# Lewisham's housing strategy 2020–26





#### **Foreword from Councillor Bell**



Over the course of the last housing strategy 2015–2020, Lewisham has achieved a lot. Through our building programme, we have built new social homes for the first time in a generation. We are proud of council housing and we now have the Building for Lewisham programme, which is starting to deliver the genuinely affordable homes our residents need. Our vision is for everyone to have a safe, secure and genuinely affordable home. But this is not the reality for many households.

Lewisham, along with the rest of London, is facing an unprecedented housing crisis. There are not enough genuinely affordable homes for those who need them.

The cost of housing has increased and incomes have not kept pace. Welfare reform has left households struggling unfairly. We face a range of challenges due to continuing budget cuts through Government-imposed austerity. This is stretching our already limited resources further. If it was not for our hard working staff both at Lewisham Council and Lewisham Homes, we would be left increasingly powerless to act against homelessness and poverty.

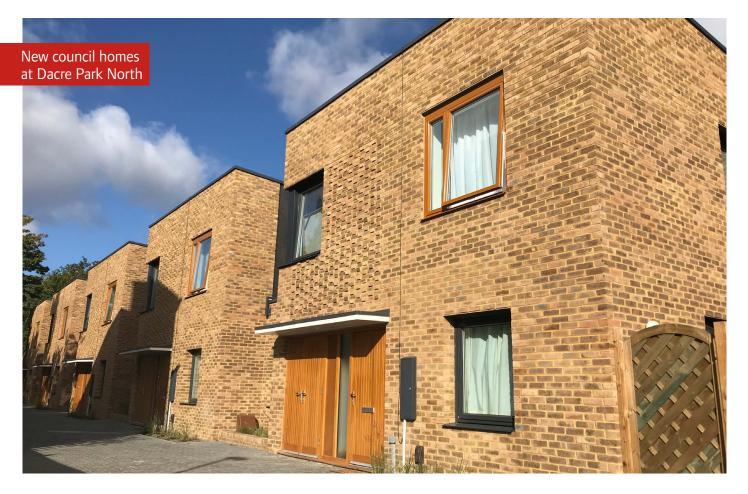
Additionally the COVID-19 pandemic has put immense pressure on resources as we work to support vulnerable people, and households in desperate need as a result of the economic decline. We will need to change the way we work across services to meet this challenge.

The pandemic has also highlighted health inequalities that are simply not acceptable. We must ensure that all of our work drives positive changes in promoting equality and fighting injustice.

That is why we have developed this new housing strategy, to help us move closer to achieving our vision. It lays out our plans for the next six years, to make sure we continue to make a difference and try to deal with the housing crisis. In Lewisham, we are committed to doing all we can. It is the residents of Lewisham that make it such an amazing place, and strong communities are at the heart of that. We recognise this and will put residents at the centre of decision-making to help Lewisham flourish.

Earlier this year we launched a draft strategy for your input. Thank you to every single one of you who responded to that consultation. Your input is vital in shaping our final strategy and the actions that underpin it.

Together, we can and will make greater progress.



#### Tackling the housing crisis

#### **Context**

There is currently not enough appropriate housing in Lewisham for everyone to have a safe, stable and genuinely affordable home. Too many people are unable to share in our borough's successes because they desperately need better solutions to their housing problems.

Lewisham is the 12th most populated borough in London, with over 314,000 residents. The population is projected to grow to almost 390,000 residents by 2050, increasing pressure on housing in the borough too. We need to make sure our strategic direction, key priorities and actions address this, so that our residents can live independent prosperous lives.

We have set out in our corporate strategy our key commitments to tackle the housing crisis. We will provide more genuinely affordable housing. We will ensure that the diversity that makes Lewisham so strong is reflected in our housing with mixed communities and a variety of tenure types. We will improve standards across all housing sectors. We will give our residents more independence and stronger voices in the housing decisions that affect them.

