

Housing Strategy 2019-22

Executive Summary

Our role: The City Corporation is the strategic housing authority for the Square Mile and a landlord responsible for 1,923 social tenanted properties and 936 leaseholder properties across London.

Vision: Healthy homes, space to thrive and vibrant communities for Londoners.

Our aim: To use our expertise and resources to develop, maintain and manage quality homes on estates people are proud to live on, where our residents will flourish, and through which we support our communities and economy to thrive.

Our Outcomes			
Quality homes that meet the changing needs of our residents and communities	Well-managed estates that people are happy and proud to live in	Thriving and connected communities where people feel at home and flourish	New homes to meet the needs of Londoners, our communities and economy
Our Activities			
<ul style="list-style-type: none"> • Consistent, high quality design for our social housing • A major works programme to renew our housing stock • Installation of state-of-the-art fire safety technologies • Ensuring the highest standards in private rented housing 	<ul style="list-style-type: none"> • Maintaining high levels of resident satisfaction • Involving residents in co-developing our estates together as partners • Reviewing our model of estate management to deliver best value for money for our residents 	<ul style="list-style-type: none"> • Designing in health, wellbeing and security and designing out crime • Supporting community development, and tackling social isolation • Designing and adapting housing for residents with mobility, sensory or memory impairments • Providing tenancy support for those in difficulty 	<ul style="list-style-type: none"> • Building hundreds of new social and affordable homes for Londoners • Preparing plans to develop thousands of new mixed tenure homes on City Land • Minimising disruption as we develop new housing and prioritising the needs of existing tenants
Our success measures			
<p>We will monitor our progress in delivering this Housing Strategy using a range of measures, including the number of new homes (and affordable homes) that we plan, start and complete; the proportion of our properties that meet the Decent Homes Standard; the investment we make in our major works programme and a range of measures that capture our residents satisfaction with their homes and estates.</p>			

BACKGROUND AND CONTEXT

The purpose of this strategy

The City of London Corporation is the landlord and freeholder to 2,859 homes, the strategic housing authority for the Square Mile, and an organisation dedicated to a vibrant and thriving City, supporting a diverse and sustainable London.

This Housing Strategy sets out our housing priorities through to 2022. It explains how we intend to work with our residents and communities to improve homes, regenerate estates and increase the supply of housing for Londoners, including social and affordable housing.

It depends on and supports the implementation of a wide range of other strategies – nationally, regionally and in the City itself, and should be read alongside the *City 2036 Local Plan*, the *Homelessness and Rough Sleeping Strategy* and the *Housing Design Guide*. It also supports the City Corporation’s *Joint Health and Wellbeing Strategy*, the *Social Wellbeing Strategy* and the *Social Mobility Strategy*.

The Housing Strategy – with these other documents - sets out our approach to supporting the five key priorities in the *Mayor of London’s Housing Strategy* (2018):

- Building homes for Londoners;
- Delivering genuinely affordable homes for Londoners;
- High quality homes and inclusive neighbourhoods;
- A fairer deal for private renters and leaseholders; and
- Tackling homelessness and helping rough sleepers.

We will continue to work with central government, the Greater London Authority and London Boroughs to deliver our strategy and to engage with national initiatives.

Our housing

The City has a small but growing residential population of around 8,000.

Most residents within the Square Mile live on four estates at the Barbican, Golden Lane, Middlesex Street and Mansell Street, with the remainder living in smaller residential clusters at Smithfield, Queenhithe, Carter Lane and City West.

Sixty-three per cent of housing on the Barbican Estate is owner occupied and 30% is privately rented; by contrast, 67% of housing on the two estates in the East of the City (Middlesex Street and Mansell Street) is socially rented.

Three quarters of our social housing (over 1,500 homes) is situated outside the Square Mile on eleven estates that the City Corporation runs in the six London Boroughs of Southwark, Islington, Lewisham, Lambeth, Hackney and Tower Hamlets.

Within the Square Mile, 97% of residential properties are flats, the majority in purpose-built blocks. Over half (52%) of our housing is one-bedroom flats – significantly above the Inner London average; by comparison, only around 1 in 7 homes (13%) are larger family houses – compared to over a third in Inner London.

