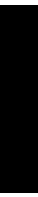
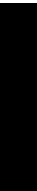


AFFORDABILITY AND TENURE



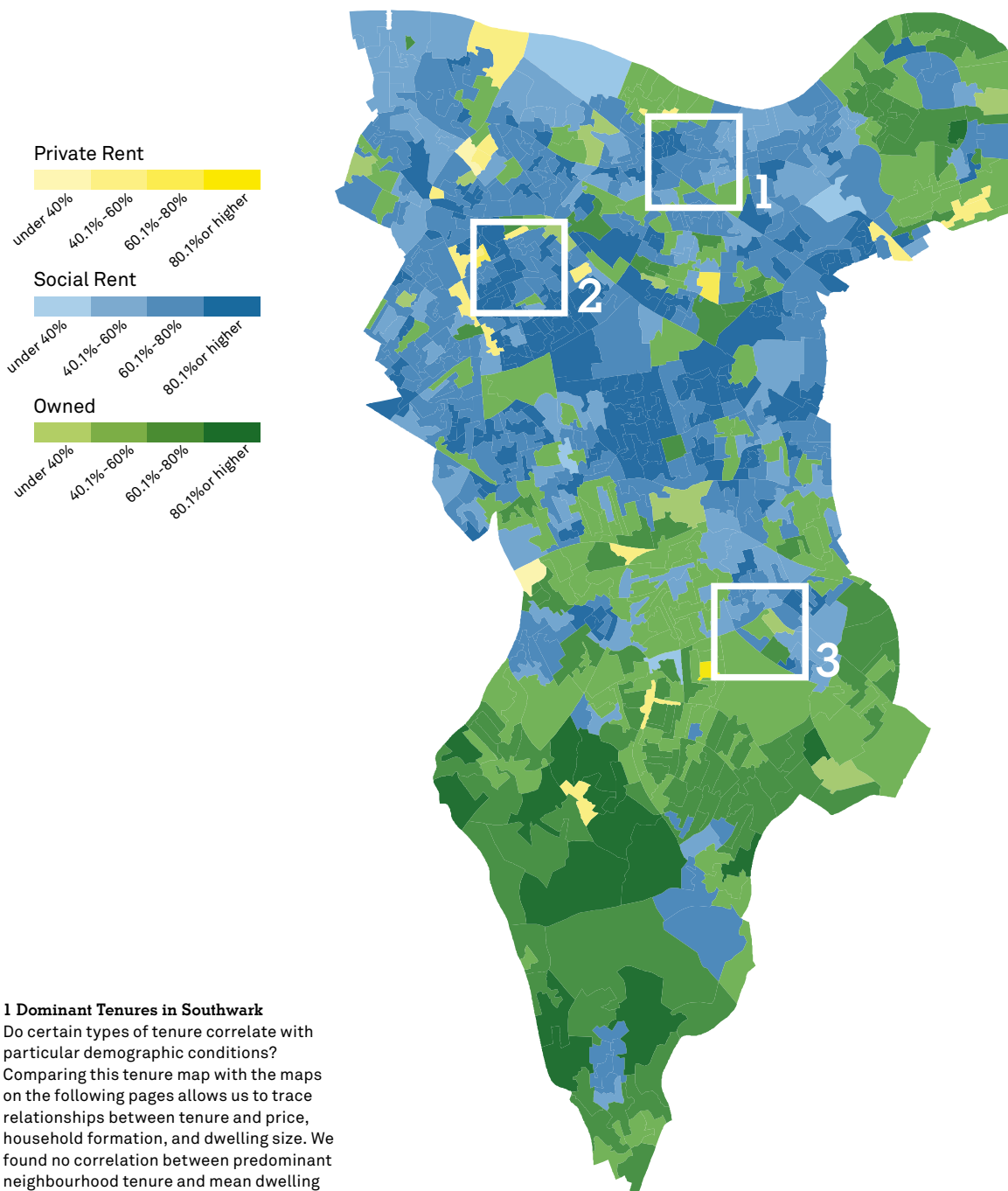


Homebuy, Ownership and Affordability / Maggie Barron The Roots of the Rhetoric / Daniel Epstein Mixed Tenure Design / Adele Cassola There is No Such Thing as Affordability in Southwark / Tamsie Thomson

At each level of housing policy in Britain, there is recognition of the acute shortage of affordable housing across all tenures, and a commitment to tackle declining affordability through planning policy. As The Barker Review established, property prices have risen sharply relative to incomes since 1997, particularly in London. In an attempt to address the shortage of affordable housing, Planning Policy Statement 3 commits the government to increase the supply of market, intermediate and social housing, and to continue encouraging low-cost home ownership through Right to Buy and the new HomeBuy scheme. Yet the recent report on social housing by John Hills warns that the government's current plan to increase housing supply will not in itself lead to increased affordability.

The crisis of affordability is exacerbated by the conflicting land use policies at different levels of government, the contradictory priorities of different housing providers, and the inefficiency of the mechanisms used to attain the policy targets. Because of these conflicts, the situation on the ground bears little resemblance to the stated commitments of affordability policy. The results of these competing goals and rising pressures are increasingly evident in Southwark, a multiply deprived inner London borough where 30% of residents have no income aside from benefits (Southwark Council 2004: 39). This discussion will examine the policies, actors, and mechanisms that have produced these contradictions in Southwark, emphasising the challenge of addressing the borough's housing shortage through the same policy framework that is compounding it.

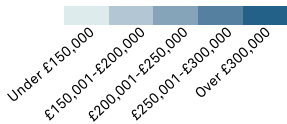
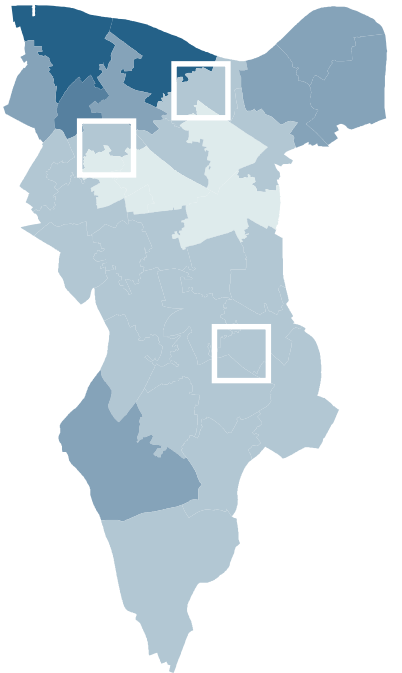
Each London borough is responsible for developing a housing strategy, considering its own needs and realities yet consistent with the broader goals of the London Plan. Southwark's capacity for providing affordable housing of all tenures is complicated by the borough's inclusion in London's Central Activity Zone and in the Thames Development Corridor. The intensification of development in these targeted areas creates housing to accommodate the population of single, professional households that these policies attract. This type of development is occurring in the context of a shortage of 1900 new affordable homes per year in the borough, particularly of family homes (Southwark Council 2004: 39). This need far exceeds the London Plan's target of 1500 additional residential units of all tenures per year in Southwark, of which 50% are required to be affordable. The conflict between policies of intensive development to attract economic activity and the stated commitment to affordable housing is most stark in the Elephant and Castle Opportunity Area, where the affordable housing requirement drops to 35%.