We have already been working towards these commitments, and earlier this year we launched a draft housing strategy outlining actions already underway, and the approach we want to take in working towards our vision. We consulted you to find out your views and the results have been used to develop this final strategy document.

#### **Housing in Lewisham**

Huge funding cuts and a lack of the right powers and resources have led to a housing landscape that does not adequately provide for the residents of Lewisham.

The amount of households relying on the private rented sector (PRS) has almost doubled in the last 20 years and the PRS now accounts for a quarter of available homes.

However, PRS rents have increased by 50% over the last 10 years, whilst household incomes have not kept pace. This means that renting privately is less affordable than ever before.

Unfortunately the availability of social housing in this period has decreased and there are not enough social homes to meet the demand. There are over 9,800 households on the housing register waiting for permanent homes. Of these, 2,500 are homeless and living in temporary accommodation.

It will take us over nine years to provide social homes to everyone on the housing register if the number of homes available stays the same, and if no more households are added to the register. It is likely that many of those on our waiting list will never move into social housing.

Homelessness has increased during the last 10 years and remains high. Almost 5,200 households approached us for homelessness assistance between April 2018 and March 2020. The main reasons for people becoming homeless are the ending of a tenancy in the PRS, or because family and friends can't allow them to stay any more. Even though we are better at helping people earlier on, the numbers of households in crisis continues to rise.

We must act now to address this and allow our residents access to decent, safe and affordable housing.

Our approach is grouped into five themes:

- 1. delivering the homes that Lewisham needs
- 2. preventing homelessness and meeting housing need
- 3. improving the quality, standard and safety of housing
- 4. supporting our residents to live safe, independent and active lives
- 5. strengthening communities and embracing diversity.

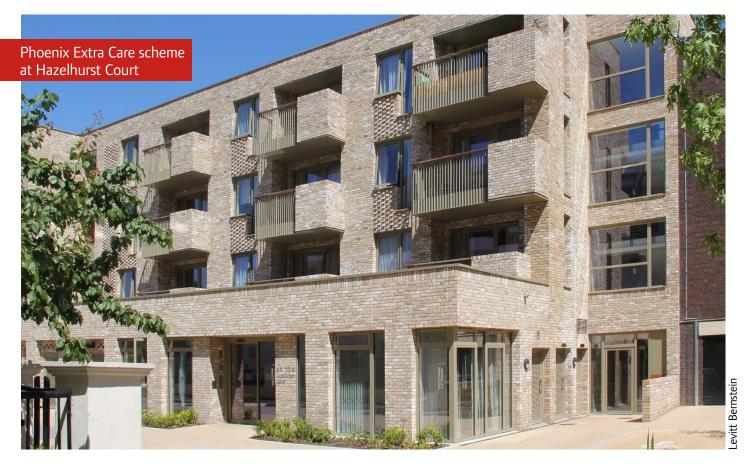


Our vision is that everyone has a safe, stable and genuinely affordable home where they can live an independent and prosperous life. The new housing strategy 2020–26 outlines the strategic direction, key priorities and actions that will help us achieve this vision.

Responses to our consultation have helped us to further shape our proposals and action plans that fall under the above themes. Additionally, the COVID-19 pandemic has made it necessary for us to reshape some of the ideas that were included in our draft strategy so that we can support people most in need.

We must also ensure that our work drives positive changes in promoting equality and fighting injustice, so much of which has been highlighted by the pandemic.

As well as ensuring our own policies, strategies and actions drive us towards our vision, we must call on central Government to help us address Lewisham's housing needs. As part of this document we have included a number of key 'asks' of Government to support us in our work.



#### Priority 1: delivering the homes that Lewisham needs

There is a severe shortage of genuinely affordable housing in Lewisham. There is a risk that this housing crisis will impact not just on current but future generations. Many people in our local communities are struggling to afford to live in the borough they call home.

Household incomes have not seen the same increase as rent prices; they have increased by around 12% between 2010 and 2018. Income in Lewisham is relatively low; over 60% of residents have an income below the London average.

