



# Housing Strategy

## 2017-2020

## Foreword

*Lambeth is a fantastic place to live, with a strong and diverse community of which we are all proud to be a part but scale of the housing crisis facing thousands of Lambeth families is substantial. In 2014 the council's administration was re-elected on a pledge to be ambitious in the pursuit of fairness across the borough and housing is no exception. We are not prepared to take the easy path and simply watch the housing crisis from the sidelines. We owe it to our residents to be ambitious in our approach to housing and in our commitment to building the homes we need to house the people of Lambeth.*

*Over the past few years house prices have risen by 47% in Lambeth, putting home ownership in the open market out of the reach of an increasing number of local people. Private rents have risen by 27%, with an average two bed flat in the borough costing nearly £1600pcm; combined with reductions in benefits many families find themselves priced out of the community they know and love. Despite being one of the most effective boroughs in London in preventing homelessness we have seen the number of homeless families needing temporary accommodation rise to over 1800, including almost 5000 homeless children, a scandal in a prosperous city like London.*

*While Lambeth has exceeded its targets in the London Plan with an additional 5,700 homes in the three years to April 2016, changes in government policy have seen too few social and affordable homes built across London. In Lambeth that has meant the waiting list for housing has grown to over 23000 people with fewer homes becoming available each year and overcrowding for families getting worse with over 1300 families severely overcrowded in their current home.*

*Good, affordable housing is the absolute bedrock of our community. It provides the security and stability needed to nurture strong communities and healthy families. The insecurity of tenancies in the private rented sector, fear of rising rents, the impact of unsafe or unsuitable homes has serious implications for mental health and wellbeing; we also know that many children develop asthma and respiratory disease because of cold, damp homes; and children growing up in overcrowded homes too often fall behind at school, setting them back just as they start out in life.*

*The centrality of housing to people's lives runs through our approach as a council. In 2015 we reintegrated housing management back into the council from Lambeth Living. There have already been big improvements in housing management, particularly in the repairs service for tenants, and this will remain a top priority for the council in the coming years. Bringing housing into the heart of the council also allowed us to bring about much closer working between health, housing and social care and we are already piloting projects focussing on improving the health and wellbeing of our tenants and residents.*

*As the state becomes less willing to provide social security through benefits and with a growing gap between market prices and family incomes, genuinely affordable housing offers the best platform on which Lambeth families can build a life for themselves with confidence in their place in the borough.*

*In the 1950s, 1960s and 1970s the council built a generation of housing estates to meet the needs of local people. Today, many of those estates are in a poor condition. In 2012 we launched the Lambeth Housing Standard investment programme to bring each and every council home in Lambeth up to an a standard set not by what the council thought ought to be done, but by what thousands of Lambeth tenants told us they wanted.*

*Between 2012 and 2014 we brought over 12000 homes up to the Government's decent homes standard, more than 50% of our total council housing stock, and 14000 up to the Lambeth Housing Standard, exceeding what we said we would do in the six years to 2018. The pace and scale of the work is unprecedented in our borough's history and thousands of families now live in warm, safe, dry homes with new kitchens, new bathrooms and improvements to their estate which they will enjoy for years to come. This year we are investing another £107m with a further £70m for 2017-18, which will see thousands more council homes refurbished and improved. Our commitment to a high-quality home for each of our council tenants is not diminished by the serious financial challenges we face as a council.*

*Key to our vision for mixed communities is the flagship Somerleyton road development in Central Brixton brought forward in full partnership with the local community to build 300 new homes, all for rent, with priority going to local families and over 40% of the homes at social rent and a further 10% at intermediate rent. The residents who live there will form a new, co-operative, community in the heart of Brixton. Across the borough we are looking at all of our land to find ways to build more homes for local people and tackle the housing crisis through a series of small site and brownfield development.*

*We also recognise that the generation of estates built 50-70 years ago were built for a very different borough, with a very different population. In the 1970s inner London was emptying out and families, in particular, were fleeing for the suburbs. Today, Lambeth is a vibrant, diverse borough with a population in excess of 300,000 and rising, and we need more homes but the built environment hasn't kept up with the pace of change and too many people are being pushed out by the lack of affordable housing.*