The Square Mile has a higher proportion of older residents than elsewhere in central London, and the number of older residents is growing faster than the general population. Only 1 in 10 of City households have dependent children, with single person households accounting for over half (56%) of Square Mile housing stock.

In October 2017 there were over 650 applicants on our housing register. Unusually, most will have established a local connection with the City through their place of employment. Nearly two thirds (62%) are registered for studio or one-bedroom sized accommodation. As noted above, most of the City Corporation's social housing stock is outside of the Square Mile itself.

Addressing challenges; recognising opportunities

Our Housing Strategy has been developed to address several key challenges:

First, many of our homes were built during the inter-war and post-war period and need significant maintenance and renewal, with a need to invest in state-of-the-art fire safety installation, particularly following the Grenfell tragedy. An independent Stock Survey conducted by Savills concluded that 11% of our housing stock does not currently meet the Government's decent homes criteria. In 2017, 70 per cent of tenants who occupy our social housing said they were 'satisfied' or 'very satisfied' with our housing service. While this compares well with satisfaction in other London authorities, it is an 11 per cent decline from the 2016 figure, and this is something that the implementation of this strategy will seek to address.

Second, the need for additional housing in the City – and in London – continues to grow, as a result of population growth and the changing needs of households. By 2036 the population in the Square Mile is projected to rise to 10,675, an increase of a third. We estimate that we will need 126 additional dwellings per annum up to 2036 to meet this demand. Among our existing social tenants, 1 in 10 registered to transfer to alternative accommodation in April 2017, with the main reason being overcrowding – i.e. their current property is not meeting their needs.

Third, the number of people aged 60 to 74 is expected to rise by a half in the Square Mile by 2036, and those who are 75 or over by 70%. This has important implications for the development of our housing stock, namely the need to build and adapt homes to support people with age-related health problems (and other adults with disabilities).

Fourth, our most vulnerable tenants are managing significant changes in their lives, such as those affected by changes to the welfare system, including the benefit cap, under-occupancy charge (or 'bedroom tax') and Universal Credit, with housing benefit paid directly to tenants, not landlords. This can increase the risk that they will accumulate rent arrears, and, at the worst, this could make them vulnerable to homelessness.

Fifth, there has been significant pressures on our housing budgets, including a year-on-year reduction in social housing rents of 1%, which is positive for tenants but means we must be innovative to maintain services with less revenue. There is also the challenge of managing competing demands on our Housing Revenue Account budget for social housing, including maintenance and repairs, fire safety measures and building new social housing.

Sixth, for the most part house prices and rents in London are significantly higher than elsewhere in the country. In addition, there is a growing polarity in housing opportunity in central London between social rented accommodation and private housing at the high end of the market, with little opportunity for those on lower and middle incomes to secure housing. Half of Londoners aged 25 to 39 say that they would consider leaving the city to work in a more affordable region, with three quarters of businesses in London saying that housing supply is a significant risk to their future growth. While many people commute into the City to work, this brings its own costs and challenges.

Finally, there are challenges in identifying land for development within the City, where there is strong competition from the commercial sector and residential land values are the highest in the country. Some of our estates are listed buildings, and we must balance the demands for renewal and development with custodianship of the City's architecture, history and environment.

But while there are challenges for us, there are also opportunities:

- To engage with *major policy initiatives*, including the affordable homes programme and Social Housing Green Paper and the Mayor of London's housing strategy, and help to address London's housing crisis;
- To *mobilise our assets* to realise our ambitions, particularly the Corporation's holdings as a major land owner and the potential for further housing development on our existing estates;
- To explore *new models for housing*, such as the potential of 'housing in multiple occupancy' as an accommodation option for single City workers;
- To use our *major housing renewal programme* to modernise our housing stock, including installing fire sprinklers and new assistive technologies to support older and disabled people to live independently;
- To implement a '*health in all policies*' approach to our role as a Strategic Housing Authority, taking advantage of our improved understanding of the links between housing and health and wellbeing, and the importance of strong communities and tackling social isolation.

Listening to our residents

This strategy reflects extensive on-going engagement with our residents and has been developed to align with their priorities, as well as recognising the needs of our businesses and other employers.

