

# Housing Market Assessment 2007-2008

December 2009



**Lewisham**  
**Housing Market Assessment 2007-2008**

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Main Report of Study Findings  
December 2009



**Opinion Research Services** The Strand, Swansea SA1 1AF

**Jonathan Lee**

Nigel Moore • Karen Lee • Hugo Marchant • Matina Mitchell  
enquiries **01792 535300** • [info@ors.org.uk](mailto:info@ors.org.uk) • [www.ors.org.uk](http://www.ors.org.uk)

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**London Borough of Lewisham** 5<sup>th</sup> Floor, Laurence House, 1 Catford Road, London SE6 4RU  
**Planning Policy**

enquiries **020 8314 7000** • [planning.policy@lewisham.gov.uk](mailto:planning.policy@lewisham.gov.uk) • [www.lewisham.gov.uk](http://www.lewisham.gov.uk)

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## Summary of Key Findings

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1. Opinion Research Services (ORS) was commissioned by the London Borough of Lewisham to undertake a comprehensive and integrated Housing Market Assessment for the local authority. The study was undertaken in partnership with the four other boroughs from the South East London housing sub-region (the London Boroughs of Bexley, Bromley, Greenwich and Southwark) to produce compatible local Housing Market Assessments for each borough and a sub-regional Housing Market Assessment that builds on the consistent evidence base.
2. Since the study commenced huge changes have occurred in the economy and housing market of the UK which have major implications for the housing market of Lewisham. House prices have fallen sharply across the UK, while turnover in the owner occupied sector has slowed dramatically. The importance of these issues will need to be considered when the study is update in future years.
3. The research was based on the analysis of 1,500 interviews conducted with households (the Household Survey, which primarily underwrote the housing needs and requirement modelling) coupled with secondary data from the UK Census, Housing Corporation, HM Land Registry, Office for National Statistics and a range of other sources along with a qualitative consultation programme with a wide range of stakeholders.
4. The following section identifies the key findings from the study and the main implications of the results. More detailed information about these issues is provided within the main body of the report, with further technical appendices provided at the end of the document.

### Housing Market Drivers for Lewisham

5. National population and household trends, which affect housing markets, are reflected to a greater or lesser extent in Lewisham. At the national level births have increased and deaths declined over recent years, which together have led to an increase in the size of the population. There has also been an increase in net migration to the country since the ten accession countries (A10) joined the EU in May 2004.
6. The increase in population clearly leads to a need for more homes, but alongside this, people are also living in smaller household units, reflecting the changing way in which society lives:
  - The ageing population is already increasing the number of single person households and this trend that is expected to continue;
  - Many younger people are choosing to live independently rather than form traditional family units; and
  - The changing nature of families is influencing household size, e.g. many new couples choose to delay starting a family.



7. The average household size in England was 2.67 in 1981 and is predicted to be 2.15 in 2021. This means that even if the population of England did not grow from its 1981 levels there would still be a requirement for 25% more dwellings in the period 1981-2021.

## Demographics

8. Lewisham had a population of 255,700 in 2006. The GLA estimates that the growth in the population of Lewisham will accelerate over the next ten years to 281,000 by 2016. The age structure of the population shows more adults aged 25-44 years, and fewer older people than in England and Wales as whole.
9. At the time of the 2001 Census, there were 107,600 households resident in Lewisham, and this was projected to have increased to 110,300 by 2006. The current round of GLA population projections (2007 base) project that the number of households will increase to between 122,100 and 124,900 by 2016 (an increase of 11,800-14,600 households over 10-years) and will reach between 128,100 and 134,000 households by 2026.
10. The Household Survey found more children 5-14 years, in the Borough than is reflected in the ONS statistics, which may indicate that they are recent migrants. The higher number of young children has implications for development of services in the area, particularly for the provision of school places.
11. Lewisham lost 8% of its population to other parts of England and Wales from 2000-5. However the population still grew due to international in-migration and the birth rate. Migration patterns show a clear north/south London split with those leaving the southern central areas of London moving to other southern boroughs. The strong population flows between Lewisham, Bexley, Bromley, Greenwich and Southwark is one of several factors that supports the notion of these boroughs as a housing sub-region.
12. There are more small employers and people in lower managerial and professional categories compared to England. Mean gross annual earnings for full time employees, resident in the area is £31,482 (2006).
13. While 23% of households have an income of over £40,000 it is also the case that 42% of households have an annual income of £15,000 or less (excluding housing benefit) due to the high number of households which do not contain any employees. Available secondary data sources indicate that 26% of households in Lewisham claim housing benefit, while 16% of households contain only pensioners. The household survey indicates that these two groups form the majority of households who have household incomes of less than £15,000.
14. Compared with London as a whole, Lewisham has more people with no qualifications and a lower percentage of people with a degree or above. However, it is the case that 30% of 25-49 year olds have a degree or higher.
15. Travel to work patterns identifies that 35,200 people both live and work in Lewisham. This represents around 31% of all those living in the area who have a job, and 55% of all those who work in Lewisham. Of this group 8,350 work mainly at or from home, which represents 7.3% of all those residents of Lewisham who have jobs.
16. Most of the travel to work patterns in the area are London based. Lewisham residents are either working in the Borough or other parts of London and those coming into Lewisham to work mainly travel from other parts of London.

## Existing Dwelling Stock

17. There are 115,500 properties in Lewisham made up of 12% detached and semi-detached properties, 33% terraced housing and 55% flats (nearly half of which are formed from converted dwellings, rather than new builds). Over 25% of all dwellings have only one bedroom and less than 10% have 4 bedrooms or more.
18. Over 66% of the housing stock in Lewisham was built before 1945 and over 70% of the detached, semi-detached and terraced housing stock was built before 1919. Many of the older properties have been sub-divided to form smaller units, totalling 21,200 converted dwellings in pre 1919 buildings.
19. A total of 20.2% of households across Lewisham reported that there was at least one serious problem with their property. 54.2% (19,000 households) stated that the repairs were their landlord's responsibility, but that they didn't expect the work to be undertaken soon, if at all. The majority of these tenants are in the social sector.
20. There has been a transition in Lewisham away from owner occupation, and to a lesser extent social rent, towards private rent. This is likely to reflect buy-to-let landlords being in a position to compete more effectively for properties coming onto the market owing to rapidly rising house prices, making it more difficult for first time individual buyers. Also, many migrant workers and young workers are unable or unwilling to access owner occupation further supporting the private rented sector.
21. The Household Survey indicated 80% of households felt they had about the right number of rooms. However, using the definitions for over and under occupancy a total of 11,300 households are overcrowded and 41,850 are under-occupying their property.
22. The Survey also indicated that 38% of households wanted to move. Around 15% of all households in Lewisham would like to move because they feel that their current property is too small. Of those who want to move only 30% wish to leave London indicating that people are seeking better housing rather than a dislike of the area.

## Housing Mobility

23. Nearly one in every six households (15.5%) has moved within the last 12 months and a further 11.2% have moved within the last two years in Lewisham. The most significant turnover was in the private rented sector where 36.4% of all tenants have lived at their current address for less than a year.
24. A total of 4,489 households were identified as previously living with family or friends so at the time they moved, they were forming a new household. Most of these (81.8%) of emerging households in Lewisham are moving into the private rented sector.
25. Lewisham is an area where there is strong movement between the private and social rented sectors. 637 (5.3%) of the new households in the private rented sector came from affordable housing and households previously in private rent accounted for 17.3% (326) new households in the affordable housing sector. In many cases, these households will be retaining the housing benefit support and will simply be moving tenures to find a more suitable dwelling.

## House Prices

26. Between 2001 and 2007 property prices in Lewisham rose by 100%. The average price of a property in Lewisham (2007) was approximately 70% of the London average.

27. Affordability for single first-time buyers has declined sharply since mid 2003 with fewer than 5% of all sales at less than £100,000 and 85% selling for over £150,000. Large number of households cannot afford market housing in Lewisham.
28. The majority of households in social housing in Lewisham are not able to afford to live in any other tenure.

### **Housing Unsuitability and Homelessness**

29. A total of 33,922 households were assessed as living in unsuitable housing due to one or more factors. This equals 29.4% of all established households in the study area, though many of these households may not need to move to resolve the identified problems as in-situ solutions may be more appropriate. For example simply moving households from dwellings with physical problems would lead to the next occupiers of the dwelling also being unsuitably housed.
30. Approximately 41% of those households living in the social rented sector and around 41% of those in the private rented sector were in unsuitable housing. This compares with only 14% of owner occupiers.
31. After discounting the households whose needs do not require alternative housing provision in Lewisham, only 10,648 (31.4%) of the identified 33,922 unsuitably housed households remain.
32. The total number of people who are identified as homeless and currently housed in PSL housing is 782 in Lewisham (2007) plus 5 rough sleepers. The total number of claims and acceptances for homelessness has been falling since 2004 and the figures are currently around 50% lower than their 2004 values. The number of households held in temporary accommodation has been rising – there were 2,559 in temporary accommodation in March 2007 (100% higher than 2003).

### **Recent Housing Provision in Lewisham**

33. Over the last 5 years, around 4,000 new dwellings were completed across Lewisham. This number is considerably below the 6,777 estimate of dwellings required to satisfy the housing requirements identified for the Borough. Given these figures and the size of the identified shortfall, it is perhaps not surprising that many households seeking housing (in particular those seeking to establish their first independent home) are experiencing real difficulties.
34. There will need to be a step change in the speed of new housing delivery if sufficient housing is to be provided across Lewisham to meet the identified need. Current planned completions for the period 2007-2012 are for 6,400 dwellings with an increase to 11,150 in the period 2012-2017. The planned completions for the period 2007-2012 should therefore meet the total requirements identified by this study.

### **Future Housing Requirements**

35. In Lewisham a net 6,777 dwellings should be provided over the 5-year period equivalent to 1,345 per annum to sustain the existing supply/ demand imbalance.
36. In terms of the requirements of PPS3, the evidence shows the proportion of affordable housing to represent over 80% of the required housing. In this context, the level of affordable housing delivery need not be constrained due to lack of need for such housing but instead will be informed by the viability of delivery. A target of 50% affordable housing is clearly justified, and given that this would not

satisfy the identified needs it is clear that it is also important to maximise affordable housing delivery through other mechanisms.

37. In terms of the mix of affordable housing, the analysis shows that 85% of the housing is required to be social rent with 15% being for intermediate affordable housing. In terms of the size of the affordable housing required:
- 17% of all affordable housing required is for 1-bed homes in the social rented sector
  - 41% is for 2-bed home, 8.3% intermediate housing and 32.4% social rent
  - There is a need for three bed housing (18.6%) with this being a 7.3% requirement for intermediate affordable housing and 11.3% for social rent
  - Nearly one in four (23.5%) of the affordable homes required need at least four bedrooms, with all of this need being for social rent.
38. Given the number of large affordable homes required and the advantages of being able to resolve the needs of more than one households via the transfer system, it will be important for the authority to maximise the delivery of larger affordable housing. Prioritising the delivery of larger properties is also likely to enable families to remain in the area and provide long-term sustainability for local communities. It may therefore be appropriate to adopt policy targets for 3-bed and 4-bed+ affordable housing that are higher than the 6.9% and 12.3% shown above.



## Chapter 1: Introducing the Study

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- <sup>1.1</sup> Opinion Research Services (ORS) was commissioned by the London Borough of Lewisham to undertake a comprehensive and integrated Local Housing Market Assessment and a Sub Regional Housing Market Assessment for the local authority. A separate report is available in relation to the Sub Regional Housing Market Assessment.
- <sup>1.2</sup> The research was based on the analysis of 1,500 interviews conducted with households (the Household Survey, which primarily underwrote the housing needs and requirement modelling) coupled with secondary data from the UK Census, Housing Corporation, HM Land Registry, Office for National Statistics and a range of other sources along with a qualitative consultation programme with a wide range of stakeholders (paragraph 1.22).

### What Is a Strategic Housing Market Assessment?

- <sup>1.3</sup> Strategic Housing Market Assessments (SHMAs) are a crucial part of the evidence base informing policy and contributing to shaping strategic thinking in housing and planning. They were introduced as the required evidence base to support policies within the framework by Planning Policy Statement 3 (PPS3) in November 2006.

*Strategic Housing Market Assessments and Strategic Land Availability Assessments are an important part of the policy process. They provide information on the level of need and demand for housing and the opportunities that exist to meet it (Annexe C, PPS3)*

- <sup>1.4</sup> SHMAs work at three levels of planning:

#### **Regional**

- Developing an evidence base for regional housing policy.
- Informing Regional Housing Strategy reviews.
- Assisting with reviews of Regional Spatial Strategy.

#### **Sub regional**

- Deepening understanding of housing markets at the strategic (usually sub regional) level.
- Developing an evidence base for sub regional housing strategy.

#### **Local**

- Developing an evidence base for planning expressed in Local Development Documents.
- Assisting with production of Core Strategies at local level.

- <sup>1.5</sup> When considering SHMAs in the context of developing Local Development Documents, PPS3 sets out the following expectations:

*Based upon the findings of the Strategic Housing Market Assessment and other local evidence, Local Planning Authorities should set out in Local Development Documents:*

- The likely overall proportions of households that require market or affordable housing, for example, x% market housing and y% affordable housing.
- The likely profile of household types requiring market housing e.g. multi-person, including families and children (x%), single persons (y%), couples (z%).
- The size and type of affordable housing required. (Page 9, Para 22)

1.6 Alongside PPS3, Practice Guidance for undertaking Strategic Housing Market Assessments was published by the Department for Communities and Local Government (CLG) in August 2007.

1.7 The Guidance gives advice regarding the SHMA process and sets out key process checklist items for SHMA Partnerships to follow. These checklist items are important, especially in the context of supporting the soundness of any Development Plan Document:

*In line with PPS12, for the purposes of the independent examination into the soundness of a Development Plan Document, **a strategic housing market assessment should be considered robust and credible if, as a minimum, it provides all of the core outputs and meets the requirements of all of the process criteria in figures 1.1 and 1.2.** (Page 9)*

1.8 The core outputs and process checklist required of an SHMA to demonstrate robustness are detailed below.

Figure 1  
CLG SHMA Practice Guidance Figure 1.1 – Core Outputs (Para. 9 and 10)

Core Outputs	
1	Estimates of current dwellings in terms of size, type, condition, tenure
2	Analysis of past and current housing market trends, including balance between supply and demand in different housing sectors and price/affordability. Description of key drivers underpinning the housing market
3	Estimate of total future number of households, broken down by age and type where possible
4	Estimate of current number of households in housing need
5	Estimate of future households that will require affordable housing
6	Estimate of future households requiring market housing
7	Estimate of the size of affordable housing required
8	Estimate of household groups who have particular housing requirements e.g. families, older people, key workers, black and minority ethnic groups, disabled people, young people

Figure 2  
CLG SHMA Practice Guidance Figure 1.2 – Process Checklist

Process Checklist	
1	Approach to identifying housing market area(s) is consistent with other approaches to identifying housing market areas within the region
2	Housing market conditions are assessed within the context of the housing market area
3	Involves key stakeholders, including house builders
4	Contains a full technical explanation of the methods employed, with any limitations noted
5	Assumptions, judgements and findings are fully justified and presented in an open and transparent manner
6	Uses and reports upon effective quality control mechanisms
7	Explains how the assessment findings have been monitored and updated (where appropriate) since it was



originally undertaken

- 1.9 The following sections describe the process undertaken in delivering the Lewisham study and identify where the required core outputs are provided within the study report.

### Satisfying the Process Checklist

1. Approach to identifying housing market area(s) is consistent with other approaches to identifying housing market areas within the region.

- 1.10 CLG guidance encourages local authorities to assess housing need and demand in terms of housing market areas. The Government Office for London (GOL), the Greater London Authority (GLA) and London Councils agreed that the London region represents an appropriate spatial level of analysis for understanding housing markets. However, a comprehensive, London-wide SHMA that provides robust results at both regional and local level would be a complex and lengthy undertaking and would not provide the evidence needed in the short-term. So a short and a long term approach was agreed .
- 1.11 The short term approach has two strands. Firstly the GLA is in the process of finalising a Regional SHMA to provide evidence to support the Mayor's draft Housing Strategy and the future development of the London Plan. This will provide robust evidence of the size and tenure mix of housing requirements at the regional level and more explicit consideration of housing markets trends than the existing 2004 Housing Requirements Study (HRS).
- 1.12 Secondly, GOL, GLA and London Councils agreed that London-specific Sub-regional Housing Market Assessments offer the most pragmatic, cost-effective and timely way to quickly put in place evidence that meets PPS3 requirements and that can deliver usable results to individual boroughs. Further, the Sub-regional Housing Market Assessments were considered to be best based on the new London Plan sub-regions (identical to Housing Corporation sub-regions except for Hackney). They have the advantages of tapping into existing administrative arrangements to facilitate studies and are well understood by key London stakeholders. They also have market relevance in that their radial extent reflects major household moves and migration flows within London. Where boroughs have already commissioned studies, the scope for integration of work undertaken with sub-regional studies should be explored.
- 1.13 The Lewisham SHMA was commissioned with reference to the administrative boundaries of the borough – but through the use of a range of secondary data sources, provided an appropriate context for the local data in relation to the surrounding area. Furthermore, the analysis methods employed were consistent with those used by the Greater London Authority in the Housing Requirements Study for the region, and provided an effective basis for building a sub-regional assessment.
- 1.14 At the time of commissioning the Lewisham SHMA the sub-regional group was not in a position to commission the sub-regional study. However, the group still recognised the value of developing a sub regional SHMA and it was agreed to adopt a methodology that could readily be replicated across the whole of the sub-region in order to eventually feed into a sub regional study.
- 1.15 Subsequently the South East London housing sub-region including LB Southwark, LB Bexley, LB Bromley and LB Greenwich have all commissioned ORS to undertake parallel studies, to provide a comparable local evidence base for the boroughs and also produce a sub-regional evidence base consistent with the regional approach.

- <sup>1.16</sup> Therefore, this report will now form part of a suite of documents made up of the borough wide, sub regional and London wide studies

2. Housing market conditions are assessed within the context of the housing market area.

- <sup>1.17</sup> The contextual information about housing market conditions presented in this report focus on the administrative boundary for Lewisham – but is generally considered within the context of the national and regional position, and alongside information for the other London Boroughs across the region and the South East London sub-region. Parallel work has been commissioned across the sub region which will be reported in mid 2009. Meanwhile a working knowledge of the sub-region has been gained from the data and stakeholder consultation.
- <sup>1.18</sup> Given that it is possible to define the housing market area at different levels – from very localised housing markets that operate within the borough’s administrative boundary ranging up to the Greater London Housing Market (which can be defined as operating within or beyond the region’s boundary) – it is appropriate for this SHMA to assess the housing market context in this way.
- <sup>1.19</sup> As the sub-regional work develops, further analysis will be undertaken relating to the sub-region as a whole and the functional sub-markets (which are not constrained by administrative boundaries) that operate within the wider area.

3. Involves key stakeholders, including house builders.

- <sup>1.20</sup> The Lewisham SHMA identified a range of Key Stakeholders from both the public and private sector to inform the assessment process including representatives from the sub regional housing partnership.
- <sup>1.21</sup> As previously noted, the borough recognised the importance of the neighbouring boroughs across the sub-region, and they were involved as Key Stakeholders from the outset of the project and provided feedback on the development of the project brief, household survey questionnaire and the final report.
- <sup>1.22</sup> Once preliminary findings from the study started to emerge, stakeholders were invited to discuss the study – including the analysis methods, assumptions and headline findings arising from the analytical stages of the project. The stakeholders invited to participate in the process included:

**LB Lewisham: Steering Group**

- Planning Policy Manager
- Section 106 Officer
- RSL Partnership Manager
- Rehousing Development Manager
- Strategy & Policy Officer

**Sub regional Partners**

- South East London Housing Partnership (SELHP) Housing Co-ordinator
- SELHP (Bexley)
- SELHP (Bromley)
- SELHP (Greenwich)
- SELHP (Southwark)

**LB Lewisham: Wider Stakeholder Group**

- Economic Development
- Head of Strategy and Performance
- Head of Estates Management and Contracts
- Head of Strategic Housing and Regulatory Services
- Community Development Officer/Gypsies and Travellers

**National/Regional Government & Agencies**

- Government Office London
- Greater London Authority
- London Development Agency
- Housing Corporation

**RSL and Housing Partners**

- Local Strategic Partnership
- LEWHAG
- Housing for Women
- Hyde Housing
- London & Quadrant Housing Group
- Hexagon Housing Association
- Family Mosaic
- Presentation Housing Association
- Lewisham Homes

**Housebuilders & Estate Agents**

- Berkeley Homes
- Bellway Homes
- Countryside Properties
- Ludlow Thompson
- John Payne Residential
- Robinson Perkins & Jackson (Catford)
- Destinations London

**Planning Policy Officers**

- LB Lewisham
- LB Bexley
- LB Greenwich
- LB Lambeth
- LB Bromley
- LB Croydon
- LB Southwark

<sup>1.23</sup> A total of 25 representatives attended a programme of two Stakeholder Forums, providing a range of feedback and discussion about the emerging findings. During the Forums, a number of presentation slides were developed and agreed by participants to summarise the key issues identified.

4. Contains a full technical explanation of the methods employed, with any limitations noted.
5. Assumptions, judgements and findings are fully justified and presented in an open and transparent manner.

- <sup>1.24</sup> Many aspects of the SHMA simply collate the range of available evidence in order for it to be considered within the local context – and a detailed technical explanation of such stages is therefore not normally necessary, and no assumptions or judgements have been taken. Nevertheless, some of the outputs from the study are dependent on more analytical work that does require a more technical explanation and are based on a series of assumptions.
- <sup>1.25</sup> Assessing the suitability of housing occupied by established households across the borough is one of those critical stages, and the comprehensive analysis that is undertaken to determine the suitability of existing housing is detailed in Figure 86 of the report, together with the associated assumptions for this stage of the analysis.
- <sup>1.26</sup> The assessment of household affordability is another critical stage of the analysis that fundamentally underwrites the assessment of housing need – insofar as it determines the financial resources required to be able to access market housing. The methodology employed for this analysis is clearly set out in chapter 6 under the heading “Assessing Affordability”. Once again, a number of assumptions have been made – but the methodology and assumptions are consistent with the CLG Practice Guidance (2007).
- <sup>1.27</sup> The other key analytical stage of the process relates to the modelling of housing requirements, and is based upon outputs from the ORS Housing Market Model. An overview of the model is also set out in chapter 6 (under the heading “Modelling the Housing Market”) with further details on the derivation of each of the model inputs (with any required assumptions) being set out in Figure 96 and Figure 97 of the report.

6. Uses and reports upon effective quality control mechanisms.

- <sup>1.28</sup> The quality of the SHMA outputs are underwritten by the robustness of the analysis methodology employed, coupled with the quality of the data that is used during that analysis process.
- <sup>1.29</sup> The primary source for many of the Core Outputs for the Lewisham SHMA is the ORS Housing Market Model, which was developed in partnership with a wide range of organisations and has been adopted as the basis of a number of key studies.
- <sup>1.30</sup> This model was adopted by the Greater London Authority as the basis for the Greater London Housing Requirements Study 2004. It will also be used to provide the analytical evidence to inform the region-wide SHMA being undertaken by ORS on behalf of the Greater London Authority and Government Office London. The report was published in April 2009.
- <sup>1.31</sup> This independent scrutiny provides the necessary quality control in relation to the analysis methodology.
- <sup>1.32</sup> In terms of the quality of the data, a full technical report of the primary household survey is detailed in Appendix A of this report. Where possible, this data was triangulated against secondary data sources to identify any anomalies and avoid any erratic results attributable to small sample sizes.

- <sup>1.33</sup> When considering smaller sub-groups of the population, secondary data sources were adopted whenever such information was available to ensure that the results did not become subject to unduly large margins of statistical error – and where multiple sources were available, the available secondary data was also triangulated to avoid dependency on erroneous data.

7. Explains how the assessment findings have been monitored and updated (where appropriate) since it was originally undertaken.

- <sup>1.34</sup> As this report provides the findings from the baseline SHMA, the results are yet to be monitored and updated. (need to include details of how this can be done as per previous comments) It needs to be included as a separate section of the report which can be referenced here.

## Providing the Core Outputs

<sup>1.35</sup> Figure 3 (below) provides the relevant references for each of the Core Outputs required by the SHMA Practice Guidance in the context of this report.

Figure 3  
Referencing the SHMA Core Outputs

Core Outputs	References within the Report
<b>1</b> Estimates of current dwellings in terms of size, type, condition, tenure	<p><i>Chapter 4 profiles the Existing Housing Stock</i></p> <p><i>More specifically:</i></p> <ul style="list-style-type: none"> <li>– <i>Figure 47 provides detail on the size of dwellings;</i></li> <li>– <i>Figure 48 gives a breakdown of property type;</i></li> <li>– <i>Figure 49 provides detail on dwelling condition; and</i></li> <li>– <i>Figure 54 and Figure 55 give a breakdown of tenure</i></li> </ul>
<b>2</b> Analysis of past and current housing market trends, including balance between supply and demand in different housing sectors and price/affordability. Description of key drivers underpinning the housing market	<p><i>The study provides a wide range of information about trends within the housing market, with references throughout chapters 3, 4 and 5.</i></p> <p><i>More specifically:</i></p> <ul style="list-style-type: none"> <li>– <i>Figure 9 provides details on the overall population;</i></li> <li>– <i>Figure 11 and Figure 12 show the changing age profile of the area;</i></li> <li>– <i>Figure 15 and Figure 21 detail UK migration rates year-on-year;</i></li> <li>– <i>Figure 24 shows details on asylum seekers;</i></li> <li>– <i>Figure 92 shows the level of homeless presentations and the number of homeless households housed in temporary accommodation;</i></li> <li>– <i>Figure 29 provides information on unemployment rates;</i></li> <li>– <i>Figure 30 shows annual VAT registrations and de-registrations;</i></li> </ul>
	<ul style="list-style-type: none"> <li>– <i>Figure 35 and Figure 35 detail local earnings;</i></li> <li>– <i>Figure 69, Figure 71 and Figure 74 provide detail on the changing cost of local housing;</i></li> <li>– <i>Figure 74 shows the volume of sales;</i></li> <li>– <i>Figure 72 shows the changing earnings to house price ratio;</i></li> <li>– <i>Figure 94 provides detail on the length of time households have lived at their current address;</i></li> <li>– <i>Figure 95 shows the previous housing circumstances of recent movers;</i></li> <li>–</li> <li>–</li> <li>– <i>Figure 67 provides details on household members leaving; and</i></li> <li>– <i>Figure 54 and Figure 55 show the change in tenure distribution across the stock.</i></li> </ul>

	Core Outputs	References within the Report
3	Estimate of total future number of households, broken down by age and type where possible	<i>The ORS Housing Market Model identifies the flows of households into and out of the area, and Figure 98 and Figure 99 show the projected number of additional households for the next 5-year period</i>
4	Estimate of current number of households in housing need	<i>An estimate of the overall current number of households in housing need is detailed in Figure 93</i>
5	Estimate of future households that will require affordable housing	<i>The gross housing requirement for Social Rented and Intermediate Affordable Housing is detailed in Figure 101 of the report</i>
6	Estimate of future households requiring market housing	<i>The gross housing requirement for Market Housing is also detailed in Figure 101 of the report</i>
7	Estimate of the size of affordable housing required	<i>The size mix of housing required by all households seeking housing (broken down by housing type) is detailed in Figure 102, Figure 103 and Figure 105 shows the distribution in the context of net housing requirement (after taking account of vacancies arising within the existing stock)</i>
8	Estimate of household groups who have particular housing requirements e.g. families, older people, key workers, black and minority ethnic groups, disabled people, young people	<i>Chapter 7 of the report considers the needs of various sub-groups of the population, including:</i> <ul style="list-style-type: none"> <li>– <i>Black and Minority Ethnic Population;</i></li> <li>– <i>Gypsies and Travellers;</i></li> <li>– <i>Housing Needs of Older People; and</i></li> <li>– <i>Supported Housing and Health Needs</i></li> </ul>

## Data Sources

- <sup>1.36</sup> Whilst the study sought to draw on a wide range of secondary data sources, primary data was also collected through a household survey based on a stratified random probability sample. The sample was designed to ensure that enough interviews were conducted in each local authority area and sub-market within the borough. The Household Survey was conducted between June and July 2007 and a total of 1,506 households were successfully interviewed. Identified non-response issues were addressed by a comprehensive statistical weighting process which is explained in the technical appendix.
- <sup>1.37</sup> Information derived from the weighted data was consistent with reliable comparable data from a range of other secondary sources – including demographic details, data from the 2001 Census, and secondary housing statistics. When considering the entire dataset, primary data for the sub-region is accurate to within  $\pm 2.5\%$  points at the 95% level of confidence based on a 50:50 split. Where there is a majority-minority split of 90:10, the data accuracy improves to  $\pm 1.5\%$  points at the 95% level of confidence. Further details about the fieldwork, associated validation process and statistical accuracy of the data can be found in Appendix A.
- <sup>1.38</sup> All figures from the Household Survey presented in this report have been grossed-up to represent the overall population – therefore where the report discusses specific numbers of households or dwellings, it is not the number of respondents that is referred to but the number of households or dwellings across the borough that they represent.



1.39 The secondary data sources used included:

- 2001 Census of Population;
- Database of all property sales maintained by HM Land Registry;
- Information on existing stock maintained by Valuation Office Agency;
- Details on local properties from the Royal Mail Small User Postal Address File (PAF);
- Housing Strategy Statistical Appendix (HSSA) submissions from local authorities;
- Housing Corporation publications from Registered Social Landlord CORE logs (Continuous Recording) and other statistical returns; and
- Local authority housing and planning administrative records.

1.40 All secondary data sources used sought to correspond with the date of the primary data collection, and a reference point of July 2007 (or the nearest available date to this point) is the basis for all sources. This is also the base date for the study projections.

1.41 This information was complemented by a survey of properties, advertised with letting agents across Lewisham. A sequence of meetings and discussions were also held with a wide range of stakeholders, including individual client groups and professionals involved in housing management and provision across Lewisham.

#### Summary of Key Points

- Strategic Housing Market Assessments (SHMAs) are designed to provide information on the level of need and demand for housing and the opportunities that exist to meet it in an area.
- SHMAs need to meet the required core outputs and processes to demonstrate credibility and robustness that are outlined in the government guidance.
- The Lewisham study was undertaken with a view to replicating the methodology across the housing sub-region. Parallel studies are currently being conducted across the other four authorities in the sub-region to extend the Lewisham work and complete an analysis for the whole of the sub-region. Government Office London and the Greater London Authority are also undertaking a region-wide SHMA. A wide range of stakeholders were invited to discuss the study – these included: LB Lewisham steering/wider steering group, national/regional government and agencies, sub-regional and RSL partners, homebuilders and estate agents and planning policy officers from neighbouring boroughs. Twenty five representatives attended a programme of two stakeholder workshops to feedback on emerging findings.
- Primary data was collected through a household survey based on a stratified random probability sample. The survey was conducted between June and July 2007 and resulted in 1,506 successful interviews.
- The secondary data was analysed alongside the Household Survey. Sources include: 2001 census of population, Property Sales (HM Land Registry, existing stock information (Valuation Office Agency), HSSA submissions, Housing Corporation publications and local authority housing and planning administrative records.

## Chapter 2: The Study Context

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- <sup>2.1</sup> This section provides a spatial and policy context for the study in terms of Government aims and how these have been taken forward within the region, sub region and Borough of Lewisham. In addition a brief socio-economic description of Lewisham is provided.

### National Policy Context

- <sup>2.2</sup> In its 1999 Strategy for Sustainable Development for the UK '*A Better Quality of Life*' (Sustainable Development Unit, HM Government), the Government set out four aims:
- Social progress, which recognises the needs of everyone.
  - Effective protection of the environment.
  - Prudent use of natural resources.
  - Maintenance of high and stable levels of economic growth and employment.
- <sup>2.3</sup> These principles are also included in the government's vision for sustainable communities set out in '*Sustainable Communities – building for the future*' (ODPM 2003) and are reflected in Planning Policy Statement 1 (PPS1). This sets out the overarching planning policies for the delivery of sustainable development through the planning system. The policies set out in PPS1 need to be taken into account in the preparation of both regional and local planning documents. It is emphasised that sustainable development (ensuring that there is a better quality of life for everyone, now and for future generations) is the core principle underpinning planning and is therefore a vital part of the process.
- <sup>2.4</sup> PPS1 also states that to facilitate and promote sustainable and inclusive patterns of urban and rural development, planning should ensure, among other things, that new developments are of high quality and well designed, make the most efficient use of resources, and support existing communities while creating safe, sustainable, liveable and mixed communities with good access to jobs and key services.
- <sup>2.5</sup> The policies in the current housing policy document PPS3 are also based upon the principle of sustainable development. In particular, housing policies in PPS3 seek to minimise environmental impact including climate change and flood risk.
- <sup>2.6</sup> PPS3 was developed in response to recommendations in the *Barker Review of Housing Supply* (March 2004) and reflects the need to improve the affordability and supply of housing in all communities.
- <sup>2.7</sup> In addition to the giving everyone the opportunity of living in a decent home, which they can afford, PPS3 sets out the requirement that people should live in a community where they want to live. The government has set out the following aims in order to achieve this:
- *Provide a wide choice of high quality homes, both affordable and market housing, to address the requirements of the community;*
  - *Widen opportunities for home ownership and ensure high quality housing for those who cannot afford market housing, to address the requirements of the community;*

- *Improve affordability across the housing market, including by increasing the supply of housing; and*
- *Create sustainable, inclusive, mixed communities in all areas, both urban and rural.*

2.8 A series of definitions are also presented in PPS3, the most important of which are detailed below.

#### Housing definitions presented in PPS3

**Housing Need:** The quantity of housing required for households who are unable to access suitable housing without financial assistance.

**Housing Demand:** The quantity of housing that households are willing and able to buy or rent.

**Affordable Housing:** Social rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. Affordable housing should:

- Meet the needs of eligible households including availability at a cost low enough for them to afford, determined with regard to local incomes and local house prices.
- Include provision for the home to remain at an affordable price for future eligible households or, if these restrictions are lifted, for the subsidy to be recycled for alternative affordable housing provision.

**Housing Market Areas:** Geographical areas defined by household demand and preferences for housing. They reflect the key functional linkages between places where people live and work.

Note: These definitions are adopted throughout the SHMA.

2.9 Notably one of the six principles of PPS3 is that an evidence-based policy approach to housing provision is taken:

*Local Development Documents and Regional Spatial Strategies policies should be informed by a robust, shared evidence base, in particular, of housing need and demand, through a Strategic Housing Market Assessment.*

2.10 The Criminal Justice and Public Order Act 1994 (Sections 61, 62) is particularly important when planning for Gypsy and Traveller site provision. This repealed the duty of local authorities to provide appropriate accommodation for Gypsies and Travellers. Local authorities are currently encouraged, rather than compelled, to provide new Gypsy and Traveller sites by central government. Circular 1/06 'Planning for Gypsy and Traveller Caravan Sites' suggests that the provision of authorised sites should be encouraged so that the number of unauthorised sites is reduced.

## The London Region

2.11 The population of Greater London was estimated to be 7.3 million people in 2003. It is expected to increase to 8.1 million by 2016, with the population becoming more youthful and culturally diverse. To address these and other forecast changes, and ensure a co-ordinated approach to the strategic issues facing the capital, the Government established the Greater London Authority (GLA) in 2000. The GLA covers the 32 London boroughs and the Corporation of London. It is made up of a directly elected Mayor (the Executive) and a separately elected Assembly (to scrutinise the Mayor). The GLA is a public authority designed to provide citywide, strategic government for London. Its principal purposes are to promote the economic and social development and the environmental improvement of Greater London.

- <sup>2.12</sup> The Mayor of London is responsible for strategic planning in London. In 2004 the ‘London Plan’ was published. This is the Spatial Development Strategy for Greater London and acts as the central focus for London wide policy. The London Plan sets out policies to accommodate the expected growth of the city in a sustainable way. The six fundamental objectives are to:
- Accommodate London’s growth within its boundaries without encroaching on open spaces.
  - Make London a better city for people to live in.
  - Make London a more prosperous city with strong and diverse economic growth.
  - Promote social inclusion and tackle deprivation and discrimination.
  - Improve London’s accessibility.
  - Make London a more attractive, well-designed and green city.
- <sup>2.13</sup> There are four key implications which follow from this policy direction:
- Growth can only be accommodated without encroaching on open spaces, if development takes place more intensively, leading to higher densities and plot ratios wherever appropriate.
  - The future scale and phasing of development needs to be integrated with the capacity of the existing and proposed public transport system and the accessibility of different locations.
  - A range of supply side issues need to be addressed, including the supply of commercial floor space, housing, relevant skills, adequate transport and a high quality environment.
  - Clear spatial priorities are needed. Areas of London that have not benefited from recent development – notably in parts of east London – need to be prioritised for future development.
- <sup>2.14</sup> The London Plan acknowledges that a strategy for housing is not simply a matter of providing adequate accommodation, but is also about ensuring access to key public services and local amenities. It aims for future residential development to be located to maximize the use of scarce land, conserve energy and be within easy access of jobs, schools, shops, and public transport (effective February 2008). New housing should also help support economic growth and offer a range of choices for new households, including affordable housing – both homes for social renting and intermediate housing.
- <sup>2.15</sup> The London Plan has a strong focus on increasing London’s supply of housing. It sets out the policy framework for distributing housing capacity among the boroughs and for realising and monitoring that development. Through Early Alterations (effective December 2006) and subsequent Further Alterations (effective February 2007), a new consolidated London Plan has been produced. Policy 3A.1 seeks to achieve a minimum target for housing provision of 30,500 additional homes each year between 2007/08 and 2016/17. Table 3A.1 sets out the boroughs’ housing targets. Lewisham’s target is 9,750 units which equates to 975 per annum. This target is made up of conventional supply (879), non self contained (45) and vacant dwellings (73).
- <sup>2.16</sup> Policy 3A.2 states that Development Plan Document policies should aim to exceed figures in table 3A.1. This should be done within the context of addressing the suitability of housing development in terms of location, type of development and impact on the locality; identify new sources of supply as well as a review of existing identified housing sites; and monitoring housing approvals and completions against both the targets set out in Policy 3A.1 and respective Borough targets.
- <sup>2.17</sup> The Mayor has taken account of London’s relationship with the rest of the southeast by setting the monitoring targets to 2016-17. He recognises the importance of working in close collaboration with

neighbouring regional authorities, in order to maintain a consistent approach to addressing the needs of inter-regional migration and household growth with the South East and the East of England.

- 2.18 For the South-East, the Government has identified the Thames Gateway as the main area for development growth. Lewisham is part of the Thames Gateway, which is an area that extends from Lewisham and Tower Hamlets in London to Tilbury in Essex and the Isle of Sheppey in Kent. East London and the Thames Gateway have also been identified by the Mayor as a priority area for development, regeneration and infrastructure improvement. The London Plan estimates that East London should plan for a minimum of 104,000 additional homes and 249,000 jobs up to 2016.
- 2.19 The London Plan also places a strong emphasis on the provision of affordable housing and adopts a strategic target of half (50%) of all additional housing should be affordable. This is seen as strategically important in order to promote mixed and balanced communities and to meet the needs of households who cannot afford decent and appropriate housing in their borough. A shortage of affordable housing has led to increasing numbers of households in 'priority need' being forced to live for long periods in temporary housing, overcrowded conditions and in bed and breakfast accommodation. Many others have moved out of London and are either travelling long distances to work or have left the capital altogether.
- 2.20 In November 2005, the Mayor published 'Housing- Supplementary Planning Guidance' (SPG) which provides guidance on the implementation of housing policies in the London Plan. The SPG gives fuller guidance on the basis for developing sites and for determining housing mix and density. It particularly concentrates on the delivery of affordable housing and sets out the basis on which boroughs should review their affordable housing targets so that they are conform to the London Plan.
- 2.21 More recently, in September 2007, the Mayor's Draft Housing Strategy was published for consultation. It sets out the Mayor's policies to address a range of London's housing challenges and his Strategic Housing Investment Plan, which outlines his approach to investment for supporting the delivery of new homes. The central aim of the Draft Housing Strategy is to provide more affordable homes and more family homes for Londoners. It plans for 50,000 new affordable homes in the three years from April 2008 to meet the strategic target of 50% of homes being affordable. It also identifies a range of housing challenges such as first time buyer, over-crowded families, elderly and disabled people, where housing choice and mobility should be increased.
- 2.22 The Mayor's Draft Housing Strategy emphasises the need for each individual borough to plan for and contribute its share dependent on land availability, detailed consultations with boroughs and housing providers and a lengthy independent examination in public. In the past there have been significant differences between boroughs in the amount of affordable and social housing they have delivered. In the future, they will all be expected to be in general conformity with the London Plan.
- 2.23 The new Mayor of London however published the London Mayor Housing Strategy in March 2008, and although this is merely a preliminary document and does not lay out many strict targets, it does provide an indication as to how policy may change in the future as a result of the change of administration.
- 2.24 The housing strategy signals an abandonment of the old target of making 50% of completions affordable in favour of the goal of 50,000 affordable units in over the next three years. Of these 50,000 homes 30,000 will be social rented and of these 42% will be for families and 1,250 will be supported homes.

- <sup>2.25</sup> The document is very much concerned with providing opportunities to Londoners for home ownership and as such Low Cost Home Ownership opportunities are set to increase by a third, largely due to the new administration's 'First Step' housing programme. It is believed that this will ensure that Londoners earning at the basic rate of income tax can get a foot on the property ladder and is available up to a household income limit of £72,000 a year. The Mayor has earmarked £130million for this endeavour.
- <sup>2.26</sup> The new mayor also hopes to target empty homes in order to alleviate demand and has earmarked £60million over the next three years to bring such properties back into use.
- <sup>2.27</sup> The Housing Strategy also hopes to halve the number of Londoners in temporary accommodation by 2010 and end rough sleeping by 2012.
- <sup>2.28</sup> In terms of the types of housing produced the housing strategy hopes to encourage the development of more family sized homes, particularly in the affordable sectors, with 42% of social rented and 16% of intermediate homes having 3 bedrooms or more. It also expresses a need for more housing to meet the requirements and needs of older and disabled people.
- <sup>2.29</sup> The Housing strategy states that the figures in the London Plan will be updated by the new administration once they have had adequate time to consider the results of the London Strategic Housing Market Assessment 2008, carried out by ORS. This study found a need for 349,400 new dwellings over the period 2007-2017. This is only slightly short of the 2004 study's figure of 353,000. The ORS study breaks this down into 245,000 additional social rented properties and 142,000 market homes.
- <sup>2.30</sup> The strategy already identifies, from an economic point of view, that in order to simply keep house prices at their current levels there is a requirement for around 34,000 new homes in London each year.
- <sup>2.31</sup> East London is identified by the strategy as the area with the most potential for growth, accounting for 51% of the city's total.
- <sup>2.32</sup> In terms of how the Mayor will interact with the boroughs it is made clear in the strategy that although there exists a city-wide housing target the targets of individual boroughs will be agreed separately. This process will be combined with that of the Local Area Agreements (LAAs).
- <sup>2.33</sup> The strategy supports mixed tenure developments but rejects key worker schemes on the basis that London requires people of all professions.
- <sup>2.34</sup> The strategy identifies that 330,000 households are on housing waiting lists in London, a figure that has almost doubled in the last decade. It also states that there is a need for an estimated 587 additional homes with accommodation-based support each year to 2017 across a range of need groups.
- <sup>2.35</sup> The strategy also, based on a 2008 study, identifies the need for a total of 768 new residential pitches for gypsies and travellers over the next ten years, almost doubling the current supply.

### **The South East London sub-region**

- <sup>2.36</sup> This is one of 5 housing sub regions that cover London - the others being South West, East, North and West. Each sub region has its own housing strategy and is the basis for the delivery of new affordable housing through Housing Corporation investment and for investment in private sector housing through the London Housing Board.

- <sup>2.37</sup> The South East London Housing Partnership (SELHP) is made up of the boroughs of Bexley, Bromley, Greenwich, Lewisham and Southwark and includes the Housing Corporation, London Councils (formerly known as the Association of London Government) and housing association partners. The scope and nature of SELHP's work can be seen in the SE London Housing Strategy and its summary and through the sub groups that are responsible for delivering the strategy and its action plan.
- <sup>2.38</sup> The following-sub regional objectives stem from an overall aim to improve delivery of housing services in the South East London sub-region and were chosen because they:
- Are consistent with national, regional and local housing objectives.
  - Are issues for which sub-regional working can deliver at least part of the solution.
  - Have scope for resources to be deployed across borough boundaries.
- <sup>2.39</sup> The sub-region's housing strategy describes how the following objectives will be met. The topics also align to the scope of this SHMA.

**Objective 1: Provide sufficient new good quality homes in all tenures that are affordable**

- To ensure there are sufficient high quality new homes in all tenures to meet housing need in the sub region. This includes meeting the needs of particular groups and addressing affordability issues.

**Objective 2: Tackle overcrowding**

- To reduce the number of households who are overcrowded in both the public and private sectors by developing options to provide larger homes across the sub-region and targeting under-occupation to ensure that housing stock is used effectively to meet needs.

**Objective 3: Provide choice in housing to meet the needs of the sub-region**

- Promoting the use of choice based letting schemes in all boroughs and assessing the viability of a sub regional scheme to provide choice, utilise stock in the most efficient manner and assist in meeting housing needs in the sub-region.

**Objective 4: Prevent homelessness and reduce the use of temporary accommodation**

- To prevent homelessness through various innovative measures to address current and future needs and achieve the Government's target to halve the number of households in temporary accommodation by the year 2010.

**Objective 5: Improve housing in the private sector.**

- To ensure that all housing is of a decent standard, especially that occupied by vulnerable people in the private sector. To develop and encourage good practice in the private sector- Buy to let, licensing and enforcement.

**Objective 6: Tackle empty properties**

- To maximise the use of all properties in the sub-region, in particular by bringing empty dwellings back into use.



### Objective 7: Support independence for vulnerable households

- To enable vulnerable households to live as independently as possible.

<sup>2.40</sup> The SHMA report describes a number of measures that support the sub-region as a functional sub-market of the regional housing market. This is largely in terms of the degree of self containment. The measures of self containment are described in Figure 4.

Figure 4  
Movement Patterns for Lewisham in 2001 (Source: Census 2001)

Movement Patterns	Destination			
	Lewisham Borough	South East London	London	Total
<b>Resident Employees</b>				
Lewisham residents who work in...	35,172	58,689	110,319	114,326
% of employed residents	30.8%	51.3%	96.5%	100.0%
<b>Workplace Population</b>				
Employees working in Lewisham who live in...	35,172	52,251	59,572	64,758
% of workplace population	54.3%	80.7%	92.0%	100.0%
<b>Migrant Population</b>				
Residents that moved in the last year who previously lived in...	12,823	17,920	23,689	30,591
% of migrant persons	41.9%	58.6%	77.4%	100.0%

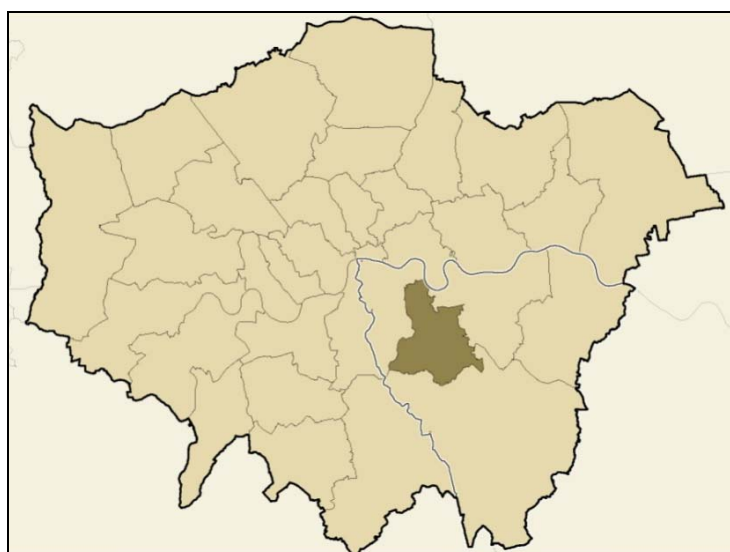
<sup>2.41</sup> As expected the degree of self containment increase from Borough to Regional levels. A more detailed account of all movement patterns are developed in chapter 3.

