



Housing strategy

2014-2019



Front cover image: new homes at
Vulcan Way

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Executive summary

Our vision for Housing is:

“We will make sure everyone in Islington has a place to live that is affordable, decent and secure.”

Since the publication of the 2009-2014 Housing Strategy there have been significant changes to the local and national political, policy and funding landscape. This new strategy reflects these changes, is underpinned by other relevant policies and strategies including the Islington Core Strategy, and supports the Council's overarching priority to make Islington a fairer place to live and work.

Our achievements

Since 2010 we have delivered over 1800 new affordable homes and brought 300 homes back into use that were previously empty or illegally sublet. We have helped over 16,000 residents tackle fuel poverty, and spent £7M on environmental improvements whilst completing the Decent Homes Standard for all council homes.

We have also brought management of council homes back under direct control, established new resident engagement arrangements and improved our community centres.

Islington context in 2014

Islington is one of the most densely populated and expensive places to live in London. The high population density reflects the shortage of accommodation and land in the borough, low household size, and the popularity of the area, with a significantly high proportion of flats (rather than houses) in the borough.

At the same time, the borough contains some of the most deprived wards in the UK. The result is a shortage of good quality, genuinely affordable housing and a significant unmet housing need. 40% of council owned homes are smaller homes with only one bedroom creating a need for more homes with two bedrooms and larger family-sized homes.

With significant reforms to the welfare system being implemented, it is important the Council and our partners help mitigate the impacts on our residents and prevent more people from becoming at risk of homelessness.

Our housing ambitions for the next five years

To help achieve our housing vision we have identified four priorities through consultation with our key stakeholders, including residents:

- a) Increase supply and choice
- b) Provide well managed and well maintained places to live
- c) Improve health and wellbeing
- d) Prevent homelessness and provide options

We aim to bring down the cost of living through delivering our housing objectives, including working in partnership to achieve better outcomes for education, employment and health.

We want to ensure our estates are good places to live and the Housing Asset Management Strategy 2013–2043 identifies our priorities for investment in our homes.

We will continue to improve performance in managing council-owned homes through increased resident engagement and involvement in helping to shape and improve services.

We will seek to ensure high standards of management and good quality housing services are provided for housing associations and private sector residents.

We will work together to improve neighbourhoods to make stronger and sustainable local communities during the current challenging economic times and beyond. We will support families to manage the cost of living crisis, and those who need help into work to reduce the number of families who experience poverty in Islington.

Secure and affordable housing is an enabler. Housing has an important role in shaping healthy places, preventing ill health, supporting residents into work, and tackling child poverty. We will continue to improve the condition and energy efficiency of homes because of the significant impact housing has on the quality of life of residents.

Introduction

Councillor James Murray
(Executive Member for Housing and Development)



One of our top priorities as a council as endorsed by our Fairness Commission – is to fight for everyone in Islington to have a home that is decent, affordable, and secure.

Over the past four years, government cuts to welfare, the lack of growth in wages, greater unemployment, and the rising cost of living have made life harder for people in Islington. The council has faced huge cuts in public spending – but through our housing strategy we can make a real difference to people's lives.

We can build more genuinely-affordable homes, drive up standards in the private-rented sector, and make homes cheaper to run. We can also create jobs through our building programme, deliver high quality services through a larger in-house workforce, and use our role as a landlord to help people into work.

I am pleased that we have been leading the way in London in building more new council homes, and we aim to build 2000 affordable homes in the borough over the next four years. 1500 of these should be for social rent, including 500 new council homes.

We must continue to forcefully make the case for more genuinely-affordable housing – and to argue against the government's plan to raise rents on new and existing social housing up to 80% of the market rate. When half of Londoners spend half their wages on rent, it is clear that keeping rents down is crucial to helping residents with the cost of the living crisis.

All our council homes will continue to be let on lifetime secure tenancies, and we will encourage other social housing providers to do the same. We believe a secure and affordable home is key to improving the life chances of our residents, including finding work that pays.

The private rented sector has doubled in size over the past decade and I am also determined that we take steps to improve housing conditions in this sector. In particular I want to tackle the problem of rogue landlords and lettings agencies, and improve the housing conditions for the many vulnerable and young people who live in private rented homes because they are unable to access other forms of housing.

With the management of our housing stock back under direct council control, we can find savings and ways of improving homes and housing services for our residents. We can use our housing services to provide job and training opportunities, including apprenticeships for local people, and help people save money on their energy bills through programmes such as installing insulation and replacing old boilers.

We can make Islington a fairer place to live by building more homes for social rent, by fighting to keep rents low, and by using our housing role to help people into work and bring down the cost of living. With determination and commitment at the council, support from those we work with, and the involvement of local residents, together we can make this goal a reality.

