

Private sector housing strategy

2004 - 2006

Contents

Foreword

Executive Summary

Introduction

1. Lewisham's Vision for Private Sector Housing Renewal

1.1	The Vision	10
1.2	Our Aims	10
1.3	Our Objectives	11

2. Lewisham – the People, the Private Housing Sector

2.1	The People	12
2.2	House Condition Survey	13
2.3	The Challenges	14
2.4	The Resources	16

3. Consultation and Partnership Working

3.1	Consultation	17
3.2	Partnership Working	19

4. The Strategic Context and Private Sector Objectives

4.1	National Context	22
4.2	Regional and Sub-regional Context	23
4.3	Links to Other Lewisham Strategies	23
4.4	Private Sector Objectives	25

5. Lewisham's Private Sector Housing Services

5.1	The Housing Rights Team	28
5.2	Empty Homes	29
5.3	Staying Put	30
5.4	Grants Team	32
5.5	Houses in Multiple Occupation	33
5.6	Area Renewal	34
5.7	Energy Efficiency	36
5.8	Housing Benefit Provision	37

Glossary

Appendices

Appendix A – Action Plan	42
Appendix B – Equalities Impact Assessment	47
Appendix C – Contact Details	58

Foreword

Private sector housing is an important issue for most people living within the London Borough of Lewisham, and it is central to our corporate vision to make Lewisham the best place in London to live, work and learn.

According to the 2001 house condition survey, there are about 71,500 private sector homes within the borough, representing 66% of the total housing stock. Over 45% of private properties were built before 1919 and significant investment is needed to keep these properties in good repair. At the same time, rising house prices have priced many first-time buyers out of the housing market, whilst many older owner occupiers are now cash poor but asset rich.

The Government's decent homes standard has been extended to the private sector, with the objective to ensure that at least 70% of vulnerable people live in decent private housing by 2010. We are committed to achieving this objective and will review what further policy changes are needed to help achieve this.

This is an exciting time for private sector housing. As this document goes to press, the Housing Bill has just received Royal Assent and will come into force over the next 12 to 18 months. There will be a compulsory licensing scheme for certain larger houses in multiple occupation, the current fitness standard will be replaced with a new risk-based approach to assessing housing conditions and there will be new powers to tackle empty properties. We welcome the challenges and opportunities offered by this new legislation.

We also need to explore other ways to improve the condition of private sector housing. For example, encouraging home maintenance and investigating how equity release and loan products could assist in funding housing repairs.

I am also pleased to see the successful work that is being done through the south-east London housing partnership. Lewisham is working closely with Southwark, Greenwich, Bromley and Bexley to share good practice, develop new schemes and attract additional funding through the London Housing Board.

Private sector housing is an important priority for Lewisham and we will continue to explore new innovative approaches to improve housing conditions within the borough. I am pleased to support this private sector housing strategy.

A handwritten signature in blue ink that reads "Susan M. Wise". The signature is written in a cursive style with a large initial 'S'.

Susan Wise, Cabinet Member for Housing

Executive Summary

This private sector housing strategy aims to improve the quality of the borough's housing stock and help to deliver the corporate vision of **making Lewisham the best place in London to live, work and learn.**

In Section 1, we set out our vision, aims and objectives. It is recognised that there is significant change on the horizon, principally introduced by the Housing Act 2004. In response to the Regulatory Reform (Housing Assistance) Order 2002, we must also explore innovative equity release and loan schemes to help low-income private owners fund necessary housing improvements. For this reason this is an interim strategy which will be kept under review. A more comprehensive private sector housing strategy will be developed and published during 2006.

In Section 2, we outline the context for the strategy. Private sector homes account for two thirds of homes in the borough. With eight wards in the bottom 10% for deprivation in England and with private tenants tending to live in the worst housing, it is important that we tackle the poor conditions that have such an impact on people's lives. Nearly half the housing stock was built before 1919, and it is in these older properties that the poorer conditions are often found. Our 2001 private sector stock condition survey indicated that tackling unfitness, urgent repairs and general repairs would cost £205 million.

Section 3 outlines the consultation which has taken place to inform and develop the strategy. This includes questionnaires and discussions with groups including private tenants, grant applicants and private landlords.

Section 4 sets out the strategic context and the links to other policies at a local, regional and national level. In particular, it links to the housing, regeneration service and Lewisham community strategies. The objectives for the private sector strategy are to:

1. improve the quality of private sector homes and reduce the number of non-decent homes occupied by vulnerable people
2. increase the supply of private housing

3. ensure tenants can obtain safe, good quality and affordable accommodation in the private rented sector
4. support vulnerable people in the private sector so they can continue to live independently in their own homes
5. improve the environment in which people live

Appendix A sets out our planned actions under these headings.

Appendix B sets out the Equalities Impact Assessment.

Appendix C contains useful contact details.

Introduction

This document sets out the private sector housing strategy for the residents of Lewisham. It represents our commitment in tackling poor housing conditions and improving the living conditions and wellbeing of some of the poorest and most vulnerable members of our community.

With the Housing Bill receiving Royal Assent in November 2004, this is an interim strategy which will be kept under review. The measures contained within the Housing Bill will fundamentally change the way housing standards are enforced within the private sector. The Housing Health and Safety Rating System (HHSRS) will replace the current fitness standard with a risk-based approach to assessing hazards and determining what action should be taken. The definition of House in Multiple Occupation (HMO) will be altered and compulsory licensing will be introduced for certain 'high risk' HMOs. Empty Dwelling Management Orders (EDMO) will provide new powers to help bring empty private properties back into use.

In November 2003, a new housing assistance policy was adopted in response to the Regulatory Reform (Housing Assistance) Order 2002. The order allowed local authorities much wider discretion in the formulation of housing assistance policies. Much work still needs to be done to consider new innovative forms of assistance and to explore how equity release and loan schemes can help low-income private owners to fund necessary housing improvements.

As part of the 2004 Spending Review, the Government revised the decent homes standard in its application to the private sector. The objective is now to increase the proportion of vulnerable people, including families with children, who live in homes that are in a decent condition. Whilst the grant assistance policy already helps to address this objective, further work is needed to examine how we can target resources more effectively to achieve this important goal.

Following a review of service delivery, the private sector housing unit has been placed within the newly-formed housing needs group. This new structure will help to develop a close working relationship with the rehousing and homelessness teams. It will also mean we are well placed to face the many challenges that lie ahead.

The Council recognises the important role of private sector housing in helping to increase the supply of affordable housing and meeting the decent homes and regeneration agenda. This strategy reflects the Government's national and regional policies whilst contributing to the Council's wider housing strategy. It also has a significant role to play in contributing to other policy documents.

This strategy sets out the Council's plans for improving the quality of the borough's private sector housing stock and thereby helping to deliver the corporate vision of **making Lewisham the best place in London to live, work and learn.**

Section 1

Lewisham's Vision for Private Sector Housing Renewal

1.1 The Vision

The Council's ambition is **to make Lewisham the best place in London to live, work and learn**. This objective guides everything the Council does. The private sector housing strategy has a significant role to play in achieving this corporate vision. This strategy aims to improve the quality of life for all private sector occupants, meeting their needs and aspirations, promoting social inclusion, and improving an area and its environmental sustainability.

The principles that guide us and underpin this plan are three of the Council's four core values where we:

- **put service to the public first**
- **respect all people and all communities**
- **are open, honest and fair in all we do**

1.2 Our Aims

Through the private sector housing service, Lewisham aims to:

- contribute to the goal of making Lewisham the best place to live
- ensure private sector residents have a safe, decent and affordable home suitable to their needs
- support vulnerable home owners and private tenants
- promote the supply of good quality and well managed accommodation
- improve the health and safety of the occupants
- contribute to the provision of affordable housing
- encourage and provide the opportunity for owners to bring empty properties back into use

- provide support and advice to encourage home maintenance and prevention of disrepair
- contribute to the regeneration of the borough

1.3 Our Objectives

Following analysis of needs in the private sector, the objectives for this strategy are to:

- 1.** improve the quality of private sector homes and reduce the number of non-decent homes occupied by vulnerable people
- 2.** increase the supply of private housing
- 3.** ensure tenants can obtain safe, good quality and affordable accommodation in the private rented sector
- 4.** support vulnerable people in the private sector so they can continue to live independently in their own homes
- 5.** improve the environment in which people live

Section 2

Lewisham – the People, the Private Housing Sector

Lewisham has a wide and diverse private sector stock that provides varying standards of accommodation for the equally diverse households living in the borough.

The private sector housing stock accounts for more than 66% of the borough's homes. There is a total of 71,453 private sector dwellings in the borough. Of this figure, 52,161 (73%) are owner-occupied, 11,432 (16%) are privately rented and 7,860 (11%) are Registered Social Landlords (RSLs) (Source: 2001 House Condition Survey).

