

Croydon Opportunity & Fairness Commission Interim report

A BETTER CROYDON FOR EVERYONE

Chair's Introduction

Disparities in wealth and income between the richest and the poorest have been the primary concern of Fairness Commissions across the country since the first one was set up in Islington in 2010. They are our concerns too. We know that more equal societies are typically more cohesive, healthier and happier.

But, as we set out in our Foundation Report, we see the Croydon Opportunity and Fairness Commission as one that builds on the work of previous Commissions and adopts its own approach to local challenges.

First, we are clear that we must be guided by the concerns and aspirations of Croydon's residents and workers. We have already heard the views of over 3,000 local people, more than any other Commission. Where Croydon residents and workers have told us they are concerned about certain issues we have considered them carefully, such as with perceptions about anti-social behaviour. There is still time to have your say.

Second, we believe that the power to make Croydon a better place lies within the borough, in its assets, networks, energy and the great examples of best practice we have seen.

There are many things that impact on the borough, like high house prices and changes to tax and benefits that are forcing families to move out of central London, which we cannot control. But a time when budgets for local public services like policing and adult social care are also being cut every year – and Croydon Council receives significantly lower funding than many other London boroughs – we know we have to think and act differently by making much better use of the gifts and skills of everyone who lives and works in the borough. The untapped potential is vast.

The Commission and the many local people we have talked to share a belief that we want a Croydon where everyone, regardless of background, can get on in life and be supported through tough times. When we surveyed residents on their feelings about poverty and inequalities for our Foundation Report, the majority (56 per cent) felt that what matters is ensuring everyone has equal opportunities. Fairness for us and Croydon residents and workers means no one should be excluded. And this is reflected in the six priority areas we have looked at and the policy ideas we offer for discussion.

POWER HANDED TO COMMUNITIES

We should all feel responsible for the fate of our neighbourhood and it's time to push power out to neighbourhood centres across the borough so that residents and businesses can come together to shape local solutions. At the heart of a new devolution compact should be a recognition that change happens from the bottom up, neighbour by neighbour, street by street. We want Croydon to be a place in which local communities have the confidence and the necessary support to make their neighbourhoods places to be proud of.

A TOWN CENTRE THAT LIFTS THE WHOLE BOROUGH

Croydon is changing fast, and we want to see it change for the better for all its residents. The improvements underway and planned in the town centre have huge potential to turn

around the fortunes and reputation of Croydon and make Croydon's image one of its greatest assets. We want to see the growing optimism and the coming prosperity spread out across the borough to ensure as many businesses and residents as possible share in the benefits of a new Croydon town centre.

NO CHILD LEFT BEHIND

There is no better investment than in the early years of a child's life. We want to see every child get the best emotional nourishment and support for their individual needs, particularly in the early years, so they can fulfil their potential. When a child is excluded it is our failure, not theirs. No child should be left behind.

WORKING TOGETHER TO BEAT HOMELESSNESS

Lack of affordable and secure housing and rising homelessness pose perhaps the greatest challenge the borough faces. Supporting tenants who are facing short term financial pressures, and working with landlords to encourage them to take tenants on benefits are examples of ways we can help. But we also want many more residents, particularly home owners, to take in a lodger or to invest money directly into a community based fund to beat homelessness.

A CONNECTED BOROUGH WHERE NO ONE IS LEFT ISOLATED

As human beings we have a fundamental need for companionship. But too many local residents live isolated and empty lives without this basic human need fulfilled. This not only takes a profound toll on the health and wellbeing of the lonely, but on all of us as the demands on the NHS and other services grow. We want Croydon to become a connected borough where no one is left isolated and to commission its services to reflect this. And we want the ordinary people of Croydon, especially through voluntary, community and faith organisations, to play their part in connecting and supporting citizens.

SUPPORTING RESIDENTS TOWARDS BETTER TIMES

Many residents have told us how they struggle to make ends meet because they have low paid or insecure jobs, debt, or have a long term illness or disability. The national benefits system and high rents often exacerbate the challenges residents face. We want employment, debt and welfare support to be taken out into every part of the community, in GP Practices, church halls and community centres, and even door to door, and for everyone in the borough to play a part in identifying the most vulnerable so they can be offered money wise training. We want to see more employers in Croydon committing to pay the London Living Wage.

This report asks a lot of all of us, but it also offers a picture of how we can all work together to transform Croydon. Croydon's public and voluntary sectors are asked to look again at how they use their resources, at what alliances they can build, how they can be more adventurous and how they can hand over power. Croydon's residents and workers are asked if we are up to the challenge - can we be active partners in making the borough the place we want it to be?

Citizen led change is often harder and slower than change led by organisations, but it is also more likely to be aligned with the needs of a community and to grow deep roots.

Please join us to help us find the practical solutions, which will nurture the altruism within each of us and the reciprocity that sustains all of us; and forge a more prosperous and responsible Croydon where no one is left out. You can find more details about how to get in touch and help us finish our work at the back of this report.

Finally, I want to thank the Commissioners who have committed countless hours, their

experience and expertise to the project. We are also grateful to the Young Croydon Opportunity and Fairness Commission, whose ideas have also contributed. And of course our work is considerably stronger because of many other people and organisations who have given their views.

*Rt Revd Jonathan Clark,
Bishop of Croydon*

Statement of principles

Building on its terms of reference the Commission has adopted the following principles which underpin its approach. The Commission will:

- Prioritise those policy areas where the challenge is significant and Croydon communities and organisations can, acting together, make a difference.
- Acknowledge the financial and legal constraints that residents, local organisations and businesses are under and adopt solutions that are realisable within those constraints.
- Reach out to those parts of the community that do not always come forward or naturally get their views heard to ensure our deliberations are based on evidence that is representative of all of Croydon's communities.
- Adopt an asset based approach that looks at the skills, attributes, spaces, networks, motivations, finances and other things available in the area that can be used to support better solutions.
- Emphasise that responsibility for improving Croydon does not rest solely with public sector organisations: residents have a significant part to play in the process, whether as individuals, or through their involvement in voluntary organisations and businesses, whatever their size.
- Identify best practice both within Croydon and elsewhere.
- Make sure that approaches and solutions we recommend are based on up to date sound evidence.
- Underline the importance of collaboration in solving problems and make sure that those who have a stake in the outcome help create the solution so that they also own the solution and recognise that they are accountable for the outcomes.
- Ensure that decisions are devolved so they are made as close as possible to the communities that are impacted by them.
- Put in place approaches which both identify developing issues early and facilitate swift engagement to help arrive at the right solutions.

1. Vibrant, responsible connected communities

THE CHALLENGE

Croydon is made up of many diverse communities, with their own identities. The borough is stronger for this and we celebrate our diversity.

While each neighbourhood is distinct they face many common challenges.

Residents tell us that all too often there is a lack of respect for their area and insufficient shared

ownership of problems. Dilapidated shops and buildings, litter, fly-tipping and other forms of anti-social behaviour and crime frequently dominate local narratives, particularly in the north of the borough.

Rapid population churn, high levels of insecure rented property, overcrowding and high streets struggling to compete make it more difficult to build strong communities.

Across Croydon over 100 different languages are spoken. Migration brings new energy and new perspectives but also sometimes means communities naturally gravitate towards co-existence rather than coming together to tackle shared challenges.

Many residents tell us that they fear crime and anti-social behaviour and older populations are often more dependent on accessible district high streets with a good local retail offer.

In any neighbourhood there are a core of residents and local businesses willing to do more. We have met many who are doing amazing things to improve their area.

Croydon residents, from north to south, and east to west, also tell us they want more power to shape their local communities.

The challenge is to create an environment that engenders responsibility and nurtures the good things residents and businesses are willing to do to make their area a better place to live.

RECIPROCITY, VOLUNTEERING AND COMMUNITY ACTIVISM

Across the borough families and communities are nourished and supported by neighbourly acts, participation in sports and community clubs, and in faith organisations.

Increasing participation in sports and activities and engagement in communities connects people and increases volunteering in many different forms. Networks, clubs, groups and associations are vital parts of the borough's social fabric.

More can be done to take up the offers of support made by successful resident associations, such as those in Coulsdon and Spring Park, with those in other places who need help to flourish. More can also be done to encourage the spread of best practice in general.

Croydon is home to over 1,700 voluntary organisations and has a proud tradition of volunteering and philanthropy. The benefits of volunteering are not just for those who need support. For the volunteer they include the sense of satisfaction of helping others but also the acquisition of new skills and connections and with these new employment opportunities and new horizons.

With the right environment reciprocity flourishes and more of us fulfil our potential.

At a time when council budgets are under significant pressure it is particularly important that the council continues to work hand in glove with the voluntary sector and that both the voluntary sector and the council recognise the untapped possibilities within every community.

Councils and other public sector and formal voluntary sector providers cannot make change happen acting alone. Real change happens from the ground up. Organisations like *Croydon Citizens* and *Just Croydon* mobilise citizens for the common good. We applaud the social activism that builds broad support for positive change, neighbour by neighbour.