Key achievements

The council's Fairness Commission set out the aims for housing in Islington and our key achievements in delivering these are set out on the following pages.



Delivering more affordable homes and tackling overcrowding

1. At least 2,000 new affordable homes projected to be delivered between 2010 and 2015, including new council homes
2. 151 homes recovered from illegal subletting and 139 empty properties brought back into use
3. 400 under occupying households helped with moving to smaller homes and their existing homes re-let to overcrowded households and larger families
4. 250 severely overcrowded families have been assisted
5. We have developed our apprenticeship programme, creating 14 new apprentices within the housing department and 50 through our contractors
6. Over 16,000 residents' homes have been better insulated to help tackle fuel poverty
7. Over £700M has been spent on bringing council-owned homes up to and maintaining the Decent Homes Standard
8. Spent close to £7M to complete environmental improvement schemes identified and/or supported by residents on our estates, including new playgrounds and sports pitches

Improving places

1. Improved working relationships with key partners including housing associations to help promote best practice
2. Bringing housing management back under direct council control, sustaining performance, delivering savings and service improvements.
3. A new Housing Executive, Resident Taskforce and Tenant and Residents' Panels have been established to ensure tenants and leaseholders are represented in and can be consulted effectively on decisions that are made about their homes and housing services
4. Invested in our Community Centres, helping to increase their use by local residents.

“We will make sure everyone in Islington has a place to live that is affordable, decent and secure.”

Our vision and priorities over the next five years

Delivering our vision for housing in Islington, however, should also have a wider impact on the cost of living. Many residents have seen a sharp rise in their living costs in recent years, including spending on rent and fuel, as earned incomes have reduced in real terms and as a result of welfare reform.

We aim to bring down the cost of living through our housing objectives, including working in partnership to achieve better outcomes for education, employment and health.

Islington also recognises the benefits of building new homes for the wider economy. The impact of new supply will increase employment and training opportunities for local people in the construction sector. It is estimated that for every £1 invested in construction, a further £2.84 is generated in the wider economy and 2 jobs created for a year, including apprenticeships.

To achieve our housing vision we have identified four priorities through consultation with our key stakeholders, including residents:

- a) Increase supply and choice
- b) Provide well managed and well maintained places to live
- c) Improve health and wellbeing
- d) Prevent homelessness and provide options

Increase supply and choice

Why this is a priority

Islington is one of the most densely populated and expensive places to live in London. The high population density reflects the shortage of accommodation and land in the borough, low household size, and the popularity of the area, with a significantly high proportion of flats (rather than houses) in the borough.

At the same time, the borough contains some of the most deprived wards in the UK. The result is a shortage of good quality, genuinely affordable housing and a significant unmet housing need. 40% of council owned homes are smaller homes with only one bedroom and there is a particular need for homes with two bedrooms and larger family-sized homes.

A growing number of small households (especially young people) have limited disposable income and need a suitable affordable home. We need to boost the supply of new genuinely affordable housing but also make best use of existing homes to help meet the diverse needs of the borough.

London tends to have a higher proportion of local housing allowance claimants in work. Access to a genuinely affordable home enables residents and households to improve their outcomes with better opportunities to escape poverty experienced through high housing costs and avoid being dependent upon welfare benefits, whether in employment or not.

Living in overcrowded conditions can have a huge impact on the quality of people's lives. It can lead to ill health and poor educational achievement. We will continue to reduce levels of overcrowding, especially within social housing.

Demand for social housing is high and increasing and is not being matched by current new supply despite our excellent track record of delivering new homes, including affordable homes in Islington. Making the best use of the homes we already have, must therefore, be a priority, particularly our larger family homes to help tackle overcrowding.

Below: environmental improvements at Redbrick Estate



Key goals

1. Deliver more homes

The London Plan includes a target for Islington to deliver 17,400 additional homes over the 15 year period 2010/11 – 2024/25. Our ambition is to deliver the new homes we need, maximising the percentage of genuinely affordable housing on new developments.

- i. Despite the uncertainty over future Government funding for affordable housing, particularly homes for social rent, we aim to build 2000 affordable homes in the borough over the next four years. 1500 of these should be for social rent, including 500 new council homes.
- ii. We will aim to deliver a mix of family sized and smaller homes that meet differing demand and make best use of existing homes, including assisting existing social housing tenants to move to a smaller or larger home in their local area.
- iii. We will support the delivery of well managed mixed tenure developments ensuring we meet national and regional housing space and design standards.

