

London Borough of Southwark

Housing Delivery Test Action Plan

(June, 2021)



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Abbreviations

HA – Housing Association

HDT – Housing Delivery Test

HDTAP - Housing Delivery Test Action Plan

HRA – Housing and Revenue Account

GLA – Greater London Authority

LDD – London Development Database

LPA – Local Planning Authority

MHCLG - Ministry of Housing, Communities and Local Government

NPPF – National Planning Policy Framework

NSP - New Southwark Plan

OA – Opportunity area

OKRAAP - Old Kent Road Area Action Plan

OKR – Old Kent Road

SCI – Statement of Community Involvement

1. Introduction

1.1 Southwark Council is a top performing borough for providing social rented housing and other housing tenures and is one of the highest performing boroughs for housing delivery. Between 2004 -2020, we have permitted 43,107 net homes including 4,164 social rented homes for people in Southwark. We are the only borough who ask for social rented housing and our commitment to delivering affordable housing for our residents is what motivates us daily. We are building 11,000 new council homes and leading the way to deliver many more for the people who need it most.

Housing Delivery Test 2020 Overview

1.2 In January 2021, MHCLG released the results of the Housing Delivery Test stating that Southwark delivered 1,299 units in 2019/2020 scoring 72% and therefore failed the test. This is set out in more detail below.

1.3 The council was not given an opportunity to verify the data before it was published and recognised that the stated delivery figure of 1,299 homes in 2019/2020 was inaccurate. The council has since worked with the GLA to clarify these figures. The GLA have confirmed that Southwark has an actual net delivery figure of 1909 units.

1.4 Following this confirmation, the Council Leader wrote to MHCLG to set out the council's position. MHCLG has since responded and set out that there will be an opportunity to amend the figures in autumn 2021. The council is currently working towards submitting the accurate figures to MHCLG to inform the Housing Delivery Test going forward.

Housing Delivery Test

1.5 The Ministry of Housing, Communities and Local Government (MHCLG) introduced the Housing Delivery Test (HDT) in November, 2018 as a mechanism to monitor housing delivery locally. The HDT is a percentage measurement that compares the number of net new homes delivered over the previous three years against the authority's net housing requirement. The method of calculating the HDT requirement is set out in the Housing Delivery Test Measurement rule book.

1.6 Where housing delivery over the previous three years has been less than 95% of the requirement, the Local Planning Authorities (LPAs) should prepare an action plan setting out the cause of under delivery and the intended actions to increase delivery.

1.7 In January 2021, MHCLG released the HDT 2020 measurement. This is our second Action Plan and sets out how we have undertaken the actions from the 2019 Action Plan in order to improve our housing delivery.

1.8 This year we have scored 72%, based on the years 2017-2020, on the Housing Delivery Test – down from 93% last year in the previous three years (2016-2019). **Table 1** below sets out the HDT results for Southwark. As set out in **Table 1**, between 2016-2019 Southwark delivered 6,553 homes against the target of 7,047 homes. In 2016/2017 Southwark delivered 2,520 homes, exceeding the requirement of 2,155 homes by 365 homes. In 2018/2019 Southwark delivered 3,217 homes exceeding the requirement of 2,736 homes by 481 homes. In 2019/2020, Southwark delivered 1,299 homes against a

target of 2,511 and is now expected to apply the presumption in favour of sustainable development principle as set out in the NPPF. As further set out below, Southwark has questioned the accuracy of this data.

Table 1: Housing Delivery Test results for Southwark

Year	Housing Delivery Test Requirement (MHCLG)	LBS delivery figures as per the Housing Delivery Test (MHCLG)	Housing Delivery Test Figure 2015-2018	Housing Delivery Test Figure 2016-2019	Housing Delivery Test Figure 2017-2020
2015/2016	1,630	1,436	80%	93%	72%
2016/2017	2,155	2,520			
2017/2018	2,156	816			
2018/2019	2,736	3,217			
2019/2020	2,511	1,299			
Total	9,558	7,851			

1.9 The 2019/2020 delivery figures were published without the Council verifying the accuracy of the data. Since the publication of the HDT, the council has worked with the GLA who provided the data to MHCLG to confirm the accurate completion figure. The GLA have confirmed that Southwark's 2019/2020 completion figure should be 1,909 homes rather than the 1,299 that was submitted to the GLA. The Council Leader has written to the Secretary of State to inform MHCLG of this fact. Using this figure, the council's HDT figure for 2019/2020 should be 80% rather than 72%.

1.10 Even though this is one of the highest delivery of homes by any Council, Southwark is required to produce an Action Plan. Where the delivery of housing has fallen below 85%, a 20% buffer will be added onto the five year land supply to address the under delivery.

Southwark Approvals and Completions

1.11 Southwark has consistently approved a significant amount of net dwellings through the planning system since 2004, which on average is equivalent to 2,694 net dwellings per year.

1.12 As set out in Appendix 2 Southwark has been consistently approving large developments which include housing at planning committee from April 1 2019 – March 17 2021 with 3,213 new homes approved at committee without a signed s106 which will contribute significantly to the pipeline. Notwithstanding this, approving a significant number of homes does not mean all of these homes are delivered. Approvals and completions within a given year should not be compared as the figures relate to different schemes, the delivery of the approved schemes do not come forward at the same rate.

1.13 **Table 1** shows that housing delivery has slowed down in financial year 2017/2018, but evidence from 2018/2019 and 2019/2020 shows that Southwark has successfully

recovered from this delivering a significant amount of housing contributing to the Council's priority of building new homes and tackling the housing crisis.

1.14 Completions data for financial year 2019/2020, which has been agreed with the GLA, shows that Southwark has 1,996 net new homes as set out in **Appendix 3**. While this figure is below our London Plan target of 2,355 and the delivery of the 2018/2019 financial year, which was particularly high, it represents a significant increase in delivery compared with every other financial year with the exception of 2016/2017.

1.15 The completions checks that have been undertaken in August 2020 have shown that a number of our larger housing schemes have not yet been completed which is expected as these schemes can take a number of years to be completed and therefore are likely to come forward in later years.

The Action Plan

1.16 This is Southwark Council's second action plan, and is to be monitored and updated annually as required following the publication of the Housing Delivery Test (HDT) data. This action plan provides an update on the 2019 actions and sets out any new potential issues and barriers to providing housing e.g. the impact of Covid-19 and a number of Judicial Reviews.

1.17 In addition to issues and barriers, this document sets out the context of Southwark and how we are being proactive to boost our housing delivery through a range of council-wide strategies and initiatives.

1.18 This document is intended to assist in delivering the strategic objectives of the Development Plan in meeting the current housing target of 2,355 net dwellings per year as per the London Plan 2021 which was adopted in March 2021.

1.19 This document also supports the delivery of Southwark's Housing Strategy, New Homes Delivery Programme and the Council Plan commitments.