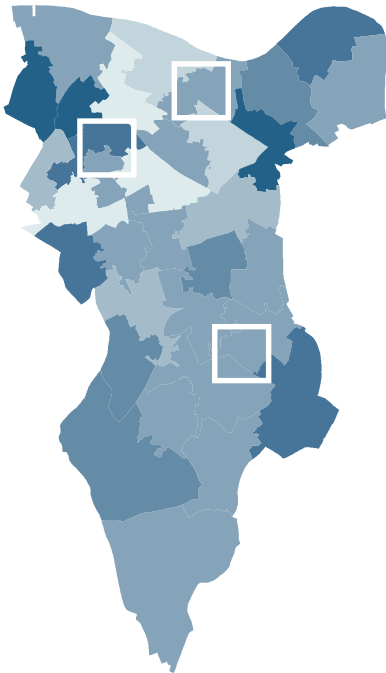
1 Dominant Tenures in Southwark

Do certain types of tenure correlate with particular demographic conditions? Comparing this tenure map with the maps on the following pages allows us to trace relationships between tenure and price, household formation, and dwelling size. We found no correlation between predominant neighbourhood tenure and mean dwelling price. There were as many families in the predominantly social housing areas as there were in the private housing areas. The maps also show that there were more over-crowded homes in the social housing areas and these areas had higher black and minority ethnic populations. (Map Data accessed from: Census Data. www.nationalstatistics.gov.uk)

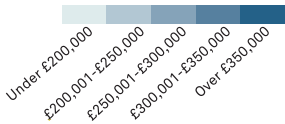
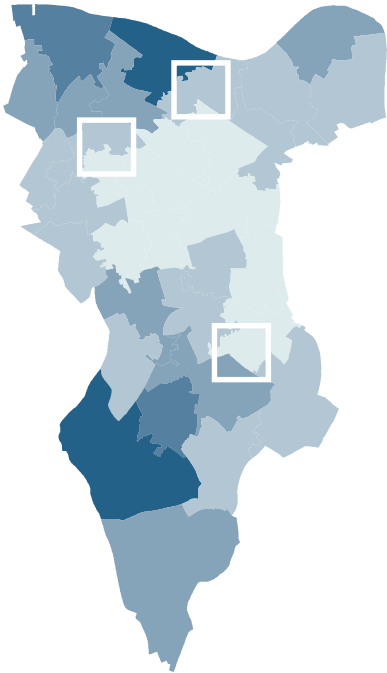
2 Mean Flat Price 2004



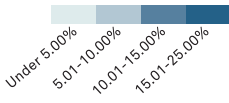
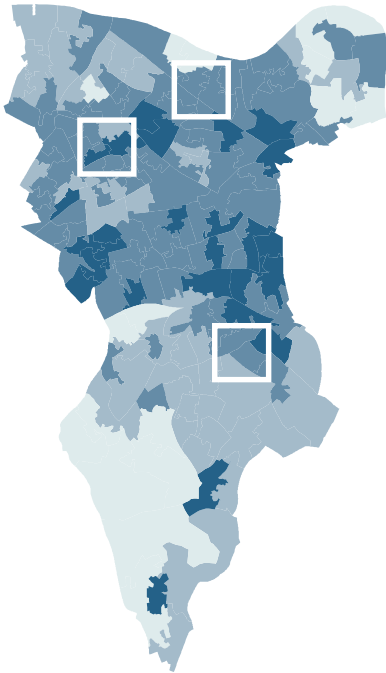
3 % Change in Flat Price 2003-2004



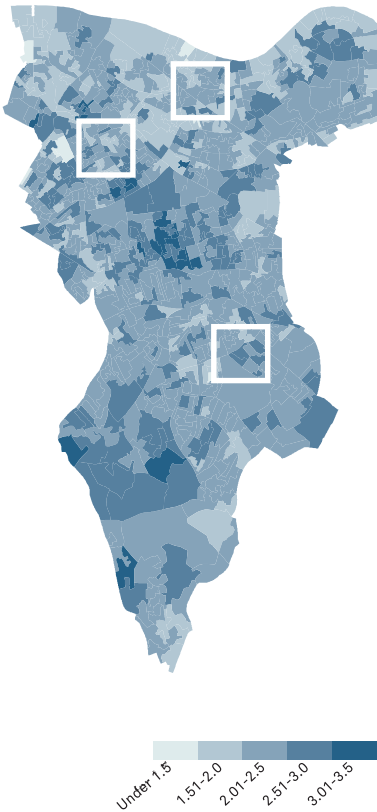
4 Mean Dwelling Price 2004



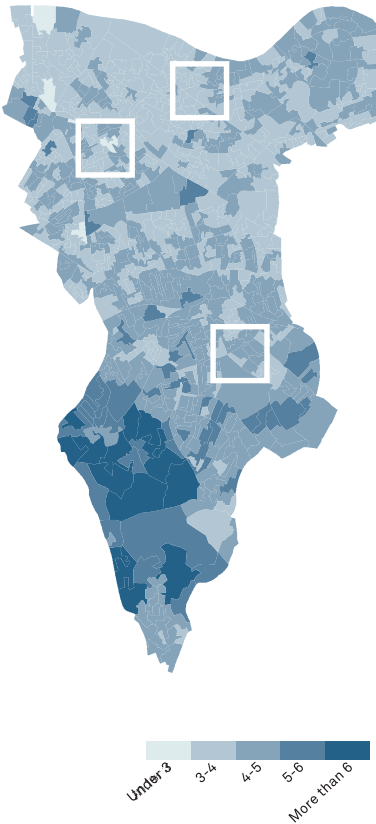
5 % Income Support Claimants



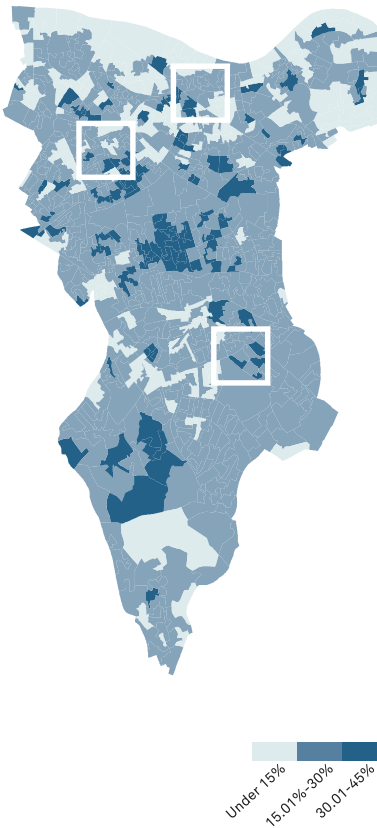
6 Average Number of People per Household



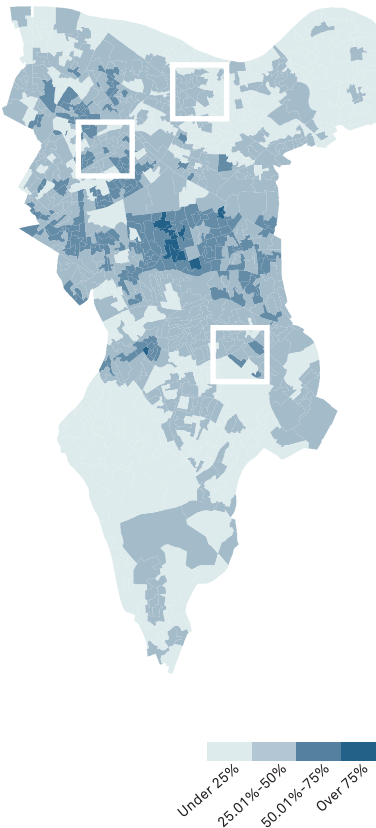
7 Average Number of Rooms per Household



8 % Population Dependent Children



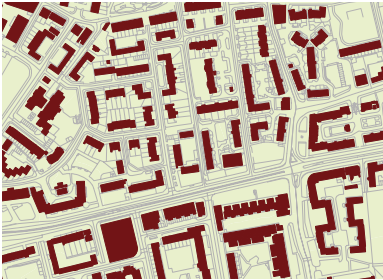
9 % Population Black and Ethnic Minority





Area 1 Bermondsey is situated on the river and contains a mixture of loft apartments, high rise flats, terraces and tenements all built in the last hundred years. The 'apartments' often have balconies and roof terraces while the flats and tenements have little or no outdoor space. The houses typically have gardens. The area was historically full of warehouses, wharves and 'rookeries' and was made famous as the location of Fagin's den in Oliver twist. The area has small areas of public open space. We chose to look at this area as there was a sharp contrast in the housing stock and it has only recently shown signs of regeneration.

Area 3 Nunhead is a mainly residential area, predominantly made up of Edwardian brick terrace houses. The houses typically have front and back gardens. Many of the houses have been subdivided into flats by private developers. The area is famous for its Victorian cemetery, which is open to the public, and is close to Peckham Rye park. We chose to look at this area as its building stock is typical of much of South London and its location outside of Zone 1 acted as a foil to our other sites.



Area 2 Elephant and Castle has a mix of residential, retail and office accommodation. The residential accommodation is made of large blocks of flats dating from the turn of the century to the present day interspersed with Edwardian terraces. The dwellings have little or no private outdoor space. The area is famous for its two large traffic roundabouts which have a warren of pedestrian subways. It is also known for its large shopping centre. We chose to look at this area as it is about to undergo considerable redevelopment and because its large 1970s estates radically altered the existing urban fabric.



