their own life. (1) As such, suicide is, and will increasingly be, a significant social and public health problem. In 2007 England recorded its lowest ever suicide rate, however since then the national suicide rate has been rising (Figure 1). There were 4,410 deaths due to suicide and undetermined injury in England in 2015, equivalent to a rate of 10.1 per 100,000 people (of all ages). (13) Suicide rates vary significantly across England (Figure 2); rates are highest in the north and south west of the country and London's suicide rate is among the lowest nationally. (2) In England and on average, men are at least three times more at risk of taking their own life than women.

Age-standardised rate per 100,000 persons

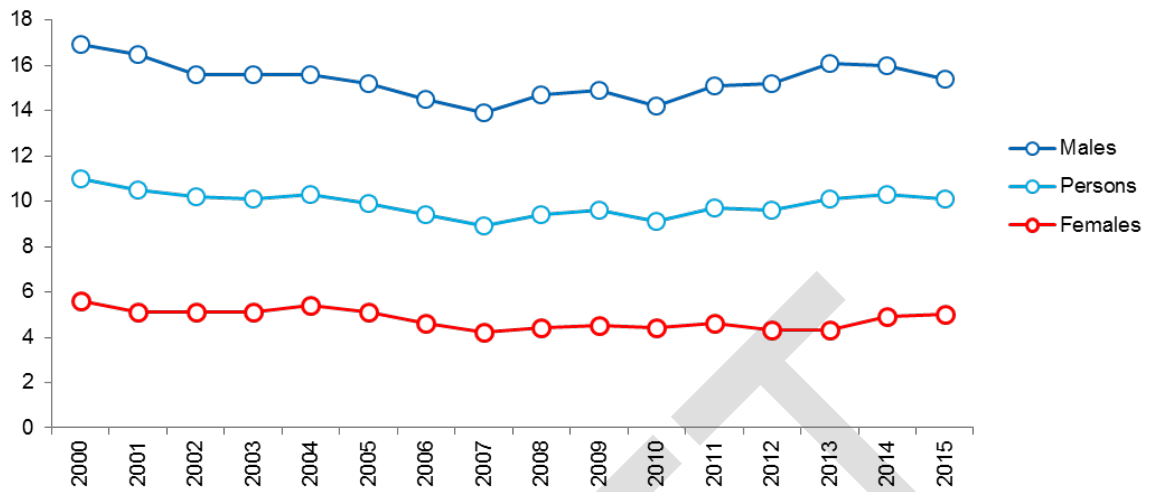
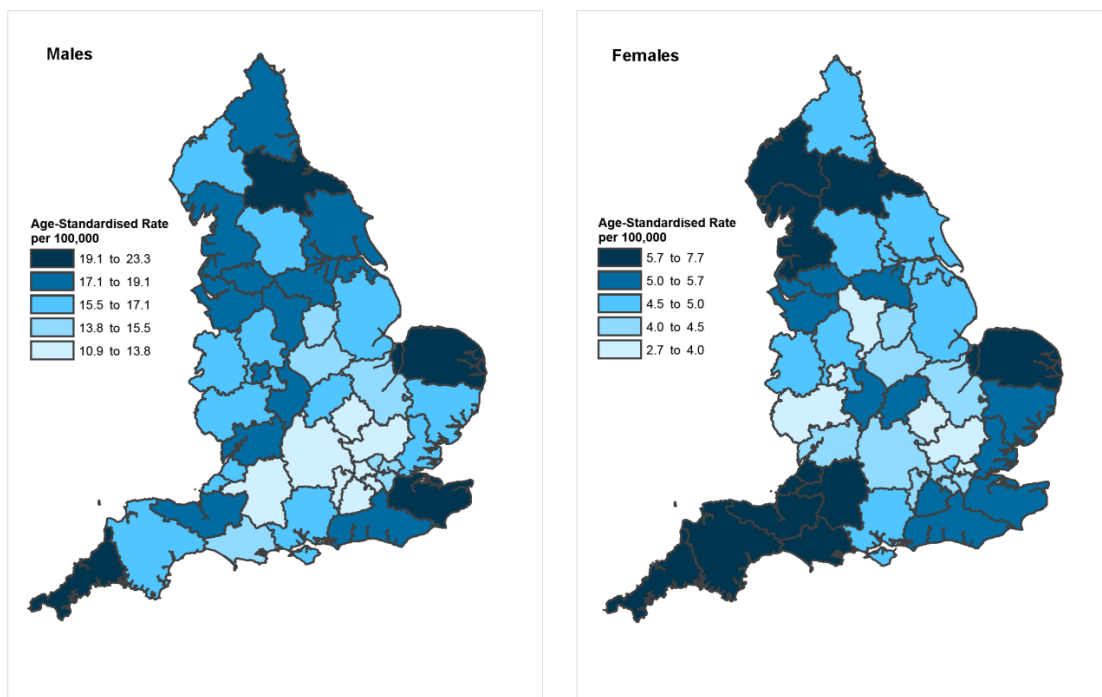


Figure 1: Directly age-standardised mortality rates from suicide and undetermined injury in England

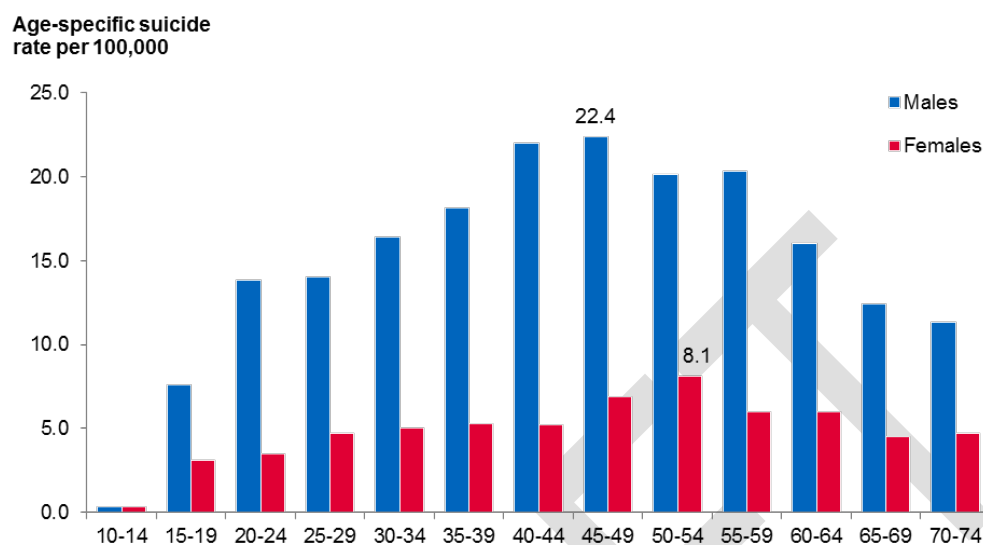


Suicide Mortality by Sustainability and Transformation Partnership 2013-15

Data source: Office for National Statistics  
 Southwark Public Health Department | People & Health Intelligence | sabrina.safo@southwark.gov.uk  
 August 2017.  
 © Crown copyright and database rights 2017. Ordnance Survey (0)100019252

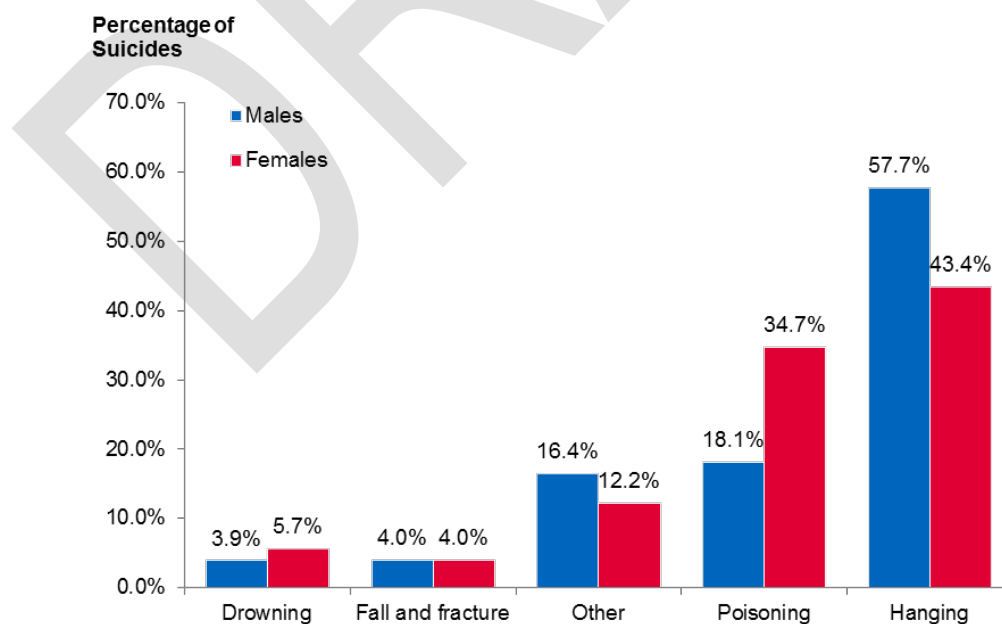
Figure 2: Directly age-standardised mortality rates from suicide and undetermined injury by Sustainability and Transformation Partnership 2013-15 (2)

National data show that the suicide rate increases with age among both males and females. The highest suicide rates in men are among those aged 45-49, with the female rate peaking slightly later between the ages of 50 and 54 (Figure 3). (13)



**Figure 3: Age specific suicide rates in England, 2015**

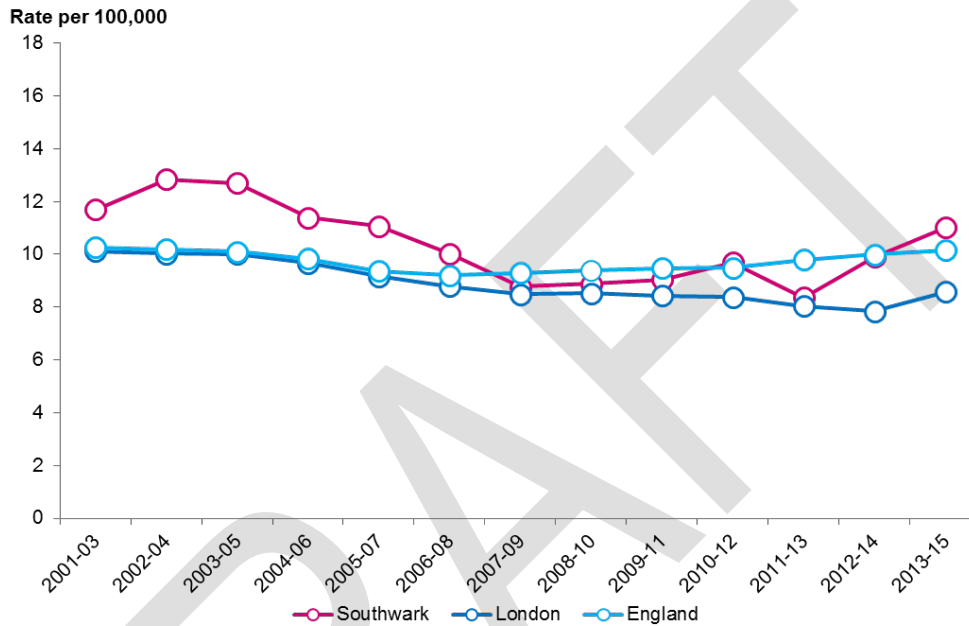
Hanging was the most common method of suicide in the UK in 2015 amongst both males and females (Figure 4). (13) The proportion of suicides from hanging has increased in recent years. This increase has been seen in particular among females and may be related to restrictions on the availability of other method, for example, drugs used in overdose and to a misconception that hanging is a quick and painless way to die. Poisoning as a method of suicide is significantly more common among females than males. (13) (15)



**Figure 4: Suicides in the UK by method and sex, 2015**

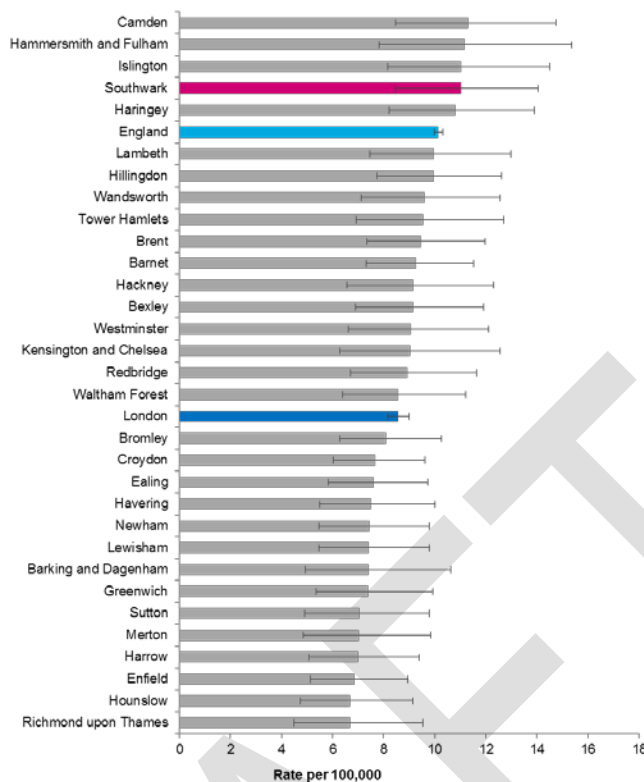
## 6.2. The local picture

In 2013-15 the suicide rate in Southwark was 11.0 per 100,000 persons and was slightly above the regional and national level (Figure 5). (16) A three year reported period is used because of the relatively small numbers involved. In that three year period (2013-15) there were 78 cases of suicide within the borough. Despite a recent increase, local suicide rates are relatively stable, with an average of 26 deaths per year in Southwark. While local figures fluctuate each year due to the small number of cases, there has been a general increasing trend in the number of suicides in Southwark since 2007-9, reflecting the national picture.



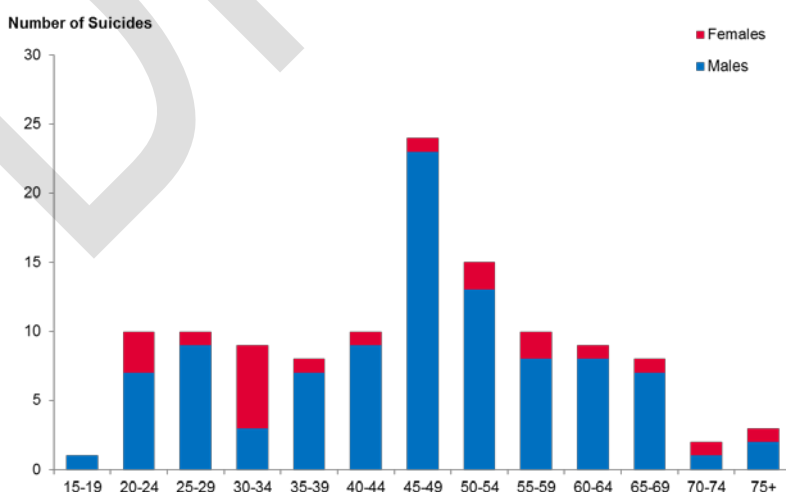
**Figure 5: Directly age-standardised mortality rates from suicide and undetermined injury in Southwark, London and England**

Southwark is one of five London boroughs to report higher suicide rates than the national average in 2013/15 and has the fourth highest suicide rate of the London boroughs (Figure 6). Looking at the suicide rates within neighbouring boroughs, Lambeth is ranked sixth, while Lewisham is ranked much lower at 24<sup>th</sup>. In spite of this, Southwark's suicide rate is not significantly different to the London or England averages, or to either rates for Lambeth or Lewisham. (16)



**Figure 6: Directly age-standardised mortality rates from suicide and undetermined injury across London, 2013-15**

The overwhelming majority of suicides in Southwark occur among men, mirroring the national picture. In 2013-15, just over four out of five local suicides were among men. This pattern has remained relatively stable over time. In Southwark the rate of suicide is highest among those in middle age, mirroring the national pattern. Deaths among those aged between 40 and 59 in Southwark account for approximately half of all suicides in the borough (Figure 7). (16)



**Figure 7: Number of suicides in Southwark by age, 2013-15**

Hanging is the most common method of suicide in Southwark, accounting for half of all cases. Poisoning is the second most common method of suicide in the borough, accounting for around one in seven cases (Figure 8). (16)

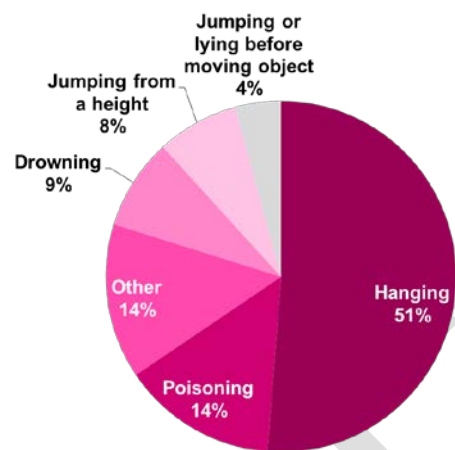


Figure 8: Suicides in Southwark by method, 2011-15

## 7. WHY DO PEOPLE TAKE THEIR OWN LIVES?

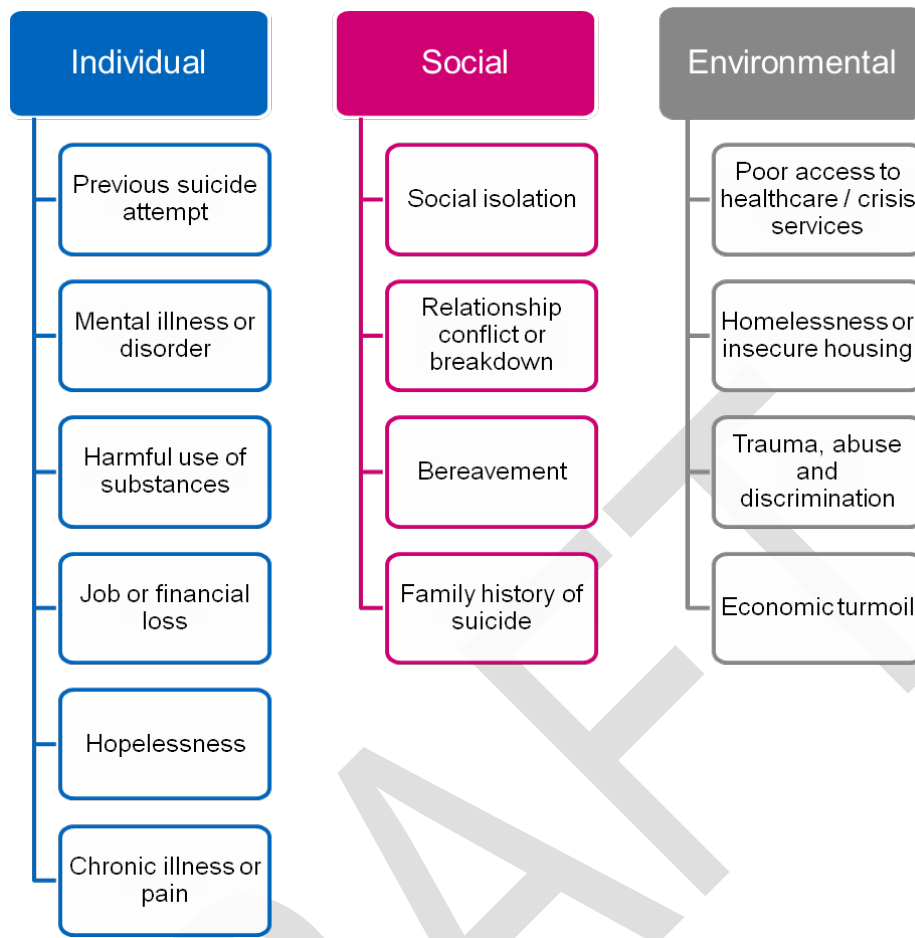
### 7.1. Key risk factors for suicide:

People who take their own life often do so for a wide range of reasons. As such, risk factors for suicide are many (Figure 9). Often, no single cause explains a suicidal act and usually several risk factors cumulatively increase an individual's risk of taking their own life. At the same time, the presence of risk factors does not necessarily lead to suicidal behaviour. (17) For example, it is estimated that 90% of people who attempt suicide have one or more mental health conditions, most commonly depression. (18) However, not all those with depression will attempt suicide.

