

Healthy Communities Scrutiny Sub-Committee

Wednesday 8 October 2014

7.00 pm

Ground Floor Meeting Room G02B - 160 Tooley Street, London SE1 2QH

Membership

Councillor Rebecca Lury (Chair)
Councillor David Noakes (Vice-Chair)
Councillor Jasmine Ali
Councillor Paul Fleming
Councillor Maria Linforth-Hall
Councillor Kath Whittam
Councillor Bill Williams

Reserves

Councillor Maisie Anderson
Councillor Neil Coyle
Councillor Eliza Mann
Councillor Claire Maugham
Councillor Johnson Situ

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Contact

Julie Timbrell on 020 7525 0514 or email: julie.timbrell@southwark.gov.uk

Members of the committee are summoned to attend this meeting

Eleanor Kelly

Chief Executive

Date: 30 September 2014



Healthy Communities Scrutiny Sub-Committee

Wednesday 8 October 2014

7.00 pm

Ground Floor Meeting Room G02B - 160 Tooley Street, London SE1 2QH

Order of Business

Item No.	Title	Page No.
	PART A - OPEN BUSINESS	
1.	APOLOGIES	
2.	NOTIFICATION OF ANY ITEMS OF BUSINESS WHICH THE CHAIR DEEMS URGENT	
	In special circumstances, an item of business may be added to an agenda within five clear working days of the meeting.	
3.	DISCLOSURE OF INTERESTS AND DISPENSATIONS	
	Members to declare any interests and dispensations in respect of any item of business to be considered at this meeting.	
4.	MINUTES	1 - 8
	To approve as a correct record the minutes of the open section of the meeting held on 8 July 2014.	
5.	REVIEW : HEALTH OF THE BOROUGH	9 - 35

Item No.

Title

Page No.

The 'Health of the Borough' review is being conducted thematically . This session will concentrate on Financial Health and particularly look at the following issues:

- The availability of banks and credit unions
- The role of payday loan and pawn shops
- Financial awareness in the borough

Written evidence is being contributed by :

- Councillor Ian Wingfield, Deputy Leader and Cabinet Member for Communities, Employment and Business
- Southwark Citizens Advice Bureaux
- Southwark Living Streets
- Walworth Society
- Southwark Youth Council

Presentations will be done by:

- Councillor Stephanie Cryan, Financial Inclusion Deputy Cabinet Member
- Ruth Wallis , Director of Public Health

A range of partners have been invited to attend and give verbal evidence.

6. INTERVIEW WITH CABINET MEMBER FOR ADULT CARE, ARTS AND CULTURE

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An interview will be conducted with Councillor Dora Dixon-Fyle, Cabinet Member for Adult Care, Arts and Culture, on the following themes:

- 1 Personalisation
- 2 Ethical Care Charter
- 3 Dementia awareness
- 4 Support for carers in the borough
- 5 Day centres and the new 'centre of excellence'

7. REVIEW : PERSONALISATION

An officer report will be provided to support the review – to follow.

8.	DULWICH PROGRAMME	36 - 38
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9.	WORK-PLAN	39 - 41
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The current work-plan is attached.

DISCUSSION OF ANY OTHER OPEN ITEMS AS NOTIFIED AT THE START OF THE MEETING.

PART B - CLOSED BUSINESS

DISCUSSION OF ANY CLOSED ITEMS AS NOTIFIED AT THE START OF THE MEETING AND ACCEPTED BY THE CHAIR AS URGENT.

Date: 30 September 2014



HEALTHY COMMUNITIES SCRUTINY SUB-COMMITTEE

MINUTES of the Healthy Communities Scrutiny Sub-Committee held on Tuesday 8 July 2014 at 7.00 pm at Ground Floor Meeting Room G02C - 160 Tooley Street, London SE1 2QH

PRESENT: Councillor Rebecca Lury (Chair)
Councillor David Noakes (Vice-Chair)
Councillor Jasmine Ali
Councillor Maria Linforth-Hall
Councillor Kath Whittam
Councillor Bill Williams

**OTHER MEMBERS
PRESENT:**

**OFFICER
PARTNER
SUPPORT:** & Dr Jonty Heaversedge, Chair, NHS Southwark Clinical
Commissioning Group (CCG)
Andrew Bland, Chief Officer, NHS CCG
Ruth Wallis, Director of Public Health

Peter Fry, Director of Operations, King's College Hospital
Foundation Trust (KCH)

Dr Polly Edmonds, consultant, KCH

Rebecca Adejo, lead senior sexual health commissioner
(Lambeth Council)

Kerry Crichlow, Director Strategy & Commissioning
Julie Timbrell, Scrutiny Project Manager

1. APOLOGIES

1.1 There were apologies for absence from Councillor Paul Fleming.

2. NOTIFICATION OF ANY ITEMS OF BUSINESS WHICH THE CHAIR DEEMS URGENT

2.1 There were no urgent items of business.

3. DISCLOSURE OF INTERESTS AND DISPENSATIONS

3.1 Councillor Kath Whittam declared that an interest in the Personalisation review as her child could be eligible for a personal budget.

4. MINUTES

4.1 The scrutiny project manager corrected an error on the agenda by explaining that the minutes circulated, for information, are not the minutes of the last meeting of the previous committee. The last meeting was actually held on the 24 March (rather than the 5 March) and these have been published online. The committee queried how these minutes are agreed and the project manager explained that the normal practice is that they are circulated for comment to the previous (and current) vice chair and chair, and if no corrections are received then they are then published.

5. SOUTHWARK CLINICAL COMMISSIONING GROUP (CCG) AND SEL COMMISSIONING STRATEGY

5.1 The CCC chair, Dr Jonty Heaversedge, and Chief Officer, Andrew Bland, of Southwark Clinical Commissioning Group (CCG) presented on the work of CCG and the South East London (SEL) Commissioning Strategy.

5.2 The committee conducted a question and answer session with the CCG representatives covering the following queries and concerns:

-Can the CCG explain why the 5 priority pathways for the SEL strategy were chosen (planned care, urgent & emergency care, maternity, children & young people, cancer)? These were picked as significant to Southwark and because CCGs were better able to make a difference over the SEL system wide area - the solutions which are needed are to be found beyond the borough level.

- Are there going to be more services joined up across different boroughs? There are already services joined up – but this strategy is looking at what can be done better. There will be consideration of whether a service can be better delivered at a local level or at a wider SEL level. Dr Jonty Heaversedge said the CCG will be focusing more on mental health provision; to ensure it is not an 'add on' and that Mental Health has parity with physical health.

- Will targets be met, including A & E performance times? A & E

performance is looking fairly good but this could be negatively impacted by factors such as specific investments that might come to an end or by the acquisition of Princess Royal University Hospital (PRUH) by King's College Hospital (KCH) Foundation Trust, which might lead to a poorer performance of the A & E at Denmark Hill. There are significant pressures on A & E, but there are differentials on population use of emergency services; Southwark residents are not increasing the pressure but other borough's populations are. There is a continuing focus on other targets, for example, ongoing investment on reducing smoking. Primary Care is separately commissioned but there is a move towards integration between social care & health and commissioning for outcomes.

- Is there a focus on listening to people post the Francis Inquiry (which looked into the failings at Mid-Staffordshire foundation trust)? Can you speak about any use of "Patient Opinion" and the CCG work on engagement or any use of co-production? Patient experience is used to improve outcomes and there is a move towards measuring services on patient experience. We are changing the CCG set up to improve the ability of patient and staff to have their say about services and we are then using that information to improve commissioning. The CCG do have a structure to engage patients through General Practice patient groups, but we do want to hear other voices. We are interested in Patient Opinion and how the CCG can use this.

- My professional experience with the ambulance service is that handovers were sometimes managed to maximise meeting targets; can you comment on how collecting data, and the gaming of targets, can adversely impact on clinical care? The CCG is not absolutely qualified to comment on the handover of London Ambulance Service and King's Denmark Hill A & E. We are taking a more 'in the round' view of performance. Andrew Bland said he was not a fan of the 4 hour target; however A & E statistics do act as a barometer of hospital performance, particularly the figures on flow. The clinicians in the CCG have helped focus on quality with more rigour - but statistics are useful.

- When developing the SEL strategy what constituents do you give most weight to and who is leading the development of the strategy? Weight is given to both clinicians and patients and the governance decision is with commissioners. Currently we are using existing patient engagement networks, but we will be reaching out further.

RESOLVED

The SEL commissioning strategy will come back to the committee again between September and December.

6. KING'S COLLEGE HOSPITAL NHS TRUST ELECTIVE SERVICES PROPOSALS

6.1 King's College Hospital Foundation Trust (KCH) representatives Peter Fry, Director of Operations, and consultant Dr Polly Edmonds referred to the papers circulated with agenda and briefly presented the case for moving more surgery from the King's site at Denmark Hill to Orpington Hospital and the Princess Royal University Hospital (PRUH). They were supported by Andrew Bland, Chief Officer, Southwark CCG, as the lead commissioner. The Director of Operations emphasised the increase in presentations at A&E at Denmark Hill and most importantly the significant increase in acuity. He explained that this has a knock on affect on elective planned care. KCH are therefore looking to decompress Demark Hill Hospital and move more services to Orpington Hospital.

6.2 The committee conducted a question and answer session with the KCH representatives covering the following queries and concerns:

- Will Southwark patients want to have their operations at Orpington or the PRUH? Patients are presently opting to go and feedback has, on the whole, been positive. KCH expect 80% – 90% of patients to choose this option, but people can choose to stay at Denmark Hill, although there will be a longer wait.