*To that end we are committed to building a new generation of housing estates. Built to new, modern standards, exemplars in sustainable design and providing larger homes which meet the needs of our current tenants. We will also increase the densities on these new estates so that more homes can be built, with our first priority being to increase the amount of social housing on every estate that we rebuild.*

*Rather than solely partnering with existing housing associations or private developers to help us build the homes we need, Lambeth is taking a bold step by establishing Homes for Lambeth, a council-owned, council-controlled, not-for-profit developer and housing association.*

*Rebuilding a new generation of estates for Lambeth will not be easy and we have seen it done badly elsewhere. This is why we have developed a comprehensive offer for both tenants and resident homeowners on our estates, in partnership with them, which provides an opportunity for every resident to stay living on the rebuilt estate in a home that they can afford and which meets their needs. We are committed to working together with our existing tenants and leaseholders as we provide more homes for local families.*

*This approach will allow Lambeth to buck the trend in the decline of the numbers of social homes being built in the country. Building new estates will deliver a sizeable number of the 1000 extra homes at council rent that the administration pledged in the 2014 election, which we are well on our way to achieving. HfL will also building of homes at a range of tenures for people on a range of incomes. We provide a better deal for private renters by building homes with long tenancies, proper management and rent stability and homes at an intermediate rent for Lambeth residents caught between not being eligible for social housing nor wealthy enough to afford private rents.*

*The scale of the challenge is far greater than we can solve on our own. The election of a new London Mayor, Sadiq Khan in 2016, with affordable housing at the core of his manifesto will help support Lambeth to secure yet more affordable and social homes through the planning process and to build and deliver more homes ourselves. Government policy remains challenging, with a number of policies in the 2016 Housing and Planning Act which would be devastating for many of our residents and damaging to the borough. As an administration we will continue to oppose government housing policies that put at risk the provision of genuinely affordable social housing, or which undermine the security of our existing tenants through the removal of lifetime tenancies.*

*And in Lambeth we will continue to pursue an ambitious policy, building secure and sustainable homes for residents of all income groups to keep our borough the mixed, diverse and vibrant place that it is today.*

*Cllr Matthew Bennett, November 2016*

## Executive Summary

Our previous housing strategy was centred on three themes:

Place, the role housing plays in making Lambeth a great place to live, work and visit;  
Property, the importance of good quality homes in Lambeth; and  
People, the role housing plays in improving the lives of those that live in it.

There have been many successes in delivering these aims over the last 4 years, but the fundamental issues remain the same. The essential challenge for housing in Lambeth now is the very high cost of renting or buying a home; we simply can't provide homes that are affordable to everyone that would like to live here. There are competing priorities and conflicting demands. For example do we build fewer homes at lower rents or more homes that are affordable to fewer people? Who should be prioritised for housing support?

It is a very complex picture. Unlike previous housing strategies which have been far lengthier and more detailed documents, our intention here is to provide a clear and concise summary of where our priorities lie that is easy to pick up and quickly understand. We have not set out to include details of every action or group involved; these are covered in other specific documents and strategies<sup>1</sup> and more informative work-plans

We also find ourselves in a national housing policy environment that is remarkably unstable. What were previously hard caste government plans in early 2016 are now far less certain. We don't want make promises or set ambitions that we may not be able to fulfil. With this in mind and by keeping things at high level this allows us to future proof our strategy to a certain extent; allowing a degree of flexibility to be exercised where need be.

### KEY STATS

- Population forecast to rise from 326,700 in 2017 to 365,500 in 2035
- 23,000 on the waiting list
- Average house price £531k
- Forced annual 1% reduction in social rents for 4 years from 2015/16
- Median 3 bed rent £495 / week. Benefit cap for families £442 / week (to include housing costs)
- 1,800 households in temporary accommodation

The fundamental driver of all the council's activity is the new Borough Plan, how do we deliver inclusive growth, reduce inequalities and strong and sustainable neighbourhoods. Housing is clearly intrinsic to all of these aims; our strategy over the next three years will therefore be focused on 4 key priorities

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<sup>1</sup> Including but not limited to Homelessness Strategy; Tenancy Strategy; Lambeth Local Plan; Housing Care Leavers Protocol; Placement Policy; Estate Regeneration Key Guarantees etc.

