

East London Affordable Housing Investment Framework

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Foreword

The eight authorities that make up the East Sub Region are committed to the social and physical regeneration of this part of the capital and to ensuring that everyone is able to live in a decent home in mixed, balanced and sustainable communities. East London sits at the heart of the new development opportunities and will have a key role to play in realising the Government's plans for increasing the supply of housing. The Communities Plan has set the framework for meeting the challenge of implementing a "step change" in the provision of housing in London and the South East, and the Government has earmarked substantial resources to address the need for Key Worker accommodation. Ambitious targets have also been set for the provision of affordable housing in London, and the East is keen to take this agenda forward.

Building a balanced and diverse community will be at the heart of any work in East London. The recent census clearly highlighted the changing nature of communities in East London and the importance of tailoring services to meet the needs of these communities. Tower Hamlets, Hackney, Waltham Forest and Redbridge have sizeable Black and Minority Ethnic (BME) populations whilst Newham has a majority BME population. Meeting the needs of those communities, which are all over represented on the waiting lists and in temporary accommodation of East London Boroughs will be an important objective.

By highlighting the key priorities and projects that are required in the Sub Region, it is hoped that housing associations and other partners will now feel confident to take forward schemes, which may be many years in the planning. Over the last year, the authorities across the Sub Region have begun to work more collaboratively. This has seen agreement on the allocation of nomination entitlements across East London, plans to implement a unified waiting list for the intermediate housing market as well as discrete work on Section 106 agreements, crime and disorder and the procurement of temporary accommodation.

This document will be an important element in furthering this working partnership and for building on existing and successful relationships with the Housing Corporation and housing association partners. With over 14,000 homeless households living in temporary accommodation (as at end march 2003), it is important to strike the right balance on investment priorities. Consequently, it will be the aim to secure up to 70% of available resources next year and for the coming period towards the provision of more social housing for rent.

The Sub Region will continue to support the development of intermediate market housing. The East London Sub Region is confident that housing association partners will be able to respond positively to the range of schemes and priorities set out in this document. Making good the claim that the regeneration of East London is critical to a successful future for the capital and its place on the international stage.

Key Priorities

East London has the highest calculated need for housing in London the key priority for the Sub Region will be to meet this need.

East London Sub Region will work to deliver Government policy and in particular meet the opportunities laid out in the Communities Plan.

This document will give a foundation for the future joint work of the eight Boroughs. It is intended that this framework will be evolving and updated annually.

The Sub Region partners will work closely to co-ordinate the strategic direction for East London. Partners will also aim to develop strategies and policies which complement and support the new growth areas, such as the Thames Gateway.

A shadow Housing Association group will be formed to ensure that housing associations inform the evolving strategic direction.

1.1 Delivering the Communities Plan

The Communities Plan sets out the Government's key strategic challenges for housing in London as achieving the levels of home building required in the Regional Planning Guidance, tackling homelessness and ensuring decent homes for all. The London Plan estimates that East London should accommodate a minimum of 30 percent of the total additional homes for London up to 2016 with development expected to continue well beyond that time. The area is also the priority for development, regeneration and infrastructure improvement in the London Plan.

The East London Sub Region has the highest calculated need for housing in London and at end of March 2003 had more than 14,000 households in temporary accommodation.

The charts below show a snapshot of need in the East Sub Region as at the end of 2002/2003

Figure 1

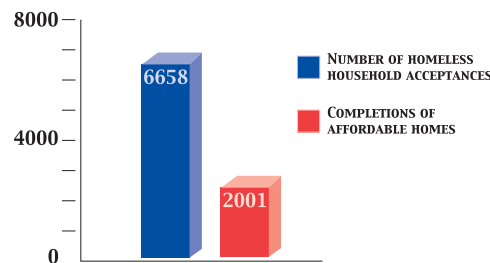


Figure 2

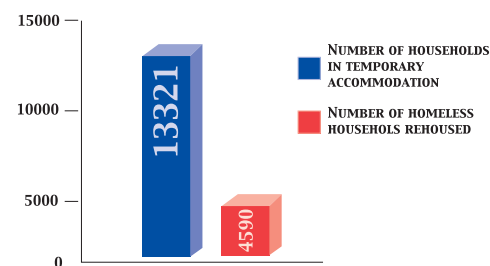
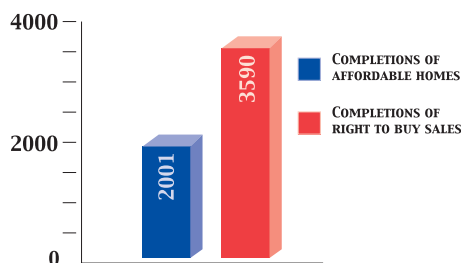


Figure 3



The English House Condition Survey suggested that over 1 million dwellings in London as a whole do not meet the decent home standard as set by the Government.

As well as providing additional housing it is expected that East London will accommodate nearly 40 percent of the growth in employment for London. Most of the growth in jobs is expected around the City Fringe, the Isle of Dogs and Stratford. It is expected that East London will become the gateway to mainland Europe, through the Stratford International Railway Station, City and Stanstead Airports, Channel Tunnel and Port of London.

Town Centre Developments towards the outer Sub Region, i.e., Barking Town Centre and Ilford will help to create a balance between population and employment.

The Communities Plan has outlined 4 growth areas to assist in providing the level of new housing needed.

The development of the *Thames Gateway* presents a huge opportunity for London and the South East. It is estimated that 300,000 new jobs as well as up to 200,000 new homes will be accommodated in this area by 2031. The location of the Thames Gateway offers considerable potential for access to major transport links to the continent. Housing is one of the key components of this plan and there will be a long term housing strategy encompassing the whole Thames Gateway region and giving due consideration to the 2010 Decent Homes Standard and the 2016 housing need projection in the Mayor's draft London Plan. The draft London Plan envisages sub-regional delivery.

The Thames Gateway strategy will aim to integrate and maximise the long term social, housing market and regeneration impacts of the proposed developments. The London Boroughs of Barking and Dagenham, Bexley, Greenwich, Hackney, Havering, Lewisham, Newham, Redbridge, Tower Hamlets and Waltham Forest are jointly commissioning this work in partnership with the TGLP/GTL and the Corporation of London.

The overall aim is to produce a sub regional housing strategy that will inform planning and investment in housing, infrastructure and social provisions. Members of the Thames Gateway London Partnership (TGLP) need to develop a shared understanding of the current housing strategies of the member Local Authorities. The East Sub Region will work closely with the Thames Gateway London Partnership to ensure that a co-ordinated and strategic approach is taken across East London and the Thames Gateway. The process for co-ordinating approaches is outlined in the future work plan at the end of this document.



Benedict Court, Dagenham. London and Quadrant HT

The development of the Thames Gateway will bring complementary roles for town centres, transport stations, other interchanges and development lands in the Sub Region, such as Stratford.

The London – Stanstead – Cambridge corridor includes the Upper Lea Valley, Essex and Cambridge, where the potential growth ranges from a quarter to half

a million homes. Again significant improvements in the transport infrastructure will be needed. Local Authorities and regional partners are working towards generating growth in the zone.

Employment and economic development opportunities will arise for East London from these substantial investments. It is clear that in order to ensure sustainable communities an adequate infrastructure will need to be in place. Transport links including the proposals for the extension of Docklands Light Railway and the recently approved Crossrail will impact upon the Sub Region providing accessibility and the ability to sustain increased development.

1.2 London Housing Board

The Communities Plan announced the creation of Regional Housing Boards which are charged with delivering the policies in the plan. The London Housing Board includes the Government Office for London, representation from London Boroughs, Housing Corporation, GLA, English Partnerships.

The primary responsibility of the London Housing Board will be to prepare the London Housing Strategy and advise ministers on the strategic housing investment priorities in London. The London Housing Strategy was published at the end of July 2003.

This document will assist in ensuring that the allocation of resources reflect key strategic issues in East London.

1.3 East London Sub Regional partnership

Corporation of London

London Borough of Barking & Dagenham

London Borough of Hackney

London Borough of Havering

London Borough of Newham

London Borough of Redbridge

London Borough of Tower Hamlets

London Borough of Waltham Forest

The London Plan suggests that the most serious issues and opportunities facing London are best addressed at a level that lies between the boroughs and London as a whole. Future development will not observe administrative borders. The Housing Corporation has divided London into five regions for the purpose of directing resources to deliver the regional investment strategy. The East London Sub Region represents 8 Local Authorities which are placed at the centre of delivering the Governments agenda for delivering good quality affordable homes where people want to live.

1.4 Major opportunities

The **Iford Town Centre** Regeneration is a bold vision for Iford's future. Not only will it deliver new leisure, retail and community facilities, and much needed housing, it also seeks to serve as a pioneering blueprint for future town centre regeneration elsewhere. This scheme will provide 1500 new homes over the next 2 years rising to 5,000 over the next 30 years.

LB Redbridge have other significant regeneration proposals for Barkingside, Gants Hill and South Woodford.



*Peter Heathfield House, Stratford.
Toynbee HA*

Barking Reach is the key component in the area known as London Riverside that stretches from the western boundary of Barking and Dagenham to the eastern boundary of Havering. An urban strategy for London Riverside was launched in 2002 and within it Barking Reach and South Dagenham were identified as the major housing opportunities, providing 11000 and 5000 new dwellings respectively by 2016.

English Partnerships, Bellway Homes and the London Development Agency are commissioning a new masterplan for Barking Reach that will increase the number of units from the current 6000 to 10700. The masterplan will be completed in late spring 2004 and will form the basis of future investment by the partners and particularly the involvement of English Partnerships.

The majority of the South Dagenham site is within the ownership of the LDA and was the subject of a major design process by four designers in 2002. Two of the four design teams will be re-appointed in early autumn 2003 in order to produce masterplans.