### Introducing the London Borough of Lewisham

<sup>2.42</sup> Lewisham is one of 33 local authorities which make up the Greater London administrative area. It is situated to the south east of the city with Southwark to the west, Greenwich to the east and Bromley to the south with the River Thames forming part of the boundary to the north.

<http://www.visuwords.com/Figure 5>  
Identifying the Study Area

(a) Lewisham and the SE London sub-region within Greater London



(b) Lewisham within the SE London sub-region



## (c) Lewisham's wards



- 2.43 The 2001 Census identified that Lewisham had a population of 247,500 people, with proportionately fewer people of retirement age than England and Wales as a whole. At that time, there were 114,650 people working in Lewisham (of whom 31% also lived in the area) with a further 79,500 of the resident population commuting to jobs outside the authority.
- 2.44 Lewisham had 107,400 households resident at the time of the 2001 Census, and in the subsequent five year period the dwelling stock increased by an average of 795 dwellings each year (Local authority records). There are a higher proportion of social rented properties across Lewisham than England and Wales as a whole, with a smaller proportion of owner occupied homes. The average house price in Lewisham is currently £262,700 (Land Registry, 2007), which represents an increase of 12.4% over the past 12 months and an increase of 52.2% over the past five years. In 2007 there were 19,850 people waiting for offers for social housing (HSSA 2007) which had increased from 15,368 applicants in 2002 and 10,182 applicants in 2001 (HSSA 2002).
- 2.45 Lewisham has relatively high levels of unemployment and poverty. The Index of Multiple Deprivation 2007 indicates that Lewisham is the 39<sup>th</sup> most deprived local authority in England and the 11<sup>th</sup> most deprived in London.
- 2.46 The economy of Lewisham Borough has a relatively narrow base with the Council being the largest single employer in the Borough. The Borough's economically active residents mostly commute to other areas of London for their employment, principally to central London.

### Development and Housing Strategies

- 2.47 Housing development and strategies within Lewisham form part of a wider strategy for the development of the Borough. The Lewisham Unitary Development Plan (UDP), adopted in July 2004, together with the London Plan, form the Development Plan for the Borough and collectively seek to:
- Drive regeneration;

- Ensure that development is sustainable; and
- Promote equality of opportunity, in the land use planning system.

<sup>2.48</sup> UDP Policy STR.HSG 3 seeks to ensure a mix and balance of residential provision to meet the full range of identified housing needs in the Borough including for single people, different sized families, people with special needs and for affordable homes.

<sup>2.49</sup> In accordance with the 2004 Planning and Compulsory Purchase Act, the Council is in the process of replacing the UDP with new development plan documents (DPDs). These will form part of the Council's emerging Local Development Framework. However, it is still the case that a principal vision and objective is to make provision for additional housing need both to meet local need and contribute towards meeting London wide needs.

<sup>2.50</sup> The Council has prepared and consulted (June to August 2007) on the preferred options for two Development Plan documents; the Core Strategy and the Development Policies and Site Allocations. The spatial vision for the Borough as detailed in the Core Strategy includes the following specific spatial vision relating to housing:

*That all residents have access to decent, quality and affordable homes provided at a range of tenures and sizes, including family homes; that contribute to a sustainable community.*

<sup>2.51</sup> This is further developed through one of the strategic objectives titled 'Homes for All':

*To ensure a mix and balance of residential accommodation to meet housing needs for the whole community. This will involve planning for sufficient growth in housing stock and providing a range of tenure and accommodation size to meet needs, including family housing.*

<sup>2.52</sup> However, housing provision within Lewisham forms only part of wider strategic objectives within the Borough and must be balanced against other objectives. It is within this context that future housing provision needs to be considered.

**Summary of Key Points**

- A series of new government documents on policy and planning emphasise the overriding importance of sustainable development in considering housing policy.
- Housing policy is focused on increasing the supply of dwellings with particular emphasis on the provision of affordable housing.
- SHMA's should provide a sound evidence base for the development of both regional and local housing development policies.
- The Mayor's London Plan forms the backdrop to the development of sub-regional and borough plans in London. Its main aims are to accommodate London's growth within its boundaries, to make London a better city to live in, more prosperous, more accessible, more attractive, well-designed and green, and to promote social inclusion.
- Since 1989 the population of London has been growing. The estimated population in 2003 was 7.3 million people in 2003 and the projection is for it to be 8.1 million by 2016. The population is also expected to become more youthful and culturally diverse.
- The Draft Mayor's Housing Strategy, 2007, has an affordable housing target of 50% and plans for 50,000 new affordable homes for Londoners during 2008-11.
- Lewisham's population was 247,500 in 2001 with a projected increase to 281,600 by 2016.
- Lewisham had 107,400 households resident at the time of the 2001 Census.
- Developing housing provision is an important part of Lewisham's strategic objectives described in its Unitary Development Plan and will be carried forward in Lewisham's LDF.
- From 2001-2006 the dwelling stock increased by an average of 795 dwellings each year.
- Lewisham's housing target within the London Plan is 9,750 units, which equates to 975 dwellings per annum. This target is made up of conventional supply, non self contained units and vacant dwellings.
- The requirement for affordable housing has risen over recent years.

## Chapter 3: Housing Market Drivers

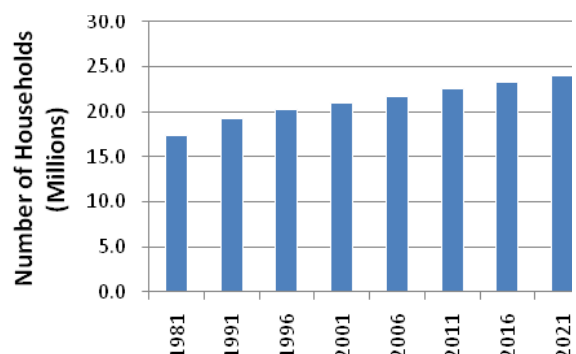
- <sup>3.1</sup> This section of the report considers the main factors considered to be driving the housing market – that is, the demographic, economic and social factors that underpin demand for housing. Firstly we the local population across Lewisham, concentrating in particular on how local circumstances have changed over the last ten years and how they are projected to change in future. We draw on information from the household survey to understand the scale and nature of household migration as it affects the Borough. Then we look at the economic characteristics of local households, and how local employment compares to national and regional patterns. In order to gain a wider understanding of the character of Lewisham as a place to live, we examine information from the household survey about households' satisfaction with access to local facilities and services and report on Multiple Deprivation at ward level.

### Population

#### National Level Population and Household Changes

- <sup>3.2</sup> Recent figures show that the number of households in the UK has increased more rapidly than housing supply. There are several key reasons for the increase in household numbers (Figure 6). According to the Office for National Statistics (ONS), until the mid-1990s, natural change was the main driver for growth, with births outnumbering deaths. However, more recent growth has been predominantly based on international migration.

Figure 6:  
Number of Households in the UK 1981-2021 (Source: DETR)



- <sup>3.3</sup> Figure 7 shows that there is a natural increase in the UK population. The natural population increase between 2003/04 and 2004/05 was 126,800 people. This increase is commonly attributed to improvements in health care, which reduces child mortality rates and allows people to live for longer.
- <sup>3.4</sup> Figure 8 demonstrates that there has been fairly rapid growth in net UK migration, with particularly high growth between 2003/04 and 2004/05. The ONS reports that this increase was mainly due to the rise in the number of citizens coming from the ten accession countries (A10) that joined the EU in May 2004. Net in-migration of A10 citizens was 74,000 in mid-2005, compared with 10,000 in mid-2004.

Figure 7

**Births and Deaths in the UK, 2001-2005** (Source: ONS, General Register Office for Scotland, NI Statistics & Research Agency)

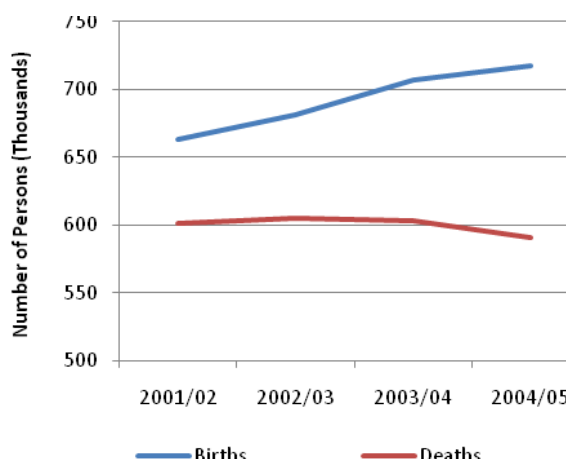
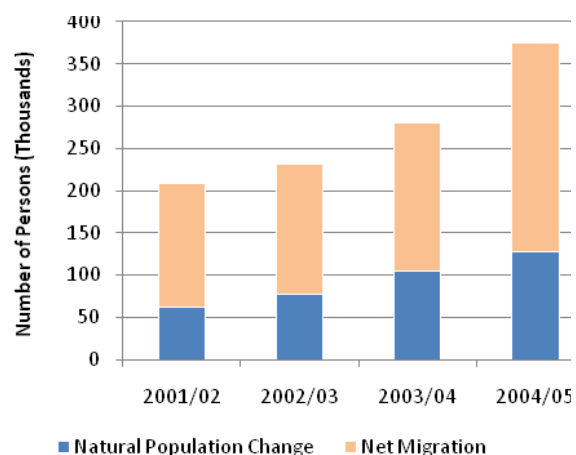


Figure 8

**Population Change in the UK, 2001-2005** (Source: ONS, General Register Office for Scotland, NI Statistics & Research Agency)



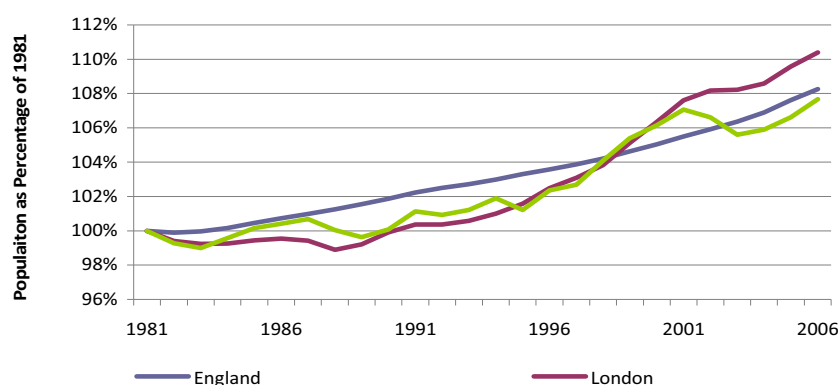
- 3.5 In addition to a growing population, the size of households has been reducing over recent years, hence housing requirements have increased. The average household size in England was 2.67 in 1981 and is predicted to be 2.15 in 2021.
- 3.6 This significant reduction in household size has several possible causes. It is likely that the key contributors are increasing rates of relationship breakdown, people delaying having children and the ageing population. The effect of the ageing population is that more people are living longer and some of them are living alone for longer as women have a longer life expectancy than men. (ONS Population Trends)

### Population Trends in Lewisham

- 3.7 In 2006 Lewisham had a population of over 255,700 people (ONS Mid-year Population Estimates). Lewisham saw a steady growth in its population until 2001, but the population declined between 2001 and 2003 before starting to increase again (Figure 9). Taking the 1981 population as a base, the population of Lewisham rose by 7.6% in the period up to 2006 from 237,500 to 255,700 people. This compares with a rise in population of over 8% for the whole of England and 10.4% for London.

Figure 9

**Population of Lewisham, London and England: 1981-2005** (Source: ONS Mid-Year Population Estimates)



3.8 The population of Lewisham is expected to continue to grow in the future, but at a faster rate than in the past and more in line with London as a whole. Based on population estimates from 2007, the GLA estimate that the population of Lewisham will rise to 279,600 by 2016. This would represent a 10% rise in 10 years.

3.9 The age structure of the population of Lewisham from the ONS mid-year population estimates for 2006 (Figure 10) shows that there are far more adults aged 25-44 years in the area than in England and Wales as a whole, but that the population share for children is around the national average. Lewisham also has proportionally fewer older people compared with England and Wales.

3.10 Figure 11 shows that when compared with the 2001 Census, the 2006 mid-year population estimates show that Lewisham now has fewer children in the 5-14 years range, but has gained a significant amount of population in the 35-49 years age range.

Figure 10  
Age Profile for Lewisham Compared with England and Wales: 2006  
(Source: ONS Mid-Year Population Estimates)

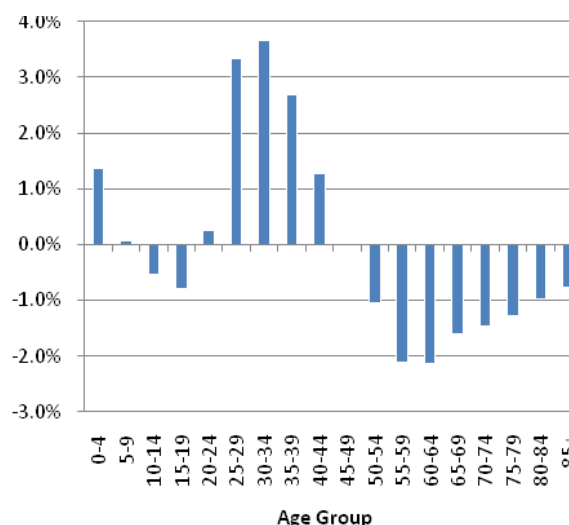
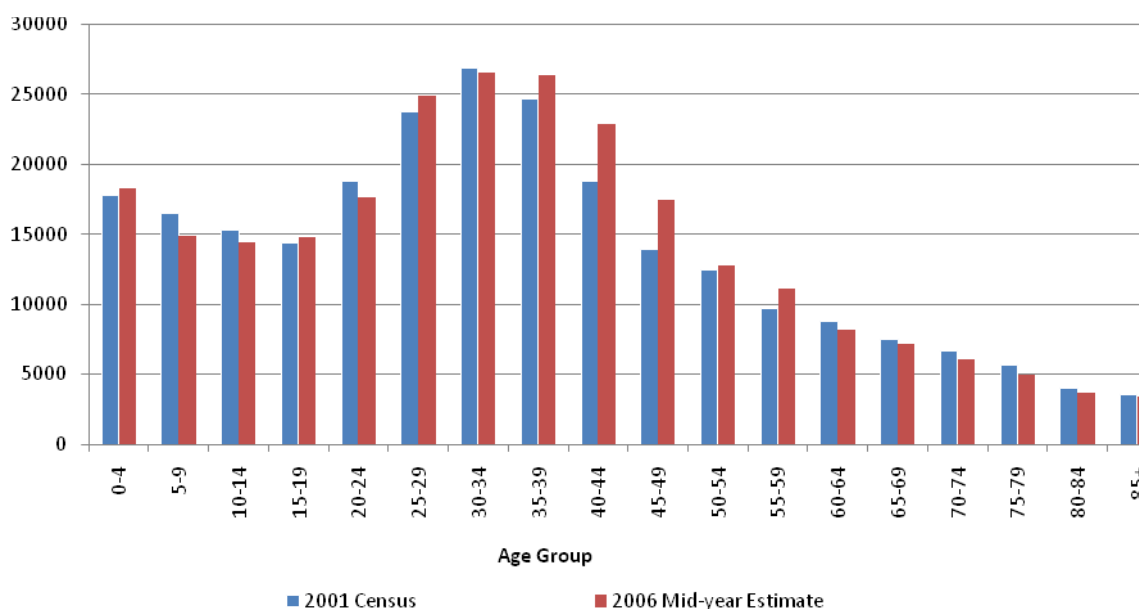


Figure 11  
Age Profile for Lewisham from 2001 Census and 2006 Mid-year Estimates (Source: 2001 Census of Population and ONS Mid-Year Population Estimates)



3.11 Figure 12 compares the age structure of the population of Lewisham from the 2006 mid-year population estimates with that from the 2007 household survey. This shows that for most age groups the results from the household survey are consistent with those from the 2006 mid-year estimates. However, the household survey found that the population of children in the 5-14 years age groups is much higher in Lewisham than is shown by the 2006 mid-year estimates. Possible explanations for this

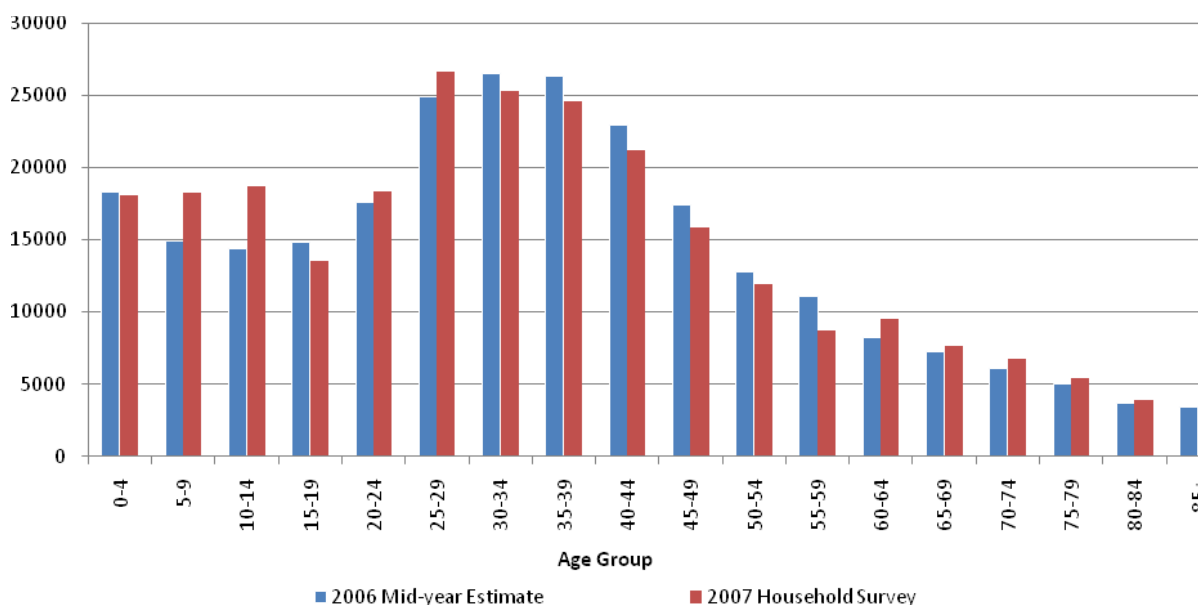


result are explored in the section on migration (Paragraphs 3.15-3.39) and the results cast doubt upon the accuracy of the mid-year population estimates.

- 3.12 The higher number of children aged 5-14 years is likely to have major implications for Lewisham because it implies that there are far more school aged children in the borough than are indicated by the mid-year population estimates. This is likely to mean that pressure on school places will be high in the Borough and that there is a case for further funding for schools to help them accommodate the extra children.

Figure 12

**Age Profile for from 2006 Mid-year Estimates and 2007 Household Survey** (Source: ONS Mid-Year Population Estimates and Lewisham Household Survey 2007)



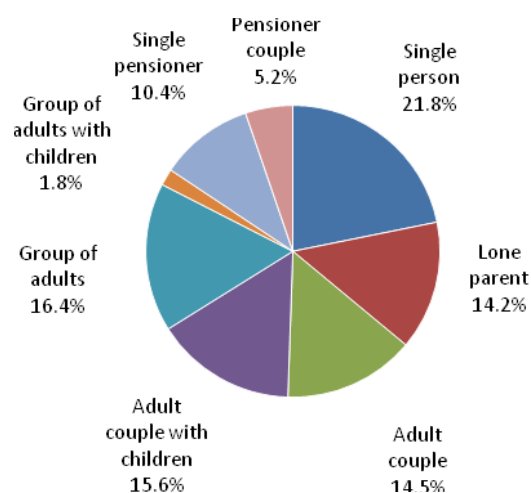
## Household Structure

- 3.13 It is important to consider the structure of households when assessing housing requirements. More single people in an area may require more dwellings to accommodate the same number of people, while an area with large families will require larger houses to accommodate them.

- 3.14 The younger than average population in Lewisham has implications for household structure. 22% of all households are non-pensioner single persons, 10% are single pensioners and 14% are single parents. Therefore, over 45% of households in Lewisham contain only one adult.

Figure 13

**Household Type** (Source: Lewisham Household Survey 2007)



- 3.15 31.6% of all households in Lewisham are estimated to contain a dependent child. This compares with 30.4% at the time of the 2001. Census. Therefore, the proportion of households with a dependent

child has not grown rapidly despite the evidence that the number of children in the population has. The growth in the number of children has been driven by more households containing two or more children.

Figure 14

**Dwelling Type and Tenure by Household Type** (Source: Lewisham Household Survey 2007)

Household Type	Detached	Semi-detached	Terraced	Flat	Owned	Private Rent	Social Rent
Single person	0.6	3.0	13.3	83.1	30.6	26.9	42.5
Lone parent	0.0	6.0	37.0	57.0	18.6	57.8	23.6
Adult couple	2.1	10.7	27	60.2	52.1	8.8	39.2
Adult couple with children	3.1	16.8	48.5	31.6	56.3	23.2	20.5
Group of adults	2.3	8.8	46.1	42.8	38.4	21.9	39.7
Group of adults with children	0.0	26.9	31.2	41.9	31.3	38.8	29.9
Single pensioner	2.6	13.1	30.0	54.3	39.9	53.0	7.1
Pensioner couple	2.1	19.2	43.7	33.8	65.3	27.4	7.3
All household groups	1.7%	10.2%	33.8%	54.3%	40.0%	30.2%	29.8%

## Population Migration

<sup>3.16</sup> It is important to distinguish between population and household migration. In this section we examine secondary data information to describe the scale of population migration and learn more about migration origins and destinations. In the following section we take information from the household survey to understand the recent migration driven activity in the market and to see how it affects Lewisham.

<sup>3.17</sup> Data from the 2001 Census showed that of the Lewisham's 247,500 residents in households, 29,550 (12.0%) had moved home within the last 12-months.

<sup>3.18</sup> Of those that moved:

- 12,500 (42%) moved within Lewisham;
- 14,450 (48%) moved to Lewisham from elsewhere in the UK; and
- 2,600 (8%) moved to the area from overseas.

and:

- Lewisham lost a net 1,150 people across the UK in 2000-2001.
- A further 3,700 people resident in Lewisham were recorded as having "No usual address" 12-months before the Census.

## Migration Trends

<sup>3.19</sup> Since 1996-97, the ONS has published relatively localised migration data using information from the NHS Central Register (NHSCR) which records the movement of individuals who change GP. The NHSCR data provides an effective way of monitoring changes in migration over time, but it is important to recognise the limitations of the data. Not everyone who moves will register with a doctor, so some migration will not be counted. Nevertheless, as the data provides the best available basis for analysis, the following information details migration patterns for Lewisham over the period 2000-2005.

Figure 15

**Net Migration to Lewisham by England and Wales Region 2000-2005** (Source: ONS Migration Statistics Unit: Movements between local authorities in England and Wales based on patient register data and patient re-registration recorded in the NHSCR. Note: Figures may not sum due to rounding)

UK Region	2001	2002	2003	2004	2005	Total
London	(60)	(1,620)	(1,610)	(520)	(400)	<b>(4,210)</b>
North East	(30)	50	(50)	(30)	(40)	<b>(100)</b>
North West	(60)	(90)	(100)	(70)	(100)	<b>(420)</b>
Yorkshire & Humberside	(20)	(110)	(90)	(170)	(60)	<b>(450)</b>
East Midlands	(130)	(260)	(170)	(210)	(60)	<b>(830)</b>
West Midlands	10	(50)	(210)	(170)	(40)	<b>(460)</b>
Eastern	(350)	(510)	(510)	(530)	(500)	<b>(2,400)</b>
South East	(1,660)	(2,260)	(2,460)	(2,370)	(1,840)	<b>(10,590)</b>
South West	(170)	(300)	(330)	(310)	(240)	<b>(1,350)</b>
Wales	(90)	(60)	(130)	(80)	(100)	<b>(460)</b>
<b>Total</b>	<b>(2,560)</b>	<b>(5,210)</b>	<b>(5,660)</b>	<b>(4,460)</b>	<b>(3,380)</b>	<b>(21,270)</b>

3.20 Figure 15 shows the net migration to Lewisham from every region of England and Wales in the past 5 years. Overall, migration accounted for a fall in the authority's population of 21,270 people from 2000 to 2005 to the rest of England and Wales. This represents around 8.5% of the current population of the area. The major regions that migrants have moved to are the South East, the rest of London and the Eastern region. However, it should be noted that the population of Lewisham still grew in this period due to the impact of international migration and indigenous population growth in the authority.

3.21 Figure 16 shows the net migration to Lewisham between 2000 and 2005 from the rest of England and Wales. Darker shades of red represent higher levels of out-migration and there was no net in-migration from any area. Thicker arrows are also associated with higher levels of net migration.

Figure 16

**Net Migration to Lewisham by the Government Office Regions of England and Wales 2000-2005** (Source: ONS Migration Statistics Unit)



3.22 Figure 17 shows the individual local authorities which have had the highest net migration to Lewisham. The neighbouring authorities of Southwark and Lambeth have the largest net migration to the area and all 10 authorities are in London.

3.23 Figure 18 shows the local authorities to which Lewisham lost population through migration. It is apparent that neighbouring authorities of Bromley, Bexley and Greenwich were the largest recipients of migrants from Lewisham, and Southwark presents the largest net inflow to Lewisham -therefore Lewisham gains population from Bexley, Bromley and Greenwich and loses population to Southwark.

These boroughs are highlighted in Figure 17 and Figure 18. The other boroughs of the South East London housing sub-region form an important part of the migration pattern for Lewisham. This encourages the need to understand the housing market of Lewisham in the context of the wider housing market of south east London.

Figure 17

**Top 10 Local Authorities with the Highest Net Migration to Lewisham 2000-2005** (Source: ONS Migration Statistics Unit)

Local Authority	In-migrants	Out-migrants	Net
Southwark	12,780	7,410	5,370
Lambeth	6,610	4,030	2,580
Wandsworth	2,420	1,720	700
Tower Hamlets	1,710	1,170	540
Brent	1,240	800	440
Hackney	1,570	1,210	360
Haringey	1,250	920	330
Islington	1,230	970	260
Westminster	1,160	930	230
Camden	1,100	910	190

Figure 18

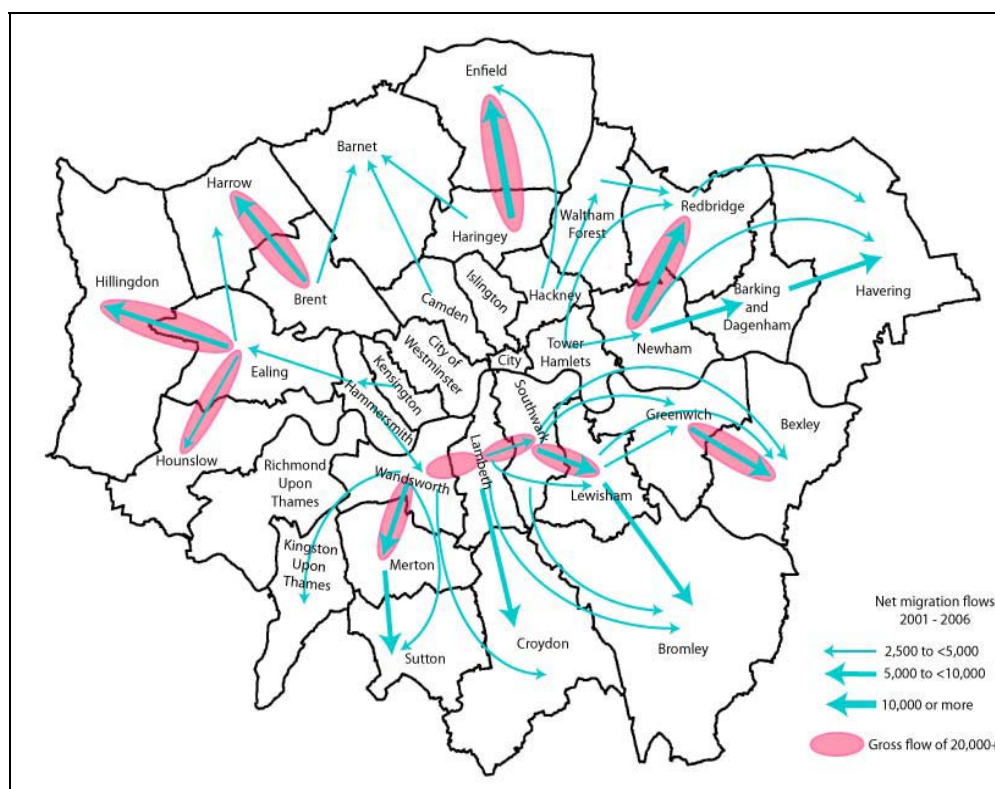
**Top 10 Local Authorities with the Highest Net Migration from Lewisham 2000-2005** (Source: ONS Migration Statistics Unit)

Local Authority	In-migrants	Out-migrants	Net
Bromley	5,060	12,530	(7,470)
Bexley	1,300	4,600	(3,300)
Greenwich	7,340	10,150	(2,810)
Medway UA	480	1,760	(1,280)
Croydon	2,490	3,610	(1,120)
Sevenoaks	230	1,090	(860)
Dartford	250	1,080	(830)
Tonbridge and Malling	140	740	(600)
Canterbury	330	890	(560)
Swale	200	730	(530)

3.24 Figure 19 illustrates the migration patterns between London boroughs. This shows a clear split between north and south London, with population leaving the northern central area of London moving to other northern boroughs and those leaving southern central boroughs moving to other southern boroughs. Therefore, the River Thames appears to act as a natural barrier to separate the north and south London housing markets. This also demonstrates that the proposed Lewisham sub-regional grouping is appropriate.

Figure 19

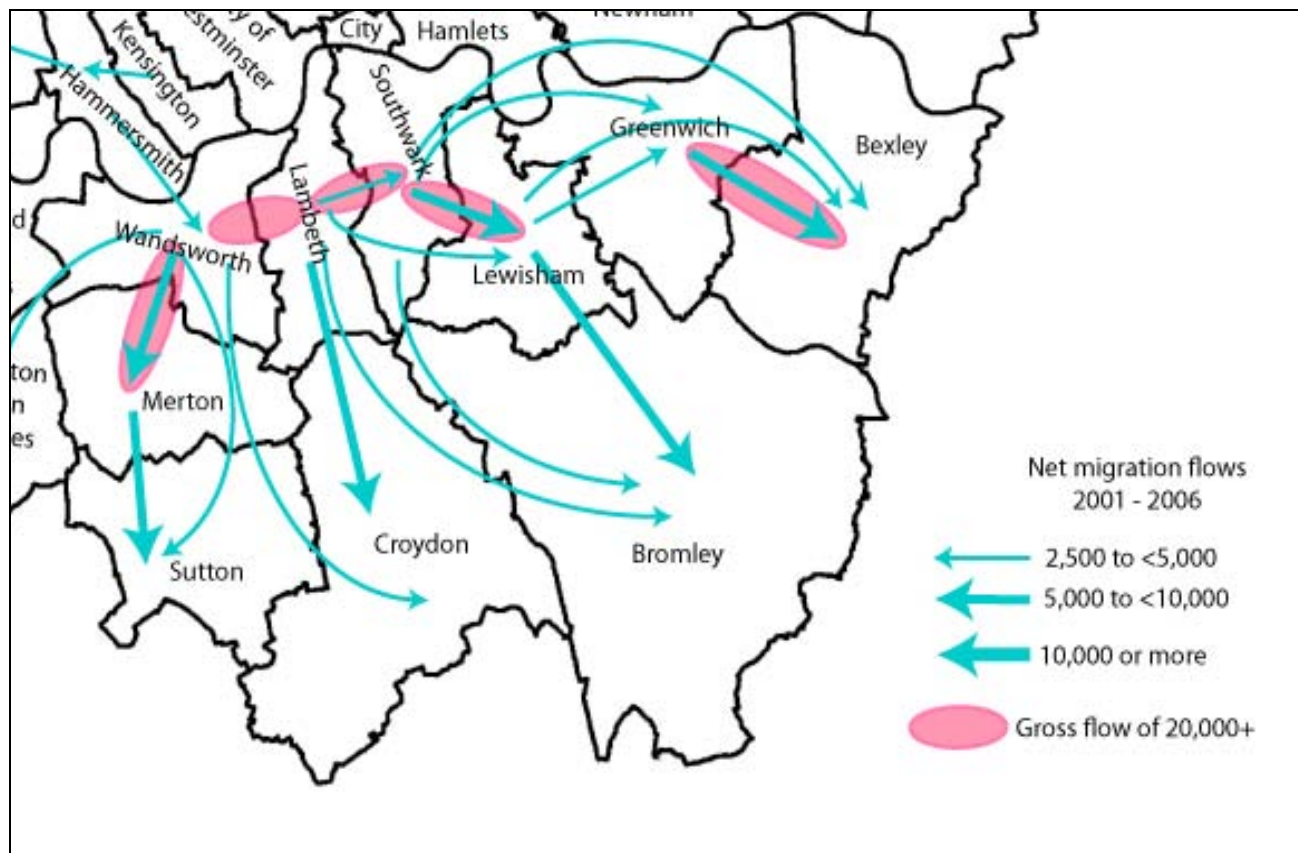
**Migration Between London Boroughs 2001-2006** (Source: ONS Migration Statistics Unit: Movements between local authorities in England and Wales based on patient register data and patient re-registration recorded in the NHSCR)



- 3.25 Figure 20 shows a more detailed picture of the migration flows for Lewisham and the rest of south east London. The chart shows that Lewisham receives population from Lambeth and Southwark, but loses migrant to Greenwich, Bromley and Bexley.
- 3.26 The chart shows that there are extremely strong migration links between the central London boroughs of Merton, Wandsworth, Lambeth, Southwark and Lewisham. However, the migration flows involving Southwark and Lewisham tend to predominantly head south east, while those involving Wandsworth and Merton tend to head south and south west. Therefore, these two groups of authorities appear to naturally belong in different sub-regions.
- 3.27 The most difficult borough to allocate to a sub-region is Lambeth which connects to boroughs in both south east and south west London. However, its strongest connection is with Croydon in the south west London sub-region. Although Lambeth sits most comfortably with the south west London sub-region, its links to the south east remain important. It is both a source of in-migrants to Lewisham and Croydon and an important destination for migrants from Lewisham. Because of these factors both sub-regions need to take account of each other's policies in developing housing and other strategies.
- 3.28 Overall the evidence supports the view that Lewisham, Bexley, Bromley, Greenwich and Southwark form a coherent London sub-region.

Figure 20

Migration Between London Boroughs in South East London 2001-2006 (Source: ONS Migration Statistics Unit: Movements between local authorities in England and Wales based on patient register data and patient re-registration recorded in the NHSCR)



## Age of Migrant Persons

3.29 The age structure of the net migrants to Lewisham is shown in Figure 21. Lewisham has experienced a net loss of over 8,000 migrant children to the rest of England and Wales. This is the equivalent of over 3% of the entire population of the area. This migration data informs the mid-year population estimates, which also show a decline of 8,000 in the number of children aged 5-14 years since the 2001 Census.

Figure 21

Migration to and from Lewisham by Age Group 2001-2005 by Year (Source: ONS Migration Statistics Unit)

Age Group	2001	2002	2003	2004	2005	Total
<b>In Migrants</b>						
0-15 years	1,990	1,870	1,910	2,220	2,520	10,510
16-24 years	3,520	3,120	3,040	3,280	3,150	16,110
25-44 years	8,720	8,260	8,400	9,090	9,590	44,060
45-64 years	1,070	1,100	1,090	1,210	1,400	5,870
65+ years	410	350	390	350	370	1,870
<b>Total</b>	<b>15,710</b>	<b>14,700</b>	<b>14,830</b>	<b>16,150</b>	<b>17,030</b>	<b>78,420</b>
<b>Out Migrants</b>						
0-15 years	3,300	3,720	3,870	3,830	3,810	18,530
16-24 years	2,950	3,080	3,090	2,960	3,080	15,160
25-44 years	9,310	10,140	10,500	10,260	10,380	50,590
45-64 years	1,830	2,000	2,110	2,240	2,290	10,470
65+ years	820	870	820	970	860	4,340
<b>Total</b>	<b>18,210</b>	<b>19,810</b>	<b>20,390</b>	<b>20,260</b>	<b>20,420</b>	<b>99,090</b>
<b>Net Migrants</b>						
0-15 years	(1,310)	(1,850)	(1,960)	(1,610)	(1,290)	(8,020)
16-24 years	570	40	-50	320	70	950
25-44 years	(590)	(1,880)	(2,100)	(1,170)	(790)	(6,530)
45-64 years	(760)	(900)	(1,020)	(1,030)	(890)	(4,600)
65+ years	(410)	(520)	(430)	(620)	(490)	(2,470)
<b>Total</b>	<b>(2,500)</b>	<b>(5,110)</b>	<b>(5,560)</b>	<b>(4,110)</b>	<b>(3,390)</b>	<b>(20,670)</b>

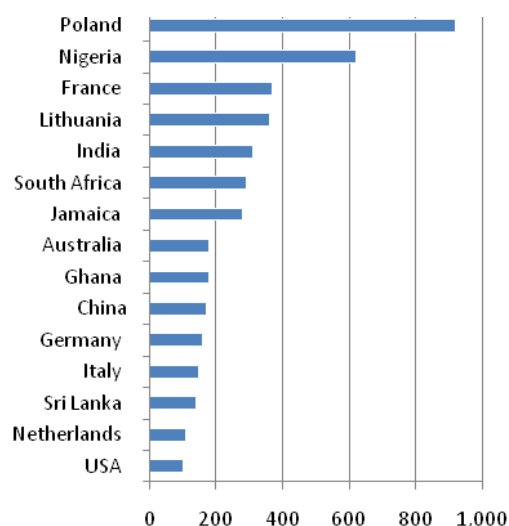
## International Migration

3.30 In recent years the UK has experienced a noticeable increase in the number of migrant workers arriving from overseas. Records of the location of these workers are imperfect, but one measure of where they moved to is the number of new National Insurance numbers issued to workers in particular locations.

3.31 Figure 22 shows that in 2005/06 a total of 6,770 new National Insurance numbers to non-UK nationals were issued in Lewisham. This group of workers represent around 2.7% of all people residing in the local authority. It should be noted that this figure relates only to employees who have received new National Insurance numbers and does

Figure 22

New National Insurance Registrations of Non-UK Nationals in Lewisham 2005/06 by Country of Origin (Source: DWP)



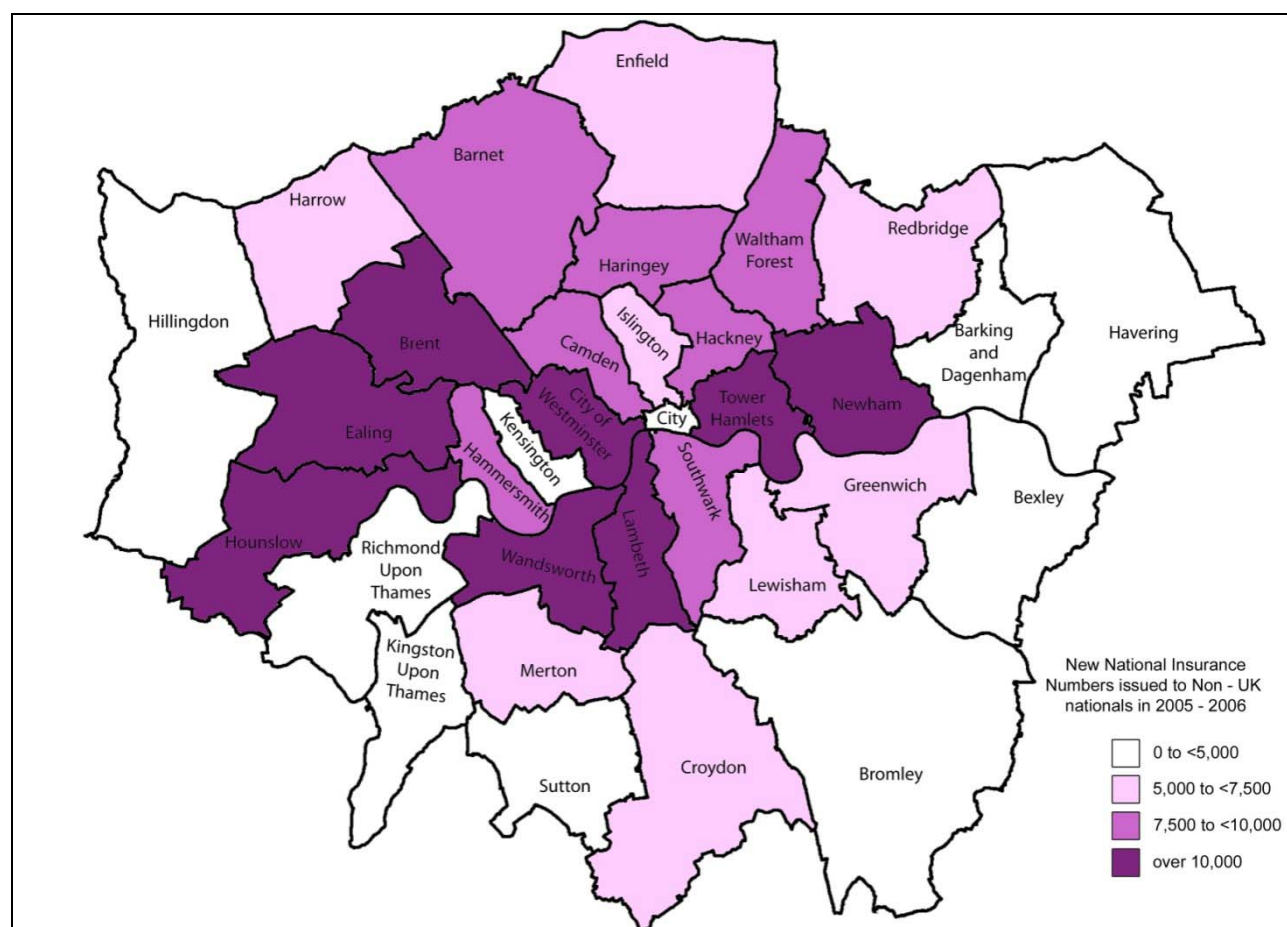


not include any of their dependents.

- 3.32 Figure 22 shows that around 15% of all new national insurance registration in Lewisham were issued to Polish nationals. This group therefore represents around 0.4% of the total population of the authority, but the figure could be higher as this only takes into account those with a NI number.
- 3.33 To place the results for new national insurance numbers for non-UK nationals into context, Figure 23 shows the numbers for each London borough. This shows that the figures for Lewisham are relatively low when compared with other central London boroughs. However, the number of migrant workers is still likely to have had a major impact upon the housing market of Lewisham. In particular, migrant workers tend to occupy private rented dwellings and this may help to explain changes in the Lewisham housing market which are discussed further in paragraphs 4.21-4.23.

Figure 23

New National Insurance Registrations of Non-UK Nationals by London Borough 2005/06 (Source: DWP)



- 3.34 In the Household Survey, 30 interviews took place with respondents from recent accession states in Eastern Europe including 17 from Poland. Nationals of EU accession states therefore formed around 2% of all interviews.
- 3.35 Some of these individuals were long-term residents in Lewisham, but most were recent migrants. Therefore, the results from the household survey do support the evidence that recent migrants to Lewisham from Eastern Europe form a small but significant share of the population. The small number of respondents from Eastern Europe means that any analysis of the results may not be reliable and must be triangulated with other data.

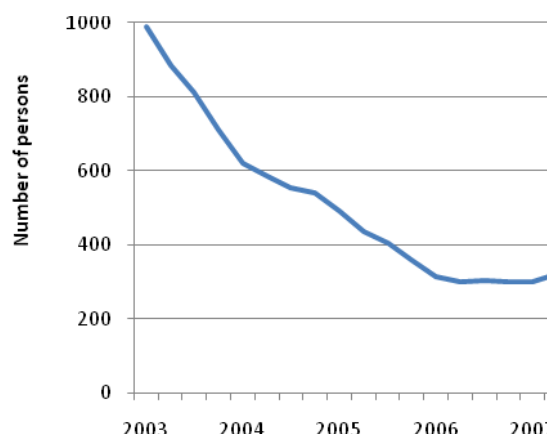
3.36 A group who are not identified in the 2001 Census are asylum seekers. However, the Home Office publishes separate asylum seeker statistics on a quarterly basis. Since the end of 2002 these have included figures for the number of asylum seekers in each local authority who either claim support from the National Asylum Support Service (NASS) or live in accommodation provided by NASS.

3.37 Asylum seekers are very important for housing studies such as this one. Asylum seeker populations are likely to become refugee populations and experience elsewhere has shown that refugee populations are prone to struggle to find jobs and adequate housing.

3.38 Figure 24 shows that the number of asylum seekers in Lewisham who receive either accommodation or financial support from the National Asylum Seeker Service (NASS) is currently around 300, but has been as high as 1,000. The drop in numbers is in line with a drop in the number of asylum seekers nationally.

3.39 Any children associated with either migrant worker or asylum seeker households moving directly to Lewisham, will not have been previously registered with a doctor. Therefore, they will not be identified as migrants by the ONS NHSCR statistics. The children associated with recent international migrant households may be replacing those children who have moved away from Lewisham since the time of the Census. This impact of international migration may help to explain the higher number of children found in the household survey compared with the 2006 mid-year population estimates.

Figure 24  
Asylum Seekers in NASS Accommodation or Receiving Subsistence Only Support from NASS in Lewisham 2003-2007 (Source: HM Land Registry)



## Household Migration and the household survey

3.40 The following data has been taken from the household survey. It is based upon households:

- that have moved within the last 5 years where the previous address was outside Lewisham
- likely to move where they expect to move outside Lewisham

3.41 The headline results are as follows.

3.42 The total number of in-migrant households identified by the survey was 21,251 – although this will be lower than the total number of in-migrant households that moved to the borough over the last 5 years as it does not include those households that have subsequently left the borough or those that have moved to another home within the borough (as their immediately previous address would now be somewhere in Lewisham).

3.43 Of the in-migrant households identified:

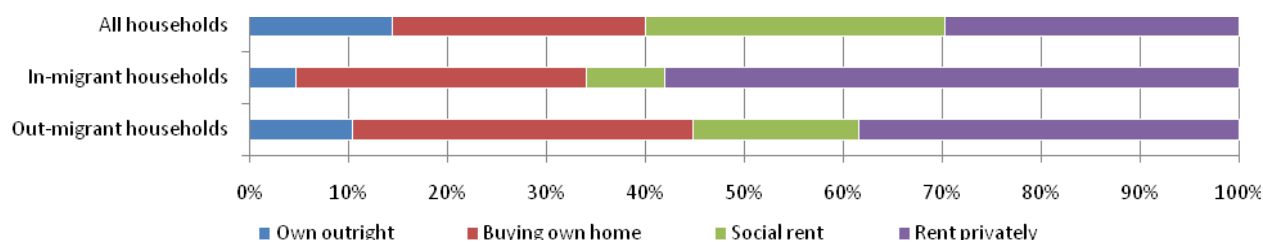
- 8,314 (39%) lived at current address for less than 1 year
- 9,912 (47%) lived at current address for 1 year but less than 3 years
- 3,025 (14%) lived at current address for 3 years but less than 5 years



- 3.44 The total number of households expecting to leave the borough identified by the survey was 16,796 – but once again this is likely to be lower than the total number of out-migrant households likely to leave the borough over the next 5 years. Some existing households may not currently plan to leave the area but may choose to do so in the future. Furthermore, future in-migrant households not yet resident in the borough may also expect to leave the area within the next 5 years if their circumstances are rapidly changing. Therefore 16,796 represents the best available information on future out-migration from the borough, but this is subject to potential changes as the changes occur in the housing market and in economic circumstances.
- 3.45 Of the out-migrant households identified:
- 7,892 (47%) expect to move within 1 year
  - 7,916 (47%) expect to move in more than 1 year but within 3 years
  - 988 (6%) expect to move in more than 3 years but within 5 years
- 3.46 In the section of this chapter looking at population change, Figure 15 described a net migration of people away from Lewisham. The household survey suggests that there is a net gain of households from migration.
- 3.47 There are some significant findings when comparing households that are leaving and arriving that suggest how migration is driving Lewisham’s local housing market. The understanding of the characteristics of these households is very important for policy. Here we examine information regarding current tenure, household type, ethnic origin and income.
- 3.48 Current tenure of migrant households differs significantly between in and out migrants. Figure 25 suggests that in-migrants are less likely take up residence in Lewisham as social tenants and outright owners. They are proportionally much more likely to take up residence in the private rented sector with around 58% of in-migrants moving into this tenure. This is a key finding regarding what is driving demand for the private rented sector.