2. Supporting Employment through development

- i. Construction is a thriving sector in Islington. Through investment in new homes, and through planning negotiations with developers we will provide jobs and training opportunities, including new apprenticeships for local people. We will expect our contractors to generate at least one new apprenticeship or job for local unemployed residents, for every £1m contract value.
- ii. We will work with established training providers in the borough to ensure that Islington's have the best possible employment opportunities throughout the housing supply chain. We will ensure that contractors work together and learn from each other in best practice around local employment and securing longer term opportunities for local employees.

3. Secure commitment to genuinely affordable homes

We will work in partnership with housing associations to deliver much needed affordable homes, particularly for social rent. The Islington Tenancy Strategy 2012 -15 provides a broad strategic tenancy framework which social housing providers operating in the borough should have regard in developing their tenancy policies.

Islington's Core Strategy sets out our strategic planning policy objective for at least 50% of all new homes delivered in the borough to be affordable homes.

- i. We expect 70% of new affordable homes to be for social rent as we do not consider homes provided for "Affordable Rent" with rents of up to 80% of open market rents as affordable for residents in housing need in Islington.
- ii. We will continue our success in encouraging and support local housing association partners to develop homes for social rent through making land and/or funding available to subsidise delivery of genuinely affordable new homes.

4. Improve management standards, housing quality and choice in the private rented sector

The private rented sector has grown over the past decade both in relative terms to other tenures and in the number of residents housed with different income levels. The quality and price of housing in the private sector varies across the Borough.

We want to see a sector that operates good standards of management and provides good quality affordable accommodation. We can achieve this aim through building good relationships with private landlords who work with the council to improve housing conditions and to let homes at affordable rent levels.

- i. We will support, subject to a valid business case, the setting up of the council's own public lettings agency which will aim to provide better standards and lower fees than private lettings agencies. The agency will be a catalyst for improving the quality of housing and management standards across the borough.
- ii. We will continue to promote high standards of professionalism amongst landlords and managing agents through our Landlords Forum, and accreditation schemes
- iii. We will promote awareness of the rights and responsibilities of private sector tenants, starting with establishing a single point of contact within the Council enabling those in the private sector to be directed to the best service for support and advice.
- iv. We will monitor standards in the private sector (including housing associations) and take action against rogue landlords and lettings agents and any poorly performing housing associations.
- v. We will encourage leaseholders who rent their properties to do so through our council backed lettings agency.
- vi. We will explore with landlords incentives to offering longer term tenancies. The high turnover rate associated with private renting are a disadvantage for many, including families and other vulnerable groups, who need stability and security in their lives to take advantage of work and other opportunities to build a positive future.
- vii. We will continue with our grants programme to help improve housing standards through programmes such as our boiler replacement programme.
- viii. We will undertake feasibility work to assess the need for additional licensing of Houses in Multiple Occupation (HMO) and consider declaring an area for additional HMO licensing.

Key goals

5. Bring empty properties back into use

Empty properties are a wasted resource that could provide much needed homes. They can blight local neighbourhoods and attract antisocial behaviour. We will reduce the number of empty homes especially in the private sector and focussing upon long term empty homes.

- i. We will not offer any discount on Council Tax payable on empty homes and will look to raise the level payable on long term empty properties
- ii. We will, through direct incentives or enforcement action, bring 140 homes back into use each year.

6. Tackle tenancy fraud

We will continue to work with housing associations and other partners in tackling housing fraud and illegal occupation to ensure social housing is used fairly and according to need.

- i. We will seek to prosecute anyone who is found to be illegally subletting their home and seek to recover profits gained from this illegal practice as appropriate.
- ii. We will seek to recover an average of 100 homes a year.

7. Make home ownership affordable to people on low and moderate incomes.

Some households have aspirations for home ownership and we will continue to identify opportunities to deliver affordable and sustainable home ownership for people on lower as well as middle income ranges and provide advice on the options available.

- i. We will assist social housing tenants who could afford to buy to explore alternative options for home ownership that will enable their current homes to be retained as social housing.
- ii. We will support first time buyers and other households to get on the property ladder by promoting our local and national homeownership schemes.

8. Make better use of existing homes

We will continue to offer a range of housing options for tenants who wish to move within and outside of the borough. These schemes make it easier for tenants to relocate for work, family or other reasons.

- I. We will assist 180 overcrowded households each year including moves into more suitable homes.
- II. Where households find their existing homes are too large and/or unaffordable for their needs due to changes in circumstances, we will help them find a suitable alternative home. We will promote under occupation initiatives that will assist social housing tenants to move, including financial and other support.
- III. We will promote our mutual exchange and mobility schemes to help people to move more easily when they need to, for example due to relocation for work reasons, or needing to be close to relatives or to find a more affordable home due to welfare reform or other financial pressures.