The housing capacity within the Havering element of London Riverside is estimated to be up to 4000 new homes split between the three sites of **A1306 East, Rainham Village and Ferry Lane**. These sites are to be brought forward by 2016 with the first scheme element of the A1306 site at Dovers Corner commencing 2004.

The **Barking Town Centre** framework plan agreed by the Council in April 2003 suggests that it is possible to build 4000 new homes in the identified Town Centre area.

The agreed delivery plan for Barking Town Centre includes a requirement that a

Section 106 agreement should include affordable housing (of which at least 50% for rent, and 50% shared ownership/intermediate/covenanted resale).

The proposed **Stratford City** is a mixed-use development in Stratford, which includes around 4,500 dwellings estimated to be delivered by 2010. This is likely to be the most significant urban regeneration project in the SouthEast. The development will have mixed tenure housing with high quality and high-density building with good quality private and public amenities. The International Passenger Station, the first London stop on the Channel Tunnel Rail Link, is now under construction. From 2007, high-speed trains will arrive from Paris and the continent in two hours and 15 minutes, establishing Stratford as a first class tourism and international business destination.

Situated between Canary Wharf and Stratford, **Canning Town** is a significant centre of Newham, located alongside the River Lea. Regeneration proposals have been developed for the area in consultation with the public. The vision for the area is to build on Canning Town's excellent transport interchange with the first phases to be delivered by 2007. Housing will be improved through a greater variety in the type of housing provided, increases in quality and density and a mix between private and affordable housing. It is expected that more than 7,000 new homes will be created.



Elaine Walker in her new East Thames HG home in Newham

The **Lower Lea** represents a key development opportunity in the East of London. In partnership with other authorities in the East Sub Region and other stakeholders, the London Boroughs of Newham and Tower Hamlets will take the lead on realising the potential. Recent capacity studies suggest that the Lower Lea area could accommodate in excess of 20,000 homes including a mix of tenures. The potential numbers of new homes will be determined by land use policies, particularly the need to include employment uses and the mix/size of residential units to be developed.

It is anticipated that provision of 35% affordable housing, grant free will be achieved on this development.

Silvertown Dock is situated on the south side of Royal Victoria Dock. This site forms what is known as the **Silvertown Quays** site. This lies at the very heart of the Royal Docks and will be developed as a new district centre, recreational and

community focus for the Royal Docks as a whole. The site will provide residential units, a world class aquarium, a hotel ,community services, retail, office and commercial accommodation. A detailed planning application for the first phases of the development is expected in late 2003.

The **Millennium Quarter** in Tower Hamlets is to become a new strategic commercial centre focussing on Canary Wharf. It will offer a mix of uses, large and small scale commercial, residential for sale and rent at affordable levels, open spaces and community facilities. The area is 50 acres in size and consists of at least 30 different ownership interests. The Millennium Quarter Masterplan when fully implemented will see approximately 2000 new homes being built of which a minimum 25% will be affordable. Once completed the heart of the Isle of Dogs will be greatly improved with cutting edge designs and state of the art housing developments for all sectors of the community. It will be a better place to live.

Wood Wharf is situated in the north eastern corner of the Isle of Dogs. It is a 20 acre site immediately to the east of Canary Wharf. It was historically used for the shipping and storage of timber and the repair of ships until the early 1970s. British Waterways purchased the site in 2001 and are in the process of regenerating the area through a masterplanning process. It will include approximately 1,500 new homes of which 25% minimum will be affordable housing for both rent and sale. These proposals will again bring significant regeneration benefits to the wider area.

Key Priorities

**Work will be undertaken to develop a picture of housing needs across the East Sub Region.
Work is ongoing to develop methods for managing the processes of Sub Regional programmes.**

This document will influence the distribution of resources and provide a statement of the priorities for the East London Sub Region.

2.1 Five Year Agenda

The funding regime for affordable housing has altered significantly. Resource allocation has moved from being through the Approved Development Programme (ADP) and Housing Investment Programme (HIP) on a borough basis to a Single Capital Pot shared between London, the South East and East of England.

The London Housing Strategy advises on priorities for spend, and provides a regional allocation strategy. Initially the focus is upon the next 2 years to enable the strategy to be aligned with the Government's two yearly Spending Review Cycle.

2.2 Single Capital Pot

The single pot will operate from 2004/05 onwards and a strategic approach will be adopted for keyworker and social housing provision. This document outlines the East Sub Regions priorities for investment in affordable housing in order to bid for resources from the pot.

In identifying priorities for Sub Regional investment further work is required to balance Sub Regional strategies with local Borough needs.

Work will be undertaken to analyse the separate borough housing needs assessments to provide an insight into the Sub Regional picture. Discussions are also underway around the development of an East London Sub Regional needs assessment. Further, work is also underway for the consolidation of key worker strategies across the East London Sub Region.

2.3 Host Borough Premiums and nominations

Nominations have been set at 25% top slice for the host borough. Where a borough makes a contribution of free land or property an agreement will be made between the East London Sub Regional partners as to the borough's entitlement. Agreements will be on a scheme by scheme basis and will aim to ensure the percentage of nominations reflect the contribution made by the host borough.

Schemes currently excluded from the Sub Regional Pooled nominations are:

- Regeneration
- Supported Housing
- Temporary Social Housing Grant
- Homebuy

Schemes falling under these categories may come under the pool of nominations at a future date or by agreement between the Sub Region partners.



Laying the Sedum Roof on eco semi detached home in East London. East Thames HG

Key Priorities

The East London Sub Region has the highest Housing Needs Index score in the capital.

Need varies in acuteness but remains unmet across all bedsizes.

An important objective for East London Sub Region is to ensure that a mix of tenure and provision allows for real and meaningful choice for new and existing communities and that diverse needs are met.

An important objective for East London Sub Region is to ensure that a mix of tenure and provision allows for real and meaningful choice for new and existing communities and that diverse needs are met. Also, where new and expanded communities are needed, to ensure that these are sustainable, well-designed, high quality and attractive places.

Choice based lettings across the Sub Region will contribute to the commitment of providing homes in areas which people will positively choose to live and work.

Further work will be undertaken to bring together an informed picture of the needs of smaller communities and minority groups across the region. A BME strategy for the Sub Region will be developed.

The Sub Region is working towards agreeing a best practice framework for aids and adaptations works.

The development of the Local Space initiative will seek to provide an alternative to Bed and Breakfast in East London.

Achieving Sustainability

The Housing Corporation document 'The Case for Sustainable Development' sets out clearly the expectation that housing associations should work with Local Authorities to deliver wider sustainability objectives. Such objectives would include good maintenance and appropriate neighbourhood management in order to tackle problems before they undermine the sustainability of a community.

The creation of sustainable communities should recognise the contribution of minority groups. Analysis at a local level of the the 2001 Census will enable the Sub Region to ensure that smaller minority communities are not overlooked and where necessary specialist providers are called upon. Cultural and religious facilities will be needed to make the greater mobility offered through Sub Regional working a realistic choice for minority groups.

New housing development should be built where residents have access to existing facilities and infrastructure or should be planned in conjunction with the provision of new infrastructure. Where density is increasing mix, tenure, security and manageability must be considered carefully.

Borough's in the East Sub Region will keep these issues in mind when assessing proposals for grant funded schemes.

Environmental Sustainability

New and refurbished housing should minimise the negative environmental impacts of construction and use in occupation. Grant funded schemes should demonstrably take account of environmental issues and how they impact on achieving Housing Quality Indicators. Housing Associations should demonstrate that schemes have been appraised using the Housing Corporations Sustainability Toolkit and the ODPM's Sustainable Communities: Building for the Future. Linkages should be shown to the objectives set out in the Mayor's Sustainable Development Framework for London. Housing Associations and developers should note that grant funded schemes should aim to achieve the BRE's EcoHomes 'Good' standard or higher.

Quality and Design

Building successful and sustainable communities depends on high quality design and construction. Whilst the Government Office for London will promote high quality designing through the planning system and through working with Commission for Architecture & Built Environment (CABE) to provide good practice guidance. Developers and housing associations will play a pivotal role in making this a reality. The Housing Corporation and the Sub Regional partners will take design and materials into account when making investment decisions.

Modern Methods of Construction

The Government consider modern methods of construction to be pivotal to achieving the challenging targets it has set. This means quicker, better quality house building through the principles set out in 'Rethinking Construction', the report of the Construction Industry Task Force. For example, better procurement, good value rather than lowest cost, better design and modern methods of construction

Modernising the construction process is essential to speeding up the delivery of high quality homes to meet the regions needs. From 2004/5 25% of housing funded by the Housing Corporation will use modern methods of construction. This includes Section 106 housing that require gap funding from the Housing Corporation.

Social and Economic Sustainability

The National Strategy for Neighbourhood Renewal identified priorities that underpin successful neighbourhoods. In developing schemes housing associations and developers should work to ensure that existing and new communities benefit from the following:

- Employment and economic opportunities
- Education and skill improvement schemes
- Access to health care and good housing
- Safe living environment

Local priorities should be identified in developing scheme proposals. Housing associations should make contact early with local authorities to ensure that schemes are aligned with local needs and priorities.

Housing associations have a central role to play to in achieving sustainability at the local level. In this context it is essential that the physical construction is part of a wider commitment to improved local services including education, community safety, training and local enterprise. Housing associations and their contractors should take a proactive role in employing and training local people. They should work with regeneration partners to offer training and skills support to facilitate this objective where required. Housing associations engagement with boroughs Local Strategic Partnerships is an essential part of achieving these aims.

Deliverability

It is expected that allocations made by the Housing Corporation will only be

made where the scheme will achieve at least the first tranche of spend within the allocation year. This is to ensure that the public resources invested achieve homes within an acceptable timescale. Schemes which are not so certain or are longer term will be considered for pre allocations or for forward funding commitments.

Value for Money

Achieving the best return on the investment of public resources is essential to maximise the supply of affordable homes. It is within this context that scheme proposals will be assessed and investment decisions made. Housing associations and developers will need to demonstrate that scheme proposals represent the priorities outlined in this document, as well as value for the investment of public funds and ensuring that the objectives of achieving sustainability are met.