The national suicide prevention strategy has identified a number of population groups that require a tailored approach to their mental health so to reduce their suicide risk. A number of these specific risk groups are particularly relevant to Southwark including; people who are especially vulnerable due to social and economic circumstances; Black, Asian and minority ethnic groups and migrants; lesbian, gay, bisexual and transgender people; and people who misuse drugs or alcohol.

- Southwark is the 40<sup>th</sup> most deprived out of 326 England local authorities and ninth most deprived out of 33 London local authorities. Almost 40% of Southwark residents live in areas which are considered among the most deprived nationally. (19)
- Southwark has an ethnically diverse population and the number of residents who identify as Black, Asian and from other minority ethnic groups is predicted to increase substantially over the next ten years. (19)
- According to sexual identity estimates developed by the Office of National Statistics in 2017, of the 98 Local Authorities surveyed, Southwark has the second largest proportion of individuals who identify as part of the LGBTQ+ community. The survey revealed that 6.7% of Southwark's population identify as gay, lesbian, bisexual or 'other'. (20)
- Southwark's admission rates for alcohol-related conditions are significantly higher than the London Average and Southwark ranked sixth among the 32 London boroughs for hospital admission episodes in 2014/15. (21)

To further develop our understanding of the population groups most at risk of taking their own life in Southwark, we intend to analyse data from the local Coroner Court and possibly complete a suicide audit.



**Figure 9: Key suicide risk factors, adapted from World Health Organisation, Preventing Suicide: A global imperative (17)**

## 7.2. Protective Factors

While it is important to focus on reducing risk factors associated with suicide, there are a number of protective factors that develop resilience to its risk. While those with mental ill health are at a higher risk of suicide, it is estimated that 50%-70% of those who die by suicide are not in contact with mental health services. Therefore, suicide needs to be understood as a culmination of a series of factors, many of which are social. Individual resilience helps people cope with life's stressors and the development of such resilience should begin in pregnancy and span the life course. (22)

In order to develop the protective determinants of suicide, we need to focus on improving population health and wellbeing. In doing so we can enable our residents to better contribute to their community, develop meaningful social networks and relationships, and reach their full potential. Social connectedness, positive personal relationships and feelings of belonging are known to be strong protective factors, along with healthy lifestyle choices, good physical health, employment and positive educational experiences. Southwark's Joint Mental Health and Wellbeing Strategy 2017-20 outlines the council's commitment to improve mental health and wellbeing outcomes of all residents

Within Southwark there exist a number of core assets which form the foundation of a strong Suicide Prevention Strategy and Action Plan. Southwark has a strong and vibrant voluntary and community sector, the role of which is vital for delivering preventative solutions for people at risk of suicide, providing an essential link between statutory and primary services and developing community cohesion. Southwark Council partners including housing, education, and Children and Adult's Social Care are working closely and collaboratively with each other and the CCG to ensure a cross-cutting approach to suicide prevention. Southwark's children and adolescent mental health services (CAMHS) have channelled additional resources into early intervention and preventative work and the council continues to support the development and expansion of talking therapies, including online options, and ensure that these services are accessible to all Southwark citizens.



**Figure 10: Protective factors for positive mental health and wellbeing**

## 8. AREAS FOR ACTION

Southwark's priority areas for action have been built around the recommendations outlined in the National Suicide Prevention Strategy and tailored to local needs. (4) The following section describes these priority areas in more detail. Each of the priorities are underpinned by a detailed action plan (see section 12) that outline how we intend to achieve our vision; to reduce the number of suicides across Southwark by at least 10% over the five years as well as reduce the instances of self-harm and attempted suicide.

### 8.1. Reducing the risk of suicide in high risk groups

A number of population groups have been identified to be at a statistically significant higher risk of suicide compared to the general population.

- Young and middle aged men

*Suicide was the biggest killer in men aged under 50. (1) Men in Southwark are at least three times more likely to take their own life than women, mirroring the national picture. Middle aged men; those aged between 40 and 59 are at a particularly high risk.<sup>14</sup> Factors commonly associated with suicide among men include; economic issues such as debt, social isolation, drug and alcohol misuse, family and relationship problems, and depression, particularly if it remains untreated. (1)*
- People with a history of self-harm

*Self-harm and attempted suicide has been identified as the greatest determinant of future suicide risk (4). It is thought that up to 1 in 14 adults in London report self-harming at some point in their lives. This equates to approximately 17,000 adults in Southwark. Young people are at greatest risk of self-harm, in particular young women. They are more than twice as likely to report having self-harmed as their male counterparts, with one in five females aged 16 to 24 reporting having self-harmed at some point in their life. (23)*
- People in the care of mental health services

*Evidence shows that around a third of all suicides were among those who had contact with mental health services in the past 12 months. (1) In 2005, Southwark Primary Care Trust conducted an audit of all suicide cases in 2002/3 and found one in five suicides were in contact with mental health services at the time of death. Additionally, national evidence shows that post-discharge is a time of increased risk, with the greatest risk in the first week. (12)*

- People in contact with the criminal justice system  
*Suicide risk is highest at times of transition - when people move into, within and out of the criminal justice system. It is important to be mindful of the impact of custody and trial on an individual's mental health, in particular for young people and those with pre-existing mental health issues.*
  
- Those who are unemployed or working in specific occupational groups including doctors, nurses and veterinary workers  
*Risk of suicide and self-harm is higher among those who are unemployed. However, evidence indicates that certain occupational groups including doctors, nurses, veterinary and agricultural workers are at a higher risk of suicide. (4) According to evidence gathered by the Office of National Statistics, a common explanation is ease of access to the means of suicide e.g. health professionals can easily access lethal drugs and farmers are more likely to possess a firearm. High risk of suicide among health professionals could also be due to their relevant knowledge of suicidal methods and their effectiveness. (24)*

#### What works?

- **For men:** Deliver information and support through trusted sources e.g. through peers and undertake outreach work in community rather than formal health settings.
- **For people in the care of mental health services:** Ensuring access to specialist community teams, providing 24 hour crisis care and developing local policies on dual diagnosis patients.
- **For people in contact with the criminal justice system:** Provide suicide awareness training for those who work in prisons, probation services and the courts and focus interventions on transition times.
- **For specific occupational groups:** Encourage employers to promote mental health in the workplace and reduce stigma to increase help seeking behaviour. Work with local occupational health services to strengthen the support available to employees and regularly signpost staff to national and local support services.

**Source:** Local suicide prevention planning, Public Health England (1)

## 8.2. Tailoring approaches to improve mental health across all communities

In its Five Year Forward View for Mental Health the independent Mental Health Taskforce highlighted the importance of improving the mental health of the population as a whole. (6) Therefore, as well as targeting high-risk groups, efforts to improve population mental health should be targeted towards groups of people with particular vulnerabilities or problems with access to services. People within such population groups are more likely to suffer from mental health problems. It is likely that individuals will fall into more than one group. (4)

- Children and young people, including those who are vulnerable such as looked after children, care leavers and children and young people in the Youth Justice System (YJS);
- Survivors of abuse or violence, including sexual abuse;
- Veterans;
- People living with long-term physical health conditions;
- People with untreated depression;
- People who are especially vulnerable due to social and economic circumstances;
- People who misuse drugs or alcohol;
- Lesbian, gay, bisexual and transgender people; and
- Black, Asian and minority ethnic groups and migrants.

The 2002/3 suicide audit conducted by Southwark PCT evaluated the risk of suicide in some of the high risk groups outlined above. (12) Findings from the audit revealed:

- Half of all suicides in Southwark struggled with some sort of substance abuse (including alcohol), as noted in GP files or mentioned at the Coroner's inquest
- Almost 70% of suicides in Southwark (2002/3) had a psychiatric illness; over half of these were mood disorders, largely depression.
- Just under a third of all suicides in Southwark in 2002/3 suffered from a long-term condition
- Four in five suicides were among people that were unemployed
- The largest category (36%) were those unemployed and in receipt of sickness benefit, 20% of cases were unemployed and just under 4% were students

**What works?**

- Education of primary care doctors targeting depression recognition and treatment
- Community based awareness campaigns to reduce stigma and discrimination and increase help seeking behaviour
- Provide suicide prevention training to specific groups of people who have the greatest opportunity to identify people at risk of suicide e.g. GPs, mental health staff, faith leaders, teachers, community members
- Provide financial and debt counselling support to vulnerable individuals
- Develop school based awareness programmes targeted at specific times in the curriculum e.g. exams and transitions

**Source:** Local suicide prevention planning, Public Health England (1)

### 8.3. Prevention of suicide in high risk locations and reducing access to means of suicide

Evidence suggests that people sometimes attempt suicide on impulse, and if the means are not easily available or they survive an attempt at suicide, the impulse can pass. Therefore, reducing access to means of suicide can be an effective way to prevent individuals from taking their own lives. (4)

The suicide methods most amenable to intervention are; hanging in psychiatric inpatient and criminal justice settings, self-poisoning, those at high risk locations and those on rail and underground networks. (13)

**What works?**

- Use local data gathered from suicide audits to identify high risk locations and consider implementing physical barriers, delivering suicide prevention training to staff (if appropriate) and fit Samaritans material such as signs and posters to increase help seeking behaviour

**Source:** Local suicide prevention planning, Public Health England (1)

#### 8.4. Providing better information and support to those bereaved or affected by suicide

Family and friends bereaved by a suicide have an increased risk of mental health problems and may be at a higher risk of suicide themselves. In their guidance for local prevention planning, Public Health England recommends all local authorities establish a postvention component to their suicide prevention strategy. The term postvention describes activities developed by, with, or for people who have been bereaved by suicide, to support their recovery and to prevent adverse outcomes, including suicide and suicidal ideation. (1)

##### What works?

- Distribute the *Help is at Hand* booklet to first responders, Coroner's offices, local funeral directors, bereavement support agencies and other voluntary organisations
- Ensure individual approaches for anyone identified as being at risk of contagion, including rapid referral for community mental health support where needed

**Source:** Local suicide prevention planning, Public Health England (1)

#### 8.5. Supporting the media in delivering sensitive approaches to suicide and suicidal behaviour

Research shows that inappropriate reporting of suicide may lead to imitative or 'copycat' behaviour among vulnerable groups, particularly young people. The Samaritans have published guidance on responsible media reporting (25) and it is critical that all local media agencies are made aware of the following principles:

- To not provide details about the method of suicide used or state that a particular method is quick or easy
- To not sensationalise and / or romanticise suicide
- To avoid prominent or repetitive reporting; e.g. high frequency areas
- To avoid reporting an individual's life circumstances e.g. a debt problem, as this may risk vulnerable individuals identifying with the person who took their life

##### What works?

- Ensure local media are aware of Samaritans' guidance on responsible media reporting
- Encourage local media to provide information about sources of support and contact details of helplines when reporting mental health and suicides

**Source:** Local suicide prevention planning, Public Health England (1)

## 8.6. Reducing rates of self-harm and attempted suicide as a key indicator of suicide risk

In its third progress report of the cross-government strategy to save lives, Department of Health identified self-harm and attempted suicide, as the greatest determinant of future suicide risk. (4) We have defined self-harm as separate to attempted suicide. Self-harm is an intentional act of self-poisoning or self-injury without suicidal intent. Attempted suicide is an act of self-poisoning or self-injury with suicidal intent.

Self-harm is an expression of personal distress and there are varied reasons for a person to harm themselves irrespective of the purpose of the act. Individuals who start to self-harm when young might adopt the behaviour as a long-term strategy for coping; there is a risk that the behaviour will spread to others; and also that greater engagement with the behaviour may lead in time to a higher suicide rate.

It is thought that up to 1 in 14 adults in London report self-harming at some point in their lives. This equates to approximately 17,000 adults in Southwark. Young people are at greatest risk of self-harm, in particular young women. They are more than twice as likely to report having self-harmed as their male counterparts, with one in five young women (those aged 16 to 24) reporting having self-harmed at some point in their life. (23)

Findings from the 2002/3 suicide audit conducted by Southwark Primary Care Trust showed that self-harm was recorded as a risk factor in almost a third of all local suicides. It was also revealed that over half of all suicides in Southwark had tried to take their life at least once before. Most commonly this information was mentioned at the Coroner's inquest and not in the GP files, indicating that GPs are often unaware of previous attempts. (12)

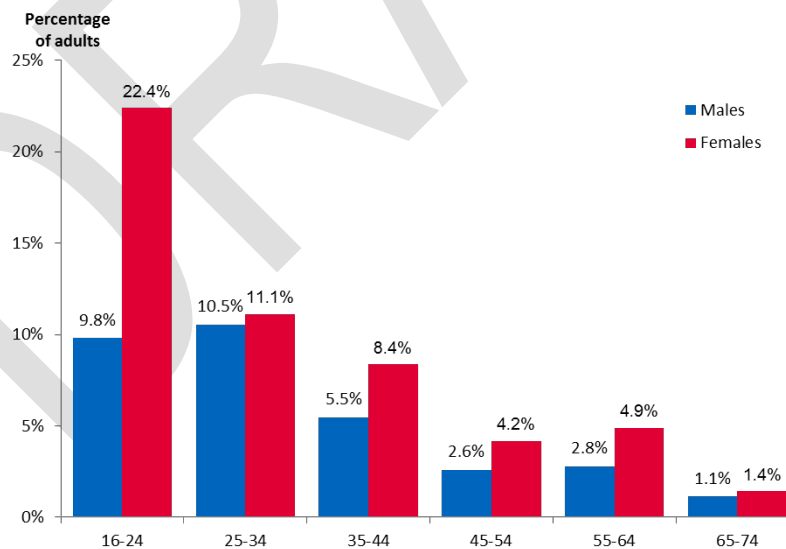


Figure 11: Self-harm and attempted suicide by age group and sex in England, 2014

**What works?**

- Ensure the implementation of the NICE standards and pathways CG16 and CG133 for managing patients who self-harm

**Source:** Local suicide prevention planning, Public Health England (1)

**8.7. Supporting research, data collection, monitoring and information sharing**

In order to best target and allocate resources efficiently, a comprehensive local understanding of the risk factors and high risk groups is required. Given that more than a decade has elapsed since the last strategy and action plan, more up to date information and intelligence is needed.

**What works?**

- National guidance for local suicide prevention planning encourages working with the Coroner Court to agree a data disclosure protocol and, if possible, carry out a suicide audit.

**Source:** Local suicide prevention planning, Public Health England (1)

## 9. BUILDING A PARTNERSHIP APPROACH

Most suicides are the result of a wide and complex range reasons and often, no single cause explains a suicidal act. Usually several factors cumulatively increase an individual's risk of taking their own life. As such, no single organisation has the ability to influence all factors and deliver effective suicide prevention in isolation. It is the combined knowledge, expertise and resources of organisations across the public, private and voluntary sectors that are essential to achieving Southwark's vision of lower rates of suicide and self-harm.

Southwark has established a multi-stakeholder Suicide Prevention Steering Group which meets on a six-monthly basis. The group represents a shared commitment across the council, Southwark NHS Clinical Commissioning Group, the voluntary and community sector and local service providers to prevent suicides locally. Southwark's Suicide Prevention Steering Group has committed to developing this preventative strategy as well as oversee the implementation of the proposed action plan (see section 10). In doing so we hope to establish a network for suicide prevention across Southwark consisting of the following partners;



Figure 12: Southwark's Suicide Prevention Network

## 10. WHAT WE PLAN TO DO

This strategy represents Southwark's commitment towards achieving a reduction in the local suicide rate. However, we need to do more in order to demonstrate how this strategy will be implemented. Southwark's multi-stakeholder Suicide Prevention Steering Group will work together to develop and implement a local Suicide Prevention Action Plan, reflecting the national and local policy context and our local priorities.

The action plan corresponding to the first two years of the strategy is included within this document. At the 18-month point of the strategy, the Steering Group will look to revise the action plan and seek approval from the Health and Wellbeing Board.

