



Homes for Lewisham

Lewisham Housing Strategy

2015-2020

25 March 2015

Contents

Foreword

Introduction

The Housing Challenge

Key objective 1: Helping residents at times of severe and urgent housing need

Key objective 2: Building the homes our residents need

Key objective 3: Greater security and quality for private renters

Key objective 4: Promoting health and wellbeing by improving our residents' homes

Delivering the Housing Strategy

Glossary

Foreword

Cllr Egan

Good quality, safe and affordable housing is a fundamental right for everyone. We all need a place we can call "home".

However, living in London has simply become unaffordable for many. The number of new homes being built in the capital has not kept pace with the needs of a growing population. Recent changes to the grant regime to support affordable homes and ongoing welfare reforms have combined to create a huge increase in the numbers of people facing homelessness. As the demand for private rented property has increased so too have the rents which ordinary Londoners struggle to keep up with. We have reached a crisis point and something needs to change.

We need more decent homes across all tenures for all of our people so that London can continue to thrive and be the economic dynamo that supports the rest of the UK economy. In particular we need to ensure that there is an increase in the supply of affordable homes for those who have least capacity to pay unaffordable market rents.

Here in Lewisham, our aim is to make a real difference to people's lives. We can and we will build more genuinely affordable homes, improve living standards in our existing properties and help our residents reduce the cost of running their homes through energy efficiency improvements. We will also continue to reach out to support residents who find themselves in genuine difficulty and faced with unavoidable homelessness.

In order to increase opportunities for our residents, we will work with developers to attract the private investment our borough needs. Such partnerships will enable us to shape the form this investment takes, putting local people first to support the development of sustainable communities.

This strategy sets out how we will accelerate our efforts to meet the challenge. We are already doing some fantastic work. In the next few years we will complete our Decent Homes programme ahead of schedule. The Council, in partnership with Lewisham Homes, has already started building new council housing for the first time in decades. We will work with our local communities, partner Housing Associations, developers, the Greater London Authority (GLA) and other stakeholders to do everything we can to increase housing supply

here in Lewisham. I will also be working with my colleagues at London Councils to ensure there is a collaborative and concerted effort across London.

Together, we will ensure that we continue to build strong, prosperous and thriving communities.

Cllr Handley

Since becoming Chair of the Housing Select Committee in 2012, I have been pleased to lead the Select Committee to drive improvements in services in order to best support our local communities.

Our 'one stop shop' Single Homelessness Intervention and Prevention (SHIP) service and the Housing Options Centre (HOC) offer improved services to residents facing homelessness, and by working with our voluntary sector partners we have been able to provide extra support for rough sleepers.

Successful partnerships have also enabled us to access millions of pounds of funding for specialist housing, starting by building new state of the art new homes for older people. These schemes will not only provide fantastic new homes for hundreds of people, but they also help to 'unlock' family housing.

Despite financial challenges, we have continued to improve people's homes through the Decent Homes project, as well as grants to increase energy efficiency. We have also shown that we are not afraid to crack down on the worst offenders, licensing Houses in Multiple Occupation (HMOs) and setting up a team to drive out dangerous 'rogue' landlords.

With this strategy, we set out our commitment to work with our communities and our partners towards the aim of ensuring high quality housing for all our residents. By doing so, we can make Lewisham a fairer and more prosperous place to live.

Introduction

Our housing strategy, ***Homes for Lewisham*** supports our overarching vision which is set out in Lewisham's ***Sustainable Community Strategy***. A good quality and secure home is the starting point for all of us in any community. Here in Lewisham we recognise that suitable housing is central to creating dynamic and prosperous communities, well connected to the opportunities that London offers. This strategy sets out our commitment to support Lewisham's citizens in accessing and living in good quality housing that improves their opportunities for employment, education, health and wellbeing.

The global financial crash in 2009 and the subsequent recession in the UK have had a dramatic impact on people's lives. There has been significant pressure on citizens' resources and their ability to keep pace with the rising cost of living. For many Londoners, the problems of economic instability, unemployment, precarious employment contracts and stagnating wages have been exacerbated by rapidly rising house prices and rents. Economic circumstances have also constricted private sector development over a prolonged period.

Together with this unprecedented squeeze on public finances, the significant reduction in Government grant for affordable house building has pushed us to crisis point in terms of housing supply and demand.

While London's population has grown rapidly over the last 10 years, its housing supply has not kept pace. Across London, there is a projected growth of 40,000 households a year for the next 25 years.¹ It is clear that tackling the housing challenge will play a central role in determining London's growth over the next decade and in responding to the wider challenges posed by developing the city's economy and infrastructure.

Homes for Lewisham sets out our response to this challenge. In writing this strategy, we acknowledge the importance of working together with other Local Authorities, the Greater London Authority (GLA) and our partners in order to respond effectively. We have consulted and listened to our communities and our partners, and much of their input is reflected in this final document. They will now play a central role in how the strategy is delivered.

¹ 2013 round demographic projections, GLA

A Housing Strategy for 2015-20

Our new housing strategy will help to address the challenges our residents face. We want to support our families and citizens as they seek to secure a suitable home that is affordable and sustainable so that they can put down roots for themselves and their children. This will require us to work with partners across all sectors to maximise the number of new homes built across all tenures. The Council itself will explore innovative ways of building new homes and searching out new routes to finance more affordable social housing.

We will also need to explore the potential for improving security and affordability in the private rental sector. We will examine the feasibility of accreditation and licensing schemes to test their applicability and purposefulness in Lewisham. We will also improve on our ability to tackle rogue landlords who exploit our most vulnerable tenants.

Our focus will continue on ensuring that our existing housing stock is made decent, safe and suitable for our residents, including those with additional support and care needs.

Feedback from consultation on our draft Housing Strategy highlighted the growing importance of affordability to our partners and residents, and affordability is central to the objectives of this housing strategy. Lewisham Council will continue to champion the importance of truly affordable housing linked to household incomes, and will support our existing communities throughout this time of change.

Ensuring the delivery of a range of housing options lies at the core of sustaining diverse communities. This will be crucial to ensuring that Lewisham is able to respond to future challenges and will be in the best position to benefit from the developments the future will bring.

Lewisham's housing strategy is driven by four key objectives:

- 1. Helping residents at times of severe and urgent housing need**
- 2. Building the homes our residents need**
- 3. Greater security and quality for private renters**
- 4. Promoting health and wellbeing by improving our residents' homes**

We have identified aims for each key objective, which will inform our annual action plan and shape the implementation of the strategy. Additional information on the principles that will guide the implementation of this strategy is outlined in ***Delivering the Housing Strategy***, which outlines our approach to involving local communities and working with partners.