We conduct a detailed Survey of Tenants and Residents (STAR) every year, which provides insight into their experience and views of our housing services, the quality of their homes, cleanliness, safety and security on their estates, community facilities, repairs and maintenance, our customer services, information and how we listen to and act on their concerns. We can identify what residents are thinking on an estate by estate basis and can compare their experiences with those of tenants from other authorities through HouseMark, a benchmarking tool for social housing.

We meet with representative resident groups on all our estates, and host an annual City-Wide Residents Meeting, with a focus on residents' issues and concerns.

Current research that is helping us to understand our residents' views and experiences includes a project with Goldsmith's University to identify and engage with residents experiencing social marginalisation and isolation on our estates, which will be completed in 2019, and will inform the development of appropriate community services with residents.

We have also considered other surveys of residents, including our 2017 consultation on the City Corporation's allocation scheme for social housing.

We listen to, record and assess feedback from the customers of our housing services, and are able to interact regularly with residents in and around the City and talk to them about their views, concerns and experiences – including, for example, those involved in the Community Builders project. Many of our members are residents and play a leading role in the development and oversight of housing policy and strategy through the Corporation's committees.

OUR HOUSING STRATEGY

Vision and aims

At the heart of our housing strategy is a simple **vision**:

Healthy homes, space to thrive and vibrant communities for Londoners.

In helping to deliver this vision, the City Corporation's **aim** is:

To use our expertise and resources as a strategic housing authority to build, maintain and manage quality homes on estates people are proud to live in, where our residents will flourish, and through which we support our communities and economy to thrive.

Our strategy will support and deliver four **outcomes**:

- *Quality homes that meet the needs of our residents and communities;*
- *Well-managed estates that people are happy and proud to live in;*
- *Thriving and connected communities where people feel at home and flourish;*
- *New homes to meet the needs of Londoners, our communities and economy.*

Housing and our Corporate Plan

The Housing Strategy will make a key contribution to delivering the aims of the *City of London Corporate Plan 2018-23*, which are to:

- Contribute to a flourishing society;
- Support a thriving economy; and
- Shape outstanding environments.

It will contribute to the five priorities set out in the *Business Plan* of the Department of Community and Children's Services within the City Corporation:

- **Safe** – people of all ages live in safe communities, our homes are well-maintained, and our estates are protected from harm;
- **Potential** – People of all ages can achieve their ambitions through education, training and lifelong learning;
- **Independence, involvement and choice** – People of all ages can live independently, play a role in their communities and exercise choice over their services;
- **Health and wellbeing** – people of all ages enjoy good health and wellbeing;
- **Community** – people of all ages feel part of, engaged with and are able to shape their community.

Housing has a critical role to play for each of these aims and priorities, as we explain in more detail below.

Delivering outcomes

1. Quality homes that meet the needs of our residents and communities

Why this outcome?

Providing homes that are safe, secure and offer a healthy living environment is the Corporation's most important duty as a Strategic Housing Authority.

The quality of the homes and estates that we live in has a profound impact on our health, wellbeing, connectedness, leisure, education and employment. For children, growing up in a secure, healthy environment helps to reduce inequalities and improve educational, health, social and economic attainment. For older people, adaptable homes and well-designed estates help to prevent accidents and enable them to live independently.

Delivering this outcome

Working closely with our residents and communities, we will invest in a major programme of work to maintain, develop and improve our housing stock, while ensuring that new homes are of high quality, sustainable, responsive to the needs of residents and communities and respect our natural and built environment.

- **Quality design.** A new City of London Corporation Housing Design Guide sets out consistent design standards for our social housing programme. This will ensure quality and consistency in design and services for social housing projects; for example, space standards, energy efficiency, sustainability, finishes and fittings, materials and components, mechanical and engineering services, fire protection and how we create and work with digital models of buildings.
- **Renewal and modernisation of housing stock.** The Corporation is investing £55 million in a five-year major works programme, and we will commit further investment as we respond to the findings of an independent Stock Condition Review completed in 2018. The major works programme and Stock Condition Review are driving a pro-active approach to maintenance and renewal, so we are not waiting for things to go wrong before fixing them.
- **Fire safety.** The Corporation completed fire risk assessments for all our social housing in 2018, as part of our response to the issues that were raised by the Grenfell Tower tragedy. We are delivering a programme of fire safety and maintenance work, including upgrading entrance doors and frames in our social housing stock at an estimated cost of £4 million. In addition, we are planning to retro-fit sprinklers in City tower blocks.
- **Private rented sector.** The private-rented sector in the City is growing. While standards in the Square Mile are good and complaints are rare, as a Strategic Housing Authority we will remain vigilant in ensuring that the private rented sector is operating to the highest standards and private tenants are living in safe, secure

and well-maintained accommodation. We will also help to ensure that private residents are aware of their rights and the avenues open to them where they have problems and concerns.