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Objective	Actions	Owner	Deadline
<b>1. Reduce the risk of suicide in high risk groups</b>	<b>Improve help-seeking behaviour among men</b>		
	1.1. Explore opportunities to establish a peer support / communication network and use peer communicators to provide support and information around mental health and suicide to men in high risk population / occupation groups <i>(MH&amp;W 7.1 &amp; 13.4)</i>	<b>CCG, VCS, Public Health</b>	January 2019
	1.2. Explore opportunities for the development of an outreach programme that delivers information and advice to targeted community and occupational groups (outside formal health settings)	<b>CCG, VCS, Public Health (including workplace), Leisure and Communications</b>	January 2019
	1.3. Deliver training to front line primary care staff to improve recognition of risk factors and assessment <i>(MH&amp;W 2)</i>	<b>CCG, GP federations</b>	June 2018
	1.4. Develop pathways that enable referral into wellbeing and other support services <i>(MH&amp;W 4)</i>	<b>CCG, GP federations, VCS</b>	June 2019
	1.5. Improve signposting to practical support for those affected by environmental risk factors such as sudden loss of job, housing or financial turmoil <i>(MH&amp;W 6.3 &amp; 28.3)</i>	<b>Primary care, Local job centres and benefit advisors, Housing, Primary care, VCS</b>	December 2018
	<b>People in contact with the criminal justice system</b>		
	1.6. Improve the availability and timeliness of health records and data sharing between MH services, primary care and the police	<b>CCG, SLAM, Metropolitan Police,</b>	October 2019

	<p>Improve understanding of information governance and awareness of what data can be shared between stakeholders (<i>MH&amp;W 37.1</i>)</p> <p>1.7. Map Southwark's bail houses / hostels, engage local hostels and provide links and information on local support services e.g. the Wellbeing Hub</p> <p>1.8. Provide a training workshop to staff at local bail hostels to increase awareness of suicide and how to identify those who are at risk</p> <p><b>Specific occupational groups</b></p> <p>1.9. Lobby for suicide prevention to be included in the Healthy Workplace Charter; currently the charter covers mental health awareness, tackling stigma, and preventing work-related stress but does not mention suicide prevention (<i>MH&amp;W 11.3</i>)</p>	<p>GPs</p> <p><b>Public Health, VCS, Samaritans</b></p> <p><b>Samaritans</b></p> <p><b>Public Health</b></p>	<p>April 2018</p> <p>December 2018</p> <p>December 2018</p>
<p><b>2. Tailoring approaches to improve mental health across all communities</b></p>	<p>2.1. Improve engagement with local schools and explore opportunities to develop a programme of work around emotional health and wellbeing among young people, recognising that self-harm is prevalent</p> <p>2.2. Leverage the Big White Wall online community to deliver messages around suicide to targeted population groups via social media e.g. the June campaign focused on male mental health (<i>MH&amp;W 5</i>)</p>	<p><b>Public Health, Education</b></p> <p><b>CCG, Public Health</b></p>	<p>April 2018</p> <p>June 2018</p>

	<p>2.3. Deliver training to front line primary care staff to improve recognition of risk factors and assessment (<i>MH&amp;W 2</i>)</p> <p>2.4. Offer suicide awareness and prevention training for clinicians with specific focus on: complex patients with concurrent physical and mental health needs; patients with substance misuse; urgent referral and seamless transitions of care (<i>MH&amp;W 2</i>)</p> <p>2.5. Work with and support Thrive LDN around the various opportunities for local, sub-regional and regional benefits and learning to Southwark (<i>MH&amp;W 12.3</i>)</p> <p>Further actions are to be identified following analysis of data from the Coroner Court and possible completion of a suicide audit.</p>	<p><b>CCG</b>, GP federations</p> <p><b>CCG</b>, GP federations, Public Health</p> <p><b>Public Health and Thrive LDN</b></p> <p><b>Public Health</b></p>	<p>June 2018</p> <p>December 2019</p> <p>December 2018</p> <p>April 2018</p>
<p><b>3. Prevention of suicide in high risk locations and reducing access to the means of suicide</b></p>	<p>3.1. Expand GP learning to include safe prescribing to reduce the number of poisoning cases</p> <p>3.2. Identify and assess risk area stations and consider implementing physical barriers (fitment is not always possible due to design restrictions, platform designs and size and other factors such as available budget but they can be considered as part of a layered approach to mitigations)</p> <p>3.3. Establish a programme of regular training courses for Network Rail and Train Operator Staff; Samaritans Managing Suicidal</p>	<p><b>CCG</b>, GP federations</p> <p><b>Network Rail</b>, Train Operating Companies</p> <p><b>Network Rail</b>, Train Operating Companies</p>	<p>June 2018</p> <p>Ongoing</p> <p>Ongoing</p>

	<p>Contacts (MSC) and promoting the use of the Learning Tool</p> <p>3.4. Increase signposting to help and support services for individuals who have suicidal ideation e.g. Samaritans material such as signs and posters can be fitted at identified stations</p>	<p>Samaritans</p> <p><b>Network Rail</b>, Train Operating Companies, Samaritans</p>	<p>Ongoing</p>
<p><b>4. Providing better information and support to those bereaved or affected by suicide</b></p>	<p>4.1. Ensure all first responders and those in contact with bereaved families have supplies of, and distribute, the Help is at Hand z-card. Relevant local stakeholders would be the police, the Coroner's office, local funeral directors and voluntary services</p> <p>4.2. Provide Help is at Hand in community settings such as libraries, primary care and through bereavement support organisations</p> <p>4.3. Engage members of the local community who have been bereaved to sit on the Suicide Prevention Steering Group to inform local planning and commissioning</p> <p>4.4. Improve signposting for patients and families/carers affected by suicide to additional support</p> <p>4.5. Conduct a needs assessment focusing on the support for individuals in Southwark who have been bereaved or affected by suicide with special consideration for vulnerable population groups. For example; carers, individuals from BAME backgrounds, refugees, individuals with a learning disability</p>	<p><b>Public Health</b>, Police, LAS, Coroner Office, Emergency Departments</p> <p><b>Public Health</b>, Primary Care</p> <p><b>Public Health</b></p> <p><b>Public Health</b>, VCS, GP federations, CCG</p> <p><b>Public Health</b>, VCS</p>	<p>December 2018</p> <p>December 2018</p> <p>December 2017</p> <p>December 2018</p> <p>March 2019</p>
<p><b>5. Supporting the media in</b></p>	<p>5.1. Ensure local media are aware of , the guidance published by the Samaritans on responsible media reporting of suicide</p>	<p><b>Samaritans</b>, communications</p>	<p>April 2018</p>

<p><b>delivering sensitive approaches to suicide and suicidal behaviour</b></p>	<p>5.2. Provide local media with access to a single point of contact either within the council or the Samaritans to discuss a story before it is run</p> <p>5.3. Encourage local media to provide information about sources of support and contact details of help lines when reporting a mental health / suicide story</p>	<p><b>Samaritans</b></p> <p><b>Samaritans, VCS</b></p>	<p>December 2017</p> <p>April 2018</p>
<p><b>6. Reducing rates of self-harm as a key indicator of suicide risk</b></p>	<p>6.1. Complete a rapid health needs assessment on self-harm, as part of Southwark's JSNA process, and use learning to develop key recommendations</p> <p>6.2. Work with local Emergency Departments to conduct a case note review of potential cases of self-harm and attempted suicide</p> <p>6.3. Explore other sources of intelligence relating to self-harm focusing specifically on young people in Southwark</p> <p>6.4. Implement active follow up with appropriate safeguards post-treatment. Learning and process details from the successful BTP model should be shared to inform this</p> <p>6.5. Develop an appropriate out of hours pathway for individuals in distress / at crisis point, alternative to A&amp;E (MH&amp;W 20)</p>	<p><b>Public Health</b></p> <p><b>Public Health</b></p> <p><b>Public Health</b></p> <p><b>SLAM and GPs, BTP</b></p> <p><b>CCG, Public Health, SLAM, Acute Care</b></p>	<p>June 2017</p> <p>December 2018</p> <p>December 2019</p> <p>June 2019</p> <p>December 2019</p>
<p><b>7. Supporting research, data collection, monitoring and</b></p>	<p>7.1. Work with HM Coroner to agree a data disclosure agreement with the coroner court in order to develop a more detailed understanding of local suicide patterns and trends (MH&amp;W 37.2)</p>	<p><b>Public Health</b></p>	<p>April 2018</p>

<p><b>information sharing</b></p>	<p>7.2. Explore opportunities to work with the HM Coroner to conduct a suicide audit, adopting an appropriate sampling method (<i>MH&amp;W 37.2</i>)</p> <p>7.3. Explore opportunities for more real time data reporting of suicide, attempted suicide and self-harm:</p> <ul style="list-style-type: none"> <li>▪ Serious untoward incidents reports to the CCG from NHS trusts</li> <li>▪ The Rail Industry in conjunction with BTP will provide information on numbers of incidents at stations</li> <li>▪ Network Rail will inform Local Authorities where three or more suicides/attempts have taken place in a rolling 12 month period on its infrastructure. It will then seek to work with them to make the community in and around the area less vulnerable to suicide</li> <li>▪ Explore opportunities to use local Metropolitan Police Service data to enable better real-time reporting of suspected suicide, suicide attempts and self-harm</li> </ul> <p>7.4. Explore data sharing and learning opportunities between stakeholders e.g.:</p> <ul style="list-style-type: none"> <li>▪ BTP to share details of their process for dealing with and mitigating the impact of suicide on the rail network as an example of best local practice</li> </ul>	<p><b>Public Health</b></p> <p><b>CCG</b>, Public Health, SLAM</p> <p><b>BTP</b>, Network Rail, Public Health</p> <p><b>Network Rail</b>, Train Operating Companies, BTP, Samaritans</p> <p><b>Public Health</b>, MPS</p> <p><b>Public Health</b> (facilitating), All</p>	<p>December 2019</p> <p>December 2017</p> <p>October 2017</p> <p>October 2017</p> <p>June 2018</p> <p>December 2018</p>
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	<ul style="list-style-type: none"> <li>▪ BTP to share learning from 'clusters' review of suicide cases in the local area</li> </ul> <p>7.5. Promote serious incident reviews by primary care teams and if possible, involve other professionals as indicated</p>	<p><b>CCG</b>, GPs</p>	<p>June 2018</p>
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*(MH&W #):* Cross reference to the relevant shared action in Southwark's Joint Mental Health and Wellbeing Strategy.

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## 11. MONITORING AND EVALUATION

With this strategy Southwark has set a target to reduce the number of suicides across Southwark by at least 10% over the next five years as well as reduce the instances of self-harm and attempted suicide.

Due to the registration delay in reporting suicides (see section 6) and the relatively low number of local cases annually, suicides are reported over a three-year period. Therefore, we recognise that we will not be able to measure the number of suicides in Southwark five years from now, in 2022, until 2025. Therefore, in order to determine success we will look to assess the trajectory in suicide rate at the end of the strategy period, using data for 2018-20.

In order to realise this vision we need to monitor progress against the actions that partners have committed to undertaking. The following framework will be used to monitor and evaluate the success of Southwark's Suicide Prevention Strategy and Action Plan:

Monitoring metric	Information source	Time Period
Near real-time reporting of suspected suicide, attempted suicide and self-harm from SLAM	Serious incidents reports to CCG	<ul style="list-style-type: none"> <li>▪ Baseline Q3 2017/18</li> <li>▪ Quarterly</li> </ul>
Near real-time reporting of suspected suicide fatalities and injuries as well as 'interventions' on the local rail network	BTP, Network Rail and Train Operating companies	<ul style="list-style-type: none"> <li>▪ Six-monthly</li> </ul>
Near real-time reporting of suspected suicide, attempted suicide and self-harm from the MPS analytical team	MPS data shared through the MPS analytical team	<ul style="list-style-type: none"> <li>▪ TBC</li> </ul>
Evaluation Metric	Information source	Time period
Local rates of: <ul style="list-style-type: none"> <li>▪ Suicide</li> <li>▪ Attempted suicide</li> <li>▪ Self-harm</li> </ul> With a particular focus on rates among high risk and vulnerable groups	<ul style="list-style-type: none"> <li>▪ NHS Digital, Primary Care Mortality Database</li> <li>▪ Hospital Episode Statistics</li> <li>▪ Data from the local Coroner Court</li> </ul>	<ul style="list-style-type: none"> <li>▪ Baseline year 2016/7</li> <li>▪ Final year 2021/22</li> </ul>

## 12. GOVERNANCE AND OVERSIGHT

Local partners committed to reducing the rates of suicide and self-harm across the borough have come together as a Suicide Prevention Steering Group. The group was formed in February 2017 and meets every six months. Southwark's Suicide Prevention Steering Group comprises the following partners; Public Health and Southwark Council partners, NHS Southwark Clinical Commissioning Group, South London and Maudsley NHS Foundation Trust, the Metropolitan Police, Network Rail, British Transport Police, London Ambulance Service, general practice, voluntary and community sector partners. The group has committed to oversee the development and implementation of this strategy and action plan, monitor progress and ensure the delivery of agreed actions. The Suicide Prevention Steering Group is accountable to Southwark's Health and Wellbeing Board.

The action plan will be reviewed and revised ahead at the two-year point.

### **13. COMMUNICATION AND DISSEMINATION**

In order to monitor progress against this action plan, an annual review will be carried out by Public Health and partners and brought forward for discussion through the Suicide Prevention Steering Group. It is intended that wherever possible, the review for this strategy would be considered alongside the equivalent review for the Joint Mental Health and Wellbeing Strategy.

### **14. CONCLUSION**

This strategy and action plan has set out our vision and commitments for preventing suicide and reducing the incidence of attempted suicide and self-harm in Southwark. We will achieve this vision by working in partnership, as a suicide prevention network, to oversee the implementation of the commitments outlined in this document.

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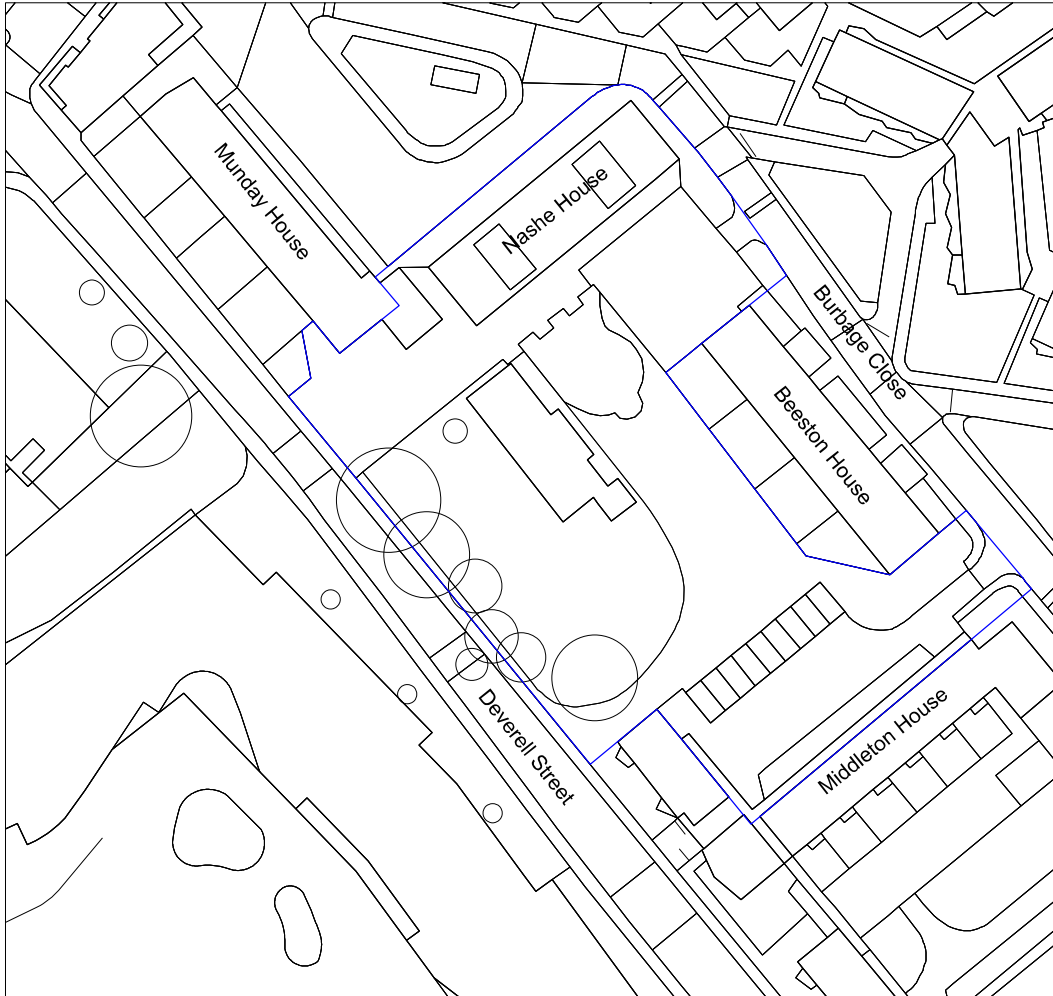
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Joseph Lancaster Nursery OS Map  
Scale 1:1000

— :Development site boundary (including wider estate improvement areas)

LEATHERMARKET  
**CBS**

# LEATHERMARKET COMMUNITY BENEFIT SOCIETY

## 5 YEAR BUSINESS PLAN

FEBRUARY 2018 (Approved by the CBS 19.02.2018)



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## EXECUTIVE SUMMARY

Established in 2014 against a backdrop of rising property prices and a severe housing shortage, the Leathermarket Community Benefit Society (CBS) is a democratic organisation, led by and for the benefit of local residents and established to develop underutilised sites within the Leathermarket JMB estates (Bermondsey, South London). Each CBS development will deliver high quality, energy efficient homes, held in perpetuity by the CBS and rented to local people at truly affordable rents, i.e. in line with rents charged by the local council, Southwark.

The Leathermarket CBS is now developing the first and second of hopefully many unused or underused sites, comprising 27 and 40 new truly affordable homes respectively.

## FINANCIAL SUMMARY

The CBS has focused this business plan on the development of its current sites – Marklake Court (formally known as Kipling Garages) and Joseph Lancaster Nursery. Also provided are financial forecasts over the next 5 years to demonstrate how funding provided by Southwark will be utilised and how borrowing secured against the first sites could be used to seed fund future opportunities.

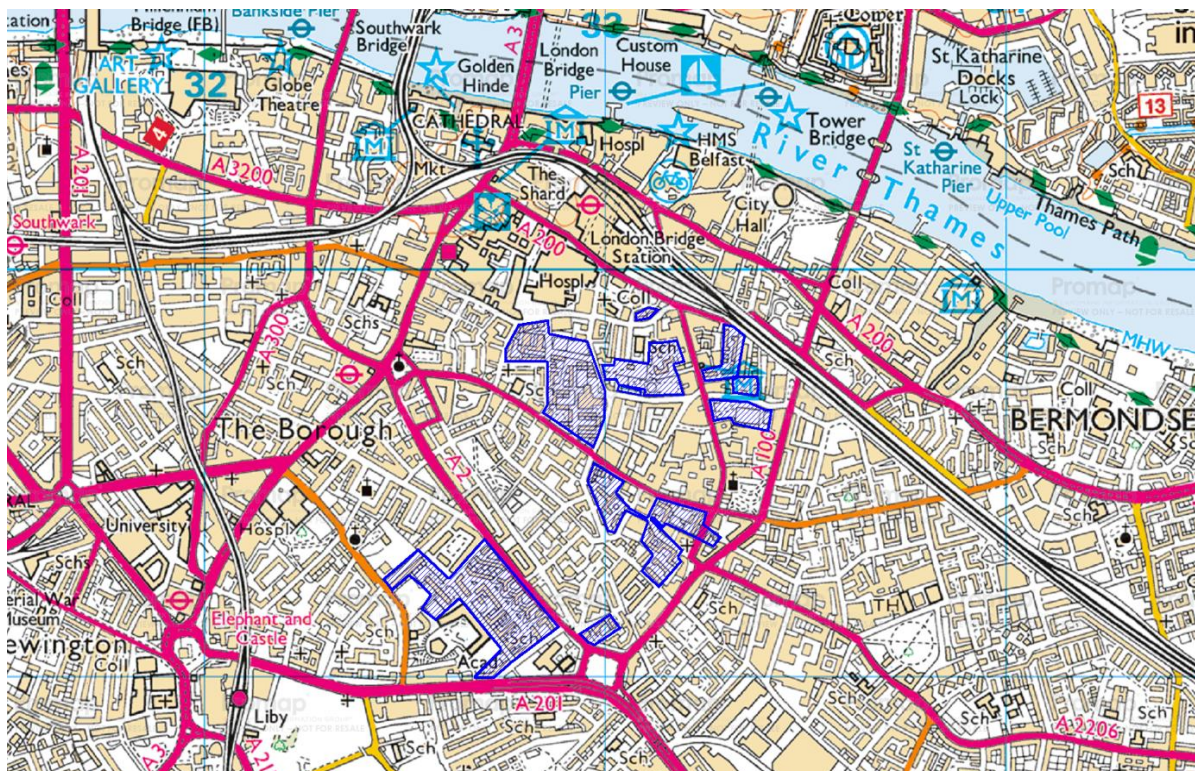
## ORGANISATION AND MANAGEMENT

### 1. BACKGROUND

Leathermarket Community Benefit Society (CBS) is a local community organisation formed by members of the Leathermarket Joint Management Board (JMB). The JMB is a self-financed Tenant Management Organisation (TMO) established in 1996 under the Government's Right-to-Manage legislation, enabling residents to manage independently their own services on housing estates within the Leathermarket area.

