Chapter 7 The housing requirements of specific groups

Key points

Older people

- South East London has the highest projected growth in numbers of 75+ residents among all sub-regions
- A 41% increase in the number of households with members aged 65 or more is forecast by 2032
- Under 7.9% of existing residents aged 65 or over live in specialist elderly accommodation
- Tenure, existing provision, support arrangements and overall approach to older persons housing differs across the different boroughs in the sub-region.
- No single model forecasting requirements in the future is definitive. Further work is required at a local level to consider future provision.

Households with disabilities and wheelchair requirements

- A steady increase in the number of households with physical disabilities is forecast between now and 2020, both of older people and working age households
- Some 32% of households currently needing wheelchair accommodation require 3 bed or larger homes
- Around 2,500 households have unmet wheelchair accessible accommodation requirements
- There is a mismatch between the numbers needing social / affordable housing wheelchair accessible stock, and the allocations to that stock. However, much of the mismatch could be accounted for by allocations of wheelchair-accessible accommodation to older people.
- There are a number of other reasons for such a situation, and the process of appropriate allocations to reconcile stock with needs is complex; SELHP are actively considering practices to resolve this situation

Students

- Both Higher Education academic facilities and student residents are concentrated in Southwark and Greenwich; only 7% of students in South East London live in halls of residence: 23% live with their parents and probably 50% are in the private rented sector
- There is a rough balance between the proportion of student places in SE London and the number of student purpose-built bedspaces; though the proportion of bedspaces is scheduled to reduce
- There is a concern that the pressure of increasing demand - especially from higher-paying international students –will put pressure on the PRS, squeezing out lower income non-students.
- There is a case for developing more purpose built student accommodation – but not at the expense of affordable housing for other low-income groups

Black and Minority Ethnic (BAME) households

- South East London will continue to diversify in terms of ethnicity mix between now and 2040
- While BAME growth is expected this will not significantly change this proportion in different authorities
- Proportionately large segments of the BAME community will be reaching the age 65+ over the next decade
- There are differences in current tenure between different BAME communities; there are a range of implications that stem from this, including access to capital resources
- The 'Other White' community (which is likely to be predominantly from Central and Eastern Europe) is perhaps most precariously housed in the PRS
- There are issues related to the proportionately large African community in South East London, including their reliance on the social / affordable rented sector
- There may be issues around stock condition for ageing Asian owner-occupier households
- BAME households are more likely to be overcrowded and less likely to under occupy than White households
- The welfare reform programme is likely to disproportionately negatively impact on BAME households.

Armed forces households and self-builders

- There are limited housing supply and demand issues and scope for strategic intervention by local authorities relating to these two groups

Introduction

7.1 This chapter discusses the housing requirements of some specific groups : older households, households with disabilities, students, BAME communities, service families and those wishing to build their own homes.

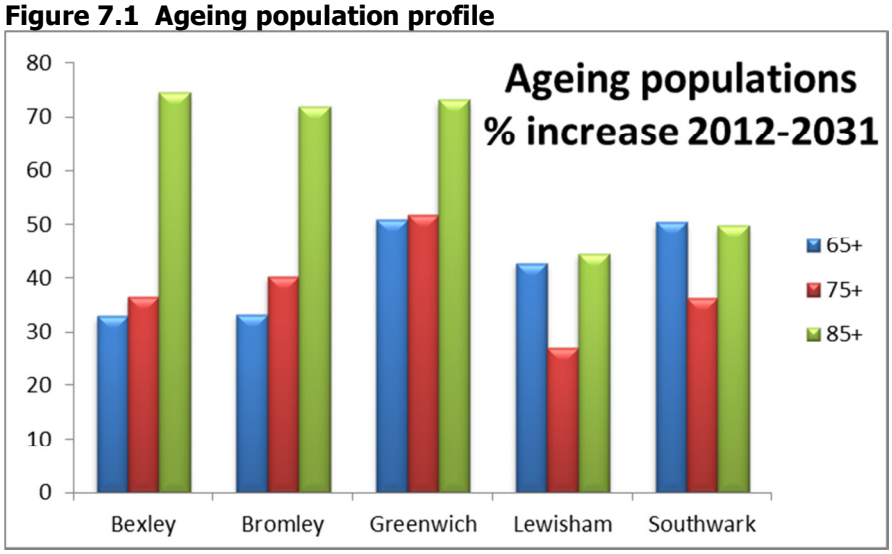
Older households

Population of older persons

7.2 As noted in Chapter 5, projections suggest that the main feature of demographic change will be the ageing process. Increases are projected in the proportion of people in all age groups 35 and over, with the largest increases in the 65 and over groups. The proportion of people aged 65 or more in South East London is projected to grow from 12% to 15% in 2031 whilst the working age population (16-64 year olds) is projected to fall back to 66%. By 2031 the over 75s population is projected to rise to 7%. South East London has the highest projected growth of numbers of 75+ among all London sub-regions. BAME elder households are also expected to increase at a fast rate (discussed further below).

7.3 All the South East London boroughs are expected to follow this trend. But for Bexley and Bromley in particular, where the ageing demographic is already well-established, an increase in the over 75s by around 2 percentage points in each case is expected. And, as can be seen from figure 7.1 below, the proportionate increase in the over 85s is particularly significant in Bexley and Bromley, and in Greenwich to some extent. Also as noted earlier the relative proportion of working age, younger people in the population will reduce, with implications for the care, housing and support services required for older people.

Figure 7.1 Ageing population profile



Source: GLA population projections (central)

7.4 Numerically, GLA projections forecast that by 2032 there will be increases in the population of over 65s as follows:

- Bexley – increase of 15,000
- Bromley – increase of 22,500
- Greenwich – increase of 16,000
- Lewisham – increase of 14,200
- Southwark – increase of 14,000

Households containing older persons

In terms of the increase in the number of households that will hold this population[1], the figures are as follows:

Table 7.1 Projections of households with at least on member aged 65 or over

	2012	2032	Increase	% increase
Bexley	26,076	33,880	7,804	30%
Bromley	37,086	48,476	11,390	31%
Greenwich	18,214	27,423	9,209	51%
Lewisham	19,710	29,900	10,190	52%
Southwark	17,460	28,383	10,923	63%
TOTAL	118,546	168,062	49,516	41%

Source: GLA household projections 2013, Central trend

7.5 GLA projections do allow for patterns of migration – but it is possible that there would be a greater tendency for older residents of the inner boroughs to move out. Otherwise the relatively large increases in Greenwich, Lewisham and Southwark are particularly remarkable, especially when compared to a previous review of accommodation for older people in South East London based on the 2010 Strategic Housing Market Assessment[2].

7.6 However, during this period the number of households of over 85s is projected to nearly double, with particularly high rates of increase in Bexley, Bromley and Greenwich:

Table 7.2 Projections of households with at least on member aged 85 or over

	2012	2032	Increase	% increase
Bexley	4,165	7,978	3,813	92%
Bromley	6,127	11,377	5,250	86%
Greenwich	2,488	4,705	2,217	89%
Lewisham	2,857	4,778	1,921	67%
Southwark	2,342	4,054	1,712	73%
TOTAL	17,979	32,892	14,913	83%

Source: GLA household projections 2013, Central trend

7.7 So the underlying pattern is substantial increases in 'younger' elderly households in Greenwich Lewisham and Southwark, and 'older' elderly households in Bexley, Bromley and Greenwich. This may be significant – over 85s are most likely to need specialist accommodation (though traditionally this has been mainly residential or nursing care) and relatively greater growth in this part of the population may result in a relatively higher need for specialist accommodation.

Supply of older persons' housing

7.8 When looking at supply of (and demand for) specialist accommodation for older people, this SHMA restricts itself to the forms of accommodation that would be normally termed 'housing', including sheltered, enhanced sheltered, and extra care. It therefore excludes accommodation that primarily caters for those with care, nursing and medical needs – residential and nursing care.

7.9 It is noted however that the need for residential care may be reduced if there is provision of appropriate 'extra care' sheltered housing. We also note that both residential and nursing care very frequently involve accommodating people from one area in another. The reasons for this vary – probably a mixture of choice and the market for the provision of such accommodation, but this is why some of

[1] 'Household' in this sense is any household with at least one member aged 65 or more (table 7.1), or 85 or more (table 7.2),
[2] http://www.selondonhousing.org/selondonhousing/downloads/file/222/housing_requirements_of_older_people_2010

the assumptions about accommodation involving care being provided primarily for the residents of the borough in which it is situated are not applicable.