Monitoring our progress

Key Outcomes	Measures and indicators	Key Corporate Plan Outcomes
Consistent high-quality design for all our social housing	Implementation and compliance with the Corporation's Housing Design Guide	<p>Communities are cohesive and have the facilities they need</p> <p>Our spaces are secure, resilient and well-maintained</p> <p>People enjoy good health and wellbeing</p>
Well-maintained housing	<p>Corporation properties meet the Government's Decent Home's Standard</p> <p>Resident satisfaction with repairs and maintenance</p> <p>More investment in pro-active work so there are less things to fix later</p>	
High standards of private-rented housing	<p>Low level of complaints</p> <p>Complaints are addressed and resolved</p>	
Safe housing	<p>Number of annual fire risk assessments</p> <p>Installation of fire doors and sprinklers</p> <p>Improved lighting and CCTV where identified as appropriate</p>	

2. Well-managed estates that people are happy and proud to live in

Why this outcome?

Good management of estates is critical for residents' quality of life. Our rents and service charges must provide good value for money and be invested in visible improvements that address the priorities of our residents, with estates in good condition, clean and cared for. This means providing excellent estate services to all residents, whatever their tenure type or location, whether in the Square Mile or not.

Delivering this outcome

In delivering this outcome, we will be guided by the findings of our annual Estate Satisfaction Survey and leaseholder review. Where our residents are less satisfied we will target action on service areas and estates where there is a need for improvement, building this into Estate Plans.

Some residents have expressed concern about a perceived lack of renewal on their estates, such as window replacements. We are addressing this by progressing our major works programme – see above – and improving our communication and engagement with residents, so they understand what we are doing, when and why.

- **Resident voice and involvement.** Our Community Engagement Team will continue to work with estate staff to involve resident's in decisions and to provide opportunities for an active role on their estates. Our Housing User Board (HUB) provides valued scrutiny and comment on new and revised policies. We will be reviewing the HUB with a view to making sure it is fully representative of our estate demographics and to increase its effectiveness. Over 80% of residents at Mais House in Sydenham Hill said their views were listened to and acted on in our latest satisfaction survey at a time when they were being rehoused elsewhere as part of major redevelopment work. We will look to adapt and replicate the learning from this initiative on our other estates.
- **Effective, inclusive and accessible communication.** The Corporation will continue to improve the effectiveness with which it communicates with residents; for example, by continuing the work to upgrade IT systems and providing electronic communications to residents wherever possible, and by working with the residential engagement boards and structures across our estates. We believe that by communicating what we have done, what we are doing and why more clearly, we will improve resident satisfaction.
- **Customer Services.** The Corporation will implement new Customer Service Standards to ensure that when residents approach our estate services they feel respected, welcomed and helped, with appropriate action and good communications maintained by motivated and engaged staff teams. All staff will receive customer service training to support best practice. We will involve residents in monitoring customer service (e.g., undertaking 'mystery shopping').

- **Improving value for money.** We are proud of the high-quality estate service that we deliver, with each of our estates having its own Estate Office with responsibility for management, maintenance and engagement with residents. However, we are currently spending £150 more per property on housing management costs than comparable social landlords, and this reduces the money we have available for direct investment in the fabric of our housing and estates. With our residents, we will review our management model to make sure that we are giving them both high quality services and the best value for money.