The JMB manages 1,500 homes under a Management Agreement with Southwark Council. The JMB enjoys a high level of local support securing the backing of 94% of its tenants on a 74% turnout in its last continuation ballot in 2016. The CBS was established because JMB residents were concerned by the lack of available affordable housing in the area and at the continuation ballot in 2011 requested the JMB work to alleviate this issue. This set off a chain of action culminating with the establishment of the CBS. Whilst a separate organisation, the CBS continues to work in close collaboration with its founding organisation with a co-terminus area of operation.

*Estate areas managed by Leathermarket JMB*



## 1.1 HOUSING NEEDS

In February 2012, the JMB organised a survey of its tenants to establish the level of housing need amongst its tenants. The results are set out below:

- 99% of households have a combined household income of less than £30,000 (Q4 2012);
- 87% thought new housing is an important issue that JMB should get to work on;
- 30% of tenants had a substantial reason why they needed to move;
- 16% of tenants are overcrowded; and
- 10% describe themselves as in housing need, but not registered with the Council.

When asked about possible solutions, tenants said the following:

- 94% thought there should be more genuinely affordable homes in the JMB estates area;
- 85% expressed support for social housing being built on unused or underused land on their estate; and
- 77% think that staying in the JMB estate area is important. 38% participate in local community groups.

Following the continuation ballot, it was decided that a more detailed Housing Needs Survey of all residents was required to establish the exact need. Personal contact was successfully made with most of the JMB's 1,000 tenants. This survey established that 30% of all respondents were inadequately housed, many chronically overcrowded, but some were under-occupying (many of who had no financial incentive to downsize as the bedroom tax did not apply). Using this data, the CBS, the CBS has utilised the Council's allocations' policy, which prioritises people right-sizing; thereby releasing larger homes for families and creating a far-reaching chain of benefit (Appendix 1).

The survey also importantly reinforced the outcome of the initial survey with 85% of residents supportive of the CBS building more social housing on the JMB estates underused land.

In order to protect the day-to-day management and maintenance function of the JMB, the independent Leathermarket CBS was set up as a community-led Development Vehicle.

## 1.2 RESIDENT-LED DEVELOPMENT

All too often development has been done to communities, not with or for them. Due to these bad experiences, JMB residents are increasingly vocal, with an active and thriving Tenants & Residents Association (TRAs) on each estate, ready to object to any planning application which negatively impacts on existing residents. The CBS as a community led organisation is therefore best placed and able to unlock challenging sites and maximise the provision of much needed truly affordable new homes.

Residents have voiced that they want high quality, energy efficient homes that the community can be proud of. The CBS has taken a very different approach to community involvement, starting with a completely blank sheet of paper to involve local people in the design of the new homes and help to make sure they are well integrated with the wider estate and improve the local environment. Custom build principles have been adopted for the design of the new homes, which means identifying possible tenants at an early stage and involving them in the design process. We have found identification of future residents strengthens local support through planning and construction.

## 1.3 FIRST DEVELOPMENT – MARKLAKE COURT

With the help of the local TRA, the Leathermarket CBS identified the underutilised garages on the Kipling Estate as a potential first site for new housing. The London Borough of Southwark granted a long-lease of the land to Leathermarket CBS, for a term of 125 years, for the purpose of delivering homes for rent (in line with the Council's own rent levels). These 27 homes are currently under construction and due for completion summer 2018.

## 1.4 SECOND DEVELOPMENT – JOSEPH LANCASTER

Local residents and TRAs have been enthused by the process and involvement during the first development and have suggested other development sites for the provision of new affordable homes, such as the Joseph Lancaster Nursery site.

The site is located in the middle of the Lawson Estate in SE1. The site is surrounded by residential blocks: Munday House, Nashe House, Beeston House and Middleton House.



*Aerial view from south*



*Aerial view from east*



*View of derelict nursery building  
(Images: Bell Phillips Architects)*



*View of existing children's play area*

The Lawson Estate residents have been clear that they wish the JMB to take control of any redevelopment on this site to ensure it meets the needs of local people. A number of consultation meetings have taken place with residents. There has been a positive pre-application process with Southwark planners. A report recommending the transfer of the site on a 125-year lease to the CBS will be debated by Southwark's Cabinet Committee in December 2017.



*Example of Option 1 Ground Floor from Feasibility Study (Bell Phillips Architects)*

#### 1.4 FUTURE DEVELOPMENT

An initial capacity study has identified scope for hundreds of new homes across the nine estates managed by Leathermarket JMB. An initial 'early win' programme prioritises 116 new homes over a 5-year programme. The potential 'early win' sites include:

Site	Site Size (Gross SqFt)	Homes (No.)	Cost (£'000)
<b>Elim Garages &amp; Elim Ball Court</b> Potential redevelopment of existing isolated garage and ball court, subject to relocation of play space.	10,473	40	£16.0m
<b>Peveril House Garages</b> - Row of garages beneath Peveril house, potential for redevelopment or wider regeneration.	(tbc)	25	£9.3m
<b>Bartholomew Street Shops</b> - Row of 7 retail units, part of the Lawson Estate. Subject to review of existing leases	5,597	18	£6.7m
<b>Munday House Car Park</b> - Row of 3 isolated garages and surrounding car parking off Burbage Close, part of the Lawson Estate.	1,399	3	£1.1m
<b>Mendham House Car Park</b> - Potential new development on existing car park and open space, part of Cluny Estate, retaining existing playground.	5,317	12	£4.4m
<b>JMB Office</b> Potential redevelopment of existing JMB offices, subject to relocation.	5,813	20	£7.5m
<b>TOTAL</b>		<b>116</b>	<b>£45.0m</b>



## 2. MISSION & OBJECTIVES

### 2.1 MISSION

*To generate social, economic and environmental benefit for the local residents of the Leathermarket estates within a democratic community-led framework, by seeking and delivering opportunities for new genuinely affordable homes and improving the quality of existing neighbourhoods.*

Developing new homes is in direct response to concerns of the residents of the JMB estates about the lack of affordable rehousing options for themselves and their children who want to remain in the area, close to their families, community and support networks.

### 2.2 PRIMARY OBJECTIVES

The objectives of the CBS are:

- To build buildings that the community is proud of;
- For local people to feel proud of what they have achieved;
- To develop high quality genuinely affordable homes for rent;
- To develop energy efficient homes focused on reducing energy poverty;
- Ensuring the new homes are available for local people (Appendix 1);
- Ensuring the new homes are let at genuinely affordable rents in perpetuity; and
- Empower in-coming residents to participate in the design of their homes.

### 2.3 AMBITION

The CBS ambition is to build a fruitful and long-term partnership with Southwark Council, GLA and DCLG that maximises the delivery of new genuinely affordable homes within the local area. The first two developments will demonstrate the CBS capacity to unlock and deliver genuinely affordable homes for the council, helping to reach the target of 11,000 new affordable homes in the borough by 2043.

### 3. GOVERNANCE STRUCTURE

The CBS has always been structured to deliver projects that benefit the community and have recently been able to build its capacity through a DCLG grant.

#### 3.1 LEGAL STRUCTURE

The CBS was established in 2014 as a registered society, in accordance with the Co-operative and Community Benefit Societies Act 2014 and authorised as a Community Benefit Society. The primary trade activity is house building. It is regulated by the Financial Conduct Authority (Registration number: 32294R) as an organisation run for the benefit of the wider community, re-investing its profits in the community. The way that the CBS is structured means that it also falls within the definition of a Community Land Trust.

**Registered Office:** 26 Leathermarket Street, London SE1 3HN

The CBS is a not for profit organisation, democratically elected by its members, with membership open to anyone who lives or works in the JMB area. The CBS is committed to encouraging membership from across all the estates managed by Leathermarket JMB.

#### 3.2 OPERATIONAL STRUCTURE

The CBS Board determines the strategy of the society - directing, controlling and evaluating the CBS affairs. The oversight of CBS activities requires continuity of knowledgeable and committed Directors, complemented by input from members of the JMB. The challenge is ensuring that all residents, regardless of background and experience, feel confident about coming forward to be Directors, and can effectively represent the views of members. This means supporting in-coming Directors to develop the values, knowledge and skills to help achieve the CBS objectives.

The CBS board decided that now construction work on Marklake Court has started it should use part of the client fee to employ the experience of a Programme Director, to complement the work of the CBS Community Liaison Manager, whose role is principally resident liaison. The CBS board has also procured management and financial support from the JMB, under a service level agreement.

The CBS has developed a strong partnership with Southwark Council and is working cooperatively to help the council achieve its target of delivering 11,000 affordable homes by 2043. The Council has transferred the first site for development, the Kipling Garages site (now known as Marklake Court),

and is funding the construction costs. As a result of this, an officer of Southwark Council has an observer role on the Board, which adds to the strength of the CBS operational structure. The partnership between the CBS and the Council was recognised by the winning of a national partnership award granted by the National Federation of TMOs in 2016.

### 3.4 BOARD MEMBERS

The Board members provide overarching strategic direction. The CBS Rules require that a majority of Board members should be resident members. All JMB residents can apply to become a Board member. Resident Board members are elected for a three-year term at the Leathermarket CBS Annual General Meeting; the AGM held in October 2017 elected the Board members set below of which nine are democratically elected residents and three are co-opted Directors selected for the experience, knowledge and expertise they bring to the Board.

The democratically elected resident Directors of Leathermarket CBS are:

#### **John Paul Maytum** MBE - Chair of CBS Board

John Paul was recently awarded an MBE for public service. He is now a freelance communication consultant, having been a senior civil servant for many years.

#### **Joanna Vignola** - Vice Chair of CBS Board

Joanna is a JMB resident on the Kipling Estate with a keen interest in community participation and development.

#### **Christine Parsons**

Chris is a tenants' representative with over 25 years' experience. Chris is a Board member of St. Olaves Charity. She also serves on Southwark Council's tenant arbitration panel. Chris received a Lifetime Achievement award at Southwark Housing Heroes Awards in January 2016, as well as winning the TPAS Southern Region Tenant of the Year Award.

#### **Sarah Hatchard**

Sarah is the Treasurer of the Kipling Tenants & Residents Association and has been a resident representative for over 15 years. She is also a Director of the JMB and has many years of experience in housing.

#### **Deborah Harrington**

Deborah has many years of experience of housing and health campaign work.

**Sean Jeannette**

Sean is a Director of the JMB and a Committee member for the Decima Street Tenants & Residents Association. Sean has recently retired and has many years' experience of luxury property management.

**John Lynch**

John Lynch is a JMB resident and has lived within the local area on JMB estates since he was a child. John is a member of the National Federation of TMOs Executive Committee; he also serves on the London Tenants Federation Executive Committee

**Fola Ogunkola**

Fola recently won Southwark Council Housing Heroes Award 2017 for his work as vice chair of the Leathermarket JMB.

**Frank O'Neill**

Frank is a Director of the CBS and is a down-sizer and future resident of Marklake Court.

The co-opted Directors of Leathermarket CBS are:

**Paul Munday - Treasurer of CBS Board**

Paul has extensive experience of project managing and financing new build development projects, housing projects and major repairs contracts at Director and CEO level. Paul is a Board member of Estuary Housing Association where he is Vice Chair and Chair of the Development Committee. Paul holds both construction and accountancy qualifications.

**Dr Cormac Hollingsworth**

Cormac is a Director of the CBS. He is a Doctor of economics and an investment analyst.

**Andy Bates**

Andy is the Executive Manager & Company Secretary of the JMB. Andy has 30 years' housing experience, 27 at a managerial level. He is a Board member of St. Olaves Charity and Wenlock Barn TMO. Andy has an MA in Social Policy and a second in Management.

### 3.5 KEY CLIENT TEAM

#### **Beverley Nomafo** - Programme Director

Beverley has 25 years experience of leading and delivering new build housing programmes, within both Local Authorities and Housing Associations. During her previous role as Head of Housing Development and Regeneration, for a London Borough, she established and delivered a rolling new build programme of over 300 affordable homes across 35 underused council sites. Beverley has a Business qualification and a Real Estate Masters with distinction.

#### **Jane Mepham** - Community and Communications Officer

Jane has 25 years' housing experience; during her previous roles she was legal advice supervisor at a community Housing Advice Centre and has also worked within local authority housing departments. Jane has an MSc in Spatial Planning and a second in Housing.

#### **Rachel Brain** - Community and Communications Officer

Rachel recently graduated from LSE with an MSc Distinction in City Design and Social Science. Rachel has undertaken various roles to support local communities - including a hub leader for Food Recycle in Islington, a Student Refuge Programme, and a Best Buddies programme.

**Financial & business advice** - This is provided by the JMB's Manager, Andy Bates, who has an MA Management (Distinction) and Finance Manager, Berni McEwan, who is CIMA Adv Dip MA qualified. Routine financial assistance is provided by the JMB's Bookkeeper, Michelle Daniel, who is MAAT qualified. This support is delivered within a formal service level agreement between the two organisations.

### 3.6 PROFESSIONAL ADVISORS

To supplement the experience of the Board the CBS have procured via OJEU the following professional team:

**Development Manager - igloo:** A purpose driven developer, funder and partner. igloo exists for People, Place and Planet. igloo is the UK's leading responsible real estate business working with communities, local authorities and investors who want to make the world better one place at a time. igloo works hard to fund, deliver and animate great Places, great for People and for the Planet. igloo has a proven record of accomplishment of excellence and delivery, managing projects with a Gross

Development Value of over £0.75 billion and winning numerous design awards, including National Housing Design Awards Winner.

**Architect - Bell Phillips Architects:** BPA is an award winning architectural practice established in 2004 with a strong track record of high quality design demonstrated through high profile competition wins, awards and features in publications and exhibitions.

#### 4. FINANCIAL INFORMATION

The CBS has ambitious plans for future developments; the financial information is forecast over a 5-year period. Detailed financial information is provided below on the first two developments: Marklake Court (formally Kipling Garages site) and Joseph Lancaster Nursery Site.

##### 4.1 FINANCIAL SUMMARY

At the 31.03.17 the financial position of the CBS was as follows:

	Restricted	Unrestricted	Total
B/F balance 15/16	£ 250,007	£ 133,509	£ 383,516
<b>Gross Income for the year 2016/17:</b>	<b>Restricted</b>	<b>Unrestricted</b>	<b>Total</b>
Grant Funding:	£3,046,306	£ 165,484	£3,211,790
<b>Gross Expenditure for the year 2016/17:</b>	<b>Restricted</b>	<b>Unrestricted</b>	<b>Total</b>
Expenditure:	£1,083,851	£ 119,616	£1,203,467
<b>C/F for the year 2017/18:</b>	<b>£2,212,462</b>	<b>£ 179,377</b>	<b>£2,391,839</b>

##### 4.2 CURRENT DEVELOPMENTS

Project	Size	Timing	Gross Development Cost
Marklake Court	27 homes	Complete Summer 2018	£9.99m
Joseph Lancaster	40 homes	Complete Summer 2020	£12.59m

For a more detailed breakdown of the above please refer to Appendix 2A and 2B.

##### 4.3 FUTURE FUNDING OPTIONS

Whilst the first part of the financial section of the Business Plan focuses on the first two developments, the CBS is aware that the development and ownership of residential assets brings with it the potential to develop a revolving development fund for further sites.

The CBS will need sound financial management in order to maximise this potential. The CBS recognises that each development will come with the need to raise additional finance but understands the funding agreements established on the first development could be used to establish a fruitful long-term partnership for both the Council and community.

Each project will be unique however, some of the potential sources of funding for future projects identified include:

- LBS Section 106 Grant;
- LBS Right to Buy Receipts;
- Borrowing – Based on current financial projections, the CBS believes it can leverage borrowing of £355,000 on the rental income from Marklake Court (capped by 1.25 interest cover ratio) and £1,900,000 on the rental income from Joseph Lancaster (capped by a maximum of 70% LTV);
- Asset Value/Debt – Any net rents, after costs (including interest payments) will be recycled to fund future developments;
- GLA Innovation funding;
- DCLG Estates Regeneration Fund - £367,000
- Community Housing Fund – £60,000.
- CLT Fund – Government funding for CLTs;
- Public private partnership with local developers;
- Community shares – A form of share capital unique to co-operative and community benefit society legislation;
- Cross subsidy – Using private and/or shared ownership sales receipts;
- Mutual Home Ownership – Society members and residents pay a collective mortgage;
- Recycling of client fee – Part of the grant funding covers a client fee due to the CBS for their role in bringing forward Marklake Court. The majority of this will be used to cover expenses such as insurances and staffing costs, however if there are any surpluses this will help seed fund the next development;

#### 4.4 BORROWING

The plan is to borrow against the projected rental income of the new homes once completed at Marklake Court (formally Kipling Garages), and Joseph Lancaster, to part finance the future schemes.

Based on its financial modelling the CBS believes that £355,000 can be borrowed against the rental income from Marklake Court and £1,900,000 against the Joseph Lancaster income stream. The CBS is able to borrow more against Joseph Lancaster as the projected rent income is higher for the bigger scheme and significant elements of CBS core running costs are covered using the Marklake rental income stream.

The debt and repayments have been modelled by preparing a 30-year financial forecast including cash flow forecast, income and expenditure and balance sheet. The first five years of these have been included in Appendices 4 to 5. The full 30-year financial statements are included in Appendix 6, which include the senior debt calculation in borrowings sustainable from the rental income after expenses. Various assumptions have had to be made, which will change over time, such as a third project becoming live, therefore the financial forecast will continue to evolve.

#### 4.5 RENT LEVELS

The Welfare Reform Act requirement to follow Government directed annual rent adjustments does not apply to the CBS, because it is not a registered provider, however the CBS agreed with Southwark Council that rents would mirror Southwark's rent-setting practices. This means that rents will reduce by 1% until 2019/20 thereafter increase by CPI plus 1% for 5 years and thereafter are expected to increase by CPI.

#### 4.6 KEY ASSUMPTIONS

- The new homes at Marklake Court are finished in Summer 2018. The new homes at Joseph Lancaster Nursery site are completed in Summer 2020 and that a third scheme will follow (but its costs and income are not yet included in the 30-year plan);
- All properties are being let in line with council rents. The rents assumed are based Southwark Council's current target rents i.e. 1-bed £125.63, 2-bed £136.94 and 3-bed £155.48 (inclusive of service charge) as at March 2018.
- Based on government statements we apply -1% up to 2019/20 and then CPI+1% from 2020/21 to 2024/25 and then we assume CPI for the remainder of the Business plan.
- Tenants will pay their fuel and water charges directly and not as part of their rent;
- Voids & Bad debts – 3%;
- The homes will be managed by the JMB under a service level agreement, which is now agreed. Further work is required on the VAT implications of the CBS buying a management service from the JMB;

- The management and maintenance requirement is £2,450 per unit per annum increasing with CPI. This is based on the JMB's actual spend in 2015/16;
- Capital works (such as boiler, kitchen and bathroom replacements) required over the 30-year business plan are budgeted at £800 per property per annum increasing by CPI, starting in year 8. In the financial forecast, we have calculated the total cost per property over the 30 years;
- The first call on the client fee will be staffing, legal and administrative costs;
- The CBS aims to build up reserves to £250,000 (increasing annually by CPI) for future emergencies, any further surpluses will be recycled into future schemes;
- The maximum borrowing capacity is calculated based on an affordability basis – i.e. what repayments can be made from the net rents. For the purposes of these calculations we have assumed an annual management overhead cost of £100k (if no further projects came forward);
- Amortising Debt - Interest rate of 4% has been assumed (this has not yet been ratified with lenders and is considered to be a cautious estimate), and is modelled with repayment over 25 years. It is assumed that borrowing will be capped by either income cover ratio of 1.25 or 70% LTV.
- The Marklake Court (formally Kipling Garages) construction cost is from the fixed price tender from Buxton Building Contractors, fixed professional fees and contingencies; and
- Joseph Lancaster construction cost is based on the Stage 3 Cost Plan prepared by Measur (quantity surveyors), with external works forecast at £250,000.