We endorse Asset Based Community Development. This approach brings residents together to identify their goals and the assets that already exist in their community to help them achieve their goals. The methodology has already been successfully applied in parts of Croydon, such as Thornton Heath and New Addington, by Croydon Voluntary Action.

The council also has major influence in this sphere, and to maximise this we want to explore ways to increase volunteering. For example, a volunteer day could be a focal point in the current volunteer week: a day when the effort of as many people as possible throughout the borough would be on volunteering and community activities to support the needs of communities throughout Croydon.

The council could lead by example, by requiring, wherever possible, its staff to volunteer in the borough on this day. The day would be promoted with all public, private and voluntary sector employers, residents, and everyone encouraged to join in. This could make a dramatic statement but it would also provide practical support, increase understanding of the issues communities face and facilitate new connections and possibilities.

The public sector can also do more to increase knowledge of its workings among the voluntary sector, with open days where workers and volunteers with voluntary agencies might gain an insight into the work of the statutory bodies with whom they interact. These will help improve the way the sectors work together to achieve common goals.

Another idea the borough could explore would be to promote volunteering through a fresher's style week, connecting people to volunteer opportunities. Perhaps this could also be built into the volunteer week.

We also believe more can be done to promote connections through online platforms. Croydon Freecycle has more than 20,000 members. It describes itself as 'a movement of people keeping stuff out of landfills while building a sense of community.' The Freecycle site was founded by people who wanted to make a difference and now has almost 9 million members worldwide.

An online community that helps to connect people who want to do more with people who need support could facilitate a new wave of volunteering and neighbourly acts, without the strictures of formal volunteering.

We also support programmes which actively welcome and introduce newcomers into local neighbourhoods and encourage them to volunteer and participate in the activities of their local area. These should be locally led by communities who want to participate. Wherever possible new migrants should be supported to learn English so they can quickly access the jobs market and play a more active part in the wider community. Despite the good work of Croydon, Adult Learning and Training, new migrants can wait months to access an English course.

DEVOLVING POWER AND REGENERATING DISTRICT CENTRES

Every neighbourhood has its unique needs and perspectives. But in Britain our system of national and local government is over-centralised and often militates against local initiative and enterprise.

Wherever possible we want to see power and responsibility handed to neighbourhoods. This mustn't mean lots of meetings and bureaucracy or that those with the loudest voices get what they want. Instead local communities should use robust market research to understand what residents and businesses really want and what is most likely to work. In Camden community researchers are recruited locally and training is provided.

The council now gives more discretion to councillors to support local groups and activities with small devolved budgets. We want to see them go further with this approach. We support the transfer of assets to local neighbourhoods where there is demand, such as with Stanley Halls. Ideas like community hubs are also interesting and worth exploring further. We see no need for the council to adopt one approach for the whole borough.

At their best Croydon's high streets are focal points for vibrant neighbourhoods with small

businesses' and residents' needs aligned to create a virtuous cycle.

An existing model which hands power to local businesses within locally agreed designated areas is the Business Improvement District. These have already been established in the town centre and in New Addington, and Purley aims to hold a vote among its businesses in October. We welcome this.

Based on assent given through a vote among local businesses the Business Improvement District gives businesses in a self defined area more responsibility for their fate, including marketing for the area, parking and aspects of street upkeep. In return businesses contribute an additional amount to their business rates.

This approach works particularly well where businesses dominate the local environment, such as the town centres and business park areas, but in district high street locations where businesses can only do well if they play a central role in the life of the local community we think there is scope to enhance this model.

A broader approach would engage and involve both residents and businesses. It would create a genuine local partnership between residents and local businesses, whose owners and employees are often residents too.

With this option for a locally agreed designated area businesses and residents could be asked to participate and a vote could include both. The democratic process would offer an opportunity to better understand what residents want from their local shops and how the area can evolve to suit their needs, and further to identify residents willing to contribute to the local community. The model would be insight led, not committee led, with decisions taken based on careful market research among residents and businesses.

As part of a package of changes the council, police and other public services would offer additional support, such as a deep clean, funds for Asset Based Community Development, the council's mobile enforcement unit to tackle fly-tipping, and support to tackle other aspects of anti-social behaviour. With more say over parking rules and perhaps over local traffic, those areas that want to can have more power to reclaim some residential streets or areas for children to play in them. This could be done for defined time periods each week, for example on Sunday. Residents might also work with retailers to improve the local food offer.

WHAT WE WOULD LIKE TO SEE

More volunteering and participation in sports and other activities:

- Encouragement for successful resident associations and local groups to support others and spread best practice.
- Support for *Asset Based Community Development*.
- Backing for community researchers, recruited and trained locally.
- A major borough wide focus on volunteering, including council staff volunteering in the community supporting local needs and as many organisations as possible encouraged to join in.
- A call for a resident led online community that connects willing volunteers with those who need support.

Increasing common understanding:

- Community led programmes to welcome migrants into the local area and encourage

participation in volunteering, and greater support to learn English.

Devolving power and regenerating high streets:

- Support for Business Improvement Districts and potential new models where residents and businesses come together in self designated areas, with devolved funds and know how support from public services to improve the local area and more responsibility for upkeep, aspects of crime and local transport devolved.
- More discretion on how to spend council funds locally.

2. A town centre that lifts the whole borough

THE CHALLENGE

Most of central Croydon's buildings and its infrastructure were built in the 1950s and 1960s. Its shopping environment is perceived by many residents and businesses to be dated. For the most part its centre is commercial only and it lacks the residents needed to create a vibrant 24 hour living breathing community.

Historically Croydon has attracted businesses in sectors that, when compared to other London boroughs, pay relatively low wages, including office support functions and retail, and in common with other areas of the country its public sector workforce is shrinking.

Today, while there is a nascent cluster of tech businesses and other new economy businesses, Central Croydon's employment remains largely based on retail and office support functions.

Croydon town centre also has a reputation for crime which, combined with the view that the town centre is tired, holds it back.

Given its workforce and the potential for shoppers to stay later, its evening economy is minimal, with few workers, shoppers or residents visiting restaurants, bars or cultural events after work finishes.

Its current cultural offer, though growing, is also limited, particularly given the size of the potential audience from London and the Home Counties.

Although central Croydon has excellent transport connections the borough as a whole, and the centre in particular, has the lowest cycling rates of any in outer London and not all parts of the centre are pedestrian friendly, with for example, Wellesley Road dividing the town centre in two.

WORK

An ambitious borough should continually ask fundamental questions about the nature of the labour market and how it can attract the kind of jobs that can sustain high pay into the future. Croydon is well located with excellent transport links. Retailers attracted by the new development will do better with a well paid workforce on their doorstep. A high pay workforce therefore has the potential to create a virtuous cycle, where retail businesses prosper, new businesses are attracted to the local economy because their workforce feels positive about the environment, and Croydon's reputation grows.

The nature of the economy is evolving with far more small start up companies and self employment than in the past. Already Croydon's town centre is beginning to attract new businesses. Tech City, supported by the council, provides the kernel of a model for an approach that can offer a magnet for a new kind of business. Hub and incubator approaches can facilitate start ups and give the support needed for high growth companies that innovate and have the

potential to transform the local economy over time.

We want the council to be more explicit and tougher with the developers on its approach to ensuring local people have an opportunity to get jobs in the new retail developments. This might include a new retail jobs training academy for those who want to acquire new skills as part of the new development, as they have in Stratford, or a new partnership with Croydon College to achieve the same goal.

We support the council's jobs brokerage approach and we want to see businesses in the retail development presented with at least three CVs from residents and to invite at least one to interview. Employers in the town centre and across the borough should do more to ensure they are attracting a wider pool of applicants when recruiting – including particularly more disabled and black and minority ethnic people.

Many workers also need childcare provision or extra help with caring responsibilities to access the labour market or work the hours that suit them. Adaptive employers, who provide job share opportunities, flexible hours, and work with the council and community to find childcare and other support are vital to spreading the benefits of the new developments to local people who might otherwise miss out.

The council needs to work together with local colleges to ensure the training is there so that local candidates have the skills to get the jobs available.

While the benefits of the redevelopment for the Croydon centre are relatively clear cut, for peripheral areas, particularly those adjacent to the redeveloped area, the development will pose challenges as well as opportunities.

We think there should be an impact assessment for peripheral areas such as South End and London Road with clear plans to mitigate any negative consequences of changes, and a consultation on the next phase of development.

We also urge Croydon town centre Business Improvement District to vote to extend its remit to cover a wider geographic area, including South End and London Road, so that the whole centre shares a common endeavour to improve the area.

Many of the solutions to economic and social challenges rely on the voluntary and private sector collaborating and innovating together. Croydon already attracts some great voluntary sector organisations and has succeeded in becoming London's first borough to be awarded social enterprise status. By applying the same approach that it has to Tech City – a hub and incubator model – Croydon Council could do even more to promote social innovation and support community.