2. What is Southwark's strategy for delivering new homes?

- 2.1 The Council is absolutely committed to responding to the housing crisis. This is why we are using every tool available to increase the supply of all kinds of homes and to continue revitalising neighbourhoods and deliver the homes, jobs and public spaces that the borough needs.
- 2.2 As per the London Plan, Southwark is expected to accommodate an additional 23,550 homes (or 2,355 per annum) by 2029. This represents a significant housing requirement that the borough is dedicated to meet through the various programmes and initiatives that are currently being undertaken, through the new actions identified in this document and by proactively engaging with the relevant stakeholders responsible for housing delivery.
- 2.3 Out of the 33 London boroughs including the City of London, Southwark is the 24th largest borough in London by size. This is compounded by very few available large vacant sites to be developed; therefore housing delivery needs to be met on small and constricted development sites making housing delivery and meeting the housing target more challenging.
- 2.4 Our ambition is to lead the way in London in providing good quality genuinely affordable homes for those on all income levels, and a mix of sizes and types to meet a range of needs. Southwark has an ambitious target of delivering 11,000 new council homes making this one of the biggest programmes of council house building in the country. In all housing schemes coming forward we require at least 35% affordable housing to be provided.
- 2.5 We have been working closely together with colleagues within the Council and members, with the Greater London Authority (GLA), LPAs, Housing Associations (HA), residents, businesses and other stakeholders in changing our approach. The feedback from these collaborations informed our strategy to prepare a more prescriptive, detailed and positive guide to welcome and manage change in the borough in form of updating our development plan and producing supplementary planning documents.
- 2.6 Our current development plan comprises of the Saved Southwark Plan policies (2007) and the Core Strategy (2011) and Area Action Plans. The Area Action Plans comprise of Canada Water Area Action Plan, Peckham and Nunhead Area Action Plan and Aylesbury Area Action Plan. These Area Action Plans plan for around 10,000 homes.
- 2.7 To provide an up-to-date framework and guide for new developments to deliver the urgently needed housing and jobs the last couple of years we have been working on the New Southwark Plan (NSP). The NSP was submitted to the Secretary of State in January 2020. As recommended by the Planning Inspectors, a further round of consultation took place on the plan from August – October 2020 with the Examination remaining open. The Hearings for the Examination in Public were held between February 2021 – April 2021, the Inspector's Report will follow.

- 2.8 The NSP sets out how future regeneration in the borough will be delivered, and how Southwark will answer to the pressing need for housing through identifying sites for development, as well as through estate infill and regeneration.
- 2.9 The Five and Fifteen Year Land Supply was also submitted to the Planning Inspectors as part of our evidence base to demonstrate the expected delivery timeframe of housing in the next five and fifteen years. As well as this, a Housing Trajectory was submitted to the Planning Inspectors in August 2020 to summarise the Five and Fifteen Year Land Supply. These documents have since been updated in May 2021. This is in order to reflect the updated housing supply period to be in line with the London Plan as recommended by the Inspectors.
- 2.10 In August 2020, an updated sites allocations methodology report was also submitted to the Planning Inspectors with revised indicative capacities on each of the site allocations. The site allocations methodology report has also been updated to indicate the deliverability timeframe of the NSP site allocations providing greater clarity on meeting our housing target. This has resulted in an increase in the expected housing figures to be delivered. A further update on this report was provided alongside the updated Five and Fifteen Year Housing Land Supply and Housing Trajectory in May 2021. **Table 2** sets out the housing pipeline with the updated capacity figures.

Table 2 - Housing pipeline and trajectory against targets (updated site allocation capacities in May 2021)

	April 2020 to March 2025 - Delivery in years 1-5	April 2025 to March 2035 - Delivery in Years 6-15
Net additional housing requirement/target	14,665	23,550
Projected housing supply	15,830	33,410
Number above the housing target	+1,165	+9,860

- 2.11 We have also made a commitment to deliver 11,000 new council homes in Southwark by 2043, with 2,500 to be on site by 2022. To achieve this, we have established a New Homes Delivery Programme. Through extensive cross-departmental collaboration, including working closely with planning, and carrying out research the Council has assessed a number of sites across the borough for housing capacity, of

which a significant number of homes have already been approved and delivered, with other proposals in the pipeline.

- 2.12 Southwark benefits from four opportunity areas (OA), which have significant capacity for development, growth, and potentially improved public transport access. The four OAs are Canada Water; Elephant and Castle; London Bridge, Borough and Bankside and Old Kent Road and they are essential in delivering Southwark's housing strategy. Significant growth and contribution to housing delivery is expected from these areas, with several schemes already in the pipeline awaiting delivery.
- 2.13 The New Southwark Plan has also been updated with policy SP1b Southwark's Places which sets out the strategic spatial strategy for the borough. The policy sets out the housing numbers expected to come forward in each Vision Area over the plan period setting out a clear strategy for delivery.
- 2.14 In addition to the preparation of the NSP, we are also in the process of preparing the Old Kent Road Area Action Plan (OKRAAP). Two rounds of public consultation have been undertaken and a further round of consultation closed in May 2021. This document sets out a planning and regeneration strategy, and an area specific vision on how the new homes, jobs, infrastructure and open spaces will be provided within the OKR.
- 2.15 The OKR has an identified capacity of 20,000 new homes and 10,000 new jobs over the next 20 years. The masterplans in the OKR AAP have recently been updated in preparation for a further round of consultation which has led to an increase in housing capacity on some sites. So far 146 dwellings have been built, 711 dwellings are under construction and over 7,700 have been approved with a S106 agreement secured or awaiting S106 agreement. A significant number of homes are subject to live planning applications. A number of pre-application advice requests have been submitted which have the potential to deliver a significant number of homes.
- 2.16 The development coming forward within the Old Kent Road Action Area will be phased based on the commitment and delivery of the Bakerloo Line extension. It is anticipated around 9,500 homes will be committed in Phase 1 (2018-2023) alongside enhancements to the existing public transport network prior to the confirmation of the Transport and Works Act Order for Bakerloo Line extension. The remaining 10,500 will be committed for Phase 2 (2023-2027) and will be subject to agreement between Southwark Council, the Greater London Authority and Transport for London relating to the status of transport improvements. The council is currently engaging with Transport for London and other stakeholders to ensure the delivery of the Bakerloo Line extension.