Understanding the housing needs and profiles of the occupants, along with the type and condition of the private sector stock, helps shape our priorities, services and the overall strategy. The condition of the borough's private sector housing stock is of vital importance to the health, social and economic well being of all the borough's residents.

2.1 The People

Lewisham has a resident population of 249,000. The 2001 census revealed:

- there are more than 27,000 people aged 65 and over in Lewisham
- 12% of households contain a person with a physical disability
- one third of the overall population are from black and minority ethnic (BME) communities

Information from other sources, including the Indices of Multiple Deprivation 2000 and the 2001 Private Sector House Condition Survey, reveals that:

- Lewisham is the 30th most deprived local authority district
- Lewisham has three wards ranked in the bottom 10% of deprived wards in England, namely New Cross, Evelyn, Bellingham and Downham
- 4,000 private sector tenants are in receipt of housing benefit

- 50% of households have an income lower than the median income of £23,750, whilst 35% have incomes lower than £15,000 and 21% lower than £10,000
- the GLA predicts that by 2016 the overall population of Lewisham will have risen by 10% to just over 273,000

2.2 House Condition Survey:

The key findings of the survey identified that:

- the borough has a significant number of ageing properties. Overall, 45% of private sector housing was constructed pre-1919, whilst 60% of rented properties are over 80 years old
- private sector tenants tend to live in the oldest properties in the worst conditions, followed by owner-occupiers and RSL tenants
- the predominant building types are terraced and semi-detached houses and purpose-built flats
- the average SAP energy rating for the private sector is estimated at 46 (out of 100)
- 22% of privately-rented homes and 9.57% of owner-occupied homes have a SAP rating under 30
- 13.4% of those in receipt of housing benefit live in unfit accommodation
- there are an estimated 2,835 (3.8%) empty properties, of which 265 (0.3% of the total borough stock) are estimated to be problematic 'long-term' vacant
- 6.5% of owner-occupied homes are unfit compared to the national figure of 6%
- 15.7% of private rented homes and 3.6% of RSL properties are unfit
- 14% of properties, although not identified as unfit, are seriously defective
- it is estimated that £22.8 million is needed to tackle unfit homes in the private sector which equates to an average cost of £4,075 per dwelling
- there are approximately 7,000 HMOs in the borough

** NB: The current definition of fitness is based on the four criteria as defined under the Housing Act 1985 – minimum standards, reasonable state of repair, comfort levels and modern facilities and services – and not the new HHSRS definition.*

Key issues highlighted by the survey include:

1. the borough has a significant number of ageing properties. 45% of private sector housing is pre-1919, and 60% of private rented properties are over 80 years old
2. a significant number of private sector rented properties suffer unfitness or disrepair
3. a number of private sector tenants are living in dwellings with a SAP rating below 30 (out of 100)
4. tenants in private rented accommodation tend to live in the oldest properties which are in the worst conditions
5. 1 in 13 private sector dwellings is unfit
6. It is estimated that tackling unfitness, urgent repairs and general repairs within private sector housing would cost £205 million

2.3 The Challenges

The private sector housing service is currently undergoing significant change. There are many exciting and challenging issues ahead in terms of legislative changes, new government targets on decent homes and opportunities for housing assistance offered by the Regulatory Reform (Housing Assistance) Order 2002. Some of the major challenges are as outlined below:

The 2004 Housing Act

The Housing Act will have a significant impact on private sector housing services as it will change the House in Multiple Occupation (HMO) definition, introduce compulsory licensing of HMOs, establish a new Housing Health and Safety Rating System (HHSRS) and introduce new Empty Dwelling Management Orders (EDMOs).

Compulsory licensing will be introduced for certain 'high risk' HMOs. Whilst the criteria are still being finalised, it is expected to target HMOs with three or more storeys, occupied by five or more people. Landlords will need to obtain a licence from the local authority and failure to have one will be a criminal offence subject to a maximum fine of £20,000. The authority will have to be satisfied that the landlord is a fit and proper person and conditions can be attached to the licence. Each local authority will have a duty to inspect all licensed properties to ensure that any serious hazards are identified and dealt with within five years of the property being licensed. Authorities will also have the power to license smaller HMOs where particular problems exist in an area.

Local authorities will also have a duty to determine and rate the severity of hazards that occupiers are likely to experience under the new HHSRS. The new rating system will apply to all types of dwelling and will replace the current fitness standard. Significant training will be required to implement this new system which will have major implications for both the borough's housing enforcement role and the housing assistance policy which is currently linked to the existing fitness standard.

Empty dwelling management orders (EDMOs) were added into the Housing Bill at a late stage in recognition of the important issue of empty homes and the limitation of current enforcement powers. Further consideration will be needed to determine how EDMOs can build on Lewisham's existing proactive strategy for bringing empty properties back into use.

The Anti-Social Behaviour Act 2003

The Anti-Social Behaviour Act presents new challenges as it requires local authorities to tackle nuisance behaviour regardless of tenure. The Act simplifies the use of anti-social behaviour orders (ASBOs) and widens the use of fixed penalty notices. The borough will need to consider the implications of this Act and the use of ASBOs in relation to residents living in private sector housing.

Lewisham 2001 Private Sector House Condition Survey

The survey also highlights other strategic challenges we face:

1. the cost of addressing poor quality homes in the private sector, which is estimated to be:
 - £23 million to remedy unfit homes
 - £101 million to tackle unfitness and urgent repairs
 - £205 million to remedy unfitness, urgent repairs and general repairs
2. insufficient supply of private sector homes compared with demand
3. inconsistent quality of services by private sector landlords
4. people who need support to remain independent within their own homes
5. cash poor and asset rich elderly owner-occupiers
6. whether existing resources are adequate to meet the challenge of compulsory licensing of HMOs, the HHSRS and EDMOs

2.4 The Resources

The total capital budget for the implementation of the private sector housing strategy is £2.45 million for 2004/05. Of this figure, £2 million is for discretionary housing assistance grants and £450,000 for mandatory disabled facilities grants.

The housing assistance grant policy, introduced in November 2003, will continue to offer a range of mandatory and discretionary grant aid whilst new forms of assistance are being considered.

In terms of future assistance for private sector residents, the Council is exploring other forms of assistance such as equity release and loan schemes, to assist in improving housing conditions within the borough.

In the future, it is likely that the primary source of financial assistance for private sector residents will be through private finance. Research into the various options is underway. It is only in exceptional circumstances where the owner of a property cannot afford to finance a loan, that the Council is likely to offer assistance to cover the cost of the works. In future, where a loan is awarded, the loan would be repayable with interest upon the sale of the property. Alternatively, owners might make interest-only or interest and capital repayments during the course of the loan period. This recycled money would then ease the burden on the capital budget in future years.

All grants and assistance, except mandatory disabled facilities grants, are discretionary and will be targeted at those most in need, subject to the relevant funding being available.

Section 3

Consultation and Partnership Working

3.1 Consultation

Consultation took place over a six-week period in November 2003 with past grant recipients, landlords, tenants, forum members, empty property owners and home owners. The questionnaires and forum meeting were seeking opinions about our service and the options for future financial assistance.

Grants and Loans

105 questionnaires were posted to past grant recipients requesting their opinions on grants and loans. Of these, 40 completed questionnaires were returned.

16 (40%) of those who replied said they would have been interested in a low-interest loan arranged by the Council. Of those, only four (25%) would have been happy if the lender was a bank or building society, whereas 14 (87.5%) would have been happy if the Council lent the money. None of the respondents wanted to roll the interest up with the capital to be paid in one future lump sum. All respondents said they would prefer to pay off the interest on a regular basis.

The results suggest that many people applying for grants would not be put off by being offered low-interest loans instead. However, relying entirely on this mechanism may fail to achieve significant improvements in private sector house conditions, given that 60% of respondents were opposed to this approach. Using a third-party lender would obviously introduce a greater element of doubt which might increase the difficulties of marketing loan and equity release products.

The results suggest that significant efforts would be required to explain and market this new approach and to address residents' concerns about whether they could lose their home if unable to fund the repayments.

Private Sector Tenants

We sent out 500 questionnaires to private sector tenants who had been in contact with the Council. Of the 59 respondents, 53% were female and 12% were disabled. In terms of age, the largest number were 25-34 (35%), the next largest groups being 35-44 (27%) and 18-24 (23%). Very few were over 60. Ethnic origin of respondents was quite diverse, with

the largest groups being White UK (33%), Black African (21%) and Black Caribbean (19%).

Satisfaction ratings were mixed:

- 54% were very or fairly satisfied with the overall service
- 67% were very or fairly satisfied with the housing adviser
- 51% were very or fairly satisfied with the promptness with which we dealt with queries
- 66% found the advice very useful or useful
- 58% said their problem was partly resolved, but only 7% said their problem was fully resolved

Nearly one-third of respondents had been referred on to the homeless persons unit (now called the housing options centre), with around one in five being referred to the Citizen's Advice Bureaux or Environmental Services. Of these fairly small numbers, 57% were very or fairly dissatisfied with the service provided by the homeless persons unit, whilst 57% were very or fairly satisfied with Environmental Services.