7.10 There is some variation in estimates of the supply of specialist accommodation in South East London for the over 65s, though most are derived from the Elderly Accommodation Counsel (EAC) database[3]. Particular scrutiny of this database in 2012 may account for why South East London Housing Partnership's estimate[4] is slightly less than that used in modelling for the GLA – i.e. some schemes that were known to no longer exist were removed from the calculation of supply. Greenwich in particular has different figures than those in the EAC database (more social / affordable rented and less leasehold / owner occupier). However, for the sake of consistency we will use the EAC figures

7.11 This shows that there are around 6,604 units of sheltered social / affordable housing, 1,030 social / affordable housing Extra Care units and 2,376 leasehold, owner-occupied, or shared ownership sheltered units. Analysing these by borough, the pattern is as follows:

Table 7.3 Current supply of specialist elderly accommodation

	Bexley	Bromley	Greenwich	Lewisham	Southwark	SE London
Social / affordable rented sheltered	1,414	1,563	1,114	1,202	1,311	6,604
Extra Care	0	399	321	218	92	1,030
Leasehold / owner occupied / Shared Ownership sheltered	874	1,132	157	213	0	2,376

Source: SELHP/EAC

7.12 These figures are the basis for the calculations of requirements and supply. Based on the GLA population projection of 118,546 households in 2012, it is calculated that existing total specialist accommodation can cater for 8.4% of households aged over 65 in South East London. It is noted that:

- This proportion is likely to have decreased as population grows while provision has not.
- An assumption that 5% of current provision is void would result in a figure of 7.9% - i.e. a more realistic estimate of the proportion of over 65 year old households actually living in specialist accommodation.
- The authors of modelling for the GLA state that 8% of households in London aged over 65 live in specialist accommodation (compared to 9% in England and 12% in Australia and the US).
- If relatively more single person households live in specialist accommodation than non-specialist accommodation, then the proportion of the people aged over 65 that live in specialist accommodation is likely to be less than 7.9%.

Demand for specialist provision

7.13 As with other elements of this SHMA, there are a number of different ways of modelling supply and demand for older people's accommodation. No single model has been entirely accepted as definitively assessing future need. There are three main approaches:

Rolling out current patterns

7.14 The most straightforward estimate for the requirement for additional specialist accommodation up to 2032 is to assume that the current proportion (8%) of households aged over 65 who live in specialist accommodation will continue to apply. This would result in an additional requirement for 3,896 homes by 2032

[3] http://www.eac.org.uk/

[4] http://www.selondonhousing.org/selondonhousing/downloads/file/221/housing_for_older_people_in_se_london

GLA modelling of demand in London

7.15 The GLA commissioned research to update earlier estimates of housing demand and supply for older persons, following the availability of Census 2011 data[5]. This modelling is based on the assumption that 15-20% of over 65 year olds would move if suitable accommodation existed. This results in a requirement for between 2,743 and 6,662 additional homes between 2014 and 2025

Housing LIN SHOP tool

7.16 The Housing Learning and Information Network (LIN) has developed a modelling tool (SHOP – Strategic Housing for Older People Analysis Tool) based on combining demographic data, projections and supply to assess requirements for different types of housing for older people. The data sources it uses are similar to those in the GLA model (using Elderly Accommodation Counsel data for example), but they use ONS rather than GLA population projections. It covers a longer time period than the GLA model (2012-2030), and a different age range (over 75s) so the results are not totally comparable. However, this model results in a need for 8,552 homes between 2012 and 2030.

Tenure and type of accommodation required

7.17 In terms of tenure, across the sub-region two-thirds of over 65s are owner occupiers, 29% are social / affordable renters, and 5% are private renters or live rent free. This is a similar breakdown to the overall London picture, but this profile diverges sharply between the authorities:

Table 7.8 Tenure of over 65s (based on Household Reference Persons)

	Bexley	Bromley	Greenwich	Lewisham	Southwark	SE London	London
Owners 65+	82%	82%	54%	54%	33%	66%	65%
Social / affordable renters 65+	14%	13%	40%	39%	61%	29%	27%
Private renters 65+	4%	5%	5%	7%	6%	5%	8%

Source: Census 2011 DC4601EW

7.18 In particular the preponderance of owner-occupiers in Bexley and Bromley (which has the highest number in London), and of social / affordable renters in Southwark (also the highest in London) all have implications for future planning of services and management of housing resources. Currently, owner-occupiers are less likely to move to specialist accommodation than social / affordable housing tenants – though arguably this could simply be a result of the relative lack of supply of specialist accommodation for owner occupiers. This deserves further investigation.

7.19 Research undertaken by Fordham on behalf of SELHP in 2006-2006[7] indicated that residents of sheltered housing in Bexley and Bromley in particular included both households that had previously been owner occupiers and households who had originated from other boroughs. Not all owner-occupiers have sufficient equity or income to be able to afford private or even intermediate schemes (e.g. many local authority leaseholders occupying former council properties bought under the Right to Buy). It is reasonable to assume that social / affordable rented accommodation will still need to cater for a group of households that were previously owner occupiers.

7.20 Despite the overall prevalence of owner occupiers, evidence of actual demand at a regional, sub-regional or local level is far from clear. For example, within South East London, of 20 shared ownership homes on the Halton Court development in Kidbrooke Village only 5 have been sold and the prospects of all 20 selling must be considered remote. Some developers may find it commercially attractive to develop specialist housing for the over 65s (sometimes described as "extra care") but this is based on selling entire such schemes in their entirety to housing associations and in South East London most housing associations consider schemes other than rented to be too risky in terms of sales. McCarthy &

[5] *Assessing potential demand for older persons housing in London*, Three Dragons / Celandine Consulting / GLA, March 2014, updating *The role of the planning system in delivering housing choices for older Londoners,* CCHPR/ Three Dragons/Land Use Consultants / Heriot-Watt/GLA, December 2012

[6] http://www.selondonhousing.org/selondonhousing/downloads/file/223/housing_mobility_of_older_people_2006

[7] http://www.selondonhousing.org/selondonhousing/downloads/file/223/housing_mobility_of_older_people_2006

Stone in particular have a well-developed 'product' that caters for a particular part of the owner occupied market. This however does not appear to be applicable throughout the sub region.

7.21 As regards the social / affordable rented sector, though the amount of (social / affordable rented) sheltered housing in each borough does not vary greatly (within a range of c.1,300 in Lewisham to c.2,110 in Bromley) there are significant differences if this is expressed as a ratio of the number of over 65s living in non-sheltered accommodation in the social / affordable and private rented sectors:

Bexley	2.12
Bromley	2.92
Greenwich	6.29
Lewisham	6.01
Southwark	7.20

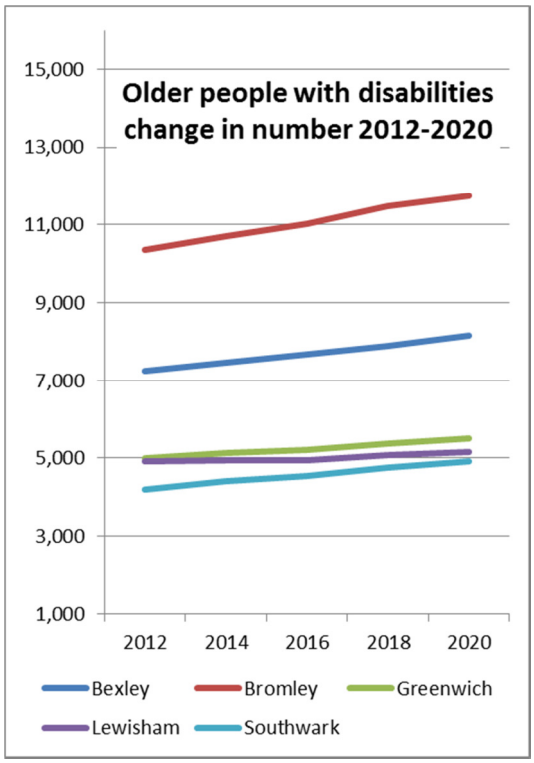
7.22 To conclude, tenure, existing provision, support arrangements and overall approach to older persons housing varies across the boroughs in the sub-region. As noted, no single model forecasting requirements in the future is definitive. Further work is required at a local level to consider future provision.

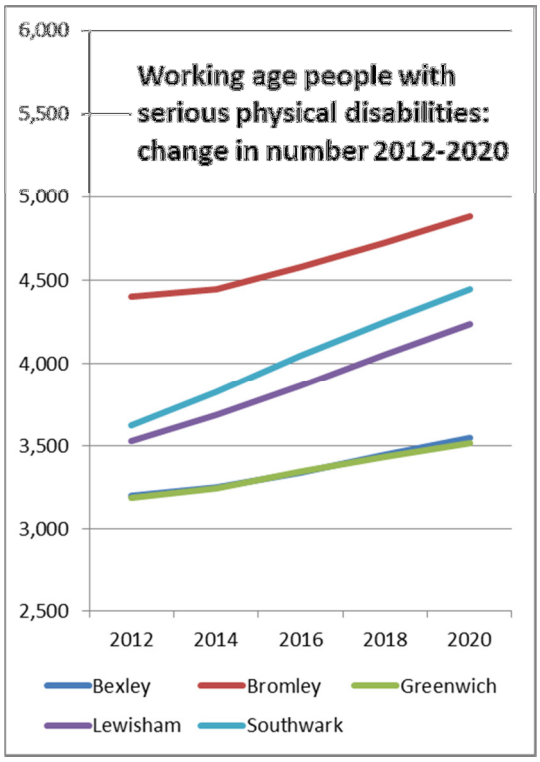
Households with disabilities and wheelchair requirements

Context

7.23 Understanding the housing requirements of those with disabilities and in particular wheelchair users is intrinsically linked to the age of the population. 75% of current wheelchair users are aged 60 or over in England, including 20% who are 85 or over[8]. In South East London as with the rest of the country, numbers of older people are forecast to rise over the coming years. As figures 7.3 (a and b) indicate, both for older people and working age people (including households with disabled children) a steady increase in the numbers with mobility related disabilities is projected.

