

# Appendix A - Southwark Housing Strategy 2020

Moving towards genuinely affordable,  
high quality, secure and sustainable  
homes for all

# Introductory foreword

Welcome to the 2020 refresh of Southwark Council's Housing Strategy. We have developed this strategy to respond to the severe challenges facing the borough in relation to housing, the wider environment and the Covid-19 pandemic. The housing strategy reflects our new aspirations for secure affordable high quality housing for all our residents, regardless of their background circumstances or tenure of housing. This is a long term strategy for the next thirty years which sets out our long term aspirations. There are unfortunately limited resources to deliver the strategy, and it cannot all be delivered straight away. A separate housing strategy action plan will set out how we will work towards these aspirations in the shorter term. We will also continue to lobby central government and to work with our partners to develop plans to work together to bring in the required resources to help deliver our longer term goals.

The housing crisis has been growing, particularly in London. The housing market is simply not delivering safe, secure and affordable housing for too many of our residents. This needs to change. The cost of buying and renting privately is simply out of reach of a significant proportion of our residents, changes to the welfare system such as freezing local housing allowance (housing benefit) levels and introducing benefit caps have made the private rented sector even less of an option. As of 1st July 2020 there were 12,914 households on the housing register and over 3,000 households in temporary accommodation. However we anticipate less than 1,000 council lettings in the coming year. Rough sleeping had been increasing and now continues to rise again, though the extraordinary powers enabled us to reduce this to zero.

## **The Covid-19 pandemic**

The Covid-19 pandemic has exacerbated these housing challenges and shone an unforgiving light on the stark housing injustice in our country. The pandemic is having a significant impact on the delivery of the strategy in the short term to medium term, and there may also be longer term consequences. The pandemic is affecting every principle of the housing strategy, and having an unprecedented impact on the residents of the borough, with both physical and mental health impacts. While the COVID-19 pandemic has affected all communities we know there has been a proportionally higher impact on our Black, Asian and minority ethnic communities. The council is committed to helping to address the inequalities in housing through this strategy.

Nationally there is emerging evidence that housing is playing a key role in the spread of the pandemic, with the virus spreading faster in areas with high levels of overcrowding, homelessness and people living in temporary and shared accommodation. The pandemic is also having significant economic impacts with an economic slowdown, loss of jobs, and increased unemployment. The building of new homes has slowed down. We expect issues to become increasingly more acute with increased levels of arrears and homelessness caused by increased unemployment, an end to the evictions ban, changes to the furlough scheme and an increase in social challenges such as those related to mental health, relationship breakdown and domestic violence.

During the pandemic the council surveyed 1,000 local residents about the impacts of the pandemic. When asked about priorities during the next phase of lockdown 69% of residents still felt delivery of new homes should be a high priority, with 24% saying medium priority and only 8% saying low priority. For improvements to housing estates the figures were 66% high, 28% medium and 6% low priority. 3% said they felt they were at risk of losing their home. 18% of respondents said they had struggled to pay

rent or mortgage payments since the start of lockdown.

The virus has also highlighted how important our key workers are for the provision of public services to keep residents as safe as possible. During the pandemic there has been an increased risk to staff commuting in to London using public transport, which highlights the importance of having local genuinely affordable local housing for keyworkers.

The housing strategy sets out how we will seek to mitigate the housing impacts of the covid-19 pandemic as far as possible but sadly there is no way to predict how long this pandemic will last, or how severe any future waves may be.

### **Climate emergency**

We also face a serious threat from climate change. The council has declared a climate emergency to help combat carbon emissions and rising global temperatures, with a target to achieve carbon neutrality by 2030. This was clearly a very important issue to many residents during our initial consultation. In addition, the findings from the initial carbon reduction strategy consultation found that 85% of respondents said the climate emergency should be a major priority over the next 5-10 years for the council. We have therefore included new commitments and actions throughout the strategy. Helping to tackle climate change will be a factor in agreeing designs for new homes, determining the best methods of construction and improving the condition of existing homes. We are clear our commitment to responding to the climate emergency will be anchored on reducing inequalities, promoting healthy active travel and improving the air quality. Actions related to carbon reduction are included in green shaded boxes. Actions from the emerging Climate Change Strategy and action plan will be also be updated in our housing strategy action plan.

### **Southwark Stands Together**

As one of the most diverse boroughs in the country, the council is intent on joining the support for BAME residents to tackle racism and achieve equality. It has therefore launched "Southwark Stands Together". The process started with a series of listening events over the course of summer 2020. The outputs from these events fed into a report and recommendations adopted by Cabinet will help to inform targeted actions, any housing related actions will be picked up in the Housing Strategy Action Plan, including initiatives already under way to promote the diversity of the design and planning professions influencing Southwark's built environment.

Southwark Council has an overriding vision to create a more equal and just borough, where everyone can have a sure start in life, a quality home, and great places to live, where people can lead healthy lives and improve their economic prospects. Everyone should have a place that they are proud to call home. We remain committed to delivering good quality genuinely affordable homes for all our residents, delivering 11,000 new council homes, and working with housing associations and developers to maximise genuinely affordable housing association rented housing and intermediate housing. We want homes that our families can afford so that more families stay within Southwark, including homes suitable for families' with children who have disabilities.

This housing strategy includes the commitments from the 2018 to 2022 Borough Plan, including the latest commitments in the 2020 refresh.

We are ensuring that more residents benefit from the opportunities that new development creates. Where older council homes need to be replaced, we will increase the number of council homes and build to high standards; and ensure investments in libraries, leisure centres, parks and the surrounding estates through the Great Estates Programme.

The lack of affordable housing is affecting the recruitment and retention of keyworkers who are essential to delivering high quality services

to local residents. So we are exploring ways of prioritising homes for keyworkers.

Southwark Council is the biggest local authority social landlord in London and the fourth biggest nationally. We have invested over £500m of improvements in council homes since 2014. Now over 98% of our homes are decent. We will continue to invest to make sure all our housing estates are clean, safe and cared for, through the Great Estates Programme.

This housing strategy continues the long term direction set in the Housing Strategy to 2043 agreed in 2015, and the 2018 Homelessness Strategy, but with simplified clearer commitments and updated actions.

The four fundamental issues are affordability; quality; security and pride and responsibility. The four broad principles have been refocused on these key values, as follows:

1. Increasing the supply of genuinely affordable high quality homes that meet our residents' housing needs and aspirations
2. Demanding safer, higher quality, energy efficient homes
3. Promoting tenure security and social support in housing, and improving the health, wellbeing and economic resilience of residents.
4. Empowering residents and communities to have pride and influence over their homes and neighbourhoods.

The past five years have been turbulent with changing housing priorities under different Prime Ministers. The COVID-19 pandemic has also shown how quickly things can change. Our Southwark Housing Strategy continues to provide clarity on our approach to tackling housing issues, and will continue to do so as we respond to and emerge from pandemic, and also during any potential impacts of Brexit.

In the face of unprecedented challenges, partnership working is as essential as ever. During the pandemic the council and our partners have rallied together to help protect our most vulnerable residents and we need to continue to work together to deliver the housing strategy. We strongly encourage our partners to sign up to helping us deliver this housing strategy. If you have any ideas for how you can help we would love to hear from you. Please email your ideas and suggestions at [housingstrategy2@southwark.gov.uk](mailto:housingstrategy2@southwark.gov.uk)



Cllr Leo Pollak - Cabinet Member for Housing



Cllr Johnson Situ - Cabinet Member for Climate Emergency, Planning and Transport



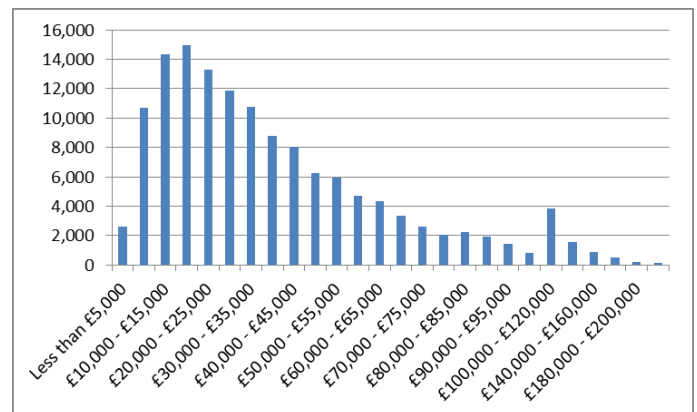
Cllr Helen Dennis - Cabinet Member for Social Support and Homelessness

# Principle 1. Increasing the supply of genuinely affordable high quality homes that meet our residents' housing needs and aspirations

## Our commitments under this principle:

- Continuing to deliver 11,000 new council homes at council rents
- Maximising the supply of other forms of genuinely affordable housing association social rent and intermediate homes
- Reducing the environmental impact of delivering new homes to help deliver a carbon neutral and biodiverse Southwark
- Ensuring all new homes are of a high quality, including a mix of different types and sizes which respond to people's changing needs over time.
- Ensuring a supply of homes to meet specific needs
- Tackling empty homes and making better use of existing properties

The median cost of renting a two bed property in Southwark in April 2020 was £2,145 a month. Again assuming a third of income is used on rent, an average income of £77,000 would be required to afford this. However the median household income in the borough is about £31,000. Just under half of households in the borough have an income below £30k, and 81% of the residents in the borough have incomes below £60k<sup>1</sup>.



## Introduction

We want Southwark to be a place where everyone has a decent home, and a borough where families can afford to remain and choose to do so. We want to retain our distinctive mix of communities as we continue to develop our long term plans for the borough.

Southwark is an inner London borough which presents both great opportunities but also big challenges in terms of housing. Private house prices and rents have risen rapidly over recent decades and are now out of the reach of a significant proportion of our local residents, and the benefit cap has made the private rented sector unaffordable for people on low incomes.

The average cost of buying a 2 bed flat in June 2020 was £519,727 according to Hometrack. Assuming a 90% mortgage (if one could be obtained), and therefore a deposit of £52k, a 3% mortgage interest rate and a 25 year repayment, the monthly mortgage payments would be £2,218, or about £511 a week. Therefore if a third of income was used on the mortgage, an annual income of about £80,000 would be required to afford this.