LEARN

London has some of the best universities in the world and Croydon residents are hungry to learn and do well. Locally Croydon's higher education establishments – including particularly Croydon College, which now has University Centre Croydon within it – are moving up a gear. But the area can do more to become a centre for excellence and attract the highest calibre students, including residents who currently go elsewhere. The existing higher education offer needs to be supplemented by a more ambitious one, which has the potential to make Croydon a desirable destination for degree students from across the country and beyond.

We therefore strongly support the council's endeavours to attract a dedicated higher education campus to Croydon. This will help equip a skilled workforce, potentially provide a reservoir of talent for the voluntary sector, and have a positive impact on the local community and economy.

Staff and researchers at the institution could also be engaged in supporting and collaborating with local businesses and voluntary organisations.

LIVE

Successful urban regeneration means town centres must not only be places of work or to shop and eat but living neighbourhoods, with residents who support and shape local businesses and sustain the vibrancy and balance of the area 24 hours a day.

A community aligned with local businesses and voluntary organisations can change the dynamic of Croydon's town centre but this requires a new approach; one that invests in shared living space, has a clear strategy for arts and culture, designs out crime with better lighting and safer environments, regulates the evening economy, and one that aims to attract a broad mix of people and give residents a stake in the future of their neighbourhood.

Ultimately, while the right investment and planning decisions can create the conditions in which communities and businesses are more likely more likely to thrive, it is up to local people to organise, campaign, nurture and cajole to make their community the place they want it to be. The broader and deeper the support for change and the more it is clearly rooted in community, the more likely it is that that change will happen and be sustained.

WHAT WE WOULD LIKE TO SEE

The benefits of the town centre development spread as broadly as possible:

- A wider town centre Business Improvement District encompassing London Road and South End, so that all local businesses work together to share the benefits of the new developments.
- An impact assessment produced by the developers on the areas adjacent to the main area of development and a joint strategy with the council to mitigate negative impacts. This should also include potential further developments that will enhance the areas outside the area of main development in the future and approaches to marketing the unique selling points of areas such as South End and London Road.

More local people recruited, and fair pay and employment practices that reach out to those currently disadvantaged in the labour market:

- Joint plans by the council, developers and local employers to ensure as many local people as possible get the new jobs that come with the development, open to consultation. At a minimum these should include the presentation of 3 local CVs for every job recruited, with at least one interviewed, and deeper involvement of local colleges in supporting local people to gain the skills necessary to find employment. They should also include an agreement to offer support for childcare and provide help with caring duties, as well as the promotion of flexible work.
- We welcome citizen led campaigns to promote fair pay and fair recruitment practices and want to work with workers and employers to develop a new agreement on best practice based on a Croydon Employment Charter. This would build on the good work being done by the council as a London Living Wage employer and through its procurement practices, as well as the work of Croydon Commitment, by encouraging business to sign up to the London Living Wage, receive three CVs from local applicants and interview one for every job recruited for, and actively consider the diversity of their job applicants in order to drive up the numbers of black and minority ethnic and disabled people successfully appointed. We also want the developers to support such a Charter.

A shift to an innovative high skill and high pay economy that improves employment prospects and wages overtime:

- A high proportion of the proceeds from the Growth Fund, successfully negotiated by the council with the Treasury, targeted at infrastructure and promoting the new economy.
- Financial and other support for businesses and social enterprises from the council, as well as procurement practices, linked to the Croydon Employment Charter.
- A redoubling of efforts to find a major high tech incubator and the extension of this model to the social enterprise sector.

Croydon as a destination for the best students:

- Support for the council's approach and a public campaign to bring a major university campus to Croydon.

A rich and diverse cultural and arts offer:

- The development of a long term strategy for arts and culture that recognises the area's diversity and aims to attract a mix of people of different ages, ethnicities and backgrounds, including from the more prosperous south of the borough and from Sussex, Surrey and Kent, encouraging people to go to Croydon rather than the West End.

An evening economy that encourages a greater mix of customers, is balanced, relaxed and enhances reputation:

- A strategy to broaden the evening economy offer, with more intensive work on designing out crime at development stage, and a review of licensing laws, potentially with implementation to coincide with the completion of the new developments.

A pedestrian and cycle friendly centre to make the town centre a healthier, more connected place to work, learn and live in:

- A particular effort to calm traffic and create more pedestrian and cycle friendly connections across Wellesley Road.

3. Leave no child behind

THE CHALLENGE

From the moment a child is born their life chances are being influenced, particularly by their parents and family or carer. The quality of these relationships is paramount. One great parent or carer that builds a strong rapport with a child can give them the skills and confidence they need to get on in life.

The children of parents with higher incomes are more likely to be read to, more likely to hear a richer vocabulary and more likely to be praised for doing the right thing than their peers from less well off backgrounds.

Higher incomes can also mean greater access to other support: good quality childcare, extra lessons and activities, and, if necessary, the opportunity to move to the catchment area of a better school or to go to an independent school.

Inadequate housing, poor diet, lack of access to decent open spaces and many other factors can

compound disadvantage for children from less well off backgrounds. The Government's Social Mobility and Child Poverty Commission recently found that less able, better off children are 35 per cent more likely to become high earners than bright poor children.

The early years are the most important in determining a child's future trajectory. But in Croydon the proportion of children achieving the Government's measure of a Good Level of Development (GLD) by age five is lower than in neighbouring boroughs and the average across England. In the North and West of the borough childhood development is the furthest behind at this stage. Children who are eligible for free school meals are also significantly behind their peers during early development.

This means children starting in Croydon primary schools already need extra support to catch up. From ages seven to eleven, even with many good primary schools in the borough, Croydon children continue to get lower test results than the national average. But by the time they take GCSEs their results are comfortably above the national average. Despite this, because London's GCSE results are much better than the national average, Croydon performs worse than most other London boroughs at GCSE level. And while there are some excellent schools, too many fail to achieve the standards parents and employers expect.

Overall, therefore, the early years challenge is the most profound for the borough as a whole and particularly for children from less well off backgrounds but there are also individual schools in parts of the borough that don't do well enough.

The early years challenge is compounded by the fact that central government funding for children's centres is no longer protected and council budgets are being cut significantly.

Croydon also has the largest number of looked after children of any borough in London, many of whom require intensive support.

In common with much of the country, local child and adolescent mental health services are struggling to keep up with demand, often resulting in critical time being lost before diagnosis of developmental or mental health disorders.

Difficult behaviours that result from poorly understood and catered for special education needs not only have a deeply negative impact on the child concerned but can disrupt other children in their immediate environment.

The same is true of children struggling emotionally, either because they are facing a challenging time at home or because a mental health condition is undiagnosed or not adequately treated.

Schools' primary focus is on the attainment of high academic standards. This is entirely understandable given the framework they work within and how they are ultimately judged by most parents and employers. But it often means vulnerable children do not get the all round support they need to feel emotionally nourished and balanced, which is precisely the support many need in order to cope with life's ups and downs and go on to get good results.

Our education system is increasingly atomised, with schools largely accountable to central government for the results they achieve but not always as connected to the community they serve as they could be. Most parents are aspirant and want their children to do well, but being inspired and supported to do well requires not only committed parents, carers and teachers but wider support networks and services that nurture the children and families who need extra support. In many schools, particularly those in better off areas and with good resources, these support networks are already present, but in others they are threadbare.

EARLY INTERVENTION THE KEY TO BETTER LIVES

All the available evidence suggests that the earlier in life an appropriate evidence based intervention is made, the more successful the outcome is likely to be and the more money will be saved in the long run. Confident, resilient children are far more likely to go on to be self sufficient and lead fulfilling lives, without constant need for support from public services and the voluntary sector.

Co-ordinated pre-school strategies to identify developmental needs and support those falling behind are vital. A new Best Start model has recently been agreed by local public sector providers, which includes a single assessment and case management system. These changes help move the borough in the right direction. From this autumn, councils are also responsible for commissioning health visitors.

We want the council to use this as an opportunity to support health visitors to do more to connect parents and carers with young children to other support services.

Schools and the council are also beginning to invest in nurture groups to support children who are not school ready at 5 years. These provide children in reception year and their families with intensive support in a tailor made environment within primary schools before they are integrated back into their class. There are limited resources to pursue this approach but there is plenty of evidence from Scotland and other parts of the UK that well organised nurture groups achieve very positive outcomes. We think that the more that can be done to roll out this approach the better. It is preferable to support the development and wellbeing of the child until age five, rather than push children who are not ready to learn quickly.

SUPPORTING RESILIENCE, DEVELOPMENT AND WELLBEING IN SCHOOL AND BEYOND

Children who have special educational needs and those who experience family bereavement or breakdown are much more likely to get excluded from school than other children. Too often they end up in Pupil Referral Units, where staff work hard to provide supportive environments, but these settings create new challenges. For example, one Pupil Referral Unit explained to us that they sometimes had to move pupils because a member of an opposing gang had moved into the unit and this inevitably meant friction between the two pupils. The future life of children who are excluded is often desperate and can involve long-term drug and alcohol problems, significant mental health issues and involvement in crime. In recent years, nationally and locally, black Caribbean and mixed race children have typically been more likely to be excluded.