Rents in the private rented sector have grown by 50% between 2011 and 2017. In areas with historically less expensive homes rents have increased at an even higher rate – 70% between 2011 and 2017. This has meant that previously affordable homes have become too expensive for households on low incomes. These households are in an increasingly precarious position.

This has resulted in more families becoming homeless. In recent years almost 50% of homeless households

become homeless because of the ending of a tenancy in the private rented sector. This makes it the biggest single cause of homelessness in Lewisham. The solution is to increase the number of genuinely affordable homes.

#### **Delivering new homes**

We plan to deliver a diverse range of new homes to meet the needs of all our residents. Our priority is providing more social rented homes, because these are the only type of housing that remain genuinely affordable for the majority of people in Lewisham. We know how high the demand is from the 9,800-plus households on our housing register.

In 2012 we started building our own council homes again for the first time in a generation. We will push forward with this work in an ambitious programme to provide new homes for our residents. Our homes will incorporate the social infrastructure needed for communities to thrive, such as community space, green spaces and public facilities for all to use. Our homes will be places where residents want to live. Development

will be sustainable, keeping costs down and creating the best possible environment for our residents.

We are also looking at underused Council land and regeneration of our current housing estates, where residents support it.

In addition to social rented homes, we plan to deliver a diverse range of homes for all our residents, including improved temporary accommodation and new supported living homes.

#### Private rented sector

As well as building more council homes, we need to improve the private rented sector, where around 40% of Lewisham residents live. To help set the private renting standard, we are delivering our own private rented homes with:

- long-term secure tenancies
- London living rent rates
- high-quality management.

#### How we will achieve this

# Deliver as many social rented properties as possible, through:

- building council-owned homes at social rent
- working with partners to deliver social rent homes in Lewisham
- developing underused Council land and assets
- being innovative in how we deliver homes, including using modern methods of construction.

#### Make places where people want to live, through:

- designing good quality housing and open spaces for residents
- providing the commercial floorspace, public transport connectivity and social infrastructure needed to allow new neighbourhoods to thrive
- building a wide range of both adaptable and specialist homes to meet people's varying needs
- focussing on designs which are easy to maintain and manage
- taking a proactive approach to sustainable development, which will keep costs down and create the best environment for our residents.

# Increase the supply of high-quality accommodation, through:

- developing, obtaining and leasing of homes across a range of tenures to support the needs of residents
- developing private rented homes with longer tenancies and rent clarity
- improving the standards of temporary accommodation
- bringing empty homes back into use where possible
- transforming under-used Lewisham Council assets into much needed accommodation.

- increase investment in genuinely affordable homes
- back councils and housing associations with new funding, powers and flexibilities to build again at scale
- reform the way that homes sold through Right to Buy are replaced.



#### Priority 2: preventing homelessness and meeting housing need

#### Homelessness

Lewisham residents are increasingly facing severe and challenging housing needs. Changes in national policy and lack of genuinely affordable housing have led to an increase in homelessness in Lewisham. The number of families who have to live in temporary accommodation, after the loss of a stable home, has risen to unprecedented levels.

In October 2020 there were almost 2,500 homeless households in temporary accommodation. Over 750 of these live in the most expensive and unstable forms of temporary accommodation. We also have nearly 200 rough sleepers across Lewisham, an increase of 35% since 2015–16. Homelessness has a serious and harmful effect on those who experience it. No household should ever have to experience homelessness.

Our approach is to prevent homelessness at the earliest point, before families become homeless. At Lewisham, we recognise that tackling and preventing homelessness is a public services matter. True prevention requires a holistic response that goes beyond just housing. Our homelessness and rough sleeping strategy 2020–22 outlines our approach in more detail.

#### Overcrowding

Overcrowding is another serious issue for many households in Lewisham. In October 2020, almost 5,100 families on our housing register were living in an overcrowded home and in need of a larger one. More than half of these are already in social housing and needing to transfer. If they were able to do so, that would free up smaller social homes for those waiting in temporary accommodation.