Affordability issues are likely to become more pronounced. As detailed in the foreword, the COVID-19 pandemic has led to a sharp increase in the number of people in receipt of unemployment benefits. This is expected to increase further as businesses are affected by changes in demand over the coming months, and as the furlough scheme is scaled back.

Many forms of housing which were acceptable before the pandemic such as accommodation with shared facilities are now problematic given the potential need to self-isolate to contain the spread of the virus. This has affected how we prioritise council lettings, placing additional strain on the sector.

Our first priority is therefore to deliver more council rent, genuinely affordable housing association social rent and intermediate housing (including discount market rent and shared ownership homes) that provide genuinely affordable options for the majority of people who live in the borough. To ensure

<sup>1</sup> CACI Paycheck 2018 data

Southwark and London have the homes needed to meet the needs of the whole population we also remain committed to using all the tools at our disposal to increase the supply of all forms of housing. We will ensure a supply of housing for those on a mix of income levels and a mix of sizes and types to meet a range of needs, including for keyworkers who are essential for the provision of high quality public services.

The COVID-19 pandemic will have an impact on the supply of new homes in the short to medium term. This has caused delays through temporarily being unable to consult with residents on plans for new homes. There have also been delays to building with some sites put on hold or working slower due to working within Government restrictions. There is likely to be an ongoing impact on building costs in future. There could be potential impacts on the housing market in future, and potential falls in prices and sales could impact on how many affordable homes can be provided through cross subsidy. The changes may also present some new opportunities. The council's priority will continue to be to maximise affordable housing delivery. The Council is currently updating our Housing Revenue Account (HRA) Business Plan to model these changes.

Given the severe demand for council and genuinely affordable housing association rent and intermediate housing it is essential we work together to deliver these homes. There are a number of partners in the borough who have the relevant skills, experience and resources to help increase the supply of homes. We will continue to maximise these opportunities. We will continue to creatively respond to the changing context of funding and models for delivering council rented, genuinely affordable housing association social rent and intermediate homes, to ensure a continued supply over the next 25 years and beyond.

### Continuing to deliver 11,000 new council homes at council rents

To ensure a supply of genuinely affordable housing the council is continuing with the ambitious plans to deliver 11,000 new council

homes as set out in the 2015 housing strategy. To date 1,228 new council homes are delivered or under construction. We have delivered 677 new council homes, with a further 1,700 due to start on site in the next year and an overall pipeline of over 5,000.

Delivering 11,000 council homes will be a significant challenge. In the shorter term we have firm plans for delivery towards this target but clearly acknowledge this will get harder in future as we use up council land, borrowing capacity, and if there are less right to buy receipts. The programme is likely to be heavily dependent on grant, which is highly uncertain in the long term. Therefore we will be exploring all the options that can help us deliver this target responding to the changing opportunities and challenges, while continuing to lobby for the maximum funding from the Mayor of London and central Government.

We are committed to building council homes residents will be proud to live in, to build local construction skills, to build sustainably and build sustainable communities. The new homes programme will be used to raise the bar in housing design.

The "Routes to 11,000: a new council homes strategy for Southwark", which was agreed in March 2020 sets out our plans including:

- Continuing to build 11,000 council homes at council rents, of which 2,500 will be 'delivered or onsite' by 2022.
- A further 2,500 homes delivered by 2028, with a longer term pipeline developed in parallel. This equates to about 400-500 homes per annum.
- Building additional council intermediate housing, including shared ownership and intermediate rent.
- Ensuring high standards of new council homes through the New Homes Design Standards, setting a new bar for light, spacious, safe, low impact, fuel efficient homes.
- Two new architects frameworks providing access to world class housing architects, and an expansion round of the LHC/LBS framework to promote diversity of practitioners in a sector that has traditionally lacked diversity.

- Developing the use of off-site modular manufacturing and modern methods of construction (MMC), where it is appropriate, to minimise on-site ‘installation’ time.

### **Identifying new opportunities working with residents**

Resident support is essential to ensure our success. The council is committed to ensuring local residents benefit from the opportunities being created right on their doorstep, delivering on the principles of the Great Estates Programme to expand and enrich our estates.

Therefore we will:

- Plan major works and other improvement works at the same time as new build, considering the needs of the whole estate and to improve value for money.
- If estates need to be redeveloped, to increase the number of council homes and build to high standards
- Guarantee developments on council housing land have at least 50% council rented homes and ensuring a right to return for council tenants and resident leaseholders so local people can stay in the borough they call home
- Undertake ballots on any new estate regeneration, in accordance with the Mayor of London’s grant conditions for estate regeneration.
- Ensure any sales of private council built homes, built to cross subsidise the council homes, are aimed at local people first.

### **Choosing the most effective methods of delivery**

The council will continue to consider the best ways of delivering new homes, and will consider all development options to maximise use of land, grants, loans (including HRA borrowing), and where necessary cross subsidy through sales of private homes, other resources, and skills.

### **Council delivery**

The council is taking a lead role in developing new council housing, using council staff and

council owned land to deliver a significant number of new homes. This includes:

- Identifying sites for new council homes on our own land and housing estates including:
  - Infill development on existing estates
  - Small sites
  - Land re-designation and intensification
  - Developing a programme of upward extensions on existing buildings
  - Resident-led estate regeneration and intensification
  - Purchasing land on the open market and freeing up land, working with landowners and buying up stalled sites
  - Developing strategic partnerships with major landowners
  - Considering buying back properties bought under the right to buy where they make economic sense in comparison to new build
- Building local construction skills including establishing a Southwark Construction Company to create the homes and develop the skills our borough needs, and encouraging building contractors to offer training opportunities.
- Ensuring the housing company is available to deliver other genuinely affordable housing products if the opportunity arises
- Requiring the agreement of a council home equivalent standard guaranteeing an identical level of affordability and security for any homes delivered outside of the housing revenue account (HRA), to allow the council greater flexibility in meeting the needs of the borough.

### **Delivering new council homes through effective partnerships**

The council is also considering how we can work jointly with our partners to deliver new council homes where this can increase the supply of council homes, compared to council delivery, or help resolve particular issues. This can take a number of forms such as working on Joint Ventures (with registered providers, developers or investors) land agreements or direct procurement. We will explore partnership working covering the following areas:

- Access to land – Both on land owned by Southwark (where a developer can be allowed to develop new homes for sale in exchange for new council homes) and other improvements, and on land owned by partners e.g. landbanks, stalled sites etc.
- Sharing risk - Where there may be benefits from sharing the risks of a development, while prioritising the council realising the fullest value of its own assets
- Sharing expertise - Working with housing associations and developers to share knowledge and expertise to build up the capacity of council development staff
- Making best use of resources e.g. grants, loans, capital outlay to maximise the supply of council and genuinely affordable housing association rent and intermediate housing.
- Maximising wider regeneration opportunities where this will help secure benefits to the wider area.
- Purchasing council homes directly from developers through S106 agreements aiming to work with developers as early as possible to ensure homes meet the high standard expected.
- Working with third party community led development models
- Use of Right to Buy receipts (though the council will seek to discourage the loss of council stock through right to buy as far as possible).
- Setting out what the council will and won't accept in relation to allowing private finance into council house-building through a new *fixed rate housing standard*. The council will consider options to lever in private funding where it is equivalent or less than the value of achieved through the Public Works Loans Board. This will be required to:
  - Provide additionality in terms of supply beyond existing resources and improving affordability compared to other and existing funding methods
  - Maximise social rent or personalised rent housing for lower and middle incomes
  - Allow the council to remain the landlord
  - Not lose control over design, local benefits, social value and other key commitments
  - Keep clarity over management and ownership over the financing period.

We will also continue to press national government on a range of issues that will help us to deliver the new council homes our residents need, including:

### Financing the 11,000 new homes

The 11,000 council homes will be delivered through a mix of funding including:

- Grant from the GLA,
- Increased HRA borrowing but with a self-imposed debt cap to ensure borrowing is sustainable, applying prudential borrowing principles.
- Cross subsidy from private sales, whilst ensuring at least 50% of the homes built on council land being for council rent, and ensuring homes are marketed to local people first
- Considering selling some higher value stock as it becomes vacant, with only the net increase included in the delivery of the 11,000 new council homes.
- Consideration of in-lieu payments from large development schemes where the delivery of the programme cannot be financed in other ways.
- Enhanced grant funding for more genuinely affordable housing including council homes
- A more flexible approach to using grant alongside other types of funding
- Land compensation reform to enable assembly of affordable land for council homes
- Pushing for Right-to-Buy to be ended in London to help tackle the acute housing need; and mitigating against the negative impacts while it still exists
- Funding and building regulations support for low carbon housing

**Maximising the supply of other forms of genuinely affordable housing association social rent and intermediate homes**



Whilst the council's key priority is delivering new council homes, the council is also determined to ensure a supply of other forms of genuinely affordable housing association social rent and intermediate homes.

### **Increasing the supply of genuinely affordable housing association social rent and intermediate homes supply through our planning policies**

A key tool to increase housing supply is through the council's planning policies. The council has developed a New Southwark Plan which sets out our planning and regeneration strategy for the borough up to 2033, ensuring that all areas of the borough provide homes for those on a range of incomes. We will do this through:

- Adopting the New Southwark Plan (NSP)
- Setting ambitious housing targets, through the New Southwark Plan (NSP), to significantly increase the supply of homes in all tenures including an overall target for over 23,550 net new homes between 2019/20 and 2028/29, of which at least 35% would be affordable homes. Our strategic target is 50% affordable housing which is to be achieved through building council homes and encouraging developers to provide a higher provision of affordable housing through grant funding.
- Maximising the supply of genuinely affordable housing association social rent and intermediate homes completed on privately led developments (including new council homes) through section 106 decisions
- Using the planning regime, including a streamlined planning process, to accelerate development

### **Increasing council housing and genuinely affordable housing association social rent and intermediate homes and other housing supply through our regeneration projects**

In addition to the New Southwark Plan the council also has and continues to develop plans to regenerate specific areas of the borough, and increase housing supply.

We want development in Southwark to work for everyone, to reduce health inequality, create jobs and opportunities and build council homes that are as good as, or better than, private homes. Southwark is a borough that is continuing to grow and change for the future and we will continue to work with our local communities to make sure that no one is left behind and that all those who live, work and visit our borough benefit from this change.