3. Housing approvals and completions in Southwark

- 3.1 Figures discussed in this section of the Action Plan have been obtained from the London Development Database (LDD), and can be found in the Appendices section of this document, unless otherwise stated.
- 3.2 **Appendix 1** shows how many new homes, covering self-contained and non-conventional housing, have been approved in Southwark through the planning system over the past 15 years in net terms and tenure breakdown. It can be concluded that Southwark has consistently approved a high number of dwellings, approving 43,107 dwellings since 2004, which is the equivalent to 2,694 dwellings each year on average.
- 3.3 **Appendix 2** sets out the planning applications that have been approved at planning committee since April 1st 2019 but are awaiting a signed s106 agreement. These applications represent an additional 3,213 units in the pipeline that were approved at planning committee that contribute significantly to the pipeline.
- 3.4 **Appendix 3** shows how many new homes, including self-contained and non-conventional housing, have been completed in Southwark over the past 15 years, in net terms and tenure breakdown. Since 2004, Southwark has delivered 24,512 net dwellings which is a significant contribution to the housing stock in Southwark. Apart from financial year 2017/2018, in the latest years a significant increase in delivery can be observed, especially in financial years 2016/2017, 2018/2019 and 2019/2020 with the delivery of 2,432, 3,208 and 1,996 dwellings.
- 3.5 Whilst approvals and completions within a given year should not be compared, as the figures relate to different schemes, it can be noted that Southwark has consistently delivered a significant amount of net dwellings over the last fifteen financial years. However the approval of schemes does not necessarily mean they are delivered. As well as this, large schemes such as the Heygate Masterplan may take a long time to come forward and may not be marked as complete until large portions of the phasing are complete or until the entire masterplan has been completed.
- 3.6 **Table 3** below sets out the percentage of net housing completions by boroughs against the London Plan target. In 2015/2016 the London Plan targets changed, and increased by 1/3 for Southwark.
- 3.7 In 2017/2018, the London Plan AMR records Southwark's delivery was only 6% of the target even though it notes that 818 homes were completed. According to the AMR this target comprises three elements - conventional completions of self-contained houses and flats; the non-conventional supply of student bedrooms, care homes and non-self-contained accommodation in hostels and houses in multiple occupation; long-term empty properties returning to use.
- 3.8 The AMR notes that the change in the number of long-term vacant properties significantly affects the delivery figures for many authorities, with 25 boroughs seeing a net loss of supply as a result of an increase in vacant properties. Southwark saw an increase of 638 vacant properties which makes a big dent in the net completions figure, although the total conventional completions of 818 are still only 30 per cent of the

benchmark for the year. As previously noted above, 2017/2018 saw a reduced number of completions in Southwark but this has subsequently been increased in more recent years.

3.9 In 2018/2019, the AMR highlights that Southwark achieved a completion rate in excess of the its target delivering 129% of the London Plan target giving Southwark one of the largest delivery rates in London.

3.10 The figures within **Appendix 3** and the GLA's AMR **Table 3** vary due to the reporting system, from which the figures are derived, being run at different times by the respective authorities.

Borough	London Plan target 2015/2016	% of target (2015/2016)	London Plan target 2016/2017	% of target (2016/2017)	London Plan target 2017/2018	% of target (2017/2018)	London Plan target (2018/2019)	% of target (2018/2019)
Barking and Dagenham	1236	41	1236	46	1236	549	1,236	47%
Barnet	2349	78	2349	97	2349	91	2,349	93%
Bexley	446	-22	446	163	446	74	446	92%
Brent	1525	95	1525	194	1525	125	1,525	117%
Bromley	641	119	641	153	641	207	641	103%
Camden	889	150	889	155	889	88	889	68%
City of London	141	52	141	-73	141	Net Loss	141	228%
Croydon	1435	128	1435	199	1435	126	1,435	123%
Ealing	1297	125	1297	108	1297	112	1,297	161%
Enfield	798	49	798	147	798	35	798	67%
Greenwich	2685	65	2685	86	2685	63	2,685	48%
Hackney	1599	116	1599	81	1599	75	1,599	86%
Hammersmith and Fulham	1031	25	1031	101	1031	183	1,031	99%
Haringey	1502	32	1502	52	1502	74	1,502	22%
Harrow	593	61	593	113	593	185	593	145%
Havering	1170	133	1170	45	1170	10	1,170	41%
Hillingdon	559	178	559	141	559	165	559	201%
Hounslow	822	72	822	147	822	114	822	117%
Islington	1264	155	1264	114	1264	31	1,264	77%
Kensington and Chelsea	733	16	733	44	733	54	733	-9%
Kingston upon Thames	643	57	643	35	643	143	643	75%
Lambeth	1559	180	1559	73	1559	87	1,559	131%
Lewisham	1385	104	1385	149	1385	31	1,385	140%
London Legacy DC	1471	89	1471	15	1471	67	1,471	105%
Merton	411	170	411	91	411	147	411	58%
Newham	1994	83	1994	113	1994	33	1,994	77%
Redbridge	1123	47	1123	54	1123	43	1,123	60%
Richmond upon Thames	315	173	315	136	315	72	315	133%
Southwark	2736	55	2736	91	2736	6	2,736	129%
Sutton	363	71	363	229	363	165	363	123%

Tower Hamlets	3931	73	3931	128	3931	49	3,931	16%
Waltham Forest	862	102	862	114	862	147	862	50%
Wandsworth	1812	173	1812	153	1812	113	1,812	108%
Westminster	1068	86	1068	142	1068	73	1,068	54%
London	42388	91	42388	107	42,388	76	42,388	84%