Figure 25

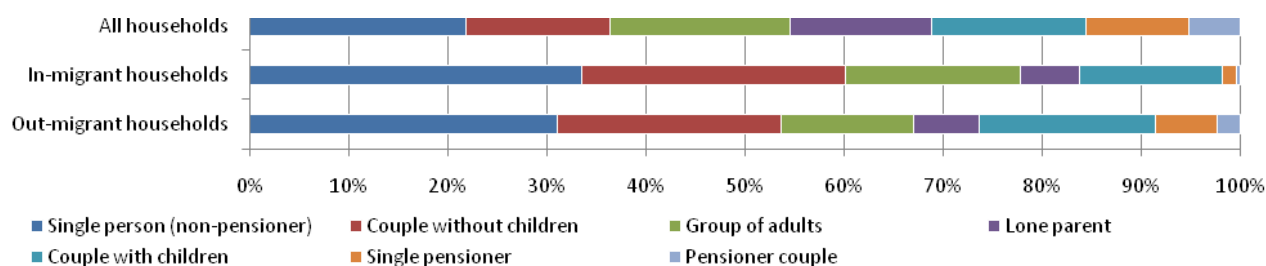
**Tenure of Migrant Households** (Source: Lewisham Household Survey 2007)



- 3.49 Incoming migrant households are more likely to be single people (accounting for a third of all migrant households) and very unlikely to be pensioner households. It is also worth noting that very few in-migrant households have dependent children; around 20% of in-migrant households have children to support, compared to around 24% of out-migrant households.

Figure 26

Migrant Households by Household Type (Source: Lewisham Household Survey 2007)

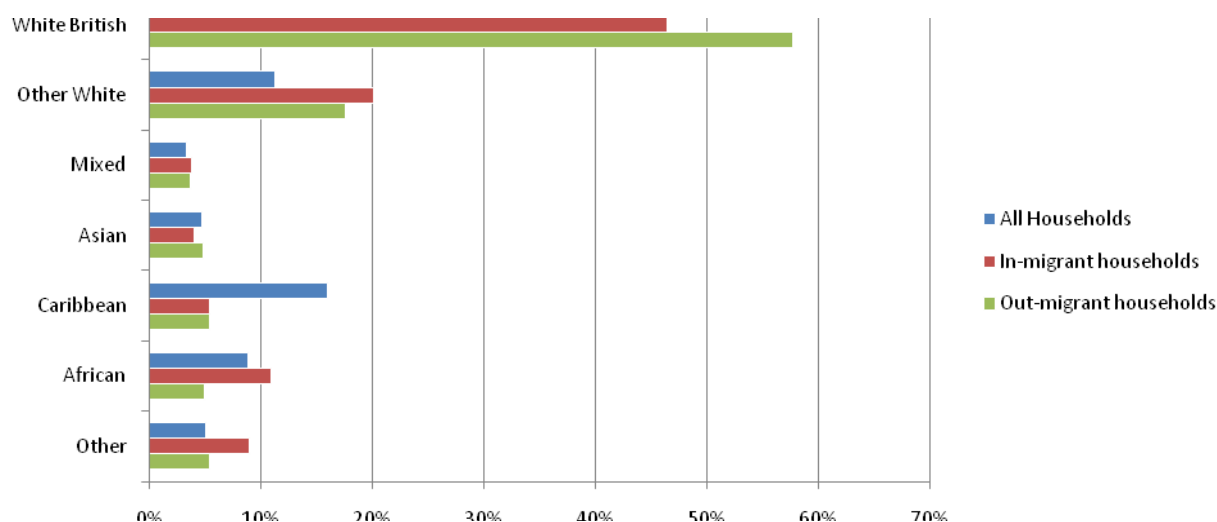


3.50 With regard to ethnicity Figure 27 shows that out-migrants are more likely to be White British or Other White.

3.51 It is also worth noting that whilst there is an established Black Caribbean population in the borough, households from this ethnic group are less likely to currently be moving into the borough and are also less likely to leave the borough. The survey also identified that the Black African population were less likely to leave the borough than other ethnic groups – but they are still represented within the in-migrant population.

Figure 27

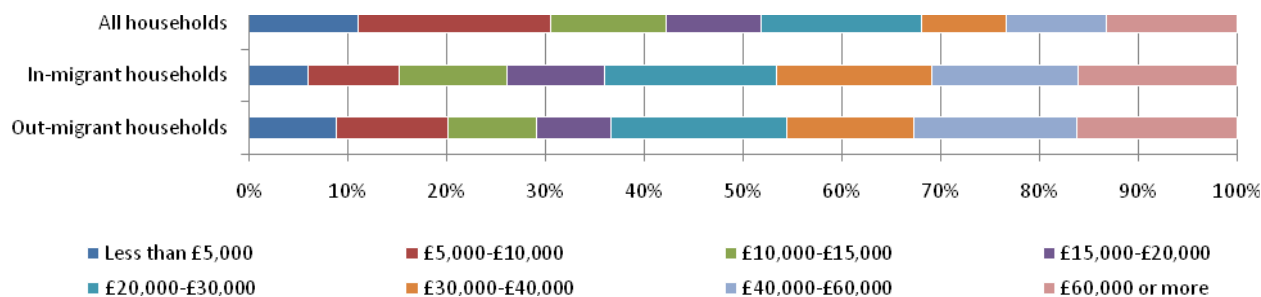
Migrant Households by Ethnic Group (Source: Lewisham Household Survey 2007)



3.52 Finally, both in and out migrating households have more income when compared to all households in Lewisham. Given that the income levels of in and out migrants are similar this would suggest that there is no wealth gain from in-migration that is often found in other housing markets. It is possible that with over 40% of all households having income of less than £15,000 p.a. many would find it financially very difficult to move home.

Figure 28

Income of Migrant Households (Source: Lewisham Household Survey 2007)



### Reasons for moving

3.53 The following information from the household survey reports the range of reasons given for the movements of migrating households both to and from Lewisham within the South East London sub-region.

3.54 Main reasons for moving **from Lewisham** to Bexley/Bromley/Greenwich:

- Larger home
- Better quality of life
- Quieter area
- Want to own
- Want a garden
- Want a better house
- Better school catchment area

3.55 Main reasons for moving **from Lewisham** to Southwark:

- To be near work/improve journey to work
- To take up a new job

3.56 Main reasons for moving from Bexley/Bromley/Greenwich **to Lewisham**:

- To take up a new job
- To be near work / improve journey to work
- To buy own home
- To get a larger home
- To leave parental home / set up independent home
- Separation from partner / other family reasons
- Unable to afford previous home

3.57 Main reasons for moving from Southwark **to Lewisham**:

- To get a larger home

- To be near work / improve journey to work
- To live near family
- Couldn't afford previous home
- To get a better house
- To buy own home
- To set up independent home

## The Local Economy

<sup>3.58</sup> The economy of Lewisham has a very narrow base with relatively high levels of unemployment and poverty. Lewisham Borough Council is the largest employer in the authority, and many residents commute to other parts of London for employment.

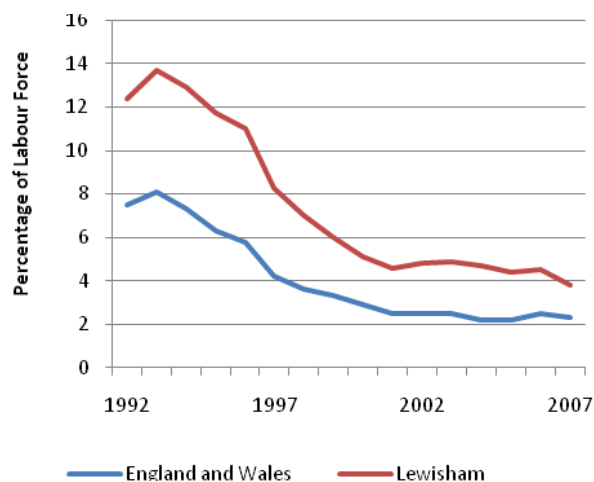
<sup>3.59</sup> Lewisham is part of the Thames Gateway which has been identified by both central government and the Mayor of London as a priority area for development, regeneration and infrastructure improvement. This section highlights some of the key issues for the local economy of Lewisham.

### Economic Activity

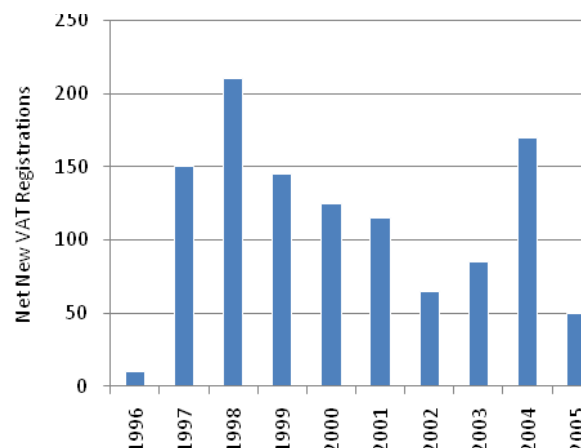
<sup>3.60</sup> Figure 29 shows that unemployment has been in long-term decline in Lewisham. Therefore, the majority of those who are economically active are in employment. However, it should be noted that changes in the definition of those eligible to claim unemployment benefit has contributed to some of the reduction in claimant numbers.

<sup>3.61</sup> A measure of innovation and entrepreneurship is the number of new VAT registered businesses in a year. A business must register for VAT if its turnover exceeds £64,000 per year. It can de-register if its turnover falls below £62,000. In practice most de-registration is likely to be due to the business being acquired, merged or liquidated. Figure 30 shows the net new VAT registrations in Lewisham per annum. In total, since 1996 the number of VAT registered businesses in the Lewisham has grown by 1,125. This represents an increase in registered businesses of around a third since 1996. This is lower than the rate of growth which has occurred in Southwark, but higher than that which has occurred in Bromley and Bexley.

**Figure 29**  
**Unemployment Rate for Working Age Population for Lewisham and**  
**England and Wales: 1992-2007** (Source: Claimant Count. Note: Data  
relates to January each year)



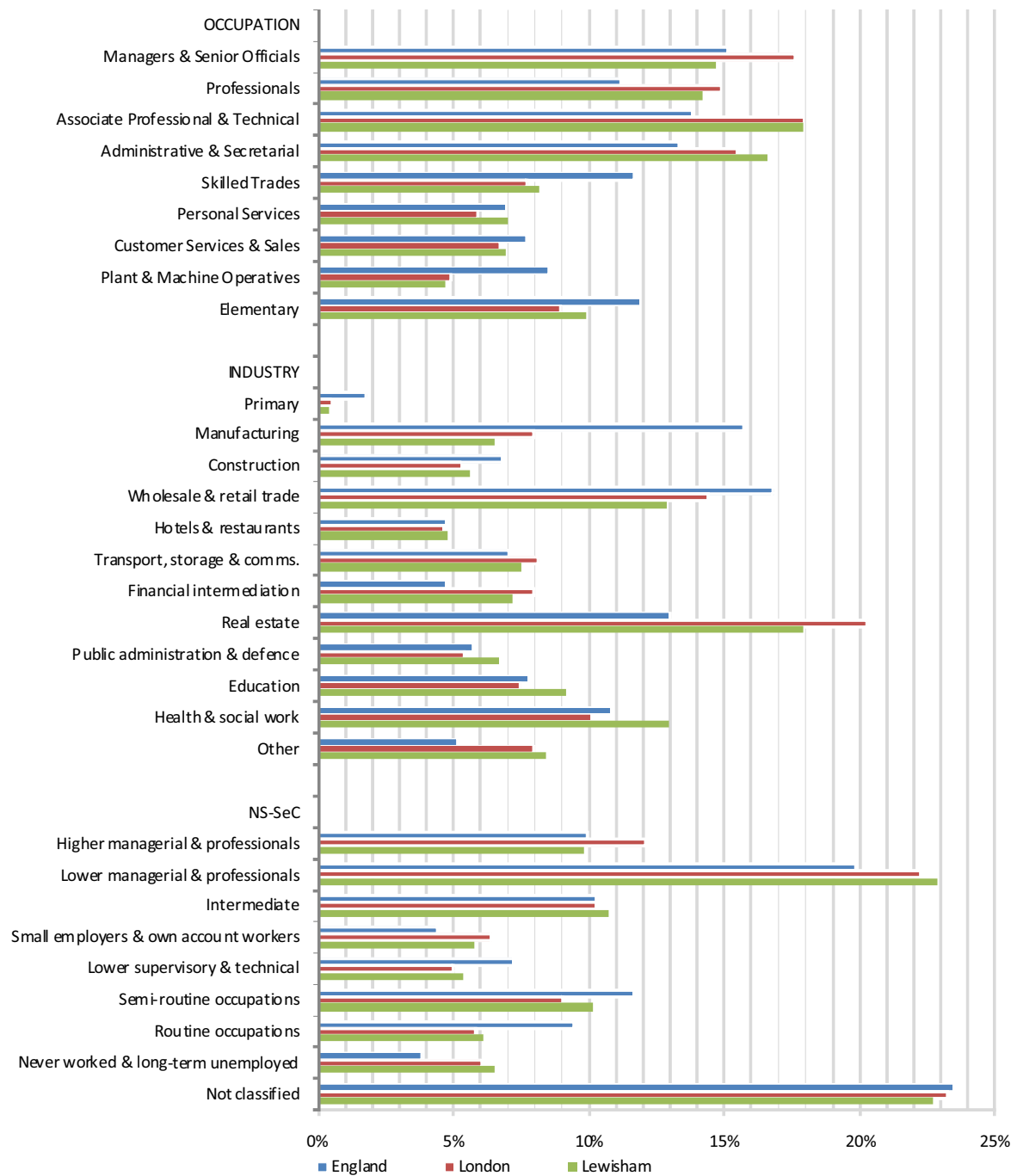
**Figure 30**  
**Net New VAT Registered Businesses in Lewisham: 1996-2005**  
(Source: VAT Registrations)



- <sup>3.62</sup> The 2001 Census highlights that the range of occupations of Lewisham residents differs from those of the overall population of London, with proportionately slightly fewer people employed in professional and administrative occupations and more in skilled and elementary occupations. Therefore, when compared with the rest of London, residents of Lewisham are disproportionately to be found in lower paying occupations, which would limit their ability to afford housing costs.
- <sup>3.63</sup> When considering the type of employment of residents, it is apparent that real estate, wholesale & retail and health & social work are relatively important to the Lewisham economy.
- <sup>3.64</sup> Figure 31 shows that based on this classification the population of Lewisham contains proportionally fewer managers & professionals when compared with the rest of London while it has proportionately more people in lower supervisory and routine occupations. This again indicates that many employees in Lewisham are in relatively low paying jobs when compared with the rest of London.

Figure 31

Occupation, NS-SeC and Industry of Employment for Lewisham Compared to England (Source: UK Census of Population 2001)



<sup>3.65</sup> Another measure of the nature of residents in an area is the National Statistics Socio-economic Classifications (NS-SeC). This classification was introduced by the Office for National Statistics in 2001 to replace the traditional Social Class based on Occupation (SC) and Socio-economic Groups (SEG) with a new system for classifying the socio-economic circumstances of individuals and households. The system is based on eight classes shown in

<sup>3.66</sup> Figure 32.

Figure 32

Description of NS-SeC Classes (Source: Office of National Statistics)

NS-SeC Class	Description
<b>Higher managerial and professional</b>	Persons who employ others in enterprises employing 25 or more persons, and who delegate some part of their managerial and entrepreneurial functions on to salaried staff. Positions involving general planning and supervision of operations on behalf of the employer. Positions covering all types of higher professional work.
<b>Lower managerial and professional</b>	Positions in which those employed generally plan and supervise operations on behalf of the employer under the direction of senior managers. Positions which involve formal and immediate supervision of others engaged in intermediate occupations.
<b>Intermediate</b>	Positions not involving general planning or supervisory powers, in clerical, sales, service and intermediate technical occupations. Positions in this group are 'mixed' in terms of employment regulation, i.e. are intermediate with respect to the service relationship and the labour contract. This group normally have little authority and are bureaucratically regulated.
<b>Small employers and own account workers</b>	Persons (other than higher or lower professionals) who carry out all or most of the entrepreneurial and managerial functions of the enterprise but employ less than 25 employees. Self-employed positions in which the persons involved have no employees other than family workers.
<b>Lower supervisory and technical</b>	Positions having a modified form of 'labour contract' and involve formal and immediate supervision of others engaged in such occupations often including a job title such as foreman or supervisor.
<b>Semi-routine occupations</b>	Positions in which employees are engaged in semi-routine occupations which have a slightly modified labour contract and have at least some need for employee discretion.
<b>Routine occupations</b>	Positions where employees are engaged in routine occupations which have a basic labour contract and little need for employee discretion.
<b>Never worked and long-term unemployed</b>	Those who are over 16 years of age who have left full-time education, but have never been in paid employment, or have been unemployed for more than a year.

## Incomes and Earnings

3.67 Alongside economic activity the other key component of the economy of an area is the wages earned by workers. There are two separate ways to analyse average earnings in a local authority. One is to examine only those who are employed within the authority. The other is to examine the earnings of the residents of the authority.

3.68 Since 2002 the New Earnings Survey (NES) and subsequently the Annual Survey of Hours and Earnings (ASHE) has recorded both measures for all local authorities. There are some concerns about the sample sizes within ASHE at district level – so, it is worth emphasising that this data is shown for information only, in order to understand how relative incomes have changed over time. This data is not the basis of the affordability analysis – which utilises data from the 1,500 interviews conducted for the study.

3.69 Figure 35 shows the comparisons for mean gross annual earnings for 2006. The results show that residents in Lewisham typically earn more than those employed in the borough.

3.70 Figure 35 shows that average salaries have risen by around £7,000 (30%) for those full time employees in Lewisham since 1999. It also shows that full-time employed residents in Lewisham earn similar amounts to those in other boroughs in the sub-region except for Southwark where median earnings are much higher.

3.71 Figure 35 shows the gross household income levels in Lewisham. Gross household income includes income from all sources such as earnings, pensions, interest on savings, rent from property and state benefits, but does not include housing benefit. This measure of income is more important than individual earnings for housing purposes because household income gives a better guide to how much a household can afford to spend on housing.

3.72 This indicates that 23% of households have an income of over £40,000 and 42% of households

Figure 35  
Median Gross Annual Earnings for Lewisham in 2007 for all and Full-time Employees (Source: ASHE 2006)

Local Authority	Employed in Area	Resident in Area
Median Earnings	£26,274	£22,657
Median Full-time Earnings	£30,132	£27,212

Figure 35  
Median Gross Annual Earnings for Employed in Lewisham 1999-2006 for Full-time Employees (Source: ASHE 1999-2006)

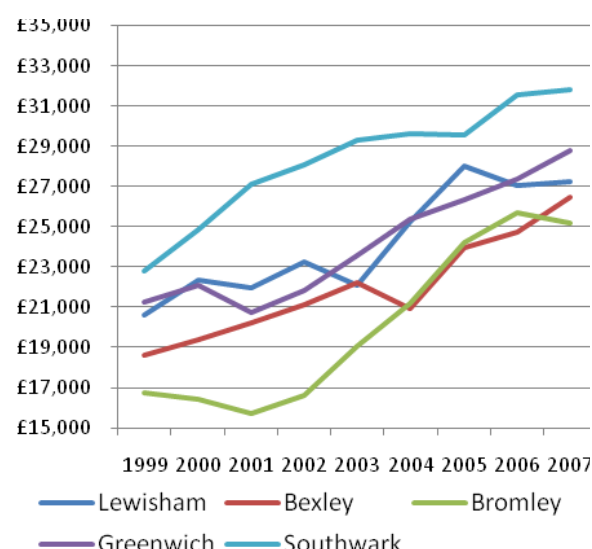
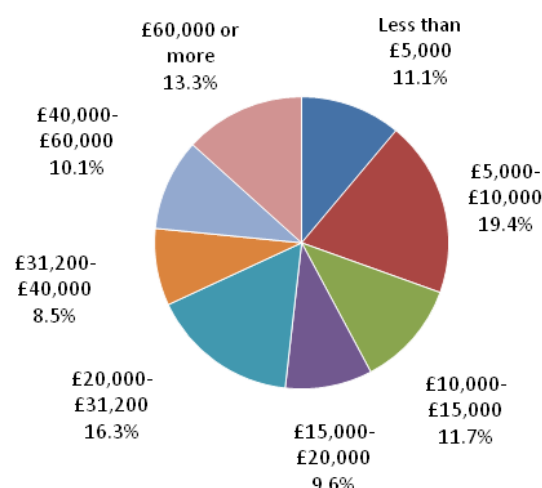


Figure 35  
Household Income (Source: Lewisham Household Survey 2007)

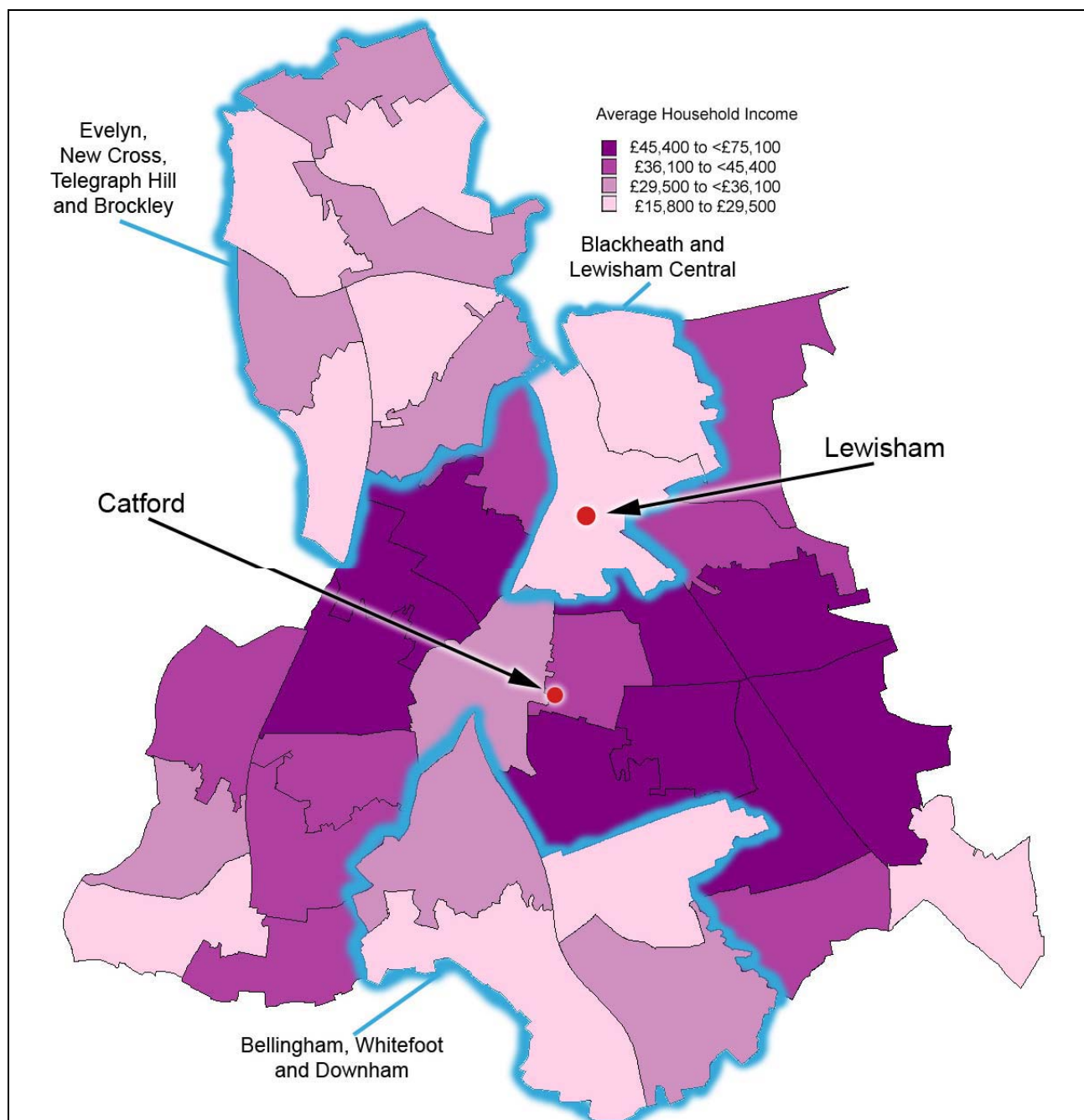




have an annual income of less than £15,000. This figure includes income from benefits as well as employment. Available secondary data sources indicate that 26% of households in Lewisham claim housing benefit, while 16% of households contain only pensioners. The household survey indicates that these two groups form the majority of households who have household incomes of less than £15,000.

- 3.73 This finding from the household survey explains a great deal about the current housing market, especially the high levels of demand for affordable housing and for the private rented sector.
- 3.74 Figure 36 shows how average household incomes vary across Lewisham, with the areas to the north and south of the borough typically being associated with lower incomes, particularly the wards of New Cross, Evelyn, Brockley, Telegraph Hill, Black Heath, Lewisham Central, Bellingham, Whitefoot and Downham.

Figure 36  
Average Household Earnings by middle-level Super COA (Source: Lewisham Household Survey 2007)



## Skills and Education

<sup>3.75</sup> Figure 37 provides information on education level based on the highest educational qualification obtained.

Figure 37

Description of Education Levels (Source: Office of National Statistics)

Education Level	Description
<b>Level 0 / No qualifications</b>	No academic, vocational or professional qualifications.
<b>Level 1</b>	1+ 'O' levels/CSE/GCSE (any grade) NVQ level 1 Foundation GNVQ
<b>Level 2</b>	5+ 'O' levels 5+ CSEs (grade 1) 5+ GCSEs (grade A - C) School Certificate 1+ A levels/AS levels NVQ level 2 Intermediate GNVQ or equivalents
<b>Level 3</b>	2+ 'A' levels 4+ AS levels Higher School Certificate NVQ level 3 Advanced GNVQ or equivalents
<b>Level 4 / 5</b>	First degree Higher Degree NVQ levels 4 – 5 HNC HND Qualified Teacher Status Qualified Medical Doctor Qualified Dentist Qualified Nurse, Midwife, Health Visitor or equivalents
<b>Other qualifications / Level unknown</b>	Other qualifications (e.g. City and Guilds; RSA/OCR; BTEC/Edexcel) Other professional qualifications.

<sup>3.76</sup> Figure 38 shows the proportion of the population over 16 years who are educated to NVQ4 or higher level, and those with no formal qualifications. Compared with London as a whole, Lewisham has more people with no qualifications and a lower percentage of people with a degree or above.

Figure 38

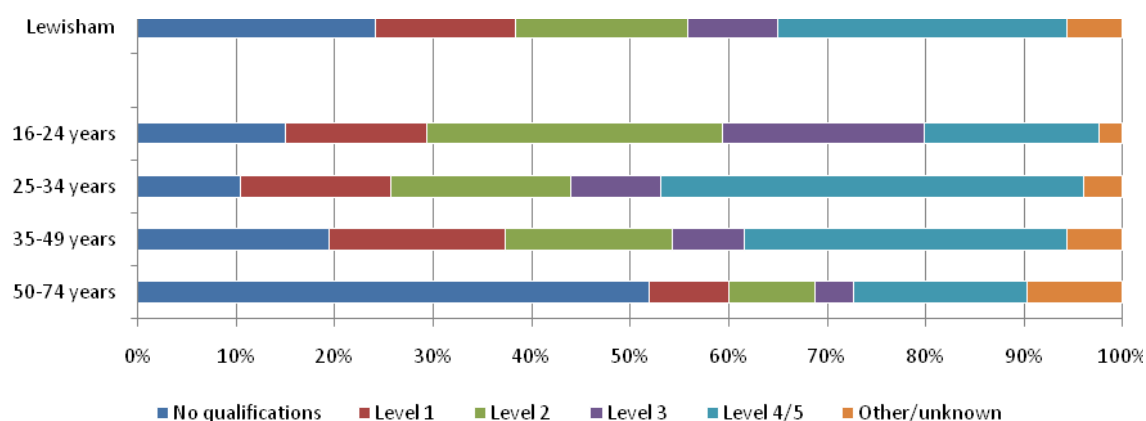
Qualification Levels for Lewisham, London and England (Source: UK Census of Population 2001)

Education Level	England	London	Lewisham
Level 0	28.9%	23.7%	24.2%
Level 1	16.6%	13.0%	14.2%
Level 2	19.4%	17.1%	17.4%
Level 3	8.3%	9.8%	9.1%
Level 4 / 5	19.9%	31.0%	29.4%
Other / unknown	6.9%	5.4%	5.7%

<sup>3.77</sup> Figure 39 shows that over 50% of the population aged over 50 years in Lewisham have no formal qualifications. The results for the young population are much more encouraging, with over 30% of everyone aged 25-49 years having the equivalent to a degree or higher.

Figure 39

Qualification Levels for Lewisham by Age (Source: UK Census of Population 2001)



## Travel to Work

<sup>3.78</sup> We can identify travel to work behaviour through analysis of the 2001 Census data. This identifies those who are resident in the area and commute out of it to work and vice versa. It also indicates the proportion of people both living and working in the Borough.

Figure 40

Travel to Work Patterns for Residents in Lewisham in 2001 (Source: Census 2001)

UK Region	Travel into Lewisham		Travel from Lewisham		Net
	N	%	N	%	
<b>Lewisham</b>	<b>35,169</b>	<b>54.4%</b>	<b>35,169</b>	<b>30.7%</b>	<b>-</b>
<b>Bexley</b>	2,981	4.6%	1,171	1.0%	1,810
<b>Bromley</b>	5,367	8.3%	6,673	5.8%	(1,306)
<b>Greenwich</b>	5,568	8.6%	4,555	4.0%	1,013
<b>Southwark</b>	3,163	4.9%	11,118	9.7%	(7,955)
<b>SE London sub-total</b>	<b>52,248</b>	<b>80.8%</b>	<b>58,686</b>	<b>51.2%</b>	<b>(6,438)</b>
<b>Camden</b>	141	0.2%	4,963	4.3%	(4,822)
<b>City of London</b>	12	0.0%	7,250	6.3%	(7,238)
<b>Croydon</b>	1,560	2.4%	2,467	2.2%	(907)
<b>Hackney</b>	238	0.4%	1,222	1.1%	(984)
<b>Hammersmith &amp; Fulham</b>	125	0.2%	1,108	1.0%	(983)
<b>Islington</b>	151	0.2%	2,671	2.3%	(2,520)
<b>Kensington and Chelsea</b>	69	0.1%	1,790	1.6%	(1,721)
<b>Lambeth</b>	1,345	2.1%	5,691	5.0%	(4,346)
<b>Tower Hamlets</b>	330	0.5%	3,947	3.4%	(3,617)
<b>Wandsworth</b>	412	0.6%	1,895	1.7%	(1,483)
<b>Westminster</b>	148	0.2%	13,730	12.0%	(13,582)
<b>Rest of London</b>	2,790	4.3%	4,896	4.3%	(2,106)
<b>London sub-total</b>	<b>59,569</b>	<b>92.1%</b>	<b>110,316</b>	<b>96.2%</b>	<b>(50,747)</b>
<b>North East</b>	37	0.1%	30	0.0%	7
<b>North West</b>	56	0.1%	118	0.1%	(62)
<b>Yorkshire &amp; Humberside</b>	39	0.1%	97	0.1%	(58)
<b>East Midlands</b>	75	0.1%	123	0.1%	(48)
<b>West Midlands</b>	78	0.1%	123	0.1%	(45)
<b>Eastern</b>	745	1.2%	744	0.6%	1
<b>South East</b>	3,980	6.2%	2,584	2.3%	1,396
<b>South West</b>	69	0.1%	138	0.1%	(69)
<b>Wales</b>	33	0.1%	38	0.0%	(5)
<b>Scotland</b>	-	-	33	0.0%	(33)
<b>Northern Ireland</b>	3	0.0%	-	-	3
<b>Overseas</b>	-	-	312	0.3%	(312)
<b>Total</b>	<b>64,648</b>	<b>100.0%</b>	<b>114,643</b>	<b>100.0%</b>	<b>(49,995)</b>

<sup>3.79</sup> The data identifies that 35,200 people both live and work in Lewisham. This represents around 31% of all those living in the area who have a job, and 55% of all those who work in Lewisham. Of this group 8,350 work mainly at or from home, which represents 7.3% of all those residents of Lewisham who have jobs. This result mirrors the Household Survey which found that 7.5% of all respondents work from home.

- 3.80 Most of the travel to work patterns in the area are London based. Lewisham residents are either working in the Borough or other parts of London and those coming into Lewisham to work mainly travel from other parts of London.
- 3.81 Figure 40 shows the travel to work patterns for Lewisham to and from each London borough. This shows that Lewisham receives net commuters from Bexley and Greenwich, but that the population of Lewisham travels to a wide range of London boroughs. Any borough with a small (less than 1,000 employees either way) travel to work link has been amalgamated into the rest of London.
- 3.82 Figure 41 shows more generally the travel to work times for Lewisham residents. This shows that over a quarter (27%) of all residents of Lewisham spend less than 20 minutes travelling to work, but 35% have a journey time of 45 minutes or more.
- 3.83 Evidence from the 2001 Census shows that around 30% of Lewisham residents travel more than 5km to work, with only 5% travelling 10km. Therefore, those residents who are taking 45-90 minutes to travel to work are typically only travelling between 5 and 10km. This reflects the travel to work circumstances of many people who work in London with relatively short travel to work distances taking relatively long periods of time.

Figure 41  
Travel to Work Times (Source: Lewisham Household Survey 2007)

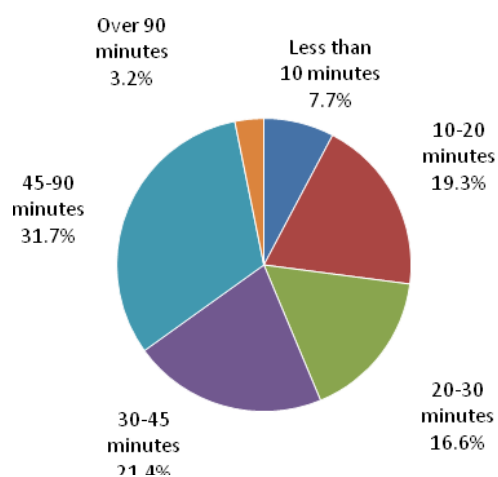
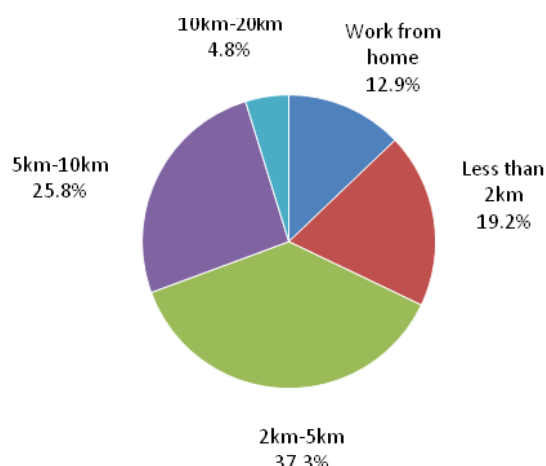


Figure 42  
Travel to Work Distance (Source: 2001 UK Census of Population)



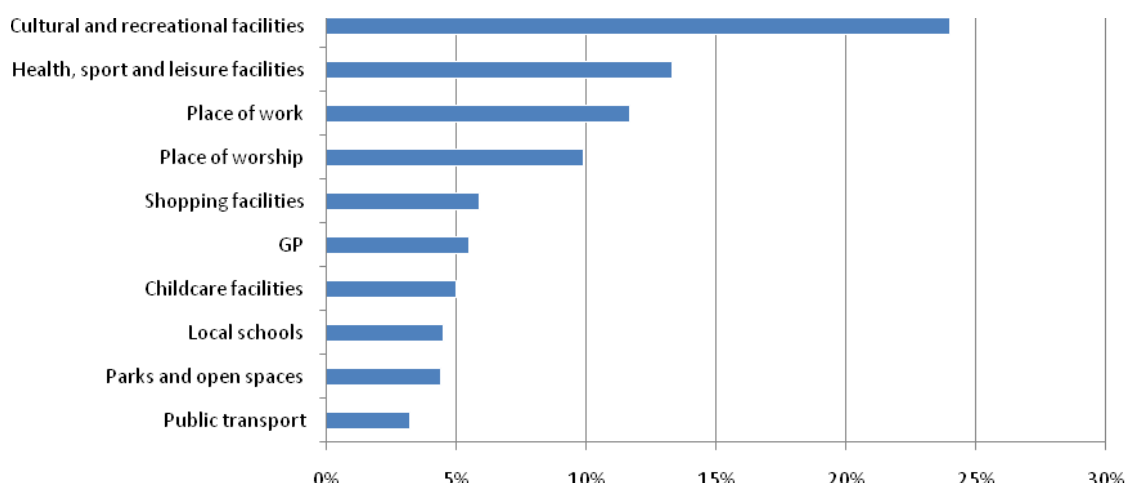
## Access to Services

<sup>3.84</sup> In considering housing choices, households are inevitably influenced by a range of factors, including the ease of access to a range of facilities. Households interviewed in the survey, were asked how easy or difficult it was to access each of the following services and facilities from their home:

- Childcare facilities
- Cultural and recreational facilities
- GP
- Health, sport and leisure facilities
- Local schools
- Parks and open spaces
- Place of work
- Place of worship
- Public transport
- Shopping facilities

<sup>3.85</sup> Figure 43 shows that nearly a quarter (24%) of households in Lewisham reported difficulties (either very or fairly difficult) in accessing cultural and recreational facilities such as cinemas. Around one in eight households (13%) reported difficulties with accessing health, sport and leisure facilities and over 10% of households had difficulties in accessing their place of work. However, less than 5% reported difficulties in accessing local schools and only 3% reported difficulties accessing public transport.

Figure 43  
Difficulties Accessing Services (Source: Lewisham Household Survey 2007)



## Index of Multiple Deprivation

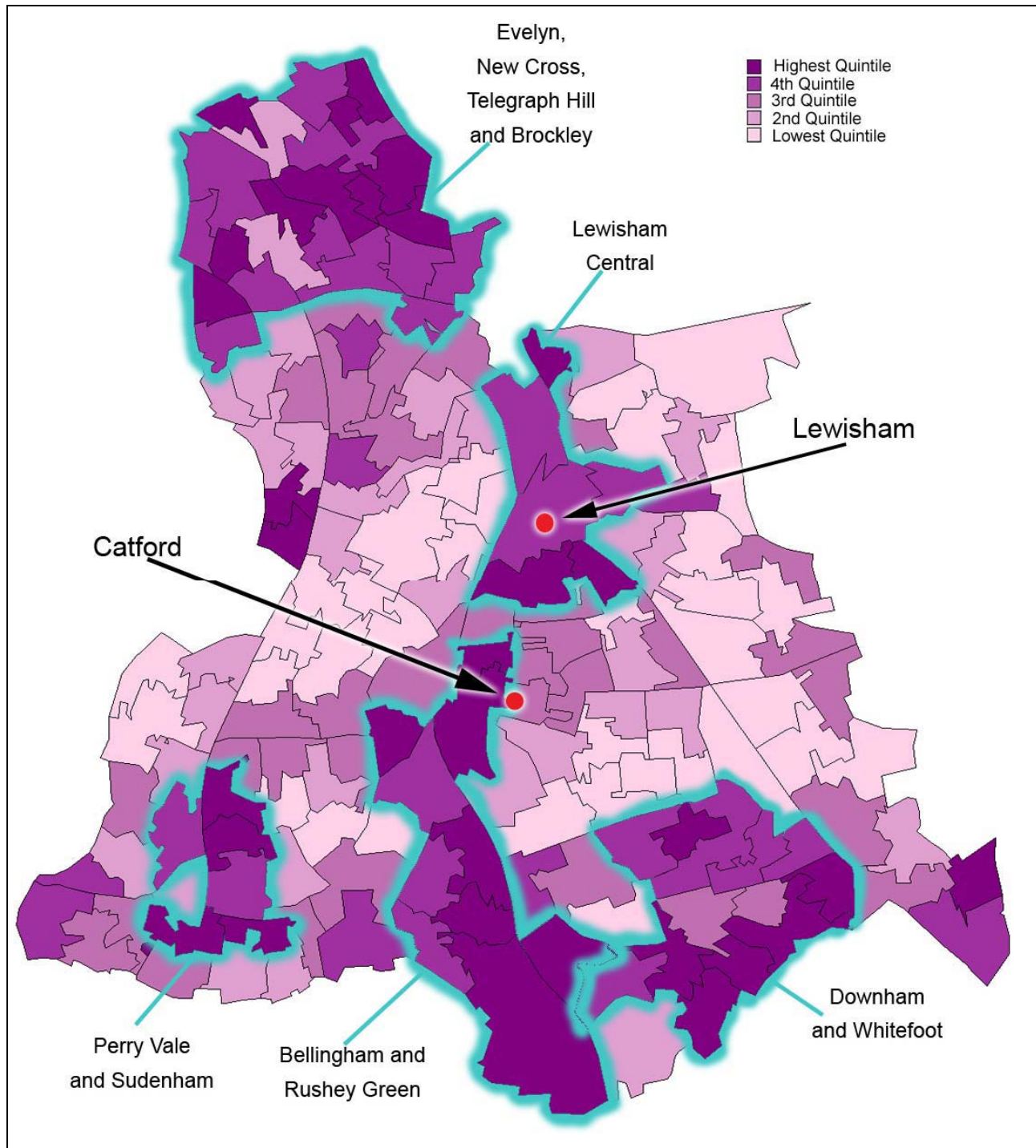
<sup>3.86</sup> Many of the previously listed characteristics of an area can be aggregated to generate an overall picture of the relative wellbeing of an area. This is the Index of Multiple Deprivation (IMD) and is shown in Figure 44. Darker colours on the map are associated with higher levels of deprivation and the

boundaries are lower super output area. When average scores from the IMD 2007, Lewisham is the 39th most deprived borough in the country and the 11<sup>th</sup> most deprived in London.

- <sup>3.87</sup> According to Lewisham's Community Strategy (2003-13), the overall rankings have improved to their present level from 30<sup>th</sup> in the year 2000. The strategy draws attention to factors such as changing criteria and ward boundary changes that have been factors in this apparent 'improvement'. The map shows the areas with the highest levels of deprivation in Lewisham are to the north of the borough and also an extensive area to the south which borders Bromley.

Figure 44

**Index of Multiple Deprivation** (Source: DCLG. Note: Data shown at lower-level Super COA. Higher levels of deprivation shown in darker shading)





**Summary of Key Points**

- Lewisham had a population of 255,700 in 2006. The GLA estimates that the growth in the population of Lewisham will accelerate over the next ten years to 281,000 by 2016.
- Lewisham exported 8% of its population to other parts of England and Wales from 2000-5. However the population still grew due to international in-migration and the birth rate.
- The age structure of the population shows more adults aged 25-44 years, and fewer older people than in England and Wales as whole.
- The Household Survey found more children 5-14 years, in the Borough than is reflected in the ONS statistics, which may indicate that they are recent migrants. The higher number of young children has implications for development of services in the area, particularly for the provision of school places.
- Migration patterns show a clear north/south London split with those leaving the southern central areas of London moving to other southern boroughs.
- The strong population flows and travel to work patterns between Lewisham, Bexley, Bromley, Greenwich and Southwark indicate they can be considered a sub-region.
- The household survey suggests that there is significant in-migration of households that is driving the character of the local housing market. In particular there are strong net inflows of single person households and households into the private rented sector. There is a net outflow of white and white other households. Both in and out-migrating households have significantly more income than all households.
- There are more small employers and people in lower managerial and professional categories compared to England.
- 48% of the population have an annual income of £15,000 or less (excluding housing benefit).
- Mean gross annual earnings for full time employees, resident in the area is £31,482 (2006).
- 50% of population over 50 years have no formal qualifications. 30% of 25-49 year olds have a degree or higher.
- Travel to work patterns show c.24,300 people travelling into Lewisham and c.75,000 travelling out of the Borough, within London





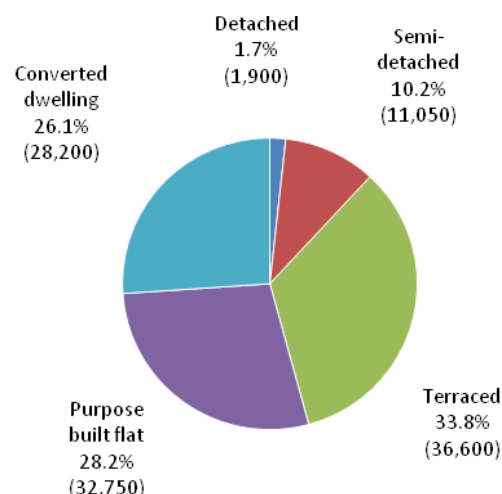
## Chapter 4: Existing Housing Stock

- 4.1 The general character of the existing housing stock is important in understanding the type of housing available to residents of an area and the relationship that dwelling type, age and location has on dwelling condition. The mix of property type available will have a bearing on home-owners' choices in terms of accommodation and the type of investment properties available to landlords and therefore also in the make-up of the population.
- 4.2 The age of a dwelling will also have an effect, for example older, pre-1919, terraced houses tend to be large in comparison to a typical modern detached house. The age of a dwelling will also tend to determine its internal layout, the provision of amenities, its level of energy efficiency and its condition. Dwelling location is also important, findings from the English House Condition Survey (EHCS) from 1996, 2001 and 2003 all indicate that urban dwellings are less prone to poor physical condition and problems with energy efficiency.
- 4.3 The following analysis examines a number of general physical characteristics of the stock before exploring the relationship between dwelling characteristics and the condition of housing across the Borough and housing market areas.

### Property Type and Age

- 4.4 Figure 45 shows the mix of existing properties in Lewisham in terms of property type. As illustrated, detached and semi-detached properties comprise only around 12% of the stock, terraced housing comprises around a third of the total with flats accounting for the remaining 55%. It is also noteworthy that nearly half of all flats are formed from a converted dwelling, rather than being purpose built.

Figure 45  
**Housing Tenure** (Source: Lewisham Household Survey 2007). Note:  
Numbers in parenthesis are the actual number of dwellings



4.5 When considering dwelling size, it is apparent that over a quarter of all dwellings have only one bedroom (or are bedsit accommodation), a third are two-bed units and almost a further third (30.0%) have three bedrooms. Less than 10% of the stock has 4 bedrooms or more.

4.6 In terms of age, around 11% of the households interviewed estimated that their property was built after 1980, with almost a further 21% estimating a build date of 1945-1979. 44% of the stock predates 1919, with an estimated 24% having a build date of 1919-1945. Therefore over two-thirds of the housing stock of Lewisham was built before 1945. As the English Condition Survey indicates these dwellings are more likely to be larger than their more modern equivalents, but older dwellings are more prone to having physical defects.

4.7 Over 70% of the stock of detached, semi-detached and terraced housing was built before 1919. However, nearly 80% of the purpose built flats were built after 1945 and over 25% were built after 1980.

4.8 The converted properties are dominated by properties built before 1919. Therefore, many older properties in Lewisham have been subdivided to form smaller units, with a total of 21,200 conversions of pre-1919 buildings.