#### 4.7 CASHFLOW

The CBS aims to build up and maintain minimum reserves of £250,000 (increasing annually by CPI). Although the cash flow analysis shows at times much higher amounts this is due to the timing of when loans are taken. In reality the CBS would borrow at the point this income is required, which would normalise the cash flow position. It is expected that increasing surpluses in later years would be recycled into future projects.

## 5. RISKS & MITIGATION

### 5.1 KEY RISKS IDENTIFIED

These are:

- Building cost inflation is above 2.3%;
- General inflation rises above 2.3%;
- Interest rate on the debt rises above 4%;
- Failure to secure or receive timely construction funding from Council;
- Lack of community interest & involvement;
- Overspend on project budgets;
- Unexpected expenditure on projects;
- Unexpected project delays; and
- Loss of experienced development advisors – e.g. igloo or programme director

### 5.2 RISK MANAGEMENT STRATEGY

Leathermarket CBS has employed a project team to advise on and manage risk. This covers all aspects of a development from design, through construction, and on-going asset management. In addition, the CBS does have an advantage in this area as it can draw on the extensive knowledge of the Leathermarket JMB when forecasting its asset management cost and liabilities.

The key steps of the Leathermarket CBS Risk Management Strategy are as follows:

- 1) Risk identification;
- 2) Risk analysis and identification of mitigation actions;
- 3) Risk allocation;
- 4) Risk monitoring; and
- 5) Review on a regular basis, both at Board level for key risks, and project level for all risks.

### 5.3 RISK MITIGATION

The CBS have modelled income and expenditure, cash flow and the balance sheet over a 30-year period. The model extends and inflates the income and costs of Marklake Court (formally Kipling Garages) and Joseph Lancaster over a 30-year period.

Several risks to the Business Plan are cost related. To manage this risk the CBS would implement a process where budgets are only released for project development on a stage-by-stage basis once funding is secured. This controls the exposure of the CBS and limits potential abortive costs.

Construction being the significant cost faced by the CBS would be procured on a fixed price basis, with assessed contingency levels to cover any remaining client risks.

The model ensures that the cash in the bank never drops below £250,000 (increasing annually by CPI) as a bottom line buffer, which acts as a cashflow contingency for negative variances in both cost and income, including provision for unexpected emergency expenditure.

In the short term, building cost inflation is a limited risk as the CBS have a construction contract for Marklake Court (formally Kipling Garages). For Joseph Lancaster the capital cost may increase up to the point of a fixed price contract, once we have secured funding we will need to carefully manage this risk.

A further risk is management and maintenance cost inflation, which the CBS believes to be manageable through the contractual arrangements the CBS is putting in place with the JMB.

#### 5.4 SENSITIVITY ANALYSIS

The following sensitivities have been tested:

- A £10,000 per annum change in annual income over expenditure affects total borrowing capacity by £205,000;
- A 10% rise in construction costs would increase Joseph Lancaster construction cost from £12.6m to £13.9m, increasing the construction grant required by £1.3m to £13.1m (excluding client fee);
- A 1% increase in interest rate: would reduce borrowing capacity on Marklake Court from £355,000 to £280,000, a reduction of £75,000. Joseph Lancaster borrowing would reduce by £140,000 to £1.36M;
- A 1% reduction in interest rate: would increase borrowing capacity on Marklake Court from £355,000 to £470,000 and Joseph Lancaster would still be restricted to any increase in borrowing by the LTV cap of 70%; and
- A further 4 years of 1% rent cut, would mean the LCBS could still service their debt but would be in breach of the income cover ratio on Marklake Court.

## 6. LOCAL EMPLOYMENT

### 6.1 BACKGROUND

#### Background

The CBS developments provide opportunities not just to create new high quality living accommodation but to create new jobs and skills across the local estates, something the Leathermarket CBS holds as a key objective.

The involvement of local people builds on the community engagement that has taken place to date. It creates a sense of ownership for locals that it is their building, which they can be proud of, and they can tell others that they helped deliver. Furthermore, by providing employment and new skills creates a legacy that will benefit the community beyond the life of one development.

In addition, by identifying and utilising wherever possible existing skills and local businesses puts some of the build cost directly back into the local community, sustaining and creating third party jobs through the supply chain.

### 6.2 AVAILABLE OPPORTUNITIES

The Leathermarket CBS has identified opportunities that can be made available across its future developments:

- Local Employment Partnerships – Contractors will be required to enter into Local Employment Partnerships with organisations approved by the CBS;
- The identification of employment vacancies – To be advertised / procured through sources agreed with the CBS, and advertised at least one week ahead of any other sources;
- New Entrant Trainees – Employment for school or college leavers, or an adult that has not been employed in the construction industry for the previous four months and who is undertaking training towards a construction industry or CBS recognised qualification;
- Workforce Training – Help where possible to assist local employees to achieve appropriate CSCS registration and NVQ Level 2 or higher;
- Work Experience – Offer work experience across the contract duration as work experience for people provided by an organisation that has undertaken appropriate pre-site preparation and a risk assessment; and

- Supply Chain Opportunities – To participate in initiatives to identify and nurture additional supply chain organisations based in or around the area where the developments are taking place.

Trainees and recruits will, as a minimum, be paid in accordance with the London Living Wage and must have terms and conditions of employment that are at least equivalent to those provided to workers that have equivalent skills and experience.

### 6.3 IMPLEMENTATION

The structure of the CBS and its community role provides several options to implement its local employment philosophy. This could be via direct employment, through a contractor, or use of a third party supplier. Due to the timescales required for some of the employment options identified it is likely that a number of on-going projects would be required to successfully deliver these aspirations. The CBS has identified partners who can provide appropriate resources to support these proposals, these include K10 and the CITB. Discussions have been held with officers in Southwark's Skills and Training team, which has been used as the basis for the options set out in the strategy.

To date the project has already created one new job with the project quantity surveyor, Measur, having employed a resident from the JMB estate. In addition, Buxton's, the contractor on Marklake Court (formally Kipling Garages) continue to encourage sub contractors to provide apprentice and training on site. To date a number of construction related job have been advertised locally such as with subcontractors AES Brickwork and Timk Contraction.

## APPENDIX 1: CBS ALLOCATIONS POLICY

The Council and CBS have agreed that 50% local lettings criteria will be applied across three schemes, the Council's Long Lane development, the CBS Marklake Court (formally Kipling Garages) project and the Joseph Lancaster development. The Leathermarket CBS local lettings policy sets out the eligibility criteria for the allocation of the CBS new build homes to existing JMB tenants and the policy for determining priority for an allocation. The CBS has adopted Southwark Council's approach to re-housing tenants as set out in the Housing Allocations Scheme November 2013.

### 1) Eligibility for allocation

- A JMB tenant who wishes to apply for a new build property must be registered on Southwark Council's Housing Register as a 'qualifying person';
- The tenant must have lived in Southwark for the last 5 years; and
- The tenant must not be in breach of their tenancy agreement, including rent arrears, anti-social behaviour and unlawful sub-letting. The 'no rent arrears' criteria can be waived for tenants who are downsizing.

### 2) Determining priority between tenants

A tenant's priority for housing is determined by priority bands; band 1 being the highest and band 4 the lowest:

#### Band 1

- Tenants who are under-occupying a JMB tenancy and wish to move to a smaller property. (Tenants who have reached the qualifying age for State Pension Credit will be allowed to transfer to a property with one additional bedroom);
- Tenants who are statutorily overcrowded as defined by Part 10 of the Housing Act 1985, and have not caused the overcrowding through a deliberate act; and
- Tenants who have to move as their home requires major works within six months. This will be determined and managed subject to the Leathermarket JMB's decanting procedure.

#### Band 2

- Tenants who have a severe medical, welfare award, disability where the current accommodation is unsuitable, or it is unreasonable to remain in occupation. This can include where a tenant's condition is life-threatening and the tenant's accommodation is a

major contributory factor, or the tenant's health is so severely affected by the accommodation that it is likely to become life-threatening;

- Tenants who are entitled to the Good Tenant Award (lived at the tenancy for 5 years, with no housing related debt or breach of tenancy agreement); and
- Tenants who have priority on welfare grounds and require a move urgently because of a risk to their well-being or health.

### **Band 3**

- Tenants who are overcrowded but not statutorily overcrowded as defined by the Housing Act 1985; and
- Tenants with a moderate medical priority where there is a clear objective need to move, because they include a person (or persons) whose illness or disability is either made worse by their present living conditions, or where a move to more satisfactory housing accommodation is likely to result in an improvement in health. However, the housing conditions directly contribute to causing serious ill health.

### **Band 4**

- All other tenants not included in Bands 1-3.

### **Additional Priority within the Bands**

Within Bands 1 to 4 priorities is accorded by:

- The number of priority stars the tenant has been awarded, in accordance with Southwark Council 'Priority Star system'; and
- The date of the tenant's registration.

### **3) Tenant participation**

Priority is given to tenants who actively participate in the new homes design consultation process, with the provision of alternative engagement options for those who have difficulty participating due to health, childcare or other equalities factors.

## APPENDIX 2A: MARKLAKE COURT (FORMALLY KIPLING GARAGES) DEVELOPMENT APPRAISAL

**APPRAISAL SUMMARY** **IGLOO REGENERATION****Kipling Garages**

## Summary Appraisal for Phase 1

Currency in £

## REVENUE

## Rental Area Summary

Units	Initial MRV/Unit	Net Rent at Sale	Initial MRV
27	7,381	199,275	199,275

## Additional Revenue

GLA Grant	322,785		
CLT Grant	5,000		
United St Saviours Grant	4,050		
Southwark Development Grant	9,661,815		
			9,993,650

## NET REALISATION

9,993,650

## OUTLAY

## CONSTRUCTION COSTS

Construction	m <sup>2</sup>	Rate m <sup>2</sup>	Cost	
	2,752.30 m <sup>2</sup>	2,750.64 pm <sup>2</sup>	7,570,582	7,570,582

Developers Contingency (c5%)			521,822	
Planning Application fee			12,195	
Archeology			19,018	
Car club			5,000	
s278			18,000	
Statutory Contributions			29,700	
Admin fee			862	
Play Space			34,730	
				641,327

## Other Construction

UKPN			6,643	
Site investigation			11,482	
				18,125

## PROFESSIONAL FEES

Professional fees (including VAT)			1,241,160	
PCSA			47,849	
				1,289,009

## Additional Costs

LCBS Client Fee			474,607	
				474,607

## TOTAL COSTS

9,993,650

## PROFIT

0

## Performance Measures

Profit on Cost%	0.00%
Profit on GDV%	0.00%
Profit on NDV%	0.00%
Development Yield% (on Rent)	1.99%

Ungeared IRR%	0.00%
Gearred IRR% (without Interest)	0.00%
Equity IRR% (without Interest)	N/A
Return on Equity%	N/A

Rent Cover	0 yrs 0 mths
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Prepared by Kym Shaen-Carter, igloo (25 October 2016)

## APPENDIX 2B: JL DEVELOPMENT APPRAISAL

Prepared by Neil Hartley, igloo

**APPRAISAL SUMMARY** **IGLOO REGENERATION LIMITED**

Joseph Lancaster Draft Appraisal Rev 14 NEH 12/02/18

## Summary Appraisal for Phase 1

Currency in £

## REVENUE

## Rental Area Summary

	Units	m <sup>2</sup>	Rent Rate m <sup>2</sup>	Initial MRV/Unit	Net Rent at Sale	Initial MRV
Buildings With Inflation and NHBC	40	3,796.70		0	0	
External Works with Inflation and NHBC	1	3,796.70		0	0	
Inflation to Completion @ 2.92%	1	1.00		0	0	
1 Bed Properties	7			6,637	46,459	46,459
2 Bed Properties	24			7,235	173,640	173,640
3 Bed Properties	9			8,214	<u>73,926</u>	<u>73,926</u>
Totals	82	7,594.40			294,025	294,025

## Additional Revenue

DCLG Initial Funding	427,000
Required Development Funding	12,163,234
	12,590,234

## NET REALISATION

12,590,234

## OUTLAY

## ACQUISITION COSTS

Property - Anthony Collins	4,140
Construction - Freeths	4,800
Pre-Application meetings (x2)	4,000
Planning Application Fee	15,400
Section Agreement Contributions	151,759
Transport report	3,294
Noise and Vibration	2,880
Ecology	2,460
Arboriculture	890
Air Quality	2,160
Daylight/Sunlight	9,600
Rights to Light survey	2,940
Archaeology inc Site Works	75,000
R&D Asbestos Survey	1,026
Geotechnical reports	22,685
Topographical Survey	7,074
Asbestos	1,026
Utilities Survey	866
Footprint	15,000
Right to Light CompAllowance	100,000
	427,000

## CONSTRUCTION COSTS

Construction	m <sup>2</sup>	Build Rate m <sup>2</sup>	Cost
Buildings With Inflation and NHBC	3,796.70	2,644.50	10,040,373
External Works with Inflation and NHBC	<u>3,796.70</u>	65.90	<u>250,203</u>
Totals	7,594.40		10,290,576

## PROFESSIONAL FEES

Professional Fees	1,563,941
	1,563,941

## Additional Costs

LCBS Client Fee 3%	3.00%	308,717
		308,717

## APPENDIX 3: CBS INCOME &amp; EXPENDITURE 5-YEAR PLAN

## Leathermarket CBS Limited

## April 17 - 2022 Financial Forecasts

Appendix A - Income and Expenditure  
Year End

	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22
<b>Income</b>						
Southwark Grant - Marklake Court client fee	53,803	412,154	8,650	0	0	
Southwark Grant - Joseph Lancaster Client fee	0	13,453	71,579	178,948	44,737	
Rental Income - Marklake Court	0	0	180,842	195,310	201,755	208,413
Rental Income - Joseph Lancaster	0	0	0	0	220,508	303,713
<b>Total Income</b>	<b>53,803</b>	<b>425,607</b>	<b>261,072</b>	<b>374,258</b>	<b>467,000</b>	<b>512,126</b>
<b>Expenditure</b>						
Accruals Reversal	(65,874)	0	0	0	0	
Voided and bad debt on rentals - Marklake Court	0	0	5,425	5,859	6,053	6,252
Management and Maintenance of rentals - Marklake Court	0	0	62,032	69,228	70,820	72,449
Voided and bad debt on rentals - Joseph Lancaster	0	0	0	0	6,615	9,111
Management and Maintenance of rentals - Joseph Lancaster	0	0	0	0	57,690	78,689
Asset replacement Marklake Court (major works)	0	0	0	0	0	0
Asset replacement Joseph Lancaster (major works)	0	0	0	0	0	0
Combined client fee	53,803	425,607	80,229	178,948	44,737	0
Interest on senior debt - Marklake Court	0	0	12,889	13,732	13,375	13,004
Interest on senior debt - Joseph Lancaster	0	0	0	0	56,553	73,805
<b>Total Expenditure</b>	<b>(12,071)</b>	<b>425,607</b>	<b>160,576</b>	<b>267,767</b>	<b>255,843</b>	<b>253,310</b>
Funds brought forward	305,860	371,734	371,734	472,230	578,721	789,878
Surplus/(Deficit) for period	65,874	0	100,496	106,491	211,157	258,815
<b>Funds carried forward</b>	<b>371,734</b>	<b>371,734</b>	<b>472,230</b>	<b>578,721</b>	<b>789,878</b>	<b>1,048,693</b>
<b>Made up of:</b>						
CBS Funds (CBS Emergency Fund)	250,000	255,750	261,632	267,650	273,806	280,103
Funds available for project 3/future projects (Note 1)	121,734	115,984	210,598	311,071	516,072	768,590
<b>Total</b>	<b>371,734</b>	<b>371,734</b>	<b>472,230</b>	<b>578,721</b>	<b>789,878</b>	<b>1,048,693</b>

## Notes

1. Assumes senior debt at Marklake Court and Joseph Lancaster drawn at earliest possible time. In fact drawdowns will be delayed to suit project costs for project 3.