The overwhelming majority (93%) thought the Council should have a register for private landlords. Most (89%) would find an approved list helpful and 78% said they would have thought of approaching the Council for such a list. A similar number (84%) thought Homesearch should advertise private properties for rent.

Lewisham Pensioners' Forum

This group consisted of residents and home owners in the borough. The questionnaire sought to gauge their views on the changes in the grant system and how they felt about other forms of assistance, such as equity release and loans from banks or building societies.

The overwhelming response from the group was that they all agreed many home owners were cash poor and equity rich. They therefore felt it was fair and right that equity should be released from the property to combat disrepair. However the issue of elderly homeowners having to cope with the worry and stress of financial matters was a concern.

There were also concerns about landlords benefiting from the 'Council purse', in that the amount of grant money being awarded to landlords was too generous. Many forum members felt that there was a potential for some landlords to abuse the system.

Empty Properties

We conducted a small survey on landlords of empty properties, to canvass their views on three issues: reducing council financial assistance, extending the period of council nomination rights and amending the terms of the nomination rights.

The results indicated all landlords preferred the Council to continue offering grants to bring empty properties back into use. Improvements financed through loans were the second preference and thirdly a grant with more stringent conditions attached. Landlords prepared to accept grants with conditions would prefer to house key workers. People on benefits were seen less favourably as potential tenants, especially homeless families. Few landlords would accept a grant if the Council's nomination rights were increased from anything between seven to ten years. However, most landlords would accept reduced grant levels if alternative forms of assistance were provided, for instance a rent deposit scheme, landlord insurance and quality lets schemes.

Some landlords commented that they found our service quick and efficient when processing claims and the "staff very willing and helpful". Other landlords expressed an interest in receiving training in tenant and management issues.

A landlord grants presentation was held in October 2003. The event was well attended by landlords, developers and other housing providers. The aim of the presentation was to explain the mechanics of the grants procedure, the terms of compliance and explore good management practice.

3.2 Partnership Working

We have established links with other boroughs in developing the south-east London housing strategy (Bexley, Bromley, Greenwich and Southwark). We also continue to explore and develop new partnerships and relationships with other organisations and agencies. Examples of partnership working include:

Energy Efficiency

We have developed partnerships with energy companies to deliver home energy conservation measures to homes in our area. The companies actively promote the scheme, particularly targeting those in fuel poverty. Maximum benefit is obtained from council grant funding by negotiating competitive rates and leveraging in additional finance via Warm Front and power supply companies. Thanks to funding from the Government Office for London, a 'Coldbusters' scheme is also being set up in partnership with other boroughs in south-east London.

We will continue to explore and develop potential new partnerships in this area which help reduce residents' fuel bills and tackle climate

change by reducing carbon dioxide emissions. There are close links with the borough's affordable warmth strategy.

Private Sector Landlord Forum

This forum is due to be re-launched. It is the perfect vehicle to provide information on all issues affecting private sector housing, training and advice. With the new housing reforms coming into operation and the new housing assistance policy in place, the forum will also be a valuable source to receive stakeholders' feedback.

Rushey Green Renewal Team (RGRT)

RGRT have built up strong links and partnership working with Transport for London (TfL), the local health authority, park user groups, groundwork, local traders and residents.

London Fire Brigade

We have a good relationship with the Fire and Rescue Service and have developed health and safety advice for HMO properties.

Home Improvement Agencies

Lewisham Staying Put Home Improvement Agency works in partnership with social services and voluntary groups to target older, disabled and vulnerable home owners living in the poorest housing conditions. By providing a client-focussed service, they assist with repairs, maintenance and adaptations to enable residents to remain independent and safely in their own homes.

Financial Institutions

We will explore the opportunities for partnerships with financial institutions in order to maximise investment for the repair and renewal of private sector housing.

Cross-Service Partnerships

We work with colleagues from housing, planning and Social Care and Health to ensure that this strategy and other corporate priorities are delivered effectively. The introduction of a Single Capital Pot for local authority capital funding increases the imperative to work across services, and it is important that private sector housing remains a focus.

Sub-Regional Groups

We have established links with the other south-east London boroughs (Bexley, Bromley, Greenwich and Southwark) in developing the south-east London housing strategy. Promoting quality homes in the private sector is a sub-regional housing objective. We are working with neighbouring boroughs to ensure that resources for the private rented sector are allocated with a sub-regional perspective.

Other examples of existing and proposed partnerships are as follows:

- A selection of RSLs including London & Quadrant
- Local estate agents
- Lewisham Pensioners' Forum
- Private landlords and developers of larger properties such as Interstar
- Goldsmiths College
- University of London Accommodation Office
- Thomas & Cavelli architects
- Providers of hostel and other specialist group accommodation including Leacroft Services and Excelcare
- Energy Efficiency Advice Centre (EEAC)
- Energy Savings Trust
- The Chartered Institute of Environmental Health
- Home Improvement Agency
- Occupational therapy services

Section 4

The Strategic Context and Private Sector Objectives

Lewisham's private sector housing strategy is firmly established within the wider national, regional and sub-regional framework of priorities. Five key documents that influence private sector housing targets are outlined below, with a summary of their objectives.

4.1 National Context

The Way Forward for Housing, 2001, ODPM

1. tackling social exclusion
2. promoting a healthy private rented housing sector
3. providing affordable homes
4. improving administration of housing benefits

Sustainable Communities Plan, 2003, ODPM

1. improve conditions for vulnerable people in private accommodation
2. ensure all tenants, both social and private, receive an excellent service from their landlord
3. ensure all communities have a clean, safe and attractive environment in which people can take pride
4. have decent homes for sale or rent at a price people can afford

Decent Homes Implementation Plan, 2003, ODPM

1. ensure that there is a year-on-year increase in the proportion of private sector properties that meet the decent homes standard
2. ensure that by 2006/07, at least 65% of vulnerable households, including families with young children, live in private sector properties that meet the decent homes standard
3. ensure that by 2010/11, at least 70% of vulnerable households, including families with young children, live in private sector properties that meet the decent homes standard

4. ensure that by 2020/21, at least 75% of vulnerable households, including families with young children, live in private sector properties that meet the decent homes standard

4.2 Regional and Sub-Regional Context

The London Housing Strategy 2003 – *“Homes and Communities in London”*

1. increase the supply of affordable housing while maintaining quality and to maximise investment
2. reduce homelessness and use of inappropriate temporary accommodation
3. modernise the private rented sector
4. provide decent homes for vulnerable / low-income home owners and tenants
5. achieve sustainable communities through housing investment and neighbourhood regeneration, to create better places for people to live by improving liveability and quality of local environments

South East London Housing Strategy 2003

1. increase the supply of housing and affordable housing and promote choice
2. promote quality homes in the private sector
3. create sustainable communities
4. reduce homelessness and promote the use of appropriate temporary accommodation
5. develop better understanding of housing needs across the sub-region to inform strategic decisions

4.3 Links to Other Lewisham Strategies

The private sector housing strategy links to other local strategies including:

The Housing Strategy

The housing strategy 2004-2007 sets out housing’s position within Lewisham’s corporate strategic context. It contains a range of commitments and initiatives to meet the demand for affordable housing and to tackle social exclusion in the borough. The strategic objectives are:

1. balancing needs, increasing affordable housing and delivering decent homes
2. delivering excellent housing services
3. preventing homelessness and meeting the need for supported housing

The private sector housing strategy contributes to these priorities, particularly the focus on increasing affordable housing, delivering decent homes and providing excellent housing services.

Regeneration Service Strategy 2003-2006

This private sector housing strategy supports key aims and objectives for regeneration, including:

1. enabling the support and regeneration of Lewisham
2. creating a safe, attractive healthy and sustainable environment for the benefit of local people
3. ensuring the provision of a range of good quality, affordable housing

Lewisham's Community Strategy 2003-2013

The Lewisham community strategy is an overarching document that sets out our aims to improve the quality of life and well being of local residents. The action plan also includes specific commitments to increase the supply of affordable housing, promote independence and increase the life chances of vulnerable members of the community. There are ten strategic priorities within the document and this private sector housing strategy links to priorities including crime, health, regeneration and equity in service delivery.

Other Strategies

There are clear links to the Council's aims to reduce the number of empty properties set out in **the empty property strategy** and the **homelessness strategy**.

The **crime and disorder reduction strategy** addresses anti-social behaviour including graffiti, vandalism and damage to property. Empty properties can be a magnet for anti-social behaviour and vandalism, so reducing the number of empty properties can help to prevent a decline in quality of life within our communities.

This private sector housing strategy also supports objectives to promote health and well being in the **health improvement programme 2002-2005** and **ageing well in Lewisham strategy 2002-2005**. In particular it addresses poor quality and unsafe housing.

Tackling poor heating and insulation in the private housing sector makes a significant contribution to the affordable warmth strategy.