The supply and affordability of housing in Southwark is further conditioned by the competing priorities of housing providers and the Local Planning Authority. During the lean years of Right to Buy, induced stock losses and debt repayment, Southwark Council was financially unable to maintain or expand its social housing supply. Since then, it has relinquished the role of provider to those who can leverage private funding for projects, namely Registered Social Landlords (RSLs) and private developers. The council now acts primarily as a housing enabler; creating the policy benchmarks for affordable housing, supplying land for development, and negotiating the terms of Section 106 agreements with developers.

Housing providers are charged with an array of challenging and often contradictory responsibilities. Private developers must make a profit, overall, but they must also make concessions to receive planning permission. They are supposed to help create sustainable communities with affordable housing, while at the same time creating developments that are attractive to private buyers from outside of Southwark who can pay unsubsidised housing prices. In this context, the Local Planning Authority has to pressure private developers to provide a maximum amount of affordable housing without deterring development completely.

RSLs work to ensure that social housing is desirable and up to a high standard, yet they also want to encourage those who can to leave social housing. They must encourage ownership without stigmatising rentals. They want to help tenants with social and financial problems but aim to avoid the spectre of paternalism. They want to make the housing market accessible to all income levels, without raising housing prices. They want to encourage new development and investment, yet reserve space for local residents.

The Southwark Plan outlines two main ways in which housing providers and the Local Planning Authority should tackle the borough's affordable housing need. Firstly, Southwark Council commits to using public subsidy for RSLs to build developments with a very high per centage of affordable housing, although this conflicts with the national, regional and local emphasis on mixed communities. Secondly, the plan encourages the use of Section 106 agreements to guarantee certain amounts of affordable housing in private developments. Southwark Council has lowered the threshold above which developers must provide affordable housing to schemes of 10 or more dwellings. Yet in Southwark, it costs a developer approximately £120,000 to build a unit of affordable housing, and only £60,000 of that is publicly funded. Making some units "affordable" requires raising prices on other units, so developers are bound to negotiate for the provision of the lowest number of affordable dwellings.

The result of these conflicting policy goals, delivery mechanisms and providers' priorities is that all forms of tenure in the borough are subject to under-supply and over-demand. The average house price in the borough is £312,738, a sharp rise of 12.3% since December 2005 (BBC 2007). Yet the average annual net income of Southwark residents is £17,599 (Southwark Council 2006: 6), putting the cost of homeownership well outside the range of what is affordable on a single income without a substantial deposit or access to credit. There are similar pressures on social housing. 1,684 households in the borough are categorized as homeless (Southwark Council 2006: 7) and 1,136 households are in temporary accommodation (Southwark Council 2006: 72). The majority of Southwark's social rented housing goes to those in priority need, meaning that anyone not in severe need is unlikely to get access to social housing.

Embedded in the policy goals and delivery mechanisms related to affordable housing and tenure diversification are many assumptions about the relationship between tenure, income, and a variety of other socioeconomic variables and the desire to create 'mixed communities'. The initiative to provide social housing as part of all new developments aims to improve areas by breaking existing links between deprivation and tenure. Yet the empirical bases for these assumed correlations are not always as clear as should be the case when they form the foundation of housing policies. The maps on pages 30–31 question the presumed correlations between tenure type, age, ethnicity, household size, dwelling size, average income and house price in Southwark, with a focus on three case study areas in Bermondsey, Elephant and Castle, and Nunhead. Through mapping, we can trace how years of housing policies and external forces have shaped the borough.

Our individual research will investigate further the history, assumptions, realities and results of the policies and trends affecting affordability and tenure. Maggie Barron examines Low Cost Home Ownership initiatives in Southwark and the effect these have on the supply of affordable housing. Daniel Epstein explores the development of the rhetoric of affordability during the twentieth century, which leads to today's concern with affordability. Adele Cassola examines the design features that can reduce or replicate social exclusion in mixed developments. Finally, Tamsie Thomson questions whether current affordability measures can or even aim to achieve affordable housing for all.

Housing policy in Southwark actively encourages home ownership and facilitates Low Cost Home Ownership initiatives, via the new HomeBuy programmes. But what effect will these ownership initiatives have on Southwark's supply of affordable housing?

Low Cost Home Ownership (LCHO) initiatives are as popular right now in the UK as 'sustainability' and 'mixed communities', and, like those terms, LCHO as a concept is difficult to challenge. But, like most ideas that sound good to everyone, LCHO has enjoyed unbridled support and very little scrutiny. The supposed benefits of homeownership have been allowed to monopolise housing policy thinking, to the extent that now home ownership is the ultimate, desirable tenure, shortchanging and stigmatising both private and social renting as mere stop-gap measures until people are successful enough to purchase. As a result, policy-makers are scrambling to find ways to encourage people to become owner-occupiers, without replicating some of the harmful effects of Right to Buy.

An owned home acts both as a place to live and as an investment, and supporters of LCHO initiatives, including many housing associations, the Housing Corporation, and central government are enamored with housing's ability to create wealth. This fixation puts government in an awkward and contradictory position, celebrating home ownership as a surefire way to make money, while lamenting that prices are too high to be affordable. LCHO creates more money for home owners, yet makes affordability worse for everyone else, excludes those in most need of housing improvement, and misallocates scarce housing funds. LCHO initiatives, while valuable and popular with their participants, at best distract from and at worst exacerbate the affordability problem in London.

The three HomeBuy schemes, as the latest incarnation of the LCHO initiative, were announced in August 2005, and are projected to help 160,000 households own their own home by 2010 (Kelly 2007). HomeBuy, which includes both shared ownership and shared equity programmes, along with Key Worker housing, is straightforward at first, but there are gaps between how the programmes are supposed to work and how they work in practice. Diagram 1 outlines the three current HomeBuy programmes, which are supposed to work dynamically together, while allowing for people to choose the programme that best suits their needs. The objective of HomeBuy is threefold:

- to help people into home ownership
- to create vacancies in social rented stock by helping people buy and move into the private sector
- to create communities of mixed tenures, with owners and renters living side by side.

Problems with HomeBuy

There are many problems with HomeBuy, some of which can be ironed out upon implementation, as Southwark is currently doing with its Social Homebuy Pilot. For example, to make the programme more feasible for residents, Southwark has reduced maintenance costs and tried to lower the required initial share (Whitehead 2007). The greater problems with HomeBuy are not so easily fixed, as they are inherent flaws in the programme and in the very concept of LCHO.

As a concept, LCHO can free up social rental units and save taxpayers money, since LCHO grants cost about half as much per unit as grants for social rentals (NAO 2006). But to achieve this, the programme must be targeted towards current social renters. This seems like common sense, but only 15% of those taking advantage of HomeBuy products across England are social tenants. The other purchases, by people in private accommodation or living with family or friends, did not vacate any social rental units (NAO 2006: 28). The data for Southwark support this, with only 8.3% of purchasers coming from social rentals (CORE 2006).

Social HomeBuy can be one response to this shortcoming, as it is reserved for social tenants, yet this shared ownership scheme will not help to vacate any additional social rental units because the tenant buys his or her existing RSL rental and remains in it. Thus, rather than making available a rental unit to those on the waiting list, Social HomeBuy takes a unit out of the social rented sector, similar to Right to Buy.

"The Government supports home ownership. People's homes have become more and more important to their sense of security and well-being"

ODPM 2005

"I hate to say it but I feel under some peer pressure to own because a lot of my friends own places."

Key Worker interview

"Home ownership is enabling people to fulfill their aspirations and exercise choice, as well as helping create sustainable communities"

Home Ownership Task Force 2003

"ownership is about providing security, supporting aspirations, and giving people a bigger stake in the community"

Ruth Kelly 2007

"Owning your own home can bring the security of being in your own place and the freedom to do what you would like to it"

National Audit Office 2006

The Language of Home Ownership Policy. The rhetoric of LCHO is full of buzz words that sound good to everyone, yet in practice the correlation between home ownership and these benefits is not as strong as policy-makers would like. But this language makes LCHO as a policy difficult to question.

The data from present shared ownership (mostly New Build HomeBuy) in Southwark show how little a typical social renter in Southwark benefits from these schemes. Despite the fact that social tenants are more likely to be disabled, single parents, or aged over 60 (Hills 2007), shared ownership opportunities are going mostly to young, childless couples, and many people who are not even buying for the first time. This is of course not to say that those people do not deserve housing they can afford, but helping those relatively better-off buy houses is not the best use of housing funds.

HomeBuy diverts funds to help those relatively well-off with the potential to buy, and favours them over others in greater housing need. In a study of HomeBuy across England, the National Audit Office (NAO) notes that people who were eligible for LCHO schemes were able to bypass waiting lists and receive housing before those waiting for social rentals, simply because housing officers wanted to boost participation in the LCHO programmes (2006). Southwark New Build HomeBuy advisors told Key Worker “L” that she could still participate in the programme despite the fact that she had recently inherited enough money to buy a house without assistance (interview 2007).