Figure 47  
Property Size (Source: Lewisham Household Survey 2007)

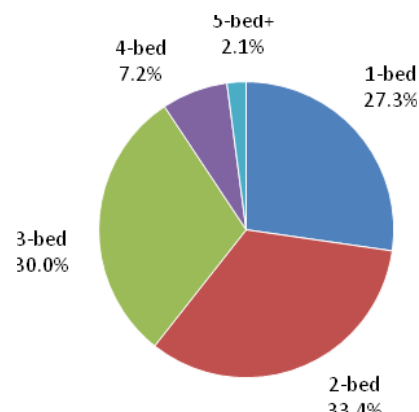


Figure 47  
Property Age (Source: Lewisham Household Survey 2007)

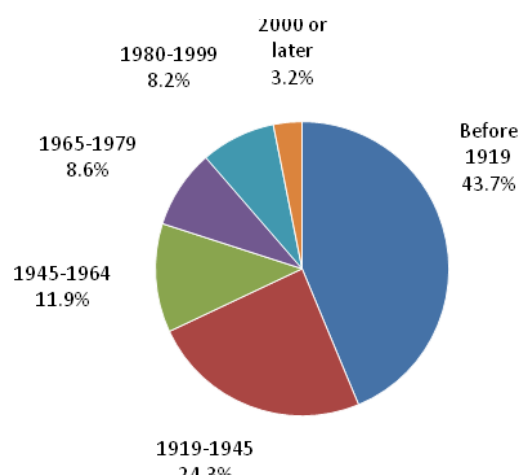
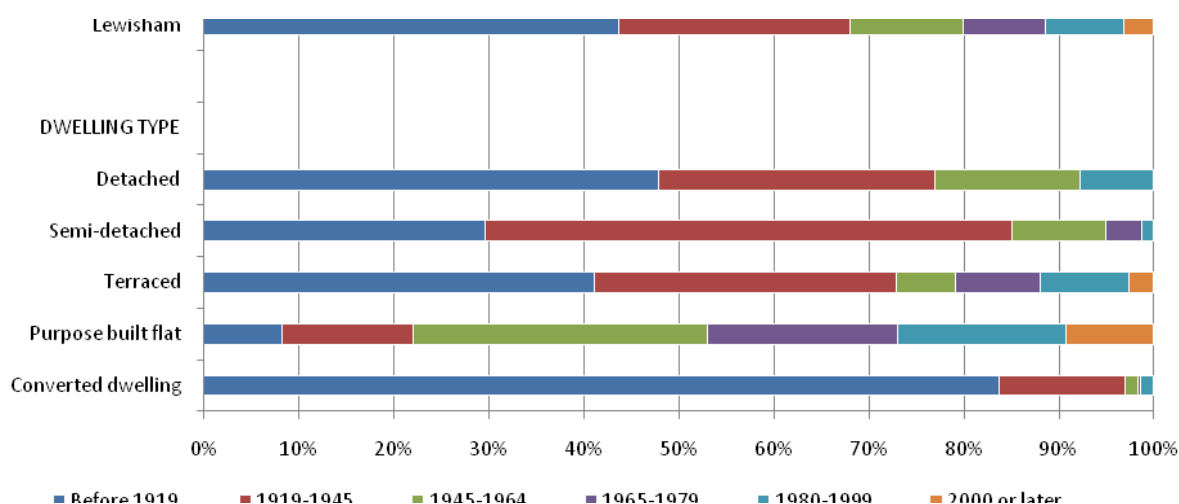


Figure 48  
Property Age by Property Type, (Source: Lewisham Household Survey 2007)

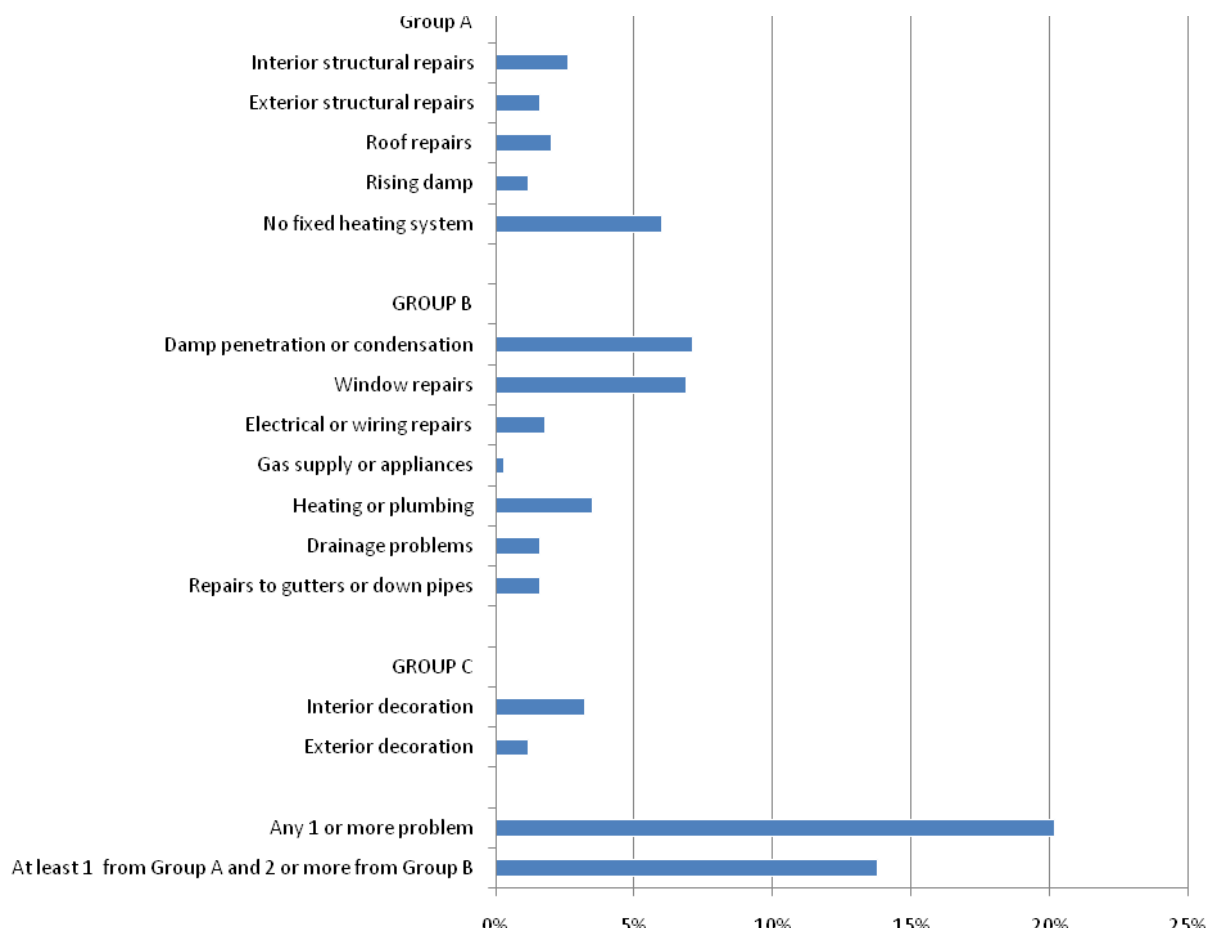


### Problems with Condition of Stock

- 4.9 A total of 20.2% of households across Lewisham reported that there was at least one serious problem with their property. Figure 49 provides further detail on the nature of problems experienced by households across Lewisham. The most common problems are damp penetration or condensation, window repairs and a lack of fixed heating.

Figure 49

Proportion of Households with Serious Problems with their Property (Source: Lewisham Household Survey 2007)



- 4.10 This assessment is based solely on the occupier perception, and is not based on the expert opinion of a qualified surveyor. Furthermore, the figure considers neither the true severity of any identified problems nor the occupiers' ability to afford any required repairs. However, it does provide a possible basis for targeting the sample of any future stock condition survey work.
- 4.11 This assessment is supported by other evidence from the Borough, which indicates that 61% of Council properties failed to meet the government's decent home standard in 2004 (Lewisham Stock Condition Survey 2004). The government has set a target of all homes meeting the decent homes standard by 2010.

4.12 Of the households across Lewisham, 13.8% identified at least one problem from Group A or two or more problems from Group B shown in Figure 49. This equates to 15,938 households whose housing has serious condition problems (with the caveat that this is still based on occupier perceptions).

4.13 Of these households 1,229 had no fixed heating whilst 10,051 experienced other disrepair problems. 639 had both disrepair problems and no fixed heating.

4.14 Those households lacking fixed heating were asked if they intended to install fixed heating over the next 12 months, but only 5.3% had firm plans to do so.

4.15 Of the 35,014 households experiencing any disrepair problem (serious or not), 14.3% stated that they could afford the work required and would undertake the repairs as time permitted. 5.3% of households indicated that they were currently saving (or in the process of borrowing funds) and a further 12.7% said that their landlord was to undertake the repair – but both groups expected the problem(s) to be repaired soon.

4.16 7.2% of households said that they were responsible for the repairs but felt that they would be unable to afford the repairs (equivalent to 2,500 households).

4.17 A further 54.2% (19,000 households) stated that the repairs were their landlord's responsibility, but that they didn't expect the work to be undertaken soon, if at all. Of this group, 9,600 are local authority tenants and 2,400 are tenants of other social landlords. Therefore, the majority of tenants who have disrepair problems and do not expect their landlord to undertake the repair are social sector tenants. However, there are also nearly 7,000 tenants of private landlords who do expect their repairs to be undertaken.

Figure 51  
Households with Serious Problems with the Condition of their Home (Source: Lewisham Household Survey 2007)

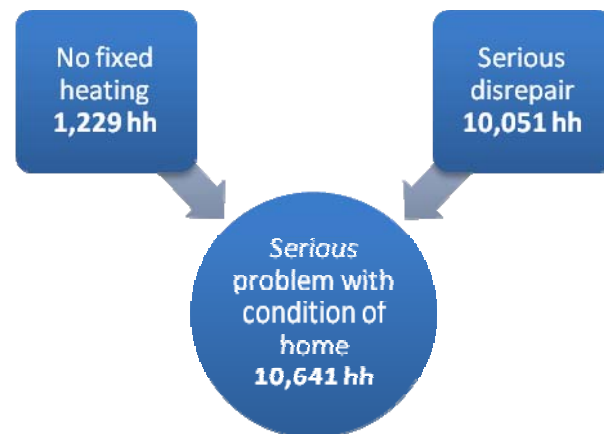
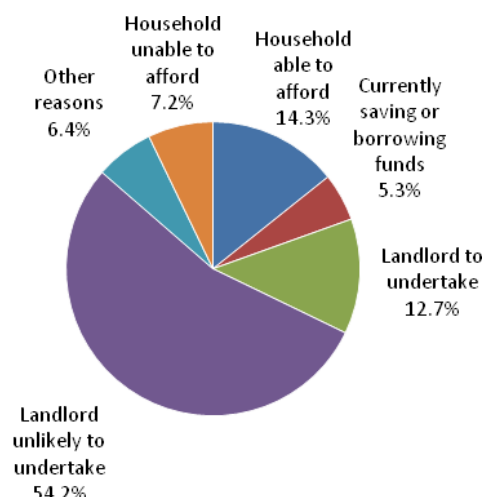


Figure 51  
Expectations of Resolving Identified Disrepair Problems (Source: Lewisham Household Survey 2007)



## Housing Tenure

4.18 Figure 52 shows the proportion of dwellings in each of the local authorities in London that were classified as social housing in 2006. It is apparent that Lewisham has proportionately more social rented housing than both the English and London averages.

4.19 In the South East London sub-region, Southwark and Greenwich have significantly higher proportions of social housing than both the London and England averages and Lewisham. Bexley and Bromley have much lower proportions.

4.20 Figure 53 shows the overall tenure of housing stock in Lewisham. Owner occupation forms only a minority of the housing stock in the borough. 40% of all properties across the area are owned outright or owned with a mortgage. Around 30% of the stock is rented from social landlords with the remaining 30% in the private rented-sector.

Figure 53  
Housing Tenure (Source: Lewisham Household Survey 2007)

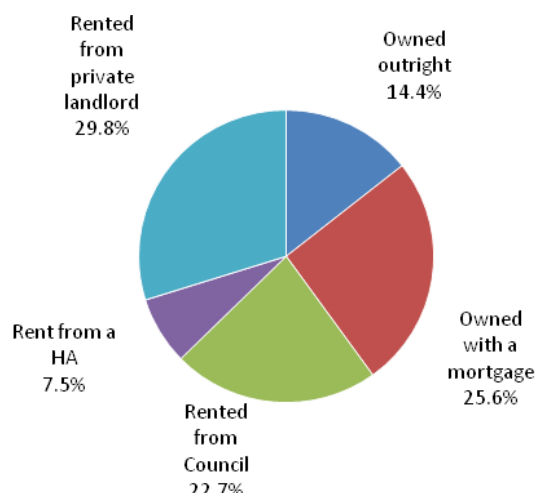
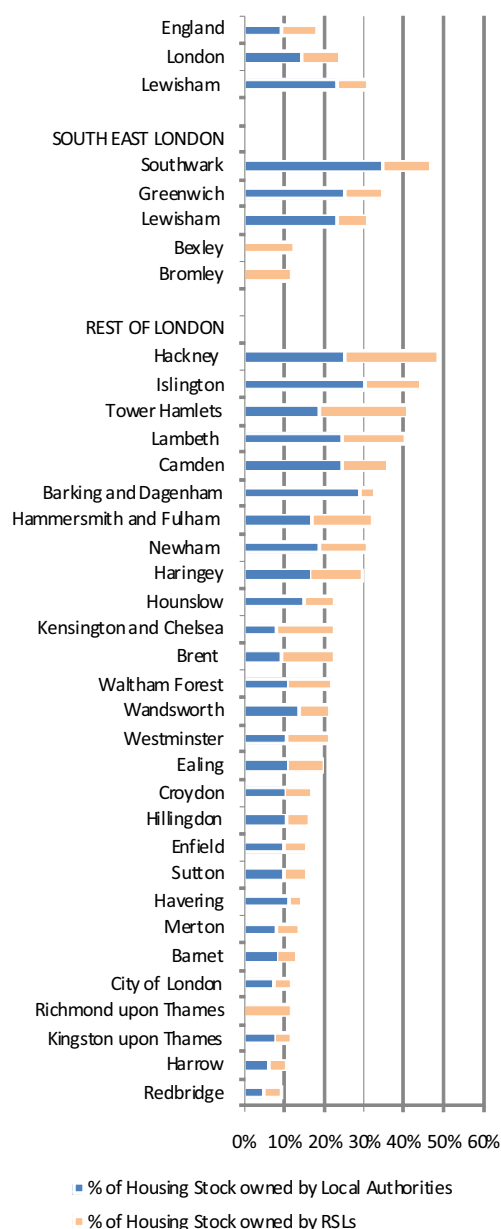


Figure 52  
Proportions of Social Rented Housing in London by Borough 2006  
(Source: Housing Strategy Statistical Appendix, DCLG)



- 4.21 Figure 54 and Figure 55 shows the changes which have occurred to tenure in Lewisham since 2001. In 2001, 35% of all households were owner occupiers who had a mortgage, but by 2007 this has fallen to 26%. The social rented sector has also fallen from 36% to 30% of all households. In 2001, private rent tenants formed 14% of all households, but by 2007 this had risen to 30%. This is the outcome of the main drivers of the housing market in Lewisham. As we saw in Chapter 3, Lewisham is experiencing a growing population. At the same time nearly half of all of Lewisham's households earn no more than £15,000. There is also the fact that households are decreasing in size. This translates into demand for smaller cheaper homes from households and investors have responded.
- 4.22 Buy-to-let landlords have been purchasing many of the properties, which have come onto the market. At a time when house prices have been rising rapidly buy-to-let investors can often compete more effectively than individual householders for available properties. The growth in the buy-to-let market is likely to have been supported by migrant workers and young employees who are unable or unwilling to access owner occupation, but who are able to afford to pay the necessary rents.
- 4.23 The consequence of this is to make it much more difficult for households to get on the housing ladder. Private rented households also tend to be more likely to move regularly and therefore the growth in the private rented stock is also likely to be associated with a greater turnover of households.

Figure 54

**Housing Tenure 2001**

(Source: UK Census of Population 2001. Note: Owned with a mortgage includes shared ownership)

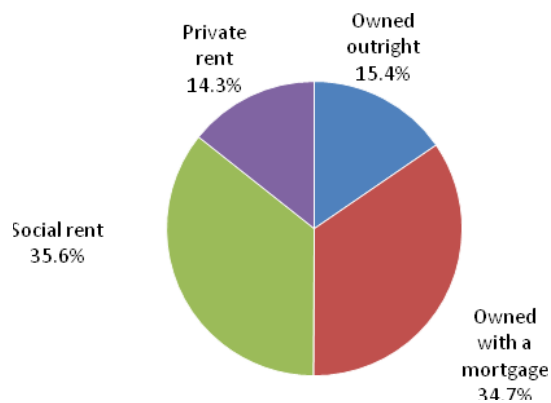
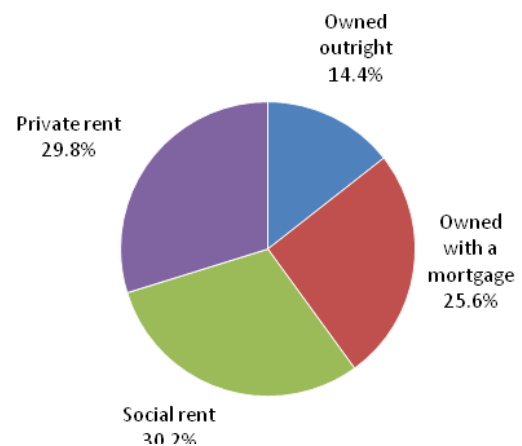


Figure 55

**Housing Tenure 2007**

(Source: Lewisham Household Survey 2007. Note: Owned with a mortgage includes shared ownership)



- 4.24 Figure 56 and Figure 57 below show the change in the proportion of private rented stock across the borough from 2001 to 2007, where it is apparent that there has been a significant growth in rented housing towards to the north of the borough and to the south west as well as in the central areas around Lewisham.

Figure 56  
Distribution of Private Rented Housing by Middle-level Super Output Area 2001 (Source: UK Census of Population 2001)

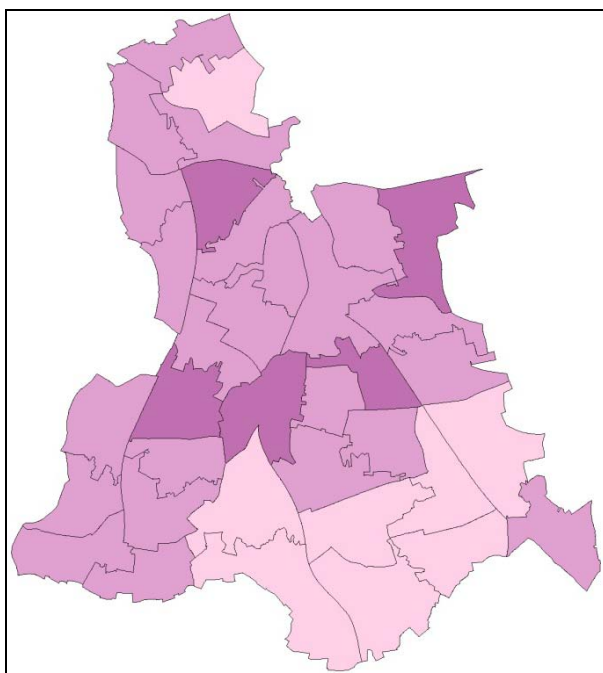
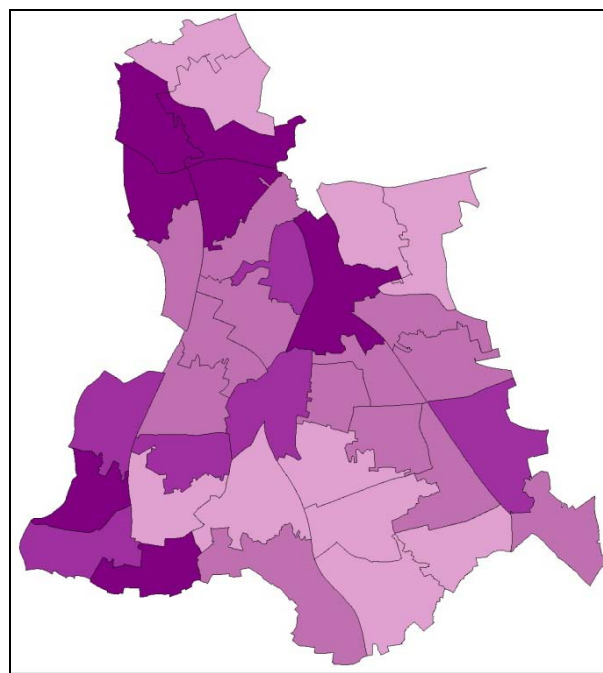
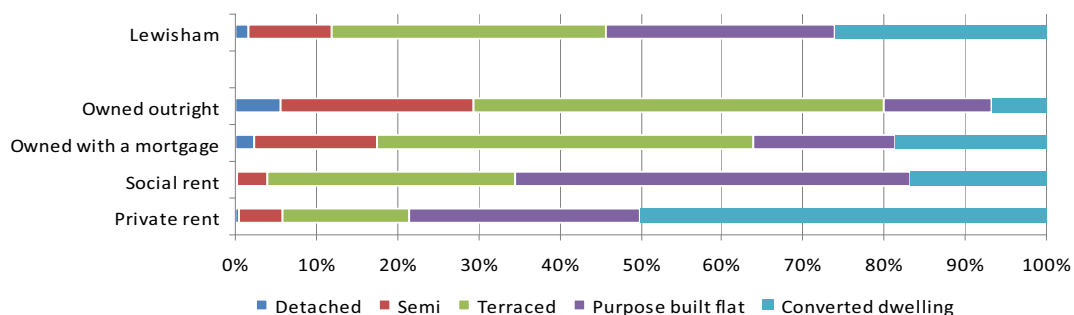


Figure 57  
Distribution of Private Rented Housing by Middle-level Super Output Area 2007 (Source: Lewisham Household Survey 2007)



- 4.25 Figure 58 shows the difference in property type which exists between different tenures in Lewisham. Most notably, 50% of the private rented households occupy part of a converted dwelling. Therefore, private landlords appear to have been purchasing previously owner occupied properties and subdividing them to form more household spaces.

Figure 58  
Property Type by Tenure (Source: Lewisham Household Survey 2007)





## Overcrowding and Under-Occupation

- 4.26 Under or over occupation of properties is important in assessing housing need. In the Household Survey the majority (80%) of households felt that they had about the right number of rooms. However, as many as 15% of those households interviewed felt that they had too few rooms, with around one-in-twenty (5%) considering their current home to be too large.
- 4.27 Overall, a total of 11,300 households are currently living in technically overcrowded housing (a full definition of overcrowding can be found in the introduction to chapter 5) – though as many as 2,850 of these households (25%) consider their home to be about the right size. Nevertheless, although most households consider their home to have “about the right number of rooms”, as many as 41,850 of these households (52%) technically under-occupy their property – over a third of these by two bedrooms or more. It is also interesting to note that as many as 4,300 households who already under-occupy their property still consider that they have too few rooms.

Figure 59

Overcrowding and Perceived Size Problems (Source: Lewisham Household Survey 2007. Note: Figures may not sum due to rounding)

Occupancy Level	Household Perception			Total
	Too Many Rooms	About Right	Too Few Rooms	
2 bedrooms too few	0	300	1,350	1,700
1 bedroom too few	200	2,550	6,900	9,650
Correct number of bedrooms	150	35,750	15,050	50,950
1 bedroom too many	1,100	26,550	3,150	30,750
2 bedrooms too many	1,700	13,100	1,050	15,850
3+ bedrooms too many	1,000	2,200	100	3,250
<b>Total</b>	<b>4,100</b>	<b>80,450</b>	<b>27,550</b>	<b>112,150</b>

- 4.28 Figure 60 and Figure 61 show how overcrowded households in Lewisham are split by household type and by number of bedrooms and also the percentage of overcrowded households in each category that still consider they have around the right number of rooms. It can be seen that overcrowded households include lone parents, adult couples with children, groups of adults and groups of adults with children while all other household types have no problem with overcrowding. Those living in one and two bedroom properties are most likely to be overcrowded with no household living in a property with 5+ bedrooms being classified as overcrowded.
- 4.29 However while only around 13% of lone parents and adult couples with children who are overcrowded still feel they have the right number of bedrooms, around 40% of groups of adults with or without children who are technically overcrowded, do not feel that that they are overcrowded. Also almost 60% of households in four bedroom dwellings who are technically overcrowded feel they have about the right number of rooms, compared to around 20% of those in one or two bedroom dwellings.
- 4.30 Therefore, while households with lone parents and adult couples with children that are overcrowded need to be re-housed as an entire household of it may be possible to resolve overcrowding issues by splitting households that consist of a group of adults and providing suitable smaller homes. However, it should be noted that many households containing a group of adults comprise members of the extended family, including adult children, who may not want to be re-housed as separate households.

Figure 60  
Proportion of Households Overcrowded by Household Type and Number of Bedrooms (Source: Lewisham Household Survey 2007.)

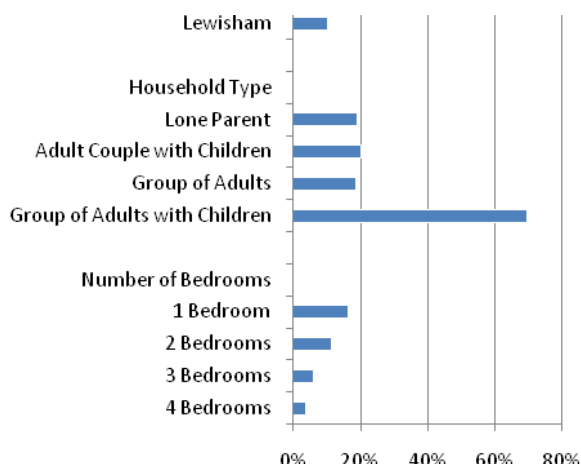
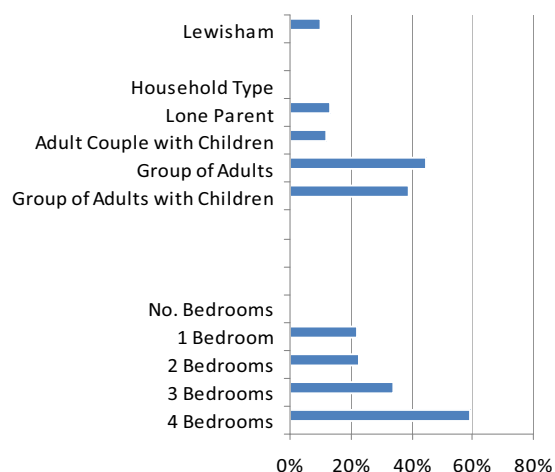
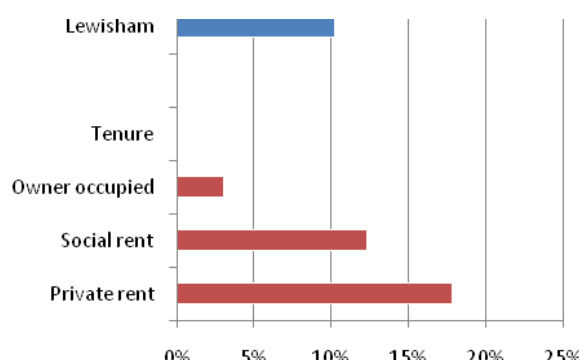


Figure 61  
Proportion of Households Overcrowded, but Think They Have Enough Rooms by Household Type and Number of Bedrooms (Source: Lewisham Household Survey 2007)



<sup>4.31</sup> A total of 10.2% of all households across Lewisham live in overcrowded conditions. However, only around 3% of households in owner occupied accommodation were overcrowded. However, 12% of those in social rent and nearly 18% of those in private rent were overcrowded. This reflects the findings on many housing studies conducted by ORS where the overcrowding is typically found to be much lower in the owner occupied sector.

Figure 62  
Proportion of Households Overcrowded by Tenure (Source: Lewisham Household Survey 2007. Note: Owner occupied figures include shared ownership)



### Satisfaction with Home

<sup>4.32</sup> Figure 63 shows that overall over 83% of householders in Lewisham were satisfied with their current property. Only 11% expressed dissatisfaction with their property. Figure 64 shows that satisfaction varies considerably by tenure with nearly 95% of owner occupiers being satisfied with their current home, but over 20% of social rented tenants being dissatisfied with their home.

Figure 63

Satisfaction with Current Home (Source: Lewisham Household Survey 2007)

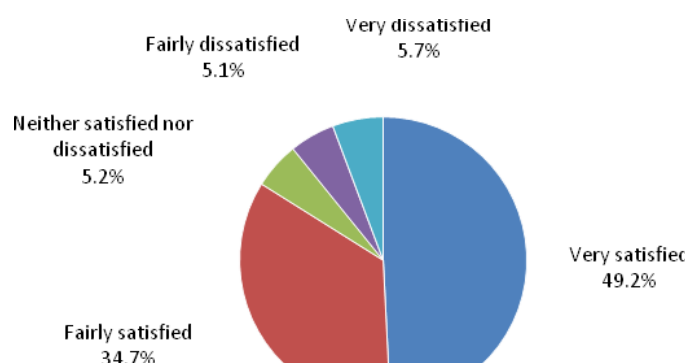
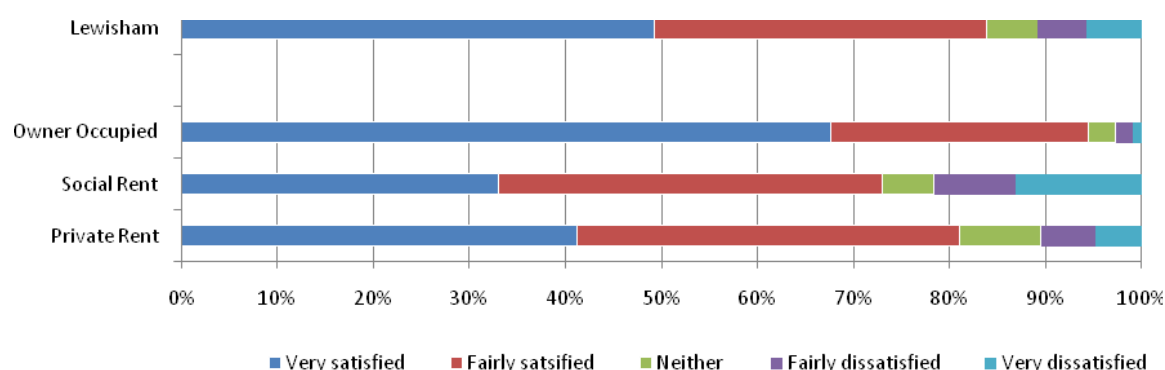


Figure 64

Satisfaction with Current Home by Tenure (Source: Lewisham Household Survey 2007)

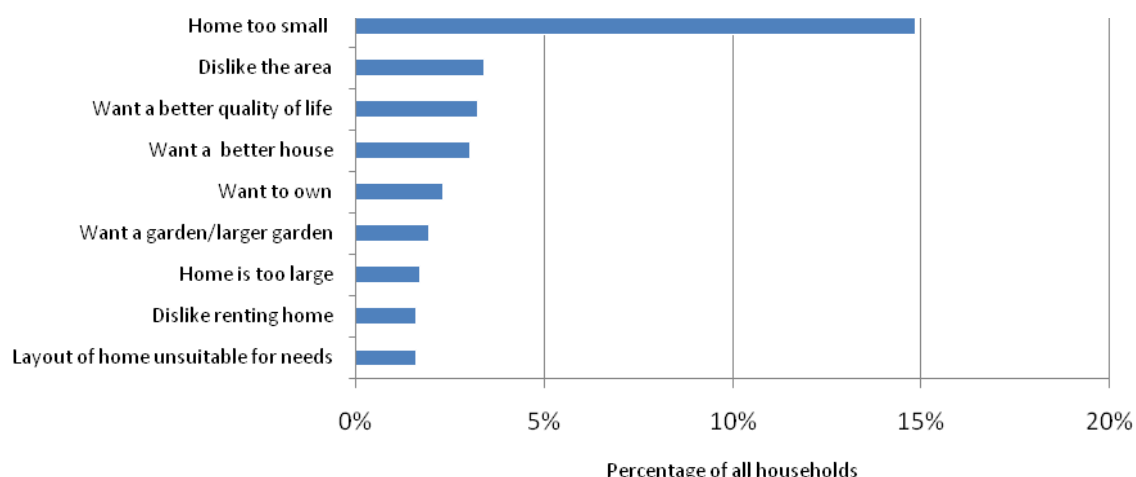


### Households Wanting to Move

- 4.33 One of the key factors which will influence how the housing market of Lewisham develops in the future is the number of current households who are seeking to move. Where these households want to move to and the type and tenure of dwellings they are seeking will influence the requirement for the future provision of housing in Lewisham. Households, seeking to move, will also leave their existing dwellings behind to form part of the future supply which will help to meet other households requirements within Lewisham.
- 4.34 From the household survey; 38% of respondents reported that they wanted to move, with the remaining 62% being content to remain in their current property. Figure 65 shows the main reasons given for wanting to move. It should be noted that respondents were allowed to offer multiple reasons for wanting to move.
- 4.35 Around 15% of all households (not just households who want to move) in Lewisham would like to move because they feel that their current property is too small. Many also want to move because they would like a garden or a better property. However, nearly 3.5% of all households want to move because they dislike the area in which they are living and 3.2% want to move because they want a better quality of life. These results imply that households feeling overcrowded and seeking a larger dwelling is a key factor which is likely to drive the housing market of Lewisham.

Figure 65

Why Want to Move (Lewisham Household Survey 2007)



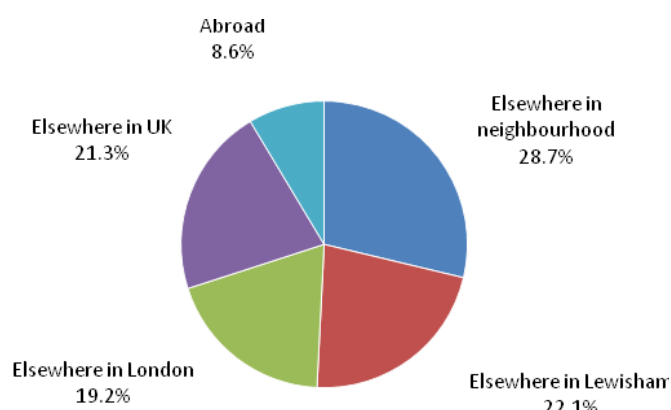
4.36 Figure 66 shows that of those who are expecting to move:

- 29% expect to remain in the same neighbourhood;
- 22% expect to move to other areas of Lewisham; and
- 30% expect to leave London, with many of these moving overseas.

4.37 Therefore, it does not appear that households are seeking to leave the area. Instead, many expect to move within the area and of those who expect to leave many are seeking better housing rather than wanting to move because they dislike the area.

Figure 66

Expected Destination (Source: Lewisham Household Survey 2007)



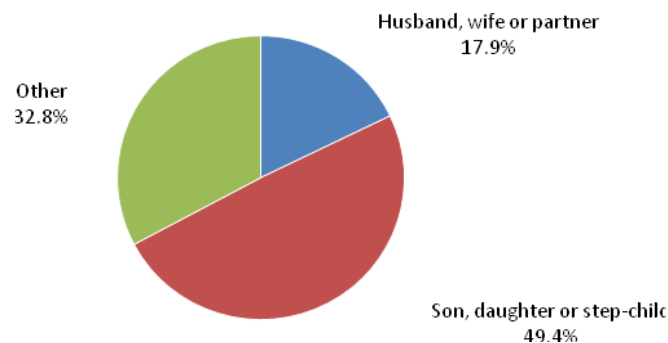
### Emerging Households

4.38 The household survey revealed that 5.5% of households had at least one member leave in the last 12 months.

- 4.39 Figure 67 shows that young people leaving home for the first time, formed a significant group of those who left the household. The other group includes lodgers and other unrelated adults.

Figure 67

Household Members who left in Past 12 Months (Source: Lewisham Household Survey 2007)



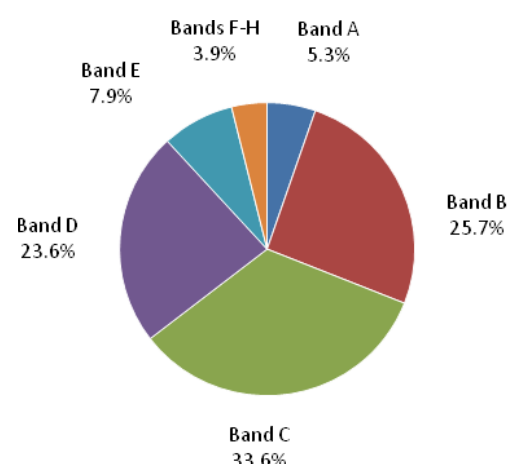
- 4.40 Around 60% of the people who left an existing household stayed within Lewisham. It was also the case that around 50% moved to rented accommodation. Many who had left an existing household had moved in with family members, were children who had been moved into foster care, moved into lodgings or university halls of residence. Only around 8% of those who left existing households moved into owner occupied housing. This would seem to imply that few emerging households are able to move directly into owner occupation in Lewisham.

### Value of Housing Stock

- 4.41 Figure 68 considers the stock mix in terms of property valuation for Council Tax purposes. The properties were placed into their bands in April 1991 with new properties since this time being assessed as to their 1991 equivalent value. Any property valued at less than £40,000 in 1991 is in Band A, while any property valued at more than £320,000 in 1991 is in Band H.

Figure 68

Council Tax Band (Source: Lewisham Household Survey 2007)



- 4.42 It is apparent that as much as 65% of the total stock falls into tax bands A, B or C. Only 4% of the stock falls into band F or above. This implies that the dwelling stock of Lewisham contains many relatively low value properties.

### Local House Price Trends

4.43 Figure 69 shows the average property prices in Lewisham for each quarter from the second quarter of 2000 until the first quarter of 2007. Discounted local authority properties bought under the 'right-to-buy' are not included in these statistics.

4.44 From 2000-2007 the average property price in Lewisham rose by 100%. Much of the increase in property prices occurred between 2001 and 2004, with average prices in 2005 stabilising before starting to rise again in 2006.

4.45 Figure 70 shows how average property prices vary across Lewisham. Darker colours represent areas which have prices below the average for Lewisham. Unsurprisingly, the areas with lower average prices are similar to those with lower average incomes and with poor scores for IMD.

Figure 69  
Average Price of Properties Sold in Lewisham: Q2 2000-Q1 2007  
(Source: HM Land Registry)

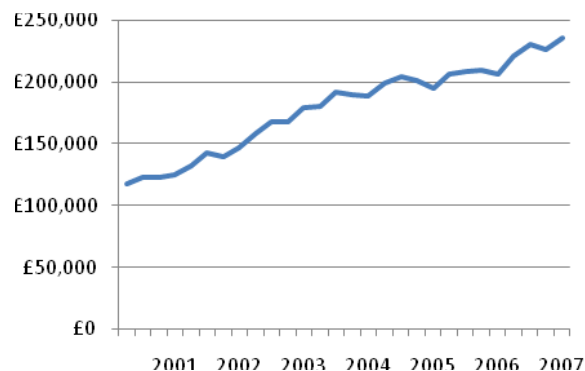
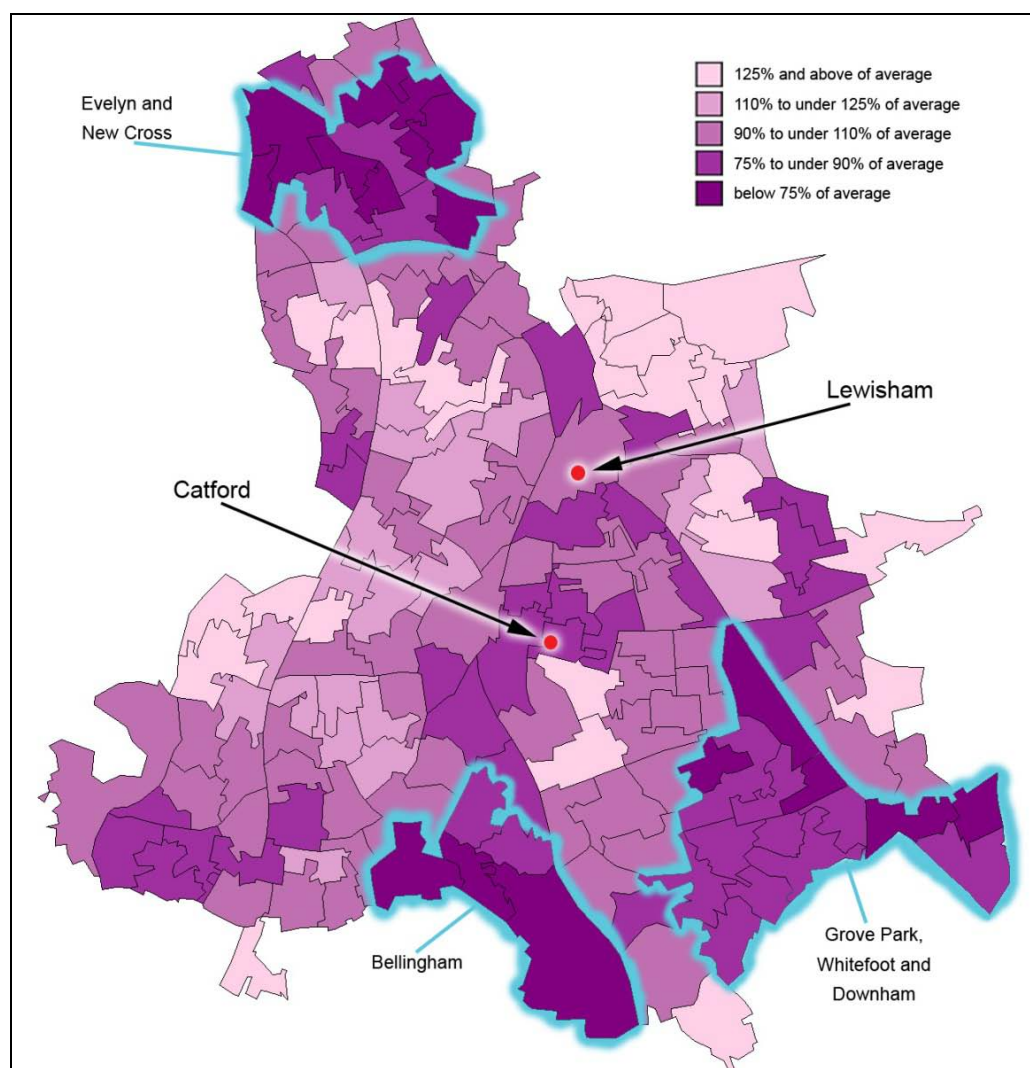


Figure 70  
Average House Prices Across Lewisham Q1 2007 – Q4 2007 (Source: HM Land Registry)



- 4.46 The average property price for an area provides only a limited amount of information about the conditions in a local housing market. The overall picture of the housing market is much more dependent upon the spread of property prices, and how these prices relate to incomes in the area.
- 4.47 Figure 71 shows how relative property prices in Lewisham have changed since 2000. This figure compares the prices of properties in Lewisham with those in London as a whole. In 2000, the average house price in Lewisham was below 65% of the London average. By 2003 the average prices of a property in Lewisham rose to as much as 75% of the London average. Since the first quarter of 2005 through to the mid 2007 the relationship has remained relatively stable, with the average price in Lewisham typically being just over 70% of the London average. This still implies that house prices in Lewisham are relatively cheap when compared with the remainder of London, which helps to explain the attractiveness of the area for the buy-to-let market.
- 4.48 Figure 72 shows how relative property prices in Lewisham compared to average incomes earned in the area. In 2000, the price of an average property was around 5.5 times the average earnings of someone working full-time in the area. By 2004 this had risen to around 8 times the average earnings. Whilst such a comparison is relatively simplistic (for there will often be more than one earner in each household, and the household's capacity to borrow is only one of the elements that determine affordability), the relationship between local purchase prices and local incomes is clearly important. This relationship is particularly relevant for single person households without existing equity. This group often relies exclusively on its capacity to borrow (though even individuals may not earn the average income or need to purchase an average size and priced home).

Figure 71  
House Prices in Lewisham as a Percentage of the London Average: Q2 2000-Q1 2007 (Source: HM Land Registry)

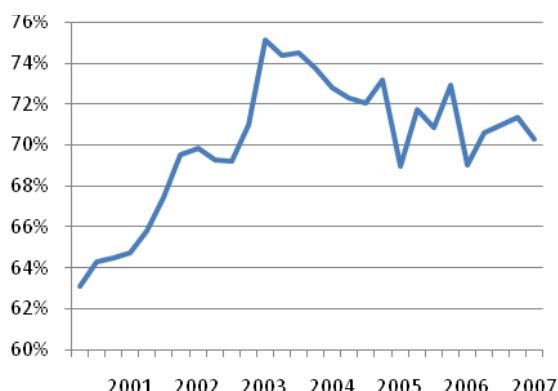
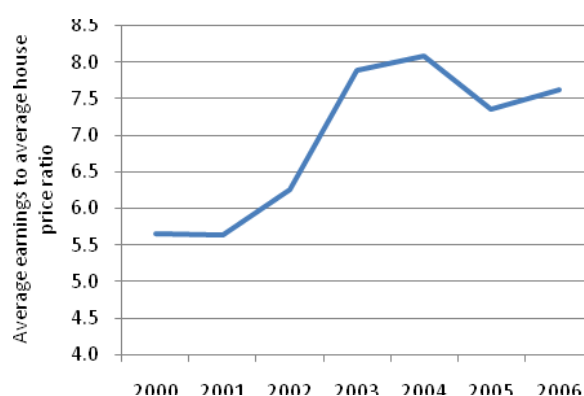


Figure 72  
Average Full-time Earnings to Average House Price Ratio for Properties Sold in Lewisham (Source: ASHE and HM Land Registry: Note: Data for house prices and income both relate to April)





4.49 Figure 74 illustrates how property prices have changed in Lewisham. In the second quarter of 2000, 50% of all completed property sales were priced at less than £100,000. Since mid 2003 this figure was below 5% of all sales.

4.50 £100,000 is a key price band because it is around the maximum mortgage which is usually available to single first-time buyers from key worker groups such as teachers, nurses and police officers. As house prices have risen, affordability for this group of workers has declined sharply. Conversely, the number of houses selling for over £150,000 has risen from just over 20% of all completions to around 85% of the total. The surge in property prices in Lewisham in 2001-2004 is clearly shown in the falling proportion of properties that sell in the lower price bands as Figure 74 shows.

4.51 The renewed rise in house prices in 2006 is reflected in even fewer properties selling in these price bands, and the majority of properties in Lewisham are currently beyond the reach of many first time buyers. However, Lewisham house prices are still only 70% of the London average and therefore may still be relatively attractive to any household which is looking to buy for the first-time.

4.52 Beyond looking at the obvious measure of the prices at which properties are sold, it is also worth exploring the volume and composition of sales, as this can tell us more about the dynamics of the housing market.

4.53 Figure 74 shows the volume of annual property sales since 2001. This indicates that the number of completions peaked at 5,700 sales in 2002. There was a slightly smaller peak over the 12 month period from late 2003 to mid 2004, but thereafter the number of sales has sharply declined – to only 4,300 transactions in the year to mid 2005. However, the number of transaction did start to increase again in 2006.

4.54 2005 saw not only a levelling of property prices in Lewisham, but also a sharp reduction in the number of properties sold. The slowdown in the number of completions may well reflect a lack of demand in the housing market with potential buyers thinking the market was over-priced. However, prices and transactions both increased together in 2006 indicating a renewed confidence in the housing market.