Well managed and well maintained places to live

Why this is a priority

The council directly manages 26,000 homes in the borough of which approximately 7,200 are managed by Tenant Management Organisations and Co-ops, and the council's Private Finance Initiative (PFI) Partners.

We will work together to improve neighbourhoods to make stronger and sustainable local communities during the current challenging economic times and beyond. We will support families through the cost of living crisis and who need help into work to break the cycle of deprivation and reduce the number of families who experience poverty in Islington.

We want to ensure our estates are good places to live and have developed a Housing Asset Management Strategy 2013-2043 which identifies our priorities for investment in our homes which can be delivered within the resources identified in our 30 year Housing Business Plan.

Resident involvement is of central importance in delivering housing services. It creates an environment where residents can work in partnership with us to improve services, understand and meet the needs of our communities and achieve value for money.

We have continued to improve performance in managing council-owned homes through increased resident engagement and involvement in helping to shape and improve services.

We will seek to influence housing associations and private sector landlords, and take action where necessary, to ensure high standards of management and good quality housing services are provided for their residents.

Right: Boleyn Road apartments





Key goals

1) Help more residents into work, and mitigate the impact of welfare reform

- i. As a social housing provider, and the landlord for over 35,000 households, we are in a good position to help residents into work and improve their financial stability. We will build on existing relationships with tenants and work with partners to ensure better access to advice on money management, better support into work, and facilitate access to affordable childcare.
- ii. We will do this by developing a far more targeted approach and smoother referral pathways to ensuring council and external partners support unemployed housing tenants with job opportunities that meet their needs. We will refer households in rent arrears for employment support from Islington Working for Parents, and other employment support providers. We will set targets for tenants into work, and track their progress.
- iii. We will actively support tenants impacted by welfare reform through provision of financial advice and information on ways they can maximise their

income, including smoothing the financial transition between unemployment and paid work.

- iv. We will work with City and Islington College, and the council's own Islington Learning and Working service to ensure unemployment tenants have access to training opportunities with a clear pathway to employment.

2) Well managed and maintained homes and estates

- i. We will continue to maintain the inside of our homes to a good standard by ensuring they are safe, meet the current and future needs of residents and are places where people want to live.
- ii. We will continue to maintain the outside of council homes to a good standard by ensuring they are wind and water tight, safe, durable and accessible to current and future residents.
- iii. We will maintain communal areas within our estates to a good standard utilising our caretaking services to ensure they are safe, durable, accessible and attractive places.

- iv. We will ensure our homes are maintained to a high standard by regularly reviewing and benchmarking our services and setting performance standards and targets in line with our priorities. We will continue to find cost effective and efficient ways of improving the management of our homes.

3) Encourage our partners to deliver similar high standards of management and invest in their homes and estates.

- i. We will work with local housing associations, TMOs and Partners for Islington to promote high quality housing management standards in an equitable, transparent and consistent way. We will ensure issues are dealt with robustly and any poor standards addressed.

4) Deliver efficiency savings and exploring creative ways to maximise income

- i. We will improve the way services are coordinated to help us generate savings and achieve value for money during a period of financial austerity and beyond.
- ii. We will explore how we can procure contracts and deliver in house services to achieve greater efficiencies and higher quality services.
- iii. We will be looking to streamline our digital services to make them easily accessible and encourage greater resident independence and promote "self service" options.
- iv. We will explore ways of generating extra income which can be invested in delivering better and/or new services. This could include renting out unused spaces on our estates and/ or realising other commercial opportunities.

5) Resident engagement making a real difference to housing services

- i. We will support the objectives of the Resident Engagement Strategy to build on and explore further creative ideas to engage with residents to ensure we capture the views of our diverse community.
- ii. We will provide feedback on the outcomes from consultations and improve our services in response to their feedback.
- iii. We will support existing TMOs in the support of housing services
- iv. We will review the Leasehold Pledge to keep it relevant to leaseholder needs.

6) Create safer neighbourhoods

- i. We will continue to work with communities to resolve local problems and reduce levels of ASB.
- ii. We will work with residents and others to ensure better and more effective use of CCTV.
- iii. We will encourage more intelligent use of street and estate lighting to create safer and clearer estates.
- iv. We want to make the environment around our homes safe, pleasant places to be proud of. We will listen to residents and develop ideas on improving estates.
- v. We will develop communal and play areas and make best use of community centres. We will encourage positive activities for young people on our estates.

Improve health and wellbeing

Why this is a priority

Housing has an important role in shaping healthy places and preventing ill health and tackling child poverty. We will continue to improve the condition and energy efficiency of homes because of the significant impact housing has on the quality of life of residents.