Through its many objectives, such as improving conditions for vulnerable and disadvantaged residents in private sector housing, this strategy also contributes to the equalities action plan and black and minority ethnic (BME) housing strategy. Lewisham's recent housing needs survey recognised that a disproportionate number of people from ethnic groups are living in some of the worst housing conditions, for example, 73% of all applications to the homeless persons unit are from BME groups.

4.4 Private Sector Objectives

The main objectives of the private sector housing strategy are as listed below. The objectives have been developed with regard to the local, regional and national context outlined in this chapter. Listed against each objective is a summary of how they will be achieved. See appendix A (the action plan) for more details.

1. Improve the quality of private sector homes and reduce the number of non-decent homes occupied by vulnerable people

We will:

- work in partnership with private sector landlords to raise standards across the private rented sector, including HMOs
- where necessary, use enforcement powers to address poor quality rented accommodation
- implement a housing assistance policy that is fair, equitable and accessible to all members of the community
- use the housing assistance policy to increase the proportion of vulnerable households, including families with children, that live in homes that meet the decent homes standard
- work in partnership with energy companies to improve energy efficiency in private sector homes, with particular emphasis on elderly and vulnerable households in fuel poverty
- research the potential of equity release, loans and other alternative funding schemes to increase investment in private sector housing

2. Increase the supply of private housing

We will:

- bring empty properties back into use by offering financial assistance in return for nomination rights. In addition to increasing housing supply, this will provide affordable housing for residents in the greatest housing need, including key workers
- work with private landlords and developers to explore opportunities to develop empty space above shops
- consider using EDMO powers under the Housing Act, for targeting problematic long-term empty properties where informal action has been unsuccessful

3. Ensure tenants can obtain safe, good quality and affordable accommodation in the private rented sector

We will:

- offer advice and assistance to landlords who wish to provide safe, good quality and affordable accommodation
- re-launch the private sector landlord forum
- promote the London accreditation scheme and the Lewisham quality lets scheme
- use enforcement powers where necessary to tackle unsafe and unfit housing conditions in the private rented sector
- prepare for implementation of HMO licensing and the HHSRS

4. Support vulnerable people in the private sector, so they can continue to live independently in their own homes

We will:

- work in partnership with the occupational therapy service in Social Care and Health to provide disabled residents with a fast and effective adaptations service
- offer discretionary grant aid through the Housing Assistance policy to support vulnerable people living in non-decent housing
- continue to provide a grant agency service for older and disabled residents through Lewisham Staying Put

- develop and expand the handyperson scheme, in conjunction with Social Care and Health and the Primary Care Trust, to assist older, disabled and vulnerable residents with minor repair jobs

5. Improving the environment in which people live

We will:

- consider opportunities to provide residents with education and advice about prevention of disrepair through regular home maintenance
- promote energy efficiency through grant aid for thermal insulation and efficient new central heating systems. In addition to tackling fuel poverty, this will also help to reduce carbon dioxide emissions and support the wider environmental agenda

Section 5

Lewisham's Private Sector Housing Services

We have a long history of taking action to improve conditions in the private sector. The following section outlines existing services.

5.1 The Housing Rights Team

The housing rights team plays an important role in sustaining private sector tenancies and the prevention of homelessness.

The team continues to provide excellent housing advice and assistance to all private sector residents and landlords. We also encourage landlords to improve housing standards and their property management skills.

The housing rights team is also actively involved in providing support to private residents experiencing racial harassment.

Last year we introduced a drop-in service for advice, so clients no longer need to make an appointment. This service operates from 9.30am-5pm, Monday to Friday.

In 2002/03, the housing rights team received 2,283 requests for assistance. During the year the team dealt with:

- 35 cases arising from illegal eviction, of which 24 tenants were successfully re-instated, nine cases had insufficient evidence and two landlords were cautioned
- 189 cases of tenant harassment. Action taken has resulted in the resolution of 148 of these disputes
- 96 clients were assisted with solving their financial or rent problems
- over 500 private sector tenants who had problems with repairs to their properties or amenities

Targets for 2004/05

- assist at least 100 clients to ensure benefit take-up, including obtaining backdated benefit and assisting with appeals against benefit restriction

- assist at least 25 clients to recover their deposit from their landlord
- assist 30 residents in the private sector to maintain rent levels to ensure continued affordability

The Future

We will start working with the voluntary sector on a rent deposit guarantee scheme and develop a housing advice strategy with an emphasis on the prevention of homelessness. The team has a close working relationship with the environmental health section and will continue joint visits to assess clients' needs. A new weekly outreach service within the community in the Giffin Street area was introduced in February 2004. The advice service operates every Wednesday morning from 9.30am to 1pm. We realise there is a need for this service as the Giffin Street neighbourhood is some distance from the central office in Catford. We will be looking to extend this service to other parts of the borough in the near future.

We are aiming to visit at least four schools in the borough to give a 'schools talk'. This proactive approach will inform and educate pupils on the pitfalls of homelessness and leaving home.

5.2 Empty Homes

Achievements in 2003/04

- 103 empty properties were brought back into use, exceeding our target of 100
- 20 units were developed across the borough, of which 12 units were for key workers, principally teachers and nurses
- £668,000 was spent on empty homes grants
- Lewisham signed up to the London-wide landlord accreditation scheme, which was launched at our Landlords Open Day in July. The scheme offers training and seminars to landlords, as we continue to strengthen the support and advice for property owners
- we continue to offer grants and promote flats above shops

Targets for 2004/05

- we aim to bring back into use 100 empty properties each year
- a Hexagon development of 10 flats for young women, at the heart of New Cross New Deal for Communities area
- four large flats for homeless families in Lewisham High Street in partnership with Hyde

- two key worker flats above a restaurant in London Road, Forest Hill
- the conversion of a 17th century shop into a cottage at 17 Tanner Hill, in partnership with Hyde
- eight flats for homeless families and key workers in Wickham Road, in partnership with a private developer
- works in partnership with a private landlord to upgrade a HMO in Sandhurst Road, SE6 to provide housing with floating support for young people aged 16-17
- a new CPO team will be set up to drive forward compulsory purchase and compulsory leasing

5.3 Staying Put

Staying Put assists elderly and vulnerable clients, including people with disabilities, to enable them to remain in homes that are safe and free from major disrepair.

Our home improvement agency, Lewisham Staying Put, is the key agency assisting disabled clients with adaptations to their homes. They work closely with a dedicated team of occupational therapists to ensure a streamlined service for disabled facilities grant applicants. They draw up detailed plans and specifications, fill in grant application forms and monitor building work on site.

Staying Put also provides advice and practical assistance to home owners regarding disrepair to their property, assist with grant applications where applicable and visit clients in their homes to give technical advice.

Staying Put has a group of private contractors who undertake work in conjunction with the agency to ensure that clients have work undertaken to a good standard. Contractors are required to take into consideration the age and vulnerable nature of the client group, and their work is closely monitored at all times. The use of such contractors helps to overcome residents' fears about 'cowboy builders', which might otherwise prevent them from having essential repairs carried out.

Achievements in 2003/04

The total cost of works completed throughout the borough in the private sector amounted to £600,000. During this time, Staying Put:

- answered 153 enquiries
- completed 37 disabled facilities grants
- completed 36 renovation grants

- completed 12 home repairs assistance grants
- assisted 11 elderly home owners undertaking private work to their own homes

The Staying Put handyerson scheme helps the most vulnerable, frail and elderly residents to undertake minor repairs and tasks. This service is free of charge, with exception of the cost of any materials used. The scheme has proved invaluable, as it supports frail and elderly people and it complements the work of the housing grants team. We work with Social Care and Health, who fund the handyerson scheme through the access and capacity grant.

The types of work undertaken vary, such as:

- installing smoke alarms, which are supplied free of charge by the London Fire Brigade
- putting up curtain rails, grab and mop-stick handrails, shelving, etc
- fixing leaking taps
- easing and adjusting doors and windows
- securing carpets and trailing wires to prevent clients tripping and injuring themselves
- installing spy holes and security door chains

During 2003/04, 243 jobs were completed under the handyerson scheme, the majority of which were completed within five working days. Of those assisted:

- 60% were elderly persons aged 75 years and over
- 14% were people with disabilities
- 62% were owner occupiers
- 34% were private tenants, council tenants, housing association or sheltered housing tenants

Feedback from client satisfaction surveys confirmed that clients were very pleased with the service, and highlighted the need to continue this important area of work.

The handyerson scheme is currently being expanded, thanks to a successful funding bid by the south-east London housing partnership. Over the next two years, money from the Government Office for London will be used to market and develop the service, to ensure it meets the needs of the residents of Lewisham.

5.4 Grants Team

During 2003/04, the grant legislation changed and a new housing assistance policy was adopted in November 2003. The new policy offers discretionary grants to tackle unfit and disrepair in owner-occupied and privately-tenanted homes where the tenant has a repairing obligation. For the first time, the award of discretionary renovation grants has been linked to the decent homes standard.