Figures 7.3 (a and b) Demographic change among people with physical disabilities





Source: Poppi and Pansi data

[8] English Housing Survey 2011 Table A6.11

There are several other indicators that highlight the housing-related elements of disability:

Council Tax exemptions and disregards

7.24 Households can be exempted from or have a reduced rate of Council Tax for various degrees and aspects of disability (including having to move into residential care). In total there are slightly over 2,500 homes that are in this category in South East London. It can be seen from comparing these figures with figure 7.3a above that there is a reasonably close match between the borough-based proportions of Council Tax exemptions and the number of older people with disabilities.

Table 7.9 Council tax

Council Tax disregards / exemptions	
Bexley	724
Bromley	726
Greenwich	523
Lewisham	332
Southwark	224
SE London	2529

Source: DCLG Council Tax Base

Disability Living Allowance (DLA)

7.25 Though DLA is being phased out and replaced with Personal Independence Payments, the historic data and trends are useful in tracking changes in numbers and needs and as a contextual indicator of actual and future potential wheelchair needs across the authorities. Higher mobility award DLA is paid to people with a physical disability that affects their ability to walk outdoors and is paid if a person's disability is severe enough for them to have any of the following walking difficulties:

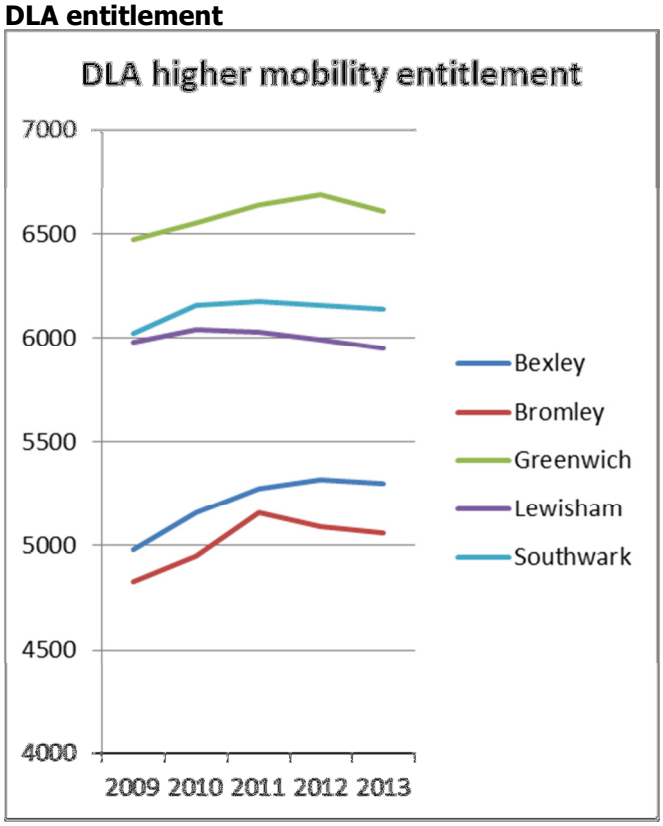
- they are unable or virtually unable to walk
- they have no feet or legs
- the effort of walking could threaten their life or be likely to lead to a serious deterioration in their health

7.26 Higher mobility DLA may also be paid to those with a severe learning impairment that has a physical basis, and those with severe sight impediments, so the figures cannot automatically be assumed to be related to potential wheelchair use

7.27 Figure 7.4 tracks the caseload over the last five years. What is perhaps interesting here is that while numbers of claimants had been increasing steadily between 2009 and 2012 in most authorities, all authorities are now seeing a reducing number of claims. Lewisham and Southwark, to some extent, did not experience the early years increase. Indeed, Lewisham's numbers have been decreasing steadily throughout the period, and are now lower than in 2009.

7.28 As noted, we put this data in for context rather than as an indicator of actual wheelchair housing requirement. When we compare these figures with the ones we model in Table 7.6 it appears that wheelchair requirement represents between 6% and 11% of the numbers of those with higher mobility DLA entitlement. We reflect the falling-off of DLA entitlement by using more conservative estimates for wheelchair requirements.

Figure 7.4 South East London Higher mobility DLA entitlement



Source: DWP statistics tabulation tool

Housing register data

7.29 There is some limited information from the housing registers of some of the South East London authorities on demand for wheelchair-accessible accommodation. Because of different practices in managing housing registers, and in determining the categories that are accepted on to the registers, it is difficult to gain a full picture from such data. However, Greenwich and Southwark hold data on wheelchair requirement by bedsize. Between them, there are 229 applicants on the register (71 in Greenwich, 158 in Southwark). It is striking how similar the proportions of different bedsizes requirements there are, particularly for smaller properties. There is no equivalent data available for the other authorities.

Table 7.10 Housing register wheelchair requirements

Wheelchair / mobility requirements from housing registers (% by bedsize)		
	Greenwich	Southwark
1 bed	32%	35%
2 bed	31%	32%
3 bed	24%	14%
4+ bed	12%	18%

Source: local authority housing registers

Calculating unmet wheelchair-accessible housing need

7.30 The English Housing Survey 2012 estimates that there are 726,000 households where there are wheelchair users, representing 3.3% of all households. The comparative figures for 2007 were 587,000

and 2.8%. Work by South Bank University[9] re-analysing EHS data has estimated that nationally around 13% of wheelchair-using households have unmet housing requirements; this figures rises to 18% in London (the data cannot be disaggregated to a local authority level).

7.31 In spite of the fact that the demographic data noted earlier shows that the population is ageing at a similar (or slightly faster rate for over 75s) than the London average, and that general health levels are similar to the London average, we will use the more conservative 13% figure, to reflect the falling-off of DLA levels as noted above. This results in a set of figures for South East London as below:

Table 7.11 Current unmet wheelchair housing requirements:

	A All households	B Wheelchair needs households (3.3% of A)	C Wheelchair needs households: unmet housing needs (13% of B)
Bexley	95,705	3,158	411
Bromley	135,212	4,462	580
Greenwich	106,542	3,516	457
Lewisham	122,251	4,034	524
Southwark	126,529	4,175	543
SE London	586,239	19,346	2,515
London	3,278,340	108,185	14,064

Source: Cobweb Consulting modelling of South Bank University and GLA Central trend population Projections 2013

Meeting accessible housing need

7.32 For those without the means to move to appropriate private sector accommodation or adapt their existing homes to meet wheelchair standards, the principle route into wheelchair accessible accommodation for those who need it will be through accessing social housing stock. There is a paucity of data on the amount of wheelchair accessible stock available. There are at least 1,570 general needs and supported / sheltered housing units managed by Registered Providers. Given that the latest data available is from 2011[10], the likelihood is that this will be over 1,650 by now. At a borough level this breaks down as follows:

Table 7.12 Wheelchair accessible stock managed by Registered Providers (2011)

	General needs	Supported / sheltered housing
Bexley	45	30
Bromley	53	93
Greenwich	251	116
Lewisham	267	112
Southwark	280	326
Total	896	677

Source: Regulatory and Statistical Return, 2011

There is no equivalent data available for local authority stock

7.33 In terms of the use of this stock (and local authority stock that does not appear in the table above), the fullest indicator of the number of disabled-accessible dwellings coming into use in the social

[9] *Mind the Step – an estimation of housing need among wheelchair users in England*, Habinteg / South Bank University 2010

[10] This is from the last Regulatory and Statistical Return collected. This information is no longer collected centrally

/ affordable rented sector is the CORE log, which records both the housing needs of new tenants, and the type of property that was let. This covers both general needs housing and supported housing. The key points that emerge from our analysis are that over the last three years:

- 71% of lettings of general needs wheelchair accessible accommodation (594 of 836 units) went to households without immediate need for such accommodation

- 96% of supported housing adapted or wheelchair standard accommodation went to households without immediate need for such accommodation; however, the likelihood is that a substantial proportion of these lettings were into sheltered schemes, many of which would be wheelchair-accessible. Though in-coming residents may not – at that stage of their lives – require wheelchair accessible accommodation, this could be considered sensible use of the allocations process, obviating a further move later in life.

Conversely:

- 29% (99 of 342 households) who needed general needs wheelchair accessible accommodation were rehoused into non-adapted accommodation

- 13% (17 of 133 households) who need supported wheelchair accessible accommodation were rehoused into non-adapted accommodation

Table 7.13 General needs lettings South East London: wheelchair access

Dwelling size and level of adaption		Tenant requires fully wheelchair accessible housing	Tenant requires wheelchair access to essential rooms	No wheelchair requirement	Total
1 bed	Wheelchair adapted property	54	13	238	305
	Property not adapted	25	9	10,586	10,620
2 bed	Wheelchair adapted property	96	14	229	340
	Property not adapted	23	5	8,839	8,867
3 bed	Wheelchair adapted property	47	8	100	156
	Property not adapted	20	6	4,492	4,518
4+ bed	Wheelchair adapted property	5	4	27	36
	Property not adapted	6	4	937	947
All dwellings	Wheelchair adapted property	203	40	594	836
	Property not adapted	75	24	24,854	24,953

Source: CORE data; combines social rent (23,672) and affordable rent (1,281) lettings from the 2010/11, 2011/12 and 2012/13 financial years.