The key objectives and aims in this strategy do not describe everything we will do. They are designed to help us focus on the most pressing issues and describe our approach to addressing these issues in a way that will be achievable over the next five years.

The following principles underpin this strategy:

- **Reducing inequality – narrowing the gap in outcomes for citizens**
- **Working in partnership – tackling challenges that can only be addressed through positive collaboration**
- **Promoting prevention – empowering our residents with the tools to help themselves and our communities**
- **Sustainability – delivering together efficiently and effectively and taking into account the long-term implications on our environment**

The housing challenge

Population boom

London's population is booming. It has grown rapidly, from 6.8 million in 1986 to 8.4 million in 2013, and is now predicted to surpass 8.6 million by 2016.² Latest figures suggest that our current population is bigger than it has ever been before. London's economy is also growing rapidly. Between 1997 and 2012 London's economy more than doubled in size, growing from £147 billion to £309 billion, making a key contribution to the world's economy.³ The recent recession has hit the UK hard and has had a real impact in the borough, but London has been more resilient than many other parts of the country. Here in Lewisham our diverse communities live together and are able to access the opportunities available in this prosperous and exciting city. As Londoners, Lewisham's population benefits from the numerous opportunities and possibilities which arise from living in the capital; they also play an intrinsic part in its success.

Of course this success brings challenges. A growing population inevitably puts pressure on our infrastructure. Transport, healthcare, education and environmental services are all required to respond to greater demand. Since the recession of 2008, the benefits of London's economic recovery have been far from even, and we are witnessing a worrying growth in inequality, exacerbated by reductions to government funding and services.

This strategy recognises the link between these pressures and the population. That is why it is so important that any consideration of housing needs is connected to the wider concerns around the long-term regeneration and development of Lewisham, and indeed London as a whole.

However, the focus here is on the massive shortfall in housing supply across the capital and in this borough. *Homes for Lewisham* also deals with the consequences of that shortfall including homelessness, a lack of affordability at all levels, a rocketing private rented market and the need to modernise and make decent our social housing stock.

² Mid-year population estimates, Office for National Statistics (ONS), and 2013 round demographic projections, Greater London Authority (GLA)

³ Regional Gross Value Added statistics, ONS, 2013

Approximately 290,000 people live in Lewisham and our population is projected to increase by at least another 15,000 by 2018.⁴ Over the next two decades Lewisham is forecast to see the second highest rate of population growth in Inner London.⁵

Lewisham's population is comparatively young, with one in four residents under the age of 19.⁶ Compared to other areas of the country, Lewisham's older population is relatively small. However, the profile of our population is also due to change. The number of people aged over 65 decreased between 2001 and 2011 but has now risen to comprise around 10 per cent of the population. This is projected to rise by 65 per cent between 2012 and 2032. The population of people aged over 85 is also projected to rise significantly, and is predicted to double from 3,000 to 6,000 over the same time period.⁷

There are around 116,600 households in Lewisham, predicted to increase to 146,800 by 2031.⁸ The average size of households in Lewisham decreased steadily throughout the 20th century, in common with the rest of London, but the a lack of affordable housing now means that this is slowly increasing, leading to increased overcrowding.

The Government, London Councils, the GLA, the construction industry, RSLs and numerous others have predictions for housing demand and supply over the next few years. Although estimates differ, the one common conclusion across the sector is that even if we develop and build rapidly we are unlikely to keep pace with demand. For us in Lewisham, this has major implications for future affordability and housing tenure.

Changing tenure

Population growth, limited supply of new homes and the resulting increase in house prices have caused profound shifts in patterns of tenure across London and Lewisham.

Approximately 55 per cent of Lewisham's population now rent, either in the private or social sector. There has been a slight decrease in social renting and in the number of homes that are owned outright, but the private rented sector has increased significantly, doubling in size over the last 10 years to over 25 per cent.⁹

⁴ Lewisham's Joint Strategic Needs Assessment (JSNA)

⁵ Sub-National Population Projections, ONS, 2013

⁶ Lewisham's JSNA

⁷ 2012-based Subnational Population Projections for Local Authorities in England, ONS, 2014

⁸ South East London SHMA

⁹ Census of Population Table KS402EW, ONS, 2011

House prices and rents

Across London and in Lewisham, house prices and rents have increased steadily over recent years. London house prices are now 78 per cent higher than the UK average, the widest gap since at least the late 1960s.¹⁰

In Lewisham, the median house price increased from around £226,000 in 2009 to approximately £341,032 in 2014; an increase of 51 per cent.¹¹ Local monitoring data has shown an increase in the median monthly rent for a 2-bed property in the borough from £901 in 2011 to £1,065 in 2014.¹²

The housing market in Lewisham is far from uniform and house prices and rents generally decrease from north to south. On average, house prices in Blackheath are more than double those in Bellingham. Concerns about the affordability of housing particularly focus on the ability of households to access the market. For this reason the relative affordability of the cheapest housing in the borough is key. Lower quartile prices and house prices offer a basis for this.

For residents living in the private rental sector, the median rent in Lewisham at the end of December 2014 was £1,000 per month.¹³ A household spending 33 per cent of its gross income on housing costs would need an income of £36,000 i.e. roughly the median borough household income to afford this.¹⁴

At the beginning of 2015, house prices were lowest in Whitefoot ward, where the average house price recorded by the Land Registry was £245,304.¹⁵ Based on a 10 per cent deposit and a mortgage based on 3.5 times household income this would be affordable to a household with an annual income of £63,078 – 1.7 times higher than the borough median household income of £36,145

Even at the lowest end of the property market, home ownership remains unaffordable to two thirds of Lewisham households.

¹⁰ GLA analysis of House Price Index quarterly data from Office for National Statistics

¹¹ Average house prices by borough, ward, LSOA and MSOA, Land Registry, February 2015

¹² South East London SHMA Core Data Report

¹³ Valuations Office Agency, Private Rental Market Statistics, February 2015

¹⁴ Live Table 582, DCLG; Annual Survey of Hours and Earnings, 2008 & 2013, ONS; CACI Paycheck.

