



#### **Leader's Foreword**

We are living in uncertain times, but what remains true is that Bexley is a very attractive and safe place to live.

Over 70% of Bexley residents own their own home and more aspire to do so; we want to help our residents achieve this ambition. People have come to live and work in the borough for generations, to enjoy our award-winning parks and open spaces, great schools and to take advantage of our riverside locations, bustling town and village centres and pleasant neighbourhoods as well as good links to both London and Kent, major airports, the Channel rail tunnel and ports.

The pandemic has prompted people to re-evaluate what is important to them. We know from media reports and stakeholder feedback that there is an increasing appeal of neighbourhoods away from the city centres and close to parks and open spaces. Bexley has a wealth of attributes that make it increasingly popular for first time buyers and others seeking to put down roots here.

These undoubted strengths make Bexley a great place to live and settle but also bring challenges which we are committed to address: a rising and changing population, increasing cost and demand for homes both to rent and buy, financial constraints and the need to ensure our borough thrives and grows in a sustainable way in line with our growth strategy.

This Housing Strategy was announced as part of the 2019 budget process as we felt we needed to understand the types and volume of housing our borough, residents and future residents will need – mindful of expanding families, our young people growing up, our older people wanting to move to smaller homes in our community or indeed to welcome new people to our borough.

We will review the opportunities that may arise from the Government's review of the current planning system, and together with our Local Plan this insight will help us understand and plan for future need.

Our Council does not have housing stock so meeting the future needs of our residents will mean delivering through others such as registered housing providers or developers, and therefore close relationships and sharing our vision and plan is key to the success of this strategy.

The last few months has made us appreciate the importance of our homes and what Bexley has to offer making this work more important than ever and, working together, I'm sure we can make Bexley an even better place to live.

Councillor Teresa O'Neill OBE

Leader, London Borough of Bexley

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### **Executive Summary**

This Housing Strategy is being published, subject to adoption, in the context of the 2020 COVID pandemic noting that, despite extensive mitigation measures put in place by central government, this has placed an unprecedented strain on the economy, health and well-being of the country. As we come to terms with a 'new normal', former assumptions and modelling will need to be looked at anew in terms of the homes we need to build, their tenure and the prioritisation of access to them. Our Housing Strategy must be sufficiently flexible to be able to respond to new demands but also to opportunities.

As set out in our Growth Strategy adopted in 2017, London Borough of Bexley will play a key part in helping London grow sustainably while we continue to respect the borough's overall character and identity. We have a key role in place-shaping and to ensure that our communities, new and old, are connected, happy and prosper. We already have regular train services, including Thameslink who operate services between Bedford and Brighton via Luton and Gatwick airports, that run into London and out to Kent with Crossrail services due to commence in 2021. We are also in easy reach of the channel tunnel and south coast ferry ports. More public transport, both within and beyond Bexley, is key to securing the scale of growth that will ensure all our residents benefit from a good quality of life and improved wellbeing, supported by high quality housing, rewarding employment opportunities and effective local services and facilities. But we also know that, in the short term at least, flexible work patterns will continue and how we travel including to work, will change.

Bexley has always been a place where many of our residents have achieved their aspiration to buy their own home. Owner occupation levels are high in Bexley compared to the rest of London. We recognise that access to affordable, decent housing is fundamental in supporting the health, resilience and aspiration. We also know that it has become increasingly challenging to address the demand for affordable housing in Bexley, in London and in the wider South East not just to buy but to rent as well.

We are one of only four London boroughs (the others being Bromley, Richmond upon Thames and Merton) who do not have their own housing stock or a Housing Revenue Account. Bexley cannot deliver new housing directly making it even more important that we work closely and effectively in partnership to address our housing needs; the Council cannot meet this challenge alone.

BexleyCo Homes, the Council's wholly owned development company, is helping the Council to deliver its vision for housing in Bexley with an agreed strategy of delivering 1,200 exemplary new market and affordable homes over the next 10 years with the ambition to increase to 2,500. This means BexleyCo Homes has the potential to make a significant contribution to the Council's annual housing targets, and the Council has the ability, as Shareholder, to secure a higher level of affordable housing than would necessarily be achievable through planning powers.