Table 7.14 Supported housing lettings South East London: wheelchair access

Mobility Standard of property	Tenant requires fully wheelchair accessible housing	Tenant requires wheelchair access to essential rooms	No wheelchair requirement	Total
Property fitted with equipment and adaptations	61	8	2,699	2,768
Property designed to wheelchair user standard	42	5	583	630
"None"	14	3	3,019	3,036
"Missing"			156	156
Total	117	16	6,457	6,590

Source: CORE data; supported housing lettings from the 2010/11, 2011/12 and 2012/13 financial years.

7.34 There can be a number of reasons for this apparent mismatch:

- The need to minimise void periods conflicting with the sometimes long periods that households with wheelchair needs (who may be elderly or with learning difficulties as well) need to prepare for a move

- The general inflexibility of the nominations / allocations procedures between local authorities and housing associations, with the need to fill the void quickly trumping the need to fill it appropriately

- As noted above, the fact that many sheltered housing schemes (which are included in the Supported Housing CORE log) will be wheelchair accessible throughout; but will let accommodation to many

older people who do not at that stage in their lives necessarily need wheelchair accessible homes, though they may do in future.

- The impact of new schemes coming on line, with a 'bulge' of new wheelchair units coming on stream that need to be let quickly
- Issues around choice and preference – it may be that wheelchair units are not located where individuals with wheelchair housing needs have their networks of support
- Unrealistic expectations – it may be that applicants still envisage a 'bungalow' type unit as what they would be offered, whereas it will be more likely that it would be a flat or maisonette, sometimes lifted and on higher floors
- 'Pre-emptive' allocations – allocating a wheelchair accessible home to a household that does not immediately need it, but is likely to in the foreseeable future
- Concerns about inaccuracies in the CORE log

7.35 To conclude, although there is evidence of need for wheelchair accessible housing, in practical terms there are barriers to meeting this need from existing resources. We know that SELHP are actively considering these issues and their solutions; and the data in this SHMA should supply evidence to support policy initiatives to resolve some of these issues.

Students

Context

7.36 South East London currently houses eight major universities and colleges, and is home to many more smaller colleges, professional education institutions, and training centres. The northern edges of the area especially from Southwark, but also to a lesser extent from Lewisham and Greenwich, offer relatively easy access to the higher education heartland of London, in Westminster and Camden.

Students attending higher education establishments in South East London

7.37 Student numbers attending just the eight institutions – and therefore either living in or commuting into the area – are difficult to estimate because of multiple campuses. According to HESA[11] data there are 63,863 students attending South East London institutions, with a further 177,000 students attending institutions in Westminster and Camden across the river. Solely looking at those attending South East London institutions, 84% students are UK domiciled and 16% are from the EU or other nations. 74% are undergraduates, 23% are postgraduates, and 3% are at Further Education colleges. There is a significant split between undergraduate proportions (64%) and postgraduate proportions (34%). Around 17% of higher education students in London attend establishments in South East London.

[11] Higher Education Statistics Agency: statistics by institution http://www.hesa.ac.uk/content/view/1897/239/

Table 7.15 Major Higher Education institutions in South East London

	Institution	Total postgraduate students	Total undergraduate students	Total HE students	Total FE students	Total all students	% International students
Bexley	Rose Bruford College	45	780	820	0	820	9.1%
Greenwich	The University of Greenwich	5,300	18,620	23,925	0	23,925	19.6%
Greenwich	Ravensbourne	95	1,595	1,695	0	1,695	8.6%
Lewisham	Goldsmiths College	3,200	4,880	8,075	0	8,075	26.3%
Lewisham	Trinity Laban Conservatoire of Music and Dance	240	645	885	0	885	24.3%
Southwark	London South Bank University	4,695	15,105	19,795	0	19,795	8.6%
Southwark	Camberwell College of Art	253	997	1,250	439	1,689	10.4%
Southwark	London College of Communication	558	4,606	5,164	1,815	6,979	20.0%
	Total	14,386	47,228	61,609	2,254	63,863	16.4%
	LONDON	117,065	255,815	372,880		375,980	26.1%
	SE London as % of London	12.3%	18.5%	16.5%		17.0%	

Source: HESA and college websites; Camberwell College of Art and London College of Communication are part of the University of Arts, London.

7.38 As can be seen from table 7.15 above, numbers are dominated by the universities of Greenwich and London South Bank, with substantial student populations at Goldsmiths and London College of Communication. When we summarise these by borough (table 7.16), it is clear that Southwark and Greenwich are the centres of student concentration, holding 89% of places. Proportionately, Lewisham and Southwark hold the largest proportions of international students.

Table 7.16 Places at major Higher Education institutions by borough

Local authority	Total postgraduate students	Total undergraduate students	Total HE students	Total FE students	Total all students	% International students	% SE London students
Bexley	45	780	820	0	820	9.1%	1.3%
Greenwich	5,395	20,215	25,620	0	25,620	18.8%	40.1%
Lewisham	3,440	5,525	8,960	0	8,960	26.0%	14.0%
Southwark	5,506	20,708	26,209	2,254	28,463	8.0%	44.6%
Total	14,386	47,228	61,609	2,254	63,863	16.4%	100.0%
LONDON	117,065	255,815	372,880	3,100	375,980	26.1%	
SE London as % of London	12.3%	18.5%	16.5%	72.7%	17.0%		

Source: HESA

7.39 The housing implications of this demographic and geographic focus have several aspects: although a substantial proportion of UK-domiciled students may live at home, London universities attract students from throughout the UK and – when added to the 16% of international students – this represents a significant additional housing requirement. Secondly, the relatively high proportion of postgraduates – nearly a quarter of the total – might imply an older and possibly family profile for at least a proportion of this group, leading to a larger size accommodation requirement, with the option of house-sharing being less appropriate. Thirdly, the concentration of student places in two of the five South East London authorities may place disproportionate demands on housing and planning resources – including on the private rented sector – in those boroughs.

Student numbers living in South East London

7.40 When we look at Census data on the number of full-time students that actually live in the South East London boroughs, we can see there are at least 59,187 resident students[12] – marginally below the actual student places in the South East London-based universities and colleges. Of these slightly under

[12] This figure is based on Census data of 'students in full-time education aged 20 or over'. Other Census student data conflates 16+ students, which would include schoolchildren and FE students doing A levels or similar. So our figures probably underestimate college and university attendees.

a quarter – 23% - are living with their parents. Only 7% are living in halls or residence or similar accommodation. 50% are living in either an 'all student household' or in 'other household type', which we are assuming will be predominantly in the private rented sector (the Census does not provide detailed tenure breakdowns for students, though we do have data on 'household reference persons' who are students, discussed below).

7.41 There has been a certain amount of work done on the housing requirements of students in London. The London Academic Forum, set up by the Mayor to advise on student housing requirements, predicts an increase in student numbers in Greater London of between 6,000 and 10,000 per annum until 2025. Assuming a proportionate increase across colleges, this implies an additional 1,020 to 1,700 additional students in South East London per annum (17%). How this need is to be met is the subject of debate on the proportion of purpose built versus existing private rented sector HMOs that are required. The Forum, through the London Strategic Housing Market Assessment, has produced a range of scenarios. The principal one that feeds into the 'Further Alterations to the London Plan' suggests that 33% of students should be housed in purpose-built accommodation, implying an annual requirement of 2,500 to 3,100 units per annum[13]. This position has been taken in the context of built up pressure from an expanding student population, and the scope that purpose-built accommodation has to reduce pressure on the conventional private rented sector, freeing it up for others in housing need.

7.42 The Forum also identified issues around the affordability of purpose-built accommodation, especially that provided by the private sector. A 2012 report noted that rental values for developers were particularly high in Southwark (and Camden), because of good transport links. Average London 'direct lets' (of private sector student flats and studios) are running at £231 per week, compared to university-controlled lets of £135 per week[14]. The expanding international student market in London is driving this to some extent. They recommend that a new clause is introduced into the London Plan which, subject to viability, requires those providers who have not entered into an undertaking with a specific academic institution(s), to deliver an element of student accommodation that is affordable for students in the context of average student incomes and rents for broadly comparable accommodation provided by London universities.

Meeting student housing need in South East London

7.43 The most number of purpose-built student accommodation bedspaces has been taken from the Drivers, Jones, Deloitte student accommodation database[15], which is used by the Mayor's Academic Forum. Approximately 60% of the 59,000 purpose built student accommodation units in London are located in six inner London boroughs, including Southwark. Southwark currently contains around 5,600 units, the fourth largest amount in London. Greenwich holds around 3,000 units, and Lewisham slightly over 1,000 units. There do not appear to be significant amounts of purpose-built student accommodation in Bexley or Bromley. Approximately 16% of purpose built supply is in South East London – a figure that seems to be proportionate to the 17% of student places in South East London. However, noting the Census figures above, it appears that only 7% of students living in South East London are in halls of residence. It would seem that the existing purpose-built supply is only meeting a minority of potential demand.