¹⁵ Land Registry, Average house prices by borough, February 2015

Acute need and housing crisis

Homelessness, and rough sleeping in particular, is the most obvious expression of housing need. In Lewisham, the number of accepted homeless applications increased by 24 per cent between 2010 and 2013, and the number of households in temporary accommodation has increased by 76 per cent over the last 5 years.¹⁶ Across London, the number of households placed in temporary accommodation is increasing. Lewisham is no exception to this trend. Furthermore, it is estimated that the number of people sleeping rough in London rose by 13 per cent between 2011/12 and 2012/13.¹⁷

Quality and sustainability

Alongside some of the country's finest housing, London has some of the worst housing conditions, and this has a direct impact on quality of life, health and educational attainment. In 2012, 22 per cent of homes in London were estimated to fall below the Decent Homes standard.¹⁸ Too many households live in unsuitable conditions, and overcrowding is a growing problem. Overcrowding rates are far higher in the rented sector. 14 per cent of social renting households and 13 per cent of private renting households in London are overcrowded, compared to just 3 per cent of owner occupied households.

Overcrowded accommodation has been identified as a problem for their family by over 20 per cent of parents interviewed in a recent Lewisham survey.¹⁹ Poor quality housing is a major contributing factor to poor health in children, with up to a 25 per cent higher risk of severe ill-health and disability during childhood and early adulthood.²⁰

11 per cent of Lewisham households are classified as vulnerable and living in 'non-decent' housing according to the South East London Strategic Housing Market Assessment (SHMA) published in 2014.²¹ Lewisham Council and our partners are carrying out a programme of works to improve conditions in social rented housing and properties owned by housing associations, funded through the Decent Homes programme. 100 per cent of properties stock transferred to housing associations in Lewisham now meet the Decent Homes Standard but of course there is an ongoing need to ensure that existing housing is suitable and of a high quality.

¹⁶ P1E data, DCLG, 2014

¹⁷ Street to Home annual report 2012/13, Broadway, 2013

¹⁸ Housing in London, GLA, 2012

¹⁹ Area wellbeing profile for Lewisham, 2013

²⁰ Area wellbeing profile for Lewisham, 2013

²¹ South East London SHMA

The quality of housing in the private rental sector is a particular concern. An estimated 21 per cent of households in the private sector were found to be living in unsuitable homes, with category one Housing Health and Safety Rating (HHSRS) hazards.²²

There is an additional challenge in ensuring suitable housing for older people and those with additional care and support needs. In Lewisham, the number of older people with mobility difficulties is projected to increase by 5 per cent between 2012 and 2020. The number of working age people with physical disabilities is anticipated to increase even more rapidly, by 20 per cent over the same period.²³

As a result, there is a pressing need to ensure that Lewisham can provide suitable housing for older people and those with additional care needs. In part, this will be met through facilitating adaptations to allow residents to stay in their own homes for longer. It will also necessitate upgrades to existing sheltered housing and the delivery of new specialist care and supported housing.

82 per cent of all housing in Lewisham was built prior to 1973. Local monitoring data suggests that only 3 per cent of our housing stock has been built since the turn of the millennium.²⁴ This has implications for stock condition and energy efficiency, as older homes are often more expensive to heat, maintain or upgrade to meet modern standards. Fuel poverty is a growing issue for households as energy costs rise. Improving the condition of the housing stock has an important role to play in avoiding risk of fuel poverty. Our housing, regardless of age, needs to be able to be adaptable and sustainable.

Delivering new homes

A shortage of all forms of housing is a major contributor to house prices increasing beyond the level at which households on average incomes can afford them. Affordability is central to securing financially sustainable housing options. Lower rents and market values can reduce dependence on housing benefit, representing a saving to the public purse and improving choice for low income households. Delivering affordable housing is crucial to supporting London's wider economy and infrastructure. Investment in affordable housing often underpins the delivery of housing in general.

There are various assessments as to the projected level of housing need in London and in Lewisham. The GLA, London Councils and the boroughs in Lewisham's regional partnership

²² Housing stock models update for the South East London Housing Partnership, Building Research Establishment, 2009

²³ Projecting Older People Population Information (POPPI), 2013

²⁴ Projecting Adult Needs and Service Information (PANSI), 2013

all have different estimates. Demand for new homes is not a science and based on combining intelligence from a variety of sources we estimate that between 1,385 and 1,600 new homes are required each year to cope with increasing demand. The Strategic Housing Market Assessment (SHMA) estimates that 1,144 will need to be 'affordable'.²⁵

The provision of new housing is subject to an assessment of capacity and targets by the GLA. Currently capacity in Lewisham is considered to be 1,385 homes a year – this is the target figure set out in the Council's Core Strategy that was adopted in 2011.²⁶

However, the annual need as estimated through the South East London SHMA is greater than this. These reports suggest that the demand for new homes outstrips our capacity to build. This challenge is London-wide, and in order to deliver the new homes we need, we will have to work together in partnership with neighbouring boroughs.

Welfare reform

The Government's Welfare Reform agenda has had a significant impact on housing need and how it can be met. The introduction of an overall weekly benefit cap of £500 per week in 2013 has resulted in a shortfall of housing benefit for larger households, especially in the private rented sector. 475 Lewisham households were affected in January 2014 according to figures from The Department for Work and Pensions (DWP).²⁷

Additionally, the size criteria for housing benefit for social housing tenants were amended in 2013. Housing benefit is no longer payable on 13 per cent of the rent of a home under-occupied by one bedroom and by 25 per cent of the rent payable on two bedrooms. This is referred to by many commentators as the 'bedroom tax' and by government as removing 'the spare room subsidy'. As of March 2014, 2,572 Lewisham households were affected by the 'bedroom tax'.

Proposals for introducing direct housing benefit payments to residents as part of Universal Credit is of particular concern for tenants in the private sector. Lewisham was chosen as a pilot local authority for the introduction of Universal Credit, and found that 80 per cent of residents included in the pilot raised concerns about receiving Housing Benefit through direct payments, highlighting the support that some residents will need to manage finances and avoid eviction.

²⁵ South East London SHMA, based on Cobweb Consulting report using data from ONS Census 2011, English Housing Survey 2010-2012 and GLA SHMA (2013) and SELHP Administrative data (final quarter 2013).

²⁶ Further Amendments to the London Plan

²⁷ Benefit Cap data, DWP, January 2014

Key objective 1: Helping residents at times of severe and urgent housing need

Homelessness is the most extreme form of housing need. Rough sleeping is the most visible aspect of homelessness, but many homeless families live in temporary accommodation or in unsuitable and unstable conditions, unable to afford a home of their own.