The Council has agreed a new Regeneration that Works for All framework, designed to track and coordinate how investment measurably reduces health housing economic inequalities in each neighbourhood. This includes developing new Social Regeneration Charters which will set out the policy context, vision and priorities for each neighbourhood in Southwark. We will also develop Social Regeneration charters and action plans for each neighbourhood detailing how the charter's vision will be implemented. They will include community investment commitments, developer commitments, council commitments and partner commitments. Area specific indicators will help monitor the impact that the charter and place plans are having. There are Charters for Old Kent Road, Canada Water and St Thomas' Street.

The council is exploring how we can speed up our major estates improvement schemes to support increasing the supply of council homes whilst also improving the liveability on estates being rebuilt, such as ensuring improvements to heating and hot water provision.

Our plans include:

- Implementation of the Regeneration Works for All Framework to support social integration to create new life opportunities, promote wellbeing and reduce inequalities.

- Unlocking new sites for house-building and help deliver a large number of new homes in the areas identified in our 4 Area Action Plans (AAPs) including
  - Old Kent Road AAP – 20,000 new homes including 7,000 affordable homes of which 5,000 will be social rented.
  - Canada Water AAP – A minimum of 4,500 homes on sites in the core area between 2011 and 2026, and with capacity for around 600 more homes in the wider AAP area, including a minimum 1,000 affordable homes)
  - Aylesbury AAP – Replacing 2,700 homes with 4,200 new homes (between 2009 and 2027). Initially this was to include 2,100 affordable homes (of which 75% will be social rent and 25% intermediate). However following a new partnership approach agreed in July 2020 there will now be 581 new homes to be delivered under Package A & B as council homes at social rents, representing an additional 280 social rent homes than originally planned.
  - Peckham & Nunhead AAP – A minimum of 2,000 net new homes (between 2011 and 2026) including a minimum 700 affordable homes.
- “Affordable Rent” properties are developed, due to viability reasons, that these are at rent levels which are affordable to Southwark residents, and below the Local Housing Allowance (LHAs) level
- Providing opportunities for home ownership through ensuring a supply of affordable intermediate housing that is affordable to those on low to mid incomes. This includes securing 1,000 new intermediate homes by 2022. This will include London Living Rent which is a part-buy part-rent product for those taking their first step onto the property ladder. The household is able to use the below market rents to enable them to build up savings to buy a home. It will also include other forms on intermediate housing such as shared ownership, discount market sale and shared equity.
- Introducing a new intermediate rent housing list which will prioritise intermediate housing for Southwark key workers and other set priority groups.
- Working to deliver new homes through Community Land Trusts

### Reducing the environmental impact of delivering new homes to help deliver a carbon neutral and biodiverse Southwark

#### **Working with our partners to increase council rent, genuinely affordable housing association social rent and intermediate housing**

Many of our partners have their own plans to increase council or genuinely affordable housing association rent and intermediate housing supply and we are keen to encourage and support this. Our plans include:

- Encouraging housing associations to maximise the supply of genuinely affordable social rented homes.
- Under the New Southwark Plan Policy 1 - Development that provides 40% affordable housing with a policy compliant tenure mix (a minimum of 25% social rented and a minimum of 10% intermediate housing) can follow a fast track route and will not be subject to a viability appraisal.
- Working with housing associations and developers to ensure that where any

The Council has a target to make Southwark carbon neutral by 2030, and new build housing will be a key factor in meeting this target. We will develop new homes using sustainable carbon efficient materials whilst limiting carbon production during construction. Developers will be held to stringent and public environmental regulations.

Through the Council’s New Homes Programme there is a commitment to build sustainably including:

- The highest possible standards for sustainable design and construction
- A clear developed approach, working with our partners and contractors to decarbonising our developments and develop more sustainable supply chains of materials
- Meaningful plans for offsetting where the development and supply chain cannot be decarbonised

- Moving towards all new council homes being built to high levels of energy efficiency
- Bringing forward new forms of low embodied energy development, including rooftop housing

For wider development, it is important that planning policies put carbon neutrality at the heart of development. The New Southwark Plan requires buildings to be designed and constructed to reduce carbon emissions, with a lean, clean and green approach. Savings should be maximised at the first “be lean” stage using energy efficient design and construction. This could include building fabric and materials, orientation and aspect, and the use of passive cooling and heating. Once savings at this stage have been maximised, development should seek further savings through the second “be clean” stage. This stage relates to low carbon energy supply, including decentralised energy networks. Following this, the use of onsite renewable energy generation (“be green”) should be incorporated. The Plan includes many other policies to contribute to being cleaner, greener, and safer. There will also be a focus on nature recovery so that there is an increase in habitats and biodiversity.

Targets include:

- Ensuring New homes on all major developments to be zero carbon as per London Plan Policy 5.2, achieved by prioritising on-site emission reductions, or alternatively financial contributions
- Require the use of building techniques such as green roofs, passive cooling, solar panelling and ground source heat pumps from the outset of any proposal
- Creating buildings that protect and enhance our green spaces and promote biodiversity
- Explore requiring new developments and regenerated estates to be car free.
- Linking new homes to combined heat networks where possible, including expanding use of SELCHP to provide heating and hot water to approximately 2,600 properties through the district heating network

## Ensuring all new homes are of a high quality, and include a mix of different types and sizes which respond to people’s changing needs over time.

It is essential we increase the supply of high quality housing and that this includes a mix of housing types to meet the diverse needs of our communities. Any new developments need to be well planned to ensure wider benefits to local residents.

All new homes, regardless of ownership, must be built to the high standards of quality and design, as part of attractive well designed neighbourhoods which promote wider economic, health and social wellbeing. New homes should be energy efficient with low carbon emission, to contribute towards meeting the Council’s carbon reduction target and to help improve local air quality. Our plans include:

- Requiring a mix of dwelling sizes as set out in the New Southwark Plan
- Continuing to ensure that every new development has enough GPs, school places and parks to support residents

## Ensuring a supply of homes to meet specific needs

Southwark is committed to being an age friendly and dementia friendly borough providing homes and neighbourhoods that will support people to live long and healthy happy lives in their own community. More information on this aspect of increasing supply is included under principle 3. Our plans include:

- Requiring that new developments include provision for those with specialist needs, and/or securing payment towards adapting other properties to maximise independence for people. The specialist needs include physical disabilities, mental ill-health, learning disabilities, young people who are leaving care, and older people.
- As per principle 3 – the council is developing new extra-care housing and a centre for people living with dementia and associated complex needs, which promotes their

independence and provides respite for their carers.

- The New Southwark Plan safeguards the borough's four existing Gypsy and Traveller sites where there is an identified need, and makes provision for the identification of new sites to meet any identified need for additional Gypsy and Traveller accommodation. A more detailed action plan is being developed specifically to respond to the needs of the gypsy and traveller community. There is more information about improving the quality of sites in the second principle of this housing strategy.

## Tackling empty homes and making better use of existing properties

Given the demand for housing, it is essential that we use all the stock in the borough as efficiently as possible. This includes reducing the number of vacant properties, reducing the time to let properties, and making better use of the stock through trying to reduce under occupation.

### Tacking empty homes

- Developing an empty homes and rooms action plan
- Providing grants, loans free impartial advice, support and refurb options to bring long-term empty properties back into use, ideally as long-term private rented sector homes for families. The Empty Homes Service specifically targets long term or derelict properties, as these can generate wider community issues. It also addresses vacant commercial properties (e.g. public houses, or spaces above shops which could be suitable for residential accommodation.
- Turning around major voids within 100 days. There is also a target to turnaround minor more routine council voids within 28 days, Whilst difficulties moving households during the pandemic have affected void turnaround times we will work to stay as close to these targets as possible throughout the pandemic and to ensure turnaround times are better than target when social distancing requirements allow.

- Develop options for an ethical lettings agency to encourage absentee home owners to let their property to Southwark Council at affordable rents. The council will continue to send letters to landlords of empty homes to ask them to participate.

### Making better use of homes

- Providing incentives and opportunities for under-occupiers in social housing to downsize. This includes promoting our Smart Move scheme which provides an individually tailored package of financial and practical support, and home swaps to assist people to downsize to smaller homes, which may better suit their needs.
- To review the demand for all forms of older people's housing and develop a joined up approach for older people, including ways to better support older people to downsize
- Explore revisions in planning policy and site allocations to support the supply of suitable new sites for older people's housing.
- Seeking to expand the existing Home Purchase Grant Scheme, using right to buy capital receipts, to increase the supply of council properties available to let on secure tenancies
- Exploring the scope for a council-run lettings agency offering model PRS tenancies for families in temporary accommodation, with guaranteed yields at the local housing allowance level, and the offer of a housing management service, and asset management.
- Ensuring social housing is going to those who need it most by detecting fraud through data matching and tenancy checks to identify fraudulent homelessness and right to buy applications, and unauthorised subletting

## Principle 2. Demanding safer, higher quality, energy efficient homes

### Our commitments under this principle:

- Delivering the Great Estates Programme, to make our council homes and estates fit for the twenty-first century.
- Improving quality standards in temporary accommodation
- Improving quality standards in the housing association sector
- Improving quality standards in the private rented sector
- Improving quality standards in the owner occupied sector

### Introduction

Good quality housing is essential for everyone's health and wellbeing. Since the housing strategy was agreed in 2015 there has been considerable progress in improving the condition of the council rented stock, with 98% of council homes now meeting the Decent Homes Standard. There has also been some notable progress in the private sector through use of enforcement powers and changes to licensing rules. However there is still too much poor quality housing in the borough, which is more likely to be occupied by black, asian and minority ethnic groups.

This principle sets out how conditions will be improved in the borough's existing housing. Principle 1 set out how the council will ensure that all new properties are developed to high standards of quality.

The COVID-19 pandemic has impacted on the improvement of homes in all tenures, affecting both major works programmes and delivering repairs. For council homes, while essential repairs have continued, the council is now developing plans to reintroduce major works and non-essential repairs where it is safe to do so. The council will continue to encourage improvements to the existing stock across all tenures, while protecting vulnerable residents.