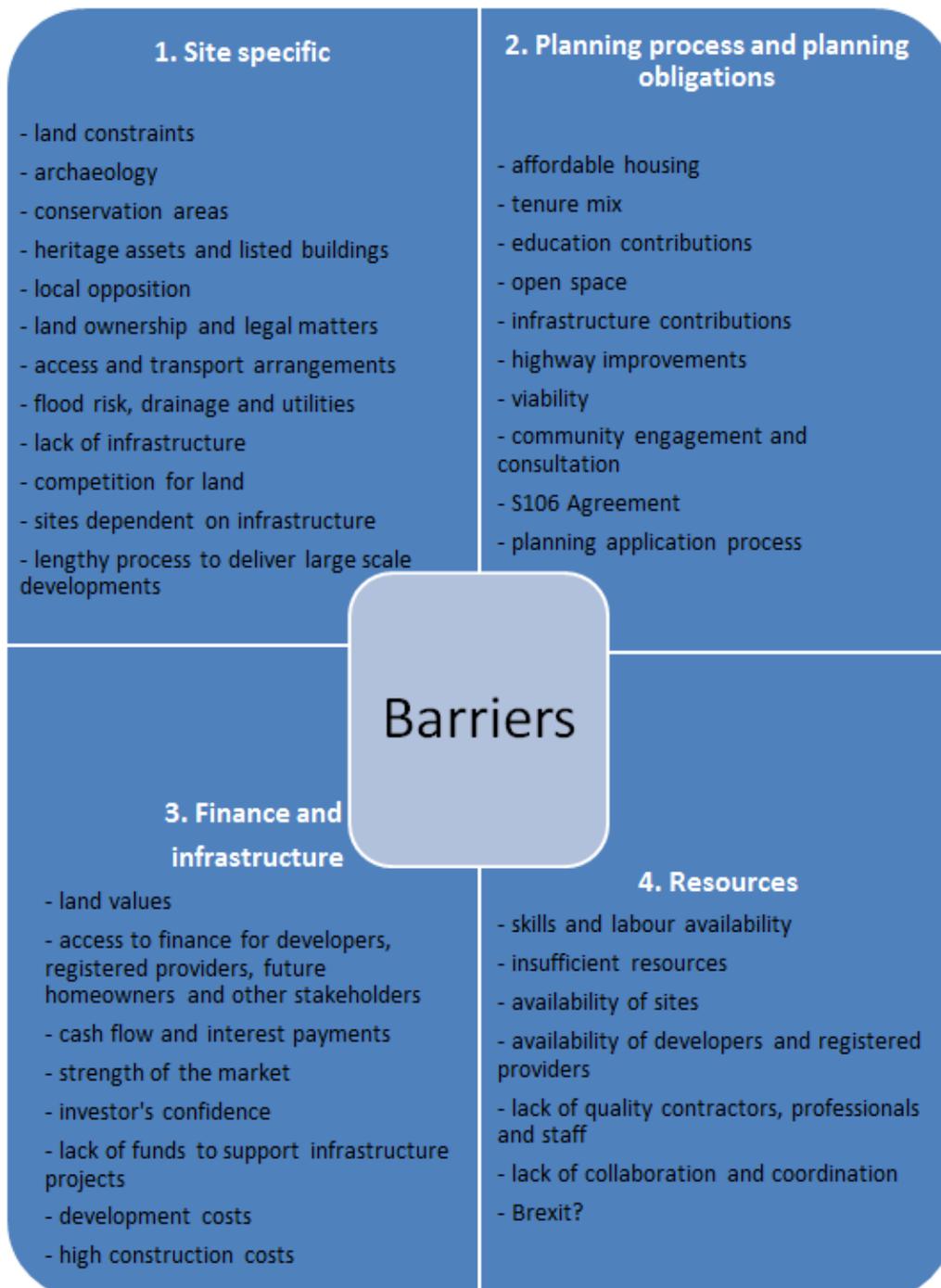
Table 3: Percentage of net housing completions by boroughs against the London Plan target

Source: London Plan Annual Monitoring Reports 13, 14, 15 and 16

4. Understanding the key issues and barriers

4.1 We have gathered evidence from a wide range of sources and views from colleagues and key stakeholders involved in the planning and housing delivery process in order to understand the potential influencing factors and obstacles to housing delivery. This information has been considered alongside direct knowledge of local sites, land and development capacity through working with developers and the GLA. The identified key issues and barriers are set out in **Table 4** below.

Table 4: Key issues and barriers to delivery



4.2 The issues and barriers presented in **Table 3** are expanded on below:

1. Site specific

- **Brownfield sites in high value areas**, such as inner London are almost never unoccupied but, on the contrary, are occupied by people who have leases that often have several years to run. So the typical major/strategic application is made by the prospective developer some years before the expiry of these leases to safeguard their ability to get vacant possession in due course.
- **Buying and selling land:** undeveloped sites being in private ownership as an investment can lead to a delay in delivery as owners wait for the value to increase or obtain planning permission to develop the land and then sell it at a profit. This can delay and prevent housing delivery.
- **Reliance on a number large strategic sites and growth areas** that take a long time to be developed.
- **Competition for land** results in high land prices.
- **COVID-19** and the restrictions relating to the pandemic will have stalled some housing schemes where construction was delayed or unable to continue due to potentially unsafe working conditions

2. Planning process and planning obligations

- **Community engagement and consultation** helps generate interest and input to planning decisions, but can also raise inappropriate expectations amongst consultees which can cause delays for both developers and consultees.
- **Agreeing developer contributions** to affordable housing and infrastructure can delay delivery due to negotiations that need to be undertaken to come to an agreement prior to the application being granted planning permission.
- **Strong local opposition** and a default position to object can cause delays for housing delivery.
- **Better quality applications**, detailed pre-application advice, consultation responses on time and more resources are needed to assess planning applications.
- **Compulsory Purchase Order and Judicial Review** procedures are lengthy processes, preventing developments to come forward in an efficient and timely manner. In the past year, we have had two Judicial Reviews on the Canada Water Masterplan and the Elephant and Castle site which have slowed down negotiations and potentially result in the delay of the delivery of housing
- **COVID-19 planning permission extensions** may result in a future delay in the delivery of housing. Any permission with a lapsed date between 19 August 2020 and 31 December 2020 will remain live and not be lapsed until May 2021. Ongoing restrictions will also have stalled the construction of a number of development sites.
- **Planning reform and potential changes to the planning system** may have an initial impact on development as changes come into effect

3. Finance and infrastructure

- **Larger sites are often built out much more slowly**, as they are often reliant on new services and infrastructure before the new development can be implemented or completed.
- **Land opportunities and funding** are key barriers. Grant levels (£100k per unit) are not sufficient to fund a social rented programme (for example the Council's New Homes Delivery Programme), without borrowing or cross subsidy.
- **Lack of funding** to deliver infrastructure.
- **Awaiting wider infrastructure delivery** e.g. Bakerloo Line Extension.

4. Resources

- **Funding cuts** from central government lead to pressures in how LPAs provide services.
- **Housing delivery is dependant on the supply of materials** and skilled professionals of which there is a shortage.
- **Better collaboration and coordination** is needed between LPAs, Housing Associations, developers and the GLA.
- **Inefficient back office and data management system** delays processing and determining applications.

5. What will Southwark do to improve delivery?

5.1 Set out below are the practical and proactive measures, actions and initiatives we are working on to increase the delivery of homes in the borough:

Refreshing Southwark's Housing Strategy to 2043

5.2 Southwark Council has made a commitment to increase a supply of all kinds of homes across Southwark through one of the most ambitious council house building programmes in the country. The aim is to deliver 11,000 new council homes by 2043. This will be achieved through engagement and working in partnership with various stakeholders and departments within the Council; and by unlocking a number of housing sites in key locations across Southwark such as Canada Water and Old Kent Road.

5.1 The Council's long term housing strategy and commitment of increasing the housing supply is set out in the Southwark's Housing Strategy 2020. The update was informed by the input from various divisions within the Council responsible for housing delivery and through a large workshop that took place on 27th June 2019 and attended by a number of council officers, developers, residents, Housing Associations, Registered Providers and other stakeholders. The discussions in this event helped to inform the issues and barriers set out in **Table 4** and at **Paragraph 4.2**.

5.2 The 2020 Housing Strategy builds on the previous long term strategy, so the principles and commitments are broadly the same. However the principles have been refocused around our key values - affordability, quality, security and pride and responsibility. We have also included many new actions as we set out how we will deliver the strategy.