7.44 The other aspect of meeting student housing needs for purpose-built accommodation is the rate of completions of new dwellings, and the approvals pipeline for future dwellings. Between 1999 and 2012, 4,511 of the 26,001 London completions were in South East London – again, 17% of the total. If we also look at the number of approvals granted in the period - viewed by the Mayor's Academic Forum[16] as a better indicator of trends - South East London approvals amounted to 6,795 bedspaces – 14% of the total, running slightly below the completion rate, implying a slight pulling back from supply. Bromley recorded a negative pipeline figures, implying previously-planned schemes were withdrawn.

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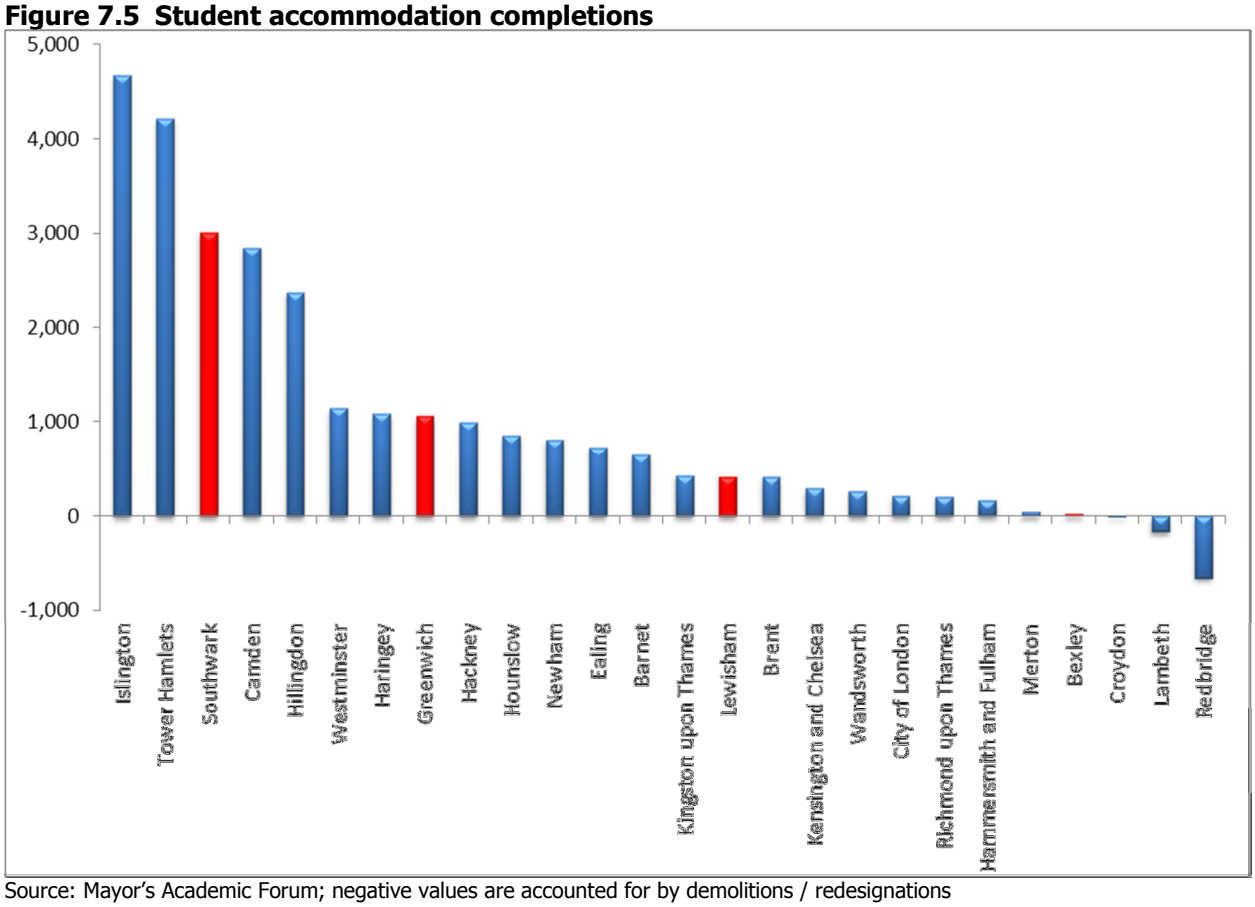
[13] *London Strategic Housing Market Assessment*, GLA 2013

[14] *Crane Survey: London Student Housing 2012*, Drivers, Jones, Deloitte 2012

[15] ibid

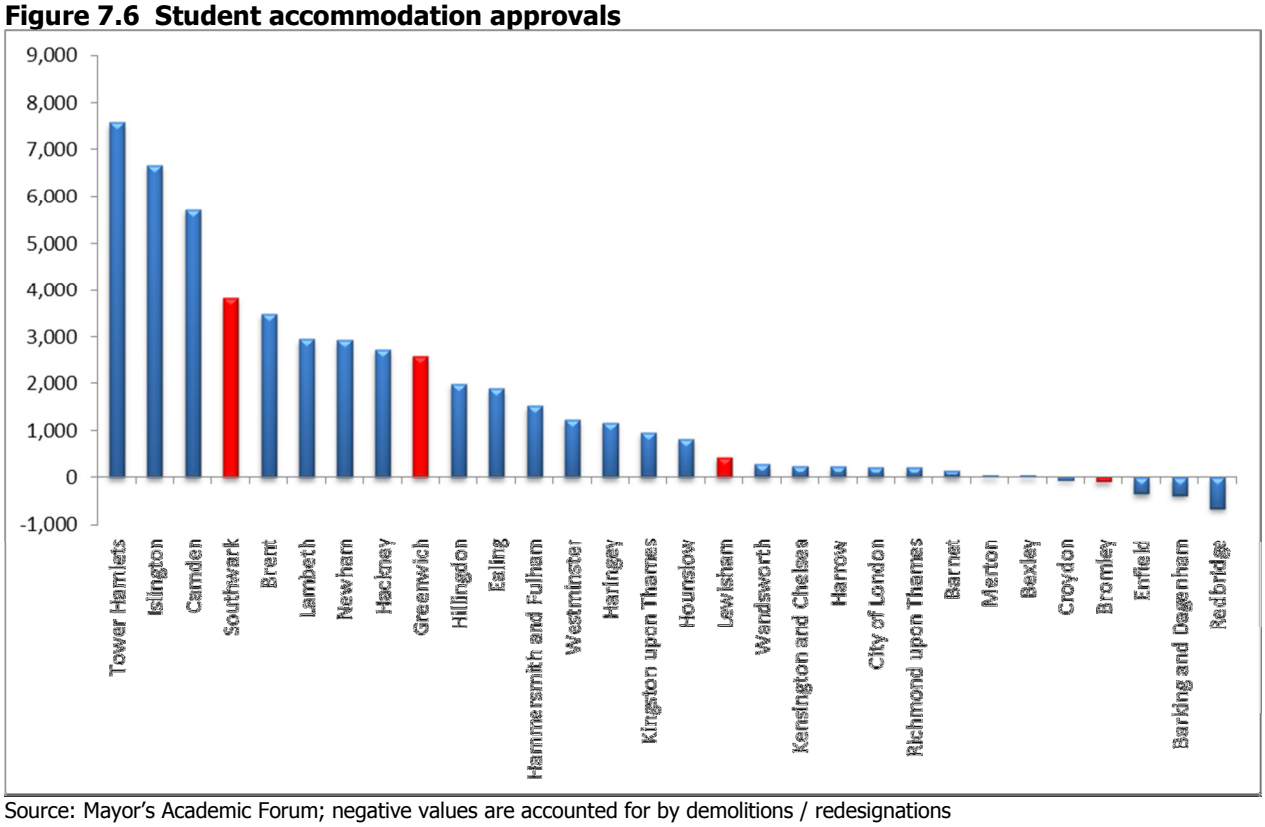
[16] *Strategic planning issues for student housing in London*, Mayor's Academic Forum, March 2014

Figure 7.5 Student accommodation completions



Source: Mayor's Academic Forum; negative values are accounted for by demolitions / redesignations

Figure 7.6 Student accommodation approvals



Source: Mayor's Academic Forum; negative values are accounted for by demolitions / redesignations

7.45 However, clearly, there are other factors at work. Transport links into central London, the higher costs of development in central London and land scarcity are clearly putting pressure on at least Southwark to supply housing for those studying north of the Thames. There is a tension between developing for students and meeting conventional and affordable housing needs for other residents. The 'Further Alterations to the London Plan' documents indicate that student demands should not compromise capacity to meet the need for conventional dwellings. It also recommends more dispersed

distribution of further development, taking account of regeneration potential in accessible areas outside central London[17]. The Mayor's London Academic Forum has also suggested scenarios whereby it is acceptable to meet student housing demand by providing accommodation at certain travel time distances from higher education facilities.

7.46 As regards the role of the private rented sector, the Census does enumerate by tenure the number of 'household reference persons' – that is, responsible adult within a household, who are students. The numbers are of course substantially lower that actual student numbers, but this does give us an indication of the proportion of private rented stock in relation to the number of students. Table 7.17 below notes the numbers of student-headed households by borough, and also the number of PRS units per students. It can be used as a measure of 'student stress' on the wider PRS.