Not having a decent home affects all areas of life – from being able to sustain employment to ensuring that children and young people are able to attend and succeed in school. But having a home is about more than just having a roof over your head. Homeless people suffer high levels of stress from their lack of control over their housing situation, high levels of poverty and often poor living conditions. It is socially isolating, and disrupts communities.

Lewisham Council has a duty to assist households in priority need who are not intentionally homeless, including the provision of temporary accommodation.²⁸ Yet most of all, the Council recognises the damaging effects of homelessness for our communities, and the destruction it can cause to people's lives. The financial burden of providing temporary accommodation when other forms of housing are simply inaccessible can also have a devastating impact on our ability to provide other Council services. The cost of homelessness affects everyone.

The causes of homelessness are complex, but recent increases have been driven in particular by increases in evictions from the private rented sector.

²⁸ Temporary accommodation is housing such as Bed and Breakfast (B&B) or hostel accommodation that may be used in an emergency to accommodate households who are homeless.

The problem of homelessness and of providing good quality, affordable, homes for all households is a strand that runs throughout this strategy. The inter-related issues of homelessness, temporary accommodation and cost have to be addressed.

An increase in the supply of affordable housing is a key part of the solution and is covered in **key objective 2** of this strategy. Greater availability of housing of all tenures, especially affordable housing, means households have to spend less time in temporary accommodation waiting for a suitable settled home.

Prevention of homelessness is fundamental to ensuring that residents are able to sustain employment and to minimise disruption for families. It is essential that prevention is at the centre of a policy of reducing homelessness, which will in turn reduce pressures on temporary accommodation. The Council's services therefore will increasingly be geared to this aim.

Lewisham Council can also look to improve our temporary housing. This will also help us to relieve budgetary pressures. For example, the Council can move from relatively costly private sector provision such as bed and breakfast and "nightly paid" to better quality provision in the private rented sector that is developed, owned and controlled by the Council or its housing association partners. For some, we may be able to support them to find their own housing in the private rented sector. This will enable families to have greater choice and control over where they live.

Housing services provided by the Council are aimed at the most vulnerable and those in the most urgent need, based on a customer-focused approach. For other households, resources to provide face-to-face advice and assistance may simply not exist. There will therefore be an emphasis on self-help, based on the Council providing online information about housing options, including development of a housing options 'toolkit'. For many households, it is desirable to provide specialist advice alongside information about housing options – for example advice about managing debt and support in seeking and sustaining employment.

Housing needs other than homelessness still need to be addressed; otherwise they contribute to future homelessness and have a detrimental effect on residents' health and wellbeing. Overcrowding is one such need. There is some scope for relieving overcrowding by freeing up accommodation through supporting tenants who wish to 'downsize' for example through the Council's Trading Places scheme.

Since 2010, the Council has seen a decrease of 53 per cent in the number of properties available for letting. These 'lets' are the social rented properties available, and the decrease

in lets represents the loss of social housing through Right to Buy, as well as residents living in social housing choosing to stay in their homes longer due to disincentives to moving such as higher 'affordable' rents, fixed term tenancies and the costs of moving.

As a result of the decline in available 'lets', we are finding it increasingly difficult to find affordable homes for families who need them. Prevention of evictions from the private rented sector and use of the private rented sector to provide temporary or 'settled' accommodation are key elements of reducing homelessness, addressed separately in **key objective 3**.

In order to prevent homelessness, we will take a proactive approach to supporting residents at risk of homelessness. For example, by seeking to move residents at risk of eviction from the private rental sector into alternative, more secure, private rental accommodation before tenancies are terminated or using Discretionary Housing Payments to help those affected by the benefit cap.

Close partnership working with voluntary agencies is central to addressing increases in rough sleeping in recent years. It will be necessary to plug the gaps left by the end of sub-regional funding for the Rough Sleeping Staging Post that Lewisham has led on, and the associated voluntary sector run schemes for accessing the private rented sector.

We will need to provide information and advice to young people about housing, so that they are aware of their options if and when they choose to start living independently, and to prevent them from running into difficulty later on in life.

For single homeless people, including rough sleepers, the Single Homeless Intervention and Prevention Service (SHIP) offers a single point of contact to provide specialist advice for single households in housing need.

SHIP is the point of access for any single people in the borough who are homeless, or threatened with homelessness. Seeing approximately 2,000 people each year, SHIP provides advice on housing issues and access into Supported Housing Pathways as well as other temporary and permanent housing options.

The SHIP team also leads on and co-ordinates the move on of clients from the Supported Housing Pathway, which provides supported housing for those with additional barriers to sustaining tenancies, for example those affected by mental health issues, substance or alcohol dependency and ex- offenders.

Simplifying the process of accessing supported housing and providing a range of accommodation and support options offers a model that is crucial to helping prevent single

homelessness and providing future education, employment and stable accommodation prospects.

Our aims:

- **To reduce all forms of homelessness, including rough sleeping, across Lewisham**
- **To reduce the number of households living in temporary accommodation**
- **To mitigate the adverse impacts of welfare reform**
- **To be able to offer relevant housing options, including supported housing, to vulnerable households in order to maintain or improve their health and wellbeing**

Key objective 2: Building the homes our residents need

For decades Britain has failed to build enough homes to meet the requirements of its citizens. This is now acknowledged by all contemporary commentators on housing, and is seen as the root cause of the current 'Housing Crisis'. The recent Lyons Housing Review predicted that the country could be short of up to two million homes by 2020.²⁹

Across London, there is a longstanding undersupply of new homes. The current backlog across the capital is estimated to be around 349,000 households.³⁰ The most recent assessment of new homes needed in Lewisham suggests that we will need to facilitate the building of approximately 1,600 new homes a year to meet the demand for housing across all tenures.³¹

Lewisham's ambitious regeneration strategy sets out how housing supply will contribute to the development of dynamic and vibrant neighbourhoods, supporting thriving communities for our families and citizens. Equally, regeneration plans and proposals for new transport infrastructure in particular are essential for maximising our capacity for developing new homes.

Working in partnership with other London boroughs, Housing Associations and developers will be crucial to providing the homes we need. We can work jointly on site assembly around regeneration areas, and work together to deliver homes that are well-designed and genuinely affordable to renters and purchasers.

For both the Council and housing associations, genuinely affordable housing may only be achievable through cross subsidy – generating the necessary income from some market rent or sale and a mix of tenures.

²⁹ Lyons Housing Review, 2014

³⁰ Homes for London: The London Housing Strategy 2014, total backlog is estimated to be 349,000 (including housing moves) including 121,000 required additions to the housing stock.