Black and Minority Ethnic (BME) Housing Needs

The Housing Corporation has announced that not only does 18% of the 2003/04. Approved Development Programme (ADP) in London provide direct or indirect support to Black and Minority Ethnic (BME) housing associations but 56% of the predicted lettings arising from the whole programme will be made to people from the various minority communities who make their home in the capital. This compares with actual grant approvals of over 29% for East London for the 2002/03 programme. An analysis of housing association lettings in the East in 2001/02 showed that 2055 were made to black and minority ethnic households representing 47.9% of all those made in the Sub Region. All eight authorities are striving towards a sub regional BME strategy aimed at supporting the development and long term viability of BME HAs'

The important work that these housing associations perform will continue to receive support and mainstream associations should include arrangements for BME HAs to be involved in new developments in line with local policy guidelines.

Whilst disparities in the distribution and coverage of Supporting People services for BME communities exist it is recognised that this may cause difficulties for some communities in accessing service whilst for others reflect the desire to remain in specific geographic areas. In seeking to address inherited imbalances that are an impediment to fair and equitable access the East Sub Region will:

- Ensure our services take full account of the specific language and cultural needs of our communities.
- Ensure Supporting People Strategies reflect the needs of the BME communities across the sub region.
- Address the issue of a sustainable distribution of specialist Supporting People services across the sub region.

Empty Private Sector Properties

Empty homes are at best a waste of resources, and at worst a blight on the lives of individuals and whole communities. In London there are four times as many empty private sector homes as there are public. For all the authorities in the East, private sector empties represent an important housing resource, which can address the need for both key worker accommodation and alternatives to bed & breakfast hotels. Where they are brought into social ownership they can typically meet the need for larger family accommodation more readily and more quickly than new build schemes.

The government has signalled the need to reduce pressure on green field development and re-using existing buildings where the infrastructure is already in place can help in this regard. By bringing empty properties back into use, not only is the local neighbourhood upgraded and Council Tax generated, but local authority, police and fire services resources can be focussed elsewhere. The East Sub Region welcomes proposals announced earlier in the year by government to make better use of long-term empties.

Empty Property Strategies can only be effective if HAs are given the resources to acquire and refurbish properties on a permanent as well as a temporary basis. Without this, Compulsory Purchase Orders and other action cannot be carried through with certainty. To this end, the East Sub Region will be seeking Housing Corporation support for acquisition and works funding where this is directly related to the implementation of local Empty Property Strategies.

Building on the success to date, the boroughs wish to increase the resources available to secure more units of temporary accommodation and to continue to respond to the large number of empty flats above shops.

In 2002/03 over 830 empty private residential properties were brought back into use. This represented 5.6% of the empties in the Sub Region. Private sector derelicts and vacant listed buildings will continue to be tackled through enforcement action, grants and compulsory purchase orders. East London Sub Region has the biggest CPO programme in the country.

Under-Occupation

Releasing under-occupied homes represents an important element in the drive to make better use of existing resources. Those, who wish to move and purchase their own accommodation, have long been catered for. Sub regionalisation and its pooled nomination arrangements represent an opportunity for boroughs to offer under-occupiers the choice to move to another borough.

The average Social Housing Grant (SHG) for rental schemes in the East was over

£80,000 in 2003/04. All Homebuy and similar schemes therefore represent excellent value for money by releasing a rental home for re-letting, while enabling tenants to realise their aspirations of home ownership.

Resources will be targeted at releasing larger family units.

3.1 General Needs

Temporary Housing

Private Sector Leasing

The continued and expanded use of Private Sector leased accommodation will remain a key element in East London's strategy to meet the challenging objective of ending the use of B&B.

The Association of London Government has attempted to rationalise and co-ordinate borough procurement and management of leased accommodation by: Formulating an out-of-borough leasing model to inform a revised inter-borough temporary accommodation (TA) agreement. This is to ensure that privately leased TA for the homeless is organised on a rational basis between London's authorities without creating shortages in areas struggling to find suitable accommodation, and to help councils plan their acquisition strategies.

Developing a good practice guide to assist authorities to procure and manage privately leased TA, in response to the government's requirement for the use of B&B accommodation for families with children to be limited to emergency use up to six weeks.

Planning and implementing "Notify" with the GLA. This is a system to ensure that boroughs are given timely and sufficient information about homeless families placed in their area so that they receive the appropriate support from statutory agencies.

The continued and expanded use of Private Sector leased accommodation will remain a key element in East London's strategy to meet the challenging objective of ending the use of B&B hotels to meet the day to day need for temporary housing for homeless families with children after March 2004. Expanding the supply and the number of landlords with whom the boroughs are working not only reduces the risk borne of a limited number of providers, but also enables authorities to take advantage of changes in housing benefit arrangements. As of March 2003, just over 1300 or less than 10% of the Sub Region's homeless were accommodated in bed and breakfast hotels.

Work is being taken forward to establish a not-for-profit company known as Local Space to acquire accommodation from the private sector. The accommodation will be brought up to standard and leased to local authorities to

temporarily house homeless families in a mixture of flats and houses. The company will borrow from banks to fund the property purchases and will use resources from the LA s either in the form of assets or cash to accumulate an equity base against which the borrowings are secured. The payments to the company by the LA s for the leases enables the company to finance its loan debt. It is envisaged that 15 year agreements will be entered into by the participating LA s.

Temporary Social Housing Grant (TSHG)

It is anticipated that at least 150 homes will be financed through 04/05 resources using 10% of the Rent Programme allocation.

The programme in the East in 2002/03 brought 122 homes into use. This represented 12% of the total rent programme. In 2003/04 the pattern is not dissimilar with 9.5 % of the rent programme financing TSHG, which in turn represents 17% of the units that programme will produce. This amounts to 141 units being grant aided in 2003/04. There will be a continuing need for TSHG, either to assist in private sector intervention, or to enable Council empties to be brought back into use. This will be particularly important on regeneration estates where the inevitable high number of voids can undermine the work being done to upgrade the estate and rebuild tenant confidence.

Units provided through TSHG will typically be used to house the homeless and this will help supplement other work being done to ensure that local authorities meet government targets on the use of bed & breakfast hotels.

Provision of Wheelchair Accessible Housing

Housing associations should aim to design at least 10% of all dwellings with ground floor access to wheelchair standards. The housing should be integrated within schemes for the general population. Where appropriate schemes will be commissioned to meet the needs of specific households.

It is estimated that by 2006 there will be more than 158,000 disabled people living in East London, of whom, 53% will be over 65. There is a shortage of homes across East London, to address the needs of people with physical disabilities, especially families where children are the wheelchair users. Both full wheelchair and lifetime homes are required. As a matter of course housing associations should include the provision of wheelchair housing in all schemes for social rent unless there are good reasons why this would be inappropriate. Housing associations should aim to design at least 10% of all dwellings with ground floor access to wheelchair standards. The housing should be integrated within schemes for the general population. Where appropriate schemes will be commissioned to meet the needs of specific households.

Any requirement for wheelchair accommodation for supported housing clients will be in addition to that percentage. The actual percentage will reflect the specific needs of the client group and will be prescribed by the commissioning local authority.

As part of the aim to develop inclusive, balanced and sustainable communities the Mayor of London has called for all homes to be built to a Lifetime Standard

Equipment and Adaptations

Boroughs are concerned to ensure that the full range of people who look to social housing landlords for their accommodation are catered for and intend exploring the establishment of a best practice framework with HAs operating in the Sub Region.



Old School Crescent, Forest Gate. London & Quadrant HT

East London Sub Region authorities are committed to ensuring that, where appropriate, dwellings are adapted or equipment installed to enable existing residents to remain in their own home as their circumstances alter or to meet specific needs of housing applicants. Whilst the design of future housing should minimise the cost of future adaptations,

there is a current demand for adaptation works. Boroughs are concerned to ensure that the full range of people who look to social housing landlords for their accommodation are catered for and intend exploring the establishment of a best practice framework with HAs operating in the Sub Region. If established, it will form part of the measures used to determine future partnerships and support for SHG allocations.

3.2 Intermediate Housing

As part of the East London Sub Regional Framework, Intermediate Housing has 4 main aims:

- To improve access to more affordable housing for households on low to moderate incomes.
- To support the provision of key worker services by assisting in the recruitment and retention of key workers who currently are unable to access appropriate accommodation within the East London Sub Region.
- To promote mixed and sustainable communities by promoting multi-tenure developments.
- Establish the level of need for key worker accommodation and set clear priorities for investment.

Each borough will continue with its own priorities in making nominations in its area.

The Sub Region will continue to support a range of intermediate market options both across the Sub region and within individual borough boundaries.

The Sub Region is committed to improving access to all forms of intermediate housing for its residents. To that end the Sub Region will be working towards creating a single waiting list working across the Sub Region for those wishing to access intermediate housing.

Such a register will enable all of our partners developing homes, within this market to access one list of nominated applicants, wishing to buy or rent. This system will also ensure that all applicants are able to access homes within this programme by registering once for one or all areas within the region.

Furthermore members of the Sub Region will be able to monitor applications with regard to occupation, income, savings, ethnicity and types of properties being vacated and purchased thus ensuring resources are being directed where they are most effective.

The definition of what is affordable is dependent upon the relationship between local income levels, house prices and rents. It is also dependent upon the price an individual is prepared to pay. Some value housing higher than others and are prepared to pay more for it. Separate research conducted by the Housing Corporation (2002) and by the National Health Service (NHS Plan 2002) both concluded that maximum housing costs should be between twenty-five and thirty five per cent of net household income.