Figure 74  
Percentage of Houses Sold for Less Than Key Price Bands in  
Lewisham: Q2 2000-Q1 2007 (Source: HM Land Registry)

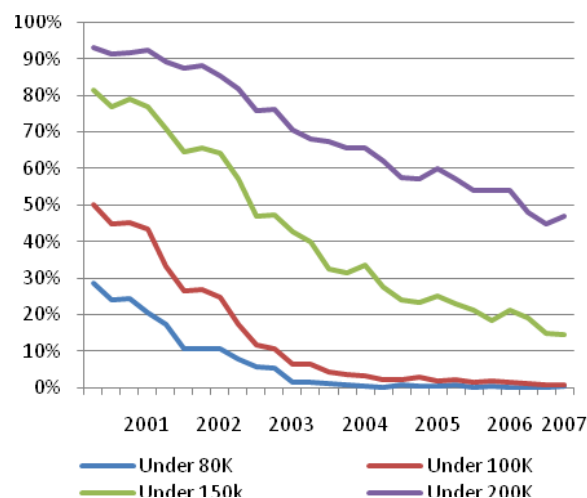
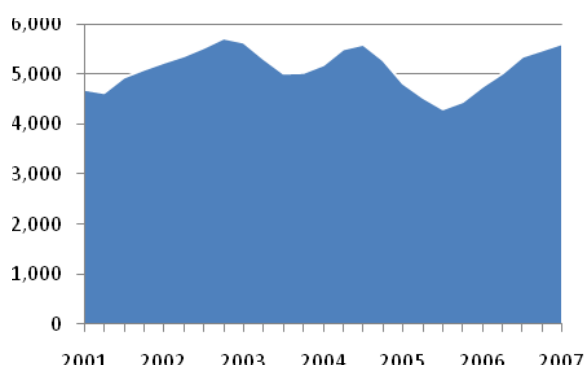


Figure 74  
Volume of Properties Sold Annually in Lewisham:  
Q2 2000-Q1 2007 (Source: HM Land Registry. Note: Figures show  
rolling annual total based on quarterly data)



### Cost of Local Housing by Property Size

- 4.55 Combining information published by the Land Registry with information from the Household Survey about the relationship between property price, property size and property type, it is possible to identify the distribution of housing prices in terms of the number of bedrooms and determine appropriate thresholds. Of course, very few properties will be available at or near the minimum price -so merely being able to afford the minimum price would not guarantee households appropriate homes. For this reason, the lowest quartile is normally used – for households able to pay this amount should be able to afford at least a quarter of the appropriately sized properties sold.
- 4.56 The lowest decile, lowest quartile and average (median and mean) purchase prices for properties of different sizes have also been calculated. It is apparent that the mean price is significantly higher than the median price – suggesting that very expensive properties are artificially inflating the typical “average” price quoted.

Figure 75

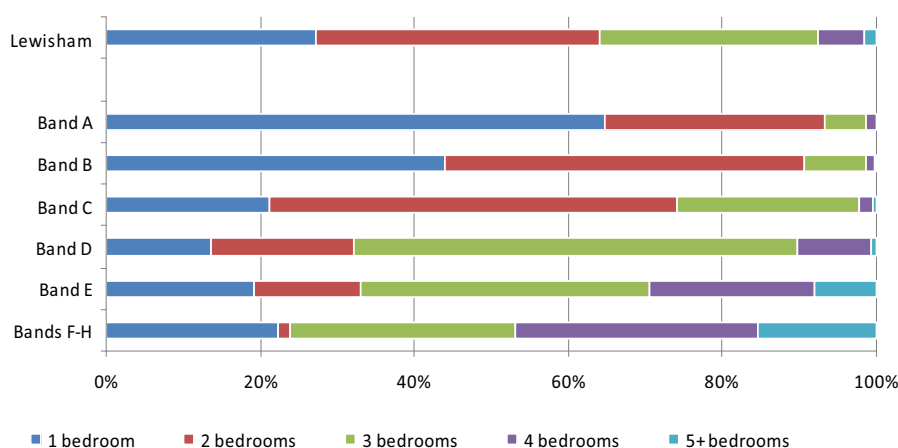
**Lewisham Property Prices for Owner Occupation by Property Size** (Source: Computed based on HM Land Registry Q2 2006-Q1 2007 and Lewisham Household Survey 2007)

Property Size	Lowest Decile	Lowest Quartile	Average	
			Median	Mean
1 bedroom	125,000	145,000	170,000	185,000
2 bedrooms	130,000	154,000	185,500	202,500
3 bedrooms	163,000	191,250	240,000	259,500
4 bedrooms	174,000	206,000	250,000	281,000
5+ bedrooms	190,000	228,000	269,000	309,000

- 4.57 The size mix of the existing stock in Lewisham is 27% of all properties have one bedroom, around 37% have two bedrooms, 28% have three bedrooms and 8% have four bedrooms or more. As would be expected, the majority of properties in tax band A (93%) have only 1 or 2 bedrooms, with 47% of properties in band F or higher having at least 4 bedrooms. The full distribution of sizes is shown in Figure 76.

Figure 76

**Property Size by Council Tax Band** (Source: Lewisham Household Survey 2007)



## Understanding Local Rents

- 4.58 Given that the private rented sector has grown significantly since the time of the Census, it is important to understand the nature of the sector – including, in particular, local rents.
- 4.59 Following the introduction of the Local Housing Allowance, The Rent Service publishes information about rents in the private rented sector for Broad Housing Market Areas (BRMAs). Parts of Lewisham fall into two of the Rent Service areas– Inner South East London and Outer South East London – but these areas will also include properties in other neighbouring boroughs.
- 4.60 Figure 77 shows the minimum, maximum and median weekly rents recorded for both of these Broad Housing Market Areas. The median is the mid-point of all rents recorded in each property type – so half of the rents will be above the median price and half will be below the median price.

Figure 77

**Local Housing Allowance Rents by Property Size and Broad Housing Market Area** (Source: The Rent Service Local Housing Allowance website for the period Q4 2007 - Q3 2008)

Property Size	Weekly Rent for Inner SE London			Weekly Rent for Outer SE London		
	Minimum	Median	Maximum	Minimum	Median	Maximum
<b>1 bedroom (shared)</b>	16.85	<b>89.00</b>	585.00	23.31	<b>80.00</b>	130.00
<b>1 bedroom (self-contained)</b>	39.92	<b>180.00</b>	2,388.00	110.77	<b>155.77</b>	311.45
<b>2 bedrooms</b>	31.92	<b>230.00</b>	1,100.00	74.31	<b>190.38</b>	675.00
<b>3 bedrooms</b>	50.00	<b>288.46</b>	1,500.00	70.00	<b>225.00</b>	461.54
<b>4 bedrooms</b>	196.15	<b>392.31</b>	850.00	173.08	<b>300.00</b>	1,384.62
<b>5+ bedrooms</b>	196.15	<b>484.62</b>	1,846.15	207.69	<b>346.15</b>	1,615.38

- 4.61 As part of the SHMA process, we also undertook a survey of properties advertised to let across Lewisham borough over the period of the study.
- 4.62 The results of this are detailed below, once again showing minimum, maximum and median prices, but also including details on the number of advertisements that were recorded and the lowest quartile rents (three-quarters of rents will be above the lowest quartile price and a quarter will be below this price).

Figure 78

**Local Advertised Weekly Rents** (Source: ORS Survey of Letting Agents, June 2007-February 2008)

Property Size	Number of Advertisements	Minimum	Lowest Quartile	Median	Maximum
<b>1 bedroom (shared)</b>	58	55.38	103.85	<b>131.12</b>	346.15
<b>1 bedroom (self-contained)</b>	276	40.38	150.00	<b>167.15</b>	780.00
<b>2 bedrooms</b>	461	55.38	196.00	<b>219.23</b>	1,256.00
<b>3 bedrooms</b>	307	90.00	230.37	<b>276.92</b>	1,700.77
<b>4 bedrooms</b>	100	230.77	300.00	<b>369.12</b>	1,153.85
<b>5+ bedrooms</b>	67	276.92	478.85	<b>576.92</b>	3,230.77

- 4.63 Finally, we have detailed information about existing tenants in the private rented sector gathered through the household survey. Once again we have included information on the minimum, maximum, median and lowest quartile rents, together with details on the number of interviews conducted where respondents provided the required information.

Figure 79

Distribution of Weekly Rents in the Private Rented Sector including any contribution paid from Housing Benefit (Source: Lewisham Household Survey 2007)

Property Size	Number of Interviews	Minimum	Lowest Quartile	Median	Maximum
1 bedroom	145	23.08	100.00	<b>138.46</b>	323.07
2 bedrooms	102	46.15	150.00	<b>173.10</b>	475.00
3+ bedrooms	69	60.00	125.00	<b>206.50</b>	525.00

- 4.64 When considering each of the sources alongside each other, it is apparent that the rents recorded through the letting agent survey typically fell between those Local Housing Allowance rents recorded by the Rent Service for Outer South East London and Inner South East London. This is perhaps not surprising given that both of these areas cover different parts of the borough. Nevertheless, the rents recorded through the household survey (which are actual rents being paid by local households) are notably lower.

Figure 80

Comparing Median Rents in the Private Rented Sector (Source: Figure 87, Figure 88 and Figure 89)

Property Size	Household Survey	Rent Service: Outer SE London	Letting Agent Survey	Rent Service: Inner SE London
1 bedroom (shared)	-	80.77	131.12	89.00
1 bedroom (self-contained)	138.46	150.00	167.15	180.00
2 bedrooms	173.10	184.62	219.23	230.00
3 bedrooms	206.50	219.23	276.92	288.46
4 bedrooms	-	300.00	369.12	392.31
5+ bedrooms	-	346.15	576.92	484.62

- 4.65 The household survey covers a comprehensive cross-section of the private rented sector – and these discrepancies suggest that possibly those properties that are not advertised via letting agents or in the press but are instead advertised locally (such as in newsagents' windows) provide a larger number of less expensive properties than would be captured by other mechanisms. Of course, rents recorded by the household survey may also include some relatively long-standing tenants whose rents have not necessarily increased in line with market rates, and some households may have negotiated rents below those initially advertised by the landlord or letting agent.
- 4.66 In setting appropriate threshold rents for market housing in the borough, we have considered the range of available data. On balance, given that the household survey recorded actual rents being paid by households resident in the borough at the time of the survey, we feel that this probably provides the most accurate information about 1- and 2-bed properties (as each group included interviews with over 100 households). Unfortunately, it is not possible to rely on the sub-set of the household survey data that relates to larger properties given that they represent fewer households – so for 3- and 4-bed properties, the rent thresholds have been determined by the data from the survey of letting agents.
- 4.67 The following table summarises the thresholds for social rent (determined by the target rent set by the Housing Corporation) and the threshold for market rent (determined by the lowest quartile rent).

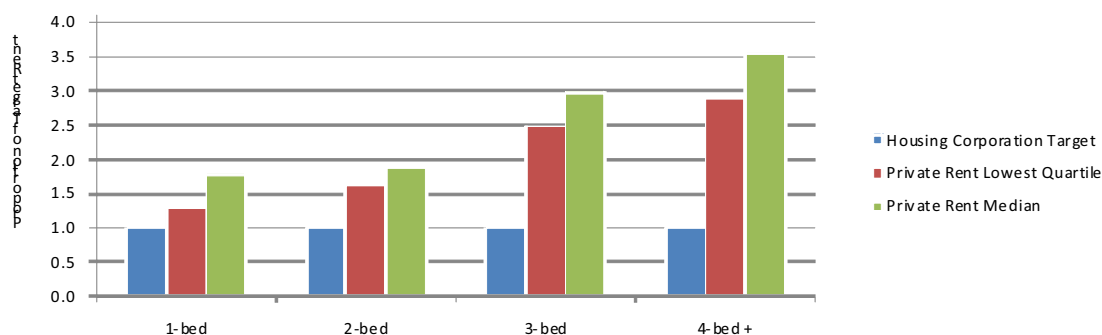
Figure 81

**Weekly Threshold Rents by Property Size and Tenure** (Source 1: Housing Corporation Data March 2006. Source 2: Lewisham Household Survey 2007. Source 3: ORS Survey of Letting Agents, June 2007-February 2008)

Property Size	Social Rent Threshold (Housing Corporation Target Rent)	Market Rent Threshold (Private Rent Lowest Quartile)
1 bedroom	77.48	100.00
2 bedrooms	92.14	150.00
3 bedrooms	92.71	230.37
4+ bedrooms	103.73	300.00

Figure 82

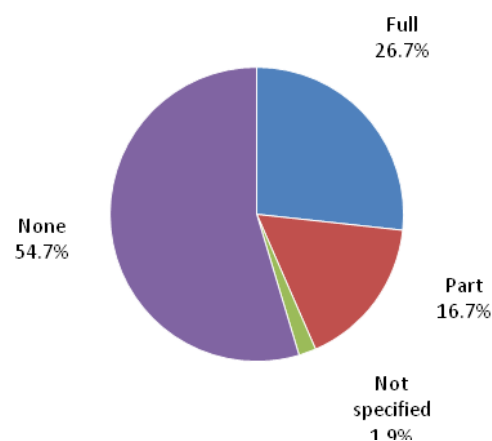
**Rents Relative to Target Rent by Property Size**



4.68 Figure 83 shows the percentage of all households in the rented sector in Lewisham who are in receipt of housing benefit. Only households in the rented sector can potentially claim housing benefit, and 45.4% of households in the rented sector do so. Of this group, 61.5% receive their full rent as housing benefit while 38.5% receive partial help with their rent.

Figure 83

**Housing Benefit Receipt for Those in Rented Sector** (Source: Lewisham Household Survey 2007)



4.69 Across all households (including owner occupiers) 26.3% were in receipt of housing benefit. The results from the Household Survey are confirmed by those published by the Department of Work and Pensions in the Housing Benefit and Council Tax Benefit Quarterly Summary Statistics for November 2006, where the Lewisham figures also indicate that 26.3% of all households claim housing benefit.

4.70 Across the different tenures in Lewisham, 67.8% of Council tenants and 67.9% of housing association tenants are in receipt of housing benefit. This means that over two-thirds of social tenants in Lewisham receive housing benefit. This indicates that the majority of households in social housing in Lewisham are not able to afford to live in any other tenure without financial assistance.

- 4.71 Only just over one in five (22.9%) households who privately rent receives housing benefit. This indicates that the private rented sector is only partially being supported by income from housing benefit, with the majority of households receiving no help. The growth in the private rented sector in Lewisham is therefore supported by households, such as migrant workers and young employees who cannot afford to buy, but who are able to meet their own rent costs.

## Houses of Multiple Occupation and Communal Establishments

- 4.72 When looking at housing needs it must be remembered that not all people live in standard households. Many households occupy houses of multiple occupation (HMOs). Definition of a HMO was changed by the Housing Act 2004 and is currently:

### 2004 Housing Act definition of an HMO

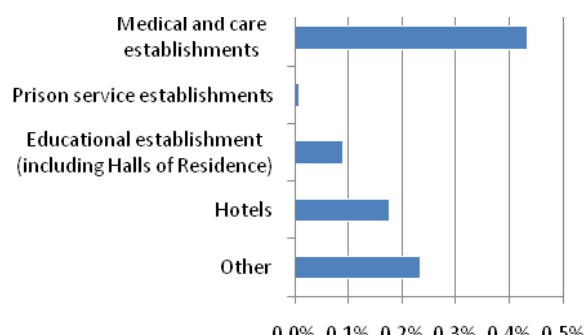
- An entire house or flat which is let to three or more tenants who form two or more households and who share a kitchen, bathroom or toilet
- A house which has been converted entirely into bedsits or other non-self-contained accommodation and which is let to three or more tenants who form two or more households and who share kitchen, bathroom or toilet facilities
- A converted house which contains one or more flats which are not wholly self contained (i.e. the flat does not contain within it a kitchen, bathroom and toilet) and which is occupied by three or more tenants who form two or more households
- A building which is converted entirely into self-contained flats if the conversion did not meet the standards of the 1991 Building Regulations and more than one-third of the flats are let on short-term tenancies

In order to be an HMO the property must be used as the tenants' only or main residence and it should be used solely or mainly to house tenants. Properties let to students and migrant workers will be treated as their only or main residence and the same will apply to properties which are used as domestic refuges

- 4.73 Across Lewisham, HMOs form a significant part of the private rented housing stock. The Housing Strategy Statistical Appendix (HSSA) 2006 for Lewisham estimated that there were 7,469 HMOs in the borough. However it should be noted that the definition of a HMO has subsequently changed.

- 4.74 It is also important to note that not all people live in traditional household units. Figure 84 shows that nearly 1% of the population of Lewisham live in communal residences – these might be student halls of residence or care homes for older people.

Figure 84  
Proportion of People in Communal Housing by Type of Establishment in Lewisham (Source: UK Census of Population 2001)



### Summary of Key Points and Implications

- There are 115,500 properties in Lewisham made up of 12% detached and semi-detached properties, 33% terraced housing and 55% flats (nearly half of which are formed from converted dwellings, rather than new builds). Over 25% of all dwellings have only one bedroom and less than 10% have 4 bedrooms or more.
- Over 66% of the housing stock in Lewisham was built before 1945 and over 70% of the detached, semi-detached and terraced housing stock was built before 1919. Many of the older properties have been sub-divided to form smaller units, totalling 21,200 converted dwellings in pre 1919 buildings.
- The scale of the sub-division of houses into flats has had a severe impact on the availability of family housing in the Borough.
- A total of 20.2% of households across Lewisham reported that there was at least one serious problem with their property. 54.2% (19,000 households) stated that the repairs were their landlord's responsibility, but that they didn't expect the work to be undertaken soon, if at all. The majority of these tenants are in the social sector.
- There has been a transition in Lewisham away from owner occupation, and to a lesser extent social rent, towards private rent. This is likely to reflect buy-to-let landlords purchasing properties coming onto the market, making it more difficult for first time buyers. They have done this in response to the main housing market drivers – the growth of many smaller households that are unable to afford owner occupied housing and cannot access social housing.
- The Household Survey indicated 80% felt they had about the right number of rooms. However, using the definitions for over and under occupancy a total of 11,300 households are overcrowded and 41,850 are under-occupying their property.
- 38% of respondents to the survey reported that they wanted to move. Around 15% of all households in Lewisham would like to move because they feel that their current property is too small. Of those who want to move only 30% wish to leave London indicating that people are seeking better housing rather than a dislike of the area.
- Between 2001 and 2007 property prices in Lewisham rose by 100%. However the average price of a property in Lewisham (2007) was only approximately 70% of the London average and therefore relatively cheap.
- Affordability for single first-time buyers has declined sharply since mid 2003 with below 5% of all sales at less than £100,000 and 85% selling for over £150,000. Large number of households cannot afford market housing in Lewisham.
- The majority of households in social housing in Lewisham are not able to afford to live in any other tenure.





## Chapter 5: Existing Households in Housing Need

### Introduction

- 5.1 Firstly we distinguish between the terms housing need and demand. We investigate the extent that existing households in Lewisham are living in unsuitable housing and the nature of unsuitability. We consider whether unsuitability can be rectified with or without the household needing to move home. We look at the extent of homelessness in Lewisham. Finally we estimate the current housing need in Lewisham and make comparisons of our findings with the 2003 housing needs survey as far as this is possible.

### Identifying Unsuitably Housed Households

- 5.2 **Housing need** is defined in the government guidance PPS3 as ‘the quantity of housing required for households who are unable to access suitable housing without financial assistance. **Housing demand** as ‘the quantity of housing that households are willing and able to buy or rent. Therefore, to identify existing housing need we must first consider the adequacy and suitability of households’ current housing circumstances.
- 5.3 A classification of unsuitable housing is set out below, taken from CLG’s SHMA Practice Guidance Table 5.1.

Figure 85

Classification of Unsuitable Housing (Source: CLG Housing Market Assessments Practice Guidance: Version 2 August 2007)

Main Category	Sub-divisions
Homeless or with insecure tenure	i. Homeless households
	ii. Households with tenure under notice, real threat of notice or lease coming to an end; housing that is too expensive for households in receipt of housing benefit or in arrears due to expense
Mismatch of household and dwelling	iii. Overcrowded according to the ‘bedroom standard’
	iv. Too difficult to maintain (e.g. too large) even with equity release
	v. Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household
	vi. Households containing people with mobility impairment or other specific needs living in unsuitable dwelling (e.g. accessed via steps), which cannot be made suitable in-situ
Dwelling amenities and condition	vii. Lacks a bathroom, kitchen or inside WC and household does not have the resources to make fit (e.g. through equity release or grants)
	viii. Subject to major disrepair or unfitness and household does not have the resources to make fit (e.g. through equity release or grants)
Social needs	ix. Harassment from others living in the vicinity which cannot be resolved except through a move

- 5.4 Figure 85 establishes four main categories for identifying unsuitable housing, each with a number of sub-divisions. Most of the indicators relate to the circumstances of existing households, although some relate to households currently without their own housing.
- 5.5 Most of the identified issues concern those in established households. Some of the issues around unsuitability will mean households need to move property but others could continue to live in the same property if appropriate changes were made. Even where a move is necessary, facilitating households to relocate from one property to another does not necessarily imply additional homes are needed. The characteristics of the newly occupied dwellings may differ, but the overall number of homes remains the same.
- 5.6 Nevertheless, to satisfy the needs of all households, it may be necessary to provide some additional housing with particular characteristics leaving an equivalent number of dwellings with different characteristics available to meet housing needs and demands from elsewhere in the market.
- 5.7 Whilst the majority of sub-divisions concerning established households may not contribute directly to the additional housing requirement, households who are currently in temporary housing or form part of the social needs category may each require additional housing provision.

### Assessing Established Households in Unsuitable Housing

- 5.8 Information on a wide range of housing issues was collated by the Household Survey, and by drawing on information gathered throughout the questionnaire we are able to identify whether or not households' current homes are suitable for their needs. While the assessment of housing suitability is based on responses to questions within the survey, many of the indicators are assessed relatively objectively on the basis of answers provided to factual questions. This is a far more sophisticated approach than relying on households identifying themselves with one or more problems selected from a "shopping list" of possibilities, and avoids households associating themselves with issues on the basis of interviewer prompts.
- 5.9 Objective assessments (based upon factual information) can clearly be used in assessing issues such as households' lack of facilities. Where, for example, respondents are asked whether they have an inside WC or not. Such a factual yes/no response clearly leads to an objective assessment of the criteria.
- 5.10 The measure of overcrowding and under-occupancy is also calculated objectively. The number of rooms required by a household is assessed through analysing the household profile against an agreed "bedroom & living room standard". This requirement is then set against the number of rooms available in the home. The bedroom standard used for the Lewisham study, defined by the Housing Act 2004 and incorporated into the 2007 CLG Practice Guidance, is as follows, providing one bedroom for each of the following groups or individuals:
- Each adult couple;
  - Each remaining adult (aged 21 or over);
  - Each pair of children of the same gender;
  - Each pair of children aged under 10;
  - Each remaining child that has not been paired.
- 5.11 The number of rooms required is then set against the number of bedrooms in the current home, to determine the level of overcrowding or under-occupation.

- 5.12 A similar (though less complicated) assessment is used to identify children living in high rise flats – where the presence of children within the household is compared with the floor on which the household lives to determine whether or not the combination is acceptable.
- 5.13 Where it is not possible to identify problems in an objective manner, subjective responses from the Survey have been used. Nevertheless, these are largely responses provided in an unprompted manner to more general, open-ended questions. This avoids any bias being introduced by the interviewing process.
- 5.14 A summary of the categories used to assess housing suitability from the Household Survey data is detailed below:

Figure 86  
Assessment of Unsuitably Housed Households

Category	Analysis Method
<b>Homeless or with insecure tenure</b>	
<b>Tenancy under notice, real threat of notice or lease coming to an end</b>	Household wanting/having/needing to move because of end of tenancy, eviction, repossession or otherwise forced to move; or Landlord or mortgagor taking action to repossess the property or evict them because of arrears
<b>Accommodation too expensive</b>	Household currently in rent or mortgage arrears; and Household currently finding housing costs extremely difficult to manage
<b>Mismatch of Household and Dwelling</b>	
<b>Overcrowding</b>	Size and composition of household used to assess number of bedrooms required; compared with Number of current bedrooms
<b>Households having to share a kitchen, bathroom, washbasin or WC with another household</b>	Household with children, couples or single adults aged 25 or over; and Living in multiple occupancy dwelling; and Sharing at least one basic facility
<b>Home too difficult to maintain</b>	Someone in household has long-term illness and difficulty maintaining the garden; or Someone in the household has long-term illness and has problems maintaining the home
<b>Children living in high-rise flats</b>	Household with children aged under 16; and Living in a flat above 4th floor
<b>Households with support needs</b>	Someone in the household has long-term illness and has problems with general mobility in the home, climbing stairs in/to the home or access to toilet facilities because of the home's layout; or Someone in the household has long-term illness and has problems with bathing or showering or preparing food because of the home's layout; or Need a carer to stay permanently or overnight and do not have space for them; or Need to move to supported housing, residential home, nursing home or hospital; or Household wanting/having/needing to move to receive care from a friend or relative AND No in-situ solution identified

Continued...

Category		Analysis Method
<b>Dwelling amenities and condition</b>		
<b>Major Disrepair or Unfitness</b>	<b>Dwelling lacking basic amenities</b>	Household having no bathroom or shower-room; or Household having no inside WC; or Household having no kitchen; or Household having no washbasin with running hot water
	Problems with heating	Household having no heating in the home; or Household relying exclusively on portable fires or heaters
	Major disrepair problems	Household experiencing serious problems (as opposed to only experiencing problems) with at least one of the following: <ul style="list-style-type: none"> <li>▪ Roof repairs</li> <li>▪ Other exterior structural repairs</li> <li>▪ Interior structural repairs</li> <li>▪ Rising damp</li> </ul>
	General problems with disrepair	Household experiencing serious problems (as opposed to only experiencing problems) with two or more of the following: <ul style="list-style-type: none"> <li>▪ Damp penetration or condensation</li> <li>▪ Window repairs</li> <li>▪ Electrical or wiring repairs</li> <li>▪ Gas supply or appliances</li> <li>▪ Heating or plumbing</li> <li>▪ Drainage</li> <li>▪ Repairs to gutters or down pipes</li> </ul>
	<b>Social requirements</b>	
	<b>Harassment</b>	Household wanting/having/need to move because of racial or other harassment problems

<sup>5.15</sup> Households are classified as being unsuitably housed if one or more of the above factors are found to apply. The households identified are considered to be living in unsuitable housing regardless of the number of problems that are identified. This avoids potential double counting.

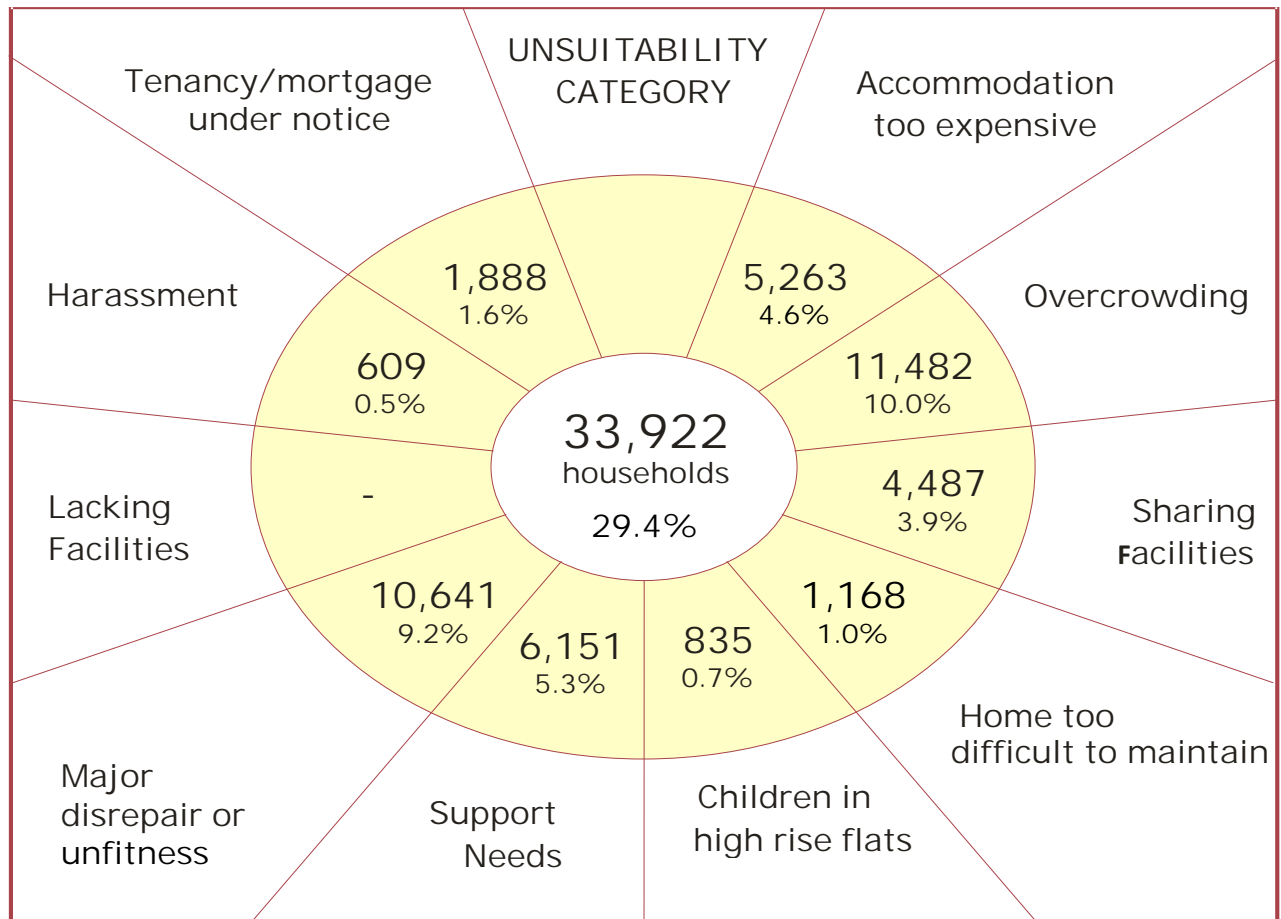
<sup>5.16</sup> Although local authorities typically use points or banding systems to prioritise overall needs, our analysis does not use artificial calculations to score the relative unsuitability of housing. After all, to say that some homes are more unsuitable than others does not mean that the households in the latter are not in need.

### Established Households Living in Unsuitable Housing

<sup>5.17</sup> Overall, a total of 33,922 households were assessed as living in unsuitable housing due to one or more factors. The unsuitability problems experienced are shown below (Figure 87).

Figure 87

Established Households Living in Unsuitable Housing (Source: Lewisham Household Survey 2007)



<sup>5.18</sup> Overall 29.4% of all established households in the study area live in unsuitable housing, although many of these households may not need to move to resolve the identified problems. This is because in-situ solutions may be more appropriate. As a comparison the GLA Housing Requirements Study 2004, found that 18.4% of all households across London were living in unsuitable housing. Definitions of the unsuitability conditions vary slightly between the two studies.

<sup>5.19</sup> There are big differences between the proportion of households in unsuitable housing based on their current tenure – with only 14.0% of owner occupiers being unsuitably housed, compared to 40.9% of those who rent privately and 41.2% of households renting from a social landlord. The reasons for households' housing being classified as unsuitable by tenure are detailed below.

Figure 88

**Proportion of Established Households in Unsuitable Housing by Problem Category** (Source: Lewisham Household Survey 2007).

Notes: Households experiencing problems in more than one unsuitability category are only counted once within the overall total. Owned figures include shared ownership properties. Private rent figures include rent free housing, tied housing and other properties rented from employer)

Unsuitability Category	Tenure			All Tenures
	Owned	Private Rent	Social Rent	
Homeless or with Insecure Tenure				
Tenancy/mortgage under notice	0.2%	2.4%	3.0%	1.6%
Accommodation too expensive	1.3%	6.1%	7.8%	4.6%
Mismatch of Household and Dwelling				
Overcrowding	3.0%	20.7%	12.3%	10.0%
Sharing facilities	0.3%	11.0%	2.0%	3.9%
Home too difficult to maintain	0.3%	0.5%	2.5%	1.0%
Children in high-rise flats	0.0%	0.3%	2.2%	0.7%
Support needs	3.4%	1.9%	11.8%	5.3%
Dwelling Amenities and Condition				
Lacking facilities	-	-	-	0.0%
Major disrepair or unfitness	6.4%	8.4%	14.6%	9.2%
Social Requirements				
Harassment	0.4%	0.3%	0.9%	0.5%
TOTAL	14.0%	40.9%	41.2%	29.4%

5.20 When we consider household characteristics, 43.9% of lone parent households, 32.2% of adult couples with children and 72.6% of groups of adults with dependent children are living in unsuitable housing. This means that there is a high proportion of young persons living in unsuitable housing in the Borough. For those households without children, only 25.2% of single persons, 20.9% of adult couples and 34.8% of adult groups currently live in unsuitable housing.

Figure 89

**Proportion of Established Households in Unsuitable Housing by Household Type** (Source: Lewisham Household Survey 2007)

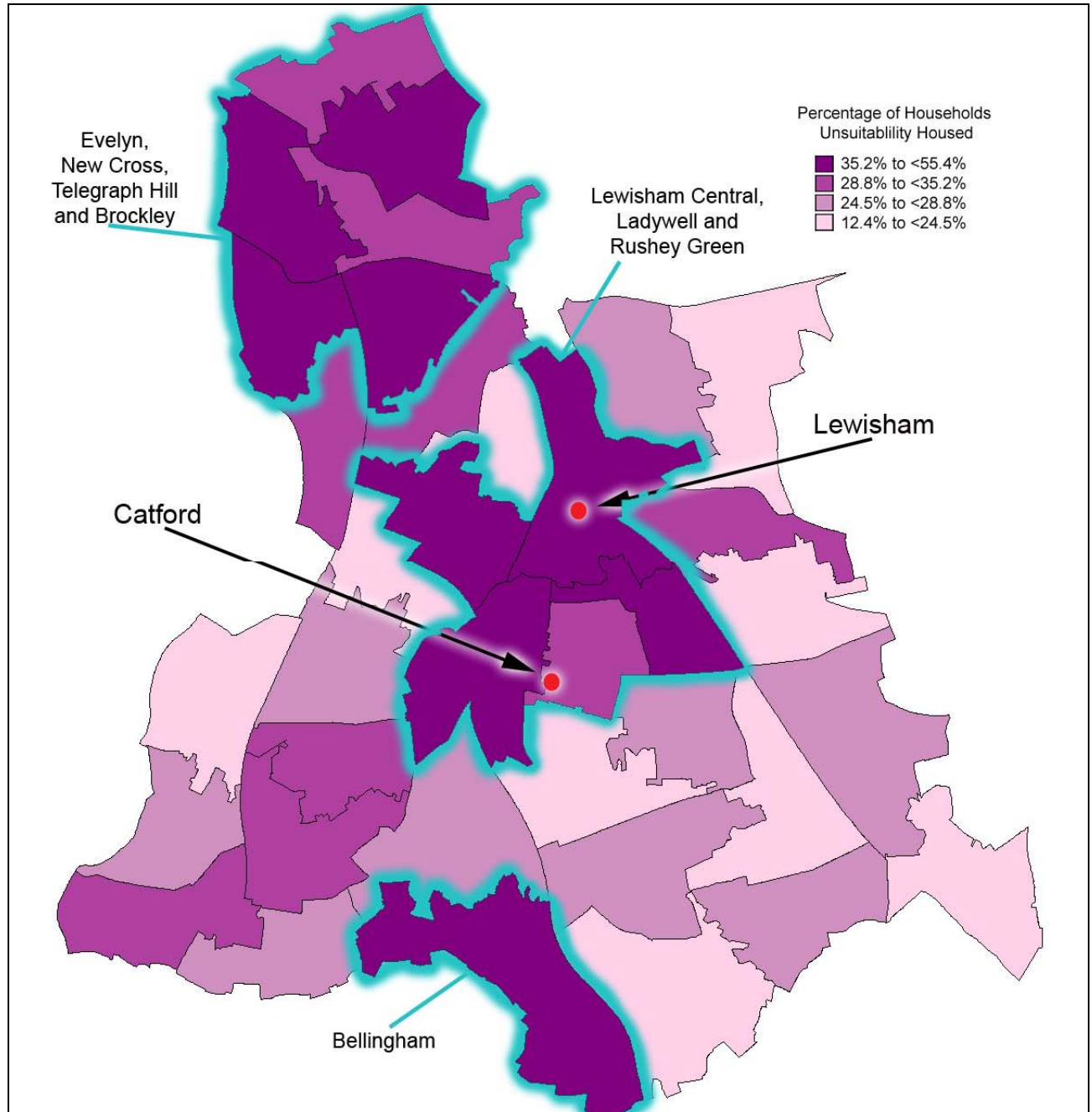
Unsuitability Category	Number of Households	% of All Households in Unsuitable Housing	% of Households of each Type in Unsuitable Housing
Single person	6,175	18.2%	25.2%
Lone parent	7,015	20.7%	43.9%
Adult couple	3,408	10.0%	20.9%
Adult couple with children	5,626	16.6%	32.2%
Group of adults	6,409	18.9%	34.8%
Group of adults with children	1,503	4.4%	72.6%
Single pensioner	2,391	7.0%	20.5%
Pensioner couple	1,395	4.1%	23.7%
<b>ALL HOUSEHOLDS</b>	<b>33,922</b>	<b>100.0%</b>	<b>29.4%</b>



- 5.21 Figure 90 shows that the northern part of the borough was the most likely to contain unsuitably housed households. This is also the area that has seen much of the growth in private rented housing in the period from 2001 to 2007 (shown in Figure 56 and Figure 57 earlier in the report).

Figure 90

**Proportion of Established Households Living in Unsuitable Housing** (Source: Lewisham Household Survey 2007. Note: Data shown at middle-level Super COA)



### Resolving Housing Unsuitability

- 5.22 Not all housing unsuitability problems require the households involved to move from their current home. In-situ solutions may be more appropriate to resolve some of the problems identified. For example, householders may not actually feel the need to move, or an alternative solution could be to

extend the existing property. Similarly, homeowners or landlords may undertake repairs to resolve problems with the condition of the property. In these cases (and many others) the problems identified can be resolved without the need for relocation to alternative accommodation.

- 5.23 Although in practice it is important to resolve the housing needs of individual households, a strategic analysis is primarily concerned with addressing overall housing need. In this context, it is particularly relevant to consider housing suitability issues concerned directly with the dwelling stock – such as major disrepair or unfitness. Resolving such individual household needs (through enabling a move to alternative housing) will not reduce the overall level of housing need because the vacancy that arises will inevitably (over time) be occupied by another household, who will once again be in housing need. In such cases, it is investment in the existing stock (or in extreme cases, clearance and redevelopment) that is required to reduce the number of people unsuitably housed.
- 5.24 It should be noted that any dwellings that are lost from the stock through regeneration programmes would need to be replaced in addition to the number of additional housing units identified by this study – that is, our analysis considers the housing requirement in the context of a net increase in dwelling stock.
- 5.25 Where a move is appropriate and required to resolve a housing problem, some households may need to move to homes outside the area (for example, those moving for care or support), and others will choose to move further afield for other reasons. Where unsuitably accommodated households are likely to leave the area willingly, their needs should not be counted within the estimate of net need. Nevertheless, in discounting the needs of likely out-migrants, any needs of in-migrants to the area will add to the total requirement.
- 5.26 Finally, a proportion of the households remaining will be able to afford to buy or rent an appropriate dwelling at (or above) threshold market prices. Therefore, when considering households who are in housing need, we must also discount from the total those who are able to afford such prices. The impact of each of these stages is summarised in Figure 91.

Figure 91

**Resolving Housing Suitability Problems** (Source: Lewisham Household Survey 2007. Note: Figures may not sum due to rounding)

Factor	Number of Households	
	Discounted	Remaining
Households assessed as currently living in unsuitable housing	-	33,922
Households with an objectively assessed in-situ solution	9,082	24,840
Households with a subjectively assessed in-situ solution (where the household neither wants nor expects nor needs to move)	10,173	14,667
Households that need to move, but that will leave the area	2,449	12,167
Households that need to move, but will be moving into institutional housing or join another household	-	12,167
Households that need to move, but can afford to rent or buy market housing	2,471	9,696
<b>Households that need to move, but cannot afford to rent or buy market housing</b>		<b>9,696</b>

- 5.27 After discounting the households whose needs do not require alternative housing provision in Lewisham, 9,696 (28.6%) of the identified 33,922 unsuitably housed households remain. The balance of households previously identified can either afford to resolve their housing problems without financial subsidy or their needs will be satisfied without having to move from their current home.

## Homelessness

<sup>5.28</sup> A key duty of local authorities is to administer cases of homelessness. The Housing Act 1996 states that if the authority is satisfied that the applicant has a priority need, they shall:

- secure that accommodation is available for their occupation for such period as they consider will give him a reasonable opportunity of securing accommodation for his occupation, and
- provide them with advice and assistance as they consider appropriate in the circumstances in any attempts he may make to secure that accommodation becomes available for his occupation.

<sup>5.29</sup> Cases can be found to be not homeless and in priority need because they may have made themselves intentionally homeless. Examples of people who have made themselves intentionally homeless might be those who:

- Deliberately made themselves homeless by leaving home knowing they could reasonably have stayed; or
- Deliberately caused a serious nuisance or withheld rent or mortgage payments.

### Households Defined as being in Priority Need

The following groups of households were originally defined as being in priority need under the 1996 Housing Act:

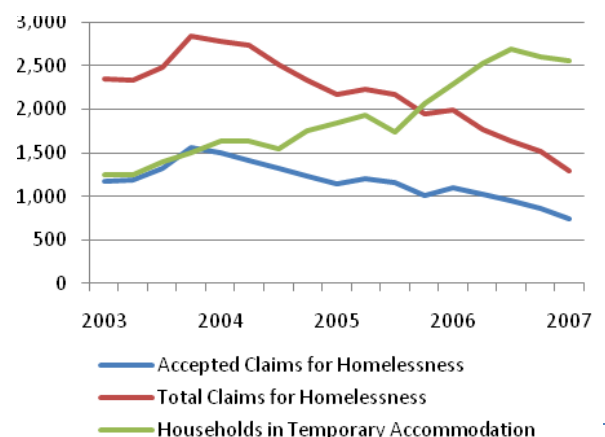
- pregnant women;
- persons with whom a pregnant woman resides, or might reasonably be expected to reside;
- persons with dependent children, or with whom dependent children might reasonably be expected to reside;
- persons who are vulnerable – because of old age, mental or physical disability, or other special reason;
- persons who are homeless in emergency.

The following categories were added to this list by the Homelessness (Priority Need for Accommodation) (England) Order 2002:

- 16 to 17-year-olds (not *relevant children* under the Children's Act 1989 and Children Leaving Care Act 2000);
- young persons under 21 who are looked after/accommodated between 16 and 18;
- young persons under the age of 21 who are vulnerable as result of being looked after/accommodated/fostered;
- those who are vulnerable as result of being in HM forces;
- those who are vulnerable as a result of custodial sentence/remand to custody/contempt of court/kindred offence;

<sup>5.30</sup> Figure 92 indicates that the total number of claims and acceptances for homelessness has been falling since 2004 and the figures are currently around 50% lower than their 2004 values. Recent government guidance has encouraged local authorities to be more proactive in addressing potential homelessness cases. This has resulted in the number of homelessness presentations and acceptances falling nationally. However, the number of households held in temporary accommodation continued to rise and is now around 100% higher than it was in 2003. At the end of March

**Figure 92**  
Unintentionally Homeless and in Priority Need Applications and Households in Temporary Accommodation for Lewisham Q1 2003-Q1 2007 (Source: Local Authority P1E Homelessness Data. Note: Number of cases based on 12-months to end of quarter)



2007 there were 2,559 households in temporary accommodation across Lewisham.

## Households in Housing Need

5.31 When considering all current housing needs (including those established households living in unsuitable homes, homeless households in temporary accommodation and people sleeping rough), the study identified a total of 10,895 households in need.

5.32 It is worth noting that all these figures relate to the reference period for the study, which corresponds with the fieldwork period for the interview sample of July 2007.

Figure 93

**Summary of Existing Households in Housing Need** (Source 1: Lewisham Household Survey 2007. Source 2: Local Authority P1E Homelessness Data Q2 2007. Source 3: Local Authority Housing Strategy Statistical Appendix (HIP) Data 2006. Note: Figures may not sum due to rounding)

Local Authority	Number of Households
Households currently living in unsuitable housing that need to move and cannot afford to rent or buy market housing <sup>1</sup>	9,696
Households accepted as statutorily homeless currently housed in housing leased temporarily from the private sector (PSL housing) <sup>2</sup>	782
Households accepted as statutorily homeless temporarily housed in Bed & Breakfast or hostel accommodation <sup>2</sup>	412
Single people currently sleeping rough <sup>3</sup>	5
<b>Total</b>	<b>10,895</b>

### Housing Unsuitability Compared to 2003 Housing Needs Survey

5.33 The 2003 Housing Needs Survey featured a calculation for those who were unsuitably housed which used similar measures to those outlined above. In the 2003 study a total of 21,494 households were assessed as being unsuitably housed compared to 33,922 in the current study. Direct comparisons can be made for particular categories such as overcrowding and the property being too expensive. In 2003, 6,141 households were assessed as being overcrowded and for 3,468 their current property was assessed as being too expensive. These figures compare to 11,482 overcrowded households and 5,263 households who had a property which was too expensive in the current survey.

5.34 It is unsurprising that the current survey found more households who were unsuitably housed than one conducted in 2003 because the competition for suitable properties and the growth in housing cost over recent years will have forced many more households to live in properties which are not their ideal choice.

5.35 Both the current survey and that conducted in 2003 also assessed the number of households who were in housing need when households with in-situ solutions, who were planning to leave the area had been removed or who could afford market housing were removed, but with those housed in temporary accommodation or current homeless being added. This represents the total number of current households who are assessed as being in housing need.

5.36 In the current study this figure is 10,895 while in the 2003 study 12,324 were assessed as being in current housing need – but these figures cannot be directly compared, as a wider range of in-situ solutions are now considered.

**Summary of Key Points**

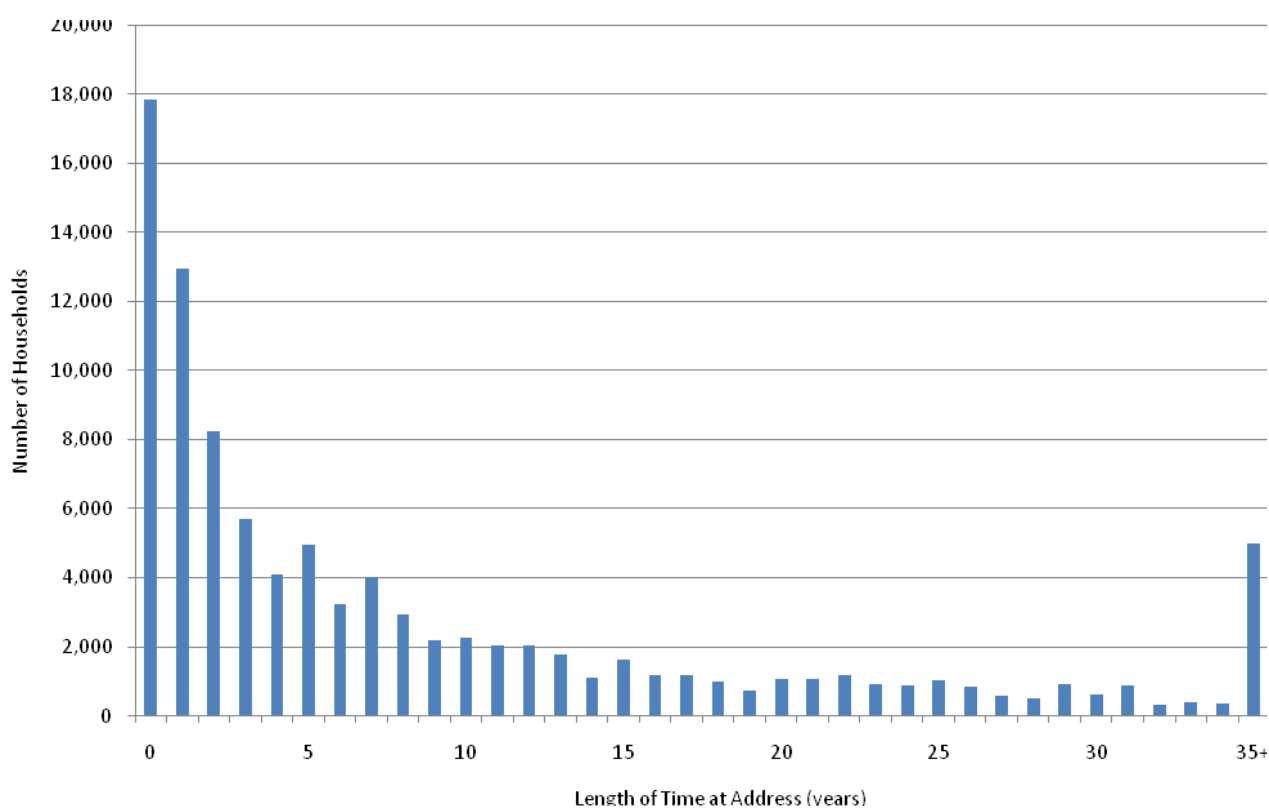
- A total of 33,922 households were assessed as living in unsuitable housing due to one or more factors. This equals 29.4% of all established households in the study area, though many of these households may not need to move to resolve the identified problems as in-situ solutions may be more appropriate. For example simply moving households from dwellings with physical problems would lead to the next occupiers of the dwelling also being unsuitably housed.
- 41.2% of those households living in the social rented sector and 40.9% of those in the private rented sector were in unsuitable housing. This compares with only 14% of owner occupiers.
- After discounting the households whose needs do not require alternative housing provision in Lewisham, only 9,696 (28.6%) of the identified 33,922 unsuitably housed households remain.
- The total number of people who are identified as homeless is 782 in Lewisham (2007) plus 5 rough sleepers. The total number of claims and acceptances for homelessness has been falling since 2004 and the figures are currently around 50% lower than their 2004 values.