7.47 As can be seen there are strong variations within the sub-region, ranging from 15 PRS units per student in Bromley, to 5.4 units per student in Southwark. We also include figures for London, England and some neighbouring authorities. South East London PRS as a whole is under slightly more student stress than London or England as a whole. Lambeth and Croydon to the west are under less stress; Dartford to the south east has potentially considerable additional PRS capacity. Southwark is under more student stress than even Westminster and Camden, with their high numbers of student-headed households. We can conclude from this that in some but not all parts of South East London students will be disproportionately competing with others for access to the PRS

Table 7.17 Student-headed households and the PRS

	No. student-headed households	No. PRS units per student
Bexley	1,288	8.8
Bromley	1,238	15.0
Greenwich	3,332	6.3
Lewisham	4,184	7.0
Southwark	5,550	5.4
SE London	15,592	7.1
London	103,569	8.3
England	413,545	9.7
Croydon	3,508	9.1
Lambeth	4,717	8.4
Dartford	356	19.0
Westminster	5,898	5.6
Camden	5,841	7.7

Source: Census 2011 table DC 4601EW

7.48 There may therefore be scope for more internal discussion about meeting student housing need within the sub-region and outside it. Whilst it is clear that there are some parts of inner South East London that are particularly attractive to the student market (including the private rented market), lower development costs might make more outer South East London locations viable for affordable accommodation, especially when allied to improved transport links such as Crossrail. Given the relatively high proportion of international students currently studying in South East London, issues around affordability are particularly important (as noted by the Mayor's Academic Forum, above), as unless controlled, private sector student development will generally cater for the higher rents that the international market can afford.

7.49 As well as issues concerning the purpose-built sector, there are also concerns about the use of the PRS. It is apparent that there is competition for certain segments of the private rented sector

[17] *Further Alterations to the London Plan*, section 3.53a, Mayor of London, 2014

between students and other lower income residents. With at least half the student sector reliant on the PRS, and with the inflationary factors that international students may bring to the market (allied to the good transport links into central London from much of South East London), there is a danger that the student market will squeeze out younger, single South East Londoners who are not students – and others traditionally reliant on the PRS. The impact of the welfare reform agenda, and the Shared Accommodation Rate for the under-35s is a factor in this.

7.50 There may be a range of planning issues associated with the further development of purpose-built student housing across the whole sub-region, that may make development difficult, And clearly authorities will not want to see student accommodation competing with social / affordable for development opportunities. Nevertheless there may be a case for developing more purpose-built accommodation in parts of South East London, with the exception of Southwark where there is not considered to be a need, in order to help reduce the stress on the private rented supply and on the younger, non-student population of South East London.

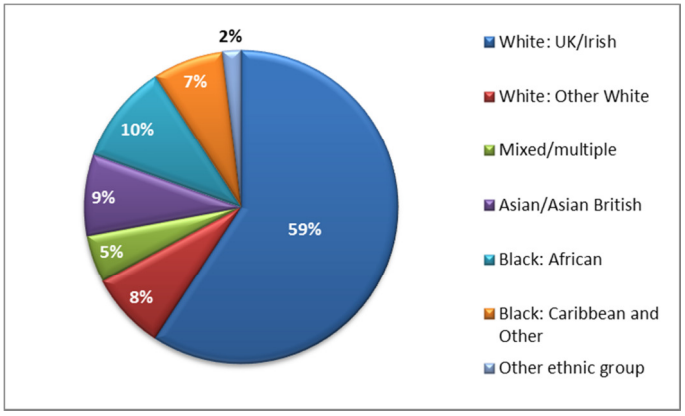
Black and Minority Ethnic (BAME) households

Population, growth and distribution

7.51 As at the 2011 Census, 61% of the population of South East London came from an ethnic background that was not White UK or Irish. The proportions of the different core groups are illustrated in figure 7.8, and the actual figures and percentages are given in table 7.18.

7.52 As regards the proportions of BAME population across the authorities, there are highly divergent figures, with a clear split between inner and outer South East London. Bexley and Bromley are predominantly White, with around 15% - 20% BAME population, while the other authorities have between 38% and 46% BAME population. This divergence means that, at a sub-regional level, South East London has a smaller BAME community than the London average. This split is shown in table 7.11

Figure 7.7 SE London population by ethnicity 2011



Source: Census 2011 table DC 2101EW

Table 7.18 SE London population by ethnicity

Ethnic group	Number	%
White: UK/Irish	805,721	59.24%
White: Other White	108,148	7.95%
Mixed/multiple	66,816	4.91%
Asian/Asian British	113,930	8.38%
Black: African	140,373	10.32%
Black: Caribbean and Other	99,045	7.28%
Other ethnic group	26,081	1.92%
Total population	1,360,114	100.00%

Source: Census 2011 table DC2101EW

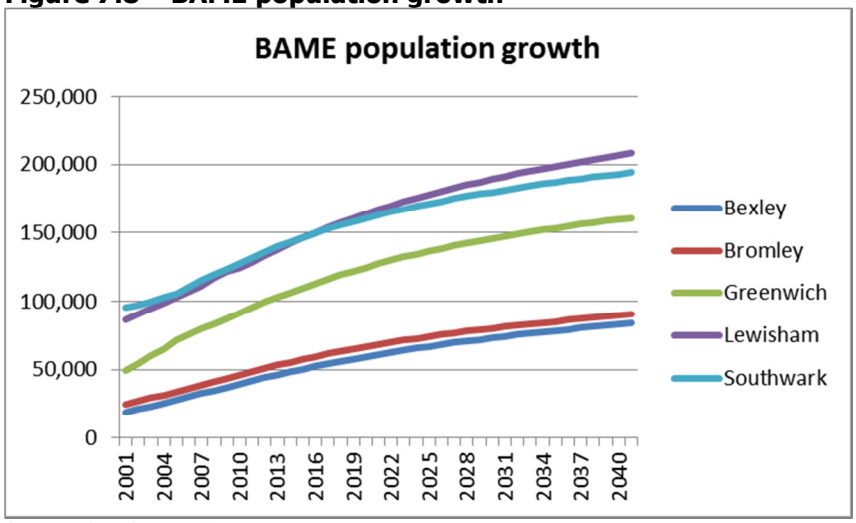
Table 7.19 BAME population proportion across authorities

	London	Bexley	Bromley	Greenwich	Lewisham	Southwark	SE London
White	59.8%	81.9%	84.3%	62.5%	53.5%	54.2%	67.2%
Mixed/multiple	5.0%	2.3%	3.5%	4.8%	7.4%	6.2%	4.9%
Asian	18.5%	6.6%	5.2%	11.7%	9.3%	9.4%	8.4%
Black	13.3%	8.5%	6.0%	19.1%	27.2%	26.9%	17.6%
Other	3.4%	0.8%	0.9%	1.9%	2.6%	3.3%	1.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Census 2011 table DC 2101EW

7.53 As noted in Chapter 5, GLA projections indicate that, along with the rest of London, South East London will continue to diversify, with the numbers of people from Black, Asian and other minority ethnic communities expected to increase. It is forecast that by the mid-2030s half of London's population will be from a BAME background. This is both a consequence of natural growth, as the populations of these ethnic minority households tend to be younger than the White population, and as a result of continuing migration from abroad. BAME population growth is forecast to increase at a roughly similar rate across the five authorities, slowing down from the 2020s onwards. The most significant change is that Lewisham is projected to overtake Southwark as the authority with the largest BAME population in around 2020.

Figure 7.8 BAME population growth



Source: GLA SHLAA 2014

7.54 Fundamentally, all households regardless of ethnic origin require decent housing. However, there are some socio-economic factors relating to particular groups that affect their ability to access this housing. We now look in slightly more detail at some particular communities, and at the factors that will impact on housing need and requirements**.**

The African community

7.55 If there is one ethnic group that has a particularly substantial presence in parts of South East London, it is the African community, who form over 10% of the population (significantly above the London-wide 7% figure). It makes up over 16% of Southwark's population, nearly 14% of Greenwich's, and nearly 12% of Lewisham's. While all Black groups are under-represented in the owner-occupied sector compared to White and Asian groups, African households are particularly absent, with under 25% owning their own homes (compared to, for example, 37% of other Black groups and 50% of Asian households). 50% of African households live in the social / affordable rented sector, the highest proportion among any ethnic group in South East London, and a significant proportion - a quarter – are in the private rented sector. In terms of employment and skills – indicators of access to the market housing sector - while a similar proportion to other groups are economically active (i.e. in employment or seeking work), 12% of African residents are unemployed (twice the sub-regional average). There are relatively low rates of economic inactivity (i.e. being outside the labour market), signalled by the very low proportion of retired African residents (3%).

7.56 In terms of educational qualification, African residents are better qualified than all other residents bar 'Other White' with 44% of adults having level 4 (A level or higher) qualifications. Conversely, they have the lowest proportion of adults with no qualification (3% compared to, for example 21% of White residents). We do not have income data at a local level, but in terms of the housing impact of this position, we can surmise that in spite of better qualifications and engagement with the labour market, African residents do not have access to the jobs and therefore income that would allow the community to choose to reduce its reliance on the social / affordable rented sector.