Research conducted by the Peabody Trust found that tenants get into arrears where rent is greater than 25 per cent of gross income. Therefore in developing intermediate housing, partners need to consider the income levels of the target (low to middle income) groups. For guidance, generally income levels in London are:

- Up to £17,000 Semi – skilled workers
- £16,000 - £24,000 Entry level skilled/professional
- £24,000 and above Trained skilled/ professional

Fig 1 Examples of affordability by occupation

Occupation	Income	Affordable Housing Cost (weekly) @ 30%	Affordable Housing Cost (weekly) @ 35%	Affordable Housing Cost (weekly) @ 40%
Teachers	£21,000 - £29,000	£84 - £121	£98 - £142	£112 - £162
Police Officers (Constable)	£25,000 - £33,000	£102 - £130	£120 - £151	£137 - £173
Civilian Police Staff	£14,500 - £17,000	£65 - £73	£76 - £85	£87 - £97
Nursing Staff (scale E-G)	£17,000 - £26,000	£75 - £106	£87 - £124	£100 - £142
Qualified Social Worker	£22,500 - £31,000	£92 - £125	£109 - £149	£119 - £170

N.B The above table assumes single income households; the affordability levels would increase for joint income households.

The occupations above were initially identified as priority within the boroughs and have also been identified by the government (initially with the exception of social workers) as priority for the Starter Home Initiative. Clearly priority will be given to housing key workers but the Sub Region wishes to assist as many of its residents as possible. Consequently the region via individual boroughs must be consulted on affordability levels for both home ownership and rent.

Conventional Shared Ownership

Conventional shared ownership [CSO] remains a popular and affordable means into home ownership and an important tool in securing mixed tenure developments. All boroughs in East London continue to support CSO.

Homebuy

All boroughs within the region will continue to support Homebuy however, in the coming years it may be considered appropriate to have this part of the programme operated by one partner across the region if this delivers better value for money and is practicable. Homebuy will continue to be targeted at occupiers of family accommodation which can then be re-allocated to those in housing need. Each authority will inform its Homebuy partner of its particular requirements.



Mrs Hare and her daughter in their new home in East London

New Initiatives

All boroughs within sub-region wish to extend the opportunities available to enter the intermediate market, particularly those opportunities which access cost/intermediate market rented homes. Housing associations partners are expected to offer one or more of the following on all mixed tenure sites:

- Cost rent family accommodation (3 bedroom +) at 60/70% of local market rents
- Cost rent accommodation for couples and singles (1 & 2 bedroom) at 75%/80% of local market rents
- Shared equity homes where no rent is payable on the un-sold equity
- Cost rent homes developed without SHG input
- An even split on cost/intermediate rent homes between key workers and the local community.

Housing associations should be aware that the cost rent requirements across the region varies from borough to borough therefore it is a requirement that all housing associations negotiate the levels of intermediate housing on all development with individual boroughs.

3.3 Key Workers

The Government is committed to assisting key workers with accommodation where the cost of housing is a barrier to recruitment and retention. The Communities Plan committed at least £1 billion for investment over the next 3 years.

The issue of key workers has become a London-wide issue over recent years. Property prices continue to rise disproportionately to income, putting recruitment and retention pressures on the essential services that are needed to ensure the well being of the community.

The Sub Region will seek to support a range of developments to assist a range of key workers into suitable homes and particularly to provide affordable options for key worker families.

It is recognised that the expectation is upon the Sub Region to define the needs of key workers in that area. The East Sub Region is working towards agreed definitions and the development of a Key Worker Strategy .

However the government continues to give priority to the provision of accommodation for key workers employed in the following areas:-

- NHS
- Education
- Police
- Social Workers
- Occupational Therapists
- Prison Staff
- Probation Staff
- Planners

Notwithstanding the development of a Key Worker Strategy for the Sub Region, it is recognised that individual boroughs will have differing recruitment and retention pressures and local arrangements will be put in place to address these needs. Likewise support will be given to proposals where land or other subsidy is gifted by key worker employers.

It is expected that any such provision of housing should be self-contained homes for singles, couples and families rather than studios or shared housing. It would be expected that homes provided under such circumstances would be available in perpetuity to negotiated key worker groups.

3.4 Supporting People - Housing Related Support

Investment guidance from the Housing Corporation states clearly that the development of supported housing projects must be consistent with emerging supporting people strategies and subject to assessment of existing provision within the Sub- Region. Written confirmation will be required as to the availability of revenue funding. This will be a requirement for support of capital grant.

The launch of Supporting People Programmes on 1 April 2003 has brought a requirement for administering authorities to establish Commissioning Bodies involving their key partners, the Primary Care Trusts and the Probation Service to determine the strategy and priorities for the programme at the borough level. Commissioning Bodies have been established in each of the boroughs in East London

Over the last two years links have been established between each of the Supporting People programmes in East London and with colleagues in the North Region through the North East London Supporting People Lead Officers Group (NELSP). The London SP Strategy will be developed with the ALG and a case made for resources for London.



Booth House. The Salvation Army Housing Association

The total investment in Supporting People services in East London is just over £73 million

The Supporting People programme enables boroughs to work much more closely in the delivery of housing related support services. Sharing information on levels of support, types of services, models of best practice and value for money is now much simpler. The East Region is committed to exploring ways of developing joint working with the intention of improving the quality of services and outcomes for all service users.

Delivering the investment and improvements to Supporting People services will depend on each partner being clear about what is required of them. The Sub Region will ensure that the timetable and delivery of capital projects is reported to each of the Commissioning Bodies so that they can guide and monitor progress. Each Supporting People Team will work closely with the local planning authority to ensure that planning issues are addressed in a timely way.

Community Safety

Community safety is a key priority for East London. There is a strong commitment to support Crime Reduction Strategies, working in partnerships.

A key component will be the provision of safe accommodation and flexible support for complex and high-risk groups. Development options for providing housing with low to medium support linked to rehabilitation and more second stage move on accommodation will also be explored.

Provision for the Vulnerable Homeless

Within the homeless population (and it is recognised that East London is meeting pan London need) there are substantial levels of vulnerability, poor health and multiple needs.

In common with other London Boroughs we recognise the need to provide support that tackles the causes of homelessness and helps homeless people to establish sustainable accommodation. This recognition is reflected in the substantial level of SP resources committed to vulnerable homeless households. The region is committed to the key objective of the Supporting People programme to prevent tenancy failure and to promote sustainable independence for vulnerable households and individuals.

Better use of existing resources and the development of new accommodation based services will help to support housing departments to reduce dependency on temporary bed and breakfast accommodation. Boroughs within the East will continue to explore the use of floating support as a useful tool in the prevention of homelessness and will share good practice.

Improving the Quality and Standard of Homeless Hostels and Accommodation Based Services

The East London boroughs have a range of temporary accommodation for single homeless people and rough sleepers consisting mainly of hostels and shared accommodation. Tower Hamlets, Hackney and Newham in particular have large hostels for single homeless people, some of which require significant capital investment to improve physical standards. Large hostels can be a difficult environment for service users and the challenge will be to maximise the positive potential of large hostels whilst minimising the disadvantages. Service users are often unhappy at the lack of provision for couples in single homeless hostels and this crucial issue of choice needs to be addressed.

Complex, specialist services

Whilst the Government's intention to widen categories of statutory homeless is clear, the East region is concerned to ensure that the support needs of marginal

groups who currently attract little or no support are addressed. The boroughs have inherited differing support infrastructures meeting the needs of hard to reach and complex needs groups and boroughs response will vary accordingly. However we all recognise that specialist and flexible services for people with complex needs (around mental health, learning difficulties, offending, drug and alcohol problems etc) are required.

People with Mental Health Problems

The London Research Centre has estimated that by 2006, 160,000 adults living in East London will experience some mental health problems over their lifetime. This represents over 16% of the adult population but in some parts of the region the borough figure is higher.

Across London as a whole only just over 1% of ADP resources were taken up in 2002/03 for the provision of accommodation for people with mental health problems. In 2003/04, the allocation within the ADP stands at 2.9%. However, this level of activity in the East will simply not address the needs in the Sub Region. Consequently additional resources will be sought within the 2004/05 programme to address the unmet need for accommodation for people with mental health problems.

Young People

Recent legislative changes have increased the duties local authorities owe to young people. A network of foyers already exist across East London and their record of success has been well documented. With nearly 30,000 young people during 2000/01 accepted as unintentionally homeless and in priority need, London accounts for over a quarter of the cases nationally. This number has been increasing year on year since 1998/99. The causes of homelessness are varied and it is difficult to define a specific circumstance although it is understood that people leaving institutions are vulnerable to social exclusion and homelessness.

Individual boroughs will be able to offer guidance on the priority of schemes for this client group.

Teenage Pregnancy

From April 2003, all local authorities have been obliged to provide teenage mothers with housing with support, and there will be a need for additional accommodation to be provided to meet this requirement.

Ex Offenders

The cost of offending and re-offending in London according to GOL is in excess of £10billion per annum. The provision of appropriate housing will help to

ensure that ex-offenders are given the care and support they need to maintain a tenancy, rebuild their lives, integrate into the community, and secure work or enrol at college.

Individual boroughs will be able to offer guidance on the priority of schemes for this client group.

Adults with a Learning Disability

In line with the government's White Paper Modernising Social Services, priority will be given to realising the key theme of "Promoting people's independence while treating them with dignity and respect at all times and protecting their safety."

Specific borough requirements will vary, but all expect to see housing developed that integrates people within the local community enabling them to live ordinary lives in homes whose external features do not set them apart.

Older People

Most if not all research conducted into the housing preferences of older people points to a resounding desire to stay put in their own home and a reluctance to move to institutional settings such as residential and nursing care. Older people want to stay in their own home and receive care and support services on a flexible basis as and when they need them.

Work by the London Research Centre in February 2000 estimated that by 2006, over 84,000 older people in East London would have a special housing need representing over 47% of the older population. The growth of older Londoners in the near future will include those from black and minority ethnic groups. Individual boroughs will be able to offer guidance on the priority of schemes for this client group.

Move-On Accommodation

There will be continued support for the provision of move-on accommodation to secure the more effective use of existing medium and high care schemes. In order to minimise the call upon fresh capital resources, housing associations are encouraged to consider the re-designation of existing or unsuitable projects. Similarly a proportion of new-build units will be identified to suit borough requirements for move-on accommodation.