### Delivering the Great Estates Programme to make our council homes and estates fit for the twenty-first century.

Following community conversations on the future of council housing, the council reaffirmed the commitment to retaining the council's housing stock and investing in it for the future. The Council has made considerable progress to ensuring every council home is warm dry and safe. Improving the condition of council homes and improving energy efficiency remains a key priority for the council to make our homes fit for the 21<sup>st</sup> century. The council will improve the look, feel and lived experience of estates and homes through:

- Delivering the Housing Investment Programme and carrying out improvement works to our stock and the surrounding area.
- Providing a quality kitchen and bathroom for all council homes (once this is safe to resume following the COVID-19 pandemic)
- Implementing a repairs improvement plan so more jobs are done right first time
- Making it is easier to book and track repairs online
- Enhancing value for money in our repairs and major works contracts, and providing a range of repayment options for leaseholders affected by major works programmes.
- Preparing and maintaining the council's Housing Revenue Account (HRA) business plan to provide both short and long-term projections for HRA revenue and capital, and to indicate the affordability of spend on our own stock and the delivery of the new build homes target
- Developing comprehensive estate improvement plans with the community at their heart, with first estates being Aylesbury, Tustin, Kingswood, and Ledbury.
- Securing the future of the Ledbury Estate, improving the estate for all residents and increasing the number of council homes
- Working with the community to agree major improvements on the Tustin Estate,

ensuring residents have the final say and there is no reduction in council homes

- Delivering quality new homes for residents and a new library and GP Health Centre on the Aylesbury Estate, with no reduction in the number of social rent homes
- Refurbishing and expanding Maydew House, with 100% of the homes for council rents
- Exploring whether to reprioritise parts of the housing investment programme to increase the installation of door entry systems on estates where there are high levels on anti-social behaviour.
- Continuing on our improvements to our gypsy and travellers sites to ensure high standards including being safe, secure and of adequate size, and particularly focusing on improving fire safety.
- Continuing to support our gypsy and traveller community, working with our key partners, Southwark Travellers Action Group (STAG) and London Gypsy and Travellers. This includes responding to routine management issues raised by residents, and other more generic and strategic matters. Our objective is to provide the best possible service to our traveller community both on our travellers sites and to those who currently reside in bricks and mortar. The council will continue to ensure that the quality of accommodation that is provided for the traveller community will be fit for purpose and of high quality. All our accommodation, whether it be the infrastructure of our traveller sites or bricks and mortar accommodation will be warm, dry and safe.

### Improving the energy efficiency of homes

Due to the climate crisis the Council has an aim of becoming a carbon neutral borough by 2030. This requires retrofitting our existing properties to be more carbon efficient. The council is developing a Climate Change Strategy and actions from this strategy will be updated in our housing strategy action plan. We need to explore ways to change the way we power and heat our homes and limit the energy used by homes. The council will embrace cutting edge technology that will help us deliver better value

green homes. The council will volunteer to be involved in technical pathfinders to help bring forward safe solutions at scale.

The council will:

- Identify ways to retrofit existing housing stock to as close to carbon neutral as possible
- Work with local partners to retrofit homes to make them more energy efficient.
- Develop and deliver the Heat Networks Strategy and Improvement Plan
- End the installation of new gas boilers and invest in retrofitting existing gas boilers to sustainable alternatives such as heat pumps or hybrid systems
- Improve district heating systems to ensure these are affordable, reliable and sustainable
- Expand use of SELCHP to provide heating and hot water to approximately 2,600 properties through the district heating network
- Exploring whether the carbon offset fund can be used to deliver carbon savings through improving heating systems on council blocks.
- Ensure energy companies are provided with information on 'fuel poor' homes so they can insulate them as part of their legal (Energy Company Obligations (ECO)).
- Develop Carbon Management Plans for estates, ensuring resident involvement from the outset
- Make energy efficient improvements to council buildings through schemes such as London's RE:FIT programme
- Increase LED lighting on estates and in our buildings
- Develop a programme to fit solar or green roofs across every rooftop in the borough.
- Explore allowing residents to sell excess electricity that is generated locally back to grid, using battery technology embedded in council owned properties.
- Provide education and outreach for residents
- Promote use of LondonPower in council housing, providing renewable sourcing can be confirmed and meets stringent standards

- Introduce on-site composting on Southwark estates to reduce food waste

- Continue to publish fire risk assessments for our blocks 7 storeys and above online and make all others available on request.

## Improving fire safety

Fire safety remains a top priority for the council in all tenures. Works to ensure fire safety have continued throughout the pandemic. We have a well-trained Fire Safety Team, which co-ordinates approximately 4,000 Fire Risk Assessments a year and ensure identified actions are carried out in appropriate timeframes.

We will continue to identify any specific issues in relation to fire doors and other high risk areas such as compartmentation. We have also fitted sprinklers to all supported and extra care housing and hostels, where some of our most vulnerable residents live.

We have adopted a very careful approach to the management of common areas, allowing residents some small items in common parts (except where specific risks have been identified). Fire Safety is also a priority on our Travellers sites, which has informed refurbishment works and where regular advice is provided.

While none of Southwark Councils blocks over 18m are fitted with ACM cladding, we are testing the fascia construction of all blocks over 18m and will undertake works to address any identified issues. We are also working to replace any wooden sections of façade that have been identified on a number of blocks across the borough. The Fire Safety Team also ensures all council new builds and refurbishments are safe and compliant with current legislation.

As part of our commitment to fire safety, we will:

- Quickly implement any of the recommendations that result from the tragic Grenfell Tower fire enquiry and respond to changes in regulations that apply to our stock.
- Undertake regular fire risk assessments to all relevant stock and ensure any resulting actions are completed.

## Delivering Great Estates

It is also important that we make the necessary investment in the wider estate to improve the look, feel and lived experience of our estates. The council has launched a Great Estates Programme to ensure every estate is clean, safe and cared, for and to give residents the tools to garden and improve their estate.

The lockdown related to the pandemic brought into sharp focus the importance of the built environment and particularly parks and green spaces for young families, especially for those who live in properties with small or no gardens.

Improvements to the wider estate will be delivered through:

- The “expand and enrich” approach to delivering new council homes
- A set of Great Estates Guarantee and Commitments to ensure the basics are being done well with a clear set of expectations for the council and residents.
- New Estate Improvement Plans to create opportunities for residents to come together to improve the shared living experience of our estates, this is currently being piloted on seven estates.

For more information please visit [www.southwark.gov.uk/greatestates](http://www.southwark.gov.uk/greatestates)

## Improving quality standards in temporary accommodation

As per principle 3, the council is working to reduce the use of temporary accommodation, and to use more settled forms of accommodation, rather than nightly paid accommodation. During the COVID-19 pandemic the council has worked to reduce the number of households living in temporary accommodation with shared facilities, such as in our hostels. As we emerge from the pandemic the council will review the use of this type of accommodation in future.

We will improve the temporary accommodation used by the council by:

- Introduce a new quality standard for temporary accommodation that guarantees it will be good quality and self-contained for families
- Improving the inspection regime of accommodation we procure for homeless and vulnerable households using our accreditation standards.
- Delivering the hostel improvement plan including both physical improvements and creating clear move-on pathways.
- Redeveloping shared family temporary accommodation hostels to deliver permanent homes.



## Improving quality standards in the housing association sector

Around 12% of the stock in the borough is owned by a large number of housing associations. Some of the stock will have high investment needs to implement recommendations around fire safety and to raise standards. The council will lobby with housing associations for funding from central Government where required to improve the standard of stock.

The Council will work with housing associations to encourage them:

- To improve their stock where required
- To publish their fire risk assessments online
- Quickly implement any of the recommendations that result from the tragic Grenfell Tower fire enquiry
- Share best practise in regards to fire safety
- Sign up to a new Great Estates charter, to help deliver improvements on their estates.

- Make their stock more energy efficient.

- The council is also developing a new set of standards which must be met before a housing association can be included on the list of registered providers (RPs) for section 106 affordable housing. This will set out the council's requirements for positive partnership work.

## Improving quality standards in the private rented sector

More people in Southwark are living in private rented homes than ever before. Our ambition is to transform the private rental sector so that all homes provide good quality, secure accommodation. We will work with landlords to support and encourage them to drive up standards in the private rented sector, whilst also cracking down on rogue private landlords. We believe everyone should have a good quality home no matter who their landlord is. We want to work with landlords to increase security, certainty, affordability and stability for their tenants, especially families with children.

The most important tool we have to improve this sector is the use of discretionary licensing. This gives us an increased knowledge of the sector and a stronger legislative framework with which to deal with issues such as poor property conditions.

Part of our efforts to improve the quality of the private rented sector involve empowering our private rented sector residents to be able to demand improvements themselves, which is covered in Principle 4.

The council will also continue to lobby for the required funding and powers to improve stock in the increasingly growing private sector, as a lot of the stock is in poor condition and likely to deteriorate further without support.

We will improve standards in the private rented sector through:

- Continuing to implement the mandatory licensing scheme to ensure all larger houses in multiple occupation (HMO's) comply with the improved HMO standards to protect the health and safety of our residents
- Introducing a new five year additional licensing scheme to start in 2021 to improve conditions and management standards in smaller HMOs in the private rented sector.
- Seeking to build on the successes of the last selective licensing scheme by expanding it to cover a larger area, allowing us to improve the condition of more single family

dwellings and the lives of residents living in unacceptable conditions.

- Using the discretionary and mandatory licensing schemes to identify good landlords, support inexperienced ones, and challenge those that fail to improve.
- Introducing a Gold Standard in the borough so that we can identify and reward those landlords who are going above and beyond the minimum requirements.
- Using the example of gold standard landlords to spread good practice through our private sector landlords' forum
- Providing a range of advice, support and incentives for good landlords to work with us, particularly those who offer longer tenancies for families.
- Clamp down on irresponsible short term lets through planning enforcement and enforcement of lease conditions
- Enforce minimum energy efficiency standards in the private rented sector through targeted licensing
- Working with local and London-wide campaign groups and households in temporary accommodation to form a Renters Union (as per principle 4)
- Taking a zero tolerance approach to landlords where the health and safety and welfare of residents are put at serious risk, through our licensing and enforcement action.
- Participating in the GLAs Rogue Landlord and Agent Checker, which contains information about private landlords and letting agents who have been prosecuted or fined.
- Continuing to crack down on rogue landlords and lettings agencies, and publicising successful prosecutions and civil penalty notices as a deterrent to others
- Working to persuade private landlords to publish their fire risk assessments online.
- As per principle 1 – Using the grants and loans programmes to bring long-term empty properties back into use as long-term PRS homes for families.
- As per principle 3 - Working with the Mayor of London to lobby for improvements to reform private sector tenancies to give longer term security and rent certainty.