The council has set up a Fair Access Panel. This brings together heads from different schools in the borough to look at individual cases and help prevent exclusion where possible. It involves sharing best practice and sometimes avoiding excluding pupils permanently by moving them from one school to another. By getting school heads together to learn from each other and support pupils, much more can be done to help children achieve the right outcomes. We want all schools to actively participate in this approach, whatever their status.

But by the time a pupil is discussed at the Fair Access Panel the solution is always likely to be imperfect.

We want the council, local health service, schools and the community to work together to do more before a problem escalates.

Solutions should be evidence based, schools should be encouraged to innovate locally using the available evidence, and success should be applauded.

Bereavement and family breakdown, or intense family stress has a dramatic impact on young

lives, and mental wellbeing services are currently simply inadequate and poorly configured to cope with the challenge. We want the local health service to work with the council and schools to look at new models that do more to bring services into schools and to work with families much earlier when there are problems. The Youth Commission has expressed to us that mental wellbeing is a priority area for young people.

A starting point is better pastoral care within schools so that children can quickly have a private conversation about a problem, such as bullying within the school or a family problem that is impacting on their life inside and outside the school. Schools must create safe environments where staff and pupils know that they can talk about difficulties they are facing and be supported to get through it. Many schools in the borough and around the country have adopted tried and tested approaches to therapeutic care. In many cases these have been positively evaluated, such as Mount's Bay in Penzance, Cornwall, and schools should be encouraged to adapt their ethos and practices to the approaches that have been shown to work.

For children with special education needs this also means recognising that behavioural problems typically stem from the environment and teaching approaches not being suited to needs. For example, many children with autism are hyper sensitive to noise, light and touch and can easily end up with sensory overload. This means they need tailor made adaptations to their environment and approaches to learning, including potentially regular time outs.

In Halton, the local council and health service are working together to fund Board Certified Behavioural Analysts to help shape better environments for disabled adults and children.

This approach has also been adopted by neighbouring councils and is helping to reduce the ongoing costs of support.

We want the council to bring together the heads of primary schools to share best practice in this area and we want the role of the Fair Access Panel to be strengthened to focus on the ethos of schools as nurturing environments. We think more should be done to recognise best practice, potentially with awards for schools that put pupils' emotional wellbeing at the centre of their ethos and consequently reduce behavioural challenges and exclusions. We also want the council and health service to work with schools to regularly evaluate mental wellbeing and pastoral and therapeutic support in schools and their links to support networks outside schools.

We have also heard from Croydon People First how children and adults with learning disabilities or other differences often find travel on public transport with local school children immensely challenging as verbal and even physical bullying are all too typical. We want the council to work with Transport for London to address abuse against disabled adults and children and other forms of abuse by school children, such as homophobic abuse.

Ultimately by providing clear leadership and declaring loudly that no Croydon child should be left behind or excluded, local public services and the voluntary sector can help fundamentally change the environment in which schools operate and the expectations of teachers and pupils alike. In primary and secondary schools wellbeing and aspiration are bound together, and the more schools put nurturing good behaviour and resilience at the heart of their ethos, the more parents will want to send their children to those schools.

WORKING WITH THE COMMUNITY TO ACHIEVE MORE

The best communities are assets for schools and the best schools are assets for the community. We want all schools, whatever their status, to do more to connect with their local community. We think much more can be done to tap into the good will of parents and others who live close by a

school or nursery. For example, many parents and local people are willing to support reading programmes, which provide additional support to pupils who need it. This is particularly important for children from less well off backgrounds and great charities like Beanstalk support volunteer reading programmes nationally and locally. By giving up a small amount of time on a regular basis they get the satisfaction of seeing a young child develop their skills.

Many families also struggle with challenges that impact on their children's education. In New Addington children taking time out to keep parents company was one issue that teachers and parents raised with us. Nationally and locally there is evidence that children from white working class backgrounds fail to achieve because of a culture of low expectations. Using local networks to support families in the community, so children can focus on their schooling and both parents and children are clear about the value of education, is vital and requires a huge commitment from the wider community.

Another major area that is fundamental to raising aspiration is to support schools to do more to promote role models. Bringing a successful role model into a school to talk about their life is much more likely to get young people motivated to do well than reading a textbook. It is particularly important that girls and young black and Asian pupils get the chance to see successful role models like them so that they do not fall into the belief that some professions and businesses are not for them. In Lewisham the council also supports a programme to encourage black and Asian people to take on civic leadership roles.

Making older pupils aware of the different potential vocational and academic paths to success and building networks and relationships with local employers who can provide early exposure to different work environments is also critical. The council and local colleges should work to support all schools to do this. In the chapter, *Supporting Residents Towards Better Times*, we cover this in more detail.

WHAT WE WOULD LIKE TO SEE

Early intervention to give every child the best possible start in life:

- Support for the council's Best Start approach and a call for more to be done to get Health Visitors to connect the parents and carers of young children to a wider range of services.
- Backing for nurture groups to provide the emotional support children need to be ready for school, and a desire to see the programme rolled out to more schools combined with a recognition that in the early years emotional development is more important than formal learning.

Prioritising development, resilience and wellbeing in schools and beyond:

- Greater priority given to emotional wellbeing in schools, with more focus on pastoral care and therapeutic interventions as early as possible in school, and more integrated working with services outside school, including Croydon's Childhood and Adolescent Mental Health Services.
- More openness to best practice on both therapeutic interventions and support for children with special education needs, including ideas such as Board Certified Behavioural Analysts, to support children and adults with special needs and those who teach them or care for them.
- Build on the good work done by the Fair Access Panel with all schools, whatever their status, to participate and share best practice on these issues and primary heads meeting to learn from each other as well as secondary heads.
- Backing for school awards for the best approaches to supporting childhood development and nurturing resilience.

- Work with Transport for London to address bullying of disabled adults and children and homophobic bullying on public transport.
- Continued leadership from the council and other public leaders to make clear that a child excluded is a failure of the system not the child. No child should end up excluded.

Communities doing more to raise local children's aspirations:

- More work to identify parents and residents willing to help in school, particularly with reading programmes for those children who have fallen behind.
- Greater use of role models, particularly high achieving women and Black and Minority Ethnic residents so that no child believes they cannot go on to be successful.

4. A connected borough where no one is isolated

THE CHALLENGE

No man or woman is an island. No one should be. As human beings we have a fundamental need to build relationships with other human beings who provide the emotional nourishment that sustains us and helps us feel part of our family, our neighbourhood and the wider community.

Our society is ageing and for most us this means longer more fulfilled lives. Studies show that typically we are at our happiest in our later years. But for some the later years of life are characterised by social isolation and feelings of loneliness.

Smaller families, children more likely to move away from where they grew up, pressures of work with more two worker families, and more of us expected to work unsocial hours, combine to mean that support networks and relationships are not always naturally there for all of us, particularly as we grow older. Nationally one in ten of those aged over 65 say they are lonely all or most of the time.

Fear of crime – which is higher in older populations in the south of the borough, despite relatively low levels of crime – can also lead to some residents staying indoors more often.

But while social isolation is more prevalent among older people it can occur at any age. Disability and long term illness are strongly linked with social isolation. For example, restricted mobility or conditions like depression can make it much more difficult to build relationships. Campaign to End Loneliness find that while just over one in five of those aged over 52 who are in excellent health say they feel lonely some of the time or often, this rises to nearly three in five of those who report poor health.

Taking on full time unpaid caring duties can also lead to being more isolated. Caring duties are more likely to be performed by women and some women in their middle age end up caring for both a sick parent and child at the same time.

One in eight Croydon residents currently provide unpaid care.

Those who are new to an area also often lack basic support networks. One of the Church Street food bank users we met was a recent migrant who not only had no access to benefits but had very limited support networks, and his visit to the food bank offered one of the few opportunities for social interaction he had.

Social isolation can be profoundly detrimental to health. It weakens the immune system and results in more strokes and heart attacks, much lower levels of mental wellbeing and a greater

chance of depression. For older people social isolation is twice as detrimental to health as obesity. And those who are socially isolated are significantly more likely to die younger. Social isolation therefore has a high personal cost; it makes us feel less human and live more restricted lives. But it also has a direct cost for local public services in the area, as it results in the need for more social and medical support. Without action the problem is likely to grow as more of us live longer.

Locally we face an elementary challenge of not knowing enough about who is socially isolated. Given the demographics of the borough it is reasonably likely that social isolation is greater in parts of the south of the borough but we need to learn more about social isolation locally.

PUTTING SOCIAL ISOLATION AT THE HEART OF THE AGENDA

We want first and foremost to put social isolation right at the heart of the agenda, nationally and locally. But whereas for many of the challenges we face the natural inclination of most of us is to ask what more the government can do, this is one social challenge where we must ask more of ourselves. Local services can provide the supporting framework and help nurture the best ideas but Croydon residents must play their part.