Earmarked subsidies for Key Workers bring up antiquated notions of the ‘deserving poor,’ who are perhaps considered to be better candidates for the city’s help even though they are not in greater need. Of £470 million spent on LCHO initiatives in the UK in 2005, £221 million went to Key Worker Living, and the definition of ‘key worker’ continually expands to include today not just teachers, nurses, and police officers, but also speech therapists and, conveniently, local authority planners (NAO 2006).

Rethinking Ownership

In the end, HomeBuy is an incredibly complicated and indirect way to help people create savings. Cash incentive schemes could be much simpler, and help poor people achieve a degree of financial ‘stability’ and ‘security’ without up-ending and reorganising the social housing sector. The private rental market could also be improved to ensure that rentals provide similar security and good quality as home ownership does. Key Worker L, though she loved her home and could easily afford the rent, could also be asked to leave with only a month’s notice if her landlady wished it. Perhaps L would feel less pressure to buy if her current rental was more secure.

1 HomeBuy Schemes HomeBuy is divided into three different schemes. Social HomeBuy and New Build HomeBuy are forms of shared ownership, while Open Market HomeBuy is a form of shared equity.

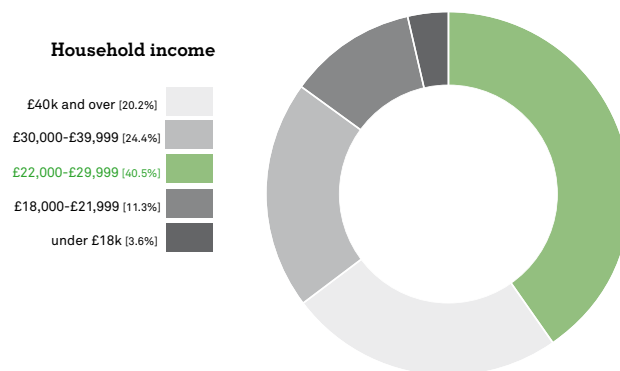
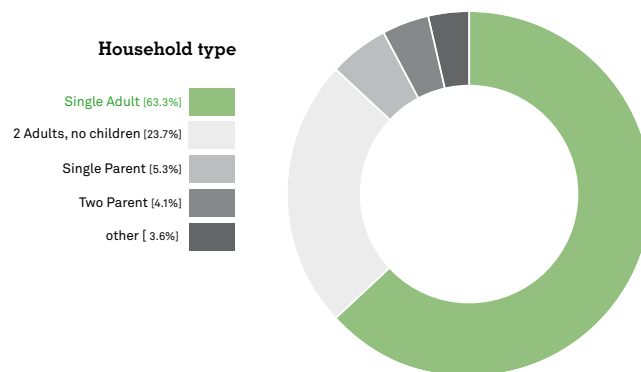
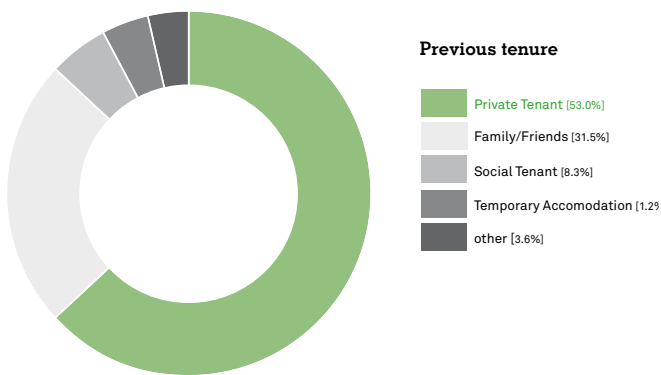
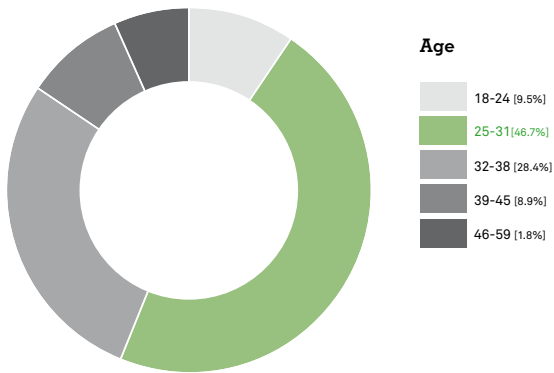
	Purchase	Own	Sell
Social HomeBuy	Tenant buys portion of current social rental from RSL, as little as 10%, for a discount.	Tenant continues paying rent on the portion that is not owned. Over time tenant can ‘staircase’ up to full ownership by buying more shares.	Tenant/owner can sell unit back to RSL or to a private buyer.
Open Market HomeBuy	RSL gives buyer an interest-free loan worth 25% of the purchase price of a private market home.	Owner pays for the other 75% and otherwise is a normal owner-occupier.	Tenant/owner can sell unit back to RSL or to a private buyer.
New Build HomeBuy	Key Worker buys portion of a newly-built RSL unit for a discount.	Like with Social HomeBuy, Key Worker continues paying rent on the portion that is not owned and can staircase to full ownership.	If Key Worker changes jobs, unit must be sold back to RSL. Otherwise, unit can be sold on the private market

2 HomeBuy Purchasers in Southwark, 2005–2006

As these charts show, those who purchase HomeBuy products in Southwark are not the typical borough residents, let alone the typical social housing residents. The average household income for Southwark is £17,599, but many sales have gone to households with an average income of more than twice that amount.

Purchasers were mostly young, childless, and coming from private tenancies, not social rentals. In addition, 60% of purchasers were not first time buyers.

Source: CORE 2006



Owner occupancy does not need to be the tenure of choice for everyone. Yes, people like to own their homes, and, according to the recent Hills Report, owner occupancy continually has the highest level of satisfaction of all tenure types. But it is not right for everyone, and, in the same survey of satisfaction, 40% of social renters said they preferred social housing to all other tenures, including owner-occupation (Hills 2007). Interestingly enough, house prices are up, but social rent has not been rising quickly in real terms. Rents have actually fallen in relation to average incomes, in effect insulating tenants from the effects of rising prices (Hills 2007). So are the benefits of ownership really enough to justify encouraging ownership above all other tenures? Are they enough to justify the £470 million the government spent on one year of HomeBuy schemes (NAO 2006)?

Apart from the financial problems, the equity problems, and the efficiency problems of HomeBuy, there is a more basic problem with the logic of HomeBuy that should be addressed. Part of the affordability problem, Rebecca Tunstall explains, comes from the fact that people in the UK are over-consuming housing, an unintended consequence of having a country of home owners. High prices have less to do with a lack of supply and more to do with the fact that: “there are too many people with spare money to spend on their houses, and their second houses, and their investment homes, and so on...People want to consume housing and suddenly they’re out there consuming lots and lots of it... So there’s just more money around chasing similar amounts of housing.” (interview 2007)

Though ownership can be a wonderful opportunity for the individual, ownership en masse is not necessarily very good for the affordability crisis. The Hills Report concludes that, as the proportion of owners increases, “there is the prospect of housing inheritances becoming steadily greater, potentially fuelling a cascade of housing wealth through the generations, helping to support house prices that would be hard to sustain on the basis of mortgages alone. If this occurs, it will make the position of those outside such a cascade – those whose parents and grandparents are tenants – increasingly difficult” (Hills 2007: 14). It makes sense on a certain level to want to make home ownership accessible to all, and in principle it should be a possibility for anyone who desires it. But a closer examination of the mechanisms of home ownership in this country shows the futility of the government’s effort, basically trying to address the negative effects of too much home ownership by encouraging more home ownership.

It is, without a doubt, extraordinarily expensive to purchase a home in London. But subsidising the cost of ownership will not make the market more affordable. In fact, providing housing subsidies for potential first time buyers who otherwise could not afford to purchase will remove a traditional ‘brake’ on the housing market, and inflate prices even further in the future (Shelter 2005).

For LCHO schemes to really accomplish their goals, they would have to be targeted at moving those social renters who can afford it out of social rentals and into ownership elsewhere. They would also have to ensure that any subsidised units earmarked for LCHO would have to remain in the affordable housing sector when the owners choose to sell them. As the data show, LCHO schemes target people outside of social rental, and do not ensure that affordable units will remain so in the future. As it stands now there is very little to prevent LCHO from contributing to the massive shortage of affordable housing, as Right to Buy has done, and continues to do today.