The older population is predicted to rise and there are a growing number of households that include a member with a disability along with people living with long-term health conditions.

Increased life expectancy makes it important we continue to respond to the changing needs of our older population and specific population groups through new developments, refurbishment works to existing homes and improved access to and range of housing options. The number of older people with high support needs is growing and this needs to be addressed as part of a proposed new housing strategy for older people.

There is evidence that levels of child poverty are increasing within the UK, and Islington experiences a particularly high level of child poverty. The Council has published a Child Poverty Strategy which emphasises the contribution of housing in the reduction of poverty.

Many residents find themselves to be in fuel poverty. In Islington it is estimated that around 10.4% of all households are considered to be fuel poor (fuel poverty data from DECC Statistics 2010) and it is anticipated that levels will rise unless preventative action is taken. The Islington Energy Strategy 2013-19 outlines in more detail how we will either directly as a council or in partnership work to prevent or help people out of fuel poverty.

Below: Union Square houses



Key goals

1) Reduce fuel poverty and help with the cost of healthy living

- i. We will insulate homes to improve the energy ratings of our older buildings and replace older less energy efficient boilers.
- ii. We will provide advice on fuel debt and help reduce fuel poverty working with partners to help ensure everyone can afford to heat their home.
- iii. We will support residents in securing the best energy deals such as collective energy switching
- iv. We will investigate funding opportunities for retrofitting homes
- v. We will develop a proactive approach to dealing with damp and condensation, identifying and dealing with clearly contributory factors with building fabric, and offering advice to our residents on ways to avoid damp and condensation.

vi. We will work with private sector landlords and housing associations to improve conditions including those relating to energy efficiency, taking enforcement action if appropriate.

vii. We will support access to affordable local fresh produce including continuing our programme of improving underused open spaces for community led food growing and play facilities.

2) Make homes more sustainable

- i. Installing green features to new homes and existing homes will help residents save money in the long run through reduced energy bills.
- ii. We will ensure new homes meet high standards of sustainability and design and work towards the 2016 Zero Carbon objective.
- iii. We will make best use of green spaces, to increase the likelihood of physical activity and improved mental health and wellbeing for all.

3) We will look for new ways of working together to increase support and choice for older people to deliver better housing options and services

- i. We will establish strong links with health agencies to help reduce accidents in the home and improve housing conditions for older people. This will include using the disabled adaptations programme to encourage independent living.
- ii. We want to ensure older people have choices about their housing options including to remain in their own home.
- iii. We will develop an Older Persons Housing Strategy that will set out options available across all housing tenures and how these will be delivered in Islington.

4) Increase levels of independence

- i. We are improving housing opportunities and conditions for disabled people through our allocations policy and by supporting young disabled people through the transition to adulthood.
- ii. We are committed to ensuring young care leavers are able to secure a suitable place to live within the borough to improve outcomes.
- iii. We will explore opportunities to develop befriending schemes for older and disabled people living in Islington.
- iv. We will explore the viability of carrying out health assessments for older tenants and other health and independence promotion initiatives that have proved to be successful elsewhere.
- v. We will provide Disabled Facilities Grants for occupants in the private sector and housing associations homes to enable them to remain in their homes

- vi. We will look to develop more supported housing and move on options for people with drug and alcohol addictions, mental health issues and those found to be rough sleeping.

5) We will work to provide a better quality of life for some of our most vulnerable residents, building on the good working relationships between public health, housing and social care.

- i. We will enhance our joint working with the Learning Disabilities Partnership on housing related initiatives, and supporting people with learning disabilities into paid work.
- ii. We will develop and implement protocols between housing, public health and social care to provide better support for our residents.
- iii. We will work across agencies to plan to meet the housing needs resulting from improved life expectancy of some of the most vulnerable residents.

- iv. We will continue to work with public health in relation to private sector housing to highlight the links between poor housing and health. We will continue to promote referrals about poor or unsuitable housing conditions from the NHS and other agencies to the council so that we can take appropriate action. For example it is much more cost effective to take preventative measures, like provision of a handrail, than fund a hip replacement as a result of a fall in the home.

Prevent homelessness and provide options

Why this is a priority

Finding ways of preventing people from becoming homeless is the most effective way of reducing homelessness. We have reviewed our services for people who are homeless or threatened with homelessness to ensure that we provide timely, realistic and practical advice on their housing options to prevent homelessness and, where this is not possible, mitigate the impacts of homelessness.