The energy efficiency scheme has been continued in partnership with energy companies, to target vulnerable residents who are most likely to suffer from fuel poverty

Empty homes grants and landlord grants are available in return for conditions requiring the landlord to accept tenants nominated by the Council for at least five years.

Mandatory disabled facilities grants are available to owner-occupiers and private tenants to help adapt accommodation to meet their needs. If the property cannot be adapted, the occupant may be eligible for a relocation grant to help pay the costs of moving to a more suitable property. During 2003/04, a total of £2.4 million was spent on giving mandatory and discretionary grants to the private sector.

Targets for 2004/05

We will continue to operate a borough-wide housing assistance policy. The total capital grant budget for 2004/05 is £2.45 million. However, following a reorganisation of services within the private sector housing unit and a consequent reduction in staffing levels within the grants team, we will need to monitor and review how the service is being delivered.

We will:

- spend up to £450,000 each year on the adaptation of homes to meet the needs of disabled people in the private sector
- spend up to £175,000 on home repairs assistance for minor items of disrepair to vulnerable households
- re-launch the energy efficiency scheme to provide grants to vulnerable households that are not covered by the Warm Front scheme
- provide at least £500,000 each year for grants to help bring empty properties back into residential use for homeless families and key workers
- research and develop equity release and loan schemes in line with current government guidelines. During 2004/05 and 2005/06, this project will be assisted by funding from the Government Office for

London, obtained through the south-east London housing partnership

5.5 Houses in Multiple Occupation

Achievements in 2003/04

- 524 service requests were received from private sector tenants with regard to their living conditions
- 249 of these requests related to HMOs
- five fatalities were prevented during a HMO fire in February 2004, as a result of the fire precautions and the means of escape works required 10 years ago by the team. This illustrates the crucial importance of the Council's work with regard to HMOs

Targets for 2004/05

We will:

- maintain our existing resources whilst developing responses to measures introduced by the Housing Act
- maintain and review our present services to ensure that we work as efficiently and effectively as possible
- maintain and develop our level of expertise to improve our ability to deal with all environmental health problems referred to us by private sector tenants and others relating to HMOs
- actively prepare for the introduction of HMO licensing by preparing for surveys of all four-storey HMOs in the borough
- commence work on a new HMO register
- continue to work in partnership with external organisations in the private sector, including:
 - ◆ landlords and specialist developers such as Interstar, to refurbish larger properties
 - ◆ providers of hostel and other accommodation targeted toward particular client groups including Leacroft Services Ltd and Excelcare
 - ◆ architects, such as Thomas and Cavelli, representing clients in the provision of multiple-occupancy accommodation
- continue to foster partnerships with our housing colleagues to achieve decent homes standards across all sectors, to encourage

balanced communities and promote good practice amongst landlords

- work with good landlords and agents to maximise housing standards, and penalise bad landlords and agents who refuse to improve standards in their properties

Future Challenges

We face considerable challenges ahead with changes introduced by the Housing Act, including the HHSRS and compulsory licensing of HMOs.

The government has recently refined the PSA 7 target for reducing the proportion of vulnerable households, including those with children, living in non-decent homes. It is estimated that 53% of vulnerable households in Lewisham live in non-decent homes. This is 10% above the national average according to the government's recommended means of estimating this figure. We will need to work in partnership with the private rented sector to encourage landlords to bring their properties up to the decent homes standard.

5.6 Area Renewal

The Council has committed a total of £10.2 million over a ten-year period to regenerate the Rushey Green area in Catford, to tackle poor housing conditions and make environmental improvements. This renewal area is the largest in the country with over 4,000 properties and a high percentage of low-income households

The renewal initiative is seeking to address disrepair, reverse the process of decline in private sector properties, improve the visual amenity of the area and create a sense of confidence. £6.7 million has been allocated to improve private sector housing and £3.5 million has been allocated for various environmental improvements.

We continue to carry out a targeted and co-ordinated approach to encourage private investment and wider revitalisation of the local community. This approach has seen an increase in the take-up of individual house renovation grants to assist vulnerable home owners to bring their properties up to the fitness standard.

Achievements

- approximately £1.4 million has been spent on group repairs to externally improve 105 individual private sector properties and bring them up to the fitness standard
- approximately £780,000 has been spent on various face lift schemes, environmentally improving 130 individual private sector properties, contributing to the regeneration of the local area

- approximately £1.7 million has been spent on environmental improvements in the area, including improvements to park facilities and access, various highway and traffic management improvements, improvements to public spaces, public art and community projects
- £320,000 has been spent on Plassey Road bringing empty properties back into use for key worker accommodation
- we continue to target and increase the take-up of individual renovation grants
- as a result of the renewal area team's successful targeted campaign to increase take-up of individual house renovation grants to assist vulnerable homeowners, 53 households successfully applied for grant assistance

External Funding

We have secured £37,200 of external funding for Mountsfield Park from the Heritage Lottery Fund to carry out initial project planning work, which will enable the Council to take this project to the next stage of grant application.

In addition, £50,000 has been secured from the London Marathon Charitable Trust to improve three ball courts in Mountsfield Park. We have also secured £300 from the Tree Council for a tree planting project.

Future Programme 2004-2008

The renewal area budget for the remaining four years of the programme is £1 million for each year. Following approval, the budget for this year has been re-profiled and has increased to £1.8 million, which will enable the renewal area to achieve maximum visual impact.

To ensure that objectives are achieved within the neighbourhood renewal assessment, a targeted four-year delivery plan is being drafted to reverse decline and maximise investment in Rushey Green.

Future Challenges and Opportunities

We are currently reviewing the role of renewal areas, within our overarching private sector strategy, to meet the decent homes target and bring about sustainable regeneration in the borough.

The relaxation of the arrangements for renewal areas brought about by the Regulatory Reform Order (2002) provides greater flexibility to explore the possibilities of further renewal areas in Lewisham. Our very successful renewal area has brought highly-visible improvements to private properties in the Catford area, tackling years of decline and deterioration. We will be exploring how we can build on this success

through channelling grant and loan funding to meet the private sector decent homes target, as well as looking to new and innovative ways to lever in private sector funding.

5.7 Energy Efficiency

Achievements in 2003/04

A total of £393,000 of energy efficiency grant installations were undertaken in private sector homes. This delivered:

- 60 homes with completely new heating systems
- 84 further homes had boilers upgraded – condensing boilers were fitted wherever appropriate
- 28 homes with replacement hot water cylinders
- 70 properties received insulation measures, such as loft or cavity wall insulation
- 15 properties received draught-proofing

Our Energy Efficiency Advice Centre (EEAC) continues to provide impartial energy efficiency advice to the public, with financial assistance from the Energy Saving Trust. During 2003/04, the EEAC in Lewisham achieved the following:

- energy advice to 15,000 homes in Lewisham, saving an estimated £300,000 per annum for residents
- 105 presentations, exceeding our annual target
- 23 training sessions, exceeding our target of 10
- 10 media communications, meeting our target
- on-going work with housing, including referrals to the housing energy programme and the private sector scheme
- a successful environmental sustainability day was held on 20 January 2004
- continuation of the Warm & Wise scheme for all residents. 337 residents have contacted the scheme since its launch. Works completed in the borough include 17 cavity wall insulations, 32 loft insulations, six new boiler installations and five applications for loans. Appliances have been added to the scheme.

Over 63,000 homes have been advised on cost-effective ways to save energy since EEAC was set up in 1994. The centre provides important advice on grant schemes such as Warm Front, Warm & Wise and

energy efficiency schemes available via Powergen, British Gas Centrica, London Electricity and the Lewisham in-house operations.

The Warm Front scheme led to further achievements. The EEAC identifies homes for improvement and promotes the government's Warm Front scheme, which installs a package of energy measures including central heating, loft insulation and draught-proofing in private sector homes.

The scheme is promoted nationally by EAGA and locally through the EEAC and the borough. Council staff have been trained to refer residents to the scheme and comprehensive targeting of eligible homes has been undertaken. In 2003/04 this resulted in 470 homes receiving measures at a cost of £396,008.

Future Activities

We will continue our activities in the areas outlined above.

The EEAC has been heavily promoting Solar for London, a scheme to install solar water heating in homes across the borough, in partnership with Sustainable Energy Action. To date the Solar for London team have received 47 enquiries from Lewisham residents. 15 surveys have been carried out, one resident has installed solar water heating and two residents are considering an installation. Currently, the 15 residents who have had surveys carried out are being contacted. The scheme was promoted in Lewisham Life and twice at People's Day.

Lewisham Heatstreets This is a new partnership, which was developed in 2003/04 and commenced in July 2004. It uses £100,000 of Lewisham funding to lever in approximately £400,000 of Powergen Energy Efficiency Commitment, Warm Front and private sector funding. The objective is to install loft and/or cavity wall insulation in 1,500 private sector homes in south Lewisham by the end of March 2005.