Boroughs requirement for bespoke move on accommodation will vary depending upon the success of introducing new floating support models of provision.

3.5 What Needs to be Built

The balance and priorities within the programme are:-

Table 1: General Needs Rented Programme – Bedroom Size Priorities

Priority	Size	Percentage
1	Five & Six bedroom housing (9 - 10 persons)*	5
1	Four-bedroom Housing (7 persons)*	15
2	Three-bedroom housing (5 persons)*	20
3	Two-bedroom housing	40
4	One-bedroom housing	20
	Total	100

* The minimum persons requirement per unit for all East London boroughs with the exception of LB Redbridge where 4 bed properties must accommodate between 6-8 persons and 3 bed properties between 4-5 persons.

Balance of Programme

It is anticipated that there will be variations to reflect local priorities, but across the sub-region we will seek 70% of resources to support the rent programme. Outside of the support for empty property intervention, investment will be on new build schemes. Within this programme, and provided revenue support can be identified, 10% of resources will be targeted on supported housing schemes, although it is anticipated that the better use of existing accommodation will also boost the supply of homes for people with support needs. Intermediate Market Housing will have an important role in East London, not only to ensure that staff are recruited and retained to deliver essential local services, but to enable economically mixed and balance communities to be developed.

Key Priorities

Where opportunities for affordable housing come forward through the planning system Boroughs will seek to ensure that this housing relates to the needs of the Sub Region and those of the particular locality.

This work will take into account not only the Communities Plan and the London Plan, but also local development plans and policies in order to ensure that relevant guidance is tailored to local circumstances and needs.

4.1 Borough Partnerships

The sub-region boroughs are committed to ensuring that their planning policies are co-ordinated to deliver the objectives of the Communities Plan and the London Plan. Boroughs are meeting regularly to determine how planning policy can be co-ordinated across the region and agree Sub- Regional development frameworks.



*St Mary's Village, Hackney.
Metropolitan Home Ownership*

A model example of joint working on planning issues is that of Barking & Dagenham and Havering working together with other partners in the South Dagenham area (a strategic site within the Thames Gateway) to establish a Urban Development Corporation, to enable this site to be brought forward as proposed in the Communities Plan.

4.2 Working with Housing Associations and Private Developers

It is expected that the financial viability model developed by the 3 Dragons consultancy will assist in demonstrating the viability of Section 106 sites and to demonstrate the requirement, if any, for gap funding from the Housing Corporation. Local Authorities and the

Housing Corporation will expect developers and housing associations to use the 3 Dragons model or an equivalent to demonstrate the need for funding.

4.3 Planning Guidance

The Office of the Deputy Prime Minister (ODPM) is reviewing the guidance on affordable housing and planning obligations. It is intended that this will amend the planning system to be more efficient and effective. At present Boroughs are at different stages of plan preparation.

It will be necessary to put in place appropriate arrangements to effect a smooth transition between existing UDP's into new Local Development Frameworks. Where opportunities arise to co-ordinate this transition across the Sub Region , these will be considered in detail at that time.

This section contains a summary of each of the East Region Borough's local investment requirements.

5.1 London Borough of Barking and Dagenham

Barking and Dagenham is the 7th most deprived Borough in London. 3 of the 20 wards are in the top 10% most deprived wards in the country. Deprivation is widely spread with 14 out of the remaining 17 wards amongst the 20% most deprived in the country.

The 2002 Housing Needs Survey indicated that there is a backlog need of 1,258 households and an arising need of 1,790 potential households per year. 14.6% of the households in the Borough live in unsuitable housing with housing mobility, health problems and housing disrepair being the most prevalent.

Overcrowding is a particular problem among single parent families and larger families many of whom are ethnic minority families. 28% of overcrowded households are in housing need.

General Needs	There is a shortfall in affordable housing mostly for 1 bedroom or 4 bedroom homes. 477 1 bedroom homes and 262 4 bedroom homes are required each year.
Supported/specialised Housing	The scheme gives a high priority to applicants who are vulnerable and have been referred by agencies such as Probation, Community Mental Health or Social Services.
Regeneration	Gascoigne Estate – The Council is currently redeveloping the St Anns area of the Gascoigne Estate as the first phase of a 7 year community led neighbourhood management programme
BME	The proportion of ethnic minority residents in the Borough is set to grow rapidly from 16% to 25% over 20 years. The Housing Needs Survey showed that ethnic minority households are more likely to be living in unsuitable housing and have a lower income than other groups and are, therefore, more likely to be in housing need.
Intermediate Market	Council will seek to provide more intermediate housing options allowing people to trade up in terms of home and type of tenure.
Resources	Barking and Dagenham is playing a significant and growing role in regional and sub-regional housing development. This is largely due to the Borough's considerable ability to contribute to affordable housing through developing brown field sites
Opportunities	<ul style="list-style-type: none"> • Barking Reach & South Dagenham • Barking Town Centre • Land Disposal Programme

5.2 Corporation of London

The Corporation of London provides local government services for the City of London, which is recognised as the world's pre-eminent financial business centre. The City has more corporate headquarters than any other European centre and it is a potent force in global finance. As a result the financial and business centre is a highly concentrated geographic area of considerable affluence compared to many of those areas which abut its boundaries. The residential population is disproportionately small with limited residential development opportunities

The 2001 census showed that the population of the City is 7,185 residents, of which 1,039 (14.46%) are from BME groups, and this is augmented by a daily influx of 300,000 working population. This population is however increasingly divergent and a number of residents do not consider their City residence as their main home, living elsewhere at weekends. It also has a mixed age range population.

<p>General Needs</p>	<p>In addition to the need to reduce visible street homelessness the Corporation believes that priority should also be given to providing a flow of move-on accommodation so that the problems of street homeless can continue to be addressed. The majority of applicants require a one or a two bedroomed property, but there are a number of families who need in excess of three bedrooms.</p>
<p>Supported/specialised Housing</p>	<p>The Corporation will continue to support the provision of supported housing as a pan London resource, including foyers, to meet the needs of vulnerable and young residents.</p>
<p>Intermediate Market</p>	<p>The Square Mile has a high concentration of key workers who experience great difficulties in finding affordable housing close to their places of work. The Corporation's approved categories of key workers are those employed in the emergency services, health services, transport services, local government and education.</p>
<p>Opportunities</p>	<p>Because of the lack of available sites in the City for development, the Corporation will continue to promote schemes on sites which are in boroughs adjacent to the City, or which have good transport links to the City in order to meet the very real affordable housing needs of key and other essential workers.</p>

5.3 London Borough of Hackney

The Council currently has over 16,000 households asking for assistance with housing. Of these some 6,000 plus are homeless or require a category A transfer into suitable accommodation. Over 400 families require 4 bedroom or larger. Therefore the Council require a range of homes for families requiring 3 bedroom homes and above. The supply of 1 and 2 bedroom homes is currently at a level that allows the Council to make suitable offers to families requiring this size of accommodation.

The Council will allocate a limited amount of SHG for the provision of rented homes. Associations individual needs should be discussed with the Council but all bids for SHG should address the identified housing priorities, be of good value and within the TCI limits.

No SHG will be available to support the development of shared ownership homes under S106 agreements. Limited provision of SHG may be available on other sites, subject to the Council's agreement.

General Needs	The Council continues to promote multi tenure, mixed income developments that provide a range of housing opportunities for its residents. There is still a high demand for large family sized accommodation, particularly accommodation of 5 bedroom +
Supported/specialised Housing	<ul style="list-style-type: none"> • High level care for those with dual diagnoses (mental health plus alcohol/drug dependency) • Ex-offenders • BME elders • Vulnerable single homeless households • Vulnerable homeless families
Regeneration	The Council will continue to support the major projects at: <ul style="list-style-type: none"> • Nightingale Estate • West Haggerston • Woodberry Down
BME	The Council recognises the desire for particular BME specialist housing providers to develop and manage homes within certain areas of the borough. It will continue to work with its partners to increase the provision to members from their client base
Intermediate Market	The Council will continue to support key workers to find suitable affordable accommodation. To that end Hackney's intermediate market programme gives a high priority to a wide range key worker employment
Opportunities	The Council is continuing to support the Brownfield Initiative both on its own land and on land within the private sector. The Council is also working towards a Local Development Framework and the requirement of affordable homes will be part of that framework

5.4 London Borough of Havering

Data for 1998 – 2001 shows that an average of 280 units p.a have been completed. This figure does not favourably compare to the 887 new affordable homes per annum which the Havering Housing Needs Survey states is required to meet housing need. Therefore even if all new homes in the Borough were affordable identified housing need would not be met

General Needs	The following are listed in order of priority need: Social rent: Shared Ownership: 2 bed 2 bed 3 bed 3 bed 4 + 1 bed 1 bed 4 +
Supported/specialised Housing	<ol style="list-style-type: none"> 1. Foyer Accommodation for young people 2. Group home for people with learning difficulties 3. Accommodation for people with mental health problems 4. Extra care scheme for frail elderly 5. Purpose built accommodation for people with physical disabilities
Intermediate Market	The Council will continue to support the expansion of intermediate market housing provision. The priorities are for one and two bedroom homes, but there is some need for larger homes
Resources	The Council is looking to support developments on Brownfield sites on both its own land and on land within the private sector. On Council sites the development of larger family accommodation will be given priority wherever possible
Opportunities	<ul style="list-style-type: none"> • Re use of Garage sites • Bamber House • Extra Care Sheltered Housing • Havering Foyer • Miscellaneous disposals/reprovision • Support to S106 agreements

5.5 London Borough of Newham

The London Borough of Newham has the highest Housing Needs Index score in the country. It has over 5,000 families in temporary accommodation. It has a low proportion of owner occupied housing, of which approaching a quarter is classified as unfit. In 2002/03 there were 240 rental units built or brought back into use. At the same time 748 homes were sold by the Council under the Right to Buy. The total number of HA lettings made available to Newham in 2001/02 was 371 and in 2002/03 was 236 and the 2003/04 Sub Regional programme will provide Newham with only 320 nominations to permanent rental stock.