The starting point is for Croydon to make clear its intention to be a borough where no one is left isolated.

We want the borough to learn from others, particularly places like Manchester, which was the first area in the UK to be declared an 'age friendly' city by the World Health Organisation for its use of arts and culture to help tackle social isolation. It is being supported by the Lottery funded charity Centre for Ageing Better and issuing small grants to community groups for befriending and mentoring services, community networking and a host of fitness, volunteering and wellbeing projects.

We want this area to be a priority for volunteering in the borough and for the council and local clinical commissioning group to collaborate with a joint staff team to support this agenda.

SHARED BENEFITS

There are many benefits to befriending and supporting those who are currently socially isolated and in various parts of Croydon. These services are being supported by the voluntary sector, such as the Purley Baptist Church. Young people in school or college, or who are unemployed or working only part time, can share some of their skills, for example helping socially isolated people to use IT or with other practical tasks like gardening. In the process they will learn more about others' lives and strengthen their CV.

Students from Oasis Academy in Coulsdon are one example among many of those who support Silver Sunday tea dances, and this kind of intergenerational volunteering already being undertaken across the borough we want to see expanded. A further benefit of activities like this is that they begin to break down fear of crime among older residents.

North London Cares also has a great model which encourages young professionals to befriend and support an isolated older person. There is no reason why in Croydon we cannot also ask more of our employers, workers and residents.

The Shared Lives project has risen to national prominence. It matches and trains carers to isolated older people or disabled people and offers them accommodation in the cared for person's home. It currently supports over 12,000 people across the UK, including in Croydon. We think there is scope to push this approach more in the borough and support the process of identifying potential carers.

As part of the devolved model we advocate, we also want to see if more can be done to research and provide for isolated people's needs locally. For example, a mutually beneficial arrangement would be to provide a venue on the local high street, such as a cafe, where isolated people could be invited at a particular time and be offered tea and refreshments while local volunteers supported them to get shopping along the high street. To help realise this model the council should work with local communities and the private sector to support the process of identifying underutilised shared spaces that could be used as the basis for new community enterprises.

We also think more could be done to support good neighbourliness through tenancy agreements. The council and registered social landlords can build clauses into agreements that highlight the needs of isolated neighbours. By providing this nudge at the beginning, understanding can be increased and expectations raised. There is no reason, in principle, why this model cannot be encouraged among private landlords too.

There are many other great ideas out there which offer innovative approaches to tackling social isolation. An example is the Age UK project Men in Sheds, which brings isolated older men together to do woodwork and develop other practical skills.

We would also like to see Sheltered Housing residents vote in favour of opening up their common rooms to non residents and by doing so, not only better using the space available, but also helping create connections. Faith groups in the borough already do a lot but there are many places of worship that remain under-utilised and by reaching out beyond the current congregation more could be achieved.

In the chapter *Vibrant, Responsible and Connected Communities* we also set out the case for welcoming and introduction programmes for new migrants, so that they can more easily make connections within Croydon communities.

SUPPORTING CARERS

Full time unpaid carers who have a relationship with only the person they care for can also feel isolated. For young carers and those caring for people with challenging conditions like dementia, this can be a particularly onerous experience.

There are many great organisations supporting caring throughout Croydon, including the Carers Centre on Katherine Street, and we applaud the excellent help they provide.

Croydon Neighbourhood Care is another great example of the support being provided, with over 30 local care groups reaching out to different parts of the Croydon community.

The Carers Information Centre on George Street is a partnership between the Whitgift Foundation and the council, which works with many voluntary sector organisations and includes information and advice services, various support networks for carers across the borough, and even a telephone befriending service. There is scope to extend this hub and spoke model.

In the future using technology to connect people who provide care with those who need it and provide information about available services will become a vital way to support care. This is one area where collaboration between the private, public and voluntary sector is essential to nurture innovation.

INTEGRATED WORKING BETWEEN HEALTH SERVICES AND THE COMMUNITY

One of the most obvious costs of social isolation is on our health and social care services. Socially isolated patients are more likely to be more frequent users of health services. Many GPs say they are subject to repeat visits by lonely patients either because they have no one to speak to or because social isolation leads to depression or other illnesses. Simple problems like a lack of fluid intake can result in entirely preventable visits to hospital as a result of urinary tract infections. At the point where socially isolated patients are due to leave hospital they often have no one to care for them, resulting in delayed discharge from hospital while adult social care try to find them a place in residential accommodation or a carer to support them at home.

There are many organisations and volunteers who work hard to support isolated patients, including the Red Cross who, amongst other things, help vulnerable patients with the transition back home after treatment. But a concerted effort to identify vulnerable people, tackle isolation at root and build up support networks in the community could transform the lives of many of the loneliest people in the borough, and deliver major cost savings for local services.

We have looked at various models of 'social prescribing' where socially isolated patients are 'prescribed' activities such as swimming or bowls to help them lead healthier, more connected lives. These include the pioneering work of the Bromley-by-Bow Centre and the work of the CVA in New Addington.

There is a widespread agreement that these models have the potential to transform lives. But in order for them to work, busy GPs and their practice staff need to support the idea and the costs of any additional staff time need to be considered.

We think that one way to achieve this is to give a social prescribing role to trained co-ordinators located in GP practices who also help patients with welfare and employment needs, thus avoiding extra work for GPs but also enabling the costs of the service to be spread across a broader range of services and budgets. We set out more details on this in the chapter, *Supporting Residents Towards Better Times*.

We also want to engage GP practice and hospital staff and professional carers in the task of identifying socially isolated patients.

Before the point where patients are discharged from hospital we believe much more can be done to engage the community to help support them once they return home. Within the borough there are many well organised community groups, including residents' associations, who could help identify neighbours willing to play a part in making the early days and weeks after leaving hospital easier. Too often no one even asks if a neighbour is willing to perform a simple task like dropping round once a day to see if everything is OK.

For over 65 year olds the council and local health service will soon commission services together based on jointly agreed outcomes. We think this is a very positive development and we would like to see reducing social isolation as one of the central outcomes commissioners focus on.

WHAT WE WOULD LIKE TO SEE

Making Croydon a connected borough where no one is left isolated:

- Work with the community to develop a comprehensive map of social isolation in the borough.
- Place leadership from the local Clinical Commissioning Group and council with deeper collaboration, ensuring tackling social isolation is a joint commissioning priority.

More volunteering to support socially isolated residents:

- Making this area a priority for future volunteering initiatives with a team of staff supporting the agenda to ensure that local voluntary action is nurtured.
- Support for responsible tenancy agreements and other approaches to nudging residents towards more support for socially isolated neighbours.

Enhanced support for carers:

Better integrated working between health services and the community:

- Support for social prescribing.
- Backing for projects that link residents and care groups or community organisations, such as the Neighbourhood Care Associations, to socially isolated patients to help prevent unnecessary hospital admissions and reduce bed blocking.
- Support for work to develop a care portal that connects people to services and to each other.

5. Finding homes for all

THE CHALLENGE

London is undergoing profound change. Its population is growing rapidly and, for many years, house building, particularly affordable housing, has failed to keep up with demand.

In the private sector the consequence of this housing shortage has been steep rises in house prices and, as buying has become unaffordable for many, major growth in the more precarious private rented sector, combined with a parallel growth in private rents. Over the last eight years London's population has increased by 1 million, house prices by one third, and private rents by 50 per cent.

Along with the stresses on housing, government welfare changes, such as the overall benefit and housing benefit caps, mean increasing numbers of families on benefit cannot afford to live in central London.

As many families have been priced out of inner London some have moved to outer London boroughs, including Croydon, where house prices and rents have also grown dramatically, although both remain lower than in most other parts of London.

Social house building, both by the council and social registered landlords, such as housing associations, has been minimal for a generation or more, and councils have limited scope to build homes because government borrowing rules heavily constrain their ability to finance them. New government changes are likely to further exacerbate the situation.

The consequence of this is high levels of overcrowding in parts of the north of the borough, and among certain communities, especially the Asian population.

The number of families in receipt of Housing Benefit has also increased over time and as an outer London borough the maximum payable in Housing Benefit is only sufficient to cover rents in the lowest 30 per cent of the private rented sector, and this percentage is likely to shrink further over time. Many private landlords – Citizens Advice Croydon tell us as many as eight out of ten - will not accept tenants on benefits, compounding the problem.

On top of these challenges, and partly due to the presence of the Home Office asylum screening unit in Croydon, the borough also attracts high levels of asylum seekers, including

close to 450 unaccompanied minors.

Homelessness has increased for many years in a row. As a result pressures on the council's finances are immense and likely to grow further. At its most harsh homelessness means having no roof over your head and finding a public space to bed down for the night. Croydon Nightwatch estimates that as many as 60 people could be sleeping rough each night. More typically homelessness applies to those who have presented to the council in need of housing, typically at short notice, for whom the council has then had to find accommodation.