Lewisham Coldbusters This is another new partnership, which was developed in March 2004 and commenced in September 2004. It uses £100,000 of Government Office for London funding and aims to install central heating and energy efficiency measures in up to 50 private sector homes in north Lewisham occupied by vulnerable people, by the end of March 2005.

5.8 Housing Benefit Provision

There are approximately 4,000 private tenants in receipt of housing benefit, with £24 million paid out.

The benefit section is committed to sustained improvement in delivering quality and efficiency. A best value review was completed in July 2003 and a number of recommendations were given to improve performance. In particular two of the recommendations were that:

- the benefits team should have dedicated processing teams for each tenure type
- each housing office should have its own document image processing system to improve enquiry management

From 1 December 2003, Lewisham became the only local authority in London to be a pathfinder for the new local housing allowance (LHA) scheme for private sector tenants. The pathfinder initiative is part of the government's reform of the housing benefit scheme. The main changes are that rents are no longer referred to the rent officer, payments will go the tenant rather than the landlord (except for vulnerable tenants) and awards will be based on fixed local levels.

The LHA scheme is seen as a fairer and a more effective way of giving help with housing costs. Tenants will receive a flat rate of benefit, set locally, and will be able to choose to move to cheaper accommodation and keep the difference. Landlords will know in advance how much they will receive.

Since December 2003, 1,605 cases have been converted from housing benefit to local housing allowance. On average, they are £37.92 per week better off. In the same period, 1,784 new cases have applied for, and received LHA. The main issues thus far relate to excess awards for vulnerable claimants and the scale of gain, as some claimants in excess of £300 per week are better off under LHA. In addition, there is a concern that some of the bigger gaining claimants are better off due to over-crowding. Legal advice is being sought to establish what action should be taken by Lewisham in these cases.

Future Developments

We are exploring the development of interfaces between processing housing benefit and housing association rent systems. We are also looking to expand the enquiry facilities by installing access to housing benefit computer systems in area housing offices.

Glossary

BME **Black and Minority Ethnic**

BVPI **Best Value Performance Indicator**

CPO **Compulsory Purchase Order**

The forced purchase of land or private property by a council for a greater public good such as a regeneration scheme. The value of the sale is set locally by the district valuer.

DFG **Disabled Facility Grant**

A grant available to provide facilities for disabled people, which may be claimed by owner-occupiers and tenants, including council tenants, and used for installing a range of works needed to help a disabled person remain living more independently in their own home.

EAGA **Energy Action Grants Agency**

EAGA is a government-backed quango responsible for promoting Warm Front, a scheme to improve warmth in the home by installation of energy efficiency measures to the fuel poor.

EEAC **Energy Efficiency Advice Centre**

Provides impartial energy efficiency advice to the public.

EST **Energy Saving Trust**

A government non-profit making company backed by the gas and electricity utility companies. The trust's role is to reduce environmental pollution and improve energy efficiency.

GLA **Greater London Authority**

City-wide organisation with strategic responsibility for police, fire services, planning, regeneration and transport. Headed by a directly-elected mayor, currently Ken Livingstone.

Handyperson Scheme

A scheme run by the Council to assist vulnerable, frail and elderly residents to undertake minor repairs and maintenance services to their homes. This service is free of charge with exception to the cost of the materials used.

HHSRS **Housing Health & Safety Rating System**

A new fitness standard to replace the current Housing Fitness Standard. The new system is based on rating the severity of hazards of a dwelling.

HMO **House in Multiple Occupation**

A home in which two or more households share basic facilities

HRA Grant Home Repairs Assistance Grant

A grant for repairs, security or minor adaptations. It enables preventative repairs to be undertaken and stops the property from deteriorating further. The grant is available to owner-occupiers and private tenants who are in receipt of means-tested benefits, people aged over 60 and the disabled.

New Deal

A scheme that aims to move the long-term unemployed into the job market through training, work placements and subsidised employment.

ODPM Office of the Deputy Prime Minister

The department is responsible for housing, regeneration and elections.

Renovation Grant

A grant awarded to make or maintain a dwelling fit for human habitation

RSL Registered Social Landlord

Housing associations, housing co-operatives, local housing companies and local authority housing are also commonly known as RSLs. These 'not-for-profit' organisations provide homes mainly to those in housing need.

SAP Standard Assessment Procedure

This is the government's standard for home energy rating. It provides a simple and reliable method of measuring the energy performance of dwellings. SAP ratings are expressed on a scale of 1 to 100 - the higher the number, the more efficient the home.

Warm Front This has replaced the old Home Energy Efficiency

Scheme (HEES). Warm Front is a grant towards the installation of central heating, loft insulation, cavity wall insulation, draught-proofing and security improvements. The grants are available to assist the elderly, the disabled and households with children under 16.

Appendix A

Private Sector Housing Renewal Strategy – Action Plan

Objective 1. Improve the quality of private sector homes and reduce the number of non-decent homes occupied by vulnerable people.

	Task	Impact	When	Who
1.	Research alternative sources of funding for home improvement work such as equity release and loan schemes	Maximise available resources to encourage home maintenance and help bring private properties up to the decent homes standard	Research ongoing. New housing assistance policy to be implemented by April 2006	Private Sector Renewal Manager, Grants Manager and Policy Officer
2.	Establish the number of vulnerable people and families with children living in non-decent private homes within Lewisham by planning a further private sector house condition survey for 2006	To assist in development of the private sector housing strategy to ensure we target resources at those most in need according to local, regional and national objectives	December 2006	Private Sector Renewal Manager
3.	Increase energy efficiency in private sector dwellings by offering grant assistance to vulnerable households who are not eligible under the government's WarmFront scheme	<ul style="list-style-type: none"> • At least 150 private properties to benefit from improved energy efficiency each year • Reduced number of cold weather deaths and illnesses due to excessive cold 	March 2005 and then annually	Grants Manager
4.	Continue to utilise Rushey Green Renewal Area (RGRA) funding to improve the condition of private sector properties within the renewal area	Reverse the process of decline in private sector properties in the RGRA and contribute to reducing the number of non-decent properties through group repair work and targeted renovation grants	2004/05	Rushey Green Renewal Team (RGRT)

Objective 1. Improve the quality of private sector homes and reduce the number of non-decent homes occupied by vulnerable people.
(Continued)

	Task	Impact	When	Who
5.	Undertake a targeted campaign to increase the take up of individual renovation grants, to assist vulnerable home owners living in non-decent housing	To improve 60 properties per year	March 2005 and then annually	Grants Manager and Staying Put Co-ordinator
6.	Explore the potential for further renewal areas in the borough	To establish how further renewal areas could contribute to meeting the decent homes target and lever in private investment	2004/05	Strategic Development
7.	Implement the HHSRS and train staff on the principles of the new system and the associated enforcement regime	Raise standards across the private rented sector by concentrating resources on a new risk based approach to housing standards	Dependent on legislation	Private Sector Renewal Manager
8.	Introduce compulsory HMO Licensing for certain 'high risk' HMOs in accordance with legislative proposals	Create a new regulatory framework to improve standards in HMOs	Dependent on legislation	Private Sector Renewal Manager

Objective 2. Increase the supply of private housing.

	Task	Impact	When	Who
1.	Bring 100 empty homes back into use annually (BVPI 64)	<ul style="list-style-type: none"> • Reduce the number of empty homes in the borough to 2.5% across all tenures • Improve the surrounding environment by reducing blight and the number of long-term eyesore properties • Reduce the detrimental effect of anti-social behaviour and vandalism • Provide homes for homeless families 	March 2005 and then annually	Property Initiatives Manager
2.	Spend £500,000 per year to encourage owners to bring empty homes back into use. Grant assistance offered in return for nomination rights	Provides residential properties for homeless families and keyworkers	Ongoing annually	Property Initiatives Manager and Grants Manager
3.	Offer training & advice to property owners on grant procedures	To enable property owners to return empty properties back into use	Ongoing annually	Property Initiatives Manager
4.	Review our current approach for dealing with empty properties in light of the proposals for a compulsory leasing scheme contained within the Housing Bill	Utilise the proposed new enforcement powers to strengthen our policy on dealing with empty properties. Reduce the number of long term void properties within the Borough	Dependent on legislation	Property Initiatives Manager and Private Sector Renewal Manager
5.	Bring 20 flats above shops back into use each year	<ul style="list-style-type: none"> • Provide more residential accommodation and help support local shopping centres • Tackle crime and fear of crime 	Annually at March	Property Initiatives Manager

Objective 3. Ensure tenants can obtain safe, good quality and affordable accommodation in the private rented sector.