The number of social homes available is far below the need. Since 2011, there has been a 45% reduction in the number of social housing lets for households on the housing register. For every social home we let, there are around 10 households that need that home. Unless there is a major change in the funding to build social homes, it is unlikely that the number of social homes will match the demand. As a result, we have to look for alternative solutions, such as the private rented sector or options outside of the local area. We will work with landlords to achieve this.

#### Young people

The number of households with children is expected to increase by around 6,300 over the period 2018–2033. Supporting children and young people to remain safe, well and able to achieve their full potential is a key priority for housing. We know that the chaotic experience of living in temporary accommodation has a significant negative impact on children. This includes delayed development, increased risk of severe illness, isolation and emotional trauma.

A stable and safe home is a platform from which young people can build their future. We will work with our social care partners to ensure that we are able to address the needs of vulnerable young people and their families.

#### Specialist support

There is also high demand for housing that includes specialist support. This might be for older residents, or for people with mental health needs or learning disabilities. Lewisham have well-established supported housing pathways for those in need.

It is estimated that over 55,500 people in Lewisham have a disability and this is expected to increase to over 71,000 by 2033. In addition, a substantial increase is projected in the number of Lewisham residents over the age of 70, with the figure increasing by almost 90% between 2016 and 2041.

In 2019-20 almost 500 people were referred for supported housing. In September 2020, over 270 households were on the housing register waiting for sheltered housing.

#### How we will achieve this

#### Provide support as early as possible, through;

- continuing to improve the housing options advice service, using a person-centred approach
- working with partners to enable residents in housing need to seek support as early as possible
- increasing our effective health and employment partnerships
- using our information and data to identify residents in need, to help us give personalised support earlier.

# Support Lewisham residents at times of urgent need, through:

- working with partners to provide a joined-up and effective response
- ensuring that the needs of vulnerable children and young people, including 16–17 year olds, care leavers and children with no recourse to public funds, are properly addressed within our service provision
- ensuring appropriate solutions are available for people fleeing domestic abuse
- supporting rough sleepers to access services and accommodation

 ensuring our social homes are let in the most effective way to meet housing need.

## Reduce the number of households in temporary accommodation, through:

- decreasing our use of nightly paid bed and breakfast
- reviewing the use of shared temporary accommodation
- making the best use of the private rented sector to solve housing need
- increasing the availability of much-needed specialist accommodation.

- review the welfare reform measures contributing to rising homelessness, including increasing the local housing allowance rates
- reform private renting insecurity which leads to homelessness
- provide long-term clarity on future funding for delivering homelessness services.



# Priority 3: improving the quality, standard and safety of housing in Lewisham

#### Conditions of private rented homes

One in four residents in Lewisham live in the private rented sector (PRS) – this is double the number of 15 years ago. We estimate that a quarter of private rented properties are non-decent. Since 2019 we have received over 500 complaints about disrepair in the PRS.

#### Improving property standards

Ensuring the quality and standard of the PRS is a priority for us. We have already described under priority one how we will set the standard in the private sector by developing a new generation of private rented homes with longer tenancies and rent clarity. We are also using all the tools we have to enforce against poor standards. Following a public consultation in summer 2019, we are taking steps to increase the number of PRS properties that need a licence. Putting a new licensing scheme in place will help improve property standards. We will also take steps to tackle fuel poverty.

#### **Health and safety**

Health and safety and fire safety are of utmost importance. Our housing providers continue to make sure that the fabric of the buildings meet the required standards. We continue to take all the steps we can to ensure that all tall buildings in Lewisham are safe. We are also working with partners to prepare for new building safety legislation. We will make continuous investment in our homes our priority.

#### **Climate Emergency**

In 2019 we declared a climate emergency, and committed to being carbon neutral by 2030. As a large contributor to carbon outputs, housing has a key part to play in reducing emissions. In addition to our own actions, we will support the progress of our climate emergency action plan with other colleagues and partners.