HomeBuy will make the housing market more affordable for participants and less affordable for everyone else. And so what we are left with is a policy of last resort, a ‘save who you can’ mentality that helps those who are easiest to help, or who are deemed to be deserving of help, but leaves behind the poorest and most vulnerable of our society, who will still be at risk of the greatest housing neglect, and who will lose hope with every passing generation of ever ‘climbing the ladder’ up and out of poverty.

The Roots of the Rhetoric / Daniel Epstein

The rhetorical concern with affordability in contemporary planning frameworks is not entirely novel within the development of housing policies throughout the twentieth-century. Indeed, despite explanations of the term affordability within policy documents, a thorough understanding of the topic requires an examination of the social currents which have shaped it over the past hundred or so years. Whether in design, maintenance, or management, quality and affordability have been indissolubly linked in the development of planning jargon.

The impetus to legislate housing conditions was born of late-Victorian reactions to conditions in the nation's industrial-urban slums. On the philosophical terrain, the Arts and Crafts movement, and subsequent Garden City Movement, provided utopian ideals of what it meant to house English people. On the legislative front, The Royal Commission on the Condition of the Working Classes of 1885 provided a significant, albeit blunt, point of departure for subsequent juridical interest in housing (Hall: 2002). What is important in both instances is the apparent desire to provide quality to slum dwellers. In other words, get rid of the slums.

While legislative attempts of the nineteenth-century, such as the Housing Act of 1890, continued to emphasise the clearance of unfit and unsanitary areas (Crawford 1914), planners such as Ebenezer Howard put forth ideas about garden-suburbs (Hall 2002). Despite some attempts by the London County Council to interpret these ideas, at Old Oak and White Hart Lane, developments such as Hampstead Garden Suburb remained predominantly middle class (Miller and Gray 1992).



The critical concordance of quality and patriotism with affordability occurred as a reaction to economic and political crises impelled by the strains of World War I. By 1914, parliament was concerned with the provision of adequate housing for munitions workers. The Ministry of Munitions brought in Raymond Unwin to direct the housing branch for the department of explosives (Swenarton 1981). The crisis, however, came a year later when the right of tenure of soldiers' wives was questioned by agricultural landlords who required the accommodation for productive farm labourers. The shortage of rural cottages rose to approximately 120,000. At the same time, faced with rising interest rates and costs in general, landlords passed the increases on to their tenants. Almost immediately waves of rent strikes took hold of the country. The Workers War Emergency Committee convinced parliament that rent and interest controls, security of tenure and fair rent courts required immediate legislation. Within four months of the strike actions, parliament passed the Increase of Rent and Mortgage Interest Act. Institutionalised affordability was born, and during subsequent debate it would become inextricably linked to ideas of patriotism and quality (Orbach 1977).

By the outbreak of World War II, it was clear that the housing situation in Britain had not been settled by the legislative adoption of quality standards. To begin with, slum clearances occurred throughout the thirties and well into the sixties and seventies (Willmott and Murie 1988; Housing Service Advisory Group 1978). Indeed, despite the subsidies for housing provided by the Addison Act of 1919, rents remained high enough to allow local councils to pick and choose their tenants (Power 1985). Furthermore, subsidies were consistently outpaced by inflation and the cost of building homes from the thirties to the sixties, to the detriment of quality standards (Cullingworth 1979). While many slum clearances were still dealing with Victorian stock, the drop in subsidies after the early twenties meant that many dwellings built during the thirties went into rapid decay (Tucker 1966). The preoccupation during the 1930s with slum eradication was to morph once again into a 'homes for heroes' campaign with the outbreak of World War II. The emphasis shifted from clearances and quick-stitch replacements to a concern with quality (James and Sadler 2004). However, the severity of bomb damage during World War II, combined with existing shortages prior to the outbreak of hostilities, created a dichotomy in the provision of housing. The post-war Labour government called for housing to be a social right, like health and education, rather than a provision for the poorest. The extent of housing requirements could not be provided by government alone, making Labour seem somewhat utopian in its aspirations (Power 1985).



The Conservative government increased housing output after 1951, and very quickly idealised home-ownership over renting. From the end of World War II to the 1960s, home-ownership increased by 37 per cent (Burnett 1986). Council housing was henceforth for people who would not or could not afford to buy a house. Furthermore, the Conservatives encouraged high-density estates through subsidies for flats (Power 1985). This push for high-rise living was largely motivated by advertising from the construction industry. High-rise buildings became the symbol of progress, and images of the typology appeared in advertising for all manner of building product; from windows to hot-water heaters (Dunleavy 1981). It was to prove to be an unpopular typology. It was anathema to the English ideal of one home for one family. Indeed, the new high-rises had the off-putting effect of resembling the block-tenements of the late nineteenth-century. Victorian complaints of over-crowded dwellings seemed contemporary with some variances. The 1957 Housing Act insisted that local authorities prioritise those applicants deriving from 'insanitary or overcrowded houses' (Power 1985). The idea of quality, however, was developing from the built-environment to the social-mix of people living on estates.

By the latter part of the twentieth century, many estates were dubbed 'no-go' by the press. Once again, the complaints of the nineteenth century returned to haunt the twentieth century.

Ultimately, Ebenezer Howard envisioned a utopian future for London which would see the country invade the city. Howard would have liked to see London's magnetism as a labour market diminished by enabling the growth of outlying garden cities, thus drawing opportunities away from the core of the city. It was a matter of affordability, and in Howard's view, it was London's debt which ensnared people in an expensive life of sordid circumstances in the capital. He recognised that removing people from London to the environs might reduce rents, but rates would increase to intolerable levels. In other words, affordability in the capital was a matter of being caught between two fires. What was Howard's suggestion? London must be rebuilt (Howard 1902). Not quite such a radical idea when compared to Haussmann, and the twentieth-century Voisin Plan for Paris. Indeed, London may be in the process of being reconfigured, if not exactly rebuilt. The London Plan's emphasis upon developing the east provides for just such opportunities. It is doubtful that East London will become a Howardian oasis of garden suburbs. However, with history as a guide, affordability and quality may equally be planning utopias.

Mixed Communities: Policies and Goals

Since the late 1980s, all levels of planning policy in the United Kingdom have promoted the development of mixed communities (Tunstall 2003). This planning focus was instigated by the problems of social exclusion, deprivation and stigmatisation associated with mono-tenure, low-income estates. It is predicated on the belief that mixed-tenure, mixed-income communities can resolve these problems in the present and prevent them in the future. Many of the projected benefits of mixed communities, such as reducing stigmatisation, generating employment networks, and creating more inclusive, balanced communities (Jupp 1999: 9; Rowlands et al 2006: 9) are dependent not just on achieving a particular mix of tenures and incomes within a neighbourhood, but on facilitating the cross-tenure interaction of its residents (Tunstall 2007). Facilitating this interaction is, in turn, heavily contingent upon the design of the proposed development.

This paper examines the feasibility of delivering the design features that are commonly identified as crucial in reducing the stigmatisation of affordable housing and in facilitating social inclusion in mixed communities. I argue that due to the many difficulties and conflicting priorities involved in delivering the recommended elements of design, mixed communities risk replicating existing societal divisions on a smaller scale.

Case Studies

I illustrate my findings through case studies of Rodney Road and Crown Terraces (Figures 4–7), two mixed developments currently awaiting planning permission in the Elephant and Castle. The regeneration of the Elephant and Castle will provide 5,300 new homes, approximately 35% of which will be affordable (Southwark Council 2007: 3). The infamous Heygate Estate (Figure 1) is to be demolished and replaced by 1,100 new affordable homes on 15 different sites. The current tenure mix on the estate is heavily segregated; of 1212 dwellings, 89% are social rented (Southwark Council 2004; See Figures 1–3 for different kinds of tenure mix). This tenure concentration coincides with high levels of deprivation and social exclusion. In an attempt to reverse this concentrated deprivation, all of the new housing developments are to be mixed-tenure (Southwark Council 2007: 4). Two of these new developments will be at Rodney Road and Crown Terrace, both designed by AOC Architects. The site at Rodney Road is a mixed-use block of 32 one- and two-bedroom flats, approximately 30% of which are private and 70% affordable. Crown Terraces will comprise five 3-bedroom family dwellings on Brandon Street, incorporating two units for private sale and three for social rental.

1-3 Types of tenure mix

Tenure mixing can take three main forms.