	Task	Impact	When	Who
1.	Implement the London wide Landlord Accreditation Scheme and provide landlord training through a series of workshops	Improve the standard of management across the private rented sector which benefits both tenants and landlords	August / September 2004 and then ongoing	Advice & Reviews Manager
2.	Re-launch the landlord forum and have at least 1 meeting per year	Provide a free advice and support network with council officers and other landlords	From 2004/05 and then annually	Advice & Reviews Manager and Property Initiatives Manager
3.	Re-launch the Rent Guarantee Deposit Scheme with the voluntary sector	Provide access to accommodation for 25 households each year	April 2004 and then annually	Advice & Reviews Manager
4.	Combat landlords withholding rent deposits unreasonably	Assist 25 clients to recover their deposit from landlords	Annually at March	Advice & Reviews Manager

Objective 4. Support vulnerable people in the private sector, so that they can continue to live independently in their own homes.

	Task	Impact	When	Who
1.	Raise the profile of Lewisham Staying Put and the handyperson scheme through new leaflets being distributed and talks to relevant groups and agencies. Plus publicity in local newspapers	Services become more widely accessible across Lewisham's communities and the number of clients receiving assistance increases	March 2005	Staying Put Co-ordinator
2.	Lewisham Staying Put to continue offering a grant agency service to older, vulnerable and disabled applicants; provision of technical advice and access to reputable builders	Helping older, vulnerable or disabled households to repair or adapt their properties will ensure their safety and comfort and will remove the stress and worry associated with organising the work themselves	Ongoing	Staying Put Co-ordinator
3.	Target appropriate properties with home repairs assistance grants	Repairing minor items of disrepair for 50 vulnerable households will contribute to improving their quality of life	Annually at March	Grants Manager

Objective 5. Improving the environment in which people live.

	Task	Impact	When	Who
1.	Investigate opportunities to provide home maintenance advice to home owners and landlords, thereby preventing decline in the condition of the private sector housing stock	Reduce the number of unfit private sector properties by 5% each year (BVPI 62). Encourage private owners to invest in the maintenance of their own properties, thereby contributing to sustainable communities	BVPI reported annually in March. Outcome of home maintenance research to be included in new housing assistance policy in April 2006	Grants Manager
2.	Increase energy efficiency in private sector dwellings by offering grant assistance to vulnerable households who are not eligible under the government's WarmFront scheme	In addition to tackling fuel poverty, this will also help to reduce carbon dioxide emissions and support the wider environmental agenda relating to climate change	Ongoing	Grants Manager
3.	Housing Advice will develop an outreach service within the community	<ul style="list-style-type: none"> • Greater accessibility should increase the take up of housing advice services • Following an initial discussion, clients will be directed to the relevant team who can best assist with their housing situation 	2004	Advice & Reviews Manager
4.	Utilise RGRA funding to tackle poor housing conditions and make environmental improvements in the renewal area	£150,000 to be spent on environmental improvements in conjunction with £1.8 million to be spent on group repair. The scheme will cover 150 properties in Albacore Crescent, Brookdale Road & Bradgate Road and is aimed at maximising visual impact, reducing levels of unfitness and creating a real sense of confidence within the local community	2004/05	RGRT
5.	Target funding to improve the street scene on streets in the RGRA	Reduce crime and the fear of crime and promote resident confidence in the Rushey Green area	2004/05	RGRT
6.	Implement traffic management schemes within the RGRA	To improve safety, the quality of public places, as well as the local environment in Rushey Green	Ongoing	RGRT

Appendix B

Private Sector Housing Strategy Equalities Impact Assessment

1. What is the purpose of this Equality Impact Assessment?
2. Why undertake an Equalities Impact Assessment?
3. Conducting the Equalities Impact Assessment
4. The aims of the Private Sector Housing Strategy
5. Relevance to Equality Legislation
6. The scope and focus of the Equalities Impact Assessment
7. Consultation
8. Assessment impact and outcomes
9. Reducing any adverse impact
10. Monitoring the Private Sector Housing Strategy and the Equalities Impact Assessment
11. Conclusion

1. What is the purpose of this Equality Impact Assessment?

This Equality Impact Assessment systematically analyses the private sector housing strategy and action plan, to identify what effect, or likely effect will follow from the implementation of the strategy for different groups in the community.

It is concerned with anticipating and identifying the equality consequences of the private sector housing policy initiative and ensuring that, as far as possible, any negative consequences for a particular group or sector of the community are eliminated, minimised or counterbalanced by other measures. We will also be seizing opportunities to promote equality.

2. Why undertake this Equalities Impact Assessment?

Under the Race Relations (Amendment) Act 2000, all local authorities have a statutory duty to promote race equality in policy making, service delivery, regulation and enforcement responsibilities and employment procedures. They also have a duty to perform an equalities impact assessment to help identify excluded groups and direct or indirect discrimination. Although the statutory requirement is specific to race, Lewisham have widened the scope of the impact assessment to also address gender, disability, sexual orientation, age and religion.

In developing this private sector housing strategy and the housing assistance policy, the question at the forefront of our approach was “will it do harm, can it do good?” The impact assessment process identifies what effect or likely impact the strategy would have on different groups in the community. If there were any negative effects, we consider how to eliminate, minimise or counterbalance them. Taking this approach will help us to deliver Lewisham’s equalities agenda and improve our service delivery and quality to diverse groups.

3. Conducting the Equalities Impact Assessment

The assessment was conducted by officers implementing the strategy. The participants were chosen to reflect the breadth of stakeholders with concern to private sector housing. This strategy is an interim document that will be revisited later, to take on board the challenges mentioned under section 2.3 of the strategy.

The strategy implementation group consisted of :

Lavinia Parker	Housing Policy and Project Officer	(Lead officer)
Russell Hudson	Head of Housing Needs	
Phil Smith	Environmental Health (residential)	Team Leader
June Cattel	Staying Put Co-ordinator	
Steve Whiting	Grants Manager	
Nick Long	Property Initiatives Manager	
Richard Hurford	Energy Manager	
Nicola Roye	Project Officer Urban Renewal	
Mick Lear	Benefits Manager	
Lewisham Pensioners' Forum		
Private sector tenants		
Landlords		
A range of service users		

The relevant data and research

A desk-top exercise was used to establish what existing resources and provisions are currently in place and, more importantly, to identify gaps in the service provision.

Some of the gaps identified by clients and staff concern the availability of written material in other languages and access to the Capital House office for the elderly and wheelchair users. All private sector housing services are based at Capital House, where there is only one interview room, on the first floor. The interview room is shared by many other services, and the sheer volume of callers attending the office makes booking appointments difficult. It is also difficult to give adequate quality time to visitors and increases the number of home visits by officers. There is a corresponding reduction in officer's time to deal with casework.

To address the issue of poor access to Capital House, the housing advice team and environmental health have developed an outreach service in Giffin Street. This service will be rolled out across other areas of the borough.

Many staff are aware that the translation service, Language Line, is available, but many acknowledge that the service is not used enough, as clients often rely on relatives or friends to interpret.

Officers also acknowledge that publicity literature needs to be updated and readily available in different languages. The lack of resources plays a central role in hampering this delivery.

The main gap amongst many of the services is the lack of interpreting monitored information. The majority of services are excellent at gathering and recording data. As a result, it is difficult to ascertain who is accessing the service both in terms of assistance and how to target particular groups.

4. The aims of the Private Sector Housing Strategy

Lewisham's private sector housing strategy aims to:

- contribute to the vision of making Lewisham the best place to live
- ensure private sector residents have a safe, decent and affordable home suitable to their needs
- support vulnerable home owners and private tenants
- promote the supply of good quality and well-managed accommodation
- improve the health and safety of the occupants
- contribute to the provision of affordable housing
- encourage and provide the opportunity for owners to bring empty properties back into use
- provide support and advice to encourage home maintenance and prevention of disrepair
- contribute to the regeneration of the borough

NB. This is not essentially a new initiative, but rather a strategy that pulls together on-going work and existing projects.

5. Relevance to Equality Legislation

The private sector housing strategy aims to improve the quality of life for all private sector occupants, meeting their needs and aspirations and equally important, promoting social inclusion. The strategy supports and is relevant to the following equality legislation:

Group	Legislation	Relevance	Why
Black and Minority Ethnic (BME)	Race Relations (Amendment Act)	High	People from BME communities are more likely to live in poor quality private rented homes
Disabled	Disability Discrimination Act	High	Help older disabled households to remain independent in their own homes by adapting their properties Furthermore, 24.2% of those in receipt of disability living allowance live in unfit accommodation
Women	Sex Discrimination Act	High	Studies of lone parents and older women show they are more at risk of poverty due to lower rates of income and poorer pensions Provide services that are appropriate and responsive to women service users
Age, gender, religion & sexual orientation	European Directives/ Human Rights Act	High	Increase the quality of life for all residents regardless of age, gender, religion and sexual orientation
-	Equal Pay Act	None	-

6. The scope and focus of the Equalities Impact Assessment

The key questions the equality impact assessment has to address are:

Does the Strategy or its implementation break the law, or have the potential to break the law?

There are no factors within the Strategy or in its implementation that unlawfully discriminates.

Could the strategy or process affect some groups in society differently ?