- Can local people choose to have their operations performed at Guy's Hospital? Yes, and some people on the waiting list are already offered Guy's Hospital, however many still choose to go to Orpington Hospital. Andrew Bland added that the CCG do not think that these proposals would adversely affect Guy's & St Thomas Foundation Trust (GST) and the sustainability of the South East London (SEL) health system.

- There is concern about carers visiting family members at Orpington Hospital and PRUH and the cost of travel and that this could have adverse impact on patient recovery and well-being. We have not noticed adverse impacts from the Friends & Family feedback mechanism but this is not something that we have examined in detail, and that I agree it would be good to look specifically at the impact on families. Andrew Bland added that the length of stay is quite short and patients and family are most concerned by delays. He also cautioned that the 'Friends and Families' feedback is quite a blunt instrument.

- Are you able to give any reassurance that, longer term, the offer would not change to 'no choice' and people would therefore have to go to Orpington Hospital or PRUH? KCH representatives said that some patients will always need to be treated at Denmark Hill as they have complex needs and need the high dependence facilities availably at Denmark Hill. Longer term KCH wouldn't exclude more of a more of a move towards more elective procedures being carried out at Orpington Hospital. KCH are looking at increasing volume at Orpington generally so we have more capacity to deal with increasing emergency admissions; however the use of Orpington Hospital is time limited. Andrew Bland added that the agreement between KCH and South East London (SEL) commissioners lasts until 2016. In future there will be a cross borough discussion on elective care which it will be at the SEL system level.

6.3 The chair then invited comments and questions from a member of the public. She raised a concern with the hospital transport performance and gave the example of a 90 year old that had to wait 9 hours and to be picked up. She queried the capacity and adequacy of transport and asked what would be the offer, and if this would be a taxi or the present hospital patient transport service. KCH said that patient transport has been re-tendered and KCH are confident that elective care, which is planned, will not experience those kinds of problems.

6.4 The chair commented that, while she appreciated that the local elections had impacted on the committee time, in future the committee would like to review proposals at an earlier stage.

RESOLVED

KCH will report in 6 months time on:

- Choice and uptake including the number of patients who have chosen to use Orpington Hospital, Princess Royal University Hospital (PRUH) and Queen Mary's Hospital (QMH), alongside and the number who have chosen to use Denmark Hill.
- A report on the performance of the transport used to take patients from home to PRUH, QMH and Orpington Hospital.
- 'Friends and Family' feedback and scores.

7. SEXUAL HEALTH STRATEGY

7.1 Rebecca Adejo, lead senior sexual health commissioner (Lambeth Council) and Kerry Crichlow, Director Strategy & Commissioning (Southwark Council) presented the Lambeth, Southwark & Lewisham Sexual Health Strategy and Consultation. Ruth Wallis, Southwark Director of Public Health, also contributed to the discussion.

7.2 The committee conducted a question and answer session with the sexual health commissioners.

7.3 A member commented that Lambeth and Southwark have very high rates of HIV infection: 11 out of 1000 Southwark people are infected with the HIV virus, whereas only 2 out of 1000 people are infected nationally, and asked commissioners why this is so. Commissioners explained that the boroughs are the epicentres of the Men having Sex with Men (MSM) and the Black African communities, which are populations with higher rates. Commissioners would like to move services towards primary care by releasing funds, at the moment 23 million is spent on treatment and 1 million on prevention. There has been some innovative work to prevent infection, for example an online portal, called SH24, is in

development ; this enables people to get virtual information as well as access face to face contact. The cross borough partnership developing SH24 have formed a social enterprise and are adopting an agile, iterative approach. SH24 pulls together several services together - for example it will let people know where to go to for a morning after pill and Chlamydia services.

7.4 Concerns were raised by gay committee members that South London is on the edge of a second HIV epidemic. The move to Primary Care is supported however there is still prejudice towards gay men. There is a particular issue with “chemsex” for MSM, centred on Vauxhall, and a concern about generally high use of drugs. Shock was expressed that young men are not using contraception and also not testing and the consequent rise in infection rates. Members suggested that this is down to a combination of things – poor self esteem, chemsex and that HIV is no longer a death sentence.

7.5 Members asked what is being done to make every contact count to tackle HIV infection, domestic violence and also Female Genital Mutilation (FGM). Commissions commented that there is a diversity of people affected by poor sexual health - as well as MSM the African and Latin American communities are very affected. The Director of Public Health said that the teenage pregnancy prevention work had a lot of success by going into schools and doing sexual education. She commented that there are some very complex issues around choice, power and control - for example multiple terminations and domestic violence. The senior sexual health commissioner said when FGM comes up health practitioners need to be sure that there are referral pathways, as these are not always in place.

8. SCRUTINY REVIEW

8.1 The chair recommended a one day Public Health commission considering how this function has been integrated into the work of the council, covering what has been done, where the council is going and Public Health priorities. The committee supported this and there was agreement that moving the Public Health function to the council from the NHS was one of the positive outcomes of the Health & Social Care Act 2012. There was concern that a day’s scrutiny would be challenging for members in full time work but the committee indicated that if a date was agreed in advance this could work well. The Director of Public Health suggested that the scope includes Lambeth Council and the chair supported this, with the proviso that Lambeth scrutiny would find this useful.

8.2 The chair then moved on to the proposal for a review into the Ethical Care Charter, however she said that she has received assurances that this is being progressed so rather than a full scrutiny she

recommended that this be dealt with as an agenda item, and this was agreed.

8.3 The vice chair suggested an alternative review into Personalisation with a focus on Safeguarding. He spoke about some of the problems experienced by people seeking personal budgets, which included the time taken to conduct the review by social workers, the issues and difficulties individuals with a personal budget found in appointing carers; particularly in assessing suitability and safeguarding risk. A member, Cllr Kath Whittam, declared an interest and commented that her daughter is 16 and now potentially could be in charge of her own budget. She remarked that this is quite a daunting task. There was a discussion on the framing of the review with suggestions that the review consider providers and the e-portal. Another member recommended looking at the process; some people have complained that it has taken two years to get a budget.

8.4 The chair moved to the last proposed review on Healthy Communities and recommended that this now looks at the Health of the Borough and conducted thematically concentrating on Finance, Food, Physical activity & travel and Anti-social behaviour. She said that she wanted to involve the Youth Council and consult people in the community by visiting high streets. The project manager suggested also utilising community councils to engage the public. There was a discussion about the scope of the review and the limitations of the council's powers - leisure services are certainly within the council's remit whereas the scope to influence other services and business is less clear. The Director of Public Health commented that if actions are justified through evidence then there is more scope to find powers and process.

RESOLVED

There will be three reviews:

Public Health, using 'scrutiny in a day' methodology.

'Health of the Borough', looking at four themes: community safety, financial health, physical health & environmental health.

Personalisation.

9. WORK-PLAN

9.1 The work-plan was noted and the reviews discussed under the previous item.

10. TRAINING

10.1 The chair recommended some repeat training on the Francis

Inquiry using the material provided by the law firm who conducted the training last time. It was suggested that, budget permitting, Patient Opinion be invited to contribute and explain how to maximise patient voice. The project manager highlighted an upcoming Public Health member development session.

Call for Evidence: Health of the Borough

Response of Cllr Ian Wingfield, Deputy Leader and Cabinet Member for Communities, Employment and Business

1. Availability of banks and credit unions

i. Scale of the problem

Although there has been some churn, branches of high street banks in Southwark have remained relatively stable in recent years. However high streets have seen the proliferation of the payday loan shops which have grown to fill a gap in services offered by traditional banks, which are averse to lending and accepting applications from customers on low income, the unemployed and those with poor credit histories.

The Institute for Public Policy Research (IPPR) recently called for an investigation into the uncompetitive charges that mainstream banks apply to the use of unauthorised overdrafts, highlighting their view that "Payday lending, then, is only one part of a much bigger consumer credit market failure".

Credit Unions currently provide a range of banking and credit services and cater to low income households, those who may not be eligible for typical high street loans, and individuals that require greater repayment flexibility. Whilst credit unions provide a good alternative to high street banks, they often lack products that can compete with the almost instant nature of payday lending services - surveys show that nearly 80% of payday loans are for vital necessities therefore speed is crucial.

The London Mutual Credit Union, which covers Southwark and neighbouring boroughs, offers a 'Credit Union OK (CUOK)' payday loan product. CUOK allow loans of up to £1000, interest is charged at 26.8% compared to circa 4,000% charged by standard payday lenders. Loans are transferred to customers within 3 working days, but can be transferred on the day for an additional charge.

There are currently 370 credit unions in the UK with over £1 billion in assets. The growth of the markets has arguably been prevented by measure such as the cap on interest rates at 2% per month; however the cap has recently been lifted to 3% and should encourage growth in the sector. The proposed cap on the level of interest that can be charged by pay-day lenders may also see the pay day loan sector shrink causing consumers to access the credit unions' pay day loan products, in turn increasing their asset base and enabling expansion. The Treasury recently made a call for evidence to inform it plans to further expand the credit union market by removing restrictions which prevent it from competing with mainstream lenders and banks.

ii. What are we currently doing?

Southwark has a good relationship with its local credit union, The London Mutual Credit Union (LMCU) and has actively supported and publicised LMCUs services to both residents and employees, in recognition that the credit union provides a healthy and accessible alternative to other financial products available on the market. In 2014, the former Cabinet Member for Communities and Economic Wellbeing directly

wrote to all Tenants & Residents Associations in the borough informing them of Credit Unions and requesting that they publicise it's services to their residents.