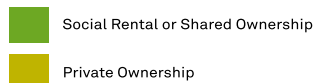
Segregation occurs when the vast majority of units are of a single tenure type. Segmentation, or clustering, occurs when different tenures are incorporated into the same building but are clustered at different sides or stratified on different floors, often with separate entrances or stairways.

Integration, or pepper-potting, occurs when units of different tenure are dispersed side by side throughout the development. Units are usually tenure blind, which means it is impossible to distinguish the tenure of the unit by its exterior appearance.

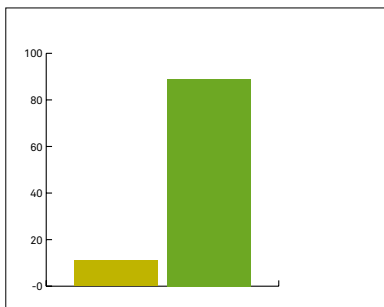
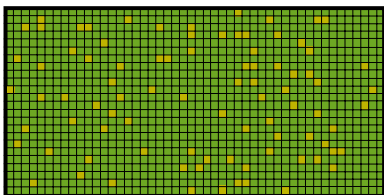
Rodney Road and Crown Terraces are two developments meant to house residents of the Heygate Estate, which is to be demolished as part of the Elephant and Castle Regeneration programme. All of the new housing developments are required to be mixed tenure.

The existing Heygate Estate consists of 1,200 units. The current tenure mix is 89% social rented units and 11% leaseholders. Rodney Road is a 32-unit development with 1 and 2 bedroom flats. 30% of the units will be available for private market sale and 70% will be affordable housing. The different tenure types are clustered at either end of the development and will be served by different stair cores. Crown Terraces is a development of five family homes with three bedrooms. The two private homes will cross-subsidise the three affordable homes, with a resulting tenure mix of 40% private and 60% affordable.

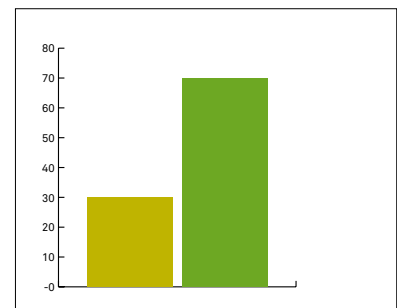
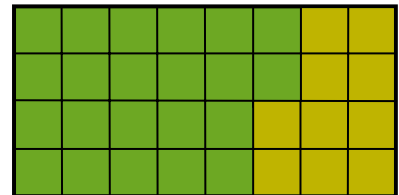
All original drawings courtesy of AOC Architects 2007.



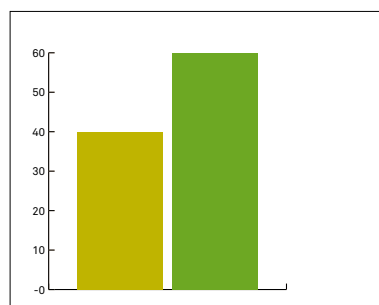
1 Segregation: Heygate Estate



2 Segmentation: Rodney Road



3 Integration: Crown Terraces



Delivering Design Safeguards

The spatial distribution of dwellings of different tenures, their consistent outward appearance, the provision of communal spaces, and the design of family-friendly neighbourhoods are widely identified as decisive factors for the success and sustainability of mixed communities.

Firstly, the 'pepper-potting' or integration of affordable and private dwellings (Figure 3) increases the opportunities for cross-tenure interaction and prevents the stigmatisation of low-income clusters within a site (Rowlands et al. 2006: 14; Allen et al. 2005: 51; Berube 2005: 30; Tunstall and Fenton 2006: 33). Tenure-blind design is a second crucial element of design that can reduce the stigmatisation of social rented dwellings (Allen et al. 2005: 3; Rowlands et al. 2006: 36; Silverman et al. 2005: 63; Andrews and Smith 2005: 63). Thirdly, the provision of communal spaces such as courtyards, stairways, corridors, and car parks used by neighbours of different tenures promotes cross-tenure interaction (Allen et al. 2005: 4; Silverman et al. 2005: 67; Tunstall and Fenton 2006: 35). Finally, the design of the masterplan to include both private and affordable family housing is imperative if mixed communities are to benefit from the cross-tenure social networks which primary schools and play spaces have been shown to produce (Allen et al. 2005: 41; Silverman et al. 2005: 2; Joseph Rowntree Foundation 2006: 6). Yet considering the conflicting priorities, resources and goals of the different actors involved in delivering mixed communities, the provision of these four design mechanisms which act as defenses against exclusion and vehicles for inclusion is often an unrealistic goal.

Pepper-potting

There is a common preference among Registered Social Landlords (RSLs) and private developers for clustering social rented dwellings in mixed communities instead of integrating different tenures in a pepper-pot design (Norris 2004: Jupp 1999). Private developers favour tenure segmentation because integration is believed to reduce the saleability of private units (Norris 2004: 210; Rowlands et al. 2006: 16); this belief is based on the perception that owner-occupiers do not want to live next door to those in affordable tenure (Berube 2005: 31). Consequently, developers tend to 'hide' affordable units in isolated patches of the site, out of the way of private dwellings (Allen et al. 2005: 51). In areas of high demand, local planning authorities are likely to accept this segregation (Berube 2005: 31).

At the proposed development on Rodney Road, the opposition of RSLs towards pepper-potting compelled the architects to separate the building into two mono-tenure segments which are accessed via two separate stair cores (Figure 5). Although this allows for more efficient management, it also drives up the cost of construction, which has led to a bid to make all the units in the building private (Interview A 2007). The money earned from the sale of these units will then cross-subsidise an affordable scheme on a different site, creating two segregated developments rather than an integrated or segmented tenure mix. At the scale of the neighbourhood, the community will still be 'mixed,' but study after study has shown that the likelihood of cross-tenure interaction diminishes directly with the distance between tenural clusters, and that the potential for stigmatisation of affordable tenures rises accordingly.

Tenure-blind design

The consistent external appearance of all dwellings in a mixed development is widely believed to reduce the stigmatisation of affordable units (Bailey et al. 2006: 57; Allen et al. 2005: 51; Rowlands et al. 2006: 36). Tenure blindness can be achieved by providing all properties with similar elevations and by coordinating the dwellings' external fittings. Although private developers and RSLs often cite financial pressures as an impediment to achieving tenure blindness (Bailey et al. 2006: 57), both parties tend to prefer this feature in practice. Even developers who prefer to cluster social dwellings somewhat paradoxically support tenure-blind design (Rowlands et al. 2006: 36), believing that identifiable affordable housing will hinder the saleability of private dwellings (Tunstall and Fenton 2006: 33; Andrews and Smith 2005: 51).

Despite support among housebuilders for consistent external design, many obstacles to delivery complicate its achievement. Developers claim that design standards for affordable units make it difficult to attain invisible tenure. These standards include the larger room sizes required for social housing; the absence of en suite bathrooms even in properties over three bedrooms; and the higher design standards for social housing (Andrews and Smith 2005: 51; Tunstall and Fenton 2006: 34). Similarly, it may be necessary for developers to increase space standards for lower-priced market dwellings to facilitate the stacking of affordable and private flats (Bailey et al. 2006: 57).



4 Rodney Road South Elevation



5 Rodney Road Site Plan

Even where cooperation and compromise between RSLs and private developers facilitates the delivery of tenure blindness in the original design, the personalisation of property by inhabitants can differentiate tenures just as clearly. For example, where small strips of garden are provided on their property, homeowners tend to enhance these spaces through landscaping, while social tenants generally do not. As Andrew and Smith (2005: 38) found, ‘this difference marks out these properties just as much as differences in design features.’

Beyond the challenges of financial pressures, design specification standards, and personalisation, tenure blindness may be impossible in inner city, high-density developments. Such sites usually include high-rise blocks of one- and two-bedroom apartments for sale to ensure a mixed development’s financial profitability (Bailey et al. 2006: 58). This leads to the concentration of families with children in affordable housing, and higher-income households in owner-occupied dwellings, making it virtually impossible to disguise the tenure of different dwellings.

Communal Areas

The design of shared, public spaces that facilitate cross-tenure interaction maximises the potential for social mixing, particularly in pepper-potted developments. Developers and RSLs tend to oppose the provision of cross-tenure communal areas for the same reasons that they oppose the integration of dwellings, perceiving them to increase the potential for conflict, raise the pressures on management, and affect the popularity of the development (Andrews and Smith 2005: 65). Developers also complain that communal spaces become a magnet for teenagers from social housing to congregate, which reduces the popularity and value of the development (Rowlands et al. 2006: 24).