## **1. More Homes**

Providing new homes, available to households on a range of incomes and needs

## **2. Better Homes**

Homes are warm, safe, secure and well managed across all tenures.

## **3. Better Services & More Support for Residents**

Residents with particular support or social care needs are supported with their housing needs.

## **4. Integrating Housing with Other Services**

Develop more innovative and collaborative ways of working with key partners and stakeholders.

## **1. More Homes: providing new homes available to households on a range of incomes and needs**

New housing development is a fundamental part of the jobs and growth agenda as outlined in the new Council's Borough Plan. New homes are an essential element of economic growth in Lambeth, bring in additional funding through community infrastructure levy, increased council tax receipts and job opportunities, underpinning the economy as a whole.

The current overall mayoral target for Lambeth has recently increased to a minimum of 1,559 new homes per year as the borough plays its part in meeting London's population growth.

We know that there are not enough homes to meet the needs of people in Lambeth, particularly ones that families can afford and we also know that the lack of good affordable housing is closely linked to a whole range of other problems that have an impact on people's lives including health and wellbeing, and poverty and deprivation. Lambeth wants to provide housing options to meet our residents' needs. This means genuinely affordable to those on different incomes and in a range of tenures, especially, genuinely affordable homes for social rent and homes to rent or buy for those in the intermediate market who do not have access to social housing but cannot afford the private market.

National government policy is making this difficult. Over the last two years we lost 425 homes to Right to Buy and in the future we know that we will be forced to sell council homes viewed as expensive, and that Right to Buy is going to be extended to housing association tenants. It is unclear the extent to which funds will be ring-fenced to boroughs or indeed even London. The planned cuts to social housing rents will mean there is less money available for housing associations to build, and single social tenants under 35 will have their housing benefit reduced.

£3.15 billion of funding has been earmarked for London in the affordable housing programme 2016-2021. Funding is available for three affordable housing products, London Affordable Rent, for households on the lowest incomes; London Living Rent, for households on average incomes, tenants will be expected to save for a deposit to buy in the future; London Shared Ownership, for households on incomes of up to £90k. Starter Homes, which were to be introduced by Housing and Planning Act 2016, and not mentioned in the bidding guidance, pending clarification from national government. Starter Homes would only be affordable for the richest households in Lambeth and at the expense of other affordable accommodation, and not a product the council is likely to support. Other low cost home ownership products which are affordable to a greater number of households would be preferable.

Private renting has now overtaken social renting as the main tenure in Lambeth. We want to make sure that the options for private renters improve with better management and more secure tenancies. We can do this both by building homes for private rent ourselves and supporting new purpose built developments where appropriate.

We are currently faced with housing associations and private developers building fewer homes that local residents can afford. There is an increased role for the council in making sure that genuinely affordable homes are being built, by building itself.

## Key Outcomes: **More Homes**

### *Ongoing:*

- Set up a council owned company, Homes for Lambeth, to build homes ourselves and to secure additional funding for more social and affordable housing in Lambeth
- Use council land to deliver new affordable housing; opportunities through Lambeth's Estate Regeneration programme are key to this
- Build 1,000 extra homes at a council rent & address overcrowding by building replacement homes at council rent with enough bedrooms to meet families' needs through estate rebuilding.
- Housing Association Estate Regeneration
- Prioritise delivery of larger family homes at lower rents
- Where it is not possible to find affordable homes within Lambeth, help residents access homes in the private rented sector.
- Develop our own stock of homes for private rent, with long-term tenancies and rent stability, improving the quality and security of the private rented sector in Lambeth, and using these homes to subsidise the building of more social and affordable homes in Lambeth for local families.
- Actively promoting mixed use development throughout the borough
- Reducing the number of empty homes in the borough through better management, use of grants and CPO powers.