The Caribbean and 'Other Black' community

7.57 Caribbean and Other Black residents make up the other 7% of Black South East London residents, and are particularly concentrated in Lewisham, making up nearly 16% of the population. In terms of tenure, as with African residents, nearly 50% live in the social / affordable rented sector. However, a relatively low proportion live in the private rented sector (14%), and 37% are owner-occupiers. In terms of engagement with the labour market, there are substantially more retired residents (10%) than other BAME groups, perhaps representing the historic Caribbean immigration story of the late 1940s onwards. In terms of working-age households there are similar numbers for unemployment to the African community – 11% compared to the White community figure of 4%. As regards educational qualifications which could lift residents into higher earning jobs only 28% of Black adult residents (excluding those from an African background) have A level or superior qualifications – the lowest proportion among all ethnic groups.

7.58 We can therefore surmise that as with African residents, Caribbean and Other Black residents will continue to struggle to access market housing – but without the potential educational and skills backgrounds that might allow African residents to meet their own housing needs through accessing employment.

The Asian community

7.59 The Asian population is relatively small compared to the London-wide profile; however it does represent approaching or over 10% of the population in Greenwich, Lewisham and Southwark. Asian households (like White UK households) are heavily embedded in the owner-occupier sectors, but also have a strong presence in the private rented sector and are under-represented in social housing. The community has a low rate of unemployment among the economically active sector (6%). It has a lower number of retired residents than the average. It also has a greater proportion of residents with no academic qualifications than other BAME groups, but in contrast an above average proportion of Level 4 residents – possibly a reflecting the fact that under-qualified early migrants are now reaching retirement, while younger residents progress into higher education.

The 'Other White' community

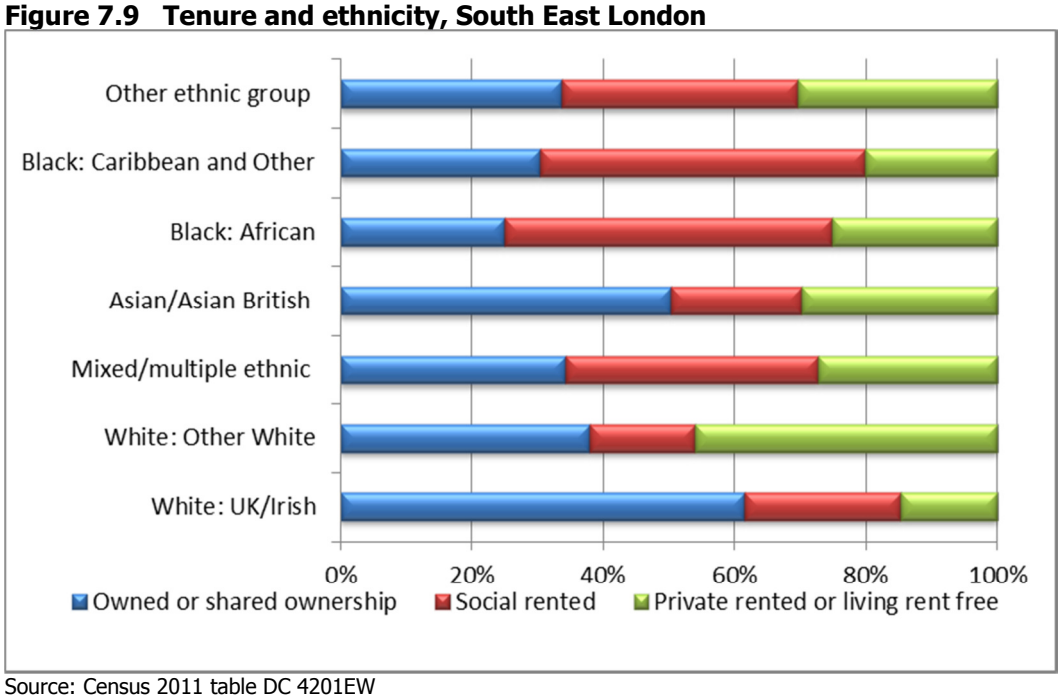
7.60 It is also worth separately identifying the 'Other White' category to highlight the significance of this group in some boroughs – particularly Southwark and Lewisham - whose presence in the demographic has grown since the 2001 Census, and who are predominantly from Central and Eastern Europe. In terms of qualifications, this group has the lowest level of unqualified or level 1 qualified residents among all ethnic groups (17%, compared to 31% on average) and conversely, the highest proportion of level 4 or higher qualifications (45%). They also have the highest economic activity and employment rates (79% and 74% respectively), and one of the lowest unemployment rates. In terms of tenure, they are substantially settled in the private sector, especially the private rented sector (46%), and are very under-represented in the social / affordable sector (16%)'

Table 7.20 'Other White' residents

	White UK/Irish	Other White	BAME
Bexley	78.7%	3.2%	18.1%
Bromley	79.0%	5.3%	15.7%
Greenwich	54.2%	8.3%	37.5%
Lewisham	43.4%	10.1%	46.5%
Southwark	42.0%	12.3%	45.8%
SE London	59.2%	8.0%	32.8%
London	47.1%	12.6%	40.2%

Source: Census 2011 table DC2101EW

Figure 7.9 Tenure and ethnicity, South East London



Source: Census 2011 table DC 4201EW

7.61 Some of the housing implications arising from this brief analysis of the characteristics of different ethnic groups include

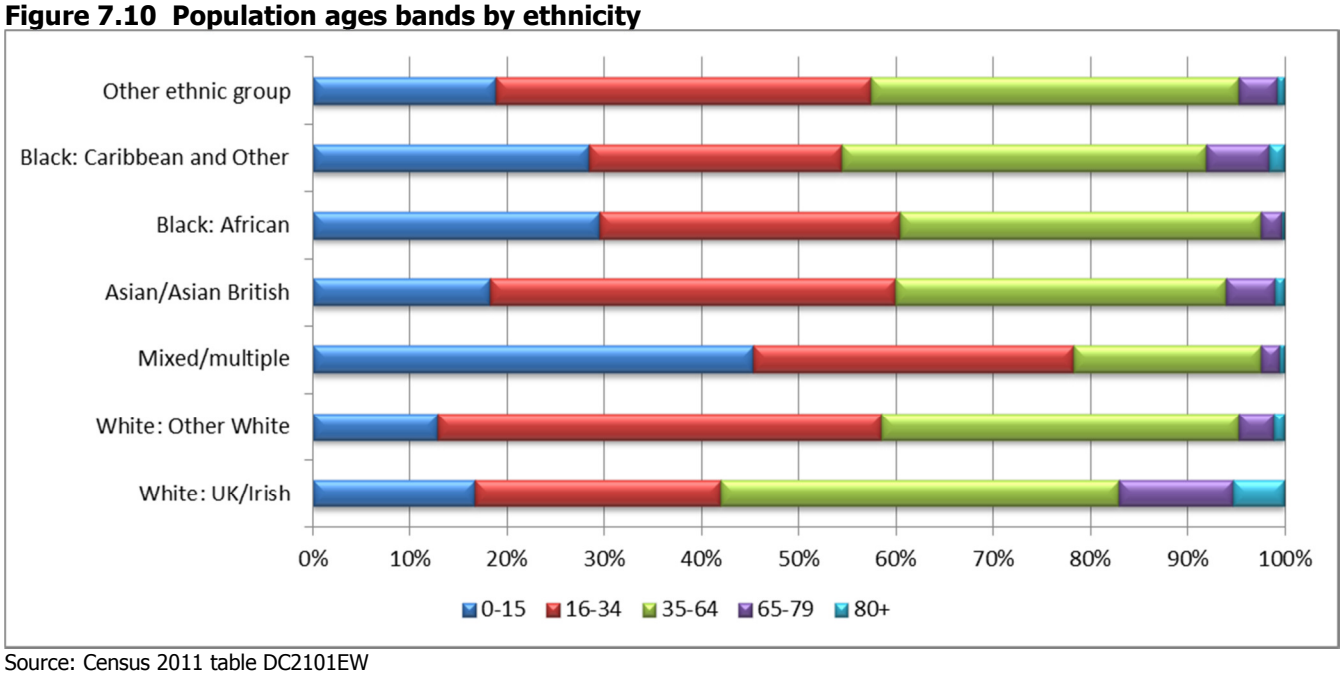
- Issues around housing conditions and overcrowding particularly among older Asian households with lower incomes, including consideration of options to downsize or remodel existing accommodation to meet future needs
- Conversely, the absence of property assets and capital among Black communities, and the implication that this will mean continued social sector reliance; and potentially concentration in areas of deprivation and poverty (which still characterise concentrations of social / affordable housing)
- The insecurity of 'Other White' households in the PRS, and concern about evictions and homelessness, including non-priority homelessness; 39% of London rough sleepers are from Europe (excluding the UK)[18].

Issues around age groups and ethnicity

7.62 In terms of the current age profile of BAME in South East London communities, while proportionately White UK / Irish households have an older structure than other groups, it is significant that there are proportionately large segments of BAME communities who are older working age adults and who over the next decade will reach the 65 plus age bands; in particular the combined Black grouping, with a similar position for Asian households. Conversely, residents in the mixed / multiple ethnicity category have a very young profile, with 45% aged under 15. We have discussed the housing implications of an ageing South East London population earlier in this chapter and elsewhere, and we will touch on the implications for BAME housing below.