³¹ South East London SHMA

Lewisham's residents and communities will have a critical role to play in ensuring that we can support the development of the right homes in the right places, and can also help us to identify suitable areas for housing regeneration.

Our residents have been the driving force behind some of our most innovative responses to housing problems, for example instigating work on community-led self-build and the development of a Community Land Trust (CLT).

The Council will make every effort to meet housing demand, and to build as many homes as we can. For the first time in 30 years, the Council has started building new homes again. This is going to continue and pick up momentum. We will ensure that the best arrangements are in place for the Council to deliver and fund this programme.

We are also aware of the importance of ensuring that all our new homes are sustainable. This means ensuring new homes are built to a high quality and can adapt over time. We recognise the future implications of changes to the climate (for instance, the need to mitigate flood risk) and that our homes need to be energy efficient in order to sustain low energy costs.

For some groups specialist or supported housing is required. For older residents a programme of building new extra care schemes will continue. Re-modelling and re-provision will ensure that the supply of specialist accommodation meets needs and aspirations. Flexibility of design to support a 'lifetime homes' ethos is a priority for the Council across all housing tenures.

For the Council, building homes for private rent or sale provides the opportunity to develop to its own design standards and to improve the quality of new build housing within the private sector, leading by example. Income generated through these schemes will be re-invested into social and affordable housing.

We recognise the necessity of making best use of our existing properties, such as by bringing empty homes back into use and working to discourage 'land-banking' and 'buy-to-leave' investment.

On sites which are currently vacant awaiting longer-term regeneration, we will pilot the use of re-usable housing. This will use modern technology to assemble factory produced housing to provide temporary residencies for three to four years, before moving the units elsewhere. Lewisham Council are the first Local Authority to develop a 'pop-up' village using this technology. The village will spend its first four years on the former site of the Ladywell Leisure Centre before moving elsewhere. Designed by Roger Stirk Harbour + Partners, the

village will provide temporary homes for 96 people as well as eight units for commercial and civic use.

Ladywell pop-up village is just one example of how we are able to use innovative solutions to the housing challenge. This approach allows us to provide much needed housing quickly, without compromising the long-term use of the site.

Our aims:

- **To work with our communities and partners in order to maximise our ability to deliver well designed and affordable new homes for Lewisham.**
- **To support the development of new homes that meet high standards of design, sustainability, accessibility and energy efficiency to meet the long-term needs of our residents.**
- **To develop modern specialised or supported housing for specific client groups, including both single people and families with support needs.**
- **To innovate and create new models of affordable and sustainable housing, for example Council owned re-usable housing.**

Key objective 3: Greater security and quality for private renters

The rapid and continuing growth of the private rental sector (PRS) over recent years means that the sector is increasingly significant. Across London, the number of households in PRS now exceeds the number in the social rented sector for the first time since the 1970s.³²

A significant amount of housing need is both met by and generated by the sector; over half the housing moves in the borough are within the PRS. It is a dynamic sector characterised by mobility.

In general, there is relatively high resident satisfaction amongst private renters; however the poor condition of a small proportion of properties and how they are managed has a disproportionately damaging impact on the sector as a whole.³³ The Council will not turn a blind eye to conditions that put the health and wellbeing of residents, including the growing number of children living within the sector, at risk.

Although the Council's powers and resources are limited, ensuring the health and wellbeing of residents remains a priority and provides the rationale for how these resources are deployed. Wherever possible the Council will work to improve affordability, stability and standards for private renters.

Therefore we will build on the work that was started in 2013 to target the worst rogue landlords in the borough. We will evaluate this work and build up our expertise and capacity in this area. As part of this, we will investigate the feasibility of establishing a licensing scheme for private landlords, which could allow us to support the best landlords whilst increasing our ability to take enforcement action against rogue and criminal practice.

³² Homes for London: The London Housing Strategy, 2014

³³ The private rented sector in South East London and Lambeth, Cobweb Consulting, 2014

The Council also has existing relationships with a number of good landlords. Using accreditation (e.g. the London Landlord Accreditation Scheme) and various incentives we will develop these further. Incentives may involve grants or loans but can also be about providing support and information to enable landlords to manage to high standards.

Council support may also be needed to ensure that landlords are aware of the requirements they must meet in order to legally let a property to tenants. For example, the 2011 Energy Act established a requirement that rental properties should have an Energy Performance Certificate rating of E or above. Currently, the private rented sector is the least energy efficient tenure of housing with the highest proportion of energy inefficient properties (F and G rated).

One in five households in the private rented sector live in fuel poverty, compared to 8.5 per cent of the owner occupied sector. Energy efficiency is crucial to preventing fuel poverty.

The Council also uses the private rented sector for temporary accommodation and homelessness prevention. We will potentially use PRS for discharge of homeless duty in some cases. In this role the Council ensures that the PRS it uses is affordable (e.g. within Local Housing Allowance levels) and is of adequate quality.

Increasing private sector rents are therefore a major challenge for the Council as it seeks to provide suitable and secure housing for residents in housing need.

Rising rents also reduce affordability for residents living in the PRS. This has an enormous impact on the ability of our residents to afford the basics of life, such as food, gas and electricity. Rent increases impact on the cost of living, and for the ability of our residents to be able to live and raise families without additional Council or government support.

Through working in partnership with other local authorities within the region, we can seek to influence rent levels so that they are genuinely affordable

The Council has an opportunity to influence the provision of new private sector housing through 'institutional investors'. It also has an opportunity to provide its own private renting provision as it seeks to cross subsidise its own new build programme (see **key objective 2**).

The Council can assist private renters by making information about the sector available, including information about tenants' rights and about the role of lettings agents. We will work to improve transparency around letting agency fees and to decrease the financial burden for tenants.

Our aims:

- **To improve security and affordability for households living in the private rental sector.**
- **To improve conditions in the private rental sector in order to support the health and wellbeing of tenants.**
- **To reduce evictions from the private rental sector.**
- **To work together with our partners to improve conditions in the sector and target rogue landlords and the most dangerous properties.**

Key objective 4:

Promoting health and wellbeing by improving our residents' homes

Poor housing conditions such as cold, damp and overcrowding are detrimental to health and wellbeing. Linked to respiratory and cardiovascular illness and excess winter deaths, poor quality housing can also impact on childhood development and mental health.

The Council is currently working through multi-agency initiatives such as Warm Homes, Healthy People and the Lewisham Insulation Partnership to address the link between preventable excess winter deaths and tackling the fuel poverty that affects approximately 8 per cent of Lewisham households.