Key outcomes	Measures and indicators	Key Corporate Plan Outcomes
Resident satisfaction Residents feeling that they are listened to and concerns are acted upon	Improvements in annual resident satisfaction survey Satisfaction levels that compare favourably with those in other authorities	People have equal opportunities to enrich their lives and reach their potential
Improved communication and engagement with residents	As above Residents engaging through meetings, surveys and events	
High Quality customer service in line with our new Customer Service Standards	Staff participation in training On-going monitoring and review against the Standards Reduction in complaints relating to customer service issues	Communities are cohesive and have the facilities they need
Best value for money from estate services	Reduced gap between our Housing Management Costs and those of others	Communities are cohesive and have the facilities they need Our spaces are secure, resilient and well-maintained

3. Thriving and connected communities where people feel at home and flourish

Why this outcome?

People's homes are vital for health and wellbeing and a safe and secure place to live is the cornerstone for a fulfilled life. The Marmot review (Fair Society, Healthy Lives) highlights the 'social determinants of health', and the importance of integrating planning, transport, housing, environmental and health systems. It recognises the need to strengthen communities and reduce social isolation.

Housing services have a key role in reducing pressures on health services by supporting people to live independently in their own homes who might otherwise end up in hospital and by supporting discharge from hospital where people are ready to go home. They are also vital for the prevention and alleviation of homelessness.

Delivering this outcome

We will design and adapt our homes and estates to maximise benefits to health and well-being, support social connectedness and enable those with health and mobility issues to live independently, while continuing to support vulnerable tenants, including helping to prevent homelessness.

- **Housing and health in all policies.** The Corporation will systematically and explicitly consider the health and wellbeing implications of decisions about housing stock and estates. For example, we will use design to enable residents to lead more active lifestyles and use open spaces, landscaped areas and the 'internal environment' in new homes (e.g. lighting and quiet space) to support health and wellbeing. We also recognise the importance of housing design for the protection of the environment.
- **Responding to the changing needs of residents.** The Corporation will develop housing that meets the needs of residents with mobility, sensory and memory impairments, including innovative use of adaptations and assistive technologies. We will work with health to support the discharge of residents who have spent time in hospital. In allocating new social housing stock, we will prioritise the needs of existing tenants in accommodation that is no longer suitable for them (e.g. because of overcrowding or a preference to downsize).
- **Strengthening communities and tackling social isolation.** The Corporation will develop the Community Builders programme, which supports resident volunteers to identify and engage with socially isolated people on our estates and involve them in community activities. Our Community Engagement Team will continue to work with community and resident groups to develop and build their capacity and help them to run sustainable events and activities that bring people together in and around our estates. Other initiatives will include our pilot programme with the Association of Adult Social Services to protect socially isolated older residents at risk of financial abuse. We will ensure that our

residents are safe in their homes and neighbourhoods – for example, developing our existing Neighbourhood Patrols and ‘designing out’ crime on our estates.

- **Supporting people experiencing vulnerability.** The allocation of social housing will continue to prioritise people experiencing vulnerability. The Corporation’s tenancy support team will support vulnerable tenants to navigate the welfare system (including the introduction of universal credit), manage their finances and avoid debt. Where tenancies are at risk of breaking down we will work with tenants as part of our duty to prevent homelessness. We will adapt our housing stock to support the old and disabled. We will develop housing solutions for vulnerable groups like care leavers and rough sleepers (for example, Housing First approaches to rough sleeping).

Key outcomes	Measures and indicators	Key Corporate Plan Outcomes
Homes and estates that support healthy lifestyles	Resident use and experience of open spaces, landscaped areas and recreational facilities Increase in energy efficiency of our housing stock	People enjoy good health and wellbeing Our spaces are secure, resilient and well-maintained People enjoy good health and wellbeing People have equal opportunities to enrich their lives and reach their full potential People are safe and feel safe
Housing that better meets the needs of residents, particularly the old and disabled	Fewer residents in unsuitable accommodation Reduction in delayed transfers of care People require less support following a period of reablement	
Strengthened communities and reduced social isolation	More residents involved in volunteering and reporting improved quality of life Involvement of residents who are new to volunteering Low rates of anti-Social Behaviour and crime	
Supporting vulnerable tenants	Low incidence of tenancy breakdown Low incidence of rent arrears Reduced homelessness	

4. New homes to meet the needs of Londoners, our communities and economy

Why this outcome?