[18] DCLG rough sleeping statistics Autumn 2013 – CHAIN data for London

Figure 7.10 Population ages bands by ethnicity



Source: Census 2011 table DC2101EW

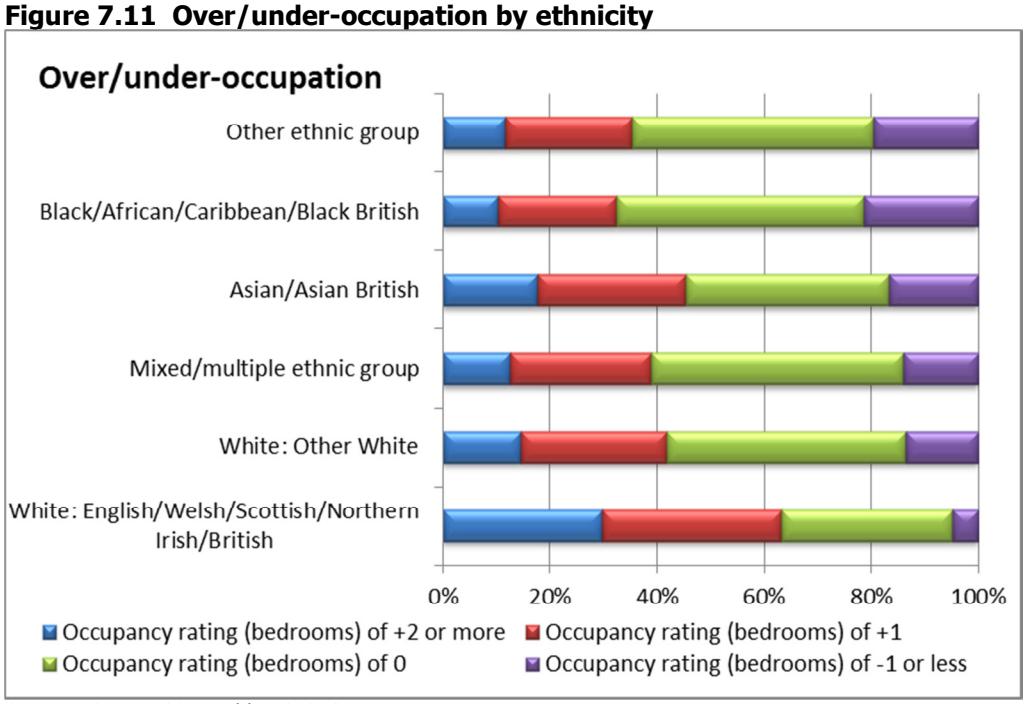
Other indicators of housing requirements

7.63 In terms of other evidence and indicators of actual or potential housing needs, BAME households primarily require access to the same type and range of stock as all other households, but there are some underlying factors that distinguish their needs.

Household size and over/under-occupation

7.64 Figure 7.11 shows the degree to which different ethnic groups over-or under-occupy their homes, based on the Census concept of the occupancy rate for bedroom requirements in (discussed in Chapter 4). It can be seen that around 30% of White households (based on the ethnicity of the Household Reference Person) have two beds more than required, and 60% have at least one extra bedroom. The position is different for most BAME groups. Over 20% of Black households are two bedrooms short, and there are shortage levels in excess of 10% for all other BAME groups. In terms of over-occupation only 10% of Black households over-occupy by two bedrooms or more, and the figure remains below 20% for all other BAME groups. In part this will be the result of the higher proportions of White households in owner-occupation, where under-occupation is an established factor; and in turn this will be a function of family size and composition. But underlying this will be the overall economic and social factors that prevent many BAME households from accessing appropriately sized housing

Figure 7.11 Over/under-occupation by ethnicity



Source: Census 2011 table LC4206EW

Older BAME households

7.65 We have already noted the demographic pressure that ageing will bring on housing requirements. Although *currently* BAME households tend to be younger, there will be a significant increase in the number of elderly BAME residents particularly the Black African, Black Caribbean, Pakistani, Bangladeshi and Chinese communities between now and 2030[19]. SELHP has done research into this in 2010 (and in the previous SHMA) and identified among other areas:

- this accelerated growth rate of BAME older households
- problems around take-up of sheltered housing
- the presence of BAME elders as part of extended households and consequent overcrowding

Creative and in some areas culturally-sensitive solutions will need to be part of the South East London boroughs' response to these pressures.

Income and poverty and BAME communities

7.66 About 70% of people living on low-incomes in inner London and 50% in outer London are from backgrounds other that White British; 20% of Black African, Black Caribbean and Bangladeshi men are workless, compared to 10% of White men; over 60% of women born in Somalia, Turkey, Pakistan and Bangladesh were not in paid work, compared with 30% of White women born in, for example, Poland, South Africa and France.[20] While it would be too crude to simply argue that BAME communities are poorer than White communities (for example, households from Indian backgrounds across London are relatively wealthy), nonetheless there are substantial numbers who will find it difficult or impossible to meet their housing needs in the private sector, especially the owner-occupier sector. A recognition of the limited resources available to segments of the BAME community enabling them to exercise choice in acquiring housing is an element in policy formation. And, as illustrated in figure 7.9, the low level of owner-occupation in some BAME communities will debar them from benefitting from 'cashing in' on that resource later in life.

[19] *The role of the planning system in delivering housing choice for older Londoners*, GLA, 2012
[20] *London's poverty profile 2013*, NPI, 2013

Welfare reform and BAME communities

7.67 The measures in the welfare reform programme are likely to disproportionately impact on the resources available for housing for BAME households; the DWP's own impact assessment (2011) estimates that 30% of households affected by LHA caps contain a BAME member, compared to 20% of White households. Lower incomes, greater unemployment and larger families all contribute to this disproportionate impact[21]. The significant presence of 'Other White' residents in the private rented sector in South East London may also be a warning sign of potential housing and homelessness problems ahead for this group, given the levels of insecurity in the sector.

Service personnel

7.68 As part of the implementation of the Localism Act 2011 (as it relates to how authorities manage their housing allocation policies) Supplementary Guidance was issued by the DCLG in December 2013. This encouraged authorities to adopt a two-year residency test for allowing applications, but stated that authorities "must make an exception for certain members of the regular and reserve Armed Forces."[22] This includes allowing applications to any authority within a five year period after discharge, in cases where spouses or civil partners leave service accommodation after bereavement related to service in the armed forces, or where service or reserve service personnel need to move because of serious injury, medical condition or disability sustained as a result of their service.

7.69 All South East London authorities have either introduced or are consulting on the introduction of amendments to their allocation polices, to give reasonable preference to the groups covered by the guidance, and are waiving the local connection criteria. In terms of the assessment of existing need from this group, there is limited information available. What there is indicates that there are a total of 13 Armed Forces households on the housing registers of Bexley and Greenwich. In view of this relatively low demand and the fact that all authorities are already making provision for Armed Forces personnel, there does not appear to be an additional uncatered for housing requirement.

People wishing to build their own homes

7.70 National Planning Policy Guidance notes the Government's desire to enable more people to build their own homes, and to make this form of housing a mainstream housing option. It suggests that local planning authorities should, therefore, plan to meet such demand. In 2011 a £30m fund was announced to support self- and custom – builders, £8m of which was directed at London, via the GLA.

7.71 The nature of the housing stock and housing market in South East London means that the availability of single plots suitable for the building of single homes is very limited. Accordingly evidence of demand from individuals for building their own homes is currently limited to 7 entries, all seeking to build single houses, on the Self Build Portal. There are currently no particular planning barriers to individuals purchasing their own plots of land to build their own homes. The development of 'serviced' plots of land suitable for sub-division between a number of individuals for individual dwellings may require more support through the planning system but it will be difficult to identify appropriate sites in the area and currently authorities are not aware of any local demand from groups of individuals.

7.72 However, parts of South East London have a tradition of (small scale) community build or 'co-housing' projects. Lewisham Council, who pioneered self-build in the 1980s, are now looking at options for a community build project. Some local housing associations have a track record in supporting community build agencies and housing co-operatives. There are also a number of community build agencies already actively involved in the delivery of small empty homes programmes in South East London including, for example, Habitat for Humanity working with Southwark Council to refurbish and

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[21] *Housing Benefit and Welfare Reform – impact of proposed changes on BAME communities*, S. Beasor, Race Equality Foundation, 2011

[22] *Providing social housing for local people,* DCLG December 2013, para 18

develop homes for the local community, using volunteers and 'sweat equity' (an assessed contribution based on direct building and labouring work by potential residents).

7.73 Community build projects may be relevant to small infill plots of land that have capacity for a few houses or a single block of flats, also to the conversion of buildings currently used for non-residential purposes. The capacity of such organisations may be limited - though the GLA funding noted above is designed to address this. Similarly the timescales associated with community build are usually longer than more conventional ways of construction.

7.74 In view of the above evidence of lack of demand, and the existing positive climate in South East London relating to community build, there does not appear to be additional activity that the South East London authorities should be undertaking in this area.