## APPENDIX 4: CBS BALANCE SHEET: 5-YEAR PLAN

Leathermarket CBS Limited	April 17 - 2022 Financial Forecasts Appendix B - Balance Sheet					
	Year End					
	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22
<b>Fixed Assets</b>						
Completed Houses - Marklake Court (Note 1)	0	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000
Completed Houses - Joseph Lancaster (Note 1)	0	0	0	0	0	2,741,000
Completed Houses - Project 3	0	0	0	0	0	0
<b>Current Assets</b>						
Accrued income	20	20	20	20	20	20
Cash - (CBS Emergency Fund)	250,000	255,750	261,632	267,650	273,806	280,103
Cash - Funds Available for project 3/future projects	321,734	265,984	557,875	649,594	651,971	2,908,271
<b>Total fixed and current assets</b>	<b>571,754</b>	<b>3,121,754</b>	<b>3,419,527</b>	<b>3,517,264</b>	<b>3,525,797</b>	<b>8,529,394</b>
<b>Creditors</b>						
Trade Creditors	0	0	0	0	0	0
Accruals	0	0	0	0	0	0
Leathermarket JMB Loan	200,000	150,000	0	0	0	0
Senior Debt - Marklake Court (Notes 2 & 3)	0	0	347,277	338,523	337,777	319,930
Senior Debt - Joseph Lancaster (Notes 2 & 3)	0	0	0	0	0	1,819,751
<b>Total Creditors</b>	<b>200,000</b>	<b>150,000</b>	<b>347,277</b>	<b>338,523</b>	<b>337,777</b>	<b>2,139,681</b>
<b>Net Assets</b>	<b>371,754</b>	<b>2,971,754</b>	<b>3,072,250</b>	<b>3,178,741</b>	<b>3,188,020</b>	<b>6,389,713</b>
<b>Capital and reserves</b>						
Called up share capital	20	20	20	20	20	20
Revaluation Reserve - Marklake Court	0	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000
Revaluation Reserve - Joseph Lancaster	0	0	0	0	0	2,741,000
CBS Funds (CBS Emergency fund)	250,000	255,750	261,632	267,650	273,806	280,103
Funds available for project 3/future projects (Note 2)	121,734	115,984	210,598	311,071	314,194	768,590
<b>Total Capital and Reserves</b>	<b>371,754</b>	<b>2,971,754</b>	<b>3,072,250</b>	<b>3,178,741</b>	<b>3,188,020</b>	<b>6,389,713</b>

**Notes**

1. Estimated valuations, pending receipt of final valuations from JLL.
2. Assumes senior debt at Marklake Court and Joseph Lancaster drawn at earliest possible time. In fact drawdowns will be delayed to suit project costs for project 3.
3. Calculated on net rent after management costs and allowing interest cover of 1.25 assuming a 4% interest rate

## APPENDIX 5: CBS CASH FLOW: 5-YEAR PLAN

Leathermarket CBS Limited	April 17 - 2022 Financial Forecasts Appendix C - Cashflow					
	Year End					
	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22
<b>Receipts</b>						
Southwark Grant - Marklake Court client fee	53,803	412,154	8,650	0	0	
Southwark Construction Grant - Marklake Court	1,041,490	7,978,276	167,442	0	0	
Southwark Grant - Joseph Lancaster Client fee	0	13,453	71,579	178,948	44,737	
Southwark Construction Grant - Joseph Lancaster	0	0	2,955,777	7,118,992	1,779,748	
Grant - Joseph Lancaster	0	535,180	(108,180)	0	0	
Rental Income - Marklake Court	0	0	180,842	195,310	201,755	208,413
Rental Income - Joseph Lancaster	0	0	0	0	220,508	303,713
Leathermarket JMB Loan	200,000					
Drawdown of senior debt - Marklake Court	0	0	355,000	0	0	
Drawdown of senior debt - Joseph Lancaster	0	0	0	0	1,900,000	
<b>Total Receipts</b>	<b>1,295,293</b>	<b>8,939,062</b>	<b>3,631,111</b>	<b>7,493,250</b>	<b>4,146,748</b>	<b>512,126</b>
<b>Payments</b>						
Marklake Court Project costs	1,041,490	7,978,276	167,442	0	0	
Joseph Lancaster Project costs	0	535,180	2,847,597	7,118,992	1,779,748	0
Combined client fee	53,803	425,607	80,229	178,948	44,737	0
Voided and bad debts on rentals - Marklake Court	0	0	5,425	5,859	6,053	6,252
Voided and bad debts on rentals - Joseph Lancaster	0	0	0	0	6,615	9,111
Management and Maintenance of rentals - Marklake Court	0	0	62,032	69,228	70,820	72,449
Management and Maintenance of rentals - Joseph Lancaster	0	0	0	0	57,690	78,689
Asset replacement Marklake Court	0	0	0	0	0	0
Asset replacement Joseph Lancaster	0	0	0	0	0	0
Repayment Leathermarket JMB Loan	0	50,000	150,000	0	0	0
Interest and capital repayments on Marklake Court debt	0	0	20,612	22,486	22,486	22,486
Interest and capital repayments on Joseph Lancaster debt	0	0	0	0	90,260	120,347
<b>Total Payments</b>	<b>1,095,293</b>	<b>8,989,062</b>	<b>3,333,338</b>	<b>7,395,514</b>	<b>2,078,409</b>	<b>309,334</b>
Opening cash at bank	371,734	571,734	521,734	819,507	917,244	2,985,583
Cash inflow/(outflow) for the period	200,000	(50,000)	297,773	97,737	2,068,339	202,791
<b>Closing cash at bank</b>	<b>571,734</b>	<b>521,734</b>	<b>819,507</b>	<b>917,244</b>	<b>2,985,583</b>	<b>3,188,374</b>
<b>Made up of:</b>						
CBS Funds (CBS Emergency Fund) (Note 2)	250,000	255,750	261,632	267,650	273,806	280,103
Funds available for project 3/future projects (Note 1)	321,734	265,984	557,875	649,594	2,711,777	2,908,271
<b>Total</b>	<b>571,734</b>	<b>521,734</b>	<b>819,507</b>	<b>917,244</b>	<b>2,985,583</b>	<b>3,188,374</b>

## Notes

1. Phasing of project 3 feasibility, fees and construction will determine senior debt drawdown from Marklake and Joseph Lancaster.
2. £250k rising by CPI annually

APPENDIX 6: 30-YEAR BUSINESS PLAN MODEL (6a Income & Expenditure)

Leathermarket CBS Limited

April 17 - 2022 Financial Forecasts Appendix A - Income and Expenditure  
Year End

	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22	Mar-23	Mar-24	Mar-25	Mar-26	Mar-27
<b>Income</b>											
Southwark Grant - Marklake Court client fee	53,803	412,154	8,650	0	0						
Southwark Grant - Joseph Lancaster Client fee	0	13,453	71,579	178,948	44,737						
Rental Income - Marklake Court	0	0	180,842	195,310	201,755	208,413	215,291	222,395	229,734	235,018	240,424
Rental Income - Joseph Lancaster	0	0	0	0	220,508	303,713	313,735	324,088	334,783	342,483	350,361
<b>Total Income</b>	<b>53,803</b>	<b>425,607</b>	<b>261,072</b>	<b>374,258</b>	<b>467,000</b>	<b>512,126</b>	<b>529,026</b>	<b>546,484</b>	<b>564,518</b>	<b>577,502</b>	<b>590,784</b>
<b>Expenditure</b>											
Accruals Reversal	(65,874)	0	0	0	0						
Voids and bad debt on rentals - Marklake Court	0	0	5,425	5,859	6,053	6,252	6,459	6,672	6,892	7,051	7,213
Management and Maintenance of rentals - Marklake Court	0	0	62,032	69,228	70,820	72,449	74,115	75,820	77,564	79,348	81,173
Voids and bad debt on rentals - Joseph Lancaster	0	0	0	0	6,615	9,111	9,412	9,723	10,044	10,275	10,511
Management and Maintenance of rentals - Joseph Lancaster	0	0	0	0	57,690	78,689	80,499	82,350	84,244	86,182	88,164
Asset replacement Marklake Court (major works)	0	0	0	0	0	0	0	0	0	6,477	26,505
Asset replacement Joseph Lancaster (major works)	0	0	0	0	0	0	0	0	0	0	0
Combined client fee	53,803	425,607	80,229	178,948	44,737	0	0	0	0	0	0
Interest on senior debt - Marklake Court	0	0	12,889	13,732	13,375	13,004	12,618	12,216	11,797	11,362	10,908
Interest on senior debt - Joseph Lancaster	0	0	0	0	56,553	73,805	71,908	69,935	67,881	65,744	63,519
<b>Total Expenditure</b>	<b>(12,071)</b>	<b>425,607</b>	<b>160,576</b>	<b>267,767</b>	<b>255,843</b>	<b>253,310</b>	<b>255,011</b>	<b>256,715</b>	<b>258,422</b>	<b>266,437</b>	<b>287,993</b>
Funds brought forward	305,860	371,734	371,734	472,230	578,721	789,878	1,048,693	1,322,708	1,612,476	1,918,572	2,229,636
Surplus/(Deficit) for period	65,874	0	100,496	106,491	211,157	258,815	274,015	289,768	306,096	311,064	302,791
<b>Funds carried forward</b>	<b>371,734</b>	<b>371,734</b>	<b>472,230</b>	<b>578,721</b>	<b>789,878</b>	<b>1,048,693</b>	<b>1,322,708</b>	<b>1,612,476</b>	<b>1,918,572</b>	<b>2,229,636</b>	<b>2,532,427</b>
<b>Made up of:</b>											
CBS Funds (CBS Emergency Fund)	250,000	255,750	261,632	267,650	273,806	280,103	286,546	293,136	299,878	306,776	313,831
Funds available for project 3/future projects (Note 1)	121,734	115,984	210,598	311,071	516,072	768,590	1,036,162	1,319,340	1,618,694	1,922,861	2,218,595
<b>Total</b>	<b>371,734</b>	<b>371,734</b>	<b>472,230</b>	<b>578,721</b>	<b>789,878</b>	<b>1,048,693</b>	<b>1,322,708</b>	<b>1,612,476</b>	<b>1,918,572</b>	<b>2,229,636</b>	<b>2,532,427</b>

Notes

1. Assumes senior debt at Marklake Court and Joseph Lancaster drawn at earliest possible time. In fact drawdowns will be delayed to suit project costs for project 3.

APPENDIX 6: 30-YEAR BUSINESS PLAN MODEL (6a Income & Expenditure)

Leathermarket CBS Limited

	Mar-28	Mar-29	Mar-30	Mar-31	Mar-32	Mar-33	Mar-34	Mar-35	Mar-36	Mar-37
<b>Income</b>										
Southwark Grant - Marklake Court client fee										
Southwark Grant - Joseph Lancaster Client fee										
Rental Income - Marklake Court	245,953	251,610	257,397	263,317	269,374	275,569	281,907	288,391	295,024	301,810
Rental Income - Joseph Lancaster	358,419	366,662	375,096	383,723	392,548	401,577	410,813	420,262	429,928	439,816
<b>Total Income</b>	<b>604,372</b>	<b>618,273</b>	<b>632,493</b>	<b>647,040</b>	<b>661,922</b>	<b>677,146</b>	<b>692,721</b>	<b>708,653</b>	<b>724,952</b>	<b>741,626</b>
<b>Expenditure</b>										
Accruals Reversal										
Voided and bad debt on rentals - Marklake Court	7,379	7,548	7,722	7,900	8,081	8,267	8,457	8,652	8,851	9,054
Management and Maintenance of rentals - Marklake Court	83,040	84,950	86,904	88,902	90,947	93,039	95,179	97,368	99,607	101,898
Voided and bad debt on rentals - Joseph Lancaster	10,753	11,000	11,253	11,512	11,776	12,047	12,324	12,608	12,898	13,194
Management and Maintenance of rentals - Joseph Lancaster	90,192	92,266	94,389	96,559	98,780	101,052	103,377	105,754	108,187	110,675
Asset replacement Marklake Court (major works)	27,115	27,739	28,377	29,029	29,697	30,380	31,079	31,794	32,525	33,273
Asset replacement Joseph Lancaster (major works)	0	30,821	42,040	43,006	43,996	45,007	46,043	47,102	48,185	49,293
Combined client fee	0	0	0	0	0	0	0	0	0	0
Interest on senior debt - Marklake Court	10,437	9,946	9,435	8,903	8,350	7,774	7,175	6,551	5,902	5,226
Interest on senior debt - Joseph Lancaster	61,204	58,794	56,286	53,676	50,960	48,133	45,191	42,129	38,942	35,626
<b>Total Expenditure</b>	<b>290,118</b>	<b>323,064</b>	<b>336,404</b>	<b>339,488</b>	<b>342,588</b>	<b>345,700</b>	<b>348,824</b>	<b>351,957</b>	<b>355,096</b>	<b>358,240</b>
Funds brought forward	2,532,427	2,846,681	3,141,889	3,437,978	3,745,530	4,064,864	4,396,311	4,740,207	5,096,904	5,466,760
Surplus/(Deficit) for period	314,254	295,209	296,089	307,552	319,335	331,446	343,897	356,697	369,856	383,386
<b>Funds carried forward</b>	<b>2,846,681</b>	<b>3,141,889</b>	<b>3,437,978</b>	<b>3,745,530</b>	<b>4,064,864</b>	<b>4,396,311</b>	<b>4,740,207</b>	<b>5,096,904</b>	<b>5,466,760</b>	<b>5,850,147</b>
<b>Made up of:</b>										
CBS Funds (CBS Emergency Fund)	321,049	328,434	335,988	343,715	351,621	359,708	367,981	376,445	385,103	393,961
Funds available for project 3/future projects (Note 1)	2,525,631	2,813,456	3,101,990	3,401,815	3,713,244	4,036,603	4,372,226	4,720,459	5,081,657	5,456,186
<b>Total</b>	<b>2,846,681</b>	<b>3,141,889</b>	<b>3,437,978</b>	<b>3,745,530</b>	<b>4,064,864</b>	<b>4,396,311</b>	<b>4,740,207</b>	<b>5,096,904</b>	<b>5,466,760</b>	<b>5,850,147</b>

Notes

1. Assumes senior debt at Marklake Court and Joseph Lancaster drawn at earliest possible time. In fact drawdowns will be delayed to suit project costs for project 3.

APPENDIX 6: 30-YEAR BUSINESS PLAN MODEL (6a Income & Expenditure)

Leathermarket CBS Limited

	Mar-38	Mar-39	Mar-40	Mar-41	Mar-42	Mar-43	Mar-44	Mar-45	Mar-46	Mar-47
<b>Income</b>										
Southwark Grant - Marklake Court client fee										
Southwark Grant - Joseph Lancaster Client fee										
Rental Income - Marklake Court	308,751	315,853	323,117	330,549	338,152	345,929	353,886	362,025	370,351	378,870
Rental Income - Joseph Lancaster	449,932	460,281	470,867	481,697	492,776	504,110	515,704	527,566	539,700	552,113
<b>Total Income</b>	<b>758,684</b>	<b>776,133</b>	<b>793,984</b>	<b>812,246</b>	<b>830,928</b>	<b>850,039</b>	<b>869,590</b>	<b>889,591</b>	<b>910,051</b>	<b>930,982</b>
<b>Expenditure</b>										
Accruals Reversal										
Voided and bad debt on rentals - Marklake Court	9,263	9,476	9,694	9,916	10,145	10,378	10,617	10,861	11,111	11,366
Management and Maintenance of rentals - Marklake Court	104,242	106,640	109,092	111,601	114,168	116,794	119,480	122,228	125,040	127,916
Voided and bad debt on rentals - Joseph Lancaster	13,498	13,808	14,126	14,451	14,783	15,123	15,471	15,827	16,191	16,563
Management and Maintenance of rentals - Joseph Lancaster	113,220	115,824	118,488	121,214	124,001	126,854	129,771	132,756	135,809	138,933
Asset replacement Marklake Court (major works)	34,038	34,821	35,622	36,441	37,279	38,137	39,014	39,911	40,829	41,768
Asset replacement Joseph Lancaster (major works)	50,427	51,587	52,773	53,987	55,229	56,499	57,798	59,128	60,488	61,879
Combined client fee	0	0	0	0	0	0	0	0	0	0
Interest on senior debt - Marklake Court	4,523	3,791	3,029	2,236	1,411	553				
Interest on senior debt - Joseph Lancaster	32,174	28,582	24,843	20,952	16,903	12,688	8,302	3,737	199	0
<b>Total Expenditure</b>	<b>361,385</b>	<b>364,529</b>	<b>367,668</b>	<b>370,799</b>	<b>373,920</b>	<b>377,026</b>	<b>380,454</b>	<b>384,449</b>	<b>389,667</b>	<b>398,425</b>
Funds brought forward	5,850,147	6,247,446	6,659,050	7,085,367	7,526,814	7,983,821	8,456,835	8,945,971	9,451,113	9,971,497
Surplus/(Deficit) for period	397,299	411,605	426,317	441,447	457,008	473,013	489,136	505,142	520,384	532,557
<b>Funds carried forward</b>	<b>6,247,446</b>	<b>6,659,050</b>	<b>7,085,367</b>	<b>7,526,814</b>	<b>7,983,821</b>	<b>8,456,835</b>	<b>8,945,971</b>	<b>9,451,113</b>	<b>9,971,497</b>	<b>10,504,054</b>
<b>Made up of:</b>										
CBS Funds (CBS Emergency Fund)	403,022	412,291	421,774	431,475	441,398	451,551	461,936	472,561	483,430	494,549
Funds available for project 3/future projects (Note 1)	5,844,424	6,246,759	6,663,593	7,095,339	7,542,423	8,005,284	8,484,034	8,978,552	9,488,067	10,009,505
<b>Total</b>	<b>6,247,446</b>	<b>6,659,050</b>	<b>7,085,367</b>	<b>7,526,814</b>	<b>7,983,821</b>	<b>8,456,835</b>	<b>8,945,971</b>	<b>9,451,113</b>	<b>9,971,497</b>	<b>10,504,054</b>

Notes

- Assumes senior debt at Marklake Court and Joseph Lancaster drawn at earliest possible time. In fact drawdowns will be delayed to suit project costs for project 3.

APPENDIX 6: 30-YEAR BUSINESS PLAN MODEL (6b Balance Sheet)

Leathermarket CBS Limited

April 17 - 2022 Financial Forecasts Appendix B - Balance Sheet

	Year End						Mar-23	Mar-24	Mar-25	Mar-26	Mar-27
	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22					
<b>Fixed Assets</b>											
Completed Houses - Marklake Court (Note 1)	0	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000
Completed Houses - Joseph Lancaster (Note 1)	0	0	0	0	0	2,741,000	2,741,000	2,741,000	2,741,000	2,741,000	2,741,000
Completed Houses - Project 3	0	0	0	0	0	0	0	0	0	0	0
<b>Current Assets</b>											
Accrued income	20	20	20	20	20	20	20	20	20	20	20
Cash - (CBS Emergency Fund)	250,000	255,750	261,632	267,650	273,806	280,103	286,546	293,136	299,878	306,776	313,831
Cash - Funds Available for project 3/future projects	321,734	265,984	557,875	649,594	651,971	2,908,271	3,117,536	3,340,032	3,576,231	3,814,670	4,042,000
<b>Total fixed and current assets</b>	<b>571,754</b>	<b>3,121,754</b>	<b>3,419,527</b>	<b>3,517,264</b>	<b>3,525,797</b>	<b>8,529,394</b>	<b>8,745,102</b>	<b>8,974,188</b>	<b>9,217,129</b>	<b>9,462,466</b>	<b>9,696,851</b>
<b>Creditors</b>											
Trade Creditors	0	0	0	0	0	0	0	0	0	0	0
Accruals	0	0	0	0	0	0	0	0	0	0	0
Leathermarket JMB Loan	200,000	150,000	0	0	0	0	0	0	0	0	0
Senior Debt - Marklake Court (Notes 2 & 3)	0	0	347,277	338,523	337,777	319,930	310,062	299,791	289,103	277,978	266,401
Senior Debt - Joseph Lancaster (Notes 2 & 3)	0	0	0	0	0	1,819,751	1,771,312	1,720,901	1,668,435	1,613,832	1,557,004
<b>Total Creditors</b>	<b>200,000</b>	<b>150,000</b>	<b>347,277</b>	<b>338,523</b>	<b>337,777</b>	<b>2,139,681</b>	<b>2,081,374</b>	<b>2,020,692</b>	<b>1,957,537</b>	<b>1,891,810</b>	<b>1,823,405</b>
<b>Net Assets</b>	<b>371,754</b>	<b>2,971,754</b>	<b>3,072,250</b>	<b>3,178,741</b>	<b>3,188,020</b>	<b>6,389,713</b>	<b>6,663,728</b>	<b>6,953,496</b>	<b>7,259,592</b>	<b>7,570,656</b>	<b>7,873,447</b>
<b>Capital and reserves</b>											
Called up share capital	20	20	20	20	20	20	20	20	20	20	20
Revaluation Reserve - Marklake Court	0	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000
Revaluation Reserve - Joseph Lancaster	0	0	0	0	0	2,741,000	2,741,000	2,741,000	2,741,000	2,741,000	2,741,000
CBS Funds (CBS Emergency fund)	250,000	255,750	261,632	267,650	273,806	280,103	286,546	293,136	299,878	306,776	313,831
Funds available for project 3/future projects (Note 2)	121,734	115,984	210,598	311,071	314,194	768,590	1,036,162	1,319,340	1,618,694	1,922,861	2,218,595
<b>Total Capital and Reserves</b>	<b>371,754</b>	<b>2,971,754</b>	<b>3,072,250</b>	<b>3,178,741</b>	<b>3,188,020</b>	<b>6,389,713</b>	<b>6,663,728</b>	<b>6,953,496</b>	<b>7,259,592</b>	<b>7,570,656</b>	<b>7,873,447</b>