#### How we will achieve this

#### Improve standards in the PRS, through:

- expanding our licensing regime
- working with landlords and landlord associations to improve standards and practice across the borough
- using data from our licensing schemes to improve our service.

#### Invest in homes in Lewisham, through:

- an ambitious programme of works to improve the condition of our social homes and estates, delivered through our partners
- making the best use of grants and loans for private homeowners to improve the quality and standard of their homes.

#### Lead on health and safety and fire safety, through:

- working with London Fire Brigade and other partners to improve fire safety
- ensuring the fire safety of our own homes

 ensuring private landlords are held accountable for health and safety breaches.

## Lead on addressing the climate emergency, through:

- improving the energy efficiency of the homes we own, promoting efficiency measures and tackling fuel poverty
- supporting homeowners to access government grants to improve the efficiency of their own homes
- taking measures to reduce the carbon footprint of housing.

- ensure adequate resources are available to make homes in Lewisham safe, specifically in relation to external wall systems and building integrity
- provide financial support to facilitate energy efficiency improvements to homes.



# Priority 4: supporting our residents to lead safe, independent and active lives

Good-quality, secure and genuinely affordable housing is the basis from which residents can achieve their full potential. It is important for us to help residents lead safe, independent and active lives. We will do this by using our own resources and by working with partners.

#### Residents' health and wellbeing

Housing has a key role to play in the health and wellbeing of residents. In addition to addressing standards of housing, we need to make sure that housing providers are working effectively with our health partners, including social care, public health, and the NHS. Together, they can provide a joined up approach to supporting residents whose housing is impacting on their mental and physical health.

#### Adapting homes to meet residents needs

Physical health needs, particularly for older residents, can restrict the ability to live independently without home adaptations. Disabled facilities grants help people remain in their home for longer. A survey about the effectiveness of disabled facilities grants found that over 80% of people felt the works had a positive impact on their wellbeing and quality of life. Grants for

adaptations help people remain safe and independent.

We will focus on this service and ensure that it is delivering to its maximum potential. We will also make sure we are making use of modern technology to support residents to remain independent.

A large number of households on our social housing register are waiting for wheelchair-accessible and adapted properties. We will utilise all possible funding streams to maximise our ability to adapt suitable properties to meet our residents' needs.

#### Supported and specialist accommodation

Over 900 residents are currently in Lewisham's supported housing pathways. There is a need for comprehensive pathway reviews to ensure we are providing the right accommodation and support to individuals, and effectively preparing them for independent move-on.

In addition, we will make sure we are providing the right housing for those who have specialist housing needs, and for older people. Our sheltered accommodation offer in the borough must fit the needs of our population.

#### How we will achieve this

#### Help residents to be independent, through:

- working alongside our health and social care partners to support people to stay in their home where appropriate
- assessing our own stock for adaptations and increasing the number of adapted properties
- conducting a review of our sheltered housing stock, to ensure we have the right homes for older residents
- reviewing our supporting housing pathway, and ensuring people have a smooth journey in and out of supported accommodation.

# Ensure our work supports the physical and mental wellbeing of Lewisham residents, through:

working with social care and other related

- services to ensure a joined-up approach and understanding of support available to enable independent living
- promoting an active lifestyle through work with our social care and health teams, and with housing providers
- ensuring housing providers, including Lewisham Homes, are consistent and effective in their approach to supporting vulnerable residents.

- provide long-term clarity on funding available for supported housing for our most vulnerable residents
- increase the maximum individual disabled facility grant to £45,000.





#### Priority 5: strengthening communities and embracing diversity

Lewisham is a vibrant and exciting place to live because of its diverse and welcoming communities. We have a strong community ethos and are proud of our long tradition of openness and acceptance. Working with our residents to strengthen communities is a key part of our housing strategy. We will work towards creating a place of opportunities and independence for people of all ages.

The first step to a strong community is having a place to call home. Strong communities are built by active and empowered residents. We are committed to giving residents control over the future of where they live. The residents of Achilles Street recently voted to approve proposed changes to their area. Listening to residents is essential for the growth of strong communities.