Southwark is at the early stages of implementing a Council Plan commitment to open a credit union account for every 11 year old in the borough with a deposit of £10. Whilst the intention of the commitment is to establish good financial habits amongst the boroughs young residents, the initiative will indirectly support the LMCU to grow its client base, with the possibility of engaging parents; therefore multiplying the number of residents accessing its services in the long and short term. The Council continue to support the LMCUs activity locally, including options to improve the accessibility of local branches and raise awareness of the services offered.

iii. Options

Local authorities and their partners could attempt to lobby high street banks in a bid to widen the services they offer to local people. However a more practical approach may be to work with individual branches, including them in local conversations regarding financial inclusion and educating them about the services that local people need; banks such as Lloyds have teamed up with voluntary organisations to deliver financial education programmes. Toynbee Hall (based in Tower Hamlets) has had an ongoing relationship with Lloyds Banking Group as part of the 'Money for Life' project.

Projects to educate front line banking staff about vulnerable customers is also a way forward – Lloyds Banking Group have recently committed to changing its practices to accommodate customers with dementia, offering a new approach to the way high street banks accommodate vulnerable groups.

Though work is ongoing to promote the benefits of credit unions, they are competing with other banking and credit services that have strong marketing campaigns, as well as established internet and high street presence. The payday lending market also effectively utilises social media and new technology through phone apps and 'hassle free' online application forms that offer an efficient and accessible service, therefore reaching out to a more tech savvy client base . The London Mutual Credit Union offers internet and mobile phone banking, however high street presence is limited and some branches are located on the periphery of main high streets and thoroughfares.

Unlike the USA, credit unions are not the natural or default banking institution for low to middle income families, and arguably credit unions in the UK are limited by the lack of marketing and reach to new customer bases – although there have been great strides in both these areas, more could be done to support credit unions in becoming the 'default' banking service, rather than an alternative when mainstream banks fail their customers. Changing the way residents understand financial services is bound to the level and quality of financial education they receive, and requires a process of educating from an early age, but also re-educating adults who may not have received financial education or experience of good money management.

2. The role of payday loan an pawn shops

i. Scale of the problem

The recent increase of pawn brokers and pay day lenders across high streets and

town centres has been met with concern by local authorities, the voluntary sector, local business groups and the wider public. Although these businesses are regulated nationally, the ease at which their loans can be accessed, and in some cases their careless practices, expose the most vulnerable in our communities to debt, financial insecurity and addictive behaviour.

The payday loans sector has grown significantly over the past 10 years, from 0.3 million borrowers in 2006, to 1.2 million in 2009 and to 1.9 million in 2010¹. According to the OFT the payday loans market was worth between £2.0 and £2.2 billion in 2011–12, up from an estimated £900 million in 2008–09. The 2011–12 figures represented between 7.4 and 8.2 million new loans.

Figures from the University of Bristol show that 60 per cent of retail pay day loan customers and 75 percent of home credit and pawn broking customers were considered vulnerable (based on age, employment status, income and ethnicity) with a growing portion of the under 25 age group experiencing significant debt as a result of pay day loans. It is evident from these statistics that the impacts of pawn brokers and pay day lenders on our high streets are far reaching and potentially undermine our commitment to a fairer future for Southwark.

Since the Consumer Credit Act 1974, consumer credit licence statistics have not identified pawnbroking separately from other types of lending. As a consequence, there are no accurate figures for the number of licensed pawn broking outlets. 2010 estimates put the figure at around 1,300 outlets, compared with around 800 outlets in 2003. There has also been a structural change in the industry in recent years; there are now seven large companies which account for about 75 per cent of all shops, with the remaining 25 per cent being small independents.

Research conducted by the University of Bristol on behalf of the National Association of Pawnbrokers found that pawn broking customers tend to be women with families who lived in social housing (either local authority or registered providers). Over half of the customers (53 per cent) participating in the research lived in households with no one in work, with many comprising of single parent households. Of those who were in employment, seven in ten customers reported to have household incomes of less than £300 per week. The research also found that pawn broker customers were more likely to use other forms of high cost credit such as pay day loans or home credit.

Unlike other forms of credit, pawn brokers are not identified separately in national data sets, making it difficult to fully assess the impact that they have on their customers. However, the industries own data, as noted above shows that like pay day lenders, pawn broker customers are drawn from vulnerable cohorts who are often experiencing financial hardship and multiple forms of deprivation.

Significant focus has been paid to pay day lenders, but less attention has been given to understanding other forms of legitimate, but high cost, forms of credit such logbook loans and door step lending. A logbook loan, or bill of sale lending, is a high cost form of credit where a consumer will offer an item of their personal property (usually a car) as security for a loan they have taken. Interest rates are routinely circa 400 per cent annual repayment rate (APR). Evidence from the Citizens Advice Bureau shows there is a particular lack of consumer protection in logbook lending which is still governed by the Bills of Sale Acts dating from the Victorian period; though the Bill of Sales Act will be reviewed in 2016. In the interim, more could be done to understand the presence of logbook loans in Southwark and tackle unscrupulous lenders.

¹ 'Payday Loans. Seventh report of Session 2013-14' Business, Innovation and Skills Committee, December 2013

ii. What are we currently doing?

Southwark has progressed a number of interventions to restrict the proliferation of the pay day lenders and pawn brokers in the area; therefore reducing the negative impact that these services may have on residents and town centres.

In October 2013, planning committee initiated the process of implementing an Article 4 Direction to withdraw the permitted development rights for certain use classes, making Southwark the first local authority in the country to take advantage of this policy. After completing the necessary consultations and evidence gathering, planning committee approved the final Article 4 Direction in March 2014. In doing so a change of use from an A3 use (restaurants and cafes), A4 (drinking establishments) and A5 (hot food takeaways) to A2 use (financial and professional services including betting shops, pay day lending shops and pawnbrokers) will require a planning application. Implementation of the Article 4 Direction cements our commitment to protecting our high streets and retaining their diversity.

On 26 March 2014, a council assembly motion was passed calling on national regulators, such as the Financial Conduct Authority, to minimise the exposure that pay day lenders have through advertising locally and nationally. The motion urged cabinet to lobby for a levy on pay day lenders and support the 'Charter Against Pay Day Loan Rip-Offs' which has received support from across the debt advice sector and urges government to ensure the pay day loan sector.

From January 2015, the Financial Conduct Authority will introduce a cap on the amount of interest payable on pay day loans. The cap will mean that someone taking out a typical loan over 30 days and repaying on time will not pay more than £24 for each £100 they borrow – the figure includes interest and all other charges for taking out the loan and extending its term. There will be a separate cap on default charges, and borrowers who miss a repayment or make it late can only be charged £15. Interest can still be applied after the missed payment date, but the FCA has also proposed an overall cap on costs which will prevent anyone having to repay more than double the amount they borrowed. Lenders will be able to pass on charges for debt collection but these will be included in the cap.

iii. Options

Implementing byelaws, cumulative impact policies, the use of supplementary planning documents, and advertising bans are some of the levers available to the council to prevent the expansion of the pay day lenders and pawn brokers in Southwark.

Supplementary Planning Documents (SPDs) elaborate on, and must be consistent with, the council's planning policies in Development Plan Documents or planning policies in the Unitary Development Plan. Supplementary Planning Documents are capable of being a 'material consideration' in determining planning applications, but afforded less weight than the Development Plan policies. They are subject to a thorough process of public consultation and must be consistent with national and regional planning policies.

Barking & Dagenham Council are currently exploring the use of an SPD to advise on the appropriate location and concentration of betting offices within the borough. The draft SPD includes a 400 meter exclusion zone around existing betting offices to prevent clustering. Outside of this zone the suggested SPD allows proposals for betting offices where a number of other criteria are met. Barking & Dagenham

Council will take a decision on the adoption of the final SPD in September 2014.

Southwark Council could also explore the use of an SPD to limit the clusters of, pay day lenders or pawn brokers from emerging or expanding. This would entail detailed evidence gathering, such as the production of evidence studies, an informal consultation stage may be used to assist this process. Using the evidence gathered a draft SPD would then be developed and be available for public consultation. The final SPD would take into account consultation responses and may then be adopted by the council.

A byelaw is a local law which is made by a statutory body, such as a local authority, under an enabling power established by an Act of Parliament. They are laws that require something to be done, or not done, at a specific location. To determine if a byelaw is a suitable tool to prevent the spread of pay day lenders and pawn brokers, the council could assess the impact that these businesses are having on Southwark's community and then determine whether a byelaw would effectively address the findings of the assessment. For instance, if the evidence found that the marketing of pay day loans through shop fronts and billboards is particularly concerning, then a byelaw that responds this problem may be pursued.

Design and implementation of byelaws must comply with a stringent set of internal and external procedures outlined by DCLG and the council respectively. For DCLG to be satisfied that a byelaw is appropriate, the proposer would need to determine:

- i. The specific local issue which the proposed byelaw intends to directly address.
- ii. The precise nature, location, extent and incidence of the problem.
- iii. Whether measures have been taken to address the issue.
- iv. The reasons the council has that the issue is so serious as to merit a criminal offence.
- v. The council must ensure that the byelaw does not duplicate or contradict existing legislation.

Again, evidence and a comprehensive understanding of the issues that pay day lenders and pawn brokers present is necessary to comply with the process of taking forward a byelaw.