Right: stairway inside the Boleyn Road apartments

Despite our track record of success in homelessness prevention, the number of families in temporary accommodation has been rising which has a negative impact on their wellbeing and significant cost implications for the council. At the same time there are many families who live in council or housing association homes in Islington, which no longer meet their needs, for example because they are too large or too small or they cannot be adapted to meet the needs of a family member with a disability. By helping these families to move we will be able to free up affordable homes for others in housing need, including homeless families.

With significant reforms to the welfare system being implemented, it is important the council and our partners help mitigate the impacts on our residents and prevent more people from becoming at risk of homelessness. We outlined earlier some of our proposed measures and actions to tackle the cost of living crisis and reduce levels of poverty in Islington.



Key goals

1) Work with our partners to further develop accessible and effective homelessness prevention and advice services

- i. We will increase homeless preventions through early intervention work.
- ii. We aim to keep the level of homelessness acceptances at or below 500 per annum.
- iii. We will coordinate advice and support to households impacted by the benefit cap and other planned welfare reforms.
- iv. We will support the work of the Islington Homelessness Forum by providing good information about prevention of homelessness services available for member agencies.
- v. We will monitor the impact of welfare reform and ensure we respond to current and new challenges to prevent homelessness.
- vi. We will investigate more cost effective options for the provision of temporary accommodation

2) Work with landlords to make private rented homes available to low income families and young people

- i. We will develop a new affordability assessment to make sure housing options in the private sector are sustainable.
- ii. We will increase private sector opportunities through development of cost effective incentives, including setting up a social lettings agency (subject to a viable business case).

3) Provide more move on options for people in supported housing

- i. We will increase access to floating support services to help sustain tenancies and reduce the number of people in temporary accommodation
- ii. We will increase supported choice to help people move into a permanent home.

Appendices / Appendix 1

Development of the Housing Strategy 2014-19

Why Islington needs a housing strategy

Under section 87 of the Local Government Act 2003, the Council may publish a housing strategy which should set out its vision for housing in its area with its objectives and housing role. The aim of the housing strategy is to set out priorities for housing in Islington over the next five years across all tenures to meet housing need. It will contribute to the Council's overarching objective to make the borough a fairer place to live and work.

The Greater London Authority (GLA) Act 2007 requires housing strategies produced by London boroughs to be in general conformity with the London Housing Strategy. This will be a key consideration in any decision made by the Mayor of London to give a London borough greater influence over affordable housing delivery in its area and/or access to funding for housing investment delegated to the Mayor under the Localism Act 2012.

Since the publication of the 2009–2014 Housing Strategy there have been significant changes to the local and national political, policy and funding landscape. This new strategy reflects these changes and is underpinned by other relevant policies and strategies the Council has developed since 2010, for example the Islington Core Strategy.

The national changes impacting on housing in Islington since 2009 include the outcome of the general election in 2010 and the resultant change in government, the economic downturn, the challenges linked to welfare reform and significant changes to social housing regulation, funding, tenure and allocations.

At a local level Islington continues to experience very high house prices and an expanding private rented sector. From April 2012, the Council has been directly managing housing landlord services previously provided by Homes for Islington.

How we have developed this strategy

We have been working with our key partners and residents to develop this housing strategy, including. Our partners include housing associations, private sector landlords, developers, voluntary and community groups. You can find out more about how we developed this strategy by visiting www.islington.gov.uk to view the evidence and other supporting documents that informed the strategy.

Below: Boleyn Road apartments





During 2013 we have carried out a programme of consultation which has been open to people living in Islington as well as the partners we work with, who have an interest in the future of housing in the borough. The consultation process included an event in September 2013 which was well attended by resident representatives and partner organisations. We would like to thank everyone we took part in the event and others who fed back their views and comments in other ways during the consultation stage in the development of this strategy. We have collated all the comments received and reflected these in the final version of this strategy.

Monitoring and performance

The delivery of the housing strategy will be subject to monitoring and review with regular reports on progress being presented to key internal and external stakeholders. The strategy is supported by a number of policies, an overarching high level action plan and more detailed service delivery plans. The service delivery plans will be monitored quarterly and reviewed annually by the relevant service areas to ensure their continued success in helping to deliver the housing strategy.

Monitoring will also ensure continued relevance in light of other potential changes to national, regional or local policy and be able to respond to those changes. As the overarching action plan and service delivery plans will be developed in line with this Housing Strategy we can ensure actions are timely, relevant and measurable in terms of making real progress on delivering the vision and priorities set out in the strategy.

Commitment to equality

The council has a duty to promote equality, tackle discrimination and encourage participation in public life. As part of the development of this strategy we have conducted an Equality Impact Assessment, a copy of which can be found on our website along with the strategy document and its appendices.