The difficulties of providing shared areas emerged in the design of Rodney Road and Crown Terraces. According to an interview with one of the site architects, “the perceived concern [is] that if you’ve got...a floor of a building that’s got four flats on it, and say one flat is socially rented, they’ll treat the common areas in a different way than the three units that are privately owned. And because they would potentially treat it in a different way, they have to...provide that space in a different way” (Interview A 2007). The concern over communal space made the integration of tenures undesirable at Rodney Road, leading to the dual stair-core design described above. According to the same architect, another strategy commonly adopted by RSLs is to stratify mixed tenure by different floors in order to reduce the amount of space shared across tenures. Although a building thus designed does deliver a percentage mix of tenures within a small scale, the physical segmentation of tenures impedes the interaction and inclusiveness that lies at the foundation of successful mixed communities.

The Crown Terraces development reveals further challenges to the provision of integrated family housing. All five units of the development were initially planned as social housing, until funding concerns led to the inclusion of two pepper-potted, private units in the scheme (Figure 6). The nature of the planning process is such that smaller schemes such as this one are inclined to be approved before other proposed developments in the Elephant and Castle. Yet if they are approved first, all five of the Crown Terraces dwellings will likely be sold privately in order to raise funds for social housing on another site (Interview A 2007). Just as the mixed nature of Rodney Road is threatened by the costs of its segmented layout, so too Crown Terrace is likely to house only owner occupiers.

6 Crown Terraces site plan



Considering the difficulties of delivering the recommended initial design, it is important to consider the implications of mixed communities that fail to achieve their goals. Rebecca Tunstall (2007) warns that while mixed communities may gradually change attitudes and reduce prejudice, “if a mixed community goes wrong, it can be about doing the opposite, so confirming any latent prejudices people may have about social tenants or people different from themselves.” Resentment might arise not just towards social tenants, but in the opposite direction as well. One Southwark resident warned in an interview that “you’re going to end up with resentment between the people who are not being looked after in the social housing, and the new in-blown who are earning £50,000 a year, who are in cars, they can have what they want.” (Interview B)

While the mixed nature of communities on its own may not lead to conflict, when problems do arise they can lead to general prejudice, stereotyping and rejection based on tenure (Jupp 1999: 73). In the opinion of one of the architects of Rodney Road and Crown Terraces, “anytime you get a situation where you feel like there’s one group of people over there and another group of people over there, you get the problems of arguing and jealousy and whatever else” (Interview A 2007).

The danger that mixed communities can merely reproduce the social inequalities that they are meant to remedy must be taken seriously into account in the regeneration of the Elephant and Castle, where mixed tenure is at the heart of the new housing developments. The difficulties of delivering the design features associated with successful mixed communities, which clearly emerged in the context of the Rodney Road and Crown Terraces developments, should engender caution among those who might see mixed tenure as a panacea for problems of deprivation and social exclusion in the area.

Ultimately, design is only one tool in the construction of successful mixed communities, which themselves are only one piece of the puzzle of creating a more equitable, inclusive society. Initiatives to increase employment and raise the quality of education in deprived neighbourhoods serve an equally important role. In light of the difficulties and uncertainties involved in their delivery and success, if mixed communities are regarded as a one-step remedy to the problems of social exclusion and deprivation, there is a real danger that policy makers will become complacent to the deeply embedded nature of structural inequalities in contemporary society, while failing to capitalise on the limited benefits that mixed communities can deliver.

7 Crown Terraces perspective drawing



The London Borough of Southwark is currently unable to provide 'affordable' housing. I define affordable housing as homes which meet decent homes standard, in an area with suitable amenities, of sufficient size for the household at a cost which is manageable on the average household income in Southwark. This essay intends to describe the current situations, explore why this is problematic, and propose possible alternative solutions.

The Situation: The Stock

The housing stock in Southwark is a rich mix of styles, ages and typologies, due to the waves of development that have spread across the borough. The area was for many centuries a series of small villages and hamlets which became engulfed by London as the suburban railways expanded, opening up the borough to commuters. It was then redeveloped as part of the post-war slum clearance and house building agenda. Edwardian and Victorian terraces, semis and detached houses and post-war modernist housing estates are the most prevalent typologies. The proportion of people living in flats in Southwark (74.2%) is significantly higher than the national level and accounts for Southwark's relatively high population density of 8,506 persons per square kilometre (London Borough of Southwark 2006).



In 2004 an estimated 111,200 households lived in Southwark and this is projected to rise to 131,300 by 2016 (London Borough of Southwark 2006). The 2001 Census records there were 118,617 Dwellings in Southwark. The borough is almost at capacity and when one accounts for void and unfit properties the scale of the pressure on the housing stock becomes apparent. This mismatch between existing stock and projected household rise clearly illustrates that whatever the demand for housing is currently, it is going to increase putting further pressures on affordability.

The Situation: The Population

Southwark faces many of the issues traditionally associated with the inner cities such as deprivation. It is the 17th most deprived borough in England and the 6th most deprived in London (London Borough of Southwark 2006). This will impact on affordability in the borough and could result in more households dependent on some form of housing assistance.

Southwark's population has a significantly lower average age and this suggests there are more households containing children than the national average (London Borough of Southwark 2006). This could result in a pressure on family size housing within the borough and exacerbate the issues around affordability in this particular typology. From the figures shown above we can extrapolate that a significant proportion of families are living in flats in reasonably dense environments. The population statistics show that while the retired population is decreasing, the number of people over 85 is growing, and indicates that people are living longer increasing pressure on the housing stock.

Southwark's issues with affordability are worsened by the economic status of many of its inhabitants. The average net annual household income of all households in Southwark in 2003/4 was estimated at £17,599 (London Borough of Southwark 2006). This relatively low figure accounts for why the Income Support rate in Southwark in 2004 was 9% compared to the London average of 6.2% (London Borough of Southwark 2006). Low incomes directly affect a household's ability to acquire housing without assistance and results in 31.5% (2005) of all households in Southwark receiving housing benefit. This is a total of 35,900 people receiving housing benefit (London Borough of Southwark 2006). These low household incomes are in part due to reasonably high levels of unemployment in the borough, at 11.2%, significantly higher than the London average of 7.0% and more than twice the national average (London Borough of Southwark 2006). In 2005, 27.6% of the population of Southwark were estimated to be economically inactive (London Borough of Southwark 2006). All of these factors combine to create a situation where a household's ability to acquire an affordable home is severely compromised.

£62,547 (required income)
x 5 (average mortgage terms)
= £312,738 (average house price)

£17,599 average income
x 5 average mortgage terms)
= £87,995
Shortfall £224,743

3



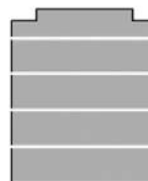
Detached House £996,863



Semi-detached House £472,884



Terraced House £377,344



Flat £266,387

4 Average House Price £312,738 Source
 Land Registry 2006

The Situation: The Owner Occupied Sector

Nowhere is this issue of affordability seen more sharply than in the owner occupied sector. The 2001 Census shows there are 33,225 owner occupied dwellings in Southwark with a sharp increase after the introduction of the Right to Buy permitted the sale of council owned homes to private households. The average house price in Southwark, in December 2006, was £312,738 (Land Registry 2006). This includes a 12.3% price rise in the last year (Land Registry 2006). Southwark has seen some of the fastest price rises in London, rising 66% from 2000 to 2005 (London Borough of Southwark 2006). Steve Wilcox’s 2003 study for the Joseph Rowntree Foundation found Southwark to have the 18th highest house price to income ratio in the country (Wilcox 2003). As prices have risen rapidly since 2003, its current relative position may indeed be even higher. The impact of rising house prices and reasonably low household incomes is shown in the calculations in figure 3. It shows that a household on the average income would need a deposit of £224,743 to buy the average house. The calculations are based on an income multiple of five times the household income. While these terms are now commonly available, a government report on the mortgage sector showed that around 50% of mortgages are granted on income variable of three times the household income (HM Treasury 2003). This is often because households on lower incomes are unable to access mortgages with higher multiples, resulting in housing becoming even more unaffordable. There are also concerns that mortgages on such high income multiples may in themselves be unaffordable and put too high a debt burden on the household.

This explains why in 2001 only 31.4% of households were owner-occupiers compared with 56.5% in London and 68.7% in England (London Borough of Southwark 2006). It also may account for why the average net annual household income of those in owner occupation (with mortgage) in 2003/4 was £32,026, considerably higher than the net borough average (London Borough of Southwark 2003).