## Improving quality standards in the owner occupied sector

The owner occupied sector includes many different types of home owners such as: council homeowners who have bought under the right buy, shared ownership or social homebuy owners who have bought a share of a property and who pay rent on the unowned share; private leaseholders and private freeholders.

We will improve quality standards in the owner occupied sector by:

- Developing a cross departmental homeowner's improvement plan as detailed in principle four
- Lobbying central government on behalf of leaseholders affected by cladding and other fire safety issues - Many leaseholders in flats have been unable to raise mortgages or sell their properties. The council will lobby national government on behalf of leaseholders and work to help find a resolution that means people don't lose their homes.
- Providing advice and assistance to improve the energy efficiency of homes and help reduce fuel poverty as detailed in principle four.
- Providing assistance to adapt properties to meet changing needs as detailed in principle three.
- Offering financial assistance packages to help those who do not have sufficient funds to do meet the costs of repairing their homes. Some people may be able to get a grant, others may be able to get an interest free loan that is paid back when the property is sold in the future, depending on financial circumstances.

## Principle 3. Promoting tenure security and social support in housing that improves the health, wellbeing and economic resilience of residents.

### Our commitments under this principle:

- Increasing security through fairer longer term tenancies in all tenures
- Taking a 'Housing First' approach to supporting residents and connecting them to the services and support they need across health, social care, education, training, employment and financial advice
- Supporting residents with specific needs to live as independently as possible for as long as possible in their own communities
- Preventing homelessness wherever possible, with a focus on finding long term sustainable housing solutions, and minimising use of temporary accommodation
- Working in partnership locally and across London to bring an end to rough sleeping in Southwark

### Introduction

Good and affordable housing is fundamental to helping improve the health, wellbeing and economic resilience of our residents. Poor housing conditions can have a serious detriment on health and wellbeing. A lack of housing security can also have impacts on mental health. Good warm dry and safe housing can help empower residents by providing places and links through to education, training and employment. Regardless of a person's health, disability or age, a quality home helps provide the basis for a fulfilling and independent life and to be an active participant in their community.

Housing has a key role to play in helping residents to improve their job prospects which can be a key defence against issues around affordability and welfare benefit caps. We are committed to working together with our residents and other partners to empower and support residents to develop the skills that will help them to live independently and healthily,

and to fulfil their own housing requirements over time.

Anyone can become homeless at any point, and the COVID-19 pandemic is likely to increase the number of people facing financial difficulties and homelessness in the next couple of years. While evictions were temporarily put on hold for many months, a surge in homelessness is expected when evictions resume. We will continue to provide a safety net for those in greatest need. We will work with individuals, families and partner organisations to help reduce the chance of becoming homeless through early intervention, through provision of tailored advice and support, to help people get back on track as quickly as possible.

While Southwark generally has a younger population compared to nationally, the actual number of older people is projected to increase, particularly those aged over the age of 85. This will create a real challenge in the delivery of care and support services for older and other vulnerable people. To help meet this challenge we will need to continue to work creatively with partners including health, housing and voluntary organisations to provide quality and affordable age friendly housing across the borough, and to deliver sustainable solutions to address specialist housing needs. The council will conduct a review of the demand for older peoples housing.

The pandemic has also had a considerable impact on the services provided to rough sleepers. The council worked with the Mayor of London and the Government to ensure rough sleepers were provided with accommodation so that they could self-isolate and social distance as required. Many were temporarily housed in hotels. This has presented a real opportunity to prevent a return to rough sleeping in future and end rough sleeping for good, but it is a considerable challenge given many of these people have no recourse to public funds.

## Increasing security through fairer long term tenancies in all tenures

The COVID-19 pandemic is resulting in increased unemployment and financial difficulties in paying rents and mortgages. The council will work with landlords across tenures to minimise the number of evictions, such as encouraging them to offer alternative payment arrangements.

We will increase security of tenure for residents through:

- Continuing to offer secure lifetime tenancies on all lettings of council rented homes at council rents
- Encouraging all housing associations to continue to offer lifetime tenancies instead of fixed term tenancies.
- Working with private landlords and the Mayor of London to develop the London Model for reforming private sector tenancies including
  - open-ended tenancies with no fixed term
  - fair and predictable limits on rent rises
  - getting rid of 'no-fault' ('section 21') evictions;
  - protecting the rights of landlords to regain possession of their properties where they have a legitimate reason to do so.
  - scrapping all break clauses in tenancy agreements
  - increasing landlord-to-tenant notice periods to four months
  - providing tenants with more certainty over future rent payments
  - assisting with the development of a universal register/gazetteer of private rented properties and subsequent landlord and agent ratings system
- Through the New Southwark Plan Policy P4 (private rented homes) ensuring that any purpose built private rented homes provide tenancies for private renters for a minimum of three years with a six month break clause in the tenant's favour and structured and limited in-tenancy rent increases agreed in advance.

- Preventing homelessness and finding long term sustainable housing solutions for people threatened with homelessness (see homelessness commitment for further detail)
- As per the principle 2 - Introducing a Gold Standard to identify good landlords, support inexperienced ones and challenge those that fail to improve
- Supporting tenants to demand action including introducing a Southwark Private Renters Union.

## Taking a 'Housing First' approach to supporting residents and connecting them to the services and support they need across health, social care, education, training, employment and financial advice

Long term housing provides a solid and stable base for residents to improve their health, wellbeing and economic resilience, and this in turn can then contribute to being able to retain housing. Housing services can also play a key role in this process.

This commitment will be increasingly important as partners work to help residents to rebuild their lives after some of the impacts of the pandemic. These impacts will be varied such as coping with the pain of losing loved ones, loneliness, mental health issues, and domestic violence and relationship breakdown. There will also be many economic impacts with many people losing their jobs, or struggling from the extended period of reduced income, or new issues related to childcare.

The council's community hub set up in response to the COVID-19 pandemic to support and protect vulnerable residents has been an excellent example of how multi agency working between the council and our partners can ensure vulnerable residents have the support they need. The council is seeking to build on the Community Hub through plans for a Southwark Community Support Alliance following the pandemic.

The Outbreak Prevention and Control Plan sets out Southwark Council's ambition and approach to providing local leadership and support for the

pandemic response. Led by Public Health, but working closely with many council, health service, and voluntary sector partners, it outlines the borough's strategic and operational approaches to the challenge of coronavirus. Across this work, community engagement and communication is critical with the aim of preventing disease and mitigating its effects in order to protect our population and communities, with a particular focus on our most vulnerable groups.

The council remains committed to the ambition to be "more than a landlord" through connecting people to the services and support they need – across health, education, training and employment. This is another area where there are clear benefits to working with our housing association and voluntary and community sector partners to share good practice and to use resources as efficiently as possible.

We will do this by:

- Providing targeted housing management and support to people with particular needs and requirements (e.g. those with learning and/ or physical disabilities, autism, mental health issues or chronic illness, or facing financial exclusion or eviction), to ensure they can live as independently as possible.
- Working with housing associations and tenant management organisations (TMOS) to encourage them to provide targeted housing management and support to those people with particular needs and requirements as per the bullet point above.
- Tackling digital exclusion by improving high speed internet access across the borough, including free Wi-Fi connections for TRA halls. This will both improve access to services and advice online and also support education, training and employment.
- Investing in Mental Health First Aid and mental health awareness training for all housing service staff to help direct residents to the appropriate support where necessary.
- Training staff to help effectively support residents with issues around hoarding.
- Co-locating and providing online advice services to residents to provide quick and easy access to financial advice, debt counselling and support services.

- Working in partnership with NHS South East London CCG and the Voluntary and Community Sector to understand the opportunities to improve social cohesion to tackle the sense of loneliness (particularly in social housing stock) as part of the upcoming Southwark Loneliness Strategy

- Working in partnership with the CCG, council service and voluntary sectors to coordinate an approach to fuel poverty, focusing around advice, income maximisation, health and other energy efficiency schemes.

- Continuing to work with Tenants and Residents Associations and Housing Associations to deliver community food hubs to improve food security in the borough, linking food growers, community kitchens, training and surplus projects.
- Working in partnership with the Southwark Food Action Alliance (SFAA) to share good practice and shape the work taking place across the borough to tackle food insecurity; and work collaboratively with the Community Gardening Coordinators to promote food growing by residents on our estates.
- Supporting residents into jobs and apprenticeships, including those from vulnerable communities with particular barriers between them and employment opportunities. We will work to forge closer links between our housing services and our free employment service Southwark Works.
- Working with Tenant and Resident Associations (TRA) to ensure halls on estates can contribute to improving the health, education, and employment prospects of local residents, including helping tackle loneliness.

### Supporting residents with specific needs to live as independently as possible for as long as possible in their own communities

Southwark is committed to being an Age Friendly and Dementia Friendly borough. We are committed to increasing and supporting the independence of older residents, and people with disabilities, helping them to live long,

healthy, happy lives in their own homes and communities for as long as possible.

Remaining in their own home may not be possible for some residents so there needs to be adequate provision of specialist housing options which maximise independence and reduces the need for other alternatives such as residential care. Currently 70% of people requiring nursing beds are placed out of borough and yet 80% of these people would like to stay in Southwark.

There is a commitment to make connections across housing, health, social care, voluntary and community sector organisations, education and employment, which is articulated in Partnership Southwark. This will enable every part of the health and care system in Southwark to make the borough an amazing place to be born, live a full healthy life and spend one's final years. There is a number of work streams focused on residents with specific needs including those with mental health needs. Housing, Health and Adult Social Care are redesigning community services and making connections across their workforce to use their expertise to support those that need support to live as independently as possible.

The COVID-19 pandemic has affected the level of support that can be provided to some residents, to protect them from exposure to the virus from staff. While support has continued to be provided remotely via telephone, face to face support has been scaled back except where this is deemed essential for safety. Essential repairs to adaptations have continued but there will be an increased backlog of demand for services like disabled facilities grants in the short to medium term.