General Needs	Newham will expect a 70:30 rent/intermediate market split being secured across the borough as a whole on its affordable housing schemes
Supported or Specialist Housing	There is a requirement to considerably accelerate the provision of full wheelchair accessible housing in Newham. Likewise, HAs should include the provision of lifetime homes within new schemes. At a minimum, the Council will expect 10% of ground floor accessible units to be built to full wheelchair standard. Adults with Learning Difficulties – 2& 4 bed (20 units) People with mental health problems - 1 bed (20 units) Young People at Risk and other single homeless households (inc, ex-offenders) – 1bed (20 units)
BME	The Council will continue to support and encourage BME association development. The Council expects 30% of capital resources to support the development of accommodation for the benefit of BME housing associations. The target for lettings to BME households for 2003/04 allocation is 61%.
Regeneration	There will be a requirement for further funding approaching £4m as part of the redevelopment of the Brooks Estate by Community HA and ARHAG in 2004/05
Private Sector	Resources will be targeted at the Forest Gate SRB and Manor Park. Housing association activity will be supplemented by action taken by Passmore Urban Renewal. Newham Council has earmarked £1m in grant finance in 2004/05 to support Passmore's work. However, without the provision of acquisition and works SHG, the borough's rigorous and robust interventionist approach in the private sector will be seriously compromised.
Intermediate Market	The borough will continue to support the expansion of intermediate market housing provision. Primarily one and two bedroom homes are required, but there is some need for larger homes.
Future Developments	Stratford City, Silvertown and Canning Town

5.6 London Borough of Redbridge

Redbridge has the highest proportion of private sector housing in London. Social housing only accounts for 9% of the total housing stock. The Borough is ideally placed to take advantage of development in the Thames Gateway and M11 corridor.

The pressure to supply affordable housing comes from a variety of sources. As at 31st March 2003:

- Approx 1,008 households applied for housing
- 556 household accepted and in priority need
- 1,631 households in temp accommodation 1,096 with dependants and 274 in B&B
- 315 transfer list cases

	Requirement by applicants:	Requirement by transfer applicants:
General Needs	Bedsit/ Studios 1030 One bed 729 Two bed 1059 Three bed 436 Four bed 73 Five bed 8 Six bed plus 1	26 151 88 41 9
Supported/specialised Housing	The Council has identified a need for supported housing. The majority of the units will be one bedroom with a smaller number of larger units for families or those with 24 hour care needs. The viability of these units will depend on sufficient Supporting People monies being allocated. The specific groups for whom a need has been identified are: Learning difficulties, Physical disabilities, Mental health, CareLeavers, Teenage pregnancy, Ex-offenders, Substance abusers	
Regeneration	Ilford Town Centre, Gants Hill, Barkingside	
Intermediate Market	The Council recognises that because of local market conditions the majority of key workers, especially at the start of their careers, would be unable to procure housing on the open market in Redbridge. Key workers will therefore be given a high priority for intermediate rented and share ownership properties. It is intended to provide 40 units per year for key workers.	
Opportunities	In general no grant will be available for the provision of affordable housing delivered under the provisions of section 106 agreements. Units achieved from such agreements will be 60% rented and 40% for shared ownership.	

5.7 London Borough of Tower Hamlets

Tower Hamlets is one of the most deprived areas in the Country. The population has grown rapidly, increasing by over 35,000 people since the previous census in 1991, it has the worst overcrowding levels in the country, some 29% of all households with many needing 2 or more additional bedrooms, homelessness acceptances are 1600 per annum and there are 17,000 on the Council's single housing register. Local Authority stock is reducing as a result of the right to buy initiative, and property in the private sector market is out of the reach of many Borough residents; average house prices have increased by 12% bringing a modest terraced house to £269,751, which requires earnings in excess of £58,000. Many residents are therefore forced to rely on the shrinking supply in the social rented sector.

General Needs	Tower Hamlets has an acute need for affordable housing in a range of sizes and supports the move towards a formulaic bedsize split. The Council will continue to work closely with its RSL partners to increase the supply of affordable housing across all tenures, both with the use of public resources and via planning policy.
Supported/specialised Housing	<ol style="list-style-type: none"> 1. Housing for people with dual diagnosis of mental health issues and substance misuse 2. Young people with high support needs 3. Specialist provision within hostels to support chaotic drug users to help reduce abandonment 4. Floating support for older people from minority ethnic backgrounds and 5. Move-on accommodation, from all supported housing schemes including large cross-authority hostels. 6. A scheme for people with learning disabilities
Regeneration	<ol style="list-style-type: none"> 1. Resources to meet the gap funding requirements of Housing Choice 2. New Deal for Communities in Stepney 3. SRB6 programme in the Bromley area 4. SRB5 programme in the west of the Borough 5. Completion of the SRB4 programme Lower Lea Valley, a joint venture with L B Newham
BME	The Council's BME housing strategy is currently being reviewed in order to support the 48% BME population and the BME housing associations working in the borough.
Intermediate Market	The Borough supports a range of intermediate market housing solutions, however affordability continues to be an ongoing concern.
Future Developments	Lower Lea Valley, Millennium Quarter, City fringe and Housing Choice.

5.8 London Borough of Waltham Forest

The borough has a youthful population: 26% of people are under 20. Black and minority groups account for 35.5% of the population. Black and Caribbean groups account for 8.3% while the Pakistani population accounts for 7.9%.

Increasing the supply of affordable housing is a major priority. Housing needs data shows that 80% of households requiring social housing need family sized accommodation, yet 58% of all lettable units are one-bedroom dwellings.

General Needs	<p>Waltham Forest expects to maximise the proportion of social rented housing in affordable housing schemes across the borough.</p> <p>The most pressing need is for 2 bed dwellings to rent and for 3 and 4 bed dwellings</p>
Supported/ specialised housing	<p>Supporting People supply mapping shows that there are shortages of provision for mental health, learning difficulties and specialist homelessness accommodation.</p>
Regeneration	<p>Regeneration and major opportunity sites are identified in the UDP.</p> <p>It is expected that affordable housing schemes will contribute to regenerating the borough, particularly through employment and local purchasing outputs.</p>
BME	<p>Waltham Forest will continue to support its BME partners. All affordable housing schemes should demonstrate involvement of BME partners.</p>
Intermediate Market	<p>Waltham Forest will support the expansion of intermediate market housing within the context of our Key Worker Strategy and Shared Ownership Targeted Marketing Agreement.</p>
Resources	<p>Waltham Forest will support schemes for funding that maximise social rented housing</p>
Opportunities	<p>Section 106 schemes delivering affordable housing will be expected to minimise the need for grant which should be regarded as gap funding. Major Opportunity and mixed use sites identified in UDP. Housing sites identified in the UDP Surplus garage sites.</p>

6.0 Innovations in East London

LB Newham have been reviewing existing procurement arrangements and developing a way forward which addresses the need for long-term, sustainable temporary accommodation supply at predictable cost.

“Local Space”, is a special purpose vehicle created to undertake the majority of temporary accommodation procurement for the Council in the future. The proposal is to establish Local Space as a charitable company limited by guarantee that within 15 years will be capable of acquiring and making available to the Council up to 3,000 properties.

Discussions with other London local authorities have revealed that they may also seek in future to acquire some of their temporary accommodation through Local Space.

Passmore Urban Renewal Ltd works with LB Newham Housing Department and Environmental Health Housing Intervention team to improve the quality of private sector housing and halve the number of vacant houses and houses in multiple occupation.



Harp House, LBB&D and Hanover Housing Association

Passmore work to provide homes for letting at sub market rent, co-ordinating housing association activity in the area and delivering social housing in the Forest Gate and Plaistow SRB 5 Area. Passmore is made up of a partnership between four housing associations and the LB Newham and it receives funding through Single Regeneration Budget (SRB).

The East London Letting Company is a not for profit organisation which administer the choice based lettings system for LB Newham and LB Redbridge and in the near future Waltham Forest and Barking and Dagenham.

The system aims to increase choice for users including the ability to move cross borough boundaries. Properties are advertised for bidding using a number of methods including the internet, local touch screen consoles and the telephone. Applicants will be given a priority and then queue in date order with a small percentage of properties left available and out of the system for emergency priority cases.

Harp House is one of the Barking and Dagenham’s first ‘core and cluster’ extra

care sheltered housing schemes. It was developed in partnership with Hanover Housing Association and completed in March 2002. The scheme was awarded Housing Forum Demonstration Project status as part of Hanover Housing Association's national programme of developing extra care schemes. The main complex of the scheme comprises of a total of 62 1 bedroom flats and bungalows. The centrepiece of the scheme is the bowling green which has an artificial lawn. Other facilities include a cyber café offering residents the opportunity to gain experience of using a computer and surfing the internet. A fitness suite with full gym equipment including running machines and weights is a popular feature of the scheme.

London Borough of Waltham Forest has adopted environmental best practice in its Council house refurbishment programme after piloting a successful environmental refurbishment project. The Council wants to share its best practice model with RSLs operating in the sub-region and hopes that RSLs will adopt a similar approach to refurbishment. The Council developed its best practice guidelines by completely refurbishing a typical dwelling that demonstrated how environmental sustainability could best be achieved, on various types of dwelling, from design and procurement through to end user occupation.

LBWF is co-ordinating a project in partnership with LUR, LBN and LBH to co-ordinate and improve best practice in the procurement and management of **private sector leased schemes**.



Britannia Walk, Hackney. Islington & Shoreditch HA

Partners include Local Authorities, RSLs and private landlords/ letting agencies. The partnership helps to maximise the opportunities that exist in East London to meet the demand and bring together schemes to improve consistency and price to ensure best value. These operate on 3-5 year lease and work within the existing private sector rented market.