Understanding which levers to pursue requires a robust local evidence base to enable targeted policies which address the specific problems and needs within Southwark. The collation of a thorough evidence base could also support the council to track long term trends and monitor the impact of interventions. Where relevant, local evidence and data will be critical to lobbying government and regulators for greater safeguards to mitigate against the negative impacts of these businesses.

3. Financial awareness in the borough

Southwark's Money Savvy Project has been running since March 2013, the 5 year Big Lottery Funded Project intends to improve the financial capability of Southwark's social housing tenants by delivering training sessions that explore financial products, and money management in the context of housing, employment and welfare benefits. Sessions are delivered in small groups and target specific communities within Southwark by working with voluntary and community organisations that engage with these groups.

In its first year, Money Savvy has been accessed by 1356 social housing tenants. Of these 142 tenants have been under 25, 417 have moved in out of the labour market, 35% of tenant were disabled or had a long term health condition, 1,214 tenants have expressed increased confidence in managing their finances following the training.

Looking forward, the implementation of Universal Credit as a new single payment for people who are looking for work or on low incomes will be one of the most profound changes of the reforms to the welfare system.

Government contends that Universal Credit will help claimants and their families to become more independent and will simplify the benefits system by bringing together a range of working-age benefits into a single payment. When introduced, Universal Credit will replace a range of benefits into a single payment, including:

- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Income Support
- Child Tax Credits
- Working Tax Credits
- Housing Benefit

Two fundamental differences between Universal Credit and the current welfare system are that claimants will receive just one monthly payment, paid into a bank account in the same way as a monthly salary and support with housing costs will go direct to the claimant as part of their monthly payment. The implication of this change is that residents on welfare who have trouble managing their finances may quickly get into financial difficulties and arrears with their housing costs.

In response to the anticipated implementation of Universal Credit, Southwark is working with Lambeth and Lewisham Councils to implement a Local Support Services Framework (LSSF), a coordinated package of support for residents as they transfer onto UC. Interventions will include a system of triage to quickly identify claimants who may be considered to be vulnerable and personal budgeting support to help them cope with the impact of a single monthly payment and manage their finances. The three boroughs have recently secured funding from DWP to pilot key aspects of LSSF in advance of the roll-out of Universal Credit.

Southwark Citizens Advice Bureaux Response

The financial health of the borough

“The main determinants of health are socio-economic. If we want to promote good health, prevent ill health and reduce inequalities in health, we must act on the social determinants that are likely to impair people’s health.”

Professor Sir Michael Marmot [2010] Author “[Fair society, healthier lives](#)”.

1. The main issues facing CAB clients

In the year 2013/14 Southwark CABx helped 12,951 local residents: an 8% increase on 2012/13.

The top 3 enquiry areas:

- Benefits 31% of the total
- Debt 22%
- Housing 16%

We helped local residents to increase their income by almost £4m in the last year mainly from grants, benefits and compensation claims

Some of the main issues that are affecting the people we see are:

- Problems with Employment Support Allowance, including delays caused by mandatory reconsideration
- Delays in Personal Independence payments- the CAB team who provide welfare benefits advice in hospital settings report cases taking up to one year.
- Job Seeker sanctions: Peckham Job Centre has the highest level in London. We are currently working on a Freedom of Information request to try and find out why this is. Sanctions are the single largest reason that we have to provide clients with vouchers for the Pecan Food bank. Many of the people we see have physical and mental health problems, which are being made much worse by the stress of sanctions.
- Increasing rent arrears, often caused by welfare benefit changes. Discretionary Housing Payments administered by Southwark Council are preventing mass evictions but we have no idea how many

- Reliance on high cost credit leading to debt: there is a concern that the move to monthly Universal Credit payments could push more people to take out loans for everyday living expenses.
- Fuel Poverty: the CAB has seen a 40% increase in this area since 2012. Many residents are reliant on pre-payment meters and tenants in private rented accommodation have the worst issues.

Although we are very pleased to have maintained our funding from Southwark Council the effects of Legal Aid cuts are impacting on our ability to assist some of the most clients particularly in welfare benefit, and immigration cases and also our ability to refer clients to other free sources of legal advice.

There have been recent changes in entitlement to benefits for more recently arrived migrants. It is too early to know what impact this may have on homelessness in the Borough.

The sheer scale of the changes to welfare benefits is causing major problems for the vulnerable people that we see, and impacting on their health.

5,000 households have been affected by the bedroom tax so far, 24,000 by the abolition of Council Tax benefit and around 500 by the benefit cap.

We have run monthly welfare reform information and advice events around the Borough since February 2013 working in partnership with Southwark Council and other agencies. We have seen around 1,200 residents. Many of the people worst affected by welfare benefit changes are between 50 and 60 with disabilities or health problems. They aren't able to get a job or improve their situation. Particularly affected are men in this age group who have been manual workers.

It is also a myth that people over pension age are protected from the effects of welfare reform. We regularly see people in their 70's and 80's having to help out middle aged children and grandchildren. As people are forced to downsize and move communities are broken up and support networks for older people put in jeopardy.

2. High cost credit

Reliance on payday loans and pawn shops is a symptom not the cause of poverty in the Borough. We find that people on the lowest incomes are often the best at budgeting and have good financial awareness; they just have very limited choices.

The CAB works closely in partnership with London Mutual Credit Union and through our financial capability project Money Savvy Southwark we provide awareness raising on the cost of credit and financial products.

In the last four years the Citizens Advice service nationally saw a ten-fold increase in the number of debt clients with payday loans, while our evidence showed that payday loan companies were not treating their customers fairly

and were even breaking regulations and guidance regarding responsible lending.

Most of the problems we were hearing about related to payday lenders not checking that customers could afford the loan, and pressuring them to 'roll over' the loan when they struggled to pay it back on time, as well as the way in which lenders took payments from their customers' accounts – leaving them with no money for essentials.

Citizens Advice and other charities have run high profile campaigns on these issues which has led to the new rules, set out by the Financial Conduct Authority (FCA), came into force on 1st July 2014 and cover the following:

- restrictions on the number of times a loan can be 'rolled over'
- a limit on continuous payment authority (CPA) attempts
- warnings about risk.

The Financial Conduct Authority has recently ordered payday lender Wonga to pay £2.6 million in compensation to customers, after it was found to have sent letters chasing debt repayments from legal firms that don't exist.

It is estimated that around 44,500 people are affected by this issue. Wonga has started writing to past and present customers to let them know whether they have been affected by these poor business practices and to offer compensation where appropriate. It aims to have contacted everyone they think is affected by the end of July.

Other customers will be compensated after they overpaid Wonga because their balance was calculated incorrectly.

A key area that Citizens Advice nationally is working on is trying to encourage banks to offer small short term loans.

Southwark CABx has recently been awarded funding by Citizens Advice nationally to run the London Consumer Empowerment Network. One of the strands of work we are currently focusing on is raising awareness of illegal money lending and developing partnership work with the national Illegal money lending team to try to tackle this.

3. Background information on the Southwark CABx Service

Southwark CABx was one of the first to open in the UK and this year is our 75th Anniversary. We opened in 1939 in response to the issues residents were facing in the second world war and have been providing advice to local residents ever since.

We are members of Citizens Advice our parent organisation, and benefit from their support around quality assurance and up to date information. We are

however an independent local charity overseen by a Trustee Board largely drawn from members of the community we serve.

We have a team of 29 paid staff and approximately 70 volunteers.

A recent audit of the quality of advice we provide carried out by Citizens Advice as part of our membership scored our service at 86%. This is the highest score in London.

Our services

We have 2 main offices based in the more disadvantaged areas of the Borough:

Bermondsey CAB

8, Market Place, Southwark Park Road, London SE16 3UQ

Drop in information sessions Tuesday and Thursday 10-1pm

Peckham CAB

97, Peckham High St, SE15

Drop in information sessions Monday Wednesday and Friday 10-1pm

We are the busiest CAB service in London and in order to ensure people do not have to wait too long to be seen we operate a triage service that we call Gateway. When someone comes along during the drop in times for face to face advice their issues are first assessed by one of our trained volunteers and in discussion with the Advice Session Supervisor the client will be helped to decide the next steps. This includes self-help information, or an internal or external referral for an appointment.

Clients can also telephone on **0844 499 4134** or email for advice by visiting the website www.southwarkcabservice.org.uk

We work closely with Blackfriars Advice Centre (BAC) the other generalist advice provider in the Borough. They are based at

Cambridge House, 131 Camberwell Road, London SE5 0HF

Tel: 020 7358 7035 www.blackfriars-advice.com

If you would like to signpost constituents for advice the best place to start is either one of the CABx or BAC whichever is closest for them.

All information about how to access advice services in the Borough can be found on the website www.southwarkadvice.org.uk

2.1 Outreach and specialist services

In addition to the generalist and debt advice services we provide a number of specialist services

i) Immigration Advice

There is a serious capacity issue in London following the withdrawal of legal aid for most immigration advice. The CAB generalists can deal with basic immigration advice (level 1) and we have a full time specialist worker funded by Trust for London, Gary Goddard.

In the period 1 June 2013 to 31 May 2014 Gary has dealt with 117 complex cases, many needing representation at tribunals.

Our clients come from many different countries of origin with the largest single group coming from Nigeria, which reflects the demography of Southwark.

The type of cases that Gary can deal with includes:

- entry clearance applications for family members;
- applications for leave to remain on family life grounds (in particular under article 8 ECHR or for victims of domestic violence outside of the rules);
- deportation and revocation appeals;
- bail applications

To make a referral: Telephone 020 7394 7424
immigration@southwarkcabservice.org.uk

ii) Advice for Southwark Council Leaseholders

In 2013 Southwark Council increased the funding for this service to enable us to employ a full time worker: leasehold@southwarkcabservice.org.uk
Telephone: 020 7237 9532.