5.3 The New Homes Delivery Programme work forms part of this commitment, as the aim is to have 2,500 council dwellings on site by 2022. The team has assessed a number of sites across the borough for housing capacity, of which a significant number of homes have already been approved and delivered and a number are coming forward. Under this programme, the council is already building new homes with 1,167 delivered or under construction and a further 1,247 homes are expected to start on site in 2021/22 so that council is on course to meet the target of 2500 homes on site or delivered by May 2022. The Housing Land Supply Report also sets out the future supply of new council homes in the borough to help meet our housing target.

Statement of Community Involvement

5.4 The SCI is being updated and will be out to consultation in Spring/Summer 2021. Adoption of the SCI has been delayed as previous rounds of consultation have been interrupted due to restrictions relating to COVID-19. The updated SCI will now also more closely link to the work of Southwark Stands Together which aims to promote and encourage diversity in Southwark. The purpose of the SCI is to contain detailed information regarding the consultation required during the planning application and development plan-making process. The SCI sets out how and when the council will involve the community in:

- The development of planning policy and guidance documents; and
- Applications for development proposals submitted to the council for planning permission.

5.5 The updated SCI will ensure residents are formally consulted on planning applications and policy documents; it will also encourage the use of digital consultation.

5.6 The SCI will also include a development consultation charter details of which are set out below.

Draft Development Consultation Charter

5.7 The Draft Development Consultation Charter was approved at Cabinet on the 30th April 2019 and a consultation plan and a consultation summary are now required for the validation of pre-application advice requests and planning applications. The charter also sets out the minimum consultation requirements to be carried out by developers for major and strategic developments.

5.8 The Council working together with the developers and residents from early stages of a development will hopefully result in a better understanding of the planning process and local concerns, and better quality of applications. The Development Consultation Charter has also been updated to include consultation standards when face-to-face consultation cannot take place, for example during Covid-19, to ensure that consultation will be carried out as effectively as possible.

5.9 The Development Consultation Charter will also be consulted on with the SCI.

Old Kent Road

Old Kent Road website

5.10 A website has been set up to keep residents, businesses and stakeholders up to date on what is happening on the Old Kent Road in terms of plans for the area, proposed developments and live planning applications, consultation events happening and events on at 231 Old Kent Road.

5.11 The website is used as a platform to promote the Old Kent Road so people are informed on what is going on in their area and ensure people can have a say.

231 Old Kent Road

5.12 231 Old Kent Road is a community space on the Old Kent Road where local residents, businesses and community groups can share ideas and get involved in shaping the development of the Old Kent Road over the next 20 years.

5.13 It is a place where people who live and work nearby can come and see the latest plans and talk to us about the regeneration programme. It can also be used as a venue

for exhibitions and events and to provide space for community groups to hold their own meetings.

5.14 Having this space keeps people up to date and also gives them the opportunity to have a say on the development coming forward in the area.

5.15 This space is currently not being used due to Covid-19 but will be made available to the public whenever possible.

Digital Projects

5.16 We are working on a number of innovative digital planning service projects that will allow us to deliver an improved service to all who use our service, and move towards a data-first, rather than document first approach for improved monitoring and data management. The projects are under development and include:

- the Back Office Planning Service (BoPS) project that is exploring improved ways to processing planning applications;
- Reducing Invalid Planning Applications (RIPA) that is seeking to simplify the application submission process;
- providing transparent information on all Community Infrastructure Levy and legal (Section 106) agreements so that the website shows all of the contributions negotiated, when it is due and if it has been paid alongside the projects where it is spent. This will be achieved through a new online module which is being created in collaboration with Exacom.
- We are developing a tool (Plan X) to make finding out about planning issues easier. It will allow the public to check if they need planning permission and, if so, it will identify any potential issues that relate to the development before making a planning application making it simpler to complete a planning application. This will help to speed up the planning process and increase the likelihood of gaining a planning permission. This should free up officer time to focus on other work including, boosting the delivery of homes.
- The council is also working to create an Affordable Housing Monitoring Tool (AHMT). We have been working on digitising our affordable housing monitoring so that we can be sure that all affordable homes approved during the planning process are delivered as agreed by developers. In March 2021, we contacted all Registered Providers who own or lease affordable homes in the borough to confirm the size, tenure and accessibility of every affordable home under their management. We have collected the details of over 14,000 homes and this information is currently being entered into our new affordable housing monitoring tool. The tool will be available for public view and will continue to be updated on a live basis as new planning applications are approved. We will also be able to monitor if any affordable homes change tenure so that we can take enforcement action against this if necessary

5.17 We are also working with different partners to see how we might access clear and timely information on the affordable housing stock in the borough so that we can accurately and efficiently monitor our housing needs.

5.18 We are working with the GLA and other London councils to ensure the delivery of the London Development Database (LDD) automation project which has recently been launched as the London Planning Database. The automation of the LDD will allow for more accurate monitoring of the delivery of housing stock while also freeing up officer time to focus on work that will help to increase the delivery of homes.

5.19 All of these projects are aimed at speeding up the planning application process and ensuring monitoring of the delivery of homes can be undertaken efficiently and transparently.

Monitoring

5.20 As well as using the London Planning Database, we will continue to monitor all of our developments including housing and consistently update the website with figures since 2004. This will allow for consistent monitoring of housing approvals in the borough.

5.21 In relation to the future digital monitoring tool potential, the council has recently completed two digital discovery projects for its planning service that reviewed data management and service design processes within the planning division, and sets out next steps to deliver upgraded processes, including how we monitor our local plan.

5.22 The council has also recently submitted a bid to MHCLG's Digital Local Plan pathfinder (<https://www.gov.uk/government/publications/local-plan-pathfinders-expressions-of-interest/local-plan-pathfinders-expressions-of-interest>). The pathfinder is underway in response to the one of the key reforms set out in the 'Planning for the Future' White Paper which is how planning harness digital technology to make it much easier for planning information (local plans, development proposals) and data to be accessed and understood. The Pathfinder bid focuses on:

- How LPAs receives, processes and stores local plan data to ensure it is accurate, accessible and usable
- How the LPAs can improve public engagement and present local plan data in a variety of clear, accessible formats, to assist public engagement with residents, developers, stakeholders?
- What local plan data stakeholders want and in what format.

5.23 One of the primary outputs of the pathfinder will be to identify options for the digital tools for data management. The council aspires to make monitoring data focused and digitalised encouraging data to be submitted at application stage and monitored throughout the application process, through to decision and S106 sign off, and feeding through into the London Planning Database (GLA project). Whilst this is an ongoing project, identifying the data indicators as we have done in the Monitoring Table is the first step in this process to ensure effective monitoring of the council's policies and reduce manual monitoring tasks for the team.

5.24 The council is committed to improving its approach to monitoring and making the information easily accessible, dynamically updated and linked to spatial mapping.