It is important that the work we do provides opportunities for local residents through employment opportunities, community investment and more. We will work closely with partners to ensure work programmes deliver positive outcomes that go beyond the work itself. For example we will capitalise on employment opportunities resulting from the development of transport links and construction of new homes.

Lewisham has a proud history of supporting refugees and migrants, including our recent refugee resettlement programme. We will continue this important work as part of our strategy. We aim to become a borough of sanctuary, as described in our sanctuary strategy.

Our vision is that Lewisham is a welcoming place of safety for all. We are proud to offer sanctuary to people fleeing violence and oppression.

#### **Health inequality**

The COVID-19 pandemic is an unprecedented one, and the borough's recovery will likely be Lewisham's predominant focus for the coming years.

COVID-19 has highlighted the disparity in health outcomes for Black, Asian and Minority Ethnic (BAME) people – but it is important to remember that BAME inequalities don't end at COVID-19, they stretch across many aspects of our healthcare system and wider society.

We have been working over many years to reduce inequality and injustice for all groups. Our recovery work will be firmly rooted in tackling inequality of all forms.

#### How we will achieve this

## Ensuring residents have a meaningful voice, through:

- introducing a residents charter to guarantee the rights of residents on estates we are re-developing
- promoting the rights of residents in the private rented sector. We will do this by supporting a private renters union
- giving residents a stronger voice through active participation in the future of their estates. We will do this through co-design of new estates, ballots and steering groups
- working to make the delivery of housing services in Lewisham a more transparent and open process
- continuing to support existing residents associations and encourage the creation of new ones
- delivering social value as part of new and ongoing works delivered by ourselves and with our partners.

# Embracing diversity and addressing inequality, through:

- working with our housing partners to ensure they recognise diversity and equality in their services, for example through disability and LGBTQ+ inclusive service provision
- supporting refugees and migrants through our resettlement programme and by becoming a sanctuary borough
- ensuring Housing policies and action plans drive positive changes in promoting equality and fighting injustice
- working with partners to address BAME inequalities in our communities.

- make an ongoing commitment to refugee resettlement
- review welfare reforms that are disproportionately impacting minority groups.



Glossary	
Austerity	Austerity refers to the government-imposed programme that aimed to reduce budget deficits through spending cuts, welfare reform and tax increases.
Climate emergency	In February 2019 we declared a climate emergency and embarked on the process of becoming carbon neutral by 2030.
Disabled facilities grants	We provide grants and loan assistance where appropriate to adapt properties to assist households in remaining independent in their home for longer.
Genuinely affordable	Housing where the rent is set at London affordable rent or below.
Licensing schemes	We recently consulted on proposals to extend our property licensing schemes. This would require more private landlords to license their property and maintain certain requirements.
London Affordable Rent	A housing product introduced by the Mayor of London. These are benchmarked against formula rent.
London Living Rent	Housing where rent levels are set at one third of average local household earnings. These homes are being made available for existing renters in London with a household income of less than $£60,000$ p.a.
Nightly paid bed and breakfast	Temporary accommodation with shared facilities that the council pays for on a night-by-night basis.
No recourse to public funds (NRPF)	A condition imposed on someone due to their immigration status, meaning that they cannot access mainstream housing, welfare benefits and employment.
Non-decent homes	Homes that do not meet the statutory minimum standard – i.e. lack modern facilities, are in a state of disrepair or have ineffective insulation or heating.
Sheltered housing	Housing for elderly or disabled people with some shared facilities and a warden.
Social homes and social rent	Social housing is housing where rents are linked to local incomes, making these the most affordable homes in most areas. Rents for social homes are significantly lower than private rents
Social value	Opportunities made available to local communities in and above the benefits of any work itself.
Supported housing	We provide support for vulnerable people to maintain and improve their ability to live independently in their own homes, as well as providing a range of specialist supported housing.
Temporary accommodation	Accommodation that a household may be placed into whilst a decision is being made on their homelessness application, or after their application has been accepted.