The service delivers advice and casework with issues such as managing service charges, and major works. In 2013/4 we provided advice for over 300 leaseholders and helped to increase leaseholders' income by approximately £200,000 by identifying additional help with bills from the DWP, particularly for older leaseholders.

iii) Macmillan/Dimbleby welfare benefits service

We have been funded since 2008 to provide welfare benefits advice on an outreach basis for people affected by cancer. The service is provided in hospitals across SE London including Guys and Kings.

iv) Outreach at Southwark Day Centres for Asylum Seekers

Southwark CABx Service has provided outreach advice sessions in the premises of Southwark Day Centres for Asylum Seekers (SDCAS) since 2007.

v) Outreach on the Kingswood estate: Tuesdays 10-12

We recognise that there is a geographical gap in services in this area, and local residents may find it difficult to travel to our main offices. We work in partnership with the Kingswood Community Shop to provide an outreach advice session every Tuesday Morning.

vi) Outreach on the Aylesbury: Tuesdays 10-12

Southwark CABx works with the Creation Trust to run a weekly outreach in their premises on the Aylesbury estate

vii) Family Law Clinic

We work with solicitors offering their time as volunteers to run 2 sessions per month by appointment. One of the sessions is women only. The sessions are held in the evenings at Peckham CAB. To arrange an appointment please contact jennymcgregor@southwarkcabservice.org.uk

We have also developed a Mackenzie friend service. We have trained volunteers to support people attending court in family law cases to try and deal in a small way with the withdrawal of legal aid.

viii) Money Savvy Southwark

www.moneysavvysouthwark.org.uk

This is a 5 year funded financial education project aimed at social housing tenants. We are providing group and one to one sessions in areas such as cost of credit, and prioritising housing costs.

We also train a group of community champions to ensure they can effectively signpost the people they come into contact with.

We run monthly welfare reform events aimed at reaching people who have been affected by changes such as the bedroom tax who may be struggling and in rent arrears. To date we have helped over 2,000 residents.

Contact sallycauser@southwarkcabservice.org.uk

Follow us on Twitter @moneysavvyswark

ix) Tackling Fuel Poverty

This is becoming a major issue for people on low incomes. We have small amounts of funding to support residents with fuel issues.

We currently have some funding from the Council to promote the Big London Energy Switch. Contact anniesirabidze@southwarkcabservice.org.uk.

We also have funding from Citizens Advice to lead on Big Energy Saving Week in London. We will be holding a launch event on Monday 20th October.

x) Rent Arrears Drop in clinic

3rd Tuesday of the month at Bermondsey CAB 5:30 - 7:30pm

2014 Dates: 15th July, 19th August, 16th September, 21st October, 18th November, 16th December

xi) Council Tax Drop in clinics

1st Tuesday of the month at Bermondsey CAB 5.30-6.30 pm.

2014 dates: 5th August, 2nd September, 7th October, 4th November, and 2nd December

xii) London South Bank University Money Advice Outreach Project for LSBU students

Southwark CABx Service, working in partnership with London South Bank University provide debt and money advice at the Student Centre for students of LSBU.

Students access the service by attending the LSBU Student Centre and are referred to the CAB adviser by speaking to the Student Advisors.

xiii) Home Search Support

Around 4,000 households in Southwark are affected by the Housing Benefit under occupancy rules, and around 20,000 people are registered for housing. Southwark operates an online bidding system. This works well but relies on the fact that people have access to the Internet and are confident about using it.

We have a team of volunteers who can help people register and bid online. The support sessions are on Thursdays 1-4pm at Bells Gardens Community Centre: working in partnership with Southwark Group of Tenants Organisation

and Fridays at Blue Anchor Library and Southwark Pensioners Centre. 10-1pm.

4. Networks

- i) **The Southwark Legal Advice Network (SLAN)** was formed to ensure that the advice agencies in the Borough work closely together in order to increase access to advice and information, particularly for more disadvantaged residents. Southwark CABx has received funding from the Big Lottery Fund since 2009 to coordinate SLAN.

The core partnership consists of:

- Southwark CABx Service;
- Blackfriars Advice Centre;
- Southwark Law Centre;
- Cambridge House Law Centre;
- Afro Asian Advisory Service;

We work with a wider partnership of agencies in the Borough such as Southwark Council Community Engagement Department, Southwark Refugee Community Forum, Faces in Focus, Age UK and London Mutual Credit Union.

The funding covers areas such as training, website development and maintenance, developing pro bono and self-help services.

Our website www.southwarkadvice.org.uk, brings together a range of information on the advice services in the Borough and links to self-help information. The website is updated on a monthly basis.

In 2009 we developed an advice strategy for the Borough, which is currently being updated.

We also produce a range of printed information such as the Advice Map and Where to get Immigration Advice.

We run quarterly Southwark Advice Forum meetings aimed at frontline workers in community agencies in Southwark which involve a training workshop, information exchange and networking opportunity.

ii) **Forum for Equalities and Human Rights**

We have funding from Southwark Council to act as a critical friend in terms of Equalities and Human Rights. We co-ordinate quarterly meetings of an open Forum, for community agencies and individuals with an interest in this area.

As part of our FEHRS role we comment on council policies and help to facilitate consultation with the wider community. We provide training on EHR issues. We also provide public events such as International Women's day event, Refugee week event and International Day for Older People event.

Everyone is welcome to attend FEHRS meetings or events.

iii) **Southwark Financial Inclusion Forum**

We set up the Southwark Financial Inclusion Forum in 2007. It brings together representatives of the statutory and voluntary sectors, Housing Associations and London Mutual Credit Union. The aim of the forum is to work in partnership to alleviate some of the problems of debt and financial exclusion in the Borough.

As a result of this partnership working we have set up the drop in sessions for people with council tax arrears and people with rent arrears.

We also coordinate the Keep Warm Keep Well Partnership, aimed at tackling fuel poverty, and the Youth Employment Forum which brings together youth groups and employment support providers.

5. Social Policy Activity

Social Policy is an important aspect of our work at Southwark CABx.

We hold regular social policy group meetings to help identify areas we should campaign on. Details are on the Intranet.

Everyone is encouraged to attend.

Local issues we are currently working on:

- Job Seeker sanctions and Claimant Commitments
- Southwark Hardship Fund
- Southwark Council Lettings policy
- Fuel poverty
-

Citizens Advice campaigns: Making ESA fit for work, use of food banks.

We feed into local consultations and also provide information for national Citizens Advice campaigns.

Through the Forum for Equalities and Human Rights we are working with Southwark Council to help them to review their equality objectives.

For more information about any aspects of our work please contact sallycauser@southwarkcabservice.org.uk

07766 028 499

Southwark Council Healthy Communities Scrutiny Investigation – Autumn 2014

Submission from the Southwark Living Streets

We would very much like to thank Southwark Council for this investigation into healthy communities. Southwark Living Streets would like to make a submission in relation to the physical health of the borough and how to better embed active travel in terms of walking and cycling into our daily lives.

At its heart, we believe that active travel in Southwark can play an enormous role in improving the physical health and wellbeing of those who live and work in the borough and visit it. We believe that the increase in population that is proposed can be accommodated happily if “post-car” planning policy and thinking is adopted. We believe that a borough designed around and for people rather than motor vehicles can encourage people to be happier and healthier through walking and cycling and to live more space efficient and sustainable lives by not needing to be based around motor vehicles.

We believe that liberating people to walk, cycle and enjoy the profusion of nature and leisure opportunities in Southwark’s parks and open spaces and other iconic amenities such as access to the river offers a real opportunity to address issues in the borough such as high levels of childhood obesity, mental illness and deprivation.

As a result we would like to propose the following policy areas for consideration as a means to delivering a happier healthier people-focused borough. Where we would like to get to as a borough is beautifully illustrated in this short film about Copenhagen - <http://vimeo.com/13826541>

1. Permeability

To reduce the impact of motor vehicles on (residential) communities and to encourage walking, cycling and social interaction through the use of area-wide filtered permeability.

Filtered permeability is defined¹ as *“making the existing streets join up better for cyclists (and pedestrians) than they do for cars. It means blocking rat run-type streets as through-routes for motor traffic, while still allowing through journeys by bike. It improves life for all who live or walk on that street. It makes children safer when they cross the road. It cuts traffic, noise and pollution. It makes room for new green space, tree-planting or pavement”*. The use of filtered permeability is supported strongly in the Vision for Cycling and demonstrated nicely in a blogpost² under the title - Removing through motor traffic in residential areas. An example of this working extremely well at low cost was the closure of Lytham St in Walworth to through traffic. This closure has encouraged far more people to walk and cycle through the area and reduced intimidation through rat running traffic.

¹ <http://www.london.gov.uk/sites/default/files/Cycling%20Vision%20GLA%20template%20FINAL.pdf>

² <http://therantyhighwayman.blogspot.co.uk/2014/05/vote-2014-vote-space4cycling.html>

2. Access to High Streets

To ensure that local communities have good walking and cycling routes to local high streets and that high streets are welcoming to those on foot and who cycle.

This would include ideas from the Living Streets' High Streets campaign³ and the Pedestrian Safety Action Plan⁴. High streets would be places:

- where motor vehicles move at no more than 20mph
- where streets and roads can be crossed safely and without unnecessary delay
- which are inviting (wide, smooth and uncluttered pavements with greenery and good seating)
- which have a good mix of shops and services.