5.25 The Planning Policy and Digital Transformation Team has recently expanded the number of officers within the team in response to the emerging digital planning paradigm and has the resources to deliver an upgraded Monitoring Framework. The Monitoring Framework has been produced alongside the New Southwark Plan in order to ensure the continued monitoring of the effectiveness of the policies set out in the Plan, including the delivery of housing in the borough.

Summary

5.26 We have a number of programmes and initiatives that are currently being undertaken as identified above. We set out a number of actions at **Table 5** that have been informed by these programmes and initiatives. Other actions are set out that have been informed by research undertaken and discussions internally. The actions, timeframes and responsibility for delivery are set out below, along with an update from 2019.

Table 5: Actions

What is the issue that we want to address?		How are we going to address this issue?	By when are we going to address this issue?	Update on progress	Who is going to be responsible for this?
Issue (what)	Action	Action to be taken (how)	Timeframe to deliver action (when)	Update	Responsible lead officers/departments (who)
Continue to increase housing delivery	1	Southwark Council has a commitment of delivering 11,000 new council homes by 2043. Southwark Housing Strategy to 2043 sets out the long term plan how this is going to be achieved which is currently being updated.	To deliver 11,000 new council homes by 2043	This work is ongoing with a number of planning officers now working closely with the New Homes team to ensure the efficient delivery of high standard housing. Routes to 11,000: a new council homes strategy for new council homes was agreed in April 2020 by Cabinet. The implementation is ongoing.	Cross-departmental
	2	New Homes Delivery team carry out a borough wide capacity exercise to identify sites that have the capacity of delivering housing.	To have 2,500 new council homes on site by 2022	1,167 homes have been delivered or under construction and a further 1,247 homes are expected to start on site in 2021/22 to meet the target of 2500 homes on site or delivered by	Planning division; Development Delivery; Housing and Modernisation

			May 2022. The Housing Land Supply Report also sets out the new council homes we expect to be delivered to meet our housing requirement.	
3	Preparing and maintaining the HRA Business Plan to provide both short and long-term projections for the HRA revenue and capital, and to indicate the affordability of spend on our own stock and the delivery of the new build homes target.	Ongoing	Ongoing. Regular cross-departmental meetings are held to ensure that development within the HRA is carefully monitored, and that a sustainable HRA Business Plan is produced and maintained.	Resident Services division
4	Partnering with HAs and developers, and utilising the development capacity of the HAs sector to assist in delivering new council homes through SRPP (Southwark Regeneration Partnership Programme).	Ongoing	A number of council home projects that will contribute to our overall new homes delivery programme continue to be delivered in partnership with developers and housing associations, and where appropriate, new partnerships are considered as new development opportunities arise. However there is now an increased focus on direct delivery by the council itself on regeneration	Finance & governance department Regeneration division

				sites, and the Southwark Regeneration Partnership Programme no longer formally exists.	
	5	Using section 106 agreements to build new homes to meet a variety of needs and incomes in order to fund the programme.	Ongoing	Ongoing. The council is working with developers across the borough to explore where they can collaborate to deliver enhanced numbers of affordable housing resulting from section 106 agreements. It is likely that a significant contribution to the later stages of the 11,000 New Home Delivery programme will come from section 106 sites.	Regeneration division
	6	Expanding existing council housing delivery programmes e.g. hidden homes.	Ongoing	Ongoing	New Homes division
Development Plan documents	7	Preparing evidence base documents (Background Papers, studies etc.).	To accompany the Submission of the New Southwark Plan in Spring 2020	The NSP was submitted in January 2020 An updated Housing Trajectory and Site Allocations Paper which includes increased housing capacity has been submitted to the Planning Inspector in August 2020 and was consulted on until October 2020. There has	Planning Policy

				since been a further update to these documents in May 2021 to reflect the updated plan period and status of planning applications and site allocations.	
	8	Adoption of the New Southwark Plan.	Autumn 2021	<p>The Hearings for the Examination in Public undertaken Feb-April 2021, awaiting Inspector's Report to understand next steps.</p> <p>A Monitoring Framework will also be adopted alongside the Plan to ensure the consistent and continued monitoring of developments in the borough</p>	Planning Policy
	9	Old Kent Road Opportunity Area Framework/Area Action Plan preparation and adoption.	Spring, 2022	Spring, 2022	Planning Policy; Old Kent Road Regeneration
Sufficient sites available	10	Update the Five and Fifteen Year Housing Land Supply document.	April 2021	The Five and Fifteen Year Housing Land Supply was updated in May 2021 and will continue to be updated annually.	Planning Policy; Development Management;

11	Identifying sites for new council homes on our own land and housing estates, and exploring opportunities for infill development, land re designation and intensification, freeing up land working with landowners, and buying up stalled sites.	Ongoing	Ongoing	New Homes division
12	Work jointly with HAs and other London councils to identify land and sites, and the necessary resources to build affordable homes.	Ongoing	Ongoing	New Homes division
13	Identify resources to buy land and sites to build social rented homes by developing a strategy (and carry out options appraisal) to explore borrowing against the HRA and bidding for future grants to build the 5,000 council homes during 2030-2043.	Ongoing	<p>Ongoing. A significant number of new council homes that make up the post 2022 stage of the New Homes Delivery Programme will be delivered on sites purchased by the council.</p> <p>Design work is currently underway to progress c.550 new homes on sites that have been purchased, with 50% of those homes to be new council homes for social rent.</p> <p>Work to ensure that the council can continue to buy new land for development, by</p>	Council wide

				borrowing sustainably is ongoing.	
	14	Unlocking new sites for house-building and help deliver a large number of new homes in the areas identified in our four Action Areas.	Ongoing	Ongoing	Planning division
Consultation and obtaining feedback	15	Update the Statement of Community Involvement.	Ongoing	Consultation on the SCI has been delayed due to restrictions relating to Covid-19. Consultation is due to restart in Spring 2021.	Planning Division; Community and Voluntary Sector Engagement Division
	16	The feedback obtained from Community Engagement and Planning Workshops to inform policy and planning documents.	Ongoing	Ongoing – regular meetings are held with community groups such as the Regeneration for All Liaison Group and the Forum for Equality and Human Rights in Southwark	Planning Policy; Development Management; Community and Voluntary Sector Engagement Division
	17	Engage with Members, residents, developers and other stakeholders to improve the quality of the applications and fast stream the planning decision making process.	Ongoing	Ongoing	Planning Policy; Development Management
	18	Continue to operate the community space at 231 Old Kent Road to promote regeneration in the area.	Ongoing	Ongoing – restrictions relating to Covid-19 have	Planning Division
Resources,	19	Graduate recruitment programme.	Ongoing	Ongoing	Planning Division