## Chapter 6: Housing Market Dynamics

- 6.1 As well as understanding existing housing needs, it is important to consider the dynamics of the housing market. This is key to understanding how housing demand interacts with housing need, and how existing housing need is likely to change in the future.
- 6.2 Figure 94 shows the high degree of turnover or 'churn' of the Lewisham housing market – with nearly one in every six households (15.5%) having moved within the last 12 months, and a further 11.2% having moved within the last two years.

Figure 94  
Length of Time at Current Address (Source: Lewisham Household Survey 2007)



- 6.3 Very few households who own outright (2.6%) have moved within the last year, although as many as 11.6% of those who own with a mortgage moved to their current home during this period. In terms of affordable housing, 5.6% of households currently renting from the Council or one of the local RSLs were housed in the last year. Nevertheless, undoubtedly the most significant turnover was in the private rented sector – with as many as 36.4% of all tenants having lived at their current address for less than a year.
- 6.4 67.6% of households that have been living at their current address for less than a year are private sector tenants, which is equivalent to 11,581 households across Lewisham. Of the remaining

households that have recently moved, 3,670 (21.4%) currently own their home either outright or with a mortgage or loan, and a further 11% now live in affordable housing.

Figure 95

**Household Moves in Last 12 Months** (Source: Lewisham Household Survey 2007. Notes: Private Rent category also includes Tied Housing and Other Rented. Owner occupation category includes shared ownership. Figures may not sum due to rounding)

Current Housing Circumstances	Previous Housing Circumstances				All Households
	Owner Occupation	Private Rent	Affordable Housing	Living With/ Rent a Room	
<b>Housing Tenure</b>					
<b>Owner Occupation</b>	1,554	1,705	66	345	3,670
<b>Private Rent</b>	380	7,214	637	3,672	11,581
<b>Affordable Housing</b>	57	326	1,029	471	1,884
<b>All Households</b>	<b>1,991</b>	<b>9,245</b>	<b>1,733</b>	<b>4,489</b>	<b>17,135</b>

- 6.5 Of all households that moved in the last year, 54% moved from other private rented accommodation to their current home, 11.6% were previously in owner occupied accommodation and 10.1% lived in affordable housing.
- 6.6 A total of 4,489 households were identified as previously living with family or friends (including those households who were previously living in communal housing) – so at the time they moved, they were forming a new household. 81.8% (3,672) of these new households formed in the private rented sector. Therefore, most of the emerging households in Lewisham are forming their new households in the private rented sector. This is likely to be partly due to high local house prices in relation to income of newly forming households, and pressures on affordable housing, implying that this sector is difficult to access.
- 6.7 It is also noteworthy that some households leave affordable housing in Lewisham to move into the private rented sector. 637 (5.3%) of the new households in the private rented sector came from affordable housing. The reasons people gave for moving include seeking a move to a new area, an improvement in financial circumstances and evictions. Some of these moves may involve transferring housing benefit support to a private rent dwelling while others may reflect households moving freely into the private rent sector.
- 6.8 Considering those currently in affordable housing – 25% of new tenants (471 households) were formerly “living with family or friends”, “renting a room in lodgings” or housed temporarily in hostels or other similar accommodation. Households previously in private rent accounted for 17.3% (326) new households in the affordable housing sector. Therefore, Lewisham is an area where there is movement between the private and social rented sectors. Some of these households may be moving between the two sector while maintaining their housing benefit, while in other cases the movement may be driven by the end of private rent tenancies or exclusions from social rent properties. However, there were very few households moving from the rented sector into owner occupation which further indicates that households who are not currently owner occupiers are struggling to be able to afford current house prices in Lewisham.
- 6.9 Overall, understanding the private rented sector is key to understanding the housing market in Lewisham. In the previous chapter it was demonstrated that households living in unsuitable housing are living mostly in the social rented and private rented tenures. However in this chapter we see that



most recent moves were to and within the private rented sector. Further most newly forming households obtain their first tenancy in this sector. A number of factors may explain this situation;

- The main legal form of tenancy is the assured shorthold tenancy which is commonly 6-12 months if not renewed by mutual agreement
- There is a great deal of choice within the private rented sector in Lewisham due to its size and rate of growth
- Few households can obtain access to social rented housing
- Few household can afford to become home owners
- Most households seeking private rented accommodation are younger more mobile households
- A significant part of the demand for it is from in-migrant households either from other parts of London or international migrants.

### Assessing Affordability

<sup>6.10</sup> Household affordability critically underpins the housing requirement analysis – determining both the ability to afford market housing (and be an effective housing demand) and the inability to afford market housing (and be a real housing need). Affordability is a complex issue and can be assessed in a number of different ways, but each method depends on common factors that are crucial to the analysis. The affordability of any particular household will depend on the relationship between:

- The cost of appropriate local housing, and
- The amount that the household is able to afford.

<sup>6.11</sup> Having established the cost of local rented housing, it is also important to consider the amount that households are able to afford. The National Housing Federation have traditionally promoted that it is appropriate for households to spend up to 30% of their net income on rent or mortgage payments. When providing affordable housing, Local Authorities and RSL's have often based affordability tests on this relatively straight-forward calculation. Nevertheless, whilst this may be suitable for households expecting to pay relatively low rents in the social sector, the implications become somewhat unrealistic in considering the payments for more expensive properties in the private sector, particularly in relation to what the household income is versus the cost of private rental properties.

<sup>6.12</sup> The London Housing Federation's publication "Mind the Gaps" (2001) recognises that households may be contributing as much as 50% of net income towards their total housing costs – noting that it is not the proportion of income that is the over-riding factor, but the amount of residual income available after the identified costs have been paid.

<sup>6.13</sup> The affordability tests used for this study are outlined below and seek to ensure that households are not committed beyond their means, but do not allocate affordable housing to households who are realistically able to afford housing in the private sector.

### Assessing Affordability for Owner Occupation

<sup>6.14</sup> In terms of the affordability assessment for owner-occupiers, whilst private renters will be expected to meet recurring costs each week or month it is accepted that owner occupiers will normally rely upon a loan or mortgage from a building society or other lender. Therefore, in the context of owner occupation, it is important that the householder is not only able to afford the repayments of such a loan but that also such a loan is accessible to that household. For this reason, a mortgage multiplier is

normally applied to determine the amount households are able to afford when considering home purchase.

6.15 The assessment of mortgage eligibility adopted for this analysis is based upon the method proposed by Government in the guidance for Local Housing Assessments – with lending for single incomes assumed to be 3.5x the gross income and lending for joint incomes based on a 2.9x multiplier. It is also important that the assessment of affordability for owner occupation considers other household resources, including:

- Savings;
- Debts;
- Equity (positive or negative) from current home (for current owners); as well as the
- Amount that can be borrowed.

6.16 Perhaps the most important additional resource is any equity that a household may have in their existing home because, whilst the early years of a mortgage may not impact significantly on the amount of capital repaid, increases in house prices can bring significant additional resources.

6.17 In summary, the amount affordable for owner-occupation is therefore:

$$\text{Affordable amount} = \text{savings} - \text{debts} + / - \text{positive/negative equity} + \text{borrowable amount}$$

### Assessing Affordability for Weekly Rent

6.18 Unlike with owner-occupation, the rental market does not require a single capital payment to be made upfront that has to be funded from a source such as a mortgage. Instead, it is based exclusively on a recurring payment taken from the individual household budget. Once again, the assessment for rent has been based upon that proposed in the guidance, with 25% of household gross income assumed to be available for rent. However, it should be noted that the National Housing Federation recommend assessing affordability of housing on the basis the households can spend up to 30% of their gross income. This has not been adopted here to maintain consistency with CLG SHMA Guidance, the impact of different affordability are sensitivity tested in the South East London sub-regional SHMA.

6.19 In practice, the use of gross income (as opposed to net income) reduces the assumed payments for lower income households – because they are typically liable for less deductions (such as income tax and national insurance) from their income. Where households have no deductions from their earnings, they are assumed to pay only 25% of their net income on housing cost – but this increases to a maximum contribution of 31.5% of net income for those households earning up to £15,000 gross.

## Modelling the Housing Market

### The ORS Housing Market Model

6.20 For any housing market assessment, some of the key or core issues are:

- How many additional units are required?
- How many additional units should be affordable homes?
- For what type of open-market housing is there demand?
- How will 'demand' and 'need' change under different assumptions?

- 6.21 The analysis in this report estimates housing requirements in Lewisham by calculating the net flows of households in and out of Lewisham's housing stock. Households are constantly forming in Lewisham or moving in from elsewhere, just as others are leaving or dissolving (through death or relationship breakdown), and it is the balance or imbalance of requirements and supply for each type and size of home in Lewisham that we are concerned with.
- 6.22 The analysis recognises the obvious but critically important fact that when a household moves to a new home, its previous home is freed up for another household to move into. This becomes particularly significant when households are moving within London from one size or tenure of home to another. For example, meeting the needs of one household currently living in unsuitable market housing by providing an affordable home will at the same time free up their current home for another household to move into.
- 6.23 For those interested in more details on the ORS Housing Market Model, the elements of housing need and demand are detailed in Figure 96. A key point to note is that the assumption of the model is that the backlog of need will be addressed over the next 10 years. One of the implications of this assumption is that a 10 year projection for housing requirements for Lewisham will simply be twice the 5 year project.

Figure 96  
Derivation of Elements of Housing Need and Demand

Element	Derivation
<b>Established households currently in need</b>	Households currently living in unsuitable housing that need to move to resolve their housing problems and cannot afford to buy or rent market housing (including homeless households temporarily accommodated in PSL housing). By definition, all households require affordable housing – but the split between intermediate and social rent is based on affordability. The size of property required is based on household composition. It is assumed that the identified existing need is addressed over a 10-year period, therefore 10% of the total is counted annually.
<b>Newly arising need from established households</b>	The future projection for this flow is based on recent trend figures for the last 12 months. Households currently living in unsuitable housing who were suitably housed one-year ago are assumed to constitute new need during the period, together with households who were forced to move during the period and were re-housed in affordable housing due to a problem that would have not been identified 12 months ago. By definition, all households require affordable housing – but the split between intermediate and social rent is based on affordability. The size of property required is based on household composition.
<b>Effective demand from established households</b>	The future projection for this flow is based on expectations of existing households moving within Lewisham over the next 12 months. Households are only counted if they are able to afford to buy or rent market housing, therefore by definition all will require market housing. Size of property required is based on household expectations in the context of expressed demand.
<b>In-migrant households to Lewisham</b>	The future projection for this flow is based on recent trend figures for the last 12 months, with five-year projections adjusted on the basis of ONS migration data for the last five years. Households are allocated to market, intermediate or social housing on the basis of affordability. Size of property required is based on trends in terms of the number of bedrooms in properties occupied by recent in-migrant households.

Continued...

Element	Derivation
<b>Hidden households emerging as new households</b>	<p>The future projection for this flow is based on recent trend figures for the last 12 months. The figure only includes newly forming households from host households in Lewisham.</p> <p>Households are allocated to market, intermediate or social housing on the basis of affordability.</p> <p>Size of property required is based on trends in terms of the number of bedrooms in properties occupied by recent newly forming households.</p>
<b>Homeless households housed in hostels and B&amp;B accommodation</b>	<p>Households currently living in communal housing that require re-housing in traditional housing.</p> <p>It is assumed that the identified existing need is addressed over a 10-year period, therefore 10% of the total is counted annually.</p>

<sup>6.24</sup> The extent to which the market balances depends upon the match or mismatch between the households seeking housing, on the one hand, and the available stock, on the other. The sources of housing supply are detailed in Figure 97.

Figure 97  
Derivation of Elements of Housing Supply

Element	Derivation
<b>Property vacated by established households moving home</b>	<p>The future projection for this flow is determined by the three flows of established households considered within the elements of housing need and demand:</p> <ul style="list-style-type: none"> <li>– Established households currently in need;</li> <li>– Newly arising need from established households; and</li> <li>– Effective demand from established households.</li> </ul> <p>All established households moving are assumed to vacate their current home.</p> <p>The type and size of property counted within the supply is based on the actual tenure and number of bedrooms in the current home, i.e. the property being vacated.</p>
<b>Property vacated by out-migrant households leaving Lewisham</b>	<p>The future projection for this flow is based on expectations of existing households moving away from Lewisham over the next 12 months.</p> <p>All out-migrant households are assumed to vacate their current home.</p> <p>The type and size of property counted within the supply is based on the actual tenure and number of bedrooms in the current home, i.e. the property being vacated.</p>
<b>Property vacated following household dissolution due to death or household merging</b>	<p>The future projection for this flow is based on the structure of individual households coupled with ONS survival rate statistics. Each household is allocated a probability of survival such that a residual probability of dissolution can be derived.</p> <p>All households identified as moving to “live with” another household, moving to communal housing or otherwise no longer requiring independent housing are also counted as vacating their current home.</p> <p>The type and size of property counted within the supply is based on the actual tenure and number of bedrooms in the current home, i.e. the property being vacated.</p>

<sup>6.25</sup> New housing development and property conversions will also contribute to housing supply in Lewisham, but these components are not considered by the Model, for it is seeking to understand how the existing housing stock will (or more importantly will not) be able to house future households in the area.

<sup>6.26</sup> The key stages of the model and the main modelling assumptions can be summarised as follows:

- **Housing Requirement** = Established Households + New Households + In-migrant Households
- **Housing Supply** = Established Households + Household Dissolution + Out-migrant Households
- **Net Housing Requirement** = Gross Housing Requirement - Housing Supply

## Core Modelling Assumptions

### Housing Requirements

- Housing requirements are generated from three sources;
  - Existing households moving;
  - Newly forming households;
  - In-migrant households.
- Existing household moves are based upon the expectation of moving in the next 12 months
- Newly forming household and in-migrant households are both based upon trends from the previous 12 months.

### Housing Supply

- Housing supply is generated from three sources ;
  - Existing households moving;
  - Death and dissolutions;
  - In-migrant households.
- Existing household moves are based upon the expectation of moving in the 12 months;
- Deaths and dissolutions are based upon ONS mortality rates for deaths and trends over the previous 12 months for households merging for dissolutions
- Out-migrant households are based upon expectations of moving in the next 12 months.

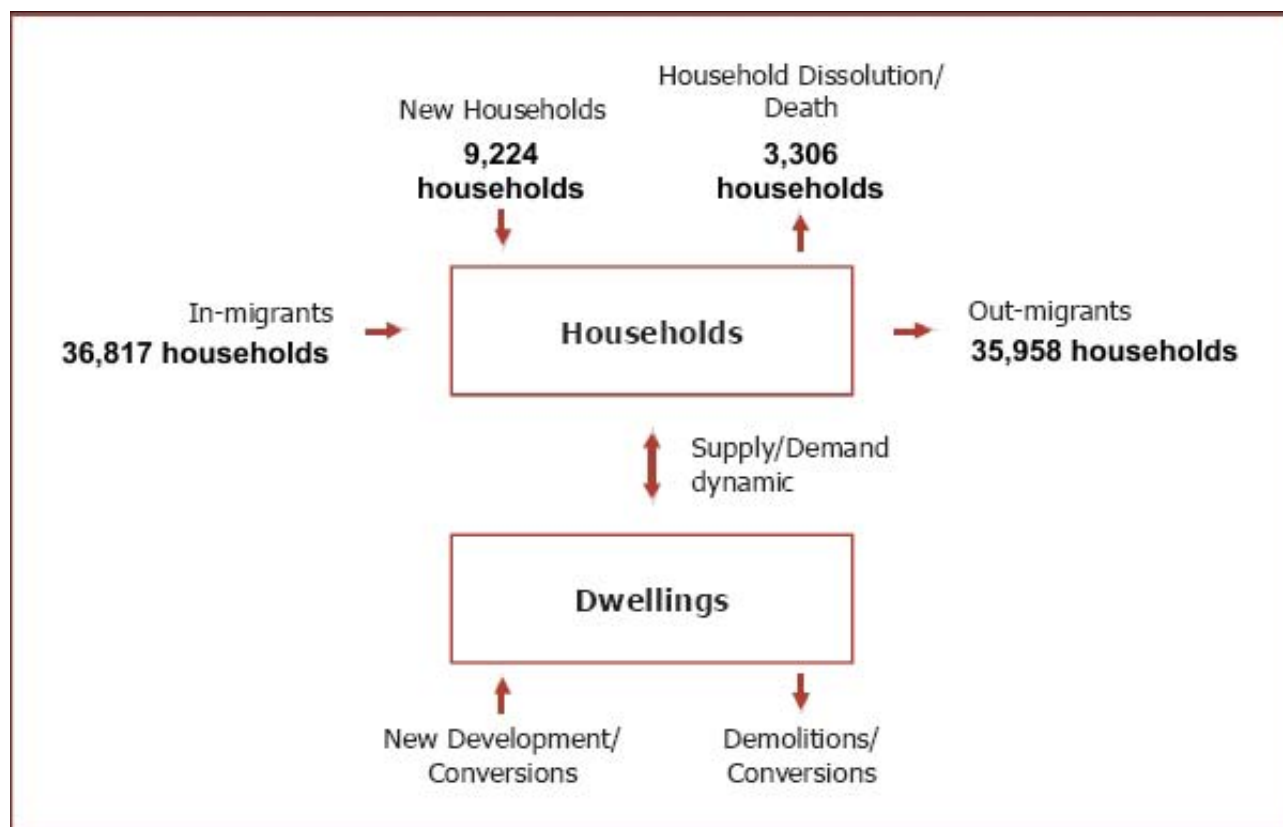
### Affordability

- Households are allocated to tenures based upon affordability and not preference.
- For owner occupation lending for single incomes assumed to be 3.5x the gross income and lending for joint incomes based on a 2.9x multiplier. The assessment of affordability for owner occupation also includes:
  - Savings;
  - Debts;
  - Equity (positive or negative) from current home (for current owners).
- According to guidance, households are assumed to spend 25% of their gross income on rent
- Following PSS3 definitions, households who can afford private rent are assumed to access this, rather than specialised intermediate housing products
- Following PSS3 definitions households who can afford more than Housing Corporation Target Rent , but cannot afford private rent are allocated to intermediate housing
- The lowest quartile of private rents is considered to form part of the existing supply of intermediate housing because it fulfils the same role of meeting the needs of households in housing need
- A household is in the backlog of need if they are unsuitably housed, require alternative housing provision in the borough and cannot afford market housing. The Model addressed the backlog of need over 10 years.
- The number of bedrooms a household is allocated in affordable (social and intermediate) housing is based upon the CLG Bedroom Standard.
- The contribution to future affordable housing requirements of any household who were overcrowded within one year of moving to their new address has been adjusted to account for this overcrowding. As an example, if a households was allocated to a one bedroom social property, but within a year they required two bedrooms the projected impact of this households will be to generate a need for two bedroom social units.

<sup>6.27</sup> The projected flows of housing need, demand and supply derived from the Housing Market Model are summarised below.

Figure 98

5-Year Requirement/Supply Flow Analysis (Source: ORS Housing Market Model, Lewisham Housing Requirement Assessment 2007)



<sup>6.28</sup> Figure 99 details the net gains and losses of each pair of flow streams, where it is apparent that a net 6,777 additional dwellings should be provided over the 5-year period to sustain the existing supply/ demand imbalance. If this number of homes is not provided, one or more flows will have to change. The change in flows could include fewer new households forming, no resolution of overcrowding issues or households leaving the area due to a lack of suitable available housing.

Figure 99

Summary of 5-Year Housing Requirements by Household Flows (Source: ORS Housing Market Model, Lewisham Housing Requirement Assessment 2007. Note: Figures may not sum due to rounding)

Housing Type	Inward Flow	Outward Flow	Net Requirement
<b>5-Year Requirement</b>			
Migration – households moving to and from the Borough	36,817	35,958	859
Indigenous change – household formations and dissolutions	9,224	3,306	5,918
Established household moves	36,561	36,561	-
<b>Total</b>	<b>82,602</b>	<b>75,825</b>	<b>6,777</b>

### Understanding the Required Housing Mix Under PPS3 Assumptions

- 6.29 In seeking to understand the required housing mix, household affordability has been grouped into three classifications. In allocating households to specific types of housing, the determining factor is affordability:
- **Social rented housing** – for those households unable to afford any more than target social rents;
  - **Intermediate housing** – for those households able to afford more than target social rents, but unable to afford to buy owner-occupied housing and unable to afford to rent privately at rents at the market rent threshold (lower quartile rents); and
  - **Market housing** – for those households able to afford to buy owner-occupied housing or able to afford to rent privately at rents at or above the market rent threshold (lower quartile rents).
- 6.30 Nevertheless, whilst PPS3 defines intermediate housing as being for those households able to afford more than social rents, it should be recognised that it may not be possible to pragmatically deliver a housing product for those households only able to afford fractionally more than social rents.
- 6.31 As an illustration of the importance of this distinction, Figure 100 highlights the level of household income necessary to afford particular tenures. This shows that any household with an income of more than £19,200 per annum requiring a 2-bed property can afford more than Housing Corporation Target Rents. Therefore, under PPS3 definitions, these households are defined as requiring intermediate housing. Figure 100 also shows that the household income necessary to afford lower quartile market rents for 2-bed dwellings is £31,200. This implies that, following PPS3 definitions, intermediate housing is required for any household requiring a 2-bed dwelling which has a household income of £19,200 to £31,200.
- 6.32 In practice it is difficult to deliver intermediate housing products which are accessible for households with incomes close to £19,200. If no intermediate housing product can be delivered for households requiring 2-bedrooms earning between £19,200 and £31,200 then their requirements may only be met in the social rented sector.

Figure 100

**Annual Household Income Required for Dwellings by Tenure** (Source: Housing Corporation Data March 2006, Survey of Letting Agents in Lewisham 2007 and Land Registry Records Q2 2006-Q1 2007)

Housing Type	Target Social Rents	Lowest Quartile Market Rent	Lowest Quartile Owner Occupation
<b>Bedroom Size</b>			
<b>1-Bed</b>	£16,100	£20,800	£41,400
<b>2-Bed</b>	£19,200	£31,200	£44,000
<b>3-Bed</b>	£19,300	£47,900	£54,600
<b>4-Bed</b>	£21,600	£62,400	£58,900

- 6.33 It should also be remembered that many young workers in London are prepared to live in shared, rather than self-contained, accommodation. The 2008 Greater London Housing Market Assessment conducted by ORS on behalf of the GLA assumes that workers aged 25 years or less are willing to live in shared accommodation if they cannot afford to access the full market threshold price for housing. Therefore, some households on relatively low incomes may be able to have their housing requirements



met through shared accommodation rather than social housing. The number of persons this is projected to involve are reported as a separate category in the modelling results.

- 6.34 In relation to intermediate housing the definition of supply used includes those private rented sector dwellings with lower (lower quartile) rents. This is in addition to Homebuy and Intermediate rent offered by RSL landlords. This is because this more accurately reflects the circumstances of the real housing market. This is in accordance with the definitions of social and market housing as set out in PPS3 and also follows the modelling framework which was used for the Greater London Housing Requirements Study 2004, its 2006 update and the 2008 Greater London Strategic Housing Market Assessment.
- 6.35 The main purpose of using the lower quartile market rents within the modelling framework is to derive an entry point for market housing. Cheaper private rented sector housing is available too and is often utilised by households who can afford more than a social rent but not a full market rent. However, the lower quartile for market rents is treated within the model as a realistic point at which households can access a significant part of the market housing stock.
- 6.36 As previously noted, the ORS Housing Market Model identified an overall requirement for 6,777 additional dwellings over a 5-year period. By matching the above column totals for total housing requirement (need and demand) against the corresponding row totals for housing supply, it is possible to arrive at the overall net housing requirement for Lewisham.
- 6.37 The balance of this net requirement between the different housing types is detailed below in Figure 101. This shows the identified gross 5 year housing requirements for market, intermediate and social housing and their expected supply from existing stock that has been vacated (rather than new supply). The difference between the gross requirement and supply of each type tenure represents the net requirement.

Figure 101

**Summary of 5-Year Housing Requirements by Housing Type** (Source: ORS Housing Market Model, Lewisham Housing Requirement Assessment 2007. Note: Figures may not sum due to rounding)

Housing Type	Gross Housing Requirement	Housing Supply	Net Housing Requirement (Surplus)
<b>5-Year Requirement</b>			
Market Housing	43,410	42,685	725
Intermediate Housing	10,672	14,378	(3,706)
Social Rented Housing	28,519	18,762	9,758
<b>Total</b>	<b>82,602</b>	<b>75,826</b>	<b>6,777</b>

## Profiling Housing Mix by Size

<sup>6.38</sup> Figure 102 identifies the gross requirement for housing over the next five years in terms of housing type and size.

Figure 102

**5-year Gross Housing Requirement by Housing Type and Size** (Source: ORS Housing Market Model, Lewisham Housing Requirement Assessment 2007. Note: Figures may not sum due to rounding)

Housing Requirement	Type of Housing			Total
	Market Housing	Intermediate Housing	Social Rented Housing	
5-year Gross Requirement				
Shared housing for 25 years or under	1,471			1,471
1 bedroom	15,511	3,287	6,723	25,522
2 bedrooms	15,820	3,733	12,490	32,042
3 bedrooms	6,822	2,225	7,751	16,798
4+ bedrooms	3,786	1428	1,556	6,770
Total	43,411	10,672	28,519	82,602

<sup>3.88</sup> It is important to note that some households within the market housing sector will create a demand for intermediate housing products – where in principle they could afford to rent but would prefer home ownership. In this context, the actual demand for intermediate housing products may be stronger than the model would suggest in the context of a needs-based assessment – but such demand is in addition to the affordable housing need already identified.

<sup>3.89</sup> Figure 103 details the net requirement for additional housing after the model has taken account of vacancies arising within the existing stock.

Figure 103

**5-year Net Housing Requirement by Housing Type and Size** (Source: ORS Housing Market Model, Lewisham Housing Requirement Assessment 2007. Note: Figures may not sum due to rounding)

Housing Requirement	Type of Housing			Total
	Market Housing	Intermediate Housing	Social Rented Housing	
5-year Net Requirement				
Shared housing for 25 years or under	914			914
1 bedroom	(3,223)	(6,682)	2,961	(6,944)
2 bedrooms	1,847	1,282	4,203	7,331
3 bedrooms	853	1,265	1,452	3,570
4+ bedrooms	334	428	1,142	1,905
Total	725	(3,706)	9,758	6,777

<sup>6.39</sup> The model is showing an overall requirement for 6,777 additional dwellings over the 5-year projection period.

<sup>6.40</sup> This is calculated by considering the number of new households in the area (both newly forming households and households projected to migrate to the area) against those properties likely to be vacated by households (either as out-migrant households leaving the area or following household dissolution).

- 6.41 The requirement for social rented housing is actually higher than this total – with the number of households in housing need and unlikely to be re-housed within the existing housing stock in the borough projected to be 9,758 households over the 5-year period.
- 6.42 Many of these households are currently living in overcrowded circumstances or are otherwise unsuitably housed in the private rented sector. If the needs of all of these households were successfully resolved (and 9,758 new social rented properties were delivered) there would be more small properties in the private rented sector available than there are households currently projected to occupy them.
- 6.43 Of course, if these properties were all vacant, it is likely that they would attract households from across the wider sub-region or from elsewhere in London to live in them – but given the nature of the stock (being relatively cheap housing), it is likely that it would attract more households who would ideally be housed in social housing implying that the underlying number of households in housing need in the borough might not actually change even if all of the existing needs were effectively satisfied.
- 6.44 Further commentary on the apparent surplus of housing in the intermediate sector is necessary. As stated in paragraph 6.38, the definition of **supply** used includes those private rented sector dwellings with lower (lower quartile) rents. This is in addition to Homebuy and Intermediate rent offered by RSL landlords. This is because this more accurately reflects the circumstances of the real housing market. Cheaper private rented sector housing is available too and is often utilised by households who can afford more than a social rent but not a full market rent. In reality these households have little choice in Lewisham but to access cheaper PRS as they are unlikely to be allocated social housing and are unable to afford anything else. This is in accordance with the definitions of social and market housing as set out in PPS3 and also follows the modelling framework which was used for the Greater London Housing Requirements Study 2004 and its 2006 update. It is also worth returning to the household survey results regarding migration reported in Chapter 3. This showed the importance of the private rented sector in facilitating migration of younger single person households into Lewisham and the fact that home ownership was out of reach of most households due to their income.

### Lewisham Specific Modelling

- 6.45 This section incorporates changes to modelling assumptions which reflect local circumstances in Lewisham. These reflect affordability and housing allocation policies which more accurately reflect the position to be found in Lewisham and we propose to adopt the results of this section for policy conclusions.
- 6.46 As noted above in practice it is difficult to deliver intermediate housing products which are accessible for households who require 2 bedroom with incomes close to £19,200.
- 6.47 Housing Corporation intermediate rent products typical set rents at 75%-80% of market rents in the area. Intermediate rent represents the cheapest intermediate housing product available, and therefore is the product most likely to be able to accessible to those on lower incomes. On the basis that intermediate rents are set at 75% of market rents in Lewisham, a household would require an annual income of £23,400 to be able to afford a 2 bedroom dwelling on the assumption they spend 25% of their gross income on rent.
- 6.48 This is a much more plausible for which intermediate housing products could be provided in the borough. The full range of incomes requires to afford housing products by bedroom size is shown in

Figure 104. It should be noted that the intermediate rent for a 1 bedroom dwelling is below target social rents. This is due to the 1 bedroom private rent in Lewisham being relatively cheap. However, it is also in the context of an overwhelming surplus of cheap 1 bedroom private rented dwellings existing in Lewisham and no further provision of intermediate 1-bedroom dwellings being required.

Figure 104

**Annual Household Income Required for Dwellings by Tenure** (Source: Housing Corporation Data March 2006, Survey of Letting Agents in Lewisham 2007 and Land Registry Records Q2 2006-Q1 2007)

Housing Type	Target Social Rents	Intermediate Rent	Lowest Quartile Market Rent	Lowest Quartile Owner Occupation
<b>Bedroom Size</b>				
<b>1-Bed</b>	£16,100	£15,600	£20,800	£41,400
<b>2-Bed</b>	£19,200	£23,400	£31,200	£44,000
<b>3-Bed</b>	£19,300	£35,900	£47,900	£54,600
<b>4-Bed</b>	£21,600	£46,800	£62,400	£58,900

6.49 Also, as previously noted at the start of Chapter 4, the bedroom standard used for the Lewisham study derives from CLG guidance and is also enshrined in the Housing Act 2004 and is as follows, providing one bedroom for each of the following groups or individuals:

- Each adult couple;
- Each remaining adult (aged 21 or over);
- Each pair of children of the same gender;
- Each pair of children aged under 10;
- Each remaining child that has not been paired.

6.50 Local variations in housing policy in sub-regional plans have led to us imposing two changes on these assumptions. Recent guidance from DWP indicates that each single person aged over 16 years or over, rather than 21 or over should have their own separate room. Lewisham's own policy is to provide a separate bedroom for anyone aged over 18 years or over, not 16 years or over. However, to be consistent with other studies in the sub-region we have used the DWP guidance.

6.51 It is also the case that sub-regional partners allocation policies typically offer much greater alternatives to pensioner households than is indicated by the bedroom standard outlined above. For the purposes of this study we have adopted a simplified interpretation which allocates all pensioner households an extra bedroom to reflect their possible need to have a carer stay with them.

6.52 The results of incorporating these changes into the model are outline below in Figure 105 which reports the figures for both the 5 and 10 year requirements. This shows that when only households who can potentially afford intermediate rent products are allocated to intermediate housing, there is now a further net increase in the net requirement for social rented dwellings and an increase in the surplus of intermediate housing. This surplus reflects households who are currently in the lower quartile private rented sector in Lewisham, but who can neither afford to access full market housing or afford intermediate rents, and will therefore be allocated to social housing when moving.

Figure 105

**5 and 10-year Net Housing Requirement by Housing Type and Size After Allocating Below Intermediate Rent Affordability to Social Housing and Applying new Bedroom Standard** (Source: ORS Housing Market Model, Lewisham Housing Requirement Assessment 2007. Note: Figures may not sum due to rounding)

Housing Requirement	Type of Housing			Total
	Market Housing	Intermediate Housing	Social Rented Housing	
5-year Net Requirement				
Shared housing for 25 years or under	914			914
1 bedroom	(3,223)	(7,948)	2,601	(8,570)
2 bedrooms	1,847	1,249	4,862	7,958
3 bedrooms	460	1,090	1,698	3,249
4+ bedrooms	334	(630)	3,524	3,227
Total	332	(6,240)	12,685	6,777
10-year Net Requirement				
Shared housing for 25 years or under	1,828			1,828
1 bedroom	(6,446)	(15,896)	5,206	(17,140)
2 bedrooms	3,694	2,498	9,724	15,916
3 bedrooms	920	2,180	3,396	6,498
4+ bedrooms	668	(1,260)	7,048	6,454
Total	664	(12,480)	25,370	13,554

## Housing Requirements in Perspective

### All housing

There is a 5-year net requirement for 6,777 homes across all tenures over the next 5-years. The 10 year requirement figure is for 13,554 dwellings.

- 6.53 New dwelling completions between 2001-06 were lower than the required rate to deliver Lewisham's allocations (in both the 2004 London Plan allocations and the higher 2006 revised London Plan allocations).
- 6.54 Between 2001-2006 the dwelling stock increased by an average of 795 dwellings each year. However, completion rates are expected to rise to 863 dwelling per annum until 2009/2010 and 1,050 dwellings per annum from 2010/2011 onwards to meet the requirement of the 2006 revised London Plan.
- 6.55 There are risks attached to this projected level of new dwellings delivery which needs proactive management by all stakeholders. Current macroeconomic issues (the 'Credit Crunch') are likely to have short to medium term implications:
- An impact on household choices about housing, and in particular fluctuating interest and mortgage rates, may severely constrain demand for market housing and buy to let.
  - Delivering increases in planned completions will pose a real challenge for planning and housing authorities.
  - House builders, delivery agents and funders may experience considerable challenges, short term, to deliver in adverse current market conditions. Some developers have suspended construction work on existing sites and have delayed work on new sites.

- As land and property prices fall, the subsidy available to fund affordable housing through S106 agreements will also reduce

<sup>6.56</sup> At the time of publication of this report, the UK housing market is in a marked downturn, with housebuilders laying off labour and delaying starts on new developments. Market commentary on the possible length of the downturn ranges from 6 months to 3 years. Some sections of the industry will no doubt press Government to intervene sooner or later, but clearly, at local level, any length of downturn will affect the Council's housing-supply projections.

<sup>6.57</sup> Given the uncertain and unpredictable economic and market conditions at national level, it would be appropriate for the Council and its housing delivery stakeholders/partners to jointly assess the risks to the local supply pipeline and then jointly identify what they can individually and collectively do to minimise these risks and/or mitigate their effect. As part of the South East London sub-regional Strategic Housing Market Assessment, developers, RSLs and funders involved in housing delivery are being consulted to gain their views on the likely implications of the current market for the boroughs across the sub-region and the options available to the Councils in the immediate future for maximising housing supply, and this may form the foundations for further work in this area if it is deemed necessary.

## Social Housing

**There is a requirement for 12,685 social rented homes over the next 5-years.**

### *Numbers of homes*

<sup>6.58</sup> Evidence shows that more social rented housing is needed than the overall housing requirement across all tenures for the borough. This may seem counter-intuitive. It stems from the needs of households living in unsuitable housing in the borough, mainly in the private rented sector.

<sup>6.59</sup> The private rented sector has grown considerably. The number of households in the private rented sector has significantly increased over recent years – from 14.3% at the time of the 2001 Census to a current level of 29.8%. The survey shows that much of this increase has been through the conversion of previously owner occupied housing, with existing stock being sub-divided into multiple flats to maximise rental income. Demand is driven from existing and newly forming households and also from the in-migration of small households from other parts of London and abroad.

<sup>6.60</sup> The private rented sector shows considerable levels of unsuitability. The study analysis showed that 40.9% of all households that currently live in the private rented sector are living in unsuitable housing – and over half of these households are unsuitably housed as they are living in overcrowded circumstances. Furthermore, many of these households are only able to live in the private rented sector by spending a large proportion of their income on housing costs.

<sup>6.61</sup> Households that are living in unsuitable housing who are unable to afford the cost of renting based on spending only 25% of their income on housing costs are considered to be in housing need – and their needs are therefore counted by the model when determining the level and mix of housing provision. Again, we would note that the assumption that households spend only 25% of their gross income on rents is drawn from CLG SHMA Guidance.

<sup>6.62</sup> To address any new needs that arise over the 5-year projection period as well as reducing the existing needs identified would require 12,685 additional social rented homes to be provided. This takes account of any re-lets within the existing social rented stock and also assumes that the number of

households in receipt of housing benefit to enable them to afford private rented housing remains constant.

<sup>6.63</sup> If fewer than 12,685 additional social rented properties are provided, then it is likely that:

- The number of households living in unsuitable homes in the private rented sector will not reduce, and could increase;
- The number of households paying more than 25% of their income on housing costs could also increase;
- The number of households receiving housing benefit support to live in private rented housing could increase; and
- There is likely to be a continued dependency on temporary social housing (such as Private Sector Leased housing).

<sup>6.64</sup> We have already established that much of the identified need for additional social rented housing stems from the existing private rented sector. The Council may wish to investigate whether improvements in the private rented sector could moderate need for additional social rented housing.

<sup>6.65</sup> Nevertheless, given an identified need for 12,685 social rented homes in the context of an overall dwelling requirement of 6,777 units, the need for additional social housing is likely to still be a substantial proportion of the overall housing mix – so improving the quality of the private rented sector will not in itself overcome the need for additional social housing.

### ***Mix of homes***

<sup>6.66</sup> **One and two bedroom homes:** Over the 5-year projection period, the model suggests a need for 2,601 1-bedroom homes and a further 4,862 2-bedroom homes if all of the identified needs are to be addressed.

<sup>6.67</sup> This considerable need for 1 and 2-bedroom housing is driven by those households occupying small and often overcrowded properties in the private rented sector.

<sup>6.68</sup> **Four or more bedrooms:** there is a need for 3,524 additional **social rented** properties with 4 bedrooms or more. Much of this housing requirement is to enable overcrowded households currently living in 3-bedroom housing already within the social rented sector to move to housing that is large enough to accommodate them. Some overcrowded households living in 3-bed social housing need to move to larger homes but could afford intermediate housing.

<sup>6.69</sup> Providing larger dwellings may release 3-bed stock as households currently occupying this housing move to larger homes. If all of the large affordable housing identified was provided, then there would still be a requirement to provide an additional 1,698 3-bed social rented units. Nevertheless, without the larger housing provision overcrowded households will continue to live in the existing 3-bed stock – so those households that need 3-bed housing will continue to place pressure on the existing stock.

<sup>6.70</sup> Depending on the configuration of the existing 3-bed housing stock, it may be possible for the Council to consider converting some of this stock to provide additional bedrooms (for example, through loft conversions). This would reduce the need for additional 4-bed housing provision and could enable overcrowded households to be satisfactorily housed in their current home.

## Intermediate housing

**There is a surplus of 6,240 intermediate homes over the next 5-years.**

- 6.71 However, this is a notional surplus because the ‘surplus’ places are filled by households who would either
- rent in the social sector (if housing was available),
  - or, potentially, could afford to access the private rented sector at market rents.
- 6.72 It is possible that there could be a large 1-bedroom stock surplus - if the Council delivers the 12,685 additional social rented homes above, many of these would be allocated to households currently living in cheap private rented housing. These are properties with rents below identified market rent which are classified by the model as providing a supply for households that would otherwise require intermediate affordable housing. Hypothetically, this would yield a surplus of 6,240 homes affordable to households allocated to the intermediate sector – that is, properties that would be affordable to households unable to afford market rent, but able to afford more than social rent. This surplus is only in the 1-bedroom and 4+ bedroom stock, however.
- 6.73 When we consider the needs for intermediate properties, there is an identified need for 1,249 2-bedroom homes, 1,090 3-bedroom homes and. Therefore, there is an identified need for intermediate affordable housing provision for households that need 2 bedrooms or more, which could potentially be provided in the form of Homebuy and intermediate rent.
- 6.74 Furthermore, there is also potential demand for intermediate housing from those who can afford to rent but would prefer home ownership.

## Market housing

**There is a requirement for 332 market homes over the next 5-years.**

- 6.75 The need for market housing is focussed on market dwellings with at least 2 bedrooms – with a requirement for 1,847 2-bedroom homes, 460 3-bedroom homes and 334 4-bedroom homes identified by the model.
- 6.76 A large surplus of smaller market housing was identified. The reason for this is similar to the surplus of smaller intermediate housing. The market surplus will consist of smaller converted flats let at market rents. They will not be truly affordable to some of their tenants. Nevertheless tenants will be unable to afford to buy housing. Also we demonstrated in chapter 3 the high rate of turnover or churn in this sector, where market rented housing was being vacated either by established households moving or following household dissolutions, than is affordable to local households.
- 6.77 Given the significant growth in the private rented sector coupled with the identified surpluses of 1-bed rented housing it may not be appropriate to encourage the continued conversion of large properties into small units for the rental market – unless the quality of such conversions can be clearly demonstrated.
- 6.78 Given the clear need identified for larger affordable housing, it may be appropriate to try and transfer some of the existing market housing through Existing Satisfactory Purchase to provide permanent affordable homes – but this would clearly require funding to be identified. Similarly, it may be appropriate to target Homebuy loans to support larger families to access market housing – though it



must be recognised that fewer households would be supported than if loans were supporting the purchase of smaller properties.

## The Mix of New Housing

<sup>6.79</sup> Figure 105 identified a range of housing shortfalls and surpluses across the mix of housing types and sizes. By considering only the shortfalls identified in Figure 105 we can consider the requirement for each type of housing to help determine an appropriate mix of new housing provision for the borough. Figure 106 shows the 5 year net housing requirement for the borough for all housing tenures across bedroom size. This gives an actual housing requirement of 18,579 (as opposed to 6,775).

Figure 106

5-year Net Housing Requirement by Housing Type and Size (Source: ORS Housing Market Model, Lewisham Housing Requirement Assessment 2007. Note: Figures may not sum due to rounding)

Housing Requirement	Type of Housing			Total
	Market Housing	Intermediate Housing	Social Rented Housing	
5-year Net Requirement				
Shared housing for 25 years or under	914			914
1 bedroom			2,601	2,601
2 bedrooms	1,847	1,249	4,862	7,958
3 bedrooms	460	1,090	1,698	3,248
4+ bedrooms	334		3,524	3,858
Total	3,555	2,339	12,685	18,579

<sup>6.80</sup> Figure 109 converts these figures to percentages of the total requirement. Each percentage is derived by dividing the whole numbers for each type of housing in Figure 106 by the total housing requirement (18,579). For example:

$$[2,601 \text{ (1 bed social housing)} / 17,664 \text{ (total housing requirement)}] \times 100 = 14.0\%$$

Figure 107

5-year Net Housing Requirement by Housing Type and Size as Proportion of Total (Source: ORS Housing Market Model, Lewisham Housing Requirement Assessment 2007. Note: Figures may not sum due to rounding)

Housing Requirement	Type of Housing			Total
	Market Housing	Intermediate Housing	Social Rented Housing	
5-year Net Requirement				
Shared housing for 25 years or under	4.9			4.9
1 bedroom	-	-	14.0	14.0
2 bedrooms	9.8	6.7	25.9	42.4
3 bedrooms	2.5	5.8	9.1	17.4
4+ bedrooms	1.9	-	18.8	20.7
Total	19.0	12.5	67.6	100

<sup>6.81</sup> This proportionate distribution shown in Figure 107 highlights the substantial need identified for social rented housing – which accounts for 67.6% of the overall requirement, with the remainder of provision balanced between market and intermediate housing (at 19.0% and 12.5% respectively).

<sup>6.82</sup> Figure 108 considers the size-mix breakdown for each tenure independently. Each percentage is derived by dividing the number for each tenure type bedroom size in Figure 106 by the total number of that individual tenure. For example:

$$[2,601 \text{ (1 bed social housing)} / 12,685 \text{ (total social housing requirement)}] \times 100 = 20.5\%$$

Figure 108

**5-year Net Housing Requirement by Housing Type and Size as Proportion of Total** (Source: ORS Housing Market Model, Lewisham Housing Requirement Assessment 2007. Note: Figures may not sum due to rounding)

Housing Requirement	Type of Housing			Total
	Market Housing	Intermediate Housing	Social Rented Housing	
5-year Net Requirement				
Shared housing for 25 years or under	25.7			4.9
1 bedroom	-	-	20.5	14.0
2 bedrooms	52.0	53.4	38.3	42.8
3 bedrooms	12.9	46.6	13.4	17.5
4+ bedrooms	9.4	-	27.8	20.8
Total	19.0	12.5	67.6	100.0%

<sup>6.83</sup> It is apparent that the requirements for both market and intermediate housing are similar. In both cases, it is apparent that the existing stock of 1-bed housing will satisfy the projected requirements – but there remains a substantial requirement for additional 2-bed stock (which accounts for over half of the total in both tenures).

<sup>6.84</sup> When we consider the mix of social rented housing, it is important to recognise that the need for larger 4-bed+ social housing represents 3,524 households over the 5-year period – Furthermore, it is important to recognise that providing larger social rented units will often enable the needs of more than one household to be satisfied if transfer applicants are prioritised and the vacancies they create are allocated effectively.

### PPS3 (Planning Policy Statement 3)

<sup>6.85</sup> In Lewisham a net 12,685 dwellings should be provided over the 5-year period equivalent to 2,537 per annum to sustain the existing supply/ demand imbalance.

#### **Mix of Market Housing**

<sup>6.86</sup> With respect to the provision of market housing, the model suggests that there is sufficient 1-bed housing across the borough to meet the projected housing demand – although there may be issues about the quality of some of this existing stock.

<sup>6.87</sup> Of the requirement for additional market housing identified by the model, 52.0% is for properties with 2 bedrooms. Family housing accounts for remaining 22% of provision (12.9% with three bedrooms and 9.4% with four or more bedrooms).

#### **Affordable Housing Requirement**

<sup>6.88</sup> In terms of the requirements of PPS3, the evidence shows the proportion of affordable housing to represent over 80% of the overall housing delivery. In this context, the level of affordable housing delivery need not be constrained due to lack of need for such housing but instead will be informed by

the viability of delivery. A target of 50% affordable housing is clearly justified, and given that this would not satisfy the identified needs it is clear that it is also important to maximise affordable housing delivery through other mechanisms.

### **Mix of Affordable Housing**

- 6.89 The following table shows the identified mix of affordable housing, based on the shortfalls demonstrated in Figure 103 across the social and intermediate affordable housing sectors.

Figure 109

**5-year Net Housing Requirement by Housing Type and Size as Proportion of Total** (Source: ORS Housing Market Model, Lewisham Housing Requirement Assessment 2007. Note: Figures may not sum due to rounding)

Housing Requirement	Type of Affordable Housing		Total
	Intermediate Housing	Social Rented Housing	
5-year Net Requirement			
1 bedroom	-	17.3	17.3
2 bedrooms	8.3	32.4	40.7
3 bedrooms	7.3	11.3	18.6
4+ bedrooms	-	23.5	23.5
Total	15.6	84.4	100

- 6.90 It is apparent that social rented housing accounts for just 84.4% of the affordable housing requirement with intermediate affordable housing representing 15.6%. The London Plan is currently seeking for 70% of all affordable housing to be social rent with the 30% balance being for intermediate housing – so these figures show that Lewisham has a proportionately higher need for social rented housing than required across the region as a whole.
- 6.91 Given the number of large affordable homes required and the advantages of being able to resolve the needs of more than one households via the transfer system, it will be important for the authority to maximise the delivery of larger affordable housing. Some of the need for new affordable housing with four or more bedrooms could be provided by extending existing three-bed properties to provide additional bedrooms (where property design could allow this) – but this in turn would increase the need for three-bed housing to replace those homes that are converted.
- 6.92 In this context, it may be appropriate to adopt targets for 4-bed+ affordable housing that are higher than the 23.5% shown above. Of course, this requires a policy decision to prioritise the provision of this housing over the delivery of some of the requirement for smaller homes also identified – but this could be justified in the context of prioritising the delivery of affordable housing that enables families to remain in the area and provide long-term sustainability for local communities.