This question is critically important to the development of the private sector housing strategy and the administration of the housing assistance policy. A disproportionate number of black and minority ethnic groups live in poor-quality rented accommodation. Likewise, many tenants dependent on benefit find accessing the private rented sector difficult, as many landlords are unwilling to accept clients on benefit for a number of reasons, including the system of paying rent in arrears.

To overcome these barriers, our private sector housing advice team actively works to reverse landlords' negative perceptions of tenants in receipt of benefit. We have re-launched the rent guarantee deposit scheme and provided training for landlords. Likewise, the environmental health residential team works to ensure that landlords bring their properties up to standard and, when necessary, will prosecute those who persistently fail to do so.

Devising who gets access to grants, how we operate the award of assistance, the criteria for awards, etc, took into consideration if certain groups would be affected differently. For instance, we decided to limit the amount of grant awarded under discretionary grants, in order to reach as many people as possible, as opposed to reaching a few with larger grant amounts. This way, many could benefit from the assistance available. Anyone over the age of 18 could apply for assistance, and financial assistance will be made available in accordance with the terms and conditions outlined in the housing assistance scheme.

Our housing assistance scheme is a proactive policy aimed at allocating and targeting the most vulnerable. We consider vulnerable occupants as those registered disabled, over 60, with children under 11, or those in receipt of income-related benefits. We realise we have some way to go in delivering a service that will meet all its objectives of being fair, equitable and available to all private sector households in need. Having a scheme that allocates resources will mean that there will be those who get assistance and those who do not. There is obviously the prospect of doing good or harm by these allocation policies and how they work in practice.

We realise it is not sufficient to just award to those considered to be the most deserving from the pool of those that apply. This will not address who has knowledge or access to making an application and does not mean that they are the most in need. It also raises the importance and need to publicise the scheme in appropriate formats, languages and venues where equal access will be encouraged.

In the first instance, we realise that we must move towards a means of gathering better information on who is, and as importantly, who is not using the housing assistance scheme. We also realise that we will have to move towards more proactive work, to try to identify and target assistance to those dwellings and occupants who are most in need or vulnerable. The move to this new information gathering, targeting and service delivery procedures will take time to develop. Hence for the initial period, the scheme will have more scope to do harm than we would otherwise want, mainly because of issues around equal access and the need for better targeting and proactive work.

Will it promote equal opportunities?

The formulation of the private sector housing strategy is linked to the housing division's Equalities Action Plan. The action plan is a framework for delivering sensitive, fair, high-quality services for all

groups, and achieving equality in employment and partnerships. The action plan also requires the service unit to promote opportunities in a positive and active way. These objectives are reinforced and supported by the private sector housing strategy and action plan.

The strategy is helping groups in unfit housing, as BME and disabled groups are over represented among tenants of unfit private rented housing. The assistance provided through the strategy should have a beneficial effect for those groups.

Does the strategy indirectly discriminate against any equality categories?

Potentially, clients who are wheelchair-bound and elderly may experience difficulty in accessing the services of the private sector housing department, due to the nature of the office design at Capital House. To compensate for the poor facilities, many officers make home visits to these clients and others assist with filling in application forms, to ensure people get access to services. The concerns about the office layout and facilities will be addressed through the current corporate work around implementation of the Disability Discrimination Act and also as part of the Council's wider considerations of assets and accommodation.

The publicity of all services is freely available to all. The strategy will be accessible to the public through the internet, and printed copies will also be available upon request. Likewise, the housing assistance scheme is available to the public, detailing how we operate the award of assistance, the criteria for the award, how the Council determines the priorities for the award of assistance and the grant conditions, amounts and availability.

7. Consultation

Consultation was undertaken with service staff, landlords, private sector tenants, owners of empty properties, service users and with residents who make up the Lewisham Pensioners' Forum. Participants were representative of the wide cross-section of the equalities categories. The main methods used for consultation were:

Questionnaire

Tenants, landlords, service users and owners of empty properties within the borough completed a questionnaire. Customer satisfaction surveys were also a source of gauging users' experiences of the service as well as their recommendations for improvements.

Focus groups

Lewisham Pensioners' Forum was a key contributor to the strategy and the housing assistance policy, as were owners of empty properties. Both played an invaluable role as they are key client groups who have experience of using the Council's private sector housing services. We also recognise these groups have a valuable and important role in both the design and scrutiny of the services.

Staff interviews

Interviews were undertaken with a variety of staff from various levels from specific service areas. This included surveyors from Staying Put and grant teams, grant officers, officers who dealt with under occupation and older people and officers managing empty properties and the Fresh Start scheme.

Key messages from the consultation

Older People

- found staff courteous and helpful when dealing with cases
- staff always kept them informed about the progress of their case
- overall service was satisfactory
- information and advice given by staff was usually clear and easy to understand

Clients with disabilities/vulnerable groups

- inadequate lift facility. Automatic doors needed and lift not wide enough to turn a wheelchair
- insufficient number of interview rooms
- dislike being interviewed in public reception area
- staff always willing and obliging to visit client at home

Tenants

- 93% of tenants thought the Council should keep a register of private landlords
- many thought the search for private rented accommodation should also be advertised through Homesearch
- over half of client group were satisfied with the overall service
- just over half were very or fairly satisfied with the efficiency of resolving their query

Landlords

- found our service quick and efficient when processing claims
- found staff to be helpful and informative

Housing services staff

- maintain good contact with client during and after project completed
- tailor Fresh Start move to client's needs to ensure moves are of quality and not merely about quantity
- will perform home visits if the client is disabled, a carer or has childcare responsibilities
- very little literature in other languages
- need more communication between occupational therapists and grants team
- some areas need to work better together to ensure service is seamless

8

Assessment of impact and outcomes

The consultation and the qualitative data revealed a number of issues that need to be addressed. Here is how we intend to do so.

Non-English speakers need more help accessing services

- increase availability of translation and interpreting services
- look at the possibility of developing and improving links with representative service user organisations
- improve and extend ethnic monitoring to ensure the needs of BME clients are addressed
- ensure BME communities are aware of their options

Need to respect client's privacy and dignity, which is currently being undermined through the lack of interview rooms

- home visits will continue to be arranged
- outreach advice service to commence

Availability of literature and in various languages

- need to provide publicity of services available
- add translation panels to back of leaflets
- update forms and advice leaflets

Improve analysing data from service monitoring

- need to ensure we analyse and interpret data in order to take effective action, as collecting data alone will not explain why a service is under or over used. Therefore better quality and more intelligently used information will enable us to provide more appropriate and responsive services, which would encourage increased community engagement.

9. Reducing any adverse impact

In considering whether the strategy has any adverse impacts that could generate a negative response or is potentially unlawful, the following were identified:

Adverse Impact	Reason	Outcome
Poor access to council office for elderly and disabled clients	Insufficient resources	Officers minimise the effect by carrying out more home visits
The strategy does not require automatic translation of individual private sector housing services leaflets and information	Insufficient resources	This may impact adversely on the availability of information to some groups. This impact will be minimised by making more use of the translation service available on request, or making suitable home visits
Service monitoring	Insufficient manpower and time to interpret, analyse and take the appropriate action of data monitored	Need to review service monitoring in order to establish if all groups are accessing the service equally and to establish a profile of service needs and uptake. Also need to identify properties with vulnerable households

10. Monitoring the Private Sector Housing Strategy and the Equalities Impact Assessment

The objectives of the private sector housing strategy are set out in a clear action plan. The plan includes an assigned officer, realistic timescales and measurable outputs. Monitoring the implementation of the action plan and strategy will be undertaken by the strategy group, who will meet quarterly to review the progress of the strategy.

11.

Conclusion

The main aim of this strategy is to ensure that people living in the private sector have safe and healthy homes. Giving advice and financial assistance will reduce the negative impact on neighbourhoods and support and sustain area-based regeneration.

The conclusion of this Equalities Impact Assessment is that the private sector housing strategy is beneficial to those occupants needing assistance. However, some aspects of service delivery need to be addressed when resources permit, for instance the office at Capital House and the translation of leaflets.

This is an interim strategy which will be revisited and changes made accordingly. The strategy is not likely to result in an adverse impact for any group and does promote equal opportunities. Where potential adverse impacts have been identified, actions have been established to minimise and prevent them. The Equalities Impact Assessment will be reported in the corporate plan.

Appendix C

Contacting Us

Private Sector Housing Unit

1st Floor, Capital House
47 Rushey Green
Catford
SE6 4AS

Housing Advice Team – 020 8314 7144
Environmental Health Residential Team – 020 8314 6420
Grants Team – 020 8341 6622
Lewisham Staying Put – 020 8314 6344
Handyperson Service – 020 8314 6309
Empty Homes Team – 020 8314 8381

Other Useful Contacts

Housing Options Centre

3 Rosenthal Road
Catford
SE6 2BX

020 8314 7007
020 8778 0877 (out of hours)

Policy and Review Team

The Old Fire Station
199 Perry Vale
Forest Hill
SE23 2JF

020 8314 6958