staff retention and staff training	20	Apprenticeships programme.	Ongoing	Ongoing	Planning Division
	21	Investment in current staff training.	Ongoing	Ongoing	Council wide
	22	Development Management monthly training.	Ongoing	Ongoing	Planning division
Housing delivery monitoring	23	Review and upload eligible approved planning permissions to the LDD.	Monthly	LDD has now become the Planning Datahub. The council will continue to work with the GLA to assist in the further development of this project.	Planning Policy
	24	Carry out checks of development that have started on site or completed for the LDD.	Annually	Annually	Planning Policy
	25	Comprehensive website update of all our housing figures from 2004	Monthly	Website updated in autumn, 2019 with information from 2004. It is intended that this will now be updated monthly from Summer 2021	Planning Policy
	26	Working with the GLA and other boroughs on LDD Automation Project.	Ongoing	Ongoing. As set out in Action 23.	Planning Policy; Development Management officers; GLA
Working with the Government, LPAs and other	27	Explore and establish new ways of delivering services, through establishing partnerships, cross-departmental working and by modernising the way we work together.	Ongoing	Ongoing – council colleagues meet regularly to discuss housing issues	Council wide

stakeholders	28	Continue to build relationships, share ideas and good practice with stakeholders, GLA, LPAs, residents, local businesses and employers, charities and community organisations, local NHS trusts and others.	Ongoing	Ongoing	Council wide
Improve the quality of planning applications	29	Produce clear and relatively prescriptive supplementary planning documents.	Ongoing	Ongoing – LDS regularly update to provide a timetable on the progress of SPDs	Planning division
	30	Setting out clear requirements about what is expected from developers in terms of consultation both at pre application and planning application stage.	Draft Development Consultation Charter (DCC) approved on the 30th April 2019; final version by 2021	DCC updated to provide consultation standards when face-to-face engagement is not possible. Consultation, Spring/Summer 2021	Planning division
Review and streamline the planning process	31	Develop Plan X online digital planning tool to speed up the planning application process.	Plan X to go live by 2020	Plan X to go live by late 2021	Planning division
	32	Replace the back office and document management system to increase efficiency and minimise officer time spent on administrative tasks.	Uniform live to go August 2019.	Uniform live in August 2019. Back office projects ongoing	Planning division
	33	Revise and shorten report templates to increase efficiency and minimise officer time spent on administrative tasks.	As part of the back office system replacement	As part of the back office system replacement	Planning division

	34	Affordable housing digital project - working to understand the requirements for a digital service in order to monitor the ongoing provision of affordable homes. We have finished the research phase and produced an initial product	Ongoing	Ongoing	Planning division
Alternative delivery models and opportunities	35	Investigate other building options such as modular or off site builds.	Long term plan	Ongoing. All current design briefs encourage exploration of alternative building options such as modular construction and off-site construction. Where this is identified as appropriate on a site by site basis new homes will be delivered this way. The council is currently looking specifically at Modular builds on a couple of sites including a meanwhile use site.	Council wide
	36	Investigate how the Council can support developers of small sites.	Long term plan	The council is working with the GLA small sites programme and has recently successfully bid for funding under this programme.	Council wide

Monitoring and performance

- 6.1 The success of this Action Plan will be evaluated through the impacts that will occur with housing delivery. Table 5 highlights the progress made on the actions set out in 2019. These actions will be continuously monitored and added to when necessary to ensure the efficient delivery of new homes. Since the 2019 action plan, a number of planning officers have been working full time with the New Homes Delivery team to ensure the efficient delivery of council homes in order to reach our target of 2,500 homes on site by 2022 – achieving this target is well underway with a significant number of homes already delivered or approved planning permissions. We are also continuing to explore other building options and identify new land suitable for housing. We have also updated our monitoring of housing and made it available online to ensure transparency in our delivery of homes.
- 6.2 We will continue to undertake the monthly recordings approvals on the LDD as per the GLA's requirement, and the annual completions check to review housing delivery. This information is, and will continue to be, shared with colleagues and teams within the Council. The automation of the LDD is likely to make this a more efficient task. We will also continue to monitor a range of other factors and policies as set out in the New Southwark Plan Monitoring Framework.
- 6.3 Throughout the course of the year, we will liaise with the lead officers and departments responsible for the actions to monitor their progress. A full review of the Action Plan will occur annually as required when the HDT results are published, to consider additional actions or amendments, and to update the plan with new initiatives.

Appendices

Appendix 1 – Total net housing approvals in Southwark since 2004

Financial Year (1 Apr - 31 Mar)	Housing Total	Market Total	Affordable Housing						
			Affordable Housing total	Social Rent	Affordable Rent as per the NPPF definition	Other Intermediate	London Living Rent	Discounted Market Rent	Discounted Market Sale
2004 - 2005	3832	2367	1465	791	0	674	0	0	0
2005 - 2006	2499	1467	1032	776	0	256	0	0	0
2006 - 2007	2980	1689	1291	541	0	750	0	0	0
2007 - 2008	3053	2067	986	517	0	463	6	0	0
2008 - 2009	3175	2371	804	384	35	385	0	0	0
2009 - 2010	1808	1127	681	438	0	243	0	0	0
2010 - 2011	3083	2109	974	505	140	329	0	0	0
2011 - 2012	2128	2082	46	-163	46	163	0	0	0
2012 - 2013	3366	3299	67	-425	146	346	0	0	0
2013 - 2014	4023	3579	444	56	19	369	0	0	0
2014 - 2015	3183	2544	639	215	85	339	0	0	0
2015 - 2016	2213	2542	-329	-912	5	578	0	0	0
2016 - 2017	1598	1188	410	295	0	115	0	0	0
2017 - 2018	1832	1216	616	307	58	194	0	0	57
2018 - 2019	2577	1779	798	426	13	145	53	161	0
2019-2020	1757*	1139	618	413	0	205	0	0	0
Total	43107	32565	10542	4164	547	5554	59	161	57

*This figure only excludes schemes that have been approved at Planning Committee but do not yet have a s106 signed. These additional schemes are set out in Appendix 2

Appendix 2– Schemes approved at planning committee and sub-planning committees April 1 2019 – March 17 2021 which do not yet have a signed s106 agreement

The following schemes represent the planning applications that have been approved at planning committee since the start of the 2019 financial year but are awaiting a signed s106 agreement. These applications represent an additional 3,213 housing units in the pipeline.