### **Providing support services for people**

- Improving access to disabled facilities grants and maximising access to funding opportunities, so that older people and people with disabilities who want to stay in their own home can do so
- Delivering a handypersons and adaptations service that enables people to remain in their existing homes, or where this is not

possible, assisting them to move to a more suitable home

- Exploring new technology, such as telecare and telehealth, to help people retain their independence at home
- As per Principle 1 - Promoting our Smart Move scheme which provides an individually tailored package of financial and practical support, and home swaps to assist people to downsize to smaller homes, which may better suit their needs.

### **Providing specific housing or facilities to meet particular needs**

- Delivering additional extra/flexi care housing for older people, including a centre for people living with dementia and associated complex needs.
- Delivering an Older People's Hub for people with social care needs, co-located on new extra care housing provision at Cator Street 2 development.
- Providing alternatives to residential care for adults and young people with learning disabilities, physical disabilities and mental health issues so they can live independently in their own homes and as part of their local communities.
- Carrying out improvements and service upgrades to sheltered housing schemes across Southwark (including improvements in digital accessibility and assistive technology).
- Improve the Supported Housing Hostels service by reviewing the assets and service model to improve the life chances of vulnerable tenants.

## Preventing homelessness wherever possible, with a focus on finding long term sustainable housing solutions, and minimising use of temporary accommodation

We remain committed to preventing and reducing homelessness, tackling the main causes of homelessness and supporting those in need. In recognition of this, the Government selected Southwark as a trailblazer for the Homelessness Reduction Act. In 2018 the Council developed a Southwark Homelessness Strategy. The primary strategic focus is on finding long term sustainable housing solutions for people threatened with homelessness; offering high quality and innovative services to homeless households; and working with homeless households to explore the full range of housing options available to them.

The COVID-19 pandemic has led to an increase in the number of households approaching the council as homeless. Between the 1st April 2020 and the 17th June 2020 856 approaches were recorded compared to 562 in the same period in 2019. There has been a 16.3% increase in the use of temporary accommodation in the same period.

The COVID-19 pandemic has affected how we can provide advice and support to residents. The Housing Solutions Service is now providing advice remotely via phone, email and web appointments, rather than having face to face appointments at Bournemouth Road. This prevents the risk of staff passing the virus to customers or the virus spreading in waiting areas.

There are a number of housing challenges around people with no recourse to public funds (NRPF) including undocumented migrants. Southwark Council is supporting more people with NRPF under social care legislation than any other local authority in the UK (around 270 households at any one time). Brexit is likely to lead to increased challenges due to the potential increasing cohort of undocumented migrants (if EEA nationals don't apply to the EU Settlement Scheme by June next year).

As a council we are calling for the ending of the imposition of the NRPF condition for people granted Limited Leave to Remain in the UK on human rights grounds. We are calling on the Home Office to speed up decision making for people waiting on the outcome of immigration applications and calling for additional funding from central government to provide direct support to people awaiting the outcome of immigration applications.

We will continue to prevent and reduce homelessness by:

- Establishing a Homelessness Reduction Panel to bring the council, NHS, DWP and Housing Associations together to lead our work to prevent homelessness. This will be chaired by the lead cabinet member.
- Improving coordination across the council and with partners to prevent homelessness through implementation of the 2018-22 Homelessness Strategy Action Plan. A fresh consultation with stakeholders on the Homelessness Strategy Action Plan is also scheduled as a result of COVID-19 changing our immediate priorities.
- Minimising use of temporary accommodation and keeping families out of bed and breakfast style accommodation.
- Providing tenancy sustainment support services across all housing types to help people at risk of losing their homes.
- Redesigning the council's housing advice web pages.
- Working in partnership work with Shelter who are embedded in the Housing Solutions service to provide independent advice, assistance and support. This is seen as national best practice
- Have zero tolerance on domestic abuse and ensuring domestic abuse survivors can access high quality services and do not end up without a home. We are ensuring that victims of domestic abuse and their children can remain safe in their homes, either through security in their home or supporting them into accommodation, either short or long term.
- Working with Solace Women's Aid with services embedded in the Housing Solutions

service providing advice and advocacy to people fleeing Domestic Abuse

- Stonewall Housing are also embedded in the Housing Solutions service providing advice and assistance to the LGBT community
- Working with schools and colleges to better engage with children and young people around the realities of housing and homelessness.
- Working with the voluntary sector through the Homelessness Forum to make the most of the resources available to help homeless people
- Working with partners – including NHS South East London CCG and key stakeholders active in the borough – through the Homelessness Health and Wellbeing Working Group to identify opportunities to address the negative impacts of homelessness on health and make recommendations for consideration by the Homelessness Reduction and Prevention Panel.
- Closely working with local housing associations to minimise evictions.
- Providing quality debt advice and support with benefit maximisation and bidding support for residents, particularly for those affected by welfare reform changes. This will be achieved through joint working with the Citizens Advice Bureau, Blackfriars Advice and other agencies.
- Raising awareness in local agencies including the private rented sector, as to how housing and other advisory services can assist people at risk of homelessness.
- Improving the capacity of council, named public bodies and voluntary sector services by providing induction training that ensures homeless prevention protocols are well known and properly deployed, especially when designing and commissioning services for the vulnerable.
- Increasing the range of housing options for young people by jointly commissioning schemes for young people at risk of homelessness, on the edge of care and leaving care.
- Commissioning Southwark Works and Beam which both provide opportunities to find employment and break the poverty cycle leading to long-term homelessness prevention outcomes.
- Encouraging undocumented migrants to regularise their stay in the UK by making applications to the Home Office and supporting this through community legal advice provision.
- Providing housing advice to people with Leave to Remain with NRPF to help them find housing in the private rented sector.
- Taking action against landlords who are exploiting vulnerable adults and families by accommodating undocumented migrants in unsafe and overcrowded housing.
- Researching Southwark's population who do not have full recourse to public funds to identify the scale of the population and the issues they face.



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

Rough sleeping is the most visible form of homelessness and has a terrible impact on health and wellbeing, significantly reducing life expectancy. The Southwark Homelessness Strategy sets out how we plan to deliver on our ambition to eliminate rough sleeping in the borough.

As a result of the COVID-19 pandemic most rough sleepers have now been housed in temporary accommodation. Since the pandemic started, we have supported over 600 people to move from the streets into accommodation. We currently have 108 former rough sleepers in first stage temporary accommodation of which 72 have no recourse to public funds (NRPF). The 'Everyone In' partnership has shown what is possible with political will and it is now vital that we build upon this work to ensure an end to rough sleeping for good.

We will do this by:

- Working to end rough sleeping in Southwark, including by campaigning for an end to 'no recourse to public funds' laws that trap people on the street
- Ensuring that no one new to the streets sleeps rough for a second night, no one lives on the streets of Southwark and rough sleeping is minimised by working with the Mayor of London and other key partners (particularly mental/ physical health, the police and treatment services and the voluntary and community sector).
- Increasing the number of people assisted via the 'Routes Home' service" to support non-UK nationals that sleep rough in London, to explore their options away from the street including access to services in the UK and their country of origin.
- Preventing homelessness and rough sleeping amongst people with complex needs and individuals with mental health issues by prioritising access to Southwark's Complex Needs Advisory Panel (CNAP) and agreeing long-term housing and support requirements.

- Working in partnership with Southwark Law Centre to support rough sleepers with no recourse to public funds to settle their immigration status.
- Bidding for Government funding for supported housing for rough sleepers.

## Principle 4. Empowering residents and communities to have pride and influence over the running of their homes and neighbourhoods

### Our commitments under this principle:

- Enabling council tenants and homeowners to take greater control over their local housing services
- Working with local housing associations and supporting residents to ensure more consistent Southwark wide service standards
- Protecting and empowering private tenants by providing advice and assistance on their respective rights and responsibilities.
- Supporting residents to reduce their carbon footprint by making buildings as energy efficient as possible.
- Working in partnership with local residents to tackle crime and anti-social behaviour where it blights neighbourhoods and people's lives.

### Introduction

Across the borough our neighbourhoods have become increasingly more diverse in terms of tenure, ethnic makeup and economic makeup. Factors such as the right to buy have increased the number of homeowners and private tenants living on council estates. And some units may have been built for outright sale or shared ownership. It is essential that communities can come together and take ownership of their neighbourhoods through an inclusive approach.

We are committed to providing a menu of options for local communities to make decisions over the running of their areas, and will support innovation and collaboration in this area.

Through the Great Estates programme residents will be empowered to better influence the look, feel and lived experiences on their estates. We want to celebrate our housing estates, developing the social stewardship of residents and ensuring an ethic of care follows through in all that we do as a housing landlord and manager. We want people in the borough to take pride in their homes and their local area,

and we are empowering residents to come together to make improvements to help ensure these estates are Great Estates.

The coronavirus pandemic is affecting how we consult with residents in the borough, as we are temporarily unable to hold face to face meetings. The council is exploring how we can increase the virtual offer to allow meetings to happen over the internet, and to increase opportunities for other feedback. The council held five online Local Housing Forums in July 2020 and this was a really positive experience with many new faces attending, without having to travel to meetings or arrange childcare. However there are also some households who don't have access to the required equipment or broadband to participate. The Council is working to support tenants to access services remotely. In the longer term we will look to reintroduce face to face meetings when it is safe to do so, while retaining the positive aspects of the current virtual arrangements to increase the range of people who can attend meetings.

We remain committed to working with residents to tackle the issues in their communities, specifically around issues such as anti-social behaviour which can blight the lives of residents. The COVID-19 pandemic has had a big impact on anti-social behaviour, with increased problems with noise nuisance, and new forms of anti-social behaviour related to failure to follow social distancing guidelines. The pandemic is also resulting in an increase in incidents of domestic violence.

We are keen to help our residents in all tenures to understand their rights, and their responsibilities so that they can take action themselves to ensure improvements.

## Enabling council tenants and homeowners to take greater control over their local housing services

Following the resident involvement review the council is changing the way it talks with and listens to residents who live in council managed homes. These changes mean that everyone who lives in a council home or temporary accommodation can get involved in a way that suits them.