Notes

1. Estimated valuations, pending receipt of final valuations from JLL.
2. Assumes senior debt at Marklake Court and Joseph Lancaster drawn at earliest possible time. In fact drawdowns will be delayed to suit project costs for project 3.
3. Calculated on net rent after management costs and allowing interest cover of 1.25 assuming a 4% interest rate

APPENDIX 6: 30-YEAR BUSINESS PLAN MODEL (6b Balance Sheet)

Leathermarket CBS Limited

	Mar-28	Mar-29	Mar-30	Mar-31	Mar-32	Mar-33	Mar-34	Mar-35	Mar-36	Mar-37
<b>Fixed Assets</b>										
Completed Houses - Marklake Court (Note 1)	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000
Completed Houses - Joseph Lancaster (Note 1)	2,741,000	2,741,000	2,741,000	2,741,000	2,741,000	2,741,000	2,741,000	2,741,000	2,741,000	2,741,000
Completed Houses - Project 3	0	0	0	0	0	0	0	0	0	0
<b>Current Assets</b>										
Accrued income	20	20	20	20	20	20	20	20	20	20
Cash - (CBS Emergency Fund)	321,049	328,434	335,988	343,715	351,621	359,708	367,981	376,445	385,103	393,961
Cash - Funds Available for project 3/future projects	4,277,843	4,491,576	4,702,999	4,922,570	5,150,476	5,386,910	5,632,066	5,886,147	6,149,356	6,421,904
<b>Total fixed and current assets</b>	<b>9,939,913</b>	<b>10,161,029</b>	<b>10,380,006</b>	<b>10,607,305</b>	<b>10,843,117</b>	<b>11,087,638</b>	<b>11,341,068</b>	<b>11,603,611</b>	<b>11,875,479</b>	<b>12,156,885</b>
<b>Creditors</b>										
Trade Creditors	0	0	0	0	0	0	0	0	0	0
Accruals	0	0	0	0	0	0	0	0	0	0
Leathermarket JMB Loan	0	0	0	0	0	0	0	0	0	0
Senior Debt - Marklake Court (Notes 2 & 3)	254,352	241,812	228,761	215,178	201,042	186,330	171,019	155,084	138,500	121,240
Senior Debt - Joseph Lancaster (Notes 2 & 3)	1,497,861	1,436,308	1,372,247	1,305,577	1,236,190	1,163,977	1,088,821	1,010,604	929,199	844,478
<b>Total Creditors</b>	<b>1,752,212</b>	<b>1,678,120</b>	<b>1,601,008</b>	<b>1,520,755</b>	<b>1,437,233</b>	<b>1,350,307</b>	<b>1,259,840</b>	<b>1,165,687</b>	<b>1,067,699</b>	<b>965,718</b>
<b>Net Assets</b>	<b>8,187,701</b>	<b>8,482,909</b>	<b>8,778,998</b>	<b>9,086,550</b>	<b>9,405,884</b>	<b>9,737,331</b>	<b>10,081,227</b>	<b>10,437,924</b>	<b>10,807,780</b>	<b>11,191,167</b>
<b>Capital and reserves</b>										
Called up share capital	20	20	20	20	20	20	20	20	20	20
Revaluation Reserve - Marklake Court	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000
Revaluation Reserve - Joseph Lancaster	2,741,000	2,741,000	2,741,000	2,741,000	2,741,000	2,741,000	2,741,000	2,741,000	2,741,000	2,741,000
CBS Funds (CBS Emergency fund)	321,049	328,434	335,988	343,715	351,621	359,708	367,981	376,445	385,103	393,961
Funds available for project 3/future projects (Note 2)	2,525,631	2,813,456	3,101,990	3,401,815	3,713,244	4,036,603	4,372,226	4,720,459	5,081,657	5,456,186
<b>Total Capital and Reserves</b>	<b>8,187,701</b>	<b>8,482,909</b>	<b>8,778,998</b>	<b>9,086,550</b>	<b>9,405,884</b>	<b>9,737,331</b>	<b>10,081,227</b>	<b>10,437,924</b>	<b>10,807,780</b>	<b>11,191,167</b>

Notes

1. Estimated valuations, pending receipt of final valuations from JLL.
2. Assumes senior debt at Marklake Court and Joseph Lancaster drawn at earliest possible time. In fact drawdowns will be delayed to suit project costs for project 3.
3. Calculated on net rent after management costs and allowing interest cover of 1.25 assuming a 4% interest rate

APPENDIX 6: 30-YEAR BUSINESS PLAN MODEL (6b Balance Sheet)

Leathermarket CBS Limited

	Mar-38	Mar-39	Mar-40	Mar-41	Mar-42	Mar-43	Mar-44	Mar-45	Mar-46	Mar-47
<b>Fixed Assets</b>										
Completed Houses - Marklake Court (Note 1)	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000
Completed Houses - Joseph Lancaster (Note 1)	2,741,000	2,741,000	2,741,000	2,741,000	2,741,000	2,741,000	2,741,000	2,741,000	2,741,000	2,741,000
Completed Houses - Project 3	0	0	0	0	0	0	0	0	0	0
<b>Current Assets</b>										
Accrued income	20	20	20	20	20	20	20	20	20	20
Cash - (CBS Emergency Fund)	403,022	412,291	421,774	431,475	441,398	451,551	461,936	472,561	483,430	494,549
Cash - Funds Available for project 3/future projects	6,704,006	6,995,882	7,297,755	7,609,857	7,932,423	8,265,693	8,630,531	9,008,439	9,488,067	10,009,505
<b>Total fixed and current assets</b>	<b>12,448,048</b>	<b>12,749,193</b>	<b>13,060,549</b>	<b>13,382,352</b>	<b>13,714,841</b>	<b>14,058,263</b>	<b>14,433,487</b>	<b>14,822,020</b>	<b>15,312,517</b>	<b>15,845,074</b>
<b>Creditors</b>										
Trade Creditors	0	0	0	0	0	0	0	0	0	0
Accruals	0	0	0	0	0	0	0	0	0	0
Leathermarket JMB Loan	0	0	0	0	0	0	0	0	0	0
Senior Debt - Marklake Court (Notes 2 & 3)	103,276	84,581	65,124	44,875	23,801	1,868	0	0	0	0
Senior Debt - Joseph Lancaster (Notes 2 & 3)	756,306	664,541	569,038	469,643	366,199	258,541	146,497	29,887	(0)	0
<b>Total Creditors</b>	<b>859,582</b>	<b>749,122</b>	<b>634,162</b>	<b>514,518</b>	<b>390,000</b>	<b>260,409</b>	<b>146,497</b>	<b>29,887</b>	<b>(0)</b>	<b>0</b>
<b>Net Assets</b>	<b>11,588,466</b>	<b>12,000,070</b>	<b>12,426,387</b>	<b>12,867,834</b>	<b>13,324,841</b>	<b>13,797,855</b>	<b>14,286,991</b>	<b>14,792,133</b>	<b>15,312,517</b>	<b>15,845,074</b>
<b>Capital and reserves</b>										
Called up share capital	20	20	20	20	20	20	20	20	20	20
Revaluation Reserve - Marklake Court	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000
Revaluation Reserve - Joseph Lancaster	2,741,000	2,741,000	2,741,000	2,741,000	2,741,000	2,741,000	2,741,000	2,741,000	2,741,000	2,741,000
CBS Funds (CBS Emergency fund)	403,022	412,291	421,774	431,475	441,398	451,551	461,936	472,561	483,430	494,549
Funds available for project 3/future projects (Note 2)	5,844,424	6,246,759	6,663,593	7,095,339	7,542,423	8,005,284	8,484,034	8,978,552	9,488,067	10,009,505
<b>Total Capital and Reserves</b>	<b>11,588,466</b>	<b>12,000,070</b>	<b>12,426,387</b>	<b>12,867,834</b>	<b>13,324,841</b>	<b>13,797,855</b>	<b>14,286,991</b>	<b>14,792,133</b>	<b>15,312,517</b>	<b>15,845,074</b>

Notes

1. Estimated valuations, pending receipt of final valuations from JLL.
2. Assumes senior debt at Marklake Court and Joseph Lancaster drawn at earliest possible time. In fact drawdowns will be delayed to suit project costs for project 3.
3. Calculated on net rent after management costs and allowing interest cover of 1.25 assuming a 4% interest rate

APPENDIX 6: 30-YEAR BUSINESS PLAN MODEL (6c Cashflow)

Leathermarket CBS Limited	April 17 - 2022 Financial Forecasts						Appendix C - Cashflow				
	Year End						Mar-23	Mar-24	Mar-25	Mar-26	Mar-27
	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22					
<b>Receipts</b>											
Southwark Grant - Marklake Court client fee	53,803	412,154	8,650	0	0						
Southwark Construction Grant - Marklake Court	1,041,490	7,978,276	167,442	0	0						
Southwark Grant - Joseph Lancaster Client fee	0	13,453	71,579	178,948	44,737						
Southwark Construction Grant - Joseph Lancaster	0	0	2,955,777	7,118,992	1,779,748						
Grant - Joseph Lancaster	0	535,180	(108,180)	0	0						
Rental Income - Marklake Court	0	0	180,842	195,310	201,755	208,413	215,291	222,395	229,734	235,018	240,424
Rental Income - Joseph Lancaster	0	0	0	0	220,508	303,713	313,735	324,088	334,783	342,483	350,361
Leathermarket JMB Loan	200,000										
Drawdown of senior debt - Marklake Court	0	0	355,000	0	0						
Drawdown of senior debt - Joseph Lancaster	0	0	0	0	1,900,000						
<b>Total Receipts</b>	<b>1,295,293</b>	<b>8,939,062</b>	<b>3,631,111</b>	<b>7,493,250</b>	<b>4,146,748</b>	<b>512,126</b>	<b>529,026</b>	<b>546,484</b>	<b>564,518</b>	<b>577,502</b>	<b>590,784</b>
<b>Payments</b>											
Marklake Court Project costs	1,041,490	7,978,276	167,442	0	0						
Joseph Lancaster Project costs	0	535,180	2,847,597	7,118,992	1,779,748	0					
Combined client fee	53,803	425,607	80,229	178,948	44,737	0	0	0	0	0	0
Voided and bad debts on rentals - Marklake Court	0	0	5,425	5,859	6,053	6,252	6,459	6,672	6,892	7,051	7,213
Voided and bad debts on rentals - Joseph Lancaster	0	0	0	0	6,615	9,111	9,412	9,723	10,044	10,275	10,511
Management and Maintenance of rentals - Marklake Court	0	0	62,032	69,228	70,820	72,449	74,115	75,820	77,564	79,348	81,173
Management and Maintenance of rentals - Joseph Lancaster	0	0	0	0	57,690	78,689	80,499	82,350	84,244	86,182	88,164
Asset replacement Marklake Court	0	0	0	0	0	0	0	0	0	6,477	26,505
Asset replacement Joseph Lancaster	0	0	0	0	0	0	0	0	0	0	0
Repayment Leathermarket JMB Loan	0	50,000	150,000	0	0						
Interest and capital repayments on Marklake Court debt	0	0	20,612	22,486	22,486	22,486	22,486	22,486	22,486	22,486	22,486
Interest and capital repayments on Joseph Lancaster debt	0	0	0	0	90,260	120,347	120,347	120,347	120,347	120,347	120,347
<b>Total Payments</b>	<b>1,095,293</b>	<b>8,989,062</b>	<b>3,333,338</b>	<b>7,395,514</b>	<b>2,078,409</b>	<b>309,334</b>	<b>313,318</b>	<b>317,397</b>	<b>321,576</b>	<b>332,165</b>	<b>356,399</b>
Opening cash at bank	371,734	571,734	521,734	819,507	917,244	2,985,583	3,188,374	3,404,082	3,633,168	3,876,109	4,121,446
Cash inflow/(outflow) for the period	200,000	(50,000)	297,773	97,737	2,068,339	202,791	215,708	229,086	242,941	245,337	234,385
<b>Closing cash at bank</b>	<b>571,734</b>	<b>521,734</b>	<b>819,507</b>	<b>917,244</b>	<b>2,985,583</b>	<b>3,188,374</b>	<b>3,404,082</b>	<b>3,633,168</b>	<b>3,876,109</b>	<b>4,121,446</b>	<b>4,355,831</b>
<b>Made up of:</b>											
CBS Funds (CBS Emergency Fund) (Note 2)	250,000	255,750	261,632	267,650	273,806	280,103	286,546	293,136	299,878	306,776	313,831
Funds available for project 3/future projects (Note 1)	321,734	265,984	557,875	649,594	2,711,777	2,908,271	3,117,536	3,340,032	3,576,231	3,814,670	4,042,000
<b>Total</b>	<b>571,734</b>	<b>521,734</b>	<b>819,507</b>	<b>917,244</b>	<b>2,985,583</b>	<b>3,188,374</b>	<b>3,404,082</b>	<b>3,633,168</b>	<b>3,876,109</b>	<b>4,121,446</b>	<b>4,355,831</b>

Notes

1. Phasing of project 3 feasibility, fees and construction will determine senior debt drawdown from Marklake and Joseph Lancaster.
2. £250k rising by CPI annually

APPENDIX 6: 30-YEAR BUSINESS PLAN MODEL (6c Cashflow)

Leathermarket CBS Limited

	Mar-28	Mar-29	Mar-30	Mar-31	Mar-32	Mar-33	Mar-34	Mar-35	Mar-36	Mar-37
<b>Receipts</b>										
Southwark Grant - Marklake Court client fee										
Southwark Construction Grant - Marklake Court										
Southwark Grant - Joseph Lancaster Client fee										
Southwark Construction Grant - Joseph Lancaster										
Grant - Joseph Lancaster										
Rental Income - Marklake Court	245,953	251,610	257,397	263,317	269,374	275,569	281,907	288,391	295,024	301,810
Rental Income - Joseph Lancaster	358,419	366,662	375,096	383,723	392,548	401,577	410,813	420,262	429,928	439,816
Leathermarket JMB Loan										
Drawdown of senior debt - Marklake Court										
Drawdown of senior debt - Joseph Lancaster										
<b>Total Receipts</b>	<b>604,372</b>	<b>618,273</b>	<b>632,493</b>	<b>647,040</b>	<b>661,922</b>	<b>677,146</b>	<b>692,721</b>	<b>708,653</b>	<b>724,952</b>	<b>741,626</b>
<b>Payments</b>										
Marklake Court Project costs										
Joseph Lancaster Project costs										
Combined client fee	0	0	0	0	0	0	0	0	0	0
Void and bad debts on rentals - Marklake Court	7,379	7,548	7,722	7,900	8,081	8,267	8,457	8,652	8,851	9,054
Void and bad debts on rentals - Joseph Lancaster	10,753	11,000	11,253	11,512	11,776	12,047	12,324	12,608	12,898	13,194
Management and Maintenance of rentals - Marklake Court	83,040	84,950	86,904	88,902	90,947	93,039	95,179	97,368	99,607	101,898
Management and Maintenance of rentals - Joseph Lancaster	90,192	92,266	94,389	96,559	98,780	101,052	103,377	105,754	108,187	110,675
Asset replacement Marklake Court	27,115	27,739	28,377	29,029	29,697	30,380	31,079	31,794	32,525	33,273
Asset replacement Joseph Lancaster	0	30,821	42,040	43,006	43,996	45,007	46,043	47,102	48,185	49,293
Repayment Leathermarket JMB Loan										
Interest and capital repayments on Marklake Court debt	22,486	22,486	22,486	22,486	22,486	22,486	22,486	22,486	22,486	22,486
Interest and capital repayments on Joseph Lancaster debt	120,347	120,347	120,347	120,347	120,347	120,347	120,347	120,347	120,347	120,347
<b>Total Payments</b>	<b>361,311</b>	<b>397,156</b>	<b>413,516</b>	<b>419,741</b>	<b>426,110</b>	<b>432,626</b>	<b>439,291</b>	<b>446,109</b>	<b>453,085</b>	<b>460,221</b>
Opening cash at bank	4,355,831	4,598,893	4,820,009	5,038,986	5,266,285	5,502,097	5,746,618	6,000,048	6,262,591	6,534,459
Cash inflow/(outflow) for the period	243,061	221,116	218,977	227,299	235,812	244,521	253,430	262,544	271,868	281,406
<b>Closing cash at bank</b>	<b>4,598,893</b>	<b>4,820,009</b>	<b>5,038,986</b>	<b>5,266,285</b>	<b>5,502,097</b>	<b>5,746,618</b>	<b>6,000,048</b>	<b>6,262,591</b>	<b>6,534,459</b>	<b>6,815,865</b>
<b>Made up of:</b>										
CBS Funds (CBS Emergency Fund) (Note 2)	321,049	328,434	335,988	343,715	351,621	359,708	367,981	376,445	385,103	393,961
Funds available for project 3/future projects (Note 1)	4,277,843	4,491,576	4,702,999	4,922,570	5,150,476	5,386,910	5,632,066	5,886,147	6,149,356	6,421,904
<b>Total</b>	<b>4,598,893</b>	<b>4,820,009</b>	<b>5,038,986</b>	<b>5,266,285</b>	<b>5,502,097</b>	<b>5,746,618</b>	<b>6,000,048</b>	<b>6,262,591</b>	<b>6,534,459</b>	<b>6,815,865</b>

Notes

1. Phasing of project 3 feasibility, fees and construction will determine senior debt drawdown from Marklake and Joseph Lancaster.
2. £250k rising by CPI annually

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APPENDIX 6: 30-YEAR BUSINESS PLAN MODEL (6c Cashflow)