In addition it would be ensured that local communities have good walking and cycling routes to local high streets. This is especially important for older people to encourage them to stay active and independent by continuing to have access to the local shops, services and social engagement of town centres and high streets and to ensure that these remain welcoming to them (eg by accommodating walking speeds of 0.8 metres per second in crossings).

³ <http://www.livingstreets.org.uk/sites/default/files/content/library/Reports/Better%20High%20Streets-2014%20amendedv5%20-%20web.pdf>

⁴ <https://www.tfl.gov.uk/cdn/static/cms/documents/pedestrian-safety-action-plan.pdf>

3. Access to Local Shops and Services

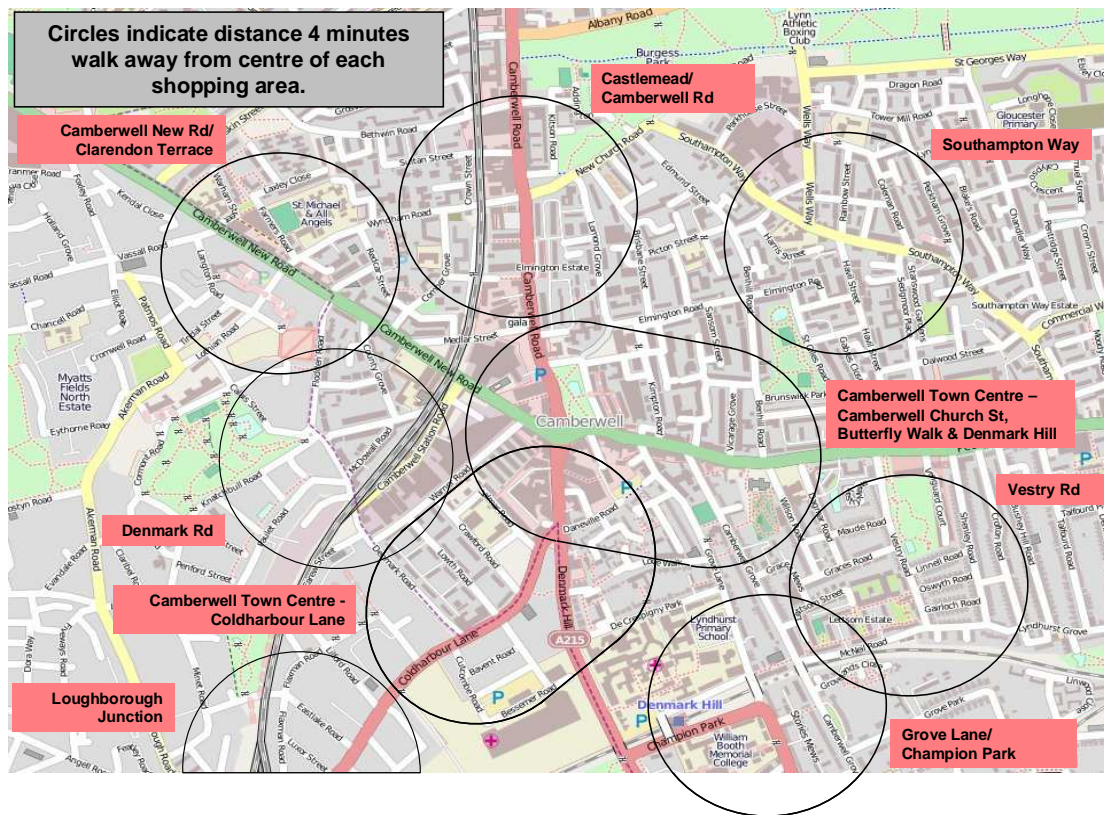
(With the exception of College, Village and Peckham Rye wards), to ensure that no one lives more than 5 minutes walk from a convenience store/local centre and to analyse the location of services on that basis.

Owing to the extremely high population densities of almost all of Southwark north of East Dulwich Rd/Nunhead Lane, it is likely that almost all areas can offer a viable business to an appropriately located convenience store (if walking/cycling routes to them exist). The population densities of Southwark wards are shown below in comparison to the London average. Surrey Docks ward is proposed for inclusion in the policy owing to the large amount of new housing proposed in the Canada Water area.

Population density (persons per sq km) - 2013⁵	
England and Wales	404
London	5,293
Southwark	9,977
Chaucer	19,750
Newington	18,563
Peckham	16,667
Camberwell Green	15,450
Brunswick Park	14,833
Faraday	14,333
South Bermondsey	14,050
Grange	13,750
East Dulwich	12,250
Riverside	11,923
East Walworth	11,546
The Lane	11,357
Nunhead	10,539
Livesey	10,357
South Camberwell	9,885
Rotherhithe	9,600
Cathedrals	9,028
Surrey Docks	7,605
Peckham Rye	5,848
Village	4,446
College	3,688

⁵ <http://data.london.gov.uk/datafiles/demographics/ward-profiles-excel-version.xls>

Planning policy would be used to help identify areas of lack of facilities and then businesses encouraged to start up where lack is identified. The map below shows how this analysis might work in Camberwell.



4. PlayStreets

To actively encourage the creation of PlayStreets both after school during term-time and for periods during the daytime during the school summer holidays.

5. Access to Green Space and Nature

To develop strategies based on access of all ages to green space both as a place of relaxation and play and also to deepen relationships with nature in the form of food growing or community planting.

Green space would be defined not only as formal parks but also housing amenity land. The table below shows the Southwark wards in terms of a) the % which is open space⁶ and b) % of homes with “good access to nature”⁷. Although there may be some question marks over the future of housing amenity land as it is not protected space and there will be need to identify locations for some house building in the future, it is important that this is given some weight in terms of inclusion as open space in an area (ie for food growing, wild flower planting etc). From the table initial candidate wards in terms of initiatives might include Newington, Grange, Chaucer and Chaucer.

Area	a) % of the area that is open space	b) % homes with good access to nature
London	39.0	73.7
Southwark	22.6	70.4
Peckham Rye	45.7	100.0
College	43.7	97.8
Surrey Docks	40.3	100.0
Rotherhithe	34.1	100.0
Village	33.8	82.9
Faraday	30.0	100.0
East Walworth	24.1	71.6
Riverside	23.2	51.2
Nunhead	20.1	50.8
South Camberwell	20.0	71.2
Cathedrals	15.3	-
Brunswick Park	7.0	92.7
Peckham	7.0	83.5
The Lane	6.0	50.0
Chaucer	5.6	-
Livesey	4.5	58.5
Grange	4.5	39.5
Newington	3.8	40.8
South Bermondsey	3.0	100.0
Camberwell Green	1.6	99.4
East Dulwich	0.7	89.4

⁶ <http://data.london.gov.uk/datafiles/demographics/ward-profiles-excel-version.xls>

⁷ Greenspace Information for Greater London (GiGL)

6. Cycle Parking

To create large volumes of cycle parking at destinations (eg high streets, local shops and services and local amenities (eg leisure centres)) and where people live (secure on street parking and secure parking on estates).

7. Cycling on Main Roads

To create conditions for safe cycling on main roads.

To complement the creation of safe and cyclable neighbourhoods (see 1), main roads would be made safer for cycling with the adoption of the 20mph speed limit in Southwark and where-ever possible (where there are no bus lanes) the creation of protected cycles lanes at least up to the standard of semi-segregation (eg through armadillos as in Royal College St in Camden) and the safe design of major junctions (which would of course have benefits for pedestrians too).

8. Safe Routes to School

To encourage young people to walk and cycle to school in far greater numbers.

Taking cues from the Dulwich Safe Routes to School project (with its parallels in other parts of Southwark – there is also a project amongst a number of Bermondsey schools) to research and understand and then overcome the barriers to walking and cycling to school in areas where schools are clustered to maximise the value and potential of area-wide initiatives. Once infrastructure changes have been made (eg barriers overcome and parking created), to promote active travel to parents, children and schools in that area as viable alternatives to driving and public transport.

In addition to these points we would just like to raise a couple of more place specific issues but which obviously have wider ramifications across the borough

Economic Health

We believe that in a number of locations (such as Walworth and Peckham) there are too many betting shops/pawn-brokers/payday loans. This is also particularly noticeable in the short stretch of Borough High Street between London Bridge and Borough Underground stations. It is difficult to see how these establishments contribute to the economic health of residents of the area, in that they exclude other more socially valuable retail outlets. They tend to displace more valuable shops, which would be used by a much larger sub-set of the population who would get greater economic value from a wider range of retail outlets. They are often very badly designed aesthetically and serve to detract from the feel and quality of the area thus also putting off better quality retailers from moving into the area.

Environmental Health

Another area of concern can be poor 'environmental health' once again as evidenced on Borough High Street but problems with commercial waste exist on high streets across the borough including for example the Walworth Rd. There needs to be a much more effective system of rubbish collection, especially immediately outside the LB Underground exit at the north side of Borough High St. For 200 yards going south, the pavements are permanently affected by rubbish bags from commercial premises. There needs to be co-ordination by the Council of private rubbish collection contractors to enable more frequent rubbish collection. It is deeply unpleasant, especially between 4 and 7 pm., and is permanently filthy. The pavements appear not to have been washed for a number of years.

Once again many thanks for asking us to contribute to this investigation.