The black population is disproportionately impacted by homelessness. Almost half of the homeless in Croydon are black or black British.

Many people become homeless because their short term tenancy comes to an end, sometimes abruptly, and they cannot find other suitable accommodation within their budget, but family breakdown is also a major cause of homelessness. Two thirds of those accepted as homeless in Croydon are families with children and the consequences of becoming homeless include potentially serious impacts on a child's education, including on attainment and behaviour, as well as on mental and physical wellbeing. The scars this leaves last into adulthood.

Alongside this the number of people in temporary accommodation in the borough has grown every year since 2009 and by 2014 nearly 2,500 families were in this precarious position, a rate six times higher than for England as a whole.

The council have a responsibility to house certain categories of people who present as homeless, including families with children, but faces significant cuts to its budget. More recently, further cuts have been made to council funding for looking after unaccompanied asylum seeker children.

FINDING HOMES FOR ALL: A MISSION FOR OUR GENERATION

Over half of residents in the borough own their own home, either outright or with a mortgage. The sense of security that comes with owning your own home when mortgage payments are manageable or the debt is paid off drives most of us to want to be home owners. We support initiatives to give more people the chance to own their own home but we also know that, particularly in London, the shortage of houses is driving up house prices, making home ownership out of reach of too many families.

Building more homes is a vital part of the recipe and Croydon has the capacity to do this. But building affordable homes is much more challenging.

The council has set a new minimum requirement that 30 per cent of homes in any proposed new build of ten homes or more outside the town centre should be affordable. We support this approach but we also know that it is not always possible to achieve this minimum, partly because developers can commission reports which demonstrate that these requirements make a given development unviable and councils do not have the resource to commission independent analysis that might counter this.

The Mayor and Greater London Authority have an important role to play in supporting councils to develop planning expertise and in helping fund reports into the viability of a given proportion of affordable housing in a given development, strengthening the knowledge and capacity of council town planners so that they are on a more level footing with developers.

We also know that there is much more that can be done by government and the Mayor and Greater London Authority working together to increase the amount of affordable housing across London.

Given the reality of the housing market and the limited resources available, we think our priority as a borough should be to tackle insecurity in the housing market and, in particular, to do everything possible to prevent and address homelessness. Early intervention is key to this.

The council has a track record of innovation and has tried to use every tool at its disposal to tackle the problem, including working with the voluntary sector to buy local property, setting up private rented property leasing schemes and most recently creating a new development company to help increase the potential opportunities for affordable housing. Voluntary sector organisations like Evolve London and Croydon Nightwatch have also played a vital part, particularly in tackling street homelessness, and Crisis has plans to open a new Skylight Centre in the town centre, which will also offer education, health and housing advice and employment services. But, despite this the challenge continues to grow.

We know how important it is to stem the rising tide of homelessness in the borough and by working together the council and community can achieve much more. The borough must come together to do everything possible to turn things around.

INCREASING SECURITY FOR THOSE WHO RENT

The most common cause of homelessness is now the inability of some families to be able to find affordable homes in the private rented sector or to stay in them. For those with low and erratic incomes with debts, paying regular monthly rent or managing to scrape together a deposit – now typically equivalent to two months of rent – are challenges that too often prove insurmountable.

We have looked at many ideas to help the situation including a public lettings agency to identify potential rental properties. In this case we have concluded that with finite housing supply the costs of setting it up and running it would make the idea unviable for a single council, but we urge the Mayor to re-look at this idea for London as a whole.

We argue, however, that the council should set up a fund to offer soft loans to certain individuals and families aiming to put together a deposit, or potentially for those who have had interruption to benefits or pay and need short term support. Although some losses would be incurred, these have to be offset against the cost of the homelessness that results when families cannot secure tenancies.

We think this could be linked to the council's successful Croybond scheme, where the council effectively underwrites the risk for a landlord with a bond that acts as a deposit. We also want the council to magnify the possibilities of this approach by looking at every potential source of funding and support, including social peer to peer funding, with agreed levels of underwriting, and to engage with credit unions.

Croydon's Local Housing Allowance is much lower than for neighbouring boroughs like Lambeth, and this means too few properties are available for rent to housing benefit recipients. We hope the government will re-look at this.

The council recently introduced a landlord licensing scheme with the objective of improving standards in the private rented sector. The aim is laudable but the scheme has proved controversial among many landlords who have baulked at the charge and argue that the scheme will prove counter-productive. It is too early to tell whether the outcome is that intended by the council and our intention is in not to pursue this debate unless clear evidence of the impact of the proposal is made available to us.

We believe it is important that the council work with private landlords and letting agencies to build as broad a coalition as possible, to provide more security in the private rented sector and to

prevent homelessness.

We advocate a Good Landlord Charter. The charter would include some simple but important criteria. The number of private landlords unwilling to take benefit recipients is a concern. We understand why this is the case but this further limits housing options to those on the lowest incomes, so we would want to include a stipulation that landlords signing the charter would not place a blanket ban on benefit claimants.

When tenants face financial difficulties, often first the Citizens Advice Croydon or the council get to hear about it is at the point they are being evicted. Managing this crisis is always brutally stressful and disruptive for the family and places a financial strain on the council. Therefore another key component of the charter would be that landlords or their agents would automatically write to tenants within a short time of when they first fall into arrears, advising them to contact Citizens Advice Croydon or the council Gateway service, which are doing good work to help tenants and others consolidate debt. Combined with the potential to use the fighting fund with earlier warning the council could prevent many more families from becoming homeless.

Another component of the charter should be best practice to support disabled people to become tenants. For example, a simple change like replacing uneven paving stones can help provide better access for blind or partially sighted tenants.

To make a Good Landlord Charter attractive to landlords, and assuming the landlord licensing scheme remains in place, we want the council to consider a discount for those landlords who have signed up to the charter at the stage when they renew or begin their licence. Other nudges or incentives should also be explored with landlords and letting agents.

In our chapter on support for families we also set out our ideas to support families, particularly children experiencing family bereavement or breakdown, many of whom end up homeless, compounding the emotional trauma they suffer.

Registered social landlords are already doing a lot of good work to tackle arrears among tenants and both the council and housing associations can do more to promote financial literacy and, working with Citizens Advice Croydon and the council Gateway, help tenants consolidate debt. We want a dialogue with the council and local colleges to see how money wise courses and workshops can be rolled out to many more residents who need them. Potentially this could also be linked to the Good Landlord Charter and encouraged among private tenants, particularly when they fall into arrears.

EXPANDING A RADICAL MODEL TO HELP HOMELESS PEOPLE

We have visited the excellent lodging scheme run by Croydon Action for Young and Single Homeless which provides rooms for 16-21 year olds for a short period (normally from one to two years). This operates as a fostering-light model. Housing benefit plus a supplementary fee supports householders who take on tenants with £190 a week. This is a financially beneficial model compared to the alternative costs that would be incurred for the young person to be placed in temporary accommodation.

We want to see this model expanded. In particular, home owners are a major untapped asset, and financial remuneration and altruism provide important motivations for many to take in a lodger. We want a dialogue with the voluntary sector and the wider community to see how much more can be done to support homeless people in this way.

Flexible approaches to tackling homelessness are vital and too often the system militates against this. A homeless man with mental health issues told us that one of the biggest impediments to him

finding a home was that landlords would not accept his dog.

A proactive lodging scheme that matches potential lodgers to landlords with a conscience might overcome barriers such as this.

We also want to see homelessness prioritised as part of future volunteer activities and initiatives. There are many great approaches to supporting the homeless, from the work of great campaigning charities to local charities and churches who are helping tackle the problem, and we want to connect more Croydon citizens to the important work that they do.

MAXIMISING USE OF LAND AND PUTTING THE COMMUNITY AT THE HEART OF THE CHALLENGE

We want to see the council and other public sector providers publish information about land use as clearly and transparently as possible and we support citizen led campaigns to identify and find uses for unused land.

We support the idea of community land trusts and other not for profit models of land ownership. We also know that registered social landlords are a vital part of the housing landscape, not least for the expertise they can provide to others.

The council offers financial incentives to encourage those in larger social houses to downsize and we think more could be done to promote this model, freeing up space for families who need it.

We also think that where buildings are dilapidated and unused and present a blot on the landscape the council should be as proactive as possible in using Compulsory Purchase Orders. Their use is currently being reviewed by the government with a view to streamlining the process and we know this is urgently needed to prevent long and costly delays in the process.

NEW ADDINGTON AND FIELDWAY: INVESTING IN THE COMMUNITY

New Addington was conceived as a garden village in the 1930s. Today with much of the housing built 60 or more years ago residents tell us that their homes don't meet the standards they expect. Despite recent improvements, including the tram extension, the area lacks amenities and feels isolated. The high proportion of social housing in New Addington and particularly Fieldway, coupled with historic council policies that have concentrated families with common challenges in one area, means that the richness of social networks and consequent opportunities are not naturally available to families who live there. Despite these disadvantages the community has proved resilient and school attainment has improved significantly.