Britannia Walk is one of a number of successes of joint working between local authorities. It is a mixed use development in Hackney comprising a pharmacy manufacturing unit for Moorfields Eye Hospital; key worker homes for staff at Moorfields; commercial units; office space, live work flats, social rented units and a training space to be used by Workforce, a training provider which works with people with learning difficulties. The social rented aspect consisted of one, two

and four bedroom units to create a mixed and sustainable community and was part funded by Local Authority Social Housing Grant of £2.5m from the Corporation of London as an out of borough scheme. It was officially opened in November 2002.

St Marys Village in LB Hackney is a market led scheme which includes 3 sale tenures offering shared ownership, equity shares and outright sale. The homes have been sold to Hackney residents and key workers. The development provides community centre, shop and doctors surgery as well as major seed funding for a local community trust.

The Housing Choice programme in Tower Hamlets is an innovative scheme, positively supported by tenants and leaseholders to engage all estates in making decisions on the future ownership and investment needs of their estates, including regeneration and redevelopment. Partnership is central to this initiative and involves residents, RSL's, the voluntary and private sectors. Resident involvement is intensive and wide ranging encompassing selecting an RSL partner to work with in developing proposals and culminating in ballots. More than 20% of Council owned properties have now chosen an RSL partner to work with. This community led process will enable the levering in of significant private investment to improve the stock. This process will also contribute to the development of a more diverse social housing market within the borough and help provide opportunities for greater control by residents in the management of their estates.

Appendices

Table of Work to be done

Area of Work	Lead Authority	Key Events	Date	Output
BME Strategy	LB Hackney	Review of existing strategies	Dec 03	
		Draft & consult on Sub Regional strategy	March 04	
		Launch Sub Regional strategy	June 2004	Sub Regional strategy which will set out the options to respond to the needs of East London's diverse communities
Key Worker Strategy	LB Barking & Dagenham with Corp of London	Review existing LA strategies & KW definitions	Dec 2003	
		Draft & consult on Sub Regional strategy	Jan 2004	
		Launch Sub Regional strategy	March 2004	Underpin the delivery of intermediate market in the Sub Region
Single Waiting List for Intermediate Housing	LB Newham		March 2004	To provide a comprehensive knowledge of demand across the Sub Region
Equipment & Adaptations	LB Waltham Forest	Survey & analyse HA A&A policy in Sub Region	Nov 2003	
		Desk top review of good practice	Dec 2003	
		Draft proposals and consult	Feb 2003	
		Launch Good Practice document	31st March 2004	Agreed protocol on HA funding of equipment & adaptations
Single Housing Needs Survey	LB Barking & Dagenham	Review existing need surveys	Dec 2003	Robust analysis of needs in Sub Region
		Publication of Thames Gateway London Partnership Strategy	March 2004	Convergence of Sub Regional Framework with wider Thames Gateway Strategy themes

		Commissioning of Sub Regional Housing Needs Survey	2005	Comprehensive need analysis to inform strategy development in East London & Thames Gateway
HA Shadow Group	LB Waltham Forest	Establish Shadow Group	Dec 2003	
		Identify representatives to attend H Corporation and LA Forum	Feb 2004	Meaningful partnership working
Choice Based Lettings	LB Newham	Examine opportunities to extend across Sub Region	March 2004	Consistent approach to accessing affordable housing in Sub Region
Local Space	LB Newham	Examine opportunities to extend Local Space across Sub Region	March 2004	Provision of cost effective, high standard alternative accommodation to B&B
Thames Gateway	London Borough Waltham Forest & Tower Hamlets	Reviewing implications for Sub Region of Thames Gateway strategy	May 2004	
		Publish update of East London Affordable Housing Investment Framework to reflect TG strategy.	Sept 2004	Ensure Sub Regional framework is consistent and complementary to the development of the Thames Gateway
S106	London Borough Tower Hamlets & LB Waltham Forest	Analyse existing policies	Dec 2003	
		Draft & consult on Sub Regional document	June 2004	
		Launch framework	Sept 2004	To provide a more consistent approach to S106 agreement across the Sub Region
Nominations	LB Newham	Complete nominations allocations	Nov 2003	Clear statement of individual borough nomination entitlement by scheme

Individual boroughs planning policy

Borough

Barking & Dagenham

UDP

Adopted in 1995, and currently under review, taking into account the forth coming Local Development Framework proposals. guidance notes are being prepared on superseded policies.

SPG

A number of supplementary guidelines are being prepared and are at different stages of the drafting and adoption process.

Thresholds % of affordable

35% target for affordable housing

Corporation of London

UDP

Adopted 2002

SPG

Draft at consultation due back 31st October 2003

Threshold

0.5 hectares or 15 units on residential sites

% of affordable

25% affordable (market affordable ratio 3:1) Off site cash in Lieu will reflect the higher value of all units being open market. No grant will be available.

Hackney

UDP

Adopted 1995

SPG

Threshold

%

25 under consultation and review

Havering

UDP

SPG

Adopted November 1998 but currently under revision.

Threshold

Currently 25 units but being revised.

% of affordable

15-25% currently but revision proposes 35%

Newham

UDP

SPG

In draft

Threshold

15

% of affordable

35% - First 25% grant free. Overall Target split 70:30 rent:intermediate

Redbridge

**UDP
Threshold
% of affordable**

Modified March 2003
25 units or 1 hectare
On sites of 25 or more units or 1 hectare we will seek to ensure a proportion of all dwellings will be made available to own or rent for those on low to middle incomes who are unable to compete successfully in the private or rented residential market.

Tower Hamlets

**UDP
SPG
Threshold
% of affordable**

Under review draft in Dec 2003
Under review draft in Dec 2003
15 units
25% grant free. Where sites are more than 100 units 80% rent 20% sale.

Waltham Forest

**UDP
SPG
Threshold
% of affordable**

Adopted 1996 review at second stage deposit. Public Inquiry Spring 2004.
Draft issued for consultation as part of UDP review.
Currently 25 units. SPG review proposes 15 units.
35% - 75% rented and 25% shared ownership.

Glossary

Affordable Housing	"Both low-cost market and subsidised housing (irrespective of tenure, ownership - whether exclusive or shared - or financial arrangements) that will be available to people who cannot afford to rent or buy houses generally available on the open market" (DETR Circular 6/98)
Approved	Annual capital plan drawn up by HC. This has to have the approval of the Secretary of State for the ODPM and thereafter it forms the annual cash limit and agreed programme by heading. The 3 key objectives that determine how the ADP will be spent are: providing new, affordable housing in areas of economic and demographic growth, including rural areas; contributing to regeneration and neighbourhood renewal, by helping to fund the provision of refurbished and replacement housing; meeting the needs of a wide range of vulnerable people by continuing to fund the provision of new supported housing.
BME Commission for Architecture and the Built Environment (CABE)	Black and minority ethnic persons/households. Architectural organisation which aims to improve peoples' lives through better buildings, spaces and places. CABE promotes high standards in the design of buildings and spaces between them, helping and advising those who create, manage and use the built environment.
Communities Plan	Working name for the action plan to take forward Government policies to tackle deprivation and shortage of affordable housing and deliver sustainable communities for all. The comprehensive programme of action was set out in "Sustainable Communities: Building for the Future" in February 2003.
CPO Decent Homes Standard	Compulsory Purchase Order. To be defined as 'decent', a home must: meet current statutory minimum for housing (the 'Fitness Standard'); be in a reasonable state of repair; have reasonably modern facilities and services; provide a reasonable degree of thermal comfort.
Decent Homes Target	A Government Neighbourhood Renewal Target - to deliver decent homes to all social sector tenants by 2010, and to reduce the number of social

Disabled Facilities Grant	<p>tenants living in non-decent homes by one third by April 2004, with most of the reduction taking place in deprived areas.</p> <p>Government funding to local housing authorities to provide and improve adaptation services to disabled people enabling them to continue to stay in their own homes.</p>
EcoHomes	<p>Building Research Establishment (BRE) rating for environmental sustainability. Under HC Scheme Development Standards housing associations will need to reach at least a 'pass' EcoHomes rating on new build schemes.</p>
Egan	<p>In 1998 a Construction Task Force was set up by the Deputy Prime Minister to advise him on opportunities to improve the efficiency and quality of the output of the construction industry. The Task Force was led by Sir John Egan and, in July 1998, published a report "Rethinking Construction". The report proposed a number of demonstration projects to test the suggested approaches and to help the industry devise its own means of improving performance. Demonstrations of compliance with the principles outlined in the Egan report has been an increasing HC requirement of allocation of grant funding to housing associations (100% implementation for 2003/04). For 2003/04 there will be two routes to Egan compliance - Clients' Charter status or mini-Charter status.</p>
English Partnerships (EP)	<p>Government regeneration agency, supporting high quality sustainable growth. Focus on: sustainable regeneration through initiatives such as Urban Regeneration Companies and National Coalfields programme; housing (working with HC to relieve market pressure), increase affordability and tackle housing abandonment; strategic brownfield redevelopment (developing and maintaining a national brownfield strategy as well as acquiring and redeveloping brownfield land); best practice (creating forums for sharing expertise in regeneration and development). The new EP was created in May 1999 with the merger of the Commission for New Towns and the Urban Regeneration agency.</p>
Homebuy	<p>Homebuy is a low cost home ownership scheme designed to help tenants of housing associations</p>

Home Ownership	and local authorities and others in priority need buy a suitable home on the open market. It allows them to buy at 75% of value with the remainder of the cost being met by grant which provides an interest free equity loan. No rent is paid in respect of the grant funded element. Repayment of the loan at 25% of current value, is made when the property is sold. A general term covering mixed funded shared ownership and rehabilitation for outright sale schemes (MF Sale), Homebuy, Voluntary Purchase Grant (VPG) and Right to Acquire (RTA).
Hostel	A building providing for persons generally or for a class or classes or persons: residential accommodation which is not separate and self-contained premises; and either board or facilities for the preparation of food adequate for the needs of those persons, or both.
Housing Associations	Term introduced by the 1996 Housing Act applying to all housing associations or a not for profit company registered with HC to provide social housing. Only such organisations are eligible to receive SHG
Housing Benefit (HB)	A government benefit which pays all or part of the rent and service charge for a property.
Housing Corporation (HC)	Established by the Housing Act 1964 the Corporation is a non-departmental public body, sponsored by the Office of the Deputy Prime Minister, whose role is to regulate and also fund housing associations in England.
Housing for Sale	A general term covering mixed funded shared ownership and rehabilitation for outright sale schemes.
Housing Investment Programme (HIP)	Resources allocated to local authorities to spend on housing. From 2003/04 HIP will be replaced by the Single Housing Investment Pot
Housing Needs Index (HNI)	A basket of indices which attempts to provide an objective measurement of the relative housing needs, of different geographical areas.
Housing Plus	An approach to the provision and management of sustainable social housing which acknowledges the importance of, and actively uses and develops, the two-way linkages between housing and other social economic activities.