Relationship with other strategies and plan

The housing strategy supports the Councils overall vision “Towards a Fairer Islington” by setting out how housing in Islington will contribute to the delivery of our six corporate priorities:

- **Decent, suitable and affordable homes.** This priority is the foundation for the new housing strategy.
 - **Lower crime and antisocial behaviour.** The housing strategy will support housing regeneration, partnership working and steps to build stronger communities which will reduce levels of crime and antisocial behaviour in Islington.
 - **Cycle of poverty broken.** Housing services will work with others to help residents’ access employment and training opportunities, high quality child care and resolve debt problems helping to break cycles of deprivation and alleviate poverty.
 - **Best start in life for children.** Providing secure suitable homes and high quality outdoor space are the building blocks for improving lives and meeting aspirations for a better future.
 - **Healthy, active and independent lives.** The housing strategy will aim to improve housing options, conditions and neighbourhoods within the borough, leading to improved health outcomes for residents.
 - **Delivering basic services efficiently and well.** The housing strategy will set out how we will work with our partners and residents to continually improve our services to meet changing needs and expectations.
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The housing strategy links in to and influences wider council priorities and other relevant strategies and plans as illustrated in the diagram below.



Appendix 2



Islington profile

Background

- I. Islington is an inner London borough, with an estimated population of 206,000. It is the second smallest borough by area which makes it London's most densely populated borough, at 137 persons per hectare.
- II. The high population density reflects the shortage of accommodation and land in the borough, small average household size, and the popularity of the area, with a very high proportion of flats (rather than houses)..
- III. The ethnic diversity of Islington is typical of inner London Boroughs. The largest ethnic groups after White British (48%) are White-Other (16%), Black African (6%) and Black Caribbean (4%).
- IV. Islington is also one of the most deprived local authority areas in the country, but it is also home to some of the wealthiest and influential people in Britain.
- V. Islington has seen an 85% increase in the size of the private rented sector (PRS) in the last 10 years. The average rental in the borough is above the London average. The role of the PRS is set to assume more importance in meeting housing needs, including accommodating homeless people and, therefore, it is essential that we can provide support to access the sector whilst ensuring that homes are well managed, free from hazards meet minimum quality standards.

Context

The key housing issues which influence this strategy are examined in more detail in the appendices but can be summarised under three main themes as illustrated below. These themes have influenced the development of our four overarching strategic housing priorities and the goals within each of these.

1. Housing Market

- a) Affordability and limited supply of housing is the major issue across all tenures in the borough.
- b) Average house prices are some of the highest in London with low levels of owner occupation compared to most other London boroughs
- c) Increase in the number of households renting from private landlords and letting agencies
- d) Increase in number of people living in non self-contained housing (includes student accommodation)

2. People

- a) Growing population
- b) Relatively young and diverse
- c) High number of single households
- d) The employment rate has increased however it is still lower than the London average.

- e) High rate of population turnover (new people moving to the area and older residents leaving) and low population churn (where residents move house within the borough) compared to other areas in London.
- f) 24% of households have a person with a long term health problem or disability (22,000 households).

3. Housing stock

- a) Extremely high proportion of small flats and apartments as a market response to the young adult and student population
- b) A large, but decreasing, social rented sector
- c) Very mixed residential stock ranging from traditional Georgian and Victorian houses and flat conversions to large social housing estates and high rise apartment blocks
- d) Majority of dwellings 62.3% were built before 1919
- e) Extreme contrasts within an area with some of the country's most deprived neighbourhoods in close proximity to areas of very considerable wealth.

Appendix 3

Key Housing Data

People

- Between 2001 and 2011 the population has increased from 175,800 to 206,100.
- It is estimated the population will rise from 215,000 by 2020 and to 227,000 by 2030.
- There are more 25-29s than any other age group in Islington and 57% of Islington's population is aged under 35 years.
- The percentage of people aged over 65 has decreased in Islington over the past ten years. This trend is also seen in London overall. Islington has a relatively large number of households headed by someone aged over 65 in social rented accommodation (42%)
- Islington has the highest population density with almost 140 residents per hectare
- Almost 60% of households are not living in a couple and there are 8,600 lone parent households in Islington 56% of which are not in employment.

Diversity

- Islington's population has become more ethnically diverse over the past ten years, with less than half (48%) of residents being White British in 2011 compared to 57% in 2001. This percentage is now slightly higher than the London average (45%) and much lower than the England average (80%).

Tenure

- The fall in the numbers of people who own property with a mortgage means overall owner occupation accounts for 29.7% of the housing market amongst the lowest levels in London.
- In the last decade the number of council homes has decreased mainly due to right to buy sales
- The increase of new housing association homes has not replaced the loss of council dwellings.