By working in partnership with agencies across the private, public and voluntary sectors, the Council is able to make the best use of its resources to improve the energy efficiency of homes. We are currently working in partnership to use funding from the Green Deal, the European Union and energy suppliers to make energy related home improvements for residents.

21 per cent of properties in the private sector contain hazards that are classified as category 1 under the Housing Health and Safety Rating System, such as inadequate thermal comfort. Achieving greater thermal efficiency and tackling fuel poverty in the growing private rented sector (see **key objective 3**) represents a particular challenge.

For some owner occupiers support and advice may be necessary to release equity in order to bring about the most essential improvements.

Improvements to affordable housing through capital and planned investment programmes and the Decent Homes programme can be delivered for residents by Lewisham Homes and Regenter B3 (council housing) or by local housing associations.

Partnerships with housing associations mean the Council is able to influence investment in order to support wider goals such as improved health and wellbeing. All properties stock-transferred from the Council to Housing Associations since 2009 now meet the Decent Homes Standard, but continuing investment is needed to maintain this.

All homes managed by Regenter B3 and over half of those managed by Lewisham Homes now meet the Standard. By the time the programme completes in 2017, a total of £94.4m will have been invested in carrying out housing improvements through the scheme.

As well as improving existing homes, it is imperative to ensure new housing is well designed to adequate standards of thermal efficiency, accessibility and space. For some existing homes, particularly those owned by the Council, it may be more effective to re-provide than to carry out improvements. Some of the Council's sheltered housing is an example, and new extra care schemes will be required to replace older sheltered housing schemes that are no longer fit for purpose.

For older or vulnerable residents in all tenures, improvements to their homes can enable them to stay in their own homes longer. Handyperson, home improvement and adaptation services are central to this. With growing demand on resources such as Disabled Facilities Grant, the Council has to constantly seek the greatest possible cost-effectiveness in the delivery of such services.

Cost effectiveness can be supported by ensuring all social housing providers are supported in operating Minor Adaptations Without Delay Working. We will also explore the extent to which it is feasible to install adaptations on an entirely preventative basis – so that we can establish whether the cost of 'preventative' adaptations could be justified by the avoidance of costly hospital admissions.

Health and wellbeing can also be achieved through environmental improvements such as improving the external space around housing. When improving our residents' homes, we must also consider our parks and the public spaces that surround our homes and communities.

Our aims:

- **To work with Lewisham Homes, Regenter B3 and our Housing Association partners in order to enable further improvements to residents homes and the local environment.**
- **Contribute to improving the energy efficiency of our homes and reducing carbon emissions to support warm, healthy homes and protect the environment.**
- **To support independent living and reduce risks for vulnerable residents, including excess cold, flood risk and overheating.**
- **To take a strategic approach to securing the future of our homes, looking to re-provide homes where this is the most feasible way of improving standards.**

Delivering the Housing Strategy

Homes for Lewisham will be a driver for change. The strategy sets out the areas of greatest challenge, and provides a common goal for all our partners to work towards. It outlines our ambitions for housing in Lewisham, and our commitment to our communities. Supporting this strategy are other plans which provide more detail on how specific challenges will be addressed, how local opportunities will be realised and what resources are available.

Relationship with other strategies and plans

Lewisham's *Sustainable Communities Strategy* continues to provide the overarching vision for the borough until 2020. *People, Prosperity, Place* is our regeneration strategy and sets out our vision for future development and infrastructure investment. *Homes for Lewisham* supports the overarching vision set out in these documents and our continued commitment to making Lewisham the '*best place in London to live, work and learn*'

Planning policy is set out in the *Local Development Framework (LDF)*. The *Core Strategy* is the main LDF document. It is our plan for the future and sets out the key decisions about how much development will happen in the borough and where, when and how it will take place. All planning applications are assessed using the policies set out by the Core Strategy, which also provides further detail on how we will seek to improve the built environment, provide more affordable housing and employment spaces, respond to climate change and provide facilities for our communities.

We are working towards making more of our resources available online, so that they can be easily updated. We will also continue to commission and publish research to inform our policies.

Monitoring and performance

The delivery of the housing strategy will be subject to monitoring and review with annual updates made and reflected in the action plans for each of the four key objectives. The

strategy is supported by a number of policies, and more detailed service delivery plans. Strategic decisions regarding the delivery of our housing services are made through the Housing Select Committee and Mayor and Cabinet. Committee and Cabinet meetings are open to members of the public and minutes are published on the Lewisham Council website.

Monitoring will ensure continued relevance in light of potential changes to national, regional or local policy and ensure that the strategy is able to respond to such changes. Action plans and service delivery plans will support the overarching vision of the housing strategy, and will ensure that delivery is timely, relevant and measurable in terms of making real progress on delivering the vision and aims 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. Reducing inequality and supporting the development of sustainable communities is at the core of all Lewisham Council policies.

Our main partners

Greater London Authority (GLA)
Lewisham Affordable Housing Group (LEWAHG)
Lewisham Homelessness Forum
Lewisham Tenants Fund (LTF)
London Councils
Regenter B3
South East London Housing Partnership (SELHP)

Get in touch

If you would like to find out more about this strategy, or any of the partnerships listed above, contact us at Housingstrategy@lewisham.gov.uk

Resources

If you require help with housing or need to access homeless services, an online directory can be found at www.homelesslondon.org

A list of social housing providers in Lewisham can be found on the Council website <http://www.lewisham.gov.uk/myservices/housing/Social/Pages/default.aspx>

First Steps provides a search service for residents looking for affordable housing in London <https://www.sharetobuy.com/firststeps>

Action Plan

Helping residents at times of severe and urgent housing need

To reduce all forms of homelessness, including rough sleeping, across Lewisham	To reduce the number of households living in temporary accommodation	To mitigate the adverse impacts of welfare reform	To be able to offer relevant housing options, including supported housing, to vulnerable households in order to maintain or improve their health and wellbeing
Undertake outreach projects with schools to educate young people about their housing options	Facilitate access to well-managed, high standard PRS to provide medium to long-term housing solutions both in and out of the Borough for homeless families and single people	Support residents who find themselves at risk of homelessness e.g. through Discretionary Housing Payments	Review our allocations policy and develop a housing options 'toolkit' to provide online housing advice
Work in partnership with voluntary sector agencies to tackle increases in rough sleeping	Develop options to discharge to the private rental sector as an alternative to temporary accommodation	Use preventative services to support residents to mitigate negative economic impacts of welfare reform e.g. advice and support on budgeting	Improve information, advice and guidance on housing options
Work through the SELHP to keep down the cost of temporary accommodation	Provide a greater number of alternatives to temporary accommodation	Support residents to access good quality accommodation that is suitable and affordable for them, both in Lewisham and outside the borough	Support residents to 'downsize' in order to free up larger affordable accommodation for families in need
Deliver comprehensive prevention services to meet demand	Ensure that Council decisions on intentional homelessness continue to be robust		Deliver a Social Lettings Agency to access private sector accommodation to meet demand across all Council departments