But we think the time is right to work with the community to agree a shared vision of a better future. We think the area would benefit from new high spec, better designed, more ecological housing with increased density, a greater mix of tenure options and new amenities. We know that many residents in the area feel let down because their sons and daughters cannot live as neighbours as local homes are not available for them.

We believe, given the land available and without encroaching on the greenbelt, it is quite possible to build around existing housing, and offer current council house tenants the option to move but without obligation. This should include financial incentives for home ownership and preferential deals to the family of existing council house tenants.

With the redevelopment of Croydon town centre New Addington and Fieldway are likely to become more desirable as areas to live. A greater social mix will benefit existing residents because it will increase the opportunities for work and make it more economically viable for businesses and public sector providers to provide new amenities for the whole community. Any change should be gradual, carefully planned, and led and supported by the community.

A NEW MODEL OF FINANCE

Social impact bonds are a new approach to raising money from outside core public finance, which also remunerate service providers based on the social outcomes they achieve. They not only have the potential to raise much needed new funds but because they remunerate providers based on outcomes they encourage innovation. The Mayor of London has initiated a £5 million social impact bond for rough sleepers. We think Croydon could produce its own community based Social Impact Bond, which could finance preventative measures around homelessness. Residents, Croydon diaspora, developers, financiers, local businesses, public sector staff and others could contribute to the bond and feel part of the vital mission to find homes for all.

WHAT WE WOULD LIKE TO SEE

Increased security for those who rent:

- A new fighting fund to help families who cannot manage a deposit in the private rented sector or facing short term difficulties with benefits or pay with temporary financial support.
- A new Good Landlord Charter encouraging private landlords to accept tenants in receipt of benefits, encouraging early support when tenants fall into arrears and promoting best practice for potential disabled tenants.
- Support for money wise courses and workshops, particularly for those who fall into arrears with their rent.

Using Croydon's best assets to support the homeless:

- A new drive to work with home owners willing to provide lodgings for the homeless, tapping into the altruistic spirit of many Croydon residents but also remunerating them, modelled on the approach used for fostering children.

Maximising the use of available land and putting the community at the heart of the challenge:

- A call for maximum transparency on unused land and support for community land trusts and other forms of not for profit ownership, with encouragement for citizen led campaigns to identify unused or underused land and make the case for better land use.

Investing in New Addington and Fieldway:

- A community revitalised with new high spec better designed homes, a greater mix of tenure options, better amenities, and financial incentives to own or share ownership of new homes, particularly for the families of existing residents, so that the community can be strengthened.

New funding to turn the tide of rising homelessness:

Support for community based Social Impact Bonds, to tackle homelessness, with funds raised from local businesses, developers, diaspora, financiers, public sector staff and others and a financial return based on social outcomes achieved.

6. Supporting residents towards better times

THE CHALLENGE

Croydon is an aspirant borough with good reasons to be optimistic about the future, but the life chances, life experiences and incomes and wealth of residents vary markedly across the

borough.

One quarter of children in the borough grow up in poverty and this has remained entrenched in certain geographic areas, such as Fieldway and New Addington and many parts of the north and west of the borough, like Selhurst and Broad Green, for decades.

The growth of food banks – with at least eight now running across the borough – is symptomatic of the poverty some residents face, with new migrants, young people without work, training or financial support from their family, those with mental health conditions and sanctioned benefit claimants among the poorest and most marginalised in the community.

Unemployment has fallen over the last few years and the number of people claiming Job Seekers Allowance is now back down to pre-recession levels with Croydon's unemployment rate close to the national average.

We do not yet know the impact of Universal Credit, which is beginning to be rolled out in the borough.

Young people, those aged over 50 and black and minority ethnic residents are still more likely to experience unemployment more than other cohorts.

For the borough a particular concern is that while unemployment is back to pre-recession levels the number of people on Earning Support Allowance and Incapacity Benefit has continued to rise each year to nearly 14,000 now. Ill health and disability now account for over half of benefit claimants in the borough and a further one in five claimants are carers of adults or young children.

Lack of affordable childcare also poses a challenge for many parents, particularly women and single parents, wanting to work or work more hours.

Nationally and locally the labour market is undergoing significant change, with public sector employment shrinking and far more self employment. Although self employment represents a choice for most, for many it can also mean low and irregular incomes. Nationally over half of the population now work for businesses that employ fewer than 10 people and small business owners also often struggle to pay themselves a regular wage. The use of zero hours contracts for employees can lead to precarious incomes too, particularly in some sectors, such as among care workers. The knock on effects of these forms of employment can include finding it harder to rent and particularly to secure a mortgage for a home.

Even with regular wages many local residents have told us how they struggle to make ends meet. Just eight Croydon organisations are currently accredited London Living Wage employers and over a quarter of local employees earn below the current London Living Wage rate of £9.15 an hour. Although the July Budget unveiled year on year real increases in the minimum wage, it will remain well short of the London Living Wage. Next April it will rise to £7.20 and by 2020 to £9, still below the current London Living Wage, which will be updated each year.

The new rates will not apply to those aged under 25 and, according to the Institute for Fiscal Studies, 13 million families will lose an average of £5 a week as a result of the budget changes, which included extending the freeze in working-age benefits, tax credits and the local housing allowance, until 2020.

Given these realities it is not surprising that many Croydon residents also struggle with debts; Citizen Advice Croydon tell us that after benefit and tax credit and housing issues, debt represents their third biggest case load. The prevalence of high interest finance, such as Payday loans, or hire purchase options, compounds this challenge.

Life chances, and life experiences, continue to be influenced by who you know rather than what

you know. Many less well off Croydon residents lack the networks to help them open doors and get on in life that better off residents have. Ethnicity, gender and disability still play a major role in shaping outcomes and the workforces of too many Croydon employers don't reflect the diversity of the local population. The nearer you get to the top of most organisations the more this is the case.

NURTURING THE NEW ECONOMY AND PUTTING BUSINESSES FIRST

We know that the borough can't change the fundamentals of the tax and benefits system and that difficult employment and pay decisions have to be made by the employers. Particularly for small employers these have to reflect the realities of making the sums add up and keeping on top of cashflow.

The centralised Work Programme and benefit sanctions regime also throw up many injustices and our preference would be for local areas, like Croydon, to be handed more power to shape employment support locally. Nevertheless by working in partnership with businesses and tapping into the energy of citizens we can do much more to improve opportunities, tackle debt, and improve the pay and employment security of Croydon residents and workers, especially those in the most precarious situations.

In the long run, as we set out in the chapter, *A Town Centre That Lifts the Whole Borough*, by nurturing employment in the new economy, such as the high tech sector already mushrooming in the town centre and the vibrant engineering sector in Purley, we can create the conditions for a high wage high pay economy that have the potential to benefit many more local people.

The proceeds from the Growth Fund negotiated by the council with the Treasury provide a fantastic opportunity to support growth in these sectors.

Across the borough it is small businesses that make up the lifeblood of the local economy. Supporting entrepreneurship and encouraging residents to spend money in the local economy are obvious ways Croydon can nurture local enterprises and become a more prosperous borough. According to the Federation for Small Businesses, for every £1 spent with a small or medium-sized business (SME), 63p was re-spent in the local area compared to 40p in every £1 spent with a larger business. Buy-local campaigns, potentially linked to the Employment Charter we advocate, so that local firms work to recruit local residents and pay a Living Wage, are a fantastic way to foster success. The devolution agenda we advocate in the chapter *Vibrant, Responsible and Connected Communities* should provide a framework for local neighbourhoods to work with businesses to own this agenda, supported by the council and other public services. With cuts in council funding the council is even more dependent on vibrant local businesses to support the community and its revenue base.

MAKING CROYDON A FIRST STEP BOROUGH, EXPANDING APPRENTICESHIPS AND LOCAL EMPLOYMENT TRAINING OPPORTUNITIES

Alongside this schools and colleges need to work with employers to understand their needs and link young people to the labour market as early as possible. The best colleges already work closely with employers and support their students' work placements.

Croydon Citizens youth organisation has identified the importance of in-borough work placements for local students as a major priority and is already working with the council to establish a First Step work experience brokerage service. We applaud this focus and want the council and local colleges to be more ambitious and aim to find an in-borough work placement for every student that wants one.

First Step is one way for businesses to test if recruits might be suitable, and the borough also has a better track record of providing apprenticeships when compared to other London boroughs, with over 2,000 provided in the borough last year.

However, in our consultation with businesses many have told us that they find it hard to get employees with the right skills.

We want local businesses, the council and colleges to engage with the government's consultation on the Apprenticeships Levy announced in the last budget and to strengthen relationships between local colleges and businesses.

TAKING EMPLOYMENT, BENEFITS DEBT and OTHER SUPPORT INTO THE HEART OF THE COMMUNITY

Croydon's long term sick and disabled residents are being badly let down by an inflexible system which neither meets the needs of those who can or those who cannot work.