- Private renting has increased to 26% in Islington compared to National average is 15.3%. Factors driving an increase in renting include:
 - ▲ rise in house prices,
 - ▲ average house prices have risen faster than wages
 - ▲ prices have grown at a faster rate than wages
 - ▲ since 2008 recession, householders have to put up larger deposits to secure a mortgage

Housing need, supply and demand

- As of 31 May 2013 19,241 households were on the housing register 8,413 of which had been awarded 120 points or more to bid. 5,089 households including transfers are overcrowded and 790 under occupiers.
- There were a total of 1,608 empty dwellings in 2011/12. 1,055 were privately owned, 286 from the council and 267 housing associations.

House prices, rents and affordability

- The average price of property in the borough has been steadily rising month on month since (at least) 1999. The average house price in Islington by Sept 2013 stood at £541,000 – compared to 165,763 for England and Wales¹.

The cost of privately renting in Islington is higher than the London average making it difficult for people on low incomes to afford the weekly rents.

In terms of affordability the average private sector rent for a 1 bed property represents 48% of gross average earnings (£34,253² average London income); well above the recommended proportion of 25% gross annual earnings.

If an affordable rent were charged at 80% of the market rent the average 2 bed and 3 bed would be significantly above the rent charged for council and housing association social rented properties and exceed the Local Housing Allowance.

Cost of private renting		
	Islington	London
Studio	£235	£185
1 bed	£320	£250
2 bed	£395	£311
3 bed	£495	£346
4+ bed	£600	£531

Comparison of average house prices		
	Islington	London
Jan-07	367,356	313,918
Jan-08	439,931	350,941
Jan-09	385,338	300,525
Jan-10	400,751	331,404
Jan-11	438,527	339,786
Jan-12	465,358	348,256
Jan-13	509,210	370,592

¹ <http://www.landregistry.gov.uk/public/house-prices-and-sales/search-the-index>

² Pay Scale 5 Jun 2013

Relevant strategies and plans

- **Islington Tenancy Strategy 2012 – 15** sets out the Council's position regarding the use of Affordable Rent.
- **Islington Core Strategy 2011** and related documents sets out the long term vision of how we will provide more affordable housing for our communities.
- **Private Sector Housing Strategy** (under review) – focusses on securing and improving the supply of private sector housing as a viable option for all, and improving the condition and management of private sector homes in partnership with owners and landlords
- **Empty Homes Strategy 2010-13** – aimed at bringing the longer term empty properties found in the private sector back into use for residential purposes.
- **Housing Allocations Scheme 2013** – determines priorities for allocating council homes and nominations to housing associations

Homelessness

410 households were accepted as being owed a main homeless duty in Islington in 2012/13

The most common reason for lost of their settled accommodation is:

- Asked to leave by relatives, including parents
- Loss of Rented Accommodation including ending of an Assured Shorthold Tenancy (AST)
- Domestic Violence

At the end of 2012/13 there were 1008 households in temporary accommodation (947 March 2012).

Preventions - 2012/13 957 (835 in previous year)

Below: Armour Close kitchen/living space



Indices of Deprivation

2010

Islington is one of the five most deprived boroughs in London, and is in the top 15 across England. 61% of Islington's population live in the 20% most deprived areas nationally.

Relevant strategies and plans

- **Prevention of homelessness strategy 2012 –14** sets out how we will continue to prevent homelessness
- **Islington Supporting People Strategy 2010-15** – sets out how the partnership of the council, health and probation will work together to meet the needs of vulnerable people in Islington through the provision of housing support.

Housing conditions and energy efficiency

Islington Council stock now meets decent homes standard. A range of improvement works are being carried out.

The percentage of households in Islington without central heating has decreased from 7% in 2001 to 3% 2011.

Relevant strategies and plans

- **Islington Housing Asset Management Strategy 2013** sets our priorities for the physical care and improvement of our stock and neighbourhoods.
- **Energy Strategy 2012-2016** sets out the strategic priorities for meeting carbon reduction targets.
- **Seasonal Health and Affordable Warmth Strategy** outlines the risks to vulnerable people and how these can be addressed.
- **Resident Involvement Strategy** outlines how we can increase the quality, range and representation of resident involvement in Islington.
- **Islington's Joint Health and Wellbeing Strategy 2013-2016** shows our overarching plan to improve the health and wellbeing of children and adults in our borough and to reduce health inequalities.
- **Private Sector Housing Strategy** (under review)
- **Islington Council Housing Business Plan 2013-43** – The business plan aims to demonstrate the financial sustainability of council housing in Islington in the long term.



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