Building the homes our residents need

To work with our communities and partners in order to maximise our ability to deliver well defined and affordable new homes for Lewisham	To support the development of new homes that meet high standards of design, sustainability, accessibility and energy efficiency to meet the long term needs of our residents	To develop modern specialised or supported housing for specific client groups, including both single people and families with support needs	To innovate and create new models of affordable and sustainable housing, for example Council owned re-usable housing
Ensure that the provision of genuinely affordable housing is maximised through working with Planning (and S106).	Shape wider housing projects to address energy and carbon issues.	Develop new extra care housing for older people using modern design standards (e.g. HAPPI).	Pilot the use of re-usable housing and other technologies that will allow us to quickly deliver new homes on vacant sites.
Bring empty homes back into use, with a focus on providing good quality housing for homeless.	Ensure new build meets high standards for energy efficiency, supporting the Zero Carbon Standard.	Implement a strategy for older people's housing.	Support groups of residents to commission and/or build their own affordable homes.
Devise a programme of low cost home ownership for local residents.	Ensure that energy efficiency and resident fuel costs are reflected in decisions about long-term investment and regeneration.	Review, and where possible deliver, options to increase the supply of supported housing options e.g. for residents with autism.	Review the potential for additional funding streams to maximise our overall housing delivery.
To work with and support resident-led development, for example through tenant management organisations.			

Greater security and quality for private renters

To improve security and affordability for households living in private rental sector (PRS) accommodation	To improve conditions in the PRS in order to support the health and wellbeing of tenants	To reduce evictions from the PRS	To work together with our partners to improve conditions in the sector and target rogue landlords and the most dangerous properties
Review options to licence private landlords, working across Boroughs where beneficial.	Use loans and grants to support the health and wellbeing of vulnerable tenants.	Provide online advice and guidance about tenants' rights.	Continue to tackle rogue landlords in the borough.
Support the development of new models of private renting by professional landlords, potentially including the Council itself.	Support institutional investment in the private rental sector in order to raise standards and reduce the cost of renting, including options for linking rents to incomes.	Provide legal advice and liaise with landlords.	Use accreditation and incentives to develop partnerships with the best landlords to promote good practice.
	Work in partnership to review an acquisitions programme with Lewisham Homes.	Work with all landlords through the Lewisham Private Sector Housing Agency to procure properties for private sector leasing.	Adopt an inter-borough and interdepartmental approach to the Council's own use of the private rented sector to avoid inflation of costs.
	Reshape Environmental Health service to increase successful enforcements.	Develop online advice and information for citizens on key areas that contribute to poor housing conditions.	

Promoting health and wellbeing by improving our residents' homes

To work with Lewisham Homes and our Housing Association partners in order to enable further improvements to residents homes and the local environment	Contribute to improving the energy efficiency of our homes and reducing carbon emissions to support warm, healthy homes and protect the environment	To support independent living and reduce risks for vulnerable residents, including excess cold, flood risk and overheating	To take a strategic approach to securing the future of our homes, looking to re-provide homes where this is the most feasible way of improving standards
Work with Lewisham Homes to complete the programme of bringing all Council homes up to the Decent Homes Standard.	Contribute to achieving a 44 per cent reduction in carbon emissions in Lewisham by 2020 from a 2005 baseline through improving the energy efficiency of the borough's homes.	Provide grants, loans and interventions to deliver improvements in the owner occupied and private rented sectors	Undertake feasibility studies which consider the best long-term investment strategies for our estates.
Extend the ALMO management agreement with Lewisham Homes in order to anticipate further improvements to resident's homes and housing estates.	Develop and deliver targeted support for households at risk of fuel poverty	Implement arrangements that result in the most prompt and cost-effective installation of adaptations in order to maintain independence and reduce risk of falls and accidents.	Ensure that building new affordable housing remains a priority in regeneration schemes.
	Access external funding on energy and carbon reduction and develop opportunities for renewable and decentralised energy.		Support our housing partners to look at the best ways to improve standards on their estates, including opportunities for re-provision.

Glossary

Affordable rents

Affordable rents were introduced by the Government in 2011 to allow social housing providers to charge up to 80 per cent of the local market rent for the homes they let. These rents are higher than social rent. The housing sector tends to classify housing costs as 'unaffordable' if they amount to more than 35% of net income.

Lewisham Council published a study on the potential implications of affordable rent in February 2014 which can be found here:

<http://www.lewisham.gov.uk/myservices/planning/policy/LDF/development-policies/Documents/LewishamCouncilPODAffordabilityStudyFinal.pdf>

Arm's Length Management Organisation (ALMO)

An ALMO is a not-for-profit company that provides housing services on behalf of a local authority.

Bedroom tax

The term 'bedroom tax' is used to refer to the Government's 'removal of the spare room subsidy' in the Welfare Reform Act 2012. The reform means that social sector tenants with rooms deemed to be 'spare' face a reduction in Housing Benefit, resulting in them being obliged to fund this reduction from their incomes. Lewisham Council have set up the Trading Places team to provide support and advice for residents affected by bedroom tax. The team also assist with Housing Moves. For more information visit our website:

<http://www.lewisham.gov.uk/myservices/benefits/housing-benefit/under-occupation/Pages/Trading-Places.aspx>

Bed and Breakfast Accommodation

When you apply to a council for help as homeless, the council decides whether or not you're entitled to temporary accommodation. If it decides you are entitled, you could be offered a room in a guest house or bed and breakfast hotel (B&B). B&B accommodation is a last resort for the council, which is used due to a lack of more suitable accommodation.

Most B&Bs used by the council are not like hotel accommodation, and are often run specifically for homeless families. Residents placed in B&B may have to share facilities with other residents in the B&B. Not everyone who stays in a B&B is offered permanent or settled housing from the council.