Housing shortage is one of the most pressing issues we face in London today. It contributes to worsening affordability, overcrowding and homelessness, as well as to the strains on our transport systems and other infrastructure. It threatens economic prosperity, with three quarters of London businesses saying that problems with housing supply are a significant risk to the capital's future growth. It threatens health, social, police, emergency and community services, if key workers cannot find affordable homes.

Delivering this outcome

The Corporation has committed to play a leading role in tackling the housing shortage in London with an ambitious pledge to build hundreds of new social homes and thousands of additional mixed tenure homes. Recent development on our social housing estates has delivered 62 new homes, with seven current schemes expected to deliver a further 270 houses. We are actively considering options for developing mixed tenure housing on sites in our ownership, and the potential to work with other public and private sector partners to increase our housing stock.

- **Increasing housing supply.** Our current ambition is to deliver 700 new social homes – a 25% increase on our current stock – and a further 3,000 mixed tenure homes. We will increase our social housing stock in the lifetime of this strategy and make plans for delivering housing on City sites, while exploring options for increasing housing supply beyond the use of our own sites.
- **Delivering affordable homes.** All new social homes will be let at the London Affordable Rent, to provide housing for households on low incomes. In allocating new houses, we will consider the needs of existing tenants whose current house is not best suited to their family size and housing needs. We will explore innovative housing models to help meet the needs of City workers and businesses, such as multiple occupancy accommodation for young professionals.
- **Minimising disruption.** The Corporation will carefully consider the potential impact of new housing developments on its existing residents. We will limit land costs by developing additional social housing on our existing estates. To minimise disruption and to build in the most efficient way, we will focus on three City estates with potential for renewal and expansion – Sydenham Hill, Avondale Square and York Way. Elsewhere we will not develop on Corporation land without careful consideration of any current operational or investment uses, and then only following consultation.
- **Working with partners.** The Corporation's plans to build new homes have encouraged both public and private sector partners to propose development opportunities and potential joint ventures. Where we can work with others to

house more Londoners we will carefully consider the options to increase the supply of new homes beyond our own sites. We will continue to review the potential for future regeneration of Corporation housing estates to deliver further social and affordable housing down the line.

Key outcomes	Measures and indicators	Key Corporate Plan Outcomes
More homes and more affordable homes	Number of houses planned, started and completed Number of social houses planned, started and completed Number of vacant dwellings	People enjoy good health and wellbeing People have equal opportunities to enrich their lives and reach their full potential We have access to the skills and talent we need Our spaces are resilient, secure and well-maintained. Communities are cohesive and have the facilities they need Our spaces are secure, resilient and well-maintained
New homes are of high quality	Compliance with the Corporation's Housing Design Guide Corporation properties meet the Government's Decent Home's Standard	
Our social housing meets the needs of tenants and prospective tenants	Fewer tenants in overcrowded accommodation More applicants on the Housing Register moved into Corporation housing Housing for the most marginalised (e.g. rough sleepers)	
Minimised disruption on estates where new building is taking place	Residents on redeveloped estates say they have been listened to and concerns acted on	

Oversight and accountability

We will monitor and regularly report on our progress in delivering the Corporation's Housing Strategy including:

- Conducting the annual Survey of Tenants and Residents
- Collecting and analysing performance data
- Comparing performance to that of other Strategic Housing Authorities using the Housemark tool
- Incorporating performance indicators in our Business Planning cycles
- Reporting to the Annual City-Wide Residents Meeting.

Progress in delivering the strategy will be overseen by the Corporation's Community and Children's Services Grand Committee, with scrutiny provided by its Housing Management and Almshouse Sub-Committee (as well as the Homelessness and Rough Sleepers Sub-Committee). The Barbican Residential Committee will continue to provide oversight on behalf of Barbican residents.

There will also be a regular progress report to the Health and Wellbeing Board, recognising the importance of housing for our health and wellbeing priorities, and those of partners, including the NHS.

Delivering our Housing Strategy is important for achieving the ambitions of our *Corporate Plan 2018-23*, and this will be reflected in the focus, pace and professionalism of our delivery and its 'visibility' for the Corporation, including members and senior officers.

Implementation and development will depend on the suite of related strategies and plans, particularly, the new Housing Design Guide, Allocations Strategy and Homelessness Strategy, as well as our Housing Assets Management Strategy and Housing Services Plan.