### *New projects and policies for 2017-19:*

- Prepare detailed evidence on local housing affordability through a Strategic Housing Market Assessment
- Develop Lambeth's policy on delivery of affordable housing through the planning system as part of the Lambeth Local Plan 2015 review. Consider how best to support delivery of additional affordable, in partnership with housing associations, by targeted use of grant funding received through settlement with the Mayor
- Develop policy to encourage & support new good quality, affordable, Private Rented provision
- Work in partnership with the NHS and other land holding public bodies to identify development opportunities – commission a report on how to unlock development
- Homes lost through RTB and forced sale should be replaced in the borough on a 1 for 1 basis, in addition to the 1,000 homes
- Increase the supply and quality of homes Lambeth owns to use as temporary accommodation.

## **2. Better Homes: homes are warm, safe, secure and well managed across all tenures**

Living in good quality, well-maintained housing is important to the health and well-being of individuals and communities. Both as a landlord and as a strategic housing authority with an overview of the rest of the borough's housing stock, Lambeth Council has an important role to play in improving the quality of homes of all tenures and narrowing the gap between those with adequate housing and those in housing need.

In 2012 the Lambeth Housing Standard (LHS) was introduced as the minimum standard for the housing stock owned by the Council. It was estimated that investment of more than £490m was needed to bring Lambeth's housing stock up to this standard and ensure all residents who live in a council property have a home that is warm, safe, and dry. In fact we are doing more works and investing more in homes than we anticipate with more than 21,000 households benefitting from the LHS programme.

New homes the council builds will be constructed according to our new Design Principles. These provisions include providing outdoor space, adequate light, sound proofing, bike storage and other commitments that will all have a positive impact on our residents' health and wellbeing. We are also exploring new quicker and sustainable construction technologies.

All social landlords have been required to reduce their rents by 1% year-on-year for a period of four years from April 2016. Although housing association stock in Lambeth is generally in a good condition, and properties have now been at the decent homes standard for several years, it is not yet clear what impact the rent cut will have on long term investment plans.

The character of Lambeth's privately owned housing stock has changed significantly since 2000. For example, the private rented sector increased from 20.0% (23,660) of Lambeth's housing stock in 2001 to 29.3% (38,133 homes) in 2011, while the proportion of owner occupations with a mortgage decreased from 24.3% (28,819 homes) of Lambeth's housing stock in 2001 to 21.6% (28,107 homes) in 2011.

Generally the private rented sector in Lambeth is well managed and of a reasonable quality, if expensive. There are, however, some landlords who do not maintain their properties to a good standard or treat their tenants well. Between April 2015 and March 2016 a total of 308 privately rented homes in Lambeth were improved through local authority loans, grants or other assistance.

There are changes in government policy affecting private sector housing. New minimum energy standard regulations will be implemented between 2016 and 2018, and tenants will be able to request energy efficiency improvements to their homes. The Housing and Planning Act 2016 has introduced a range of measures, including better information on landlords and lettings agencies who have been convicted of certain criminal offences; civil penalty notices for certain breaches of housing legislation; extension of Rent Repayment Orders where tenants have been illegally evicted; improved access to data from Tenancy Deposit Protection schemes for local authorities; and a new process for landlords to regain possession of abandoned properties.

The Energy Company Obligation (ECO) is an obligation upon energy suppliers to provide funding for home energy efficiency measures and has operated since 2013. The government is currently consulting on the future of the scheme and there is likely to be an increased emphasis on assistance to fuel poor households, larger families and more funding available for homes in the social rented sector with low energy efficiency.



## Key Outcomes: **Better Homes**

### *Ongoing:*

- Continue to deliver sustained improvement in housing management services, in particular: repairs and capital works; leaseholder services; resident engagement; increased resident satisfaction
- Plan for the reduction in rental income in a way that impacts on front line services as little as possible
- Invest nearly £500m by 2018 in the Lambeth Housing Standard 2012-18 improvement programme, including through estate regeneration and developing an ongoing planned maintenance programme to keep homes at LHS.
- Work with landlords through accreditation and other schemes to improve the quality of the private rented sector.