Main Committee

Committee Date	Application	Recommendation	Location	Total No. Of All Units	No. Of Private Units	No. Of Social/ Affordable Rent Units	Intermediate Units
28/05/2019	18/AP/3551	Granted	Southernwood Retail Park, 2 Humphrey Street London SE1 5JJ	724	505	148	71
17/06/2019	17/AP/4508	Granted	6-12 Verney Road, London SE16 3DH	338	226	79	33
05/11/2019	18/AP/3284	Granted	596-608 Old Kent Road And Land At Livesey Place	372	257	83	32
05/02/2020	19/AP/1612	Granted	St Olaves Nursing Home, Ann Moss Way London SE16 2TL	62	31	14	17
04/05/2020	18/AP/2497	Granted	79-161 Ilderton Road,	312	228	59	25

			London SE16 3JZ				
01/06/2020	19/AP/1239	Granted	747-759 & 765-775 Old Kent Road, SE15 1NZ & Land at Devonshire Grove, SE15	560	336	160	64
01/06/2020	19/AP/1710	Granted	651-657 Old Kent Road, London SE15 1JU	262	170	64	28
27/07/2020	19/AP/1867	Granted	Dulwich Hamlet Football Clun, Edgar Kail Way, London, SE22 8BD and neighbouring artificial pitch at Greendale	219	146	52	21
06-Oct-20	19/AP/2307	Granted	Daisy Business Park, 19-35 Sylvan Grove, London SE15 1PD	219	160	38	21
01-Dec-20	19/AP/7610	Granted	14-22 Ossory Road, London SE1 5AN	71	50	14	7
06-Jan-21	20/AP/1329	Granted	313-349 ILDERTON ROAD, LONDON SE15 1NW	58	0	58	0
22/02/2021	20/AP/0969	Granted	STYLES	16		16	

			HOUSE, HATFIELDS, SOUTHWAR K, SE1 8DF				
TOTAL				3213	2109	778	319

Appendix 3 – Total net housing completions in Southwark since 2004

Financial Year (1 Apr - 31 Mar)	Housing Total	Market Total	Affordable Housing			
			Affordable Housing total	Social Rent	Affordable Rent	Other Intermediate
2004 - 2005	1227	1066	161	50	NA	111
2005 - 2006	1394	1116	278	69	NA	209
2006 - 2007	1958	1223	735	330	NA	405
2007 - 2008	1249	713	536	63	NA	473
2008 - 2009	1041	742	299	159	NA	140
2009 - 2010	1333	633	700	421	NA	279
2010 - 2011	1391	832	559	146	NA	413
2011 - 2012	1084	491	593	459	NA	134
2012 - 2013	1065	577	488	326	NA	162
2013 - 2014	1669	1186	483	299	24	160
2014 - 2015	1216	1107	109	-121	61	169
2015 - 2016	1390	1277	113	-166	132	147
2016 - 2017	2432	1880	552	371	22	159
2017 - 2018	859	675	184	90	15	79
2018 - 2019	3208	2582	626	190	45	391
2019 - 2020	1996*	1427	569	134	168	267
Total	24512	17527	6985	2820	467	3698
Annual Average	1532	1095	437	176	29	231
Percentage	100%	72%	28%	12%	2%	15%

*In this AMR, the total net completions (1,996 units) represents an uplift of 87 units from the net figures (1,909 units) set out in the GLA report we received, having addressed the following errors found in the report. This is set out in full on the council's Facts and Figures page.

The affordable housing products stated within **Appendix 1** and **Appendix 3** are set out in Appendix 4.

The schemes presented below are some of Southwark's larger schemes that have had homes demolished over the years and in some cases have resulted in a net loss of social homes as presented in **Appendix 1** and **Appendix 3**. The completed schemes that contributed to the loss of social housing in the last fifteen years include:

- The Heygate Masterplan approved under 12/AP/1092 proposed to deliver 2,689 gross units. As part of the proposal 1,107 existing units were demolished on site before the construction works have started. Once the masterplan is completed, it will result in 1,582 net units contributing significantly to Southwark's housing stock.
- Under application 13/AP/0876 at WOOD DENE, SITE BOUNDED BY QUEENS ROAD, MEETING HOUSE LANE AND CARLTON GROVE SE15 in total 333 residential units were approved. As part of the application 323 existing units were demolished, as such the scheme has resulted in 10 net units.
- Under application 11/AP/0191 at SILWOOD ESTATE PHASE 4B, LAND AT SILWOOD STREET, DEBNAMS ROAD, CORBETTS LANE, LONDON SE16 in total 128 residential units were approved. As part of the application 63 existing units were demolished, as such the scheme has resulted in 65 net units.

Appendix 4 – Social and intermediate housing product types definitions presented in Appendix 1 and Appendix 3

This appendix is a guide to the types of affordable housing tenures accepted by Southwark Council. This guide can be read alongside the council's [Housing Strategy 2020](#) and the [Housing Strategy Key Stats](#). This guide will be updated each year so that it remains up to date.

There are a wide range of housing products which meet the needs of households with different incomes. Social rented and intermediate housing is accepted by Southwark.

Social Rented

Social rented housing is homes available to rent either from the council, a housing association (also known as registered social landlords or RSLs) or other affordable housing providers. The allocation of social housing is based on housing need.

Social rents must not exceed the rent levels determined by the formula set out in the [HCA Rent Standard Guidance](#).

Affordable rent

Affordable rented housing is let by the council, or by private registered providers of social housing in the borough, to households who are eligible for social rented housing. Affordable Rent is controlled so that it is no more than 80% of the local market rent (including service charges, where applicable).

London Affordable Rent, Affordable Rent and Discount Market Rent are not considered to be affordable and therefore do not fall under social rented or intermediate housing products we accept.

This is because rents set at 80% of the market rate are not truly affordable for most people living and working in the borough, so we do not accept affordable rent in the borough and we promote lower rents where possible and depending on scheme viability.

The average affordable rent for homes managed by the council is around 30% of the local market rent.

London Affordable Rent

London Affordable Rent was introduced in 2016 by the Mayor of London. London Affordable Rent units are rented at or below the weekly rent benchmarks set by the GLA.

The rent benchmarks for the most recent and current financial years are set out in table 3. In 2021/22, the average charge per week is £185.47. This is equal to around £802 per month.

Intermediate housing – rental products

Intermediate housing refers to homes at prices and rents above those of social rented but below private prices or rents. It can include part buy/part rent, key worker housing and intermediate rent housing.

In 2021 the Mayor of London stated that all intermediate rented products should be affordable to households on incomes of up to £60,000. Intermediate ownership products should be affordable to households on incomes of up to £90,000.

London Living Rent

London Living Rent is a rent-to-buy tenure where tenants 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.

As London Living Rent can be a step to homeownership, it can be considered as an affordable homeownership product.

Intermediate housing – low cost home ownership

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.

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.

Households with incomes of between £60,000 and £90,000 have needs that can be met through Shared Ownership homes). Southwark only considers Shared Ownership housing to be appropriate for households with incomes close to the locally and annually set Shared Ownership income eligibility thresholds.

The affordability threshold are calculated based on the assumption that no more than 40% of their net income is spent on mortgage, rent and service charges. Net income is defined as 70% of gross income.

Shared equity

Homes that are part-owned but where no rent is charged on the unowned share.

Community Land Trusts

Homes for sale where values are capped by a fixed multiple of household income for eligible residents and allocated to eligible residents. Community Land Trust homes remain affordable in perpetuity.

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.