The council is giving residents more support and funding to do the things they want to do to improve their local estates and communities.

These changes are part of the council's commitment to make all of our homes and estates great places to live. The council can only achieve this by working together with residents to ensure our housing services provide what our residents need, our homes are in good condition, our estates are safe, clean and cared for, and our local communities are supported to prosper and thrive. That's why we want every resident to feel they can get involved.

We will do this through:

- Empower more people who live in council homes to get involved in making decisions about their homes and estates
- Working closely with Tenants and Residents Associations (TRAs) and supporting residents to set up new TRAs, ensuring these reflect the diversity of the residents on the estate and represent the whole community.
- Encouraging development of Tenant Management Organisations (TMOs) on our estates by providing residents with the dedicated support that they need.
- Holding regular Local Housing Forum meetings open to all residents living in council properties, with five area forums across the borough.
- Engagement with the new elected Tenants Forum and Homeowners Forum. Attendees will be elected by the Area Housing Forums. The Forums will hold some joint meetings.

- Setting up Resident Working Groups as required to focus on specific tasks.
- A new Residents Online Panel
- Working with tenants, residents and homeowner groups to continue to find new ways to engage so that more people can have their say.
- Implementing the Great Estates Guarantee so that every estate is clean, safe and cared for
- Giving residents the tools to garden and improve their estate through new Estate Improvement Plans (as per principle 2).
- Continuing the use of Southwark Homeowner service to provide a channel for leaseholders (and freeholders) to make independent representations to the council around quality of service delivery and value for money.
- Developing and delivering a cross departmental homeowners improvement plan (communicating with homeowners and re-setting the relationship)
- Empowering homeowners by raising awareness of the choices they have.
- Recognising and rewarding resident contributions, such as through the Housing Heroes award scheme
- Modernising housing services and providing better on-line services such as 24 hour access to services and service information, including the repairs service.
- Tackling digital exclusion by improving high speed internet access across the borough and including free wifi connections for TRA halls.
- Encouraging use of online services as the default option while still continuing to provide high quality options for those who are unable to use online platforms due to either lack of IT skills, lack of the required digital infrastructure or other special requirements.

## Working with local housing associations and supporting residents to ensure more consistent Southwark wide service standards

Around 12% of the stock in Southwark is owned by housing associations and many of their estates neighbour council estates. Principle 2 set out how we will work together with housing associations to improve the quality of their housing stock. We are exploring how we can ensure that housing association tenants have the same opportunities to have their say in the running of their homes and local areas. This will include:

- Ensuring high quality engagement with housing associations, to share examples of good practice, through the three Southwark Housing Association Group (SOUHAG) groups (Development, Housing Management and the new Communities group)
- Developing consistent responses and protocols on issues, particularly for vulnerable households, such as common approaches to adaptations, key safes etc.
- As per principle 2 - Encouraging housing associations to sign up to a new Great Estates charter, to help deliver improvements working with their residents.
- Assisting housing association residents to understand the complaints process between housing associations and the housing ombudsmen and clarifying the role of councillors as possible designated person in this process.
- Being prepared, as a last resort, to refer cases to the regulator of social housing to investigate where the council has serious concerns and where a provider is not responding.

## Protecting and empowering private tenants by providing advice and assistance on their respective rights and responsibilities.

The private sector has expanded considerably in recent years. But there is quite a range of condition levels in the sector and many examples of tenants being treated badly by their landlords. We will protect tenants in this sector through encouraging longer term security of tenure (as per principle 3) and empowering residents through increasing their knowledge and understanding of their rights and responsibilities. We will continue to do this through:

- Providing high quality advice to private tenants (and landlords), including details of any grants and loans available via the council's website.
- Providing dedicated housing advice to private tenants threatened with illegal eviction.
- Introducing a Southwark Private Renters Union to support the council's work to improve the conditions of private renters.

## Supporting residents to reduce their carbon footprint by making buildings as energy efficient as possible.

We are keen to empower residents to make and request improvements to their homes to contribute to becoming carbon neutral. This includes:

- Supporting the creation of community led sustainable energy projects on estates to help residents reduce their energy bills
- Installing energy efficient lightbulbs
- Making energy efficient improvements like loft insulation and double glazing, and using sustainable building resources for works such as extensions or loft conversions
- Utilising any green space with techniques such as rewilding
- Working with tenants and resident groups to promote climate friendly techniques

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

The council is committed to working with residents, tenants and resident associations, housing associations the police and other stakeholders to tackle all forms of anti-social behaviour. We will continue to do this by:

- Working with all stakeholders to tackle anti-social and criminal behaviour to protect the most vulnerable in our communities, including issues such as child sexual exploitation, criminal exploitation, community harm, anti-social behaviour (ASB) , knife crime, gun crime, drugs, trafficking, etc."
- Working with communities to find local solutions that help young people stay away from knives
- Taking enforcement action against perpetrators of domestic abuse wherever this is possible, and ensuring that those that commit abuse do not receive any priority for rehousing.
- Developing a Violence Against Women and Girls strategy to tackle all forms of gender based violence
- Encouraging housing associations to apply for the Domestic Abuse Housing Alliance (DAHA) Accreditation to improve the response to domestic abuse through the introduction and adoption of an established set of standards. The Council's Housing Solutions service has been accredited and the council aims to have accreditation for the whole Housing and Modernisation department by June 2021.
- Having zero-tolerance of hate crime.
- Tackling extremism, support people at risk and work with our communities to prevent radicalisation
- Using all available powers under the ASB Crime and Policing Act to deal with perpetrators of anti social behaviour
- Bringing communities together to solve problems collectively through key schemes such Cleaner, Greener, Safer (CGS), Neighbourhood fund, Tenants & Residents

Social Improvement Grants (TRSIG), Neighbourhood Watch, Police ward panels, Positive Futures Fund, Democracy Fund, etc."

- Working with residents to design out crime from new developments while protecting access to communal areas and facilities.
- Supporting tenants to be a good neighbour by providing a pre-tenancy course on how to abide by their tenancy agreement, including acceptable behaviour standards, how to get involved and how to budget.

The Council is developing a SMART action plan to accompany the housing strategy. This will be updated on an annual basis. This will be available at

<https://www.southwark.gov.uk/housing/housing-strategy>

# Glossary

The following section includes a brief description of some of the terms used in the housing strategy. It has become increasingly complicated in the past few years to define some terms, with disagreement over definitions of these terms at all levels of Government. Many new terms have also been introduced.

The following definitions provided are to help the reader understand the terms which are used. They are not formal definitions for the purpose of planning policy, where terms will be much more precisely defined. The definitions have been grouped by themes where they inter-relate.

## Housing supply terms

**Affordable housing** – The official definition of affordable housing has become increasingly broad over many years as successive Governments have added new products within the definition. The official definition is contained in the glossary of the National Planning Policy Framework which now takes up most of an A4 page. In summary it includes housing for sale or rent for those whose needs are not met by the market. It includes:

- Rented housing with rents set in accordance with the Government's rent policy for Social Rent or Affordable Rent or is at least 20% below local market rents (including service charges).

- Starter homes – Private sale homes built for sale at below market prices
- Discounted market sales housing sold at a discount of at least 20% below local market value.
- Other affordable routes to home ownership including shared ownership, relevant equity loans, other low cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent).

While the phrase affordable housing is a broadly useful term, Southwark Council does not agree that all the products within the national definition are affordable to our local residents and therefore prefers to state the products accepted as being genuinely affordable.

**Genuinely affordable housing** – The term genuinely affordable housing started to be used when the Government included affordable rent within the definition of affordable housing. Affordable rents are homes let at up to 80% of market rent. As there is no link to local incomes in the definition, and given the high average market prices, affordable rent at 80% of market rent is not affordable to most local residents in Southwark.

The Mayor of London's definition of genuinely affordable rent includes homes at London Affordable rents (where they define the maximum rent levels which are significantly lower than market rents), intermediate rent homes for households with incomes lower than £60K, or £90k in the case of shared

ownership or other intermediate home ownership products.

Southwark Council still demands delivery of social housing, not just affordable homes, as part of its planning policies. Some affordable rent properties are still built where a developer has successfully argued these are required to make the overall scheme viable. See [viability assessments](#) for more information

**Social housing** - Social housing is housing which is provided for rent or sale at a fairly low cost by housing associations and local councils.

**Registered provider** - Registered providers include local authority landlords and private registered providers (such as not-for-profit housing associations and for-profit organisations including, some housing associations).

## Forms of low cost rented housing

**Social rent housing** – Social rented housing is owned by local authorities and Registered Providers, for which guideline target rents are determined through the national rent regime. The rent is calculated using a set formula that takes into account the value of the property, the average earnings in the area and the number of bedrooms.

**Target rent/formula rent** - This is the rent charged for socially rented properties. Rent levels are worked out using a nationally set formula which is based on the value of the property, the number of bedrooms it has and average earnings for a manual job in the area.

**Council rents** – These are homes let by the Council as per the definition of social rent housing.

**Genuinely affordable housing association social rent** – This was a term used in this housing strategy in an attempt to be clearer that we meant the original lower target rents rather than affordable rent at up to 80% of market rent. The phrase social rent is often misunderstood or misused.

**Affordable rent** – As defined by the Government, Affordable Rented housing is let by local authorities or Registered Providers (generally housing associations) to households who are eligible for social rented housing. The majority of tenancies are offered as fixed term tenancies or assured tenancies for no less than five years. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable).

**Private affordable rent** – While usually with affordable rent the landlord has to be a registered provider (usually a council or housing association), where a developer builds a purpose built 100% rented development, the Government has now allowed the affordable housing requirement to be met through a new private affordable rent product, with rents capped nationally to 80% of market rent.

## Forms of intermediate housing

**Intermediate housing** - Intermediate housing includes 'low cost home ownership' products and 'discount market rent' products.