### *New projects and policies for 2017-19:*

- Continue to invest in bringing all homes up to the Lambeth Housing Standard through major works and estate regeneration.
- Promote greater transparency and access to performance data in housing management to enable residents, TRAs and ward councillors to hold the service and contractors to account.
- Work with Housing Association partners to ensure Lambeth residents in HA properties receive a high-quality housing management service.
- Use the new legislation to enforce standards in the private rented sector and to tackle rogue landlords.
- Build and manage our own intermediate / market rented sector accommodation; develop a policy to allocate this. We will let homes on a longer term basis with no unexpected rent rises
- Tackle fuel poverty by increasing the energy efficiency of homes across all tenures, using grants and other government initiatives where available
- New homes built by the council delivered according to the Housing Design Principles, coproduced with Lambeth tenants and leaseholders.
- Using our purchasing power through major contracts to expand employment and apprenticeship opportunities for local people.

### **3. Better Services and more Support for Vulnerable Residents: residents with particular support or social care needs are supported with their housing needs.**

Increasing rents in the private sector, restrictions on benefits, and an ever diminishing supply of affordable homes to rent have meant that too many in the borough find themselves facing homelessness. Lambeth meets this challenge by offering advice and assistance to any residents at risk of becoming or who is already homeless, and providing specialist support to particularly vulnerable groups and those with social care needs, including young people, older people, people with mental health issues and people sleeping rough.

Through a range of actions to help households remain in their homes or find alternative accommodation, Lambeth has been increasingly successful at preventing homelessness for households we assist: the number of prevention outcomes has increased from 1,263 in 2014/15 to 1,424 in 2015/16. Despite these successes, there were still over 500 households accepted as homeless per year in 2014/15 and 2015/16, and the number of residents in temporary accommodation has increased from 1,500 in April 2014 to 1,900 in August 2016 – at a cost of around £10m per year. Further restrictions on welfare support, including the lowering of the benefit cap, will make meeting this cost even more challenging.

445 people were seen sleeping rough in Lambeth in 2015/16, and of those 220 were only seen once. 445 represents a 5% decrease when compared to the numbers in 2014/15 and the majority of those sleeping rough were offered advice or accommodation. There is an increase in the numbers of EEA nationals sleeping rough and due to welfare restrictions this cohort may not be able to access accommodation however in these circumstances they are offered support to return to their country of origin.

Lambeth has a relatively young population, but the proportion of those over the age of 75 is set to increase by 6.25% by 2020 and 18.75% by 2025. We are investing £16m to improve our sheltered housing provision and developing five new extra care housing schemes in addition to the five that are already in place. These will include new homes to rent and buy, increasing the availability and choice of specialist housing options for older people. We also offer access to a range of social care services to enable older people to live independently.

Lambeth has a higher number of children and young people living in poverty than the London or UK average. Young people are more likely to experience difficulty accessing good quality accommodation, as they usually lack the necessary income to rent in the private sector, and this is being made increasingly difficult by the restrictions on housing benefit for younger single person households. In most cases, the family home is the most appropriate living environment for a young person; however, there will be times when this is not possible or when a young person is forced to leave in an unplanned way and needs to approach the council for support. Each year there are also 40 young people who leave care and require support during the move into independent living.

## Key Outcomes: **Better Services & More Support for Residents**

### *Ongoing:*

- Prevent homelessness by supporting all households in their home or to help them find alternative accommodation
- Develop tenancy sustainment and support services in the private rented sector to ensure affordable supply and choice of accommodation
- Manage the impact of welfare reforms, commissioning financial and employment advice
- Where necessary resolve homelessness duty via the private rented sector.
- Ensure older people and those with support needs have a range of housing options to suit their needs, including assistance to remain in their own home with aids and adaptations where this is appropriate, or support to move or downsize to a more manageable home. We will provide additional support to those unable to bid themselves or who are not familiar with the process.
- Deliver / support the Rough Sleeping Strategy and Violence Against Women and Girls Strategy
- Prioritising the repair needs for the homes of vulnerable residents.