Southwark Living Streets – 25th August 2014

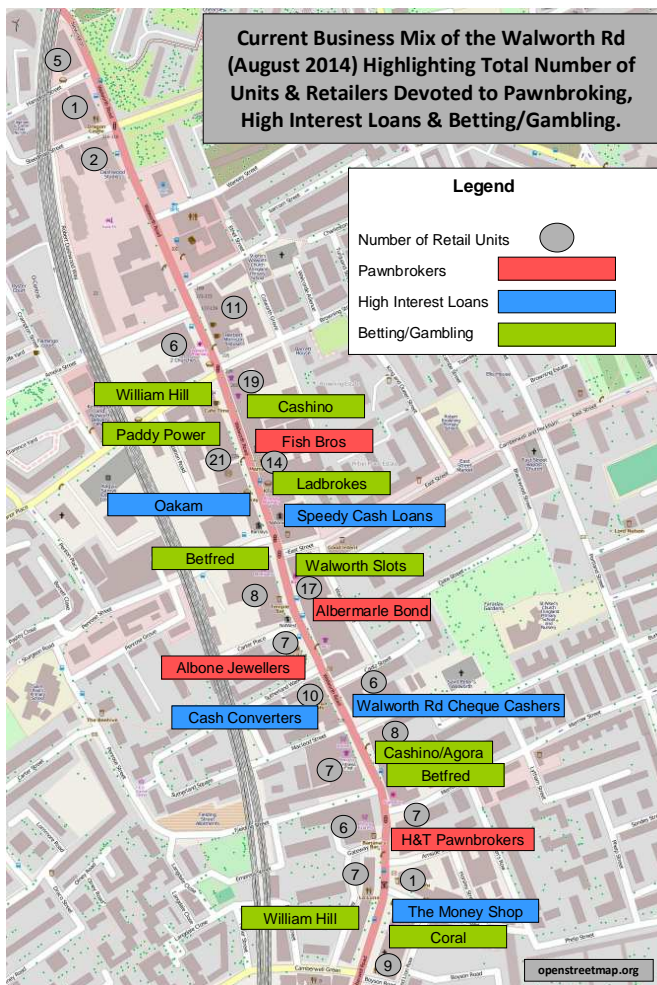
Southwark Council Healthy Communities Scrutiny Investigation – Autumn 2014

Submission from the Walworth Society

We would very much like to thank Southwark Council for this investigation into healthy communities and its proposed wide remit. We would like make submissions in relation to the financial health and the physical health of the Walworth area.

1. Financial Health

- The Walworth Society is extremely supportive of the development of a Credit Union in Walworth and are working as closely as possible as we can to support local Councillors in its creation. At the same as this very positive development, it remains important to use every power available to deter the further expansion of pay day loans and betting shops in particular owing to the sophisticated marketing and promotion which they are able to use to continue to grow.
- The Walworth Rd is saturated by units devoted to betting/gambling, high interest/pay-day loans and pawnbrokers. Out of the total of 172 retail units along the Walworth Rd (between the railway line by the Elephant & Castle and John Ruskin St), 9 are devoted to betting/gambling, 5 are high interest/pay-day loans and 4 pawnbrokers.



- Thus more than 10% of all of the current retailers on the Walworth Road is one of these three types of store.
- As well as the issue of the prevalence of these types of outlets, there is also the issue of enforcement. At a number of our Walworth Society meetings the issue of Walworth Slots (281 Walworth Rd) and their operating outside the terms and hours of the license that they were granted has been raised. Serious efforts are needed by Southwark to ensure compliance by these establishments.
- Saturation of shops such as these has a number of effects – they take money from the local economy, they offer a very poor image of the high street and they skew the mix of shops away from one that meets the needs of local people.
- We would like this investigation to ensure that Southwark is at the forefront of good practice and to make recommendations in relation to:
 - The best means to deter further growth of this sector in the Walworth area
 - Ensuring that adequate monitoring and enforcement occurs
 - Advancing the creation and promotion of a Credit Union for Walworth.

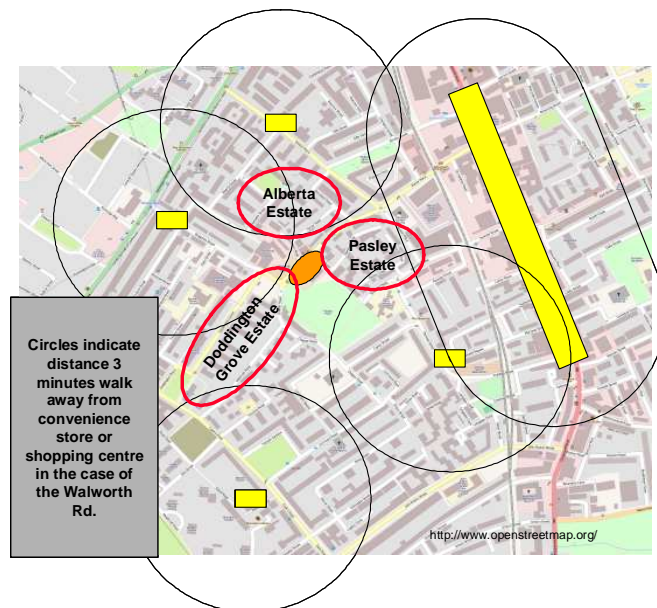
2. Promoting Physical Health & Wellbeing

- We believe that the widespread regeneration which is occurring in our area and the creation of many thousands of new homes with resulting higher levels of density can act as a catalyst to promote:
 - healthier living through active travel such as walking and cycling
 - improvements in the local economy with more people wanting and able to shop locally and support local businesses.
- Below are a number of ideas to support physical health and the promotion of wellbeing in the Walworth area.
- The completion of the Walworth Road project - north from Manor Place to the Elephant and Castle (or at least to Heygate St) in order to help link Walworth as a high street with the public transport hub and encourage more people to walk to the E&C rather than make this short journey by public transport as most do currently.
- The creation of improved walking routes into the Walworth Rd from the areas to the east and west (all of these projects have the capacity to be funded by the developments which are proposed across the local area). Projects include:
 - The West Walworth Walking routes (improving Hampton St, Steedman St, Amelia St and Manor Place)
 - Pedestrianising/greening Liverpool Grove to create a green space along the Walworth Rd following the loss of Carter Place Garden
 - The Green Links/Green Routes projects across the 3 Walworth wards creating links between the unique network of pocket parks in the Walworth area through green routes.
 - The Low Line project – opening up the railway line to walking and cycling and new business uses.
- Encouraging food growing and increasing access to greenery and nature. A major theme of the recent Cleaner Greener Safer grants has been to encourage food

growing in Walworth. There are now a number of food growing projects in the Walworth area. There is the opportunity for these to be coordinated to allow more people to learn how to make food growing happen in their area and to promote the activities that are going on.

- Encouraging the development of the hinterland. In West Walworth most pressing is the need to create a local centre (see below for lack of access to shops and services). This is a paramount ambition of local people for Manor Place Terrace. The absence of local services and some retail means that the large number of residents of West Walworth are compelled to make far longer and far more frequent journeys to the Walworth Road for basic services. Manor Place Terrace offers a significant opportunity to create a place of character with a mix of local services including some retail, its links to the heritage of the local area through its characterful and original Victorian terrace, the opportunity to create independent shops (potentially distinct from the offer of the Walworth Rd) and affordable business premises (as rents in the Pullens Yard continue to rise) and the idea of creating a place that is distinct to West Walworth with close links to Pasley Park and the Walworth Garden Farm and its role as the walking and cycling cross roads of the area.

Access to Retail Services In West Walworth



- Overall there is a need to cherish and support each of the local shopping parades across the Walworth area and make sure that all are pleasant to walk and cycle to. These parades can play a vital role in encouraging local economic wellbeing, supporting walking and cycling and reducing economic and personal isolation.

We hope that these issues are of interest and some of them can be incorporated into the findings of the committee.

Southwark Youth council Feedback re Health of the borough.

Payday loans and pawnshops

- Makes people dependent and pressured to use money you don't have
- Not a secure system

Payday loan shops charge high interest rates and usually end up aggravating their customers' financial situation. People shouldn't be in a situation where they have to rely on money from payday loan or pawn shops. There are probably situations where these shops can be useful for short term loans however.

Cleanliness of our borough

- Very unhygienic and smelly
- Terrible cleanliness due to unkemptness of shops (e.g. leaving fish and rubbish in bins to rot)

Litter is an eyesore and discourages people from living in areas and/or spending money in those areas. In Herne Hill and Dulwich litter's rarely a problem.

Parks and open spaces

- Age limits on parks are restrictive
- Unkempt parks which could have violated safety regulations

Generally speaking, the borough has a wide range of parks, especially in the south of the borough; Burgess park's an especially good example of a park as it's always clean and both its tennis courts and its bmx track are constantly in use. Outdoor gyms in parks are useful because they're free whereas the cost of gym memberships in the south of the borough ranges from about £5.00 to £40.00 a month depending on how regularly you use it. The disadvantage of these gyms (as oppose to fee paying gyms) is that they're unlikely to be used when the weather is bad and they only have equipment that uses body weight (as oppose to heavier weights). Also Some of the equipment is placed in unsafe areas. Eg there is a single cross trainer placed on its own by bushes near the Burgess park exit near ST Georges road.

Provision of cycle paths

- Not enough cycle paths provided especially in places outside of central London
- Lack of cycle paths induces and raises likelihood of deaths and accidents

Cycle paths are common in busier parts of the borough but rare in less busier parts; this discourages cycling by making the borough less safe for cyclists, however making new cycling paths would increase congestion for cars. A possible solution to this could be to provide more convex mirrors at busy junctions. Another way to achieve this would be to enforce laws concerning when cyclists can and can't cross at junctions which are often disobeyed.