**Low cost home ownership** – Low cost home ownership products are generally homes which allow the occupier to buy a share of the property and usually (but not always) pay a rent on the remaining share. These include:

- **Shared Ownership** – homes that are part-owned and part-rented. Buyers must purchase an initial share of at least 25% and have the opportunity to ‘staircase’ to full ownership. This means they can buy more shares over time until they own the property outright. Rent on the part-rented share is subject to caps below the market level. The council sets its own income eligibility thresholds for Shared Ownership for an initial three month period. In the event no suitable purchaser is found within three months eligibility is widened to households with an income no greater than £90,000 (as updated annually by the Mayor of London). The Mayor states the open market value of a Shared Ownership home should not exceed £600,000.
- **Shared equity** – homes that are part-owned but where no rent is charged on the un-owned share.
- **Community Land Trusts** – homes for sale where values are capped by a fixed multiple of household income for eligible residents. Community Land Trust homes remain affordable in perpetuity (ongoing).
- **Discount market sale** – homes for sale discounted by at least 20% of full market value. The discount should be sufficient to ensure they are affordable/ accessible to those with household incomes within the

thresholds. Discount market sale homes are restricted to eligible households and should remain affordable in perpetuity (ongoing).

- **Starter Homes** - homes for sale discounted by at least 20% of full market value. Discount market sale homes are restricted to eligible households but do not remain affordable in perpetuity.
- **First homes** – Similar to starter homes, the Government has consulted on proposals for a scheme to provide homes for first-time buyers with a 30% discount against market value, where the discount does remain in perpetuity, but the Government has not yet finalised the scheme.

#### **Discount Market Rent products are:**

- **Discount market rent** - Properties with rents below 80% of market rent
- **London Living Rent** – homes with below market rents on time-limited tenancies aimed at households who aspire to home ownership. London Living Rent is a rent-to-buy product where tenants normally have the right to purchase their home after a fixed period. Eligibility is restricted to households with an income no greater than £60,000 and who save towards a housing deposit.

**Key workers** – The definition of keyworkers changes from location to location. It is someone who does a job that is important for society, for example, a nurse, teacher, or



police officer and where there are clear issues with recruitment and retention. Southwark is developing its own keyworker definition which is likely to include Nurses, doctors, and other clinical staff employed by NHS, Firefighters, Teachers/teaching assistants (from non-fee charging schools), Police officers/Police Community Support officers (PCSO)/Transport Police and Social workers, educational psychologists and therapists delivering services for the Council

## Housing development terms

**Cross subsidy** – In this housing strategy cross subsidy usually refers to helping to meet the cost of delivering affordable housing through the income from the sale of private homes.

**Capital receipts** – This is money received from selling properties or land.

**S106 agreements** – A Section 106 is a legal agreement between an applicant seeking planning permission and the local planning authority, which is used to mitigate the impact of the new homes on the local community and infrastructure. As a condition of gaining planning permission to build homes for sale or private rent, developers can be required by the council to also build a proportion of affordable housing to meet the needs of households who will not be able to afford the new private housing.

**In-lieu payments** – An in-lieu payment is where money is paid to the council rather than the provision of affordable housing on a new development. The council has a hierarchy where the priority is provision of affordable

housing on the development site, then off site if that is not feasible, and failing that the provision of an in-lieu payment to fund new affordable housing elsewhere.

**Neighbourhood Charters:** Neighbourhood Charters are established by local and strategic stakeholders to ensure that investment in an area is measurably reducing health housing economic and educational inequalities, as well as coordinating the top down strategies and plan of large organisations – council CCG developers – with the bottom up needs and initiatives of the community.

**Viability assessment** - This is a process of assessing whether a site is financially viable, by looking at whether the value generated by a development is more than the cost of developing it. This includes looking at the key elements of gross development value, costs, land value, landowner premium, and developer return. It became common following changes to the National Planning Policy Framework in 2012. While decision makers are required to have regard to viability assessments, the weight to be given to any particular viability assessment is a question of planning judgment to be exercised by the relevant planning authority.

**Rental yield** – This is the return a property investor is likely to achieve on a property through rent. It is a percentage figure, calculated by taking the yearly rental income of a property and dividing it by the total amount that has been invested in that property.

## Supported housing terms

**Supported Housing** - Supported housing is any housing scheme where housing, support and sometimes care services are provided as an integrated package. Supported housing services include homelessness hostels, refuges, sheltered housing and long-term accommodation for people with ongoing support needs

**Sheltered housing** – In Southwark sheltered housing is for older and disabled people who want to continue living independently in their own homes. The sheltered units are offered unfurnished and self-contained, with one bedroom, a living room, small kitchen and bathroom. There are communal facilities and a 24-hour alarm service.

**Extra-care housing** – Extra care housing is specialist housing designed for older people. It is similar to sheltered housing but also offers help with personal care.

## Housing Finance

**Housing Revenue Account** – The Housing Revenue Account (HRA) records expenditure and income on running a council's own housing stock and closely related services or facilities, which are provided primarily for the benefit of the council's own tenants and leaseholders. The main items of expenditure included in the account are management and maintenance costs, major repairs, loan charges, and depreciation costs. The main sources of income are from tenants in the form of rents and service charges.

**HRA borrowing** – On 29 October 2018, the government confirmed that the HRA borrowing cap was abolished with immediate

effect. As a result, local authorities with an HRA are no longer constrained by government controls over borrowing for housebuilding and are able to borrow against their expected rental income, but this must be in line with the Prudential Code, which essentially require that borrowing be affordable and that any savings expected to be achieved as a result are equal to or more than the expenditure expected to be incurred in borrowing the money.

## Housing Standards

**Decent Homes Standard** – This a nationally set minimum standard. Social landlords and local housing authorities may deliver housing above this standard. There is a very long official definition, properties need to meet the following criteria

- Criterion a: Meet the current statutory minimum standard for housing
- Criterion b: Be in a reasonable state of repair
- Criterion c: To have reasonably modern facilities and services
- Criterion d: To provide a reasonable degree of thermal comfort

**Cladding and ACM Cladding** - The term 'cladding' refers to components that are attached to building to form non-structural, external surfaces (usually flat coloured panels). ACM stands for Aluminium Composite Material which has been linked to many major fires.

**House in multiple occupation (HMOs)** - HMO stands for house in multiple occupation.

It is a house or flat which is let to three or more tenants who form two or more households and who share a kitchen, bathroom or toilet. The full definition and exclusions can be found in the Housing Act 2004, Section 254 to 264 and Schedule 14.

**Mandatory HMO licensing** - The Housing Act 2004 introduced the mandatory licensing of houses in multiple occupation (HMOs). Many HMOs are now required to be licensed the local authority.

**Additional licensing** - In addition to the mandatory licensing of certain larger houses in multiple occupation (HMOs), the Housing Act 2004 gives local authorities the power to impose additional licensing on smaller HMOs beyond the national mandatory regime.

**Selective licensing** – This enables local authorities to extend the benefits of licensing beyond the mandatory licensable properties (large HMOs); it focuses on improving the management of privately rented properties accommodating single households. It is a discretionary scheme applicable to all privately rented properties with single households in a given area. The area must have demonstrable issues in line with the legislation, such as poor property conditions, ASB or deprivation. Schemes that cover more than 20% of the private rented stock in the borough must have secretary of state approval for the scheme.

Please visit

<https://www.southwark.gov.uk/home-owners-services/private-home-owners-and-landlords/private-rented-property-licensing> for more information about private sector licensing in Southwark.

## Environmental terms

**Carbon neutrality** - Carbon neutrality, or having a net zero carbon footprint, refers to achieving net zero carbon dioxide emissions by balancing carbon emissions with carbon removal or simply eliminating carbon emissions altogether.

**Carbon offsetting** - A Carbon offset is a way to compensate for emissions by funding an equivalent carbon dioxide saving elsewhere.

**Fuel poverty** - A person is to be regarded as living "in fuel poverty" if they are a member of a household living on a lower income in a home which cannot be kept warm at reasonable cost

**Retrofitting** – To add a feature or system that was not included in the original building, e.g. to add additional heat insulation.

**Heat Networks** - A heat network – sometimes called district heating – is a distribution system of insulated pipes that takes heat from a central source and delivers it to a number of domestic or non-domestic buildings.

**SELCHP** - South East London Combined Heat and Power, better known as SELCHP, is

a major energy from waste incineration plant located in South Bermondsey, London. It was designed to generate both heat and electricity.

**Energy Company Obligations (ECO)** - The Energy Company Obligation (ECO) is a government energy efficiency scheme in Great Britain to help reduce carbon emissions and tackle fuel poverty. Under the Home Heating Cost Reduction Obligation (HHCRO) obligated suppliers must mainly promote measures which improve the ability of low income, fuel poor and vulnerable households to heat their homes. This includes actions that result in heating savings, such as the replacement of a broken heating system or the upgrade of an inefficient heating system.

## Housing need terms

**Local housing allowance** – This is housing benefit in the private rented sector. There are maximum rates set by the Valuation Office Agency (VOA) for broad rental market areas, which is inner South East London in Southwark's case.

**Universal credit** - A payment to help with living costs. Universal Credit is replacing the following benefits:

- Child Tax Credit
- Housing Benefit
- Income Support
- income-based Jobseeker's Allowance (JSA)
- income-related Employment and Support Allowance (ESA)
- Working Tax Credit

**Under occupation** – a property which has fewer occupants than intended, e.g. two people living in a four bed house

**Downsize** – To move to a property with fewer bedrooms

**Housing First** - Housing First is a homeless assistance approach that prioritises providing permanent housing to people experiencing homelessness, thus ending their homelessness and serving as a platform from which they can pursue personal goals and improve their quality of life.

**Rough sleeping** - Rough sleeping is defined by the Government as 'people sleeping, or bedded down, in the open air (such as on the streets, or in doorways, parks or bus shelters); people in buildings or other places not designed for habitation (such as barns, sheds, car parks, cars, derelict boats, stations, or 'bashes')

**Telecare** - This offering of remote care of elderly and physically less able people, providing the care and reassurance needed to allow them to remain living in their own homes. It can include sensors, pull chords, emergency buttons etc.

## Resident participation terms

### Tenants and Residents Associations

**(TRAs)** - A tenants' and residents' association is a group of people who live in the same area, who work together to represent the views of all tenants and/or home owners in their area to help make their neighbourhood a better place to live. Most associations are set up by council or housing association tenants. However, any group of three or more people can set up an association.

### Tenant Management Organisations (TMOs)

- A TMO is an organisation set up under the UK Government's Housing (Right to Manage) Regulations 1994, which allow residents of council housing or housing association homes in the UK to take over responsibility for the running of their homes.