Benefit cap

The benefit cap is a maximum limit on the amount of benefit a household can receive. To find out more, visit the Government website: <https://www.gov.uk/benefit-cap>

Buy to leave

'Buy to leave' is a phrase coined to describe cases where investors buy residential property and these are deliberately left empty rather than being let to tenants or inhabited by the owner.

Buy to let

Buy to let refers to the purchase of a property specifically to let out (to rent). A buy to let mortgage is a mortgage specifically designed for this purpose.

Community Land Trust

Non-profit, community-based organisations run by volunteers that are owned and controlled by the community and make housing and other community assets (e.g. community centres) available at permanently affordable levels.

Decent Homes Programme

The Decent Home Standard applies to social housing in England and covers properties rented out by councils and housing associations. Social housing should:

- be free of health and safety hazards
- be in a reasonable state of repair
- have reasonably modern kitchens, bathrooms and boilers
- be reasonably insulated

The Decent Homes Programme refers to the Government-backed funding programme to bring all social housing up to the Decent Homes Standard. The Programme began in 2011.

Discretionary Housing Payments

A discretionary housing payment (DHP) is a short-term payment from your council to help cover some housing costs. DHP does not have to be repaid by the resident. Councils have a limited budget for DHP that can only be used for specific purposes.

Food Poverty

Food poverty is the inability to afford, or have access to, food to make up a healthy diet. It is about the quality of food as well as quantity. It is not just about hunger, but also about being appropriately nourished to attain and maintain health.

Fuel Poverty

The condition of being unable to afford to keep one's home adequately heated.

Greater London Assembly (GLA)

The GLA is a unique form of strategic citywide government for London. It is made up of a directly elected Mayor – the Mayor of London – and a separately elected Assembly – the London Assembly.

Housing Associations

Housing associations are non-profit organisations that rent homes to people on low incomes or with particular needs. This includes both social and affordable rented property, as well as options for low cost home ownership. You can find out about social housing providers in Lewisham here: <http://www.lewisham.gov.uk/myservices/housing/Social/Pages/default.aspx>

Housing Health and Safety Rating System (HHSRS)

The housing health and safety rating system (HHSRS) is a risk-based evaluation tool to help local authorities identify and protect against potential risks and hazards to health and safety from any deficiencies identified in dwellings.

Housing Poverty

Poverty as a result of the high cost of housing, also referred to as 'housing cost induced poverty'. A household can be seen as living in 'housing poverty' if they are not classified as living 'in poverty' before housing costs, but once housing is taken into account the household is found to be living below the poverty line.

Housing-led regeneration

Housing developers, including housing associations and co-operatives are key economic players, not only as landlords and developers, but in their wider role as investors in the regeneration of local communities. 'Housing led regeneration' is a term used to refer to this role of housing providers and developers in supporting a comprehensive and integrated vision and action which leads to the resolution of urban problems.

Intermediate Housing

Housing which falls between 'social housing' (such as traditional rented council housing) and 'open market' housing; intermediate housing is intended to bridge the gap between the two. It was noticed that as house prices increased, the gap between social housing and open market housing grew, meaning people often could not afford to progress from social housing to owning their own home. Intermediate housing tries to bridge the gap as it is 'more affordable', sitting below open market prices but above social housing.

Land Banking

Land banking is the practice of aggregating land for future sale or development. Land is left empty and undeveloped. Speculating on land values for the investment purposes can cause the price of land to increase above market value, with the result that it becomes more expensive to develop new homes as the cost of the land increases.

Lewisham Homes

Lewisham Homes is an ALMO that manages housing on behalf of Lewisham Council.

Lewisham Private Sector Housing Agency

The Agency is a team at Lewisham Council which provides support and advice for tenants in the private rental sector and works to improve standards in the sector. Find out more

information here:

<http://www.lewisham.gov.uk/myservices/housing/landlords/Pages/default.aspx>

Local Housing Allowance (LHA)

Housing benefit that helps pay the rent if you rent from a private landlord. LHA is administered by the local council.

London Councils

A cross-party organisation representing London's 32 borough councils and the City of London. London Councils develops policy and provides London-wide services such as Freedom Pass.

Minor Adaptations Without Delay Working

Protocol which allows housing providers and the Council to carry out assessments for minor adaptations and then install them without the need for additional assessments or applications for grants.

Mortgage

A debt instrument, secured by the collateral of specified real estate property that the borrower is obliged to pay back. Over a period of years, the borrower repays the loan, plus interest and must clear the mortgage in order to 'own' the property. If the borrower fails to make the agreed payments to their mortgage provider, the mortgage provider can repossess the property. A mortgage loan is made against the value of the property.

Multi-Agency Public Protection Arrangements (MAPPA)

MAPPA is the name given to arrangements in England and Wales for the authorities tasked with the management of offenders who pose a serious risk of harm to the public.

Nightly Paid Accommodation

This is accommodation the Council uses to provide temporary housing to households while their applications for housing are assessed. The Council only pays for the accommodation for the nights it is actually used.

Owner occupation

Owner-occupancy or home ownership is a form of housing tenure where a person, called the owner-occupier or home owner, has purchased the home where they live. It refers to residents who own their properties in full, as well as those who lease their property from a bank or building society through mortgage payments.

Private rented sector (PRS)

The PRS can be defined as property that is privately owned and being rented out as housing, usually by an individual landlord. It is the fastest growing tenure in the country, and nearly a quarter of Lewisham residents live in private rented housing.

Regeneration

Regeneration aims to bring about a lasting improvement in the economic, physical, social and environmental condition of an area.

Registered Provider (RP)

Social housing providers registered with the government. The Homes and Communities Agency (HCA) maintains a statutory register of social housing providers (the register) which lists private providers (not-for-profit and for-profit) and local authority providers. Most not-for-profit providers are also known as housing associations.

Registered Social Landlord (RSL)

A registered provider of social housing, also known as a housing association.

Social housing

Housing let on low rents and on a secure basis to those who are most in need of housing or struggling to meet housing costs. Normally, social housing is provided by councils and not-for-profit organisations such as Housing Associations.

Social rent

Social housing. Rent levels for social housing are controlled, with limits to rent increases set by law so that they are kept affordable.

South East London Housing Partnership (SELHP)

The Partnership is made up of the boroughs of Bexley, Bromley, Greenwich, Lewisham and Southwark and includes our main housing association partners.

Stock-transfer

A housing 'stock transfer' refers to council housing where ownership is transferred to a housing association.

Temporary Accommodation

Temporary accommodation is housing such as Bed and Breakfast (B&B) or hostel accommodation that may be used in an emergency to accommodate households who are homeless.