## **Housing Need Compared to 2003 Housing Needs Survey**

- 6.93 In line with the existing guidance of the time, the 2003 Housing Needs Survey featured a calculation only for those in housing need and did not explore the requirement across all housing tenures. This means that a direct comparison of the results can only be made for the need for social and intermediate housing.
- 6.94 The current study identifies that the **gross requirement** for affordable housing is for 39,191 households in Lewisham over the next five years. The affordable housing requirement is taken as the sum of social rented and intermediate housing requirements. The equivalent result from the 2003 housing needs

survey indicated that 37,933 households would require affordable housing between 2003 and 2008. The gross requirement does not take account of matching the supply of affordable housing over the same period. However, the **net requirement** for affordable housing in the current study is for an additional 6,051 homes over the next 5 years. That is 9,758 social homes less the surplus of 3,706 intermediate housing homes. This compares with a net requirement of 13,950 affordable homes over five years.

- 6.95 Much of this difference is due to changes in guidance in the intervening period. In 2003, the current guidance focused exclusively on the supply coming forward from re-lets within the social rented sector – but new guidance recognises that the private rented sector plays a role in accommodating need, and one of the key research questions identified is:

*How is the private rented sector used to accommodate need? (Table 2.1, Page 15)*

- 6.96 Of course, households able to afford market rents would not be considered to be in housing need – but given that the market rent threshold is set at the lowest quartile private rent, a quarter of private rented properties will have rents below the market rent threshold (i.e. those with rents within the lowest quartile). Given the significant growth in the private rented sector in Lewisham over recent years, the sector has become increasingly important in accommodating both market housing demand and also households in housing need who are unable to access social housing. Chapter 3 contains a more detailed explanation of the supply and demand dynamic of the private rented sector to support this conclusion.

## Understanding Housing Supply

### Allocations and Housing Trajectory

- 6.97 Figure 110 shows recent housing completions in Lewisham compare with the targets which are set out within the London Plan. The recent completion rate in Lewisham has been lower than that required for either the 2004 London Plan allocations or the higher 2006 revised London Plan allocations.
- 6.98 However, subject to earlier remarks about the short term effects of the credit crunch, completion rates are expected to rise in the future to 863 dwelling per annum until 2009/2010 and 1,050 dwellings per annum from 2010/2011 onwards which would meet the requirement of the revised London Plan. It should be noted that projected completions include vacant properties brought back into use and newly created non self contained dwellings.

Figure 110

**Allocations and Completions** (Source: Lewisham Local Development Plan Annual Monitoring Report 2005/06. Note: Completions include vacancies brought back into use and newly created non self contained dwellings)

Allocation	Annual Average
2004 London Plan target	870
2006 Revised London Plan target	975
Completions 2002-2007	795
Planned completions 2007-2012	1,279
Planned completions 2012-2017	2,230

- 6.99 Figure 111 shows the actual number of completed dwellings and also the predicted housing trajectory for Lewisham, as published in the Annual Monitoring Report 2007. This includes all newly built private sector properties, any conversions of existing dwelling into flats, any vacancies brought back into use, any newly created non self contained dwellings and all newly built affordable housing.

Figure 111

Actual and Predicted Housing Trajectory (Source: Lewisham Annual Monitoring Report 2006/7)

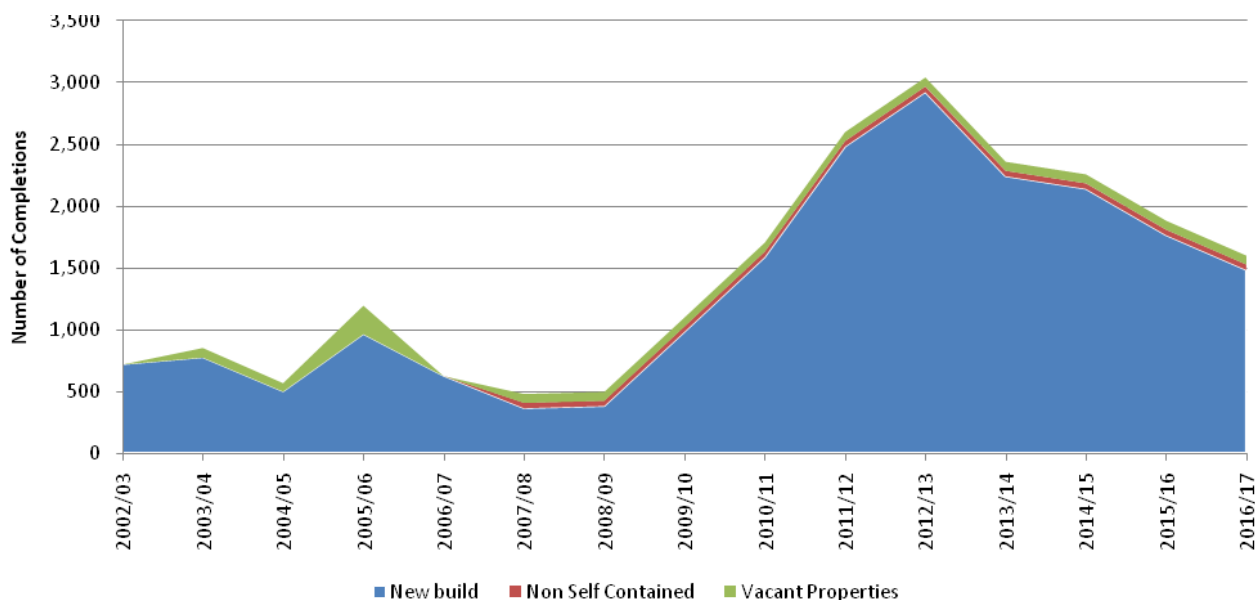


Figure 112

Actual and Projected Housing Trajectory (Source: Lewisham Annual Monitoring Report 2006/7)

Local Authority	Actual Completions					2002-07 Total	Projected Completions	
	2002/03	2003/04	2004/05	2005/06	2006/07		2007-12	2012-17
New Dwellings	722	778	503	967	628	3,598	5,805	10,558
Non Self Contained	-	-	-	-	-	-	225	225
Vacant Properties	-	78	68	231	-	377	365	365
<b>Total</b>	<b>722</b>	<b>856</b>	<b>571</b>	<b>1,198</b>	<b>628</b>	<b>3,975</b>	<b>6,395</b>	<b>11,148</b>

- 6.100 As previously noted, (Figure 103) the Housing Market Model identified a need for a provision of 1,355 properties per annum within Lewisham on the basis of current household flows. This is the 5 year total of 6,777 divided by 5.

### Affordable Housing

- 6.101 Figure 113 shows the number of new RSL rented properties which were completed in each year from 2001/02 to 2005/06. Lewisham had a relatively high level of completions in 2004/05, but this dropped to close to the five year average in 2005/06, and 2006/07 had the lowest number of completions during the 5-year period.

Figure 113

Actual New RSL Dwellings 2002/03 – 2006/07 (Source: Local Authority Housing Strategy Statistical Appendix (HIP) Data)

Tenure	Actual Completions					Annual Average
	2002/03	2003/04	2004/05	2005/06	2006/07	
Rented Dwellings	172	193	424	323	243	271
Shared Ownership	100	174	84	11	16	77
<b>Affordable Housing Total</b>	<b>272</b>	<b>367</b>	<b>508</b>	<b>334</b>	<b>259</b>	<b>348</b>

<b>Total Housing Delivery</b>	<b>722</b>	<b>856</b>	<b>571</b>	<b>1,198</b>	<b>628</b>	<b>795</b>
<b>Affordable Housing %</b>	<b>38%</b>	<b>43%</b>	<b>89%</b>	<b>28%</b>	<b>41%</b>	<b>44%</b>

### Summary of Key Points

- Nearly one in every six households (15.5%) has moved within the last 12 months and a further 11.2% have moved within the last two years in Lewisham. The most significant turnover was in the private rented sector where 36.4% of all tenants have lived at their current address for less than a year.
- A total of 4,489 households were identified as previously living with family or friends so at the time they moved, they were forming a new household. Most of these (81.8%) of emerging households in Lewisham are moving into the private rented sector.
- There is a large net migration of small and single person households into Lewisham that is mostly finding housing in the private rented sector
- Lewisham is an area where there is strong movement between the private and social rented sectors. 637 (5.3%) of the new households in the private rented sector came from affordable housing and households previously in private rent accounted for 17.3% (326) new households in the affordable housing sector.
- In Lewisham a net 6,777 dwellings should be provided over the 5-year period equivalent to 1,345 per annum to sustain the existing supply/ demand imbalance. Within this total there is a requirement for a net 332 market houses and 12,685 social rented houses. There is a surplus of 6,240 intermediate dwellings (although there may be additional demand for intermediate housing from those who can afford to rent but would prefer home ownership).
- These net requirements mask important differences in dwelling size requirements.
- The growth in the buy to let market in Lewisham has created a very large one bedroom private rented sector. This has mostly been created from conversion of family homes into flats.
- Lewisham requires additional market housing and intermediate affordable housing with at least two-bedrooms and social rented dwellings of all sizes.
- A net shortfall of two and three bedroom intermediate dwellings would be usefully provided in the form of Homebuy and intermediate rent.
- The recent dwelling completion rate in Lewisham has been lower than that required for either the 2004 London Plan allocations or the higher 2006 revised London Plan allocations. However, completion rates had been expected to rise in the future to 863 dwelling per annum until 2009/2010 and 1,050 dwellings per annum from 2010/2011 onwards, which would meet the requirement of the revised London Plan – though it is unclear if this will be actually be achieved in the light of the current economic climate.

## Chapter 7: Understanding Specific Sub-group Housing Requirements

- 7.1 The previous section established an understanding of the housing needs and housing requirements of the overall population across Lewisham. This section considers the needs of certain sub-groups of the population and how their needs might differ from those of the general population.
- 7.2 The sub-groups of the population considered by the study included:
- Black and Minority Ethnic (BME) groups;
  - Gypsies and Travellers
  - Older People; and
  - Vulnerable groups with Supported Housing and health needs.
- 7.3 The following sections provide a general context for each of these identified groups. Independent studies, which profile the requirements of some of these sub-groups already exist, but for other sub-groups further studies may be needed to understand fully how their housing needs differ from those of the general population.

### Black and Minority Ethnic Population

#### BME Households

- 7.4 The 2001 Census classified ethnic groups on the basis of sixteen categories which are standardised across all UK government sources (Figure 114). This classification is also used by the Commission for Racial Equality and many other organisations interested in analysing information about BME communities.
- 7.5 These sixteen categories can be grouped together into five aggregate groups – these being White, Mixed, Black, Asian and Other – and some information sources do not provide any details beyond these broad groupings (though White British and White Non-British are sometimes reported independently).

Figure 114  
Ethnic Group Classification (Source: UK Census of Population 2001)

White	Mixed Background	Asian or Asian British	Black or Black British	Chinese or Other Ethnic Group
British	White and Black Caribbean	Indian	Black Caribbean	Chinese
Irish	White and Black African	Pakistani	Black African	Any Other Ethnic Background
Any Other White Background	White and Asian	Bangladeshi	Any Other Black Background	
	Any Other Mixed Background	Any Other Asian Background		

- 7.6 At the time of the 2001 Census, BME households in Lewisham made up 39% of the total households. This included 9.5% of households who were White, but not White-British, and a further 29.5% defined as Non-White households
- 7.7 The 2007 household survey indicated that BME households had risen to 49.4% of all households, with 11.4% being White, but not White British and 38% being Non-White. The growth in the BME households has occurred across all ethnic groups in Lewisham.

Figure 115  
**Ethnicity of Household Respondent 2001** (Source: UK Census of Population 2001)

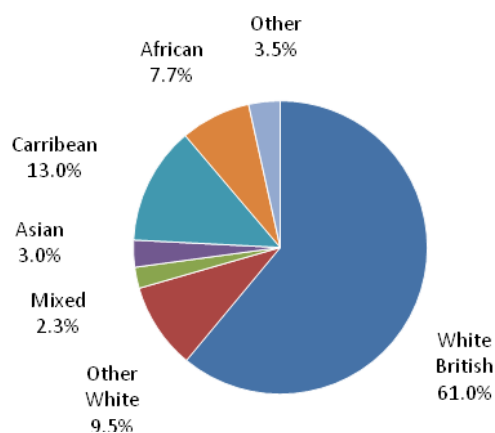
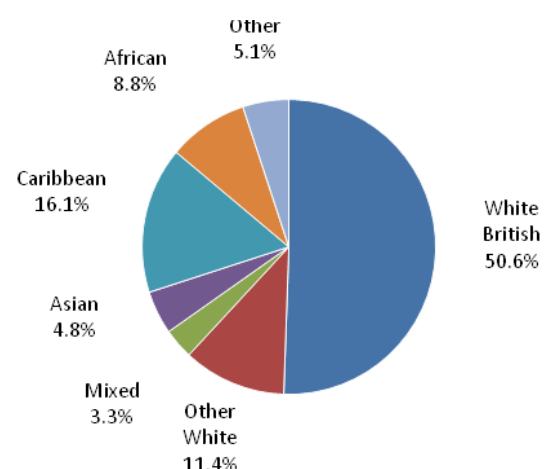
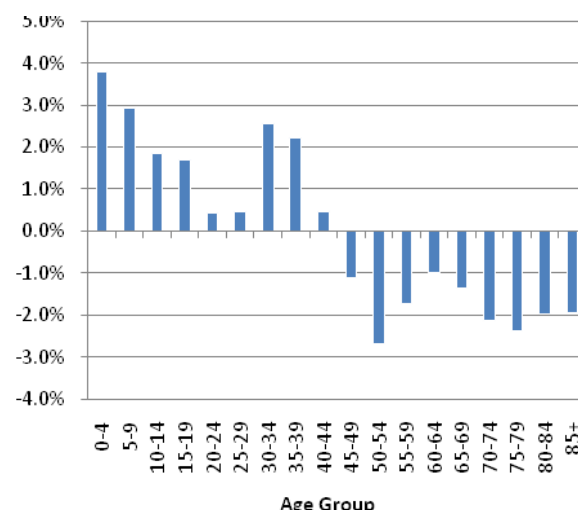


Figure 116  
**Ethnicity of Household Respondent 2007** (Source: Lewisham Household Survey 2007)



- 7.8 When we consider the age profile of the BME population in relation to that of the population as a whole (Figure 117), it is apparent that the ethnic minority population is generally younger with fewer people aged 45 years or older.

Figure 117  
**Age Profile for BME Population in Lewisham Compared with Overall Population** (Source: UK Census of Population 2001)



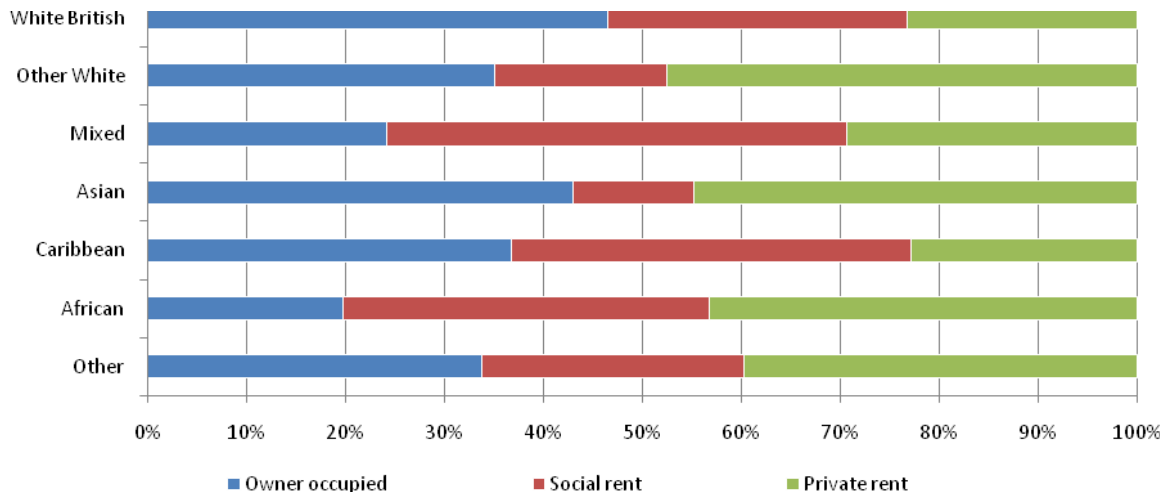


### Current Housing Conditions

<sup>7.9</sup> The tenure of households varies considerably across ethnic groups in Lewisham (Figure 118). Private renting rates are much higher for those in the Other White and Asian ethnic groups, while the Mixed and Black Caribbean groups are more likely to be found in the social rented sector.

Figure 118

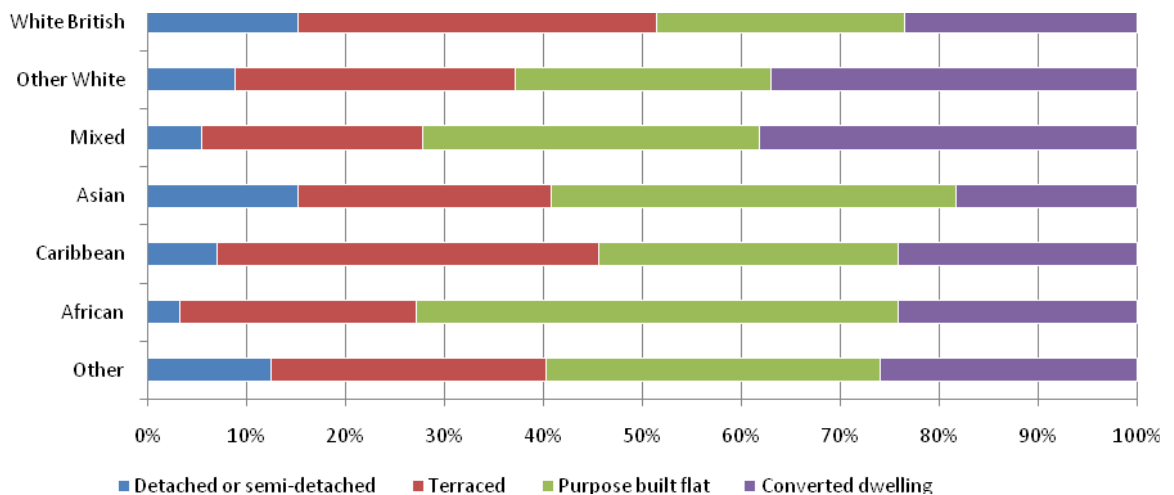
Tenure by Ethnic Group (Source: Lewisham Household Survey 2007)



<sup>7.10</sup> Figure 119 indicates that BME groups are less likely to be occupying detached or semi-detached dwellings in Lewisham. Instead, over a third of the Other White and Mixed groups occupy parts of converted dwellings.

Figure 119

Dwelling Type by Ethnic Group (Source: Lewisham Household Survey 2007)

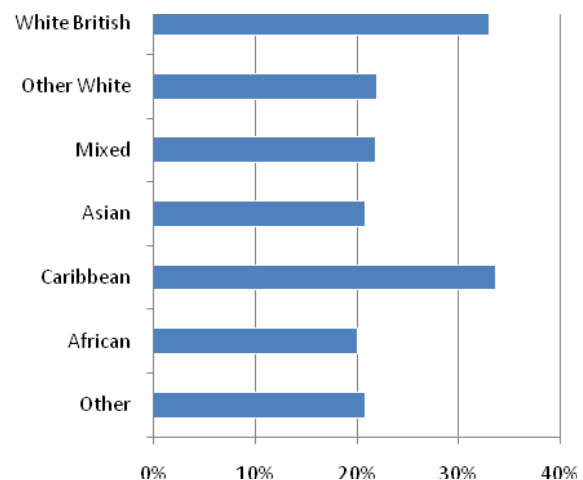


## Health

7.11 An important household characteristic which may have an impact on housing needs is health. A population which is suffering from more ill health may require greater care in residential homes, or special provision of housing to help them cope with their illness.

7.12 The respondents to the household survey were asked about health issues for their households. The question was designed to discover if the household contained anyone who was suffering from long-term health problems. It was not designed to discover how chronic the health problems were. Instead, the follow-up questions were largely designed to assess the impact of any health problems on the housing and care needs of the household.

Figure 120  
Percentage of Households with Health Problems by Ethnic Group  
(Source: Lewisham Household Survey 2007)



7.13 Figure 120 indicates that only Black Caribbean households are as likely to have a member with a health problem as White British households. However, the relatively good health of the BME population may be a product of its relative youthfulness.

## Housing Needs

7.14 Figure 121 indicates households which had at least one room too few for the needs of its occupants. The results indicate that over 20% of all Black African, households were overcrowded. It is noteworthy that all BME groups were more likely to be occupying overcrowded accommodation than the White British households.

7.15 Figure 122 shows that BME households were also more likely to report that they had serious problems with their dwellings. As many as a third of all Mixed households reported at least one serious problem with their dwelling.

Figure 121  
Percentage of Overcrowded Households by Ethnic Group  
(Source: Lewisham Household Survey 2007)

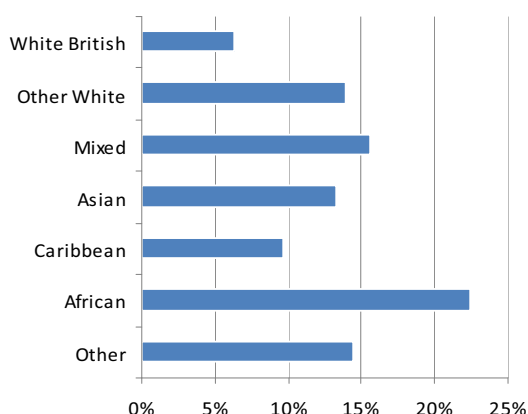
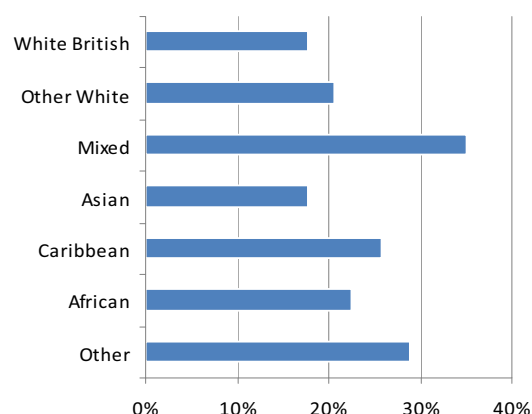


Figure 122  
Percentage of Households with Serious Problems with Dwelling by Ethnic Group  
(Source: Lewisham Household Survey 2007)



- 7.16 When looking at households who are unsuitably housed (Figure 124), nearly half of all Black African households fall into this category. All BME groups are more likely to be in unsuitable housing than White British households.

### Homelessness

- 7.17 Figure 124 identifies that there is an ethnic minority dimension to homelessness acceptances across Lewisham.
- 7.18 Of all households accepted as being homeless and in priority need in the period 2003-07, around 61.0% were from the Non-Whites population, which is much higher with their share of the total population, but relates to the higher than average figures for living in unsuitable housing. 48.3% of all acceptances were for people of Black African or Caribbean origin while only 1.2% were of South Asian origin, which is much lower than their population share.

Figure 124  
Percentage of Unsuitably Housed Households by Ethnic Group  
(Source: Lewisham Household Survey 2007)

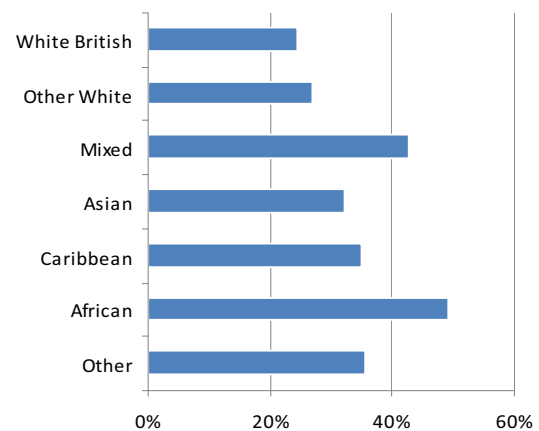


Figure 124  
Homeless and in Priority Need by Ethnic Group Q1 2003-Q1 2007  
(Source: P1E Returns to CLG)

Ethnic Group	Homelessness Cases
White	1,503
African, Caribbean	2,564
Indian, Pakistani, Bangladeshi	65
Other ethnic group	605
Ethnic origin unknown	567
<b>Total</b>	<b>5,304</b>

## Gypsies and Travellers

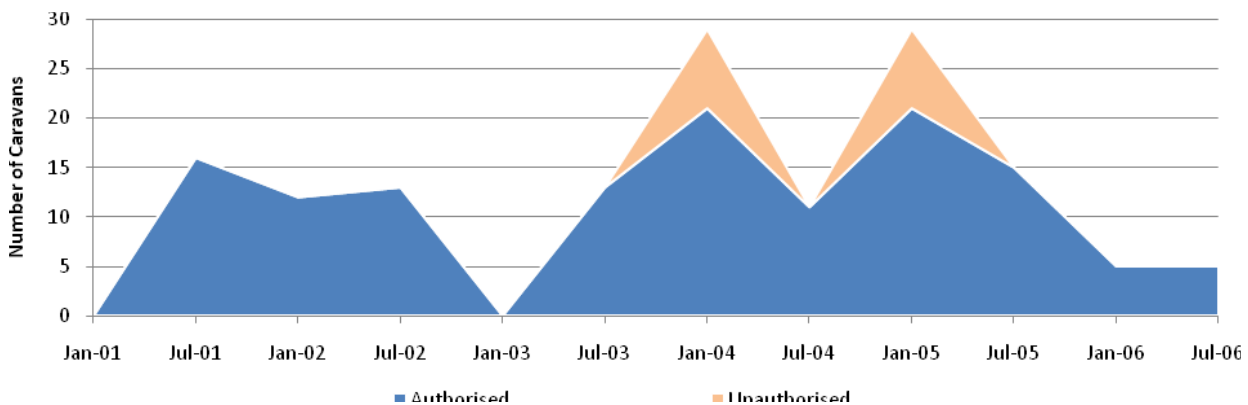
- 7.19 Local authorities are required to undertake accommodation needs surveys for Gypsies and Travellers under the terms of the Housing Act 2004, and the local authorities of London have recently undertaken a joint Gypsy and Traveller Accommodation Needs Assessment. This study identified 5 Gypsies or Traveller families on residential sites and 70 in bricks and mortar housing in Lewisham, and gives a minimum requirement for 2007-2012 of an additional 4 residential pitches and 12 houses. In this context, this section summarises the general context relating to the Gypsy and Traveller communities in Lewisham, but should not be seen as a comprehensive assessment of their needs.

### Local Context

- 7.20 A major omission from the 2001 Census was that it did not record Gypsies and Travellers as being a separate ethnic group despite Roma Gypsies being recognised as a separate ethnic group by the Race Relation Act (RRA) 1976 and Travellers of Irish Heritage being recognised as a separate ethnic group by the 2000 amendment to the RRA.
- 7.21 The best quantitative information available on the Gypsy and Traveller communities derives from a bi-annual survey of Gypsy and Traveller caravans which is conducted by each local authority in England.
- 7.22 Figure 125 shows a historical perspective on the number of Gypsy and Traveller caravans in Lewisham since 2001. Lewisham contains one authorised site at Thurston Road which has room for 17 caravans

Figure 125

Gypsy Caravan Count for Lewisham January 2001 – January 2007 (Source: CLG Bi-annual Local Authority Caravan Count)



### Gypsies and Travellers Living in Bricks & Mortar Housing

- 7.23 The CLG backed caravan count is a very useful tool for analysing the long-term trends in the Gypsy and Traveller population who reside on sites. However, it does inevitably exclude any Gypsies and Travellers who are housed in more traditional dwellings.
- 7.24 This is an important omission because there are estimated to be twice as many Gypsies and Travellers living in socially rented accommodation as there are in caravans (United Kingdom National Report 2004 for the European Observatory on Homelessness: Statistical Update). It is also an important omission because the new CLG guidance on Gypsy and Traveller Needs Assessments from October 2007 identifies that assessments should include the needs of Gypsies and Travellers living in bricks and mortar housing as well as those who reside on caravan sites.
- 7.25 The household survey featured six interviews with respondents who identified themselves as being Gypsies or Travellers who were now living in bricks and mortar housing and another two households where the respondent was not a Gypsy or Traveller, but another member of the household was.
- 7.26 Eight interviews represent a small sample comprising 0.5% of all of the interviews which equates to around 500 households, but are drawn from a random sample of households and therefore are likely to be representative of the Gypsy and Traveller population in bricks and mortar accommodation. However, while the eight interviews are likely to reflect the true size of the Gypsy and Traveller population it is difficult to conduct any detailed analysis of such a small sample. It should also be noted that this figure is substantially higher than the estimate reported in the London Boroughs' Gypsy and Traveller Needs Study, which suggests the actual need is much greater than first thought.

### Housing Requirements of Older People

- 7.27 For the purposes of this section we will define an older person as someone who is over the age of 60 years. The population of the Lewisham is noticeably younger than that of England and Wales as a whole. Some questions within the Household Survey were only directly relevant to the respondent, and under these circumstances we will only use the results from respondents aged 60 years or over. For other questions the households as a whole are the most relevant source of information and under these circumstances we will use the categorisation outlined below:

- All older: At least one person in the household is aged 60 years or over and no-one in the household is aged under 50 years
- Some older: At least one person in the household is aged 60 years or over, but at least one member of the household is aged under 50 years
- None older: No member of the household is aged over 60 years

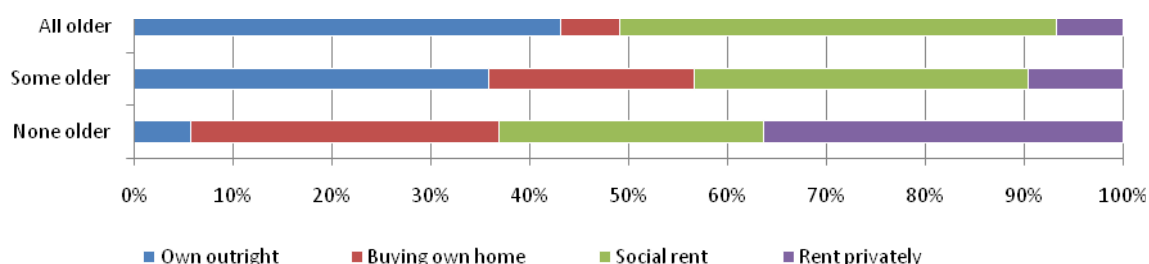
7.28 The Household Survey indicated that 17.9% of households in Lewisham were all older and another 5.5% contained at least one older member of the household alongside younger members. 20.4% of all respondents to the survey were aged over 60 years.

### Current Housing Circumstances

7.29 The Household Survey indicated that there are significant differences between older and non-older households in their housing tenure (Figure 126). Over 40% of older households own their home outright. Households with no older members are more likely to be buying their own home, or renting in the private sector.

Figure 126

Tenure by Age Group (Source: Lewisham Household Survey 2007)

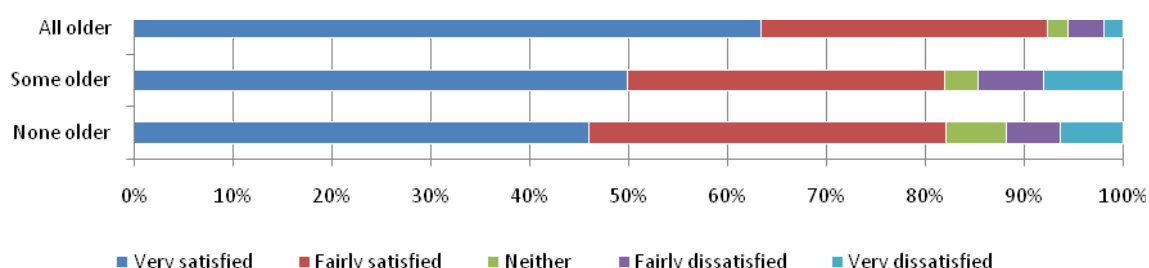


7.30 It is particularly worth noting the proportion of older households that live in the social rented sector – which accounts for 44% of all older person households in the borough.

7.31 The majority of residents of Lewisham are satisfied in their current home and households which contain older members are more likely to be satisfied than those which do not contain older members (Figure 127).

Figure 127

Satisfaction with Current Home by Age Group (Source: Lewisham Household Survey 2007)



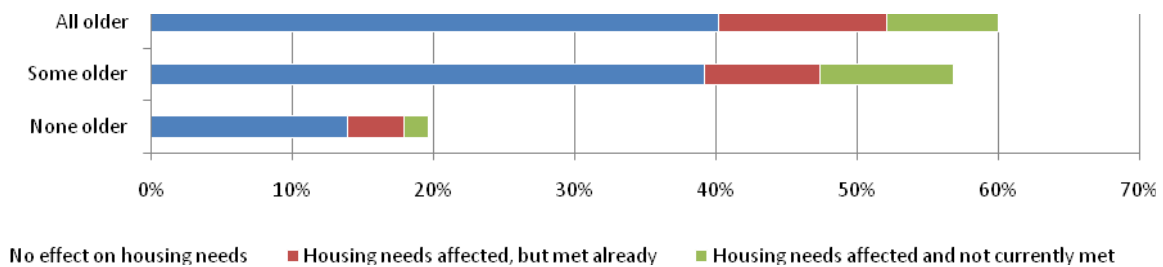
### Health Problems

7.32 The Household Survey indicated that 60% of all older households and nearly 57% of households which contain some older members have at least one member suffering from a self reported health problem (Figure 128). This compares with 19% of households which have no older members.

- 7.33 Figure 128 shows how these health problems impact on the housing needs of the household. 20% of households with all older and 18% of households with some older members have their housing needs affected by the health problems of at least one member of their household. 8% of all older households and 10% of households with some older members do not currently have their housing needs due to health problems met by their current home. This amounts to around 3,000 homes across Lewisham which do not currently meet the housing needs of an older member of the household due to identified health problems.

Figure 128

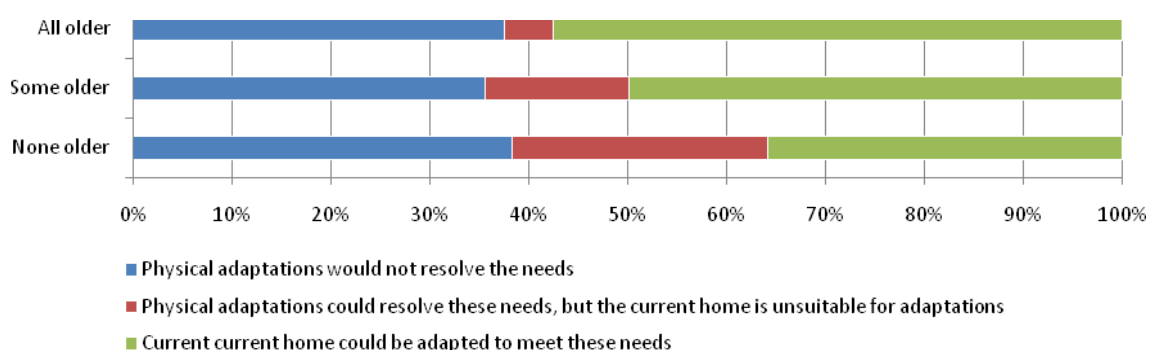
Health Problems and Housing Need in Household by Age Group (Source: Lewisham Household Survey 2007)



- 7.34 Figure 129 shows that of the households who felt that their current home did not satisfactorily meet housing needs due to health problems, around 58% of all older and 50% of some older households felt that their current home could be adapted to meet their needs. However, around 5% of all older and 15% of some older households felt that they would need to move to another home, which was more suitable for their needs.
- 7.35 Therefore, the majority of those households containing older persons where their home was not meeting their housing needs due to a health problem did not need to move to another home. Only a relatively small number of households did need to move, but these still amounted to around 200 households across Lewisham.

Figure 129

Needs of those Experiencing Difficulties by all Households Whose Home did not Satisfactorily Meet the Health Needs of its Members (Source: Lewisham Household Survey 2007)

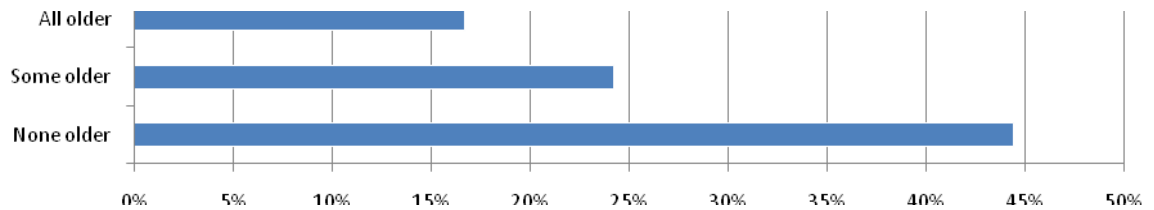


## Households Wanting to Move

7.36 The Household Survey indicated that 17% of households of all older persons and 24% of households with some older persons felt that they would like to move. This is lower than the 44% with no older persons who wanted to move (Figure 130).

Figure 130

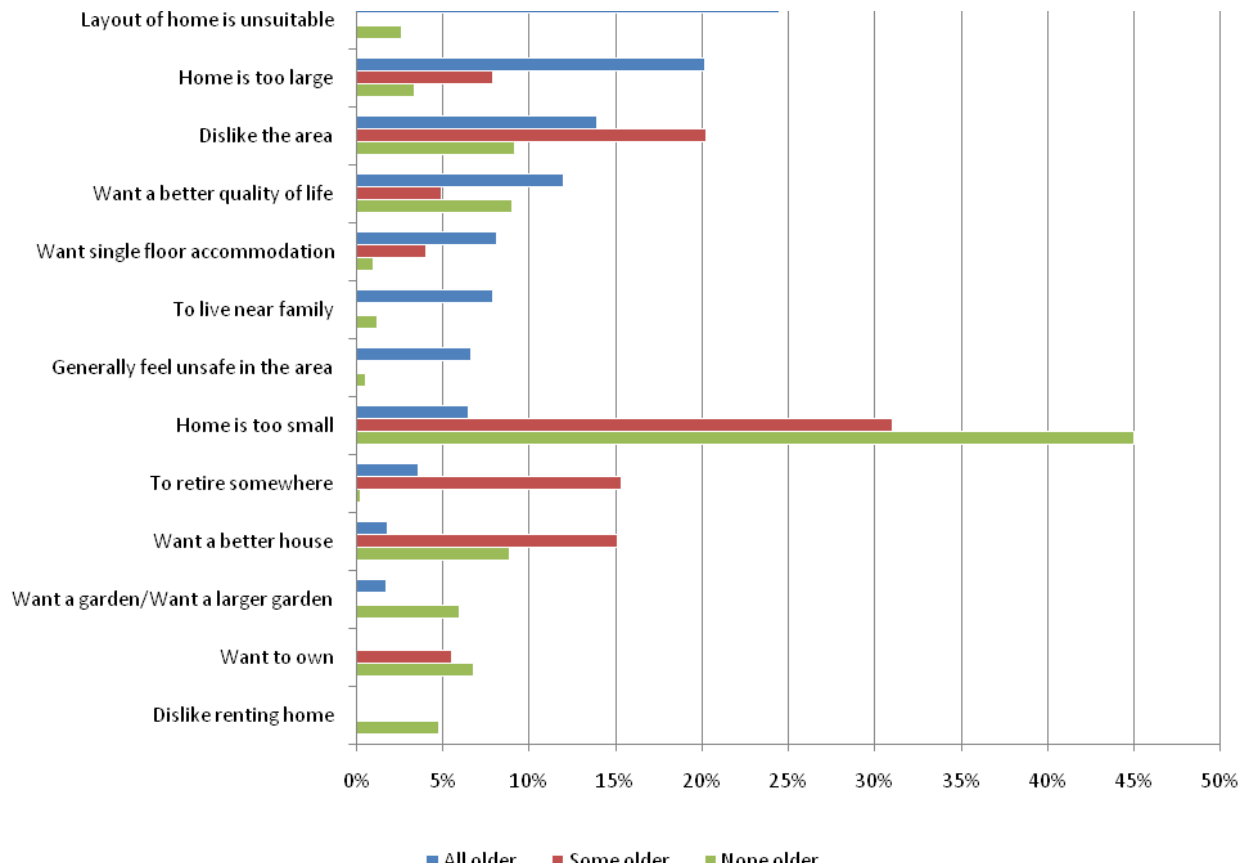
Want to Move by Age Group (Source: Lewisham Household Survey 2007)



7.37 The reasons given for wanting to move were very different for those households with older persons compared to those with no older persons (Figure 131). The former were much more likely to want to move because their current home was too large or unsuitable for their needs. Those with no older persons were much more likely to want to move because their current home was too small or because they wanted a better house or quality of life.

Figure 131

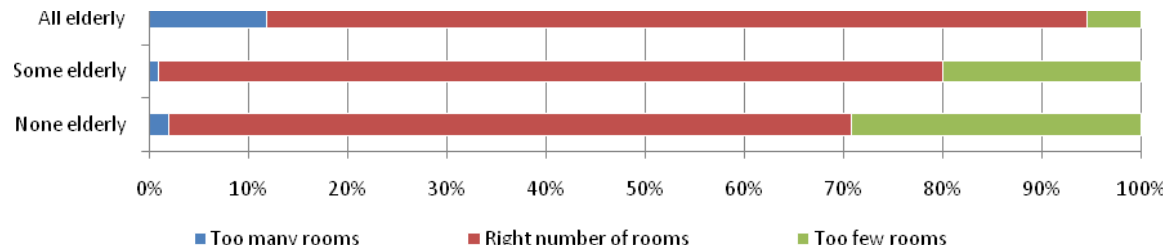
Reasons for Wanting to Move by Age Group (Source: Lewisham Household Survey 2007)



7.38 Figure 132 shows that households containing only older persons were more likely to feel that they had too many rather than too few rooms in their home. This pattern was reversed for households with some older persons within them, indicating that households with a range of ages require many rooms.

Figure 132

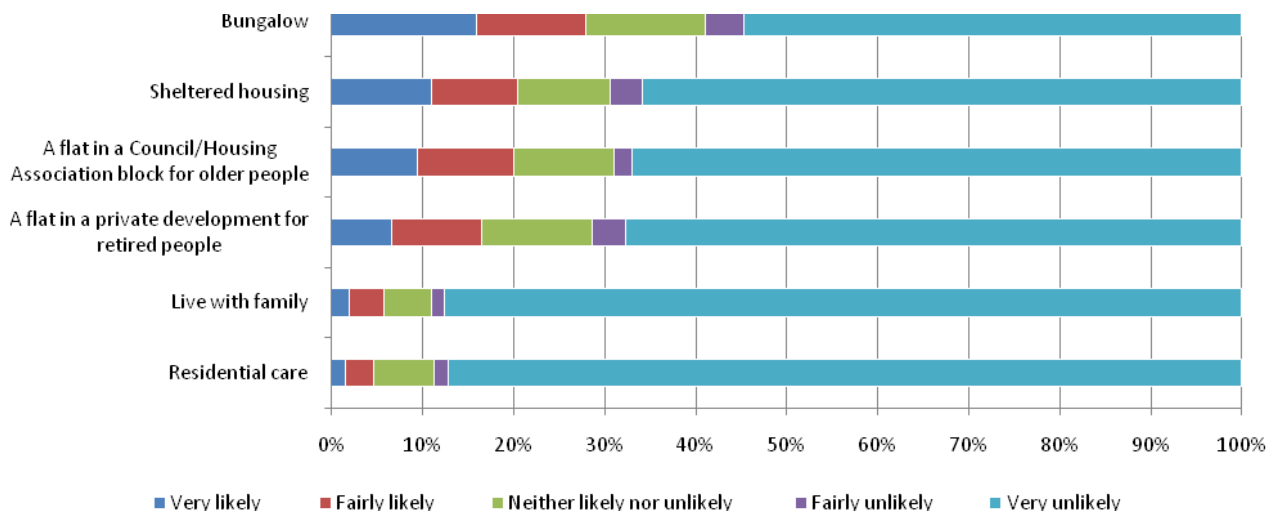
**Too Many or Too Few Rooms by Age Group** (Source: Lewisham Household Survey 2007)



7.39 Respondents who were aged over 60 years were asked about types of accommodation they were likely to consider moving to in the future. Figure 133 shows that nearly 30% of all household respondents aged over 60 years felt that it was likely they would consider moving to a bungalow in the future. Around 20% were also likely to consider sheltered housing or a flat in a Council/Housing Association block for older people. Around 20% were also likely to consider sheltered housing or a flat in a Council/Housing Association block for older people.

Figure 133

**Likelihood of Considering Types of Accommodation as they Became Older for Respondents Aged 60+** (Source: Lewisham Household Survey 2007)

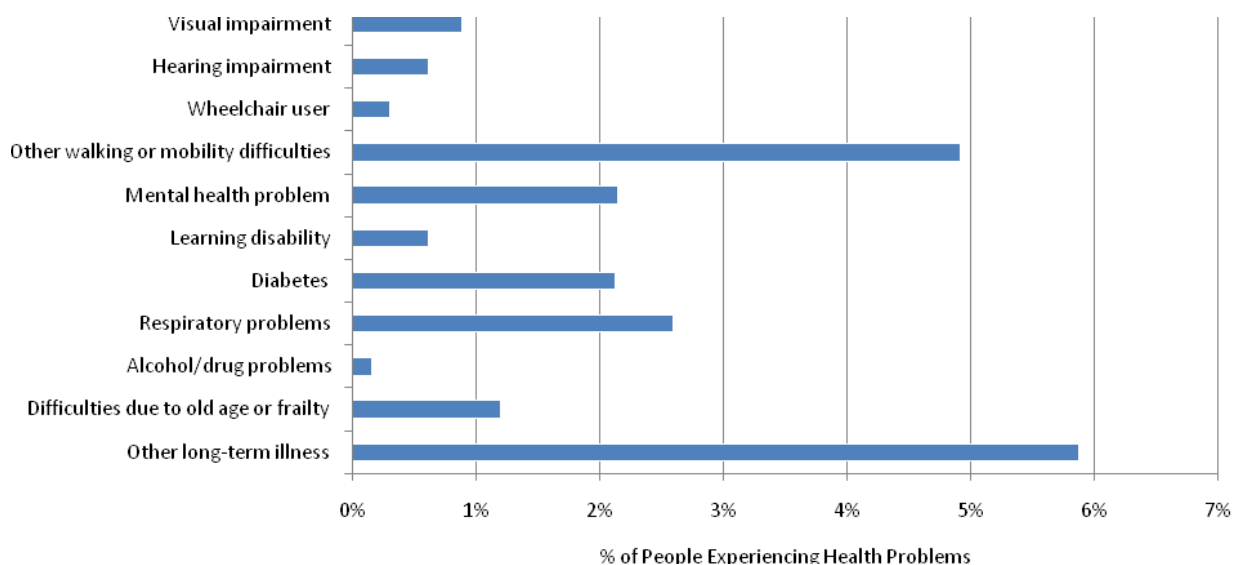




## People with Support Needs

- 7.40 The respondents to the Household Survey were asked about health issues for their households. The questions were designed to discover if the household contained anyone who was suffering from long-term health problems and to assess the impact of any health problems on the housing and care needs of that household.
- 7.41 In total 37,850 people living in Lewisham were reported as having health problems. This is around 15% of the total population. Some of the individuals with health issues resided in the same household. Therefore, in total 32,750 households contained at least one member with a health problem. This represents around 29% of all households in Lewisham.
- 7.42 The main problems identified were walking and mobility problems and difficulties due to old age (Figure 134)
- 7.43 The following table forms 3 logical groups:
- Mobility, physical and sensory
  - Mental health and learning disabilities
  - LLTI – e.g. diabetics respiratory etc

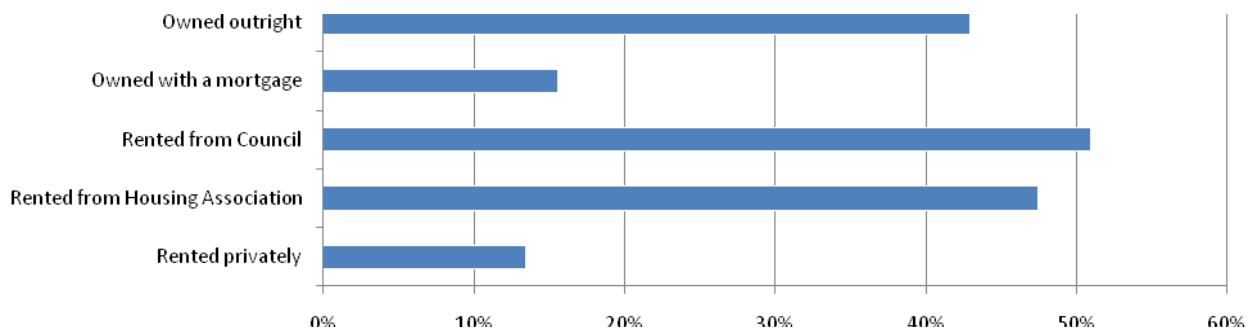
Figure 134  
Nature of Health Problems Experienced (Source: Lewisham Household Survey 2007)



- 7.44 Figure 135 shows that over 50% of households renting from the Council and 45% renting from a Housing Association contain at least one person who has a health problem. Over 40% of households which own outright also contain at least one member with a health problem. This tenure contains many older persons who are more likely to have health problems.