The Situation: The Private Rental Sector

In the 2001 census there were 14,322 private rental dwellings in Southwark, accounting for 15.1 % of the population which is slightly lower than the London average of 17.3% but higher than the English average of 12.0% of the population (London Borough of Southwark 2006). It is shocking that nearly a third of these, some 4,165 homes, are defined as ‘non-decent’ (London Borough of Southwark 2006). These homes are not any more affordable than those in the owner occupied sector. The average net monthly wage of £1,466 makes the average price one bedroom property almost half of the monthly income while the average price for the three bedroom dwelling is two thirds of a household income, leaving £466 a month to pay all other bills and living expenses (see table below). The level of cost may explain why the average household income in the private rented sector is also above the borough average (though below that in the owner occupied sector) at £22,943 per annum (London Borough of Southwark 2006).

Minimum and Average Private Rents in Southwark		
Property size	Minimum price	Average price
1 bedroom	£568	£692
2 bedrooms	£748	£833
3 bedrooms	£875	£1,000
4 bedrooms	£1,000	£1,233

5 Source: Fordham Research Survey of Estate Agents 2003

Social Housing Lettings 2001–2005	
Year	Total new social lettings
2001/02	3140
2002/03	3216
2003/04	2936
2004/05	3005

6 Source: Housing Strategy Statistical Appendix, 2001/02–2004/05

The Situation: The Social Housing Sector

In the 2001 Census Southwark had 56,639 social housing dwellings, making it the dominant tenure in the borough. These were in no better state than the private rental sector with 41.59% of council properties non-decent in April 2005 (London Borough of Southwark 2006). The average annual net household income in council housing is considerably lower than that of the other two sectors at £9,329 (London Borough of Southwark 2006). This substantially lower income may indicate that this is where those households who are priced out of the other sectors are housed. This is borne out by the table below which shows that only 24.5% of housing association letting went to households with no income from state benefits or pensions (London Borough of Southwark 2006).

While this might be the sector which houses those households with an affordability crisis, it is unable to meet the demand. At the end of March 2005 there were 14,804 households on the housing register (London Borough of Southwark 2006). As shown in figure 6 only 3,005 of these households were housed. While there may not be an affordability crisis within the social housing sector, it is struggling to provide cheaper alternatives for all households priced out of the other sectors.

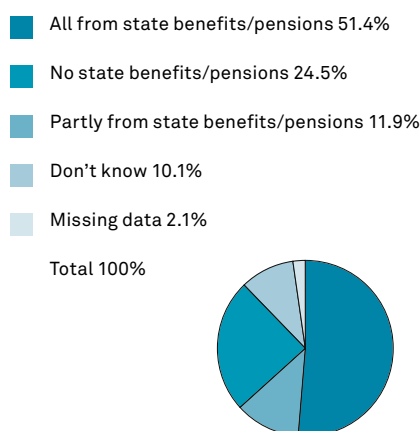
Why is this a problem? The Owner Occupied Sector

There is currently in the UK, arguably since the advent of Right to Buy, a desire to become a home owner. Society now views social housing as a residual sector and to become 'successful' one is encouraged by society to buy a home, as explored in Maggie Barron's essay. There is societal pressure on people to buy their own homes and when the costs of doing so are prohibitively high people feel so strongly about joining the 'housing ladder' that they take on more debt through mortgages than is viable. They move to other areas where they are able to buy a property that either through its size or another factor does not truly meet their needs, or choose another sector and feel stigmatised by the tenure of their home. All of these outcomes can prove negative, both for the households and society at large. People who carry out lower paid jobs can no longer afford to live in an area and move out causing shortages, for example, of teachers, nurses and planning officers, affecting the long term viability of the area.

Why is this a problem? The Private Rental Sector

The private rental sector has its own set of problems due to its role in providing housing to those who are unable to gain access to social housing due to the eligibility criteria, priority based lettings and the large waiting list. This often results in people renting accommodation that is more than they can afford, or the sub-letting of accommodation, often leading to overcrowded living conditions. This was an issue that arose in several of my interviews and on a visit to a house in multiple occupation where every room apart from the kitchen and bathroom contained at least two beds and locks on each door, suggesting that the inhabitants were not one household.

7 Income of tenant for HA Lettings 2005/06
Source: Annual Report of CORE Data 2005/06



"I've reached an age where I feel like I would like to be on the property ladder" Private tenant

"Key workers just can't afford to live in London, therefore they aren't there to provide services to people in London."

Keyworker

"I've been looking at places that will involve borrowing a huge amount, five times my salary. And I think that's terrifying, really terrifying. Well, because if interest rates go up, or if property prices go up or down, then it's terrifying, when you're borrowing that amount."

House hunter

Why is this a problem? The Social Housing Sector

The backlog of people on the waiting list for social housing means that as of 31st March 2005 there were 1,136 households in temporary accommodation (London Borough of Southwark 2006). These are households who are defined as homeless and as in 'priority need' under the local authorities regularity definitions. This, combined with the lack of available accommodation, means that the average length of stay in bed and breakfast accommodation for homeless households with children, or a pregnant woman, is 5.79 weeks.

The other consequence of this backlog is that people are unable to move out of unsuitable accommodation. Southwark is ranked fifth out of London's top ten overcrowded boroughs with 13.3% of all households in social housing being overcrowded. There is further pressure put on both the stock and the people in it, as an estimated 12.2% of the council housing stock in Southwark is classified as unfit (London Borough of Southwark 2006).

The Outcomes

All these pressures create certain definable outcomes in Southwark as people try to overcome the issues caused by the lack of affordability. The most noticeable of these is the gentrification of vast swathes of Southwark. As people are priced out of their preferred areas, for example Dulwich Village in the south of the borough, they move to the nearest area, in this case East Dulwich, which then becomes increasingly expensive and the gentrification moves on to Peckham Rye and Nunhead. As these areas become prohibitively expensive people look even further north to Queens Road Peckham. It is unknown what will happen when this wave runs out of areas with Edwardian housing stock and reaches the social housing estates of North Peckham, Aylesbury and the Elephant and Castle. Will it eventually meet the gentrified, loft-livers on the river and if so will more people be priced out of the borough? The plans to regenerate these estates may in the long run decrease affordability in the borough. As an architect interviewed who lives and works in the borough pointed out, "New people will probably come because the prices are cheaper, it's in Zone 1 and you can get to work easily and all those issues...I think where it will fail is ...if it becomes ghettoised again, if the new Heygate just becomes a rich person's ghetto".

One of the other trends is the development of new typologies, for example the building of relatively dense developments of flats in areas traditionally of terraced housing such as Nunhead, or the conversion of houses into flats. The other trend is the gentrification of social housing blocks where units have been bought under right to buy and are sold to new residents who would never have qualified for the housing under council ownership and until recently would not have bought such a unit or into the area. This is seen particularly in the north of the borough where two bed ex-local authority flats can sell for as much as £269,000.

The other observable trend is people buying properties in groups or as couples who would not under other circumstances have bought together. I interviewed a home owner who bought a flat with her sister which was too small for them both to live in, simply to 'get on the housing ladder', and another who was buying with a friend to double the income multiple for the mortgage thereby increasing the amount they could borrow.

Another noticeable trend is the movement of families out of inner London. This is shown in the 2001 Census where there are more 20–39 year olds living in the borough than the English average but far fewer 5–19 year olds. It was an issue in two of the interviews where one couple was planning a move to Glasgow as they felt they would find jobs and be able to afford a family home and another had to leave the borough to afford a three bedroom home.

Solutions have been sought to this problem. Many of them such as Keyworker Housing (Maggie Barron), the introduction of REITs (Nick Ennis), refining the planning system to increase supply (René Barownick), and the affordable housing quotas (Adele Cassola), are discussed in detail in other essays. Indeed, Southwark Council's Unitary Development Plan called for all developments, where appropriate, to include affordable housing (London Borough of Southwark 2007). However, London's special place as a world city means that there will always be a huge demand for housing. Not only does this status mean that people from all over the world want to invest in the property market, but the extreme wealth in the City of London distorts and inflates house values. While London continues to hold this place any measures are just toying with the edges of this issue.

"We had registered for all of these horrible letting agents that fleece you royally and charge you lots of money if they find somewhere. They showed us lots of places and they were all horrid."

Private tenant

"Yeah, it's fine. Even though we're...well, I think technically we may be statutorily overcrowded" Private tenant

"On my income it was my only option" Private tenant

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