Leathermarket CBS Limited

	Mar-38	Mar-39	Mar-40	Mar-41	Mar-42	Mar-43	Mar-44	Mar-45	Mar-46	Mar-47
<b>Receipts</b>										
Southwark Grant - Marklake Court client fee										
Southwark Construction Grant - Marklake Court										
Southwark Grant - Joseph Lancaster Client fee										
Southwark Construction Grant - Joseph Lancaster										
Grant - Joseph Lancaster										
Rental Income - Marklake Court	308,751	315,853	323,117	330,549	338,152	345,929	353,886	362,025	370,351	378,870
Rental Income - Joseph Lancaster	449,932	460,281	470,867	481,697	492,776	504,110	515,704	527,566	539,700	552,113
Leathermarket JMB Loan										
Drawdown of senior debt - Marklake Court										
Drawdown of senior debt - Joseph Lancaster										
<b>Total Receipts</b>	<b>758,684</b>	<b>776,133</b>	<b>793,984</b>	<b>812,246</b>	<b>830,928</b>	<b>850,039</b>	<b>869,590</b>	<b>889,591</b>	<b>910,051</b>	<b>930,982</b>
<b>Payments</b>										
Marklake Court Project costs										
Joseph Lancaster Project costs										
Combined client fee	0	0	0	0	0	0	0	0	0	0
Voided and bad debts on rentals - Marklake Court	9,263	9,476	9,694	9,916	10,145	10,378	10,617	10,861	11,111	11,366
Voided and bad debts on rentals - Joseph Lancaster	13,498	13,808	14,126	14,451	14,783	15,123	15,471	15,827	16,191	16,563
Management and Maintenance of rentals - Marklake Court	104,242	106,640	109,092	111,601	114,168	116,794	119,480	122,228	125,040	127,916
Management and Maintenance of rentals - Joseph Lancaster	113,220	115,824	118,488	121,214	124,001	126,854	129,771	132,756	135,809	138,933
Asset replacement Marklake Court	34,038	34,821	35,622	36,441	37,279	38,137	39,014	39,911	40,829	41,768
Asset replacement Joseph Lancaster	50,427	51,587	52,773	53,987	55,229	56,499	57,798	59,128	60,488	61,879
Repayment Leathermarket JMB Loan										
Interest and capital repayments on Marklake Court debt	22,486	22,486	22,486	22,486	22,486	22,486	1,868	0	0	0
Interest and capital repayments on Joseph Lancaster debt	120,347	120,347	120,347	120,347	120,347	120,347	120,347	120,347	30,087	0
<b>Total Payments</b>	<b>467,521</b>	<b>474,988</b>	<b>482,628</b>	<b>490,443</b>	<b>498,438</b>	<b>506,617</b>	<b>494,366</b>	<b>501,058</b>	<b>419,554</b>	<b>398,425</b>
Opening cash at bank	6,815,865	7,107,028	7,408,173	7,719,529	8,041,332	8,373,821	8,717,243	9,092,467	9,481,000	9,971,497
Cash inflow/(outflow) for the period	291,163	301,145	311,356	321,803	332,489	343,422	375,224	388,533	490,497	532,557
<b>Closing cash at bank</b>	<b>7,107,028</b>	<b>7,408,173</b>	<b>7,719,529</b>	<b>8,041,332</b>	<b>8,373,821</b>	<b>8,717,243</b>	<b>9,092,467</b>	<b>9,481,000</b>	<b>9,971,497</b>	<b>10,504,054</b>
<b>Made up of:</b>										
CBS Funds (CBS Emergency Fund) (Note 2)	403,022	412,291	421,774	431,475	441,398	451,551	461,936	472,561	483,430	494,549
Funds available for project 3/future projects (Note 1)	6,704,006	6,995,882	7,297,755	7,609,857	7,932,423	8,265,693	8,630,531	9,008,439	9,488,067	10,009,505
<b>Total</b>	<b>7,107,028</b>	<b>7,408,173</b>	<b>7,719,529</b>	<b>8,041,332</b>	<b>8,373,821</b>	<b>8,717,243</b>	<b>9,092,467</b>	<b>9,481,000</b>	<b>9,971,497</b>	<b>10,504,054</b>

Notes

1. Phasing of project 3 feasibility, fees and construction will determine senior debt drawdown from Marklake and Joseph Lancaster.
2. £250k rising by CPI annually



# **New Homes at Joseph Lancaster Nursery, Deverell Street SE1, Equality analysis**



## Section 1: Equality analysis details

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<b>Proposed policy/decision/business plan to which this equality analysis relates</b>	<b>Joseph Lancaster estate, Deverell Street, SE1</b> – Grant of Long Lease and Housing Funding Agreement to Leathermarket Community Benefit Society
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<b>Equality analysis author</b>	Stephen Douglass, Director of Communities		
<b>Strategic Director:</b>	Michael Scorer, Strategic Director of Housing & Modernisation		
<b>Department</b>	Housing & Modernisation	<b>Division</b>	Communities
<b>Period analysis undertaken</b>	February 2017		
<b>Date of review (if applicable)</b>	February 2018		

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**Section 2: Brief description of policy/decision/business plan**

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**1.1 Brief description of policy/decision/business plan**

This equality analysis relates to the award of a lease and funding agreement for a development of 40 new homes at council rents by the Leathermarket Community Benefit Society on the site of the former Joseph Lancaster Nursery, Deverell Street, London SE1 which is in the Leathermarket Joint Management Board (JMB) area. The JMB was the first and largest Tenant Management Organisation in Southwark giving local residents real control over the management of their homes and neighbourhood.

Once completed the new homes will be available following the council's local lettings policy to those in housing need.

The homes consist of 7 one bed flats, 24 two bed flats, 3 three bed flats and 6 three bed mews houses.

The scheme is resident led and will enable households in housing need to move from overcrowded homes or those that are under-occupied. A number of the homes are to be wheelchair accessible and the scheme provides four additional accessible parking spaces. All forty are to be built to lifetime homes standard and will be designed in accordance with the London Housing Design Guide, Building for Life and Housing Our Aging Population Panel for Innovation (HAPPI) as one of the priorities is to house tenants who are downsizing and therefore likely to be older with mobility and health issues. Special consideration will be given to level access and to ensuring that the design allows residents to stay living independently in their homes for longer.

The decision maker is the council's cabinet.

### Section 3: Overview of service users and key stakeholders consulted

2. Service users and stakeholders	
<b>Key users of the department or service</b>	<p>Users of the new development will be local Residents in housing need. The scheme will also free up existing units on the Leathermarket area that will be available to people in need in accordance with the council housing allocation policy.</p>
<b>Key stakeholders were/are involved in this policy/decision/business plan</b>	<p>There has been an extensive period of consultation undertaken by the CBS which include a 2012 survey of housing need in the area this revealed that:</p> <ul style="list-style-type: none"> <li>- 99% of households have a household income of less than £30,000;</li> <li>- 55% are registered for re-housing with the Council;</li> <li>- 10% describe themselves as in housing need, but not registered with the Council;</li> <li>- 70% of homes say they are overcrowded - compared with an average of 35% across Southwark as a whole;</li> <li>- 56% do not have any money for a deposit if they wish to buy a property;</li> <li>- 85% would not have the money for a deposit if they wish to rent privately;</li> <li>- 93% cannot afford a rent above £200 per week or the maximum amount that housing benefit will pay.</li> </ul> <p>When asked about possible solutions, tenants said the following:</p> <ul style="list-style-type: none"> <li>- 94% thought there should be more genuinely affordable social housing in the JMB estates area;</li> <li>- 85% expressed support for social housing being built on unused or under used land on their estate;</li> <li>- 77% think that staying in the JMB estate area is important. 38% are involved in local community groups;</li> </ul> <p>This was followed by a more detailed Housing Needs Survey of all residents to establish the exact need. An attempt was made to make personal contact with each of the JMB's 1,000 properties. This survey established that 30% of all tenants were inadequately housed, many chronically overcrowded but some were under-occupying (many of who had no financial incentive to down size as the bedroom tax did not apply). Using this data, the CBS made its proposal to develop new homes that would prioritise downsizers, releasing larger homes for families and creating a far-reaching chain of benefit.</p> <p>The survey also reinforced the outcome of the initial survey with 85% percent of residents supportive of the building of more social housing on the estates underused land. As a result in order to protect the day-to-day management and maintenance function of the JMB, an independent Leathermarket Community Benefit Society was set up as a community-led Development Vehicle.</p>

The proposal aimed to ensure that development was done with and not to the local community and has had high levels of resident involvement at every stage. The aim of the CBS as a community led organisation is to be able to unlock challenging sites and maximise the provision of, much needed, new truly affordable homes.

As part of this ongoing consultation residents have voiced that they want high quality, energy efficient homes that the community can be proud of.

The CBS has taken a very different approach to community involvement, starting with a completely blank sheet of paper to involve local people in the design of the new homes and help to make sure they are well integrated with the wider estate and improve the local environment.

Custom build principles have been used for the design of the new homes, involving tenants at an early stage and involving them throughout the design process.

There is no systematic monitoring of pregnancy and maternity, gender reassignment, marriage/civil partnership, religion/belief or sexual orientation. Information about service users falling within these protected characteristics is available where there is self-disclosure or where issues raised may directly relate to the grouping.

Monitoring data collated indicates there are a number of key characteristics of clients who may become tenants in the new homes:

- Approximately 63per cent describe themselves as non-white. This is significantly higher than the proportion of Southwark residents from these communities which, is closer to 50 per cent according to 2011 Census data, is closer to 50%.
- 32% describe themselves as disabled, again significantly higher than in the wider population.
- 20% are over 65, similar to the proportion across Southwark.
- Around 20% have multiple needs or sever medical need.
- 44% are over-crowded in their current accommodation, and 44% under-occupying.

The Leathermarket JMB and CBS have written equalities policies as do potential contractors and sub-contractors on the scheme and the CBS has equality issues embedded within its procurement processes. These cover monitoring of service users and considering the protected characteristics of the Equalities Act, undertaking Equality Analysis, setting equality objectives, engaging with the community, being transparent and accountable, embedding equalities in employment and training and equality of opportunity in recruitment, training, career development, promotion, retention and disciplinary procedures for staff.

One of the key aims of the CBS is to minimise prospective tenants' fuel costs to minimise fuel poverty.

With regard to the units that will be available to households not in the Leathermarket JMB area but on the councils housing register these

will also be allocated following the council's Housing Allocations scheme that sets out the criteria that enable people to register on the Housing Register and be prioritised for social housing based on their individual circumstances and housing need. Consequently those registering for housing are likely to be the most economically disadvantaged and therefore contain an over representation of households in the protected groups including the elderly, families with children, single parent families, those with disabilities and households from ethnic minorities. A full equality analysis was conducted on the Housing Allocations Scheme on adoption and is available at this link:

<http://modern.gov.southwark.gov.uk/documents/s42863/Appendix%203%20Equality%20Analysis.pdf>

Given the scale and significance of the proposals, the Leathermarket CBS made substantial efforts to engage the community around the site in the formulation of the scheme and also engaged with a number of other stakeholders throughout the preparation of the planning application including local residents, Councillors and council officers.

This exercise resulted in a number of amendments to the proposal that are outlined in the statement of community involvement and Design and Access statement submitted with the planning application.

A summary of community consultation events carried out by the CBS is as follows:

<b>Month</b>	<b>Activity</b>
January 2017	Resident Consultation Workshop 1
February 2017	Resident Consultation Workshop 2
June 2017	Resident Consultation Workshop 3
July 2017	Pre-application discussion
August 2017	Resident Consultation Workshop 4
September 2017	Pre-application meeting
September 2017	Resident Consultation Workshop 5
September 2017	Follow up pre-application meeting
October 2017	Meeting with Southwark Council
November 2017	Final pre-application meeting
November 2017	Resident Consultation Workshop 6
December 2017	Submission of planning application

## Section 4: Pre-implementation equality analysis

This section considers the potential impacts (positive and negative) on groups with 'protected characteristics', the equality information on which this analysis is based and any mitigating actions to be taken.

The first column on the left is for societal and economic issues (discrimination, higher poverty levels) and the second column on the right for health issues, physical and mental. As the two aspects are heavily interrelated it may not be practical to fill out both columns on all protected characteristics. The aim is, however, to ensure that health is given special consideration, as it is the council's declared intention to reduce health inequalities in the borough.

<b>Age</b> - Where this is referred to, it refers to a person belonging to a particular age (e.g. 32 year olds) or range of ages (e.g. 18 - 30 year olds).	
<b>Potential impacts (positive and negative) of proposed policy/decision/business plan</b>	<b>Potential health impacts (positive and negative)</b>
<p>Positive impacts. The homes are to be built to Lifetime Homes Standard developed to ensure that homes are accessible and inclusive.</p> <p>Lifetime Homes are ordinary homes designed to incorporate Design Criteria that can be universally applied to new homes at minimal cost. Each design feature adds to the comfort and convenience of the home and supports the changing needs of individuals and families at different stages of life.</p> <p>Lifetime Homes are about flexibility and adaptability; they are not 'special', but are designed to create and encourage better living environments for everyone. From raising small children to coping with illness or dealing with reduced mobility in later life.</p> <p>The Leathermarket JMB and CBS have written equalities policies as do potential contractors and sub-contractors on the scheme and the CBS has equality issues embedded within its procurement processes. These cover monitoring of service users and considering the protected characteristics of the Equalities Act, undertaking Equality Analysis, setting equality objectives, engaging with the community, being transparent and accountable, embedding equalities in employment and training and equality of opportunity in recruitment, training, career development, promotion, retention and disciplinary procedures for staff.</p>	<p>Positive impacts. The lifetime homes standard should mean that residents are able to remain and live independently in their homes for longer.</p>
<b>Equality information on which above analysis is based</b>	<b>Health data on which above analysis is based</b>
<p>Leathermarket JMB survey and tenancy records. Leathermarket CBS Equalities Policy</p>	

<b>Mitigating actions to be taken</b>	
None	

<b>Disability</b> - A person has a disability if s/he has a physical or mental impairment which has a substantial and long-term adverse effect on that person's ability to carry out normal day-to-day activities.	
<b>Potential impacts (positive and negative) of proposed policy/decision/business plan</b>	<b>Potential health impacts (positive and negative)</b>
Positive impacts. In addition to the lifetime homes standard referred to above a number of the units are being designed to accommodate wheelchair users.	Positive impacts. The lifetime homes standard should mean that residents are able to remain and live independently in their homes for longer.
<b>Equality information on which above analysis is based</b>	<b>Health data on which above analysis is based</b>
Leathermarket JMB survey and tenancy records. Leathermarket CBS Equalities Policy	
<b>Mitigating actions to be taken</b>	
None	

<b>Gender reassignment</b> - The process of transitioning from one gender to another.	
<b>Potential impacts (positive and negative) of proposed policy/decision/business plan</b>	<b>Potential health impacts (positive and negative)</b>
No impact	No impact
<b>Equality information on which above analysis is based.</b>	<b>Health data on which above analysis is based</b>
Leathermarket JMB survey and tenancy records. Leathermarket CBS Equalities Policy	

<b>Mitigating actions to be taken</b>	
None	

<b>Marriage and civil partnership</b> – In England and Wales marriage is no longer restricted to a union between a man and a woman but now includes a marriage between a same-sex couple. Same-sex couples can also have their relationships legally recognised as 'civil partnerships'. Civil partners must not be treated less favourably than married couples and must be treated the same as married couples on a wide range of legal matters. <b>(Only to be considered in respect to the need to eliminate discrimination.)</b>	
<b>Potential impacts (positive and negative) of proposed policy/decision/business plan</b>	<b>Potential health impacts (positive and negative)</b>
No impact	No impact
<b>Equality information on which above analysis is based</b>	<b>Health data on which above analysis is based</b>
Leathermarket JMB survey and tenancy records. Leathermarket CBS Equalities Policy	
<b>Mitigating actions to be taken</b>	
None	

<b>Pregnancy and maternity</b> - Pregnancy is the condition of being pregnant or expecting a baby. Maternity refers to the period after the birth, and is linked to maternity leave in the employment context. In the non-work context, protection against maternity discrimination is for 26 weeks after giving birth, and this includes treating a woman unfavourably because she is breastfeeding.	
<b>Potential impacts (positive and negative) of proposed policy/decision/business plan</b>	<b>Potential health impacts (positive and negative)</b>
No impact	No impact
<b>Equality information on which above analysis is based</b>	<b>Health data on which above analysis is based</b>

Leathermarket JMB survey and tenancy records. Leathermarket CBS Equalities Policy	
<b>Mitigating actions to be taken</b>	
None	

<b>Race</b> - Refers to the protected characteristic of Race. It refers to a group of people defined by their race, colour, and nationality (including citizenship) ethnic or national origins. N.B. Gypsy, Roma and Traveller are recognised racial groups and their needs should be considered alongside all others	
<b>Potential impacts (positive and negative) of proposed policy/decision/business plan</b>	<b>Potential health impacts (positive and negative)</b>
The analysis shows that of the potential new tenants a high proportion will be non-white.	No impact
<b>Equality information on which above analysis is based</b>	<b>Health data on which above analysis is based</b>
Leathermarket JMB survey and tenancy records. Leathermarket CBS Equalities Policy	
<b>Mitigating actions to be taken</b>	
None	

<b>Religion and belief</b> - Religion has the meaning usually given to it but belief includes religious and philosophical beliefs including lack of belief (e.g. Atheism). Generally, a belief should affect your life choices or the way you live for it to be included in the definition.	
<b>Potential impacts (positive and negative) of proposed policy/decision/business plan</b>	<b>Potential health impacts (positive and negative)</b>
No impact	No impact
<b>Equality information on which above analysis is based</b>	<b>Health data on which above analysis is based</b>

Leathermarket JMB survey and tenancy records. Leathermarket CBS Equalities Policy	
<b>Mitigating actions to be taken</b>	
None	

<b>Sex</b> - A man or a woman.	
<b>Potential impacts (positive and negative) of proposed policy/decision/business plan</b>	<b>Potential health impacts (positive and negative)</b>
No impact	No impact
<b>Equality information on which above analysis is based</b>	<b>Health data on which above analysis is based</b>
Leathermarket JMB survey and tenancy records. Leathermarket CBS Equalities Policy	
<b>Mitigating actions to be taken</b>	
None	

<b>Sexual orientation</b> - Whether a person's sexual attraction is towards their own sex, the opposite sex or to both sexes	
<b>Potential impacts (positive and negative) of proposed policy/decision/business plan</b>	<b>Potential health impacts (positive and negative)</b>
No impact	No impact
<b>Equality information on which above analysis is based</b>	<b>Health data on which above analysis is based</b>
Leathermarket JMB survey and tenancy records. Leathermarket CBS Equalities Policy	

<b>Mitigating actions to be taken</b>	
None	

<b>Socio-economic disadvantage</b> – although the Equality Act 2010 does not include socio-economic status as one of the protected characteristics, Southwark Council recognises that this continues to be a major cause of inequality in the borough. Socio economic status is the measure of an area's, an individual's or family's economic and social position in relation to others, based on income, education, health, living conditions and occupation.	
<b>Potential impacts (positive and negative) of proposed policy/decision/business plan</b>	<b>Potential health impacts (positive and negative)</b>
Positive impacts. The scheme will provide genuinely affordable homes on council rents to tenants on low incomes.	N/a
<b>Equality information on which above analysis is based</b>	<b>Health data on which above analysis is based</b>
Leathermarket JMB survey and tenancy records. Leathermarket CBS Equalities Policy	
<b>Mitigating actions to be taken</b>	
None	

<b>Human Rights</b> There are 16 rights in the Human Rights Act. Each one is called an Article. They are all taken from the European Convention on Human Rights. The Articles are The right to life, Freedom from torture, inhuman and degrading treatment, Freedom from forced labour , Right to Liberty, Fair trial, Retrospective penalties, Privacy, Freedom of conscience, Freedom of expression, Freedom of assembly, Marriage and family, Freedom from discrimination and the First Protocol
<b>Potential impacts (positive and negative) of proposed policy/decision/business plan</b>
Officer's view is that this decision complies with the Human Rights Act and there is no evidence of it unjustifiably discriminating on any particular people or groups and the proposed scheme does not unjustifiably discriminate between housing applicants on grounds such as marital status, age, gender, disability or nationality.
<b>Information on which above analysis is based</b>

Leathermarket JMB survey and tenancy records. Leathermarket CBS Equalities Policy
<b>Mitigating actions to be taken</b>
None

**Section 5: Further actions and objectives**

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<b>5. Further actions</b>			
Based on the initial analysis above, please detail the key mitigating actions or the areas identified as requiring more detailed analysis.			
<b>Number</b>	<b>Description of issue</b>	<b>Action</b>	<b>Timeframe</b>
1			
2			
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7			

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