Figure 135

Households with 1+ Members Experiencing Health Problems by Tenure (Source: Lewisham Household Survey 2007)



### Care and Support Needs

<sup>7.45</sup> Figure 136 shows that of the household members with a health problem, 73% were able to care for themselves and the remaining 27% (10,300) needed some form of care or support. Figure 137 shows that, 84% of those persons with care or support needs already had them met. This still leaves 16% (1,600) with some form of care or support need unmet.

Figure 136

Care Needs of Households with 1+ Members Experiencing Health Problems (Source: Lewisham Household Survey 2007)

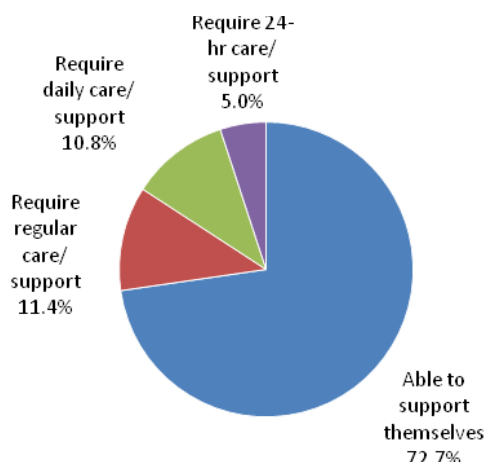
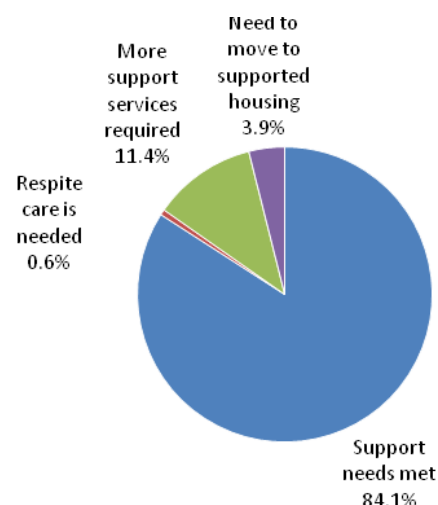


Figure 137

Support Needs of Households with 1+ Members Experiencing Health Problems (Source: Lewisham Household Survey 2007)



<sup>7.46</sup> Of the 29% of households which contained someone who had a health problem, 31% felt that this affected their housing requirements. It is also noteworthy that 13% of households containing someone with a health problem felt that their housing had either caused the problem, or made it worse.

<sup>7.47</sup> Of those who do require special housing requirements, 38% felt that their requirements were already met by their current home, which implies that 62% of households felt that their homes were not currently adequately adjusted to the health problems of household members. This represents around 3.3% (3,800) of all households in Lewisham.

## Housing Problems and Required Adaptations

7.48 Taking the 3.3% of households who felt that their house was not adequate to meet the needs generated by the health problem of persons, Figure 140 shows the major problems identified. These were climbing stairs, general mobility and bathing and showering. All of which can be linked to issues associated with mobility and old age.

7.49 Figure 140 shows options for adaptations. From those households who stated that their current home does not satisfactorily meet housing needs due to health problems, 49% thought that their current home could be adapted to meet their needs; 14% felt that they would need to move to another home which was more suitable for their needs. Of households who lived in homes where there could be physical adaptations, the majority would like to see handrails and bathroom adaptations fitted.

7.50 Many properties in Lewisham already have adaptations fitted in them. In particular, 11% of properties are set-up for single floor living, and 6.5% have hand/grab rails fitted. In total around 19% of all properties in Lewisham have adaptations fitted. This amounts to around 21,000 properties.

7.51 There is a mismatch between those with health problems, who need adapted properties and those people actually living in adapted properties. Around 40% of all adapted properties are currently occupied by households with no occupant with a health problem. It may be that the need for adapted properties can be used as part of the allocation process for housing to ensure that these properties are used to their fullest advantage. This is difficult to achieve in practice except for major adaptations for example to wheelchair standard. This because most adaptations are individually assessed and are highly specific to the individual.

Figure 140  
Activities that are Difficult for Household Members with Health Problems where the Layout of the Current Home didn't meet their Health Needs (Source: Lewisham Household Survey 2007)

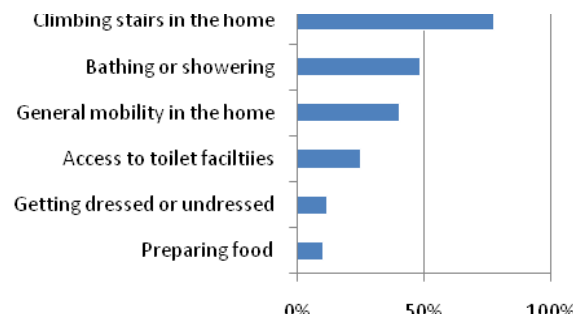


Figure 140  
Options for Adaptations for Households with 1+ Members with Health Problems where the Layout of the Current Home didn't meet their Health Needs (Source: Lewisham Household Survey 2007)

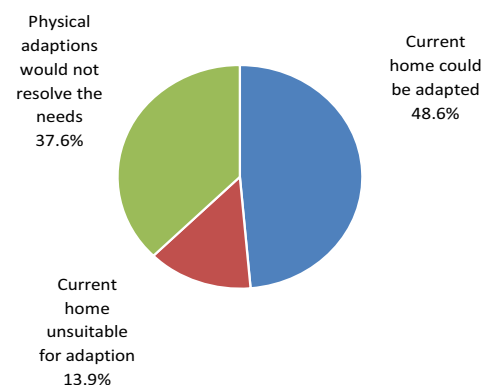
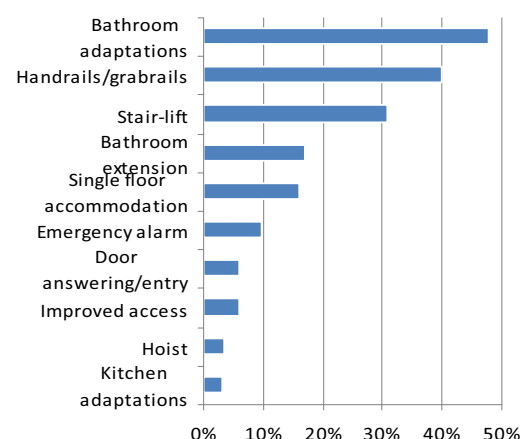


Figure 140  
Nature of Adaptations Required for Households with 1+ Persons with Health Problems and Where Their Current Home Required at Least One Adaptation (Source: Lewisham Household Survey 2007)



- <sup>7.52</sup> Cost of adaptations was an issue for some households who needed adaptations to their home. 38% felt that they were responsible for adaptations but that they could not afford them. This equates to around 600 households across the Borough.

### Summary of Key Points

#### BME Households

- There has been a growth in all groups of the BME population from 39% of households in 2001 to 49.4% households in 2007.
- There are variations in housing tenure across ethnic groups in Lewisham. Asian and Other White groups mainly rent privately, Mixed and Black Caribbean groups are more likely to be in the social rented sector
- All BME groups were more likely to be occupying overcrowded accommodation than the White British households BME households were also more likely to report serious problems with their dwellings or to be in unsuitable housing.
- Lewisham accepted 5,304 cases of households who were homeless or in priority need between 2003-07. Of these 61% were from Non-White households and 48.3% were Black African or Caribbean in origin.

#### Older Persons

- 3,000 homes across Lewisham lived in by older people do not meet their current housing needs due to health problems (19% of all older and 18% of some older households). Although most felt that their current home could be adapted to meet their needs, 5% of all older and 15% of some older households felt that they would need to move to another home which was more suitable for their needs (around 200 households).
- Nearly 30% of all household respondents aged over 60 years felt that it was likely they would consider moving to a bungalow in the future. Around 20% were also likely to consider sheltered housing or a flat in a Council/Housing Association block for older people.

#### Vulnerable Groups with Support Needs

- In total 37,850 (15%) people living in Lewisham were reported as having health problems and 32,750 (29%) households contained at least one member with a health problem. Of the household members with a health problem, 16% (1,600) did not currently have their care or support needs met.
- 31% of households which had someone with a health problem felt that this affected their housing requirements. Of these, 62% (3.3% of all households) felt that their current home did not meet their health needs.
- Although 14% of those who felt their health affected their housing requirements felt they would need to move to another home, 49% felt that their current home could be adapted with items such as handrails, stair lifts and bathroom adaptations.

## Chapter 8: Conclusions and Implications

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### Strategic Housing Market Assessments and National Housing Policy

- 8.1 The broad policy context for the requirement for Local Authorities to undertake Strategic Housing Market Assessments (SHMAs) was first set out by Government in 2005:

*“[the]...strategic role of the local authority starts from its ability to look at land-use in an area and the operation of the housing market across all tenures - in other words, to be a custodian of the community and not just a custodian of some of its housing”.*

David Milliband MP, for Minister of Communities & Local Govt, 2005

### The Functions and Use of an SHMA

- 8.2 SHMAs should provide a sound evidence base for informing the development of regional, sub-regional and local Housing Strategies.

- 8.3 In terms of the development of local Housing Strategies particularly, the SHMA should be used to:

- Complement other evidences
- Inform the generation and appraisal of options
- Inform the engagement of stakeholders
- Develop policy recommendations

- 8.4 Additionally, the SHMA should be used to:

- Identify issues requiring further specific study at a greater level of detail
- Inform the development of other Strategies and similar documents, such as the Local Development Framework *Core Strategy* and associated *Development Plan Documents*
- Help inform a “Business Case” approach to examining potential service improvements and policy developments
- Help the Authority develop its policies and processes with a view to achieving positive assessments from Audit Commission inspection under *Key Line Of Enquiry (KLOE)*2

- 8.5 It should be noted that, by its nature, an SHMA cannot itself put forward detailed policy recommendations, largely because there are so many other factors of which account would need to be taken but which are beyond the scope of the SHMA. These include:

- Other relevant bodies of evidences
- Other pre-existing Strategies dealing with associated themes
- The Sustainable Communities Strategy and the Local Area Agreement
- The Council’s Corporate Plan
- The Council’s Medium Term Financial Plan

- 8.6 The SHMA should therefore, in providing a robust and credible evidence-base, assist the Council and its stakeholders in drawing up their own detailed policy recommendations.
- 8.7 However, where possible (and appropriate) the SHMA will indicate the general direction of travel which the Council may wish to take on certain issues.

### London and Lewisham Policy Context

- 8.8 The Mayor's London Plan forms the backdrop to the development of sub-regional and borough plans in London. Its main aims are to accommodate London's growth within its boundaries, to make London a better city to live in, more prosperous, more accessible, more attractive, well-designed and green, and to promote social inclusion.
- 8.9 Since 1989 the population of London has been growing. The estimated population in 2003 was 7.3 million people in 2003 and the projection is for it to be 8.1 million by 2016. The population is also expected to become more youthful and culturally diverse.
- 8.10 The Draft Mayor's Housing Strategy, 2007, has an affordable housing target of 50% and plans for 50,000 new affordable homes for Londoners during 2008-11.
- 8.11 Developing housing provision is an important part of Lewisham's strategic objectives described in its Unitary Development Plan. Lewisham's housing target within the London Plan is 9,750 units, which equates to 975 dwellings per annum. This target is made up of conventional supply, non self contained units and vacant dwellings.

### The South East London Sub-region

- 8.12 Much of the data relating to the concepts of self containment, as envisaged by the practice guidance and household migration reinforces the coherence of the sub-region as a functional housing market.

## Key Messages

### Geographical distribution of demand and need

- 8.13 The SHMA shows that the northern part of the borough is most likely to contain unsuitably housed households though, as in most heavily-populated and densely-developed urban areas (especially in London), the overall demand and need for housing is spread across the borough rather than being concentrated in particular locations.
- 8.14 The most appropriate mechanism for identifying potential locations for additional housing, including affordable housing, is the Local Development Framework's site allocations process. SHMA data are therefore an important input to a Local Authority's Site Allocations DPD (Development Plan Document) – but given the substantial level of housing need identified across the borough, it is likely that affordable housing will be an important consideration for all sites.
- 8.15 In practice, the actual level of affordable housing on any particular site will depend on economic viability criteria coupled with the availability of funding. However, if the Council are to effectively tackle the identified housing needs in the borough, it will be necessary to maximise affordable housing delivery on all sites.

### Empty properties

- 8.16 The scope of the SHMA did not extend to examining the incidence of empty properties in Lewisham and so no data are available. However, empty properties represent a small but important source of housing supply and so the Council will no doubt be considering the evidence available from other sources (e.g. National/Local Indicators relating void-rates in its own stock, similar indicators for stock in the Housing Association sector, Council Tax data, and data in the Private Sector Stock Condition Survey) in order to assess the Business Case costs/benefits of directing staff and capital resources towards returning empty property into use.

### Property Conversions and the Buy-To-Let Market

- 8.17 The growth in the market-share by tenure of the Private Rented Sector in Lewisham broadly reflects a national trend. Much of this reflects the growth of the Buy-To-Let market, which itself is attributable to a complex of economic factors at a national level. At national and local levels, the impact of this growth is reflected in physical changes within the existing housing stock and in financial/social terms by certain household-types looking for accommodation. In short, Buy-To-Let landlords have significantly re-shaped the local market by buying family-sized properties and converting them into smaller self-contained units. This has, of course, always happened but it is the recent rate and scale of activity which is notable, as it has removed a volume of family-sized stock from the overall existing supply. This, in turn, has effectively led to a scarcity premium being applied to the remaining family-sized private rented stock
- 8.18 Local authorities are clearly not able to control or even influence the economic factors which led to the BTL boom, and so it follows that they are largely limited to responding to its effects. Nevertheless, the Council may wish to consider (if it hasn't already done so) whether it is necessary to more tightly manage the rate at which the market converts family-sized stock into smaller units; it can effect control over this through the powers available to it as a Planning Authority
- 8.19 Additionally, given that conversions do fulfil an important strategic function within the local housing market, the Council will also wish to ensure that existing conversions are suitable in terms of quality and safety. It is assumed that the Council has taken account of this in its Private Sector Housing Strategy.

## Needs of sub-groups

### BME Households

- 8.20 There has been a growth in all groups of the BME population from 39% of households in 2001 to 49.4% households in 2007.
- 8.21 There are variations in housing tenure across ethnic groups in Lewisham. Asian and Other White groups mainly rent privately, Mixed and Black Caribbean groups are more likely to be in the social rented sector
- 8.22 All BME groups were more likely to be occupying overcrowded accommodation than the White British households. BME households were also more likely to report serious problems with their dwellings or to be in unsuitable housing.

- 8.23 Lewisham accepted 5,304 cases of households who were homeless or in priority need between 2003-07. Of these 61% were from Non-White households and 48.3% were Black African or Caribbean in origin.
- 8.24 At the borough-level SHMA, it is not possible to examine the reasons for these patterns of tenure-distribution by ethnicity due to limited sample sizes – but the sub-regional analysis will consider these issues across South East London in more detail. Similarly, in terms of the disproportionate representation of BME households in over-crowded and unsuitable properties, the sub-regional analysis will seek to better understand the reasons for this.

### Older Persons

- 8.25 At present, 3,000 homes across Lewisham occupied by older people do not meet their current housing needs due to health problems (19% of all older and 18% of some older households). Although most felt that their current home could be adapted to meet their needs, 5% of all older and 15% of some older households felt that they would need to move to another home which was more suitable for their needs (around 200 households).
- 8.26 Nearly 30% of all household respondents aged over 60 years felt that it was likely they would consider moving to a bungalow in the future. Around 20% were also likely to consider sheltered housing or a flat in a Council/Housing Association block for older people.

### Vulnerable Groups with Support Needs

- 8.27 In total 37,850 (15%) people living in Lewisham were reported as having health problems and 32,750 (29%) households contained at least one member with a health problem. Of the household members with a health problem, 16% (1,600) did not currently have their care or support needs met.
- 8.28 Approximately 31% of households which had someone with a health problem felt that this affected their housing requirements. Of these, 62% (3.3% of all households) felt that their current home did not meet their health needs. Although 14% of those who felt their health affected their housing requirements felt they would need to move to another home, 49% felt that their current home could be adapted with items such as handrails, stair lifts and bathroom adaptations.

## What Can the Council Do?

### Improving the Use of Existing Stock

- 8.29 Most of Lewisham's housing requirements are being met by existing stock – for even if 6,775 additional homes are delivered over the next 5-years, this only increases the existing stock by around 5.4%. It is therefore essential to focus on improving the condition and usage of existing properties as well as building new housing.
- 8.30 Older dwellings are more prone to problems with poor physical condition and low energy efficiency, and much of the Lewisham stock is old, with 44% of the properties pre-dating 1919. The study identified 35,000 households with serious problems with the condition of their home. Of these households, 2,500 are owner occupiers who cannot afford to undertake the identified repairs and a further 19,000 are renting homes where the landlord is unlikely to repair the property.



- 8.31 Of the 35,000 households with one or more problems with their dwellings, 24,500 reported that at least one problem was serious. For 10,600 households the nature of the problems they are experiencing are such that they are classified as being unsuitably housed. In projecting the need for additional housing, the model assumes that any problems with the condition of the existing housing stock will be resolved.
- 8.32 Future decision making should recognise the relative importance of investing in the maintenance of the existing housing stock, as it is typically less expensive to upgrade existing properties to maintain their useful life, than to replace them with new housing. Ways of supporting the improvement of these properties to an acceptable standard must be an important part of any response to addressing local housing needs.
- 8.33 It is also important for Lewisham to continue to identify opportunities to reintroduce long-term vacant properties back into the housing market through the Empty Homes Initiatives.

### Increasing the Amount of Affordable Housing

- 8.34 The study has identified a need for an extra 12,685 social rented homes over the next five years and also needs for larger intermediate affordable properties.
- 8.35 1,300 new social rented units and 400 intermediate affordable homes have been delivered in the last five years in Lewisham. Less than 20% (326 units) of all affordable housing provided was delivered through the planning system using mechanisms such as Section 106 agreements.
- 8.36 Without substantial additional funding from the Housing Corporation to enable an increase in affordable housing provision, local authorities will need to maximise affordable housing delivery wherever opportunities arise. Not all housing sites will contribute towards affordable housing delivery, either because of their small size or high development costs associated with the site. Increasing delivery through the planning system may therefore require higher percentages of affordable housing on qualifying sites and/or the reduction of site size thresholds.
- 8.37 Whilst the needs based evidence would support an affordable target of 50% or more on developments in the borough, it will also be essential to assess the viability of delivering affordable housing through the planning system. Whilst it is important to set delivery targets that maximise the number of affordable housing units delivered, within this context it will also be important to identify if higher percentage targets are compromising the overall housing delivery programme. It is important to remember that requiring a slightly lower affordable housing percentage of a higher overall delivery rate may actually yield more affordable homes – and it is the number of units delivered that is of key concern in seeking to address the identified needs.
- 8.38 In certain circumstances, housing sites may be brought forward with a view to delivering 100% affordable housing. Such sites may be purchased competitively by an RSL, but given recent increases in land values, it has become difficult for RSLs to compete effectively with private developers to purchase sites in this way. Nevertheless, where funding is available such an approach may still be viable. Alternatively, it may be possible for RSLs to include an element of market housing on the site to cross-subsidise the affordable housing provision.
- 8.39 Delivering affordable housing should be considered a priority when Lewisham seeks to dispose of its own land. Authorities may forgo the full capital receipt of a site in return for a proposed future land use which improves social capital. In this context, where affordable housing constitutes a significant

element of the proposed land use, it may be possible for an RSL (or another affordable housing provider) to purchase the land at a discounted price, with the discount facilitating a considerably larger proportion of affordable housing than would have been possible had the land been sold at market value.

- 8.40 The local authority may also be able to increase the amount of affordable housing available through the purchase of existing satisfactory properties, or similarly by purchasing and renovating vacant housing in the area for rent to social tenants. However this is recognised as an expensive mechanism for delivering relatively small numbers of affordable homes.
- 8.41 The amount of additional affordable housing required could also be offset by subsidising households requiring intermediate affordable housing to access market housing by ensuring that schemes such as Homebuy are allocated sufficient funding.
- 8.42 It is generally recognised that the amount of social housing grant available is limited. Therefore it is critical that the available funding is targeted correctly. The value of land is used by the planning system to subsidise planning gain packages, so if land values are low, it follows that there will be less subsidy available from planning gain. If there is less subsidy from planning gain then there is more likely to be a funding gap and so it is appropriate to target social housing grant at these sites.
- 8.43 In this context, delivering affordable housing without grant funding is more likely to be viable on sites with relatively high land values and relatively low development costs, therefore the available funding should typically be targeted to areas with lower land values and sites that have exceptional development costs, such as those associated with decontamination or flooding.

### **Balancing Demand for Social Rent and Intermediate Affordable Housing**

- 8.44 The balance of appropriate provision between social rent and intermediate housing products is open to debate. In practice, a proportion of households currently occupying social rented housing could afford to pay more if they chose to do so and there was a supply of appropriate housing.
- 8.45 It may be appropriate to encourage more existing tenants to move from their social rented homes to increase the re-let rate within the social rented sector, given the relative delivery costs of intermediate and social housing products. It typically requires less grant to deliver an intermediate affordable home than it does to deliver a property for social rent.
- 8.46 If this movement was accelerated the total number of homes required across all sectors would not change but the balance between social rent and intermediate housing options would shift. Also there might not be a change in the overall affordable housing required either, but that would depend on the how much more money was used by those additional households who were encouraged to vacate social housing.
- 8.47 There is scope for further research to identify what might encourage existing social tenants to consider intermediate housing options (or market housing if appropriate). This could include cash incentive schemes or other more practical support (such as providing assistance with the moving process).

### **In Conclusion**

- 8.48 This Local Housing Market Assessment has identified a number of challenging issues that require the housing and planning authorities of Lewisham to work together with the development industry,

housing associations, delivery agencies and funders to deliver the housing required across the whole housing market and to find a range of solutions to address the need for affordable housing.

- <sup>8.49</sup> Joint-working will be needed to design effective policy frameworks, address the delivery of new housing, provide the choice, tenure and mix of housing required and maintain and manage the existing stock. Working together is also likely to maximise the amount of funding secured for affordable housing provision in the future.
- <sup>8.50</sup> This study provides the basis for working together to meet the housing requirements of Lewisham – however it only constitutes the start of the process necessary to deliver a sequence of solutions which will be developed and improved over time. The Local Housing Market Assessment also requires monitoring and updating so that the evidence used to develop policy remains current and up-to-date, and market signals are acted on before trends develop into problems on the ground.
- <sup>8.51</sup> There are also some opportunities to address issues on a sub regional basis and these are considered as part of the wider South East London SHMA.



## Appendix A: Household Survey Technical Report

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### Survey Design

- A.1 In partnership with the Council and other authorities across the sub-region, a detailed questionnaire was designed to gather the required information – including comprehensive information about individual household members both past and present.
- A.2 The main sections of the questionnaire are detailed below.
- Current housing circumstances – tenure, type, size and condition of current home;
  - Satisfaction with current area and local services;
  - Previous homes – area, type, tenure and reasons for moving;
  - Future moves – likelihood of moving, preferred tenure and likely destination;
  - Household profile – age, gender, relationships, ethnicity and employment;
  - Health problems, special needs and housing options for getting older;
  - Changes in the household structure – persons that have recently left household and the likelihood of household members leaving the household in future;
  - Financial issues – sources of income, income level, savings and debts; and
  - Housing costs – current costs, second homes and experiences of financial difficulties.

### Fieldwork Summary

- A.3 The need for reliable data about household composition, affordability and other characteristics, such as special needs, tenure and bedroom requirements meant that a household survey (based upon detailed personal interviews in people's homes) was the most appropriate method for the study.
- A.4 Providing surveys are conducted with rigorous sampling and fieldwork standards to ensure a good approximation to a random survey, surveys can achieve very accurate results with quite moderate sized samples. However, it is not often understood that only proper random samples can be certified as more or less accurate at determinate confidence levels.
- A.5 The fieldwork for the Lewisham Local Housing Market Assessment involved a household survey of a random and representative sample of 1,500 households across the borough. Every dwelling had an equal chance of selection that would not be influenced by any previous selection, with the exception of prohibiting the selection of the same dwelling on more than one occasion.
- A.6 The population base for selecting the required sample was the Postal Address File (PAF) which is the Royal Mail register of small users (i.e. those addresses that only receive small volumes of mail each week). Whereas the majority of such users are domestic homes, they also include some small business and other non-residential addresses – but through proper fieldwork management, this population forms an appropriate basis for sampling local households.
- A.7 In order to achieve the required household surveys, a total of 2,650 randomly selected addresses were approached between June and July 2007 and a total of 1,506 households were successfully

interviewed. Primary target addresses were visited on at least four occasions, at different times, and on different days before being considered a non-contact.

- A.8 Only resident owners or tenants (or their resident partners) were accepted as respondents, and more than half of the interviews (55.2%) were achieved outside normal working hours ensuring adequate representation from working age respondents.

Figure 141  
Household Surveys Achieved by Month of Interview  
(Source: Lewisham Household Survey 2007)

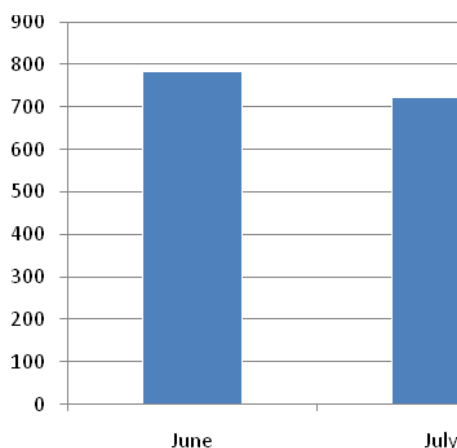
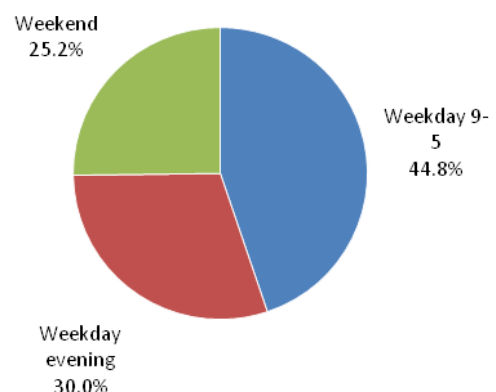


Figure 142  
Household Surveys Achieved by Time of Interview  
(Source: Lewisham Household Survey 2007)



- A.9 Of the 2,650 addresses called on, 56.8% yielded a successful interview – though this increases to 62.2% when addresses with no household resident are discounted from the base sample. The remainder of the calls were as follows:

Figure 143  
Interviews Conducted by Area (Source: Lewisham Household Survey 2007)

Outcome of Contact	Number of Addresses Approached	% of Addresses Approached	% of Households Approached
<b>Household Interviewed</b>			
Successful interview	1,506	56.8%	62.2%
<b>Household Not Interviewed</b>			
Refused to be interviewed	383	14.5%	15.8%
Not contactable	532	20.1%	22.0%
<b>No Household Resident</b>			
Property empty	85	3.2%	-
Non-residential or business only property	4	0.2%	-
Property confirmed demolished	25	0.9%	-
Property otherwise untraceable	115	4.3%	-
<b>TOTAL</b>	<b>2,650</b>	<b>100.0%</b>	<b>100.0%</b>

- A.10 Recent CLG Guidance emphasises the importance of high response rates, and identifies an acceptable range of 60-80%. Whilst the achieved response rate of 62.2% sits within this range, it is not surprising that it is towards the lower end given the recognised difficulties associated with conducting personal interviews in the London region.

## Statistical Confidence

- A.11 A random sample should be representative of its population to within specified statistical limits, and (as previously noted) the Lewisham Household Survey achieved 1,506 personal interviews with households randomly selected throughout the area. The analysis for such a sample should represent the entire population of households to within  $\pm 2.5\%$  points at the 95% level confidence – that is, if all households in the Lewisham borough were interviewed, 19 times out of 20 the results would not differ by more than 2.5% points from the results for the sample.
- A.12 Such error margins and levels of confidence are linked. Whilst we can be 95% confident that the overall sample is accurate to within  $\pm 2.5\%$  points, we are confident that 4 times out of 5 the results will actually be within  $\pm 1.7\%$  points. A further factor that influences the error margin is the split in opinion. If the result for a specific question is significantly biased to one response (e.g. if 95% of the sample stated Option A whilst only 5% stated Option B) the results will be subject to a smaller error than if there was less consensus (i.e. where both Option A and Option B are represented more equally). Whilst the achieved sample is always accurate to within  $\pm 2.5\%$  points (based on the worst case scenario of a 50:50 split in opinion), the error margin reduces to  $\pm 1.1\%$  points when at least 95% of respondents opt for the same option.
- A.13 The level of accuracy and impact of changes in the opinion split are illustrated below, though most social research projects adopt a confidence level of 95% when reporting their findings.

Figure 144  
Differential Error Margins by Confidence Level and Opinion Split

Confidence Level	Opinion Split				
	50:50	75:25	90:10	95:5	99:1
<b>Margin of Error <math>\pm</math></b>					
<b>80% (4 times out of 5)</b>	1.7%	1.4%	1.0%	0.7%	0.3%
<b>90% (9 times out of 10)</b>	2.1%	1.8%	1.3%	0.9%	0.4%
<b>95% (19 times out of 20)</b>	2.5%	2.2%	1.5%	1.1%	0.5%
<b>99% (99 times out of 100)</b>	3.3%	2.9%	2.0%	1.4%	0.7%

- A.14 Of course, the above table is based on results for the entire population. When results for individual sub-groups are considered, the error margins will increase – but to what extent will depend on the number of achieved interviews within the sub-group, as detailed below.

Figure 145  
Differential Error Margins by Sub-sample Size and Opinion Split

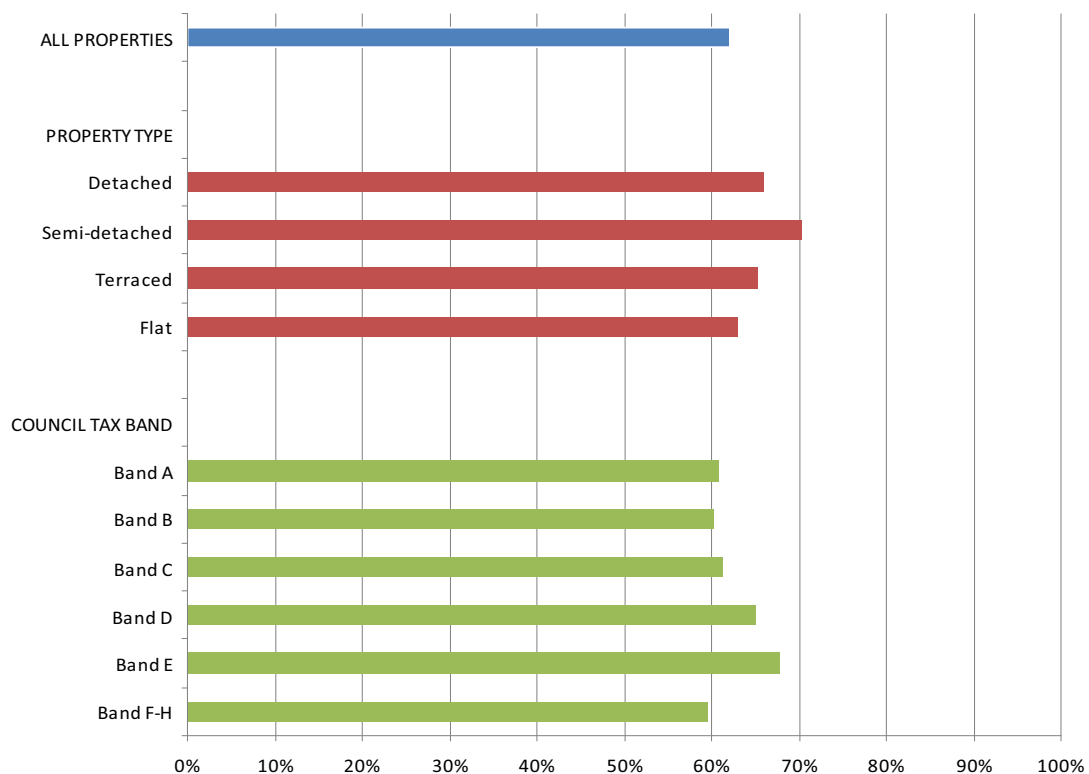
% of Overall Sample in Sub-sample	Opinion Split				
	50:50	75:25	90:10	95:5	99:1
<b>Margin of Error <math>\pm</math> @ 95% Confidence Level</b>					
<b>75% of sample (1,130 cases)</b>	2.9%	2.5%	1.7%	1.3%	0.6%
<b>50% of sample (753 cases)</b>	3.6%	3.1%	2.1%	1.6%	0.7%
<b>25% of sample (377 cases)</b>	5.1%	4.4%	3.0%	2.2%	1.0%
<b>10% of sample (151 cases)</b>	8.0%	6.9%	4.8%	3.5%	1.6%
<b>5% of sample (75 cases)</b>	11.3%	9.8%	6.8%	4.9%	2.2%

## Response Bias

- A.15 The confidence limits described above consider only the probability of errors arising in the figures from chance, and do not take account of other potentially more systematic errors arising from sample bias – that is, where some households are more likely to participate in the study than others.
- A.16 As previously noted, interviews were achieved at 56.8% of all addresses approached – with 62.2% of all households approached participating in the survey. As previously noted, the CLG Guidance suggests that 60-80% of households should be expected to participate in a household survey – so a response rate of 62.2% sits within this range as previously discussed.
- A.17 Of course, this rate varied for different types of properties approached. The rates achieved at addresses of different types are detailed below.

Figure 146

Outcome of Interview Attempt by Property type and Council Tax Band (Source: Lewisham Household Survey 2007)



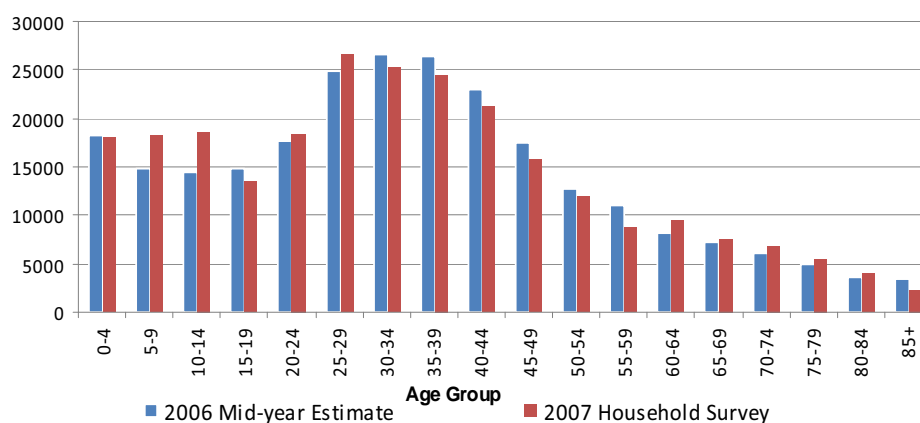
- A.18 To compensate for these differential response rates, a second weight is derived for each case. This weight for observed response bias is then combined with the original grossing factor for stratification to generate a combined weighting factor for each case.
- A.19 Whilst it's not possible to identify further response bias in this way (insofar as no information is available about the households that were not interviewed), the profile of the achieved interviews was also critically considered against existing secondary data sources.



- A.20 The following figures demonstrate the consistency of the survey with key secondary data for the area.
- A.21 The age profile shown by the survey data is broadly consistent with the ONS Mid-Year Estimate for 2006 – though there is an identified over-representation of school-aged children. As there is no corresponding difference in the figures for those of childbearing age, this indicates that there may be more children in the sub-region than official estimates suggest (for bias in the survey would tend to show more parents as well as more children).
- A.22 This would seem consistent with the position experienced by the Council Education department, who are acutely aware of oversubscription of school places in recent years. In this context, it seems likely that the error lies with the 2006 MYE figures as oppose to the survey data.

Figure 147

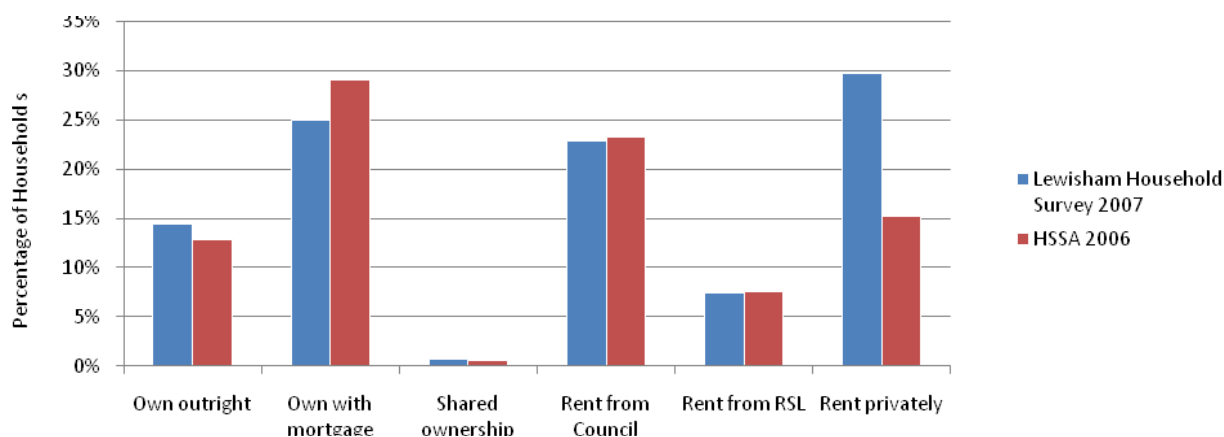
**Age Profile for Household Residents** (Source 1: Lewisham Household Survey 2007. Source 2: ONS Mid-Year Population Estimate 2006. Note: Household Population assumes % of Resident Population in Communal Housing has remained constant for each 5-year cohort since the 2001 Census)



- A.23 When we consider the tenure mix, there seems to be a considerable shift towards the private rented sector since the time of the Census. As it is typically more difficult to interview private sector tenants than other households, it seems likely that this is actually a shift in the market – and given the good match of RSL and local authority property, we are comfortable with the results..

Figure 148

**Tenure Profile for Households** (Source 1: Lewisham Household Survey 2007. Source 2: Housing Strategy Statistical Appendix 2006. Note: Assumes that the division of market housing has remained constant since the 2001 Census)



- A.24 Whilst slight differences are apparent between the survey data and secondary sources, we are confident that the primary data provides a robust basis for analysis.



## Appendix B: Glossary of Terms

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### Definitions

**Affordability** is a measure of whether housing may be afforded by certain groups of households.

**Affordable housing** includes social rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. Affordable housing should:

- Meet the needs of eligible households including availability at a cost low enough for them to afford, determined with regard to local incomes and local house prices.
- Include provision for the home to remain at an affordable price for future eligible households or, if these restrictions are lifted, for the subsidy to be recycled for alternative affordable housing provision.

**Bedroom standard** is an objective measure of occupation density. A standard number of bedrooms was allocated to each household depending upon the household composition.

**Census Output Area** is the smallest area for which UK Census of Population statistics are produced. An output area usually comprises 100-200 households.

**Concealed household** is a household that currently lives within another household but has a preference to live independently and is unable to afford appropriate market housing.

**Debts** exclude any mortgage/house loan, but include debts on credit cards, hire purchase etc.

**Equity** is the difference between the selling price of a house and the value of the outstanding mortgage.

**A forecast** of housing needs or requirements is a prediction of numbers which would arise in future years based on a model of the determinants of those numbers and assumptions about (a) the behaviour of households and the market and (b) how the key determinants are likely to change. It involves understanding relationships and predicting behaviour in response to preferences and economic conditions.

**Headship rates** measure the proportion of individuals in the population, in a particular age/sex/marital status group, who head a household. Projected headship rates are applied to projected populations to produce projected numbers of households.

**Hidden households** include anyone who lives as part of a household who are likely to leave to establish independent accommodation during the next two years.

**A household** is one person living alone, or two or more people living together at the same address who share at least one meal a day together or who share a living room (e.g. 5 adults sharing a house like this constitute one 5-person household).

**Household formation** refers to the process whereby individuals in the population form separate households. 'Gross' or 'new' household formation refers to households that form over a period of time, conventionally one year. This is equal to the number of households existing at the end of the year that did not exist as separate households at the beginning of the year (not counting 'successor' households, when the former head of household dies or departs). 'Net' household formation is the net growth in households resulting from new households forming less the number of existing households dissolving (eg through death or joining up with other households).

**A household living within another household** is a household living as part of another household of which they are neither the head or the partner of the head.

**Households sharing** are households (including single people) who live in non-self contained accommodation but do not share meals or a living room (e.g. 5 adults sharing a house like this constitute 5 one-person households).

**Housing demand** is the quantity of housing that households are willing and able to buy or rent.

**Household income** includes all salaries, benefits and pensions – before deductions such as tax and National Insurance.

**Housing Market Areas** are geographical areas in which a substantial majority of the employed population both live and work and where those moving house without changing employment choose to stay.

**Housing need** is the quantity of housing required for households who are unable to access suitable housing without financial assistance. For the purpose of technical assessment, this definition means partnerships need to estimate the number of households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market.

**Housing requirements** encompasses both housing demand and housing need, and is therefore the quantity of housing necessary for all households to have access to suitable housing, irrespective of their ability to pay. In other words, it is the amount of housing necessary to accommodate the population at appropriate minimum standards.

**Housing size** can be measured in terms of the number of bedrooms, habitable rooms or floorspace. This study uses the number of bedrooms.

**Housing type** refers to the type of dwelling, for example, flat, house, specialist accommodation.

**Intermediate affordable housing** is housing at prices and rents above those of social rent, but below market price or rents, and which meet the criteria for affordable housing set out above. These can include shared equity products (e.g. HomeBuy), other low cost homes for sale and intermediate rent.

**Key Workers:** The Government's definition of key workers includes those groups eligible for the Housing Corporation funded KeyWorker Living programme and others employed within the public sector (i.e. outside of this programme) identified by the Regional Housing Board for assistance.

**Lending multiplier** is the number of times a household's gross annual income a mortgage lender will normally be willing to lend. The most common multipliers quoted are 3.5 times income for a one-income household and 2.9 times total income for dual income households.

**Low cost home ownership or shared ownership** is housing designed to help people who wish to buy their own home, but cannot afford to buy outright (with a mortgage). Through this type of scheme you buy a share in the property with a Housing Association or other organisation.

**Lower quartile** means the value below which one quarter of the cases falls. In relation to house prices, it means the price of the house that is one-quarter of the way up the ranking from the cheapest to the most expensive.

**Market housing** is private housing for rent or for sale, where the price is set in the open market.

**Migration** is the movement of people between geographical areas. In this context it could be either local authority districts, or wider housing market areas. The rate of migration is usually measured as an annual number of individuals, living in the defined area at a point in time, who were not resident there one year earlier. Gross migration refers to the number of individuals moving into or out of the district. Net migration is the difference between gross in-migration and gross out-migration.

**Non-self-contained accommodation** is where households share a kitchen, bathroom or toilet with another household, or they share a hall or staircase that is needed to get from one part of their accommodation to another.

**Previously-developed land** is that which is or was occupied by a permanent structure, including the curtilage of the developed land and any associated fixed surface infrastructure. There is no presumption that land that is previously-developed is necessarily suitable for housing development nor that the whole of the curtilage should be developed.

**A projection of housing needs or requirements** is a calculation of numbers expected in some future year or years based on the modelling of existing conditions and assumptions.

**Relets** in this context are social rented housing units which are vacated during a period and become potentially available for letting to new tenants, or tenants transferring. Net relets are total relets, or turnover, minus transfers and successions (where the tenancy is transferred to an existing occupant such as the child or spouse of the previous tenant).

**Secondary data** is existing information that someone else has collected. Data from administrative systems and some research projects are made available for others to summarise and analyse for their own purposes (e.g. Census, national surveys).

**Shared equity schemes** provide housing that is available part to buy (usually at market value) and part to rent.

**Social rented housing** is rented housing owned and managed by local authorities and registered social landlords, for which guideline target rents are determined through the National Rent Regime. The proposals set out in the Three Year Review of Rent Restructuring (July 2004) were implemented as policy in April 2006. It may also include rented housing owned or managed by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Housing Corporation as a condition of grant.

**Specialised housing** refers to specially designed housing (such as mobility or wheelchair accommodation, hostels or group homes) or housing specifically designated for particular groups (such as retirement housing).

**A sub-region** is a set of local authorities which interact closely with each other. The local authorities may all be in one region, or they may spread across two or more regions.

### Acronyms and Initials

<b>AMR</b>	Annual Monitoring Report
<b>ASHE</b>	Annual Survey of Hours and Earnings
<b>BME</b>	Black and Minority Ethnic
<b>CLG</b>	Department for Communities and Local Government
<b>COA</b>	Census Output Area
<b>CORE</b>	The Continuous Recording System (Housing association and local authority lettings/new tenants)
<b>DETR</b>	Department of the Environment, Transport and the Regions
<b>DPD</b>	Development Plan Documents
<b>DWP</b>	Department of Work and Pensions
<b>EHCS</b>	English House Condition Survey
<b>GIS</b>	Geographical Information Systems
<b>GLA</b>	Greater London Authority
<b>GOL</b>	Government Office for London
<b>HA</b>	Housing Association
<b>HIP</b>	Housing Strategies and Investment Programmes
<b>HMA</b>	Housing Market Area

<b>HMO</b>	Households in Multiple Occupation
<b>HSSA</b>	The Housing Strategy Statistical Appendix
<b>IMD</b>	Indices of Multiple Deprivation
<b>LA</b>	Local Authority
<b>LB</b>	London Borough
<b>LDF</b>	Local Development Framework
<b>NASS</b>	National Asylum Support Service
<b>NES</b>	New Earnings Survey
<b>NHSCR</b>	National Health Service Central Register
<b>ODPM</b>	Office of the Deputy Prime Minister
<b>ONS</b>	Office for National Statistics
<b>ORS</b>	Opinion Research Services
<b>PPS</b>	Planning Policy Statement
<b>RSL</b>	Registered Social Landlord
<b>RTB</b>	Right to Buy
<b>SHMA</b>	Strategic Housing Market Assessment





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Planning Policy  
London Borough of Lewisham  
5th Floor Laurence House  
Catford, SE6 4RU

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For other formats, including Braille, large print, audio tape or computer disc contact:

Planning Policy 020 8314 7400

[planning.policy@lewisham.gov.uk](mailto:planning.policy@lewisham.gov.uk)