### *New projects and policies for 2017-19:*

- A pilot exercise to develop housing options for those with Learning or Physical Disabilities
- Develop an integrated accommodation and support pathway for all young people (including care leavers and young offenders) aged 16-21, with shared assessment, accommodation and move-on processes for those who need it.
- Deliver the a new Temporary Accommodation Strategy, increasing the council's portfolio of owned TA, delivered via better use of our hostel sites and other investment opportunities to support more Lambeth residents faced with homelessness.
- Housing works with adult care to ensure appropriate advice and options for self-funders, both those eligible and those not eligible for local authority care

#### **4. Integrating Housing with Other Services: developing more innovative and collaborative ways of working with key partners and stakeholders**

Housing has a major impact on mental and physical health, children's development, neighbourhood cohesion, and health inequalities. This includes the effect of housing quality, such as the impact of cold and damp properties on respiratory health, but also housing security and the prevention of homelessness, which is strongly linked to poor health outcomes. The Care Act 2014 explicitly identifies housing as a health-related service, requiring local authorities to promote integration of housing with health services. It requires local authorities to promote wellbeing and includes suitability of accommodation in the definition.

Recent research shows that health improvements are most likely when those with poor health and inadequate housing conditions, in particular inadequate warmth, are targeted for housing improvements. Improving warmth and energy efficiency in a property can allow residents to heat more rooms, increasing the amount of usable living space, which can improve quality of life and relationships in the home. Anti-social behaviour is often linked to activities in and around the home.

Lambeth has high levels of overcrowding across housing tenures. Overcrowding is linked to poor health outcomes and, in particular, poor social and emotional outcomes for children who are at higher risk of accidents and injuries if they do not have space to play or study. Overcrowding also places people at higher risk of homelessness via family conflict and parental or relative eviction, all of which are among the most common reasons for homelessness in Lambeth.

Housing also has an important role to play in supporting our residents with physical and learning disabilities. Very few of these residents are in supported or sheltered accommodation compared to the number in residential or nursing homes, and most people with disabilities in Lambeth are living in their own or their family home. Assisting people to stay at home wherever possible – by ensuring they receive the care services, physical adaptations, and other support they may need to do so – is a priority because it achieves the best outcomes for people with disabilities, generally costs less than residential care places, and keeps these places available for those who need them the most.

In June 2015, the management agreement for Lambeth's ALMO (Arm's-Length Management Organisation), Lambeth Living, expired, and housing management services were brought back in house to be provided directly by the Council. Part of the rationale for this decision was to better integrate housing with other council services. One area to improve is waste management on estates where we have low levels of recycling, high contamination and incidences of fly-tipping. Partnership working is required to deliver an effective approach to anti-social behaviour on estates.

Work is also underway on a series of linked projects aiming to enhance wellbeing and life satisfaction of some of the poorest and most vulnerable council tenants. Pilot projects include increasing 'step-down' accommodation for a small number of residents with mental health problems or learning difficulties, and improving support services to vulnerable individuals registered with one of the borough's largest GP group practices.

## Key Outcomes: **Effectively integrating housing with other services**

### *Ongoing:*

- Work together with adult social care services to ensure our residents with physical and learning disabilities are in the most appropriate accommodation for their needs, and where more suitable accommodation can't be provided, that we offer a range of other interventions to ensure the best possible outcomes in their current accommodation
- Supporting families in overcrowded accommodation via the LEAP project
- Ensure the Safeguarding Policies for Adults and Children are adhered to by housing providers
- Developing pilot programmes to more closely integrate health, housing & social care.

### *New projects and policies for 2017-19:*

- Integrate housing management more closely with other Council services, in order to avoid areas of duplication so that we protect front-line services and provide the best value for money for our tenants and leaseholders as well as working with the full range of council services, from Children's Services to Adult Social Care to make sure we are offering the best possible services to our tenants.
- Working with social care, to build bespoke new homes at council rent to meet these residents' needs.
- Working with health and social care to provide more holistic support for residents with mental health support needs.
- Review and strengthen the partnership arrangements with our key housing association partners and TMOs to ensure good performance management and that commitments made to residents are kept.
- Support the development and delivery of a wellbeing strategy
- Use the findings from the Health Impact Assessment on the Lambeth Housing Standard to improve health outcomes
- Refine the approach to homelessness prevention and private sector housing to better link in with health and wellbeing services
- Housing works with the Public Health and Staying Healthy Boards to identify other priority areas for joint working