Safe walking routes

- Not enough street lights

In terms of providing safe walking routes, many routes are badly lit at night, causing people to not go down them for fear of their own safety. There should be more safe haven sites around the borough and it should be well publicised in schools etc.

Indoor gym exercise

- Not widely advertised and a lack of knowledge on what is available

Availability of alcohol

Few teenagers try and get served alcohol in pubs and bars anymore as they have a reputation for not serving the underage. Most teenagers rely on certain newsagents to get served nowadays, which are most willing to serve teenagers if they're regular customers.

Healthy eating establishments

- Practically non-existent
- Add more establishments in the borough
- Should be cheap and healthy

Item No.	Classification:	Date: 8 October 2014	Meeting Name: Health, Adult Social Care, Communities & Citizenship Scrutiny Sub-Committee
Report title:		Update on the Dulwich Programme	
Ward(s) or groups affected:		South Camberwell, The Lane, Village, East Dulwich, College, Peckham Rye, Nunhead	
From:		NHS Southwark Clinical Commissioning Group	

RECOMMENDATIONS

1. That the committee notes the progress and timescale for the Dulwich Programme.

BACKGROUND INFORMATION

2. In 2013 NHS Southwark Clinical Commissioning Group (CCG) formally consulted on some options for how primary and community health services in the Dulwich area might be delivered in the future. At their meeting last September, the CCG Governing Body agreed a set of recommendations including the development of a health centre in the area, with a preferred location being the Dulwich Hospital site. The full report and its appendices, the Equalities Impact Assessment and the recommendations can be found at:

<http://www.southwarkccg.nhs.uk/our-plans/improving-services-in-dulwich-and-the-surrounding-areas/Pages/default.aspx>

3. This work has strong links with a number of other parallel pieces of work: the Primary and Community Strategy, and the Southwark and Lambeth Integrated Care Programme. Details of these can be found at:

Primary and Community Strategy:

<http://www.southwarkccg.nhs.uk/our-plans/out-of-hospital-care/strategy-2013-18/Pages/default.aspx>

Southwark and Lambeth Integrated Care Programme:

<http://slicare.org/>

PROGRESS SINCE AUTUMN 2013

4. Since last Autumn the following work has been completed:
 - Confirmation of the proposed service model for the Dulwich Health Centre;
 - An assessment of the volume of activity that the health centre will need to accommodate;
 - An estimate on the size of the building;
 - Development of the Project Initiation Document which was submitted to

- NHS England for approval;
 - Non-financial options appraisal looking at all the different site options.
5. The proposed service model is set out in appx 1, and it can be seen that this centre will offer a wide range of services, with an emphasis on the delivery of services for people with long term conditions.
 6. The assessment of the activity volumes to be accommodated was based on current activity, future population changes and proposed service developments. It was undertaken through discussions with local service providers (King's College Hospital NHS Trust, Guy's and St Thomas' NHS Trust (who provide our community services), local GPs and other primary care providers), with public health specialists, who gave us information about population changes, and with commissioners within the CCG who confirmed plans for services they expect to transfer out of hospital and into community settings.
 7. This has allowed us to estimate that on the basis of that service model a new build could be circa 4500m² on a 7000m² site. A refurbishment of the existing building would require more space, as the configuration of the current space is not ideal for modern health use, and would require 5500m² of floorspace on a larger 10,500m² site.
 8. The Project Initiation Document which sets out the proposed development at a high level was approved to progress to business case development in June 2014.
 9. The work on the business case is progressing. As a first step NHS England have asked that a formal options appraisal be undertaken looking at the possible site options. This needs to look at both non-financial and financial aspects of a number of options, and will form part of the economic section of the business case.
 10. The non-financial appraisal looked at strategic fit, deliverability, patient experience including improving access for the community, civic presence and design issues and sustainability. This was undertaken in a workshop format and included clinical and patient members of the Dulwich Programme Board. It concluded that the preferred option is for a new build on the SE corner of the Dulwich Hospital site, with a refurbishment of part of the existing building in second place.
 11. Currently being concluded is the financial options appraisal. This will take into consideration all the financial implications of the options and will include land value, all construction costs, various contingencies to cover risks, on-going maintenance and utilities, changes to services costs, opportunity costs for the site and the value of the remaining land.
 12. Alongside this work progress is being made on the appointment of the design team, and in particular the architect. This will be appointed to at the stage it is confirmed whether this will be a new build.

TIMETABLE FOR DELIVERY

13. The timetable for the delivery of the centre can be summarised at a high level as:

Stage/activity	Target date
Completion and NHSE approval of site options appraisal	Oct/Nov 2014
Design stage	Nov 2014 - Mar 2015
Submission of planning application	May 2015
Completion of outline/Stage 1 business case	July 2015
Completion of planning process	Oct 2015
Completion of full/Stage 2 business case	Dec 2015
Approvals for full/stage 2 business case and financial close	Jan 2016
Construction begins	Jan 2016
Building complete and commissioned	End 2017

NEXT STEPS

14. The next steps are for the completed formal options appraisal to be submitted to NHS England for approval. Once this has been confirmed the design stage will begin. It is intended that this process will involve patients and clinicians. There will be patient and clinician input into the appointment of the architect, and one of the criteria being used for the appointment is experience and quality of public engagement in design processes.
15. With clinicians and provider organisations there will at this stage be detailed discussions about the exact specifications for the accommodation. In some cases providers will be seeking internal approval for business cases relating to a particular part of the building. This relates (for instance) to the renal dialysis unit run by King's.
16. With patients the emphasis will be on how spaces can be configured to maximise accessibility and improve the patient experience.

USE OF THE REST OF THE SITE

17. We are aware that there are on-going discussions about the use of the rest of the site. These are between NHS Property Services, (who are the owners of the site), the Education Funding Agency, (who are involved in the process of ensuring appropriate sites for Free Schools), and the Council. The issue for the NHS will be one of timing, as there are still clinical services on the existing site, and these will all be moving into the new/refurbished building.

Rebecca Scott
Programme Director
NHS Southwark CCG

29 September 2014

Healthy Communities Scrutiny Sub-Committee – draft workplan
8 July 2014
<p>Southwark CCG and SEL Commissioning Strategy</p> <p>Kings College Hospital NHS Trust Elective Services Proposals</p> <p>Sexual Health Strategy</p> <p>Finalise Reviews 1, 2 & 3</p> <p>Agree workplan</p>
Issue call for evidence from all interested parties over the summer
8 October 2014
<p>Review 1: Health of the Borough</p> <ul style="list-style-type: none"> • Financial Health <p>Cabinet member Interview:</p> <p>Cllr Dora Dixon-Fyle - Cabinet Member for Adult Care, Arts and Culture</p> <p>Review 2: Personalisation - officer report</p> <p>Dulwich Hospital Review</p>
Review 2: Personalization call out & outreach to residents
11 November 2014
<p>Review 1: Health of the Borough</p> <ul style="list-style-type: none"> • Environment <p>Cabinet Members interview (to be confirmed):</p>

<ul style="list-style-type: none"> • Cllr Barrie Hargrove (Public Health, Parks and Leisure) <p>Response to Health, Adult Social Care Committee inquiries from 2013/14</p> <ul style="list-style-type: none"> • Hospitals • CCG • Other bodies as appropriate <p>Review 2: Personalization – evidence from service users</p>
<p>November 2014: Public Health Commission: Stand-alone day – date TBC</p> <p>Public Health England Public Health Department Health & Wellbeing Board Clinical Commissioning Group Cabinet Member for Public Health</p> <p>Report to January Committee</p>
<p>8 December 2014</p>
<p>Review 1: : Health of the Borough</p> <ul style="list-style-type: none"> • Health <p>Review 2: Personalization – evidence from national organizations and disabled people’s & older people’s groups.</p>
<p>Review 1 - Healthy Communities :</p> <p>Community Council workshops</p> <p>Review 3 - Draft Public Health report</p>
<p>27 January 2015</p>
<p>Review 1 : Health of the Borough - Safety</p> <p>Annual Safeguarding Report</p> <p>Review 3 into Public Health: Draft report to Committee</p>

Write report for Review 1 - Healthy Communities
4 March 2015
Review 1 Healthy Communities - draft final report. Review 2 Personalization – draft final report.
21 April 2015
Hospital Quality Accounts <ul style="list-style-type: none">• hospital mortality and morbidity statistics.• hospital ward staff turnover and levels of ward staffing• summary of complaints Receive and consider Serious Incident Reports, including analysis of root causes. Complaints reports from CCG & NHS England

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**HEALTHY COMMUNITIES SCRUTINY SUB-COMMITTEE
MUNICIPAL YEAR 2014-15**

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Councillor Jasmine Ali	1	Malcolm Hines, Southwark CCG	1
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Health Partners		Dated: June 2014	
Gus Heafield, CEO, SLaM NHS Trust	1	51	
Patrick Gillespie, Service Director, SLaM	1		
Jo Kent, SLAM, Locality Manager, SLaM	1		
Zoe Reed, Executive Director, SLaM	1		
Marian Ridley, Guy's & St Thomas' NHS FT	1		
Professor Sir George Alberti, Chair, KCH Hospital NHS Trust	1		
Jacob West, Strategy Director KCH	1		
Julie Gifford, Prog. Manager External Partnerships, GSTT	1		
Geraldine Malone, Guy's & St Thomas's	1		