Housing Quality Indicators (HQI)	A comprehensive set of measures used to evaluate existing and planned housing developments on the basis of quality as opposed to simply cost. The indicators cover the location, the design and the performance of the housing project - these 3 categories produce 110 'Quality Indicators' that make up the HQI system. HC requirement that HQIs are used for all SHG-funded new developments – housing associations submit HQI data to a national database managed, on our behalf, by the Building Research Establishment.
Key Workers	A particular groups of workers whose services are essential to the community which the ODPM agrees, on a scheme by scheme basis. Identified key workers may be assisted by the Starter Home Initiative.
Large Scale Voluntary Transfer(LSVT) Letting	The large scale transfer of tenanted local authority housing stock to a housing association. This includes a sub-lease, sub-tenancy, or licence and an agreement for a lease, tenancy, licence, sub-lease, or sub-tenancy.
Local authority	Defined in section 106 of the Housing Associations Act 1985 as a county, district, or London borough council, the Common Council of the City of London or the Council of the Isles of Scilly and in S84(5) and 85(4) (of the HAA 1985) includes a joint authority established by Part VI of the Local Government Act 1985.
Local Authority Social Housing Grant (LASHG)	LASHG is SHG paid by a local authority to fund or part fund an SHG-eligible scheme. It was announced in 'Sustainable Communities: building for the future' that LASHG will be abolished from 1 April 2003 as part of the reforms of local authority finance. Transitional arrangements are in place for committed schemes.
Local Strategic Partnerships	A single body that brings together public and private bodies to tackle local issues such as housing, crime or education ensuring coherence and effective working at the local level.
Low Cost Home Ownership (LCHO)	A general term used to describe the various types of funding home ownership with subsidy, such as Shared Ownership, Homebuy, VPG, and RTA.
Major Repairs	Works, excluding improvements, to a dwelling owned by an RSL which are necessary to ensure the continued habitability of the dwelling, and are not maintenance items.

Miscellaneous works	An ADP category of work funding various types of repair to housing association property. It includes adaptation for people with disabilities, DEN3, Insulation/Energy conservation and other works (e.g. lead to drinking water, asbestos).
Mixed Tenure	An area of housing consisting of a mix of different tenures, normally social rented housing and privately owned housing
Modern Methods of Construction (MMC)	The Deputy prime Minister set a target for 25% of the newbuild provision for the 2003/04 ADP to be achieved through modern methods of construction. MMC is a broad category which embraces a variety of build approaches including Off-site Manufacturing, 'TunnelForm' and H+H Celon 'Thin joint blocks' building methods
Neighbourhood Renewal	National strategy aimed at preventing, arresting and reversing the wholesale decline of deprived neighbourhoods. Funding available for supporting regeneration in the 88 most deprived local authority districts over 3 years. The fund is administered by the Neighbourhood Renewal Unit.
Off-Site Manufacturing (OSM)	The term is used to cover all forms of construction where a significant part of the process takes place in a factory rather than the building site. This can range from wall sections to entire pre-finished room modules. The advantages of this technique are: improvement of supply chain relationships; reduction of component delivery times; reduction of construction times; increased predictability; enhanced build quality. Also referred to as a 'modern method of construction'.
Other Public Subsidy (OPS)	That part of the capital cost of property met by funds from a public body other than by SHG e.g. local authorities, health authorities, etc. It may be free or discounted land or a cash contribution.
Partnering	'Partnering is a management approach involving two or more parties working together to improve performance through agreeing mutual objectives, devising a way for resolving disputes and committing themselves to continuous improvement, measuring progress and sharing gains' Rethinking Construction.
Planning Policy Guidance Note 3 (PPG3)	Sets out the Government's policy on a range of issues relating to planning in the provision of housing.

Pre-allocation	A promise of an allocation for a scheme in a future financial year.
Preferred Partnering	Move to encourage housing associations to put themselves forward to be partners with HC in strategic priority areas and sites. Each Investment region then recommends which housing associations should be part of a pool of preferred partners.
Private Finance Initiative (PFI)	A way of generating new investment in public services without raising taxes. When companies enter into a PFI agreement, they agree to build large-scale capital projects and lease them back to the public sector over a period of 30 years or more. Housing PFI is intended to be an alternative to direct procurement, stock transfer or SHG for providing investment in social housing. Projects will deliver the refurbishment of existing social housing together with the provision of associated services.
Purchase and Repair (P&R)	The RSL acquires a second-hand property for rent, or sale as shared ownership, with essential repair costs of less than £10,000 but more than £1,500.
Rent Mixed Funding	Schemes which provide permanent housing for rent from housing associations funded partly from SHG or other public subsidy and partly from private loans.
Rethinking Construction	The report of the Construction Task Force chaired by Sir John Egan, aiming to improve the way the construction industry operates with a customer led focus concentrating on continuous improvement through innovation, partnering, benchmarking, supply chain management and driving out waste. See Egan
Right to Acquire (RTA)	Under the Housing Act 1996, tenants of specified housing association rented stock have the legal right to buy their home.
Right to Buy (RTB)	Introduced in 1980, this scheme enables local authority tenants of 2 years to buy their homes at a discount price. It is targeted at well-established public tenants, with the discount increasing in rough proportion to the years they have been paying rent. The vast majority of RTB sales were of local authority properties. By the end of March 2000 around 1.4 million dwellings had been sold in England under this scheme
Section 106 Agreement	An agreement under section 106 of the Town and

	Country Planning Act 1990 regarding the use or development of land. Such planning obligations are often used as a legally binding agreement between a local authority and developer to deliver a percentage of affordable social housing within a development. Such agreements can enable social housing to be delivered at nil costs to housing associations.
Shared Ownership (SO)	Housing produced by the housing association either new properties, purchase and repairs or by rehabilitation of existing properties, which the housing association sells on a part rent / part sale basis. The shared owner buys a percentage of the property, funded by a mortgage and/or savings. The remaining percentage is still owned by the housing association who charges a rent on it. The scheme type also includes the rehabilitation of properties for outright sale.
Single Capital Pot	New method for allocating capital support to local authorities, introduced in April 2002. It moves away from separate departmental allocations (transport, housing, education and health) to a single sum. Intended to encourage authorities to take a more joined-up, cross-departmental approach to capital investment.
Single Housing Investment Pot	New system for allocating funds for housing at a regional level, with effect from April 2004. In each region there will be a single pot for housing investment, taking place of the ADP and local authorities Housing Investment Programme.
Single Regeneration Budget (SRB)	This combines 20 separate programmes previously operated by five different Government departments into one pot to provide a more flexible fund for local regeneration.
Social Housing Grant (SHG)	Capital grant provided by the Corporation, or a local authority, to fully or partially fund housing associations when developing social housing. SHG is paid under S18 of the Housing Act 1996. It replaced Housing Association Grant (HAG), a similar capital grant paid under previous legislation.
Starter Home Initiative (SHI)	A programme of financial assistance initiated by the ODPM for Key Workers to purchase housing near their work, where that financial assistance is provided by SHG through housing associations.

Supported housing	Housing for a particular client groups requiring additional management support e.g. people with learning difficulties, young at risk, frail elderly etc. Previously referred to as special needs housing.
Supported Housing Management Grant (SHMG) Supporting People	Revenue support for a higher level of housing management for people in supported housing. General term used to cover the programme of reform of funding support services for vulnerable people to improve their quality of life and independence, providing people with housing related support services to remain independent or gain independence in their own home. Existing funding streams for support services are being brought together and placed into a specific grant paid by central Government, administered by local authorities in partnership with NHS bodies and probation services from April 2003.
Sustainable Communities: Building for the Future	Comprehensive programme of action announced in February 2003 to take forward Government policies to tackle deprivation and shortage of affordable housing and deliver sustainable communities for all. The £22 billion package represents a critical step change in delivering the supply of high quality, affordable housing; reforming the planning system; reversing the causes of decades of low demand and abandonment; and ensuring all social housing reaches a decent standard by 2010. Also known as the Communities Plan.
Sustainable Development	Development which meets the needs of the present generation, balancing environmental, social and economic needs, without compromising the ability of future generations to meet their own needs
Sustainable Development Strategy	HC strategy that outlines how HC can contribute to the achievement of sustainable development through its integration into its Investment Strategy and procedures and Regulatory Framework. The strategy and its action plan will be formally launched in April 2003.
Sustainability Toolkit	HC produced toolkit for housing association to assess whether the schemes they are bidding for are sustainable.
Temporary Social Housing (TSH)	A programme to help housing associations bring into use at sub market rents, accommodation acquired on a temporary basis with a life of more

	than 2 but less than 30 years
Total Cost Indicator (TCI)	A calculation of the “norm” cost for a property using tables, for certain characteristics and locations. It is used to assess the value for money of an SHG-funded development.
Total Public Subsidy	SHG provided by the Corporation plus Other Public Subsidy.
Total Scheme Costs	Estimated total cost of producing new homes including acquisition, works and on-costs.