The desire to earn and the social benefits of working provide strong motivations to secure work, but few employers are aware of best practice or ever get to see potential disabled or long term sick recruits. Employment support is too often lacking and the benefit system makes it difficult for some to dip their toe into employment for fear they will lose out if it does not work.

We argue that disability equality best practice should be part of a new Croydon Employment Charter, but we also think employment support services should reach out into the community.

In Islington they are developing a model of employment support for disabled and long term sick residents based in GP surgeries. The council is already offering some outreach advice but we want to go further in three ways. First, by broadening potential support offered to cover benefits advice, housing, debt and social prescribing. Second, to make this service open to a broader range of people, including socially isolated residents. And third, by exploring ways to offer this service as widely as possible within the borough, such as in community and faith venues and potentially even door to door. The service would work with Citizens Advice Croydon, the council's Gateway and welfare advice services, Job Centre Plus and many voluntary organisations to form the linchpin of an integrated approach to employment, benefits advice, debt and wellbeing services.

A MONEY WISE BOROUGH

Locally we have a limited ability to influence the credit market. Credit Unions play an important role but at their best they are small, community orientated organisations focused on engendering a savings habit and they still need to lend cautiously. There are other ways to support social lending, including micro finance and peer to peer lending, with organisations like Kiva demonstrating what can be done. In principle social lending within the borough could partly be underwritten by the council collaborating with a financial organisation but we know this poses many challenges. We have also suggested the use of council backed loans to support tenants to put down deposits or to help with short term challenges such as adhoc interruption to benefit payments. Linked to these, loans for essential goods, such as cookers, might also be an option.

However, we think that as well as making debt consolidation services available to as many people as possible, prevention is always better than cure. We want schools, colleges, churches, housing associations, the council and community and voluntary organisations to come together to agree a plan to make Croydon a money wise borough. We think the primary focus of this should be to offer money wise training to those most likely to be vulnerable to debt. Citizen led campaigns to highlight extortionate high interest lending, and tackle loan sharking, should also be part of this.

INCREASING TAKE UP OF THE LONDON LIVING WAGE

The council is paying at least the London Living Wage to all its staff and, as new contracts are signed, its suppliers have to do likewise. It is in the accreditation process. We welcome this approach, and we want to encourage as many local businesses as possible to pay all their staff at least the London Living Wage.

The council has other levers it can use to promote the London Living Wage, including for example making the London Living Wage conditional for those who receive loans through the Croydon Enterprise Loan Fund or for businesses that are incubated.

We want the new Croydon Employment Charter to include a commitment to the London Living Wage and to engage developers, particularly Westfield Hammerson, as advocates for the London Living Wage, for example at the point where new tenants sign leases. We hope the town centre particularly can become a London Living Wage zone.

As outlined above, more can also be done to link London Living Wage and buy-local campaigns, providing a double benefit for local economies. The council could also work with local communities to agree advertising opportunities that could be used to promote campaigns like this. At present only 8 employers are accredited London Living Wage employers. We have looked at the use of financial incentives to increase take up of the Living Wage. Brent currently offers business rate discounts to local employers who pay the London Living Wage. The scheme began in April of this year and we feel it is too early to assess its impact. We will continue to monitor progress before our final report and welcome all ideas to make the London Living Wage a reality for more Croydon workers. With businesses such as Lidl now committed to being Living Wage employers, we believe many more businesses in Croydon can and should pay the London Living Wage.

SUPPORTING CHILDCARE OPTIONS IN DIFFICULT TIMES

Surestart funding is no longer provided to councils and budget pressures mean it is harder to offer free or subsidised childcare to residents who need it.

Despite this there are many approaches the council and local businesses can adopt to support childcare in the borough.

With the approval of the Westfield Hammerson development we want to see a negotiation with the developers to make childcare provision a centrepiece of the new employment landscape, with developers providing the childcare infrastructure and the council, local employers and the developers working together to agree a package of support for parents who need childcare to work in the town centre.

The council can do more to support childcare networks with hubs, such as community cafes, as meeting places for young mothers. Beanies is a successful local example of this approach.

There is much more that can be done to attract childcare providers with a social remit into the borough. For example, the award winning social enterprise London Early Years Foundation already has 34 nurseries across London, and almost half the children who attend are given free provision. We want the council to reach out to organisations like the London Early Years Foundation to encourage them to set up nurseries in Croydon.

WHAT WE WOULD LIKE TO SEE

Helping small local businesses to grow:

- Active support for buy-local campaigns, linked to firms who sign up to the Croydon Employment Charter.

Improving work experience and job opportunities for local people:

- Support for roll out of First Step so that every young person at college is offered local work experience.
- More work to connect colleges and businesses to support training needs.

Supporting the long term sick and disabled people back into work:

- New services within GP surgeries and extended into the community wherever possible to support employment and offer benefit advice as well.

Reducing and avoiding debt:

- Along with support for the long term sick and disabled people, debt consolidation and benefits advice offered much more extensively in the community.
- Money wise training offered to those in debt or vulnerable to debt to help make Croydon a money wise borough.

Terms of Reference

Croydon is an aspirant, young and diverse borough. It combines areas of endemic poverty with those of relative prosperity. It has unfulfilled potential and can and must do better. But it can only do this if residents, local business, and the voluntary and public sector develop a common understanding of the challenges it faces, share a vision for the future, and agree a route map to unlock the potential of all its residents, particularly the most disadvantaged.

- Analyse and understand the extent and causes of disadvantage and lack of opportunity in the borough, recognising the differences across areas and populations with as much attention as possible to the particularities of each locality.
- Highlight and map the assets and potential assets the borough has; the skills, ingenuity and the contribution of residents, the community and voluntary sector to creating better lives, and the physical and technological assets that are underutilised.
- Reach out to all parts of the community to understand their concerns and priorities. Ensure that residents and the voluntary, community and statutory sectors are engaged throughout the process and that their perspectives are embedded in any analysis. As part of this the commission will seek for solutions that meet the needs and aspirations of both poorer and more prosperous communities, and propose policies that aim to benefit all residents and workers in Croydon.
- Analyse the changing nature of the labour market and technology and its impact in Croydon. Engage the business community – the people who create job opportunities for Croydon residents – as partners in the work of the Commission and in any new partnership.
- Recognise that the council and other public service providers are under severe financial pressure, and many residents struggle to make ends meet, to make recommendations which enable partners in the borough to achieve more with less, using the resources available – better utilise existing assets and harness untapped ones.
- Reappraise the long-term vision for Croydon from an Opportunity and Fairness perspective.
- Propose achievable policies and solutions. Engage with those who will have to implement them (service providers, businesses, the voluntary sector and residents) so they are motivated to deliver

them and are publicly committed to doing so. To provide interim reports and a final report by early 2016.

The Commission

An independent body set up by the council and chaired by the Bishop of Croydon with 13 volunteer commissioners.

- Rt Rev Jonathan Clark (Chair)
- Cllr Hamida Ali (Vice Chair)
- Brian Stapleton
- Christopher Adams
- Hannah Miller
- James Gillgrass
- Jeremy Frost
- Mashhood Ahmed
- Pat Reid
- Richard Serunjogi
- Sian Thomas
- Stella Fasusi-Olomu
- Steve Yewman

OUR APPROACH

To develop the principles, objectives and policy ideas set out in this document we have:

- Engaged 3,000 local people at meetings, local walkabouts, street stalls, events and visits to local services like food banks and pupil referral units.
- Conducted a survey of residents and businesses into their concerns and perceptions of Croydon.
- We are gathering the views of young people through a Young Fairness Commission, led by young people. This has included workshops with schools and youth groups, regular meetings, a photo competition and a survey.
- Invited guest speakers and policy experts to talk to us such as Lord Glassman and John Hills, professor of social policy at the LSE.
- Conducted detailed research into the 'state of the borough' and policy ideas from other areas and commissions.
- Followed a seven step process to prioritise issues, identified where we could add value to the work already being done, explored the best practice and assets that are currently underutilised, and explored new approaches.
- Engaged local leaders and voluntary organisations as well as public service staff to understand the challenges they face and their ideas to make Croydon better.

For more information including a glossary of terms and our Foundation Report please see **www.opportunitycroydon.org.uk/resources**.

NEXT STEPS

Help us make our ideas better.

We welcome submissions, contributions and comments on the interim report and any new ideas not covered in the report.

We will continue to engage with those who will play a vital part in making our ideas happen, such as service providers, businesses, the voluntary sector and residents so we make sure we get them right.

We want organisations and individuals to commit to what they will do to make these ideas a reality.

LET US KNOW WHAT YOU THINK

To contribute please:

- **Email** contact@opportunitycroydon.org
- Make a submission on www.opportunitycroydon.org/contact
- Use our DIY pack for your organisation or group to discuss and feed back on **www.opportunitycroydon.org/resources**

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