Bexley is committed to meet its draft London Plan housing target (currently set at 685 per year, with 305 of those new homes expected to be delivered from small sites across the borough). With 48% of land in the borough designated residential and 38% designated as open space and employment land, there are limitations on the locations that are appropriate for new homes built at higher scale and density. Our

Growth Strategy provides the necessary clarity for developers on where we believe this development is appropriate.

Despite these evident constraints, the Council continues to identify sufficient housing sites to meet its land supply requirement however we know that the supply, nationally, regionally and locally is not keeping pace with demand. As the country emerges from the pandemic this situation is likely to become more complex, and variable across London, regionally and nationally with the impact and recovery period for household economies currently unknown. Bexley welcomes the ambition of the Government to improve the effectiveness of the current planning system but there are concerns about the potential loss of local control and the impact that some of the details would have on the Council's ability to properly plan to secure sufficient levels of homes including affordable housing.

Although uncertainty prevails, this Strategy seeks to ensure our current partners and those who may wish to invest here, are clear about the Council's housing objectives over the next five years. It highlights the critical importance of central government, the Greater London Authority (GLA), Registered Providers (RPs) and developers in helping us secure maximum levels of grant funding to deliver more affordable homes to buy and rent, to build the business case to release employment land for housing, lobby for the right levels of infrastructure, particularly transport in the areas of housing growth and have robust systems in place to ensure we help the people who need our help the most.

We are clear we need sustainable housing growth with new developments delivering a mix of tenures that meet housing needs of all age groups and incomes and deliver the right infrastructure in the right places to deliver successful communities.

We will continue to be clear about the type and location of the housing we need. Our plans will remain strongly evidence based. As London and the wider South East continues to experience major demand for new homes, we remain ready to play our part in meeting this demand, but we can only do this with the right supporting infrastructure in place to stimulate the necessary quality development. We look forward to the planned commencement of Crossrail services from Abbey Wood and to developing the business case to improve connectivity and to extend Crossrail 1 across our borough to Ebbsfleet.

We will continue to support our partners in lobbying for grant funding both for general needs and specialist housing and consider ways we can enable the delivery of homes more quickly, for example by using cash in lieu payments and exploring the potential of Modern Methods of Construction (MMC) including modular and off-site construction in good, accessible locations. We also help developers to be more confident their schemes can be successful by providing an excellent pre Planning Advice Service and we will use our Compulsory Purchase Order (CPO) powers where it is right to do so.

We know the Private Rented Sector (PRS) has become increasingly important and while we do not know what the short-term impact of COVID will be, we expect this sector to continue to grow. In 2018 14% of households in the Borough were renting privately and we anticipate this figure is now higher. A well-run PRS plays a healthy role in providing housing options so our Strategy addresses working with private sector landlords to increase the supply of private rented homes available and to maintain and improve housing standards via a licensing scheme.

We want, wherever possible, to avoid homelessness and have invested in providing directly and through third parties effective homelessness prevention services that meet the requirements of the Homelessness Reduction Act 2017. This has never been more important. We are looking at how our front-line staff can achieve even more effective prevention for clients presenting as homeless by arranging for them to access alternative private rented accommodation.

This is already achieved through a contract with a credit union who have agreed to offer loans for rent in advance and deposits. But we are always looking for ways to do more. We have recently let a contract with a local homeless charity to provide a mediation and support service for those who are threatened with eviction from the family home. This will support clients to remain or to find alternative private rented accommodation and, with our partners continue to put additional plans in place to address housing demand, maintain existing tenancies and provide early housing advice, guidance and support to our residents as long as its required. We know that coming weeks and months will be hard for many and we will be doing all we can to ensure residents can access strong financial advice to enable them to retain their homes be they rent or mortgage payers.

We will continue to ensure we have the right data, so we can be clear about current and future housing needs, in particular for those who are most vulnerable due to age, disability, mental capacity or young people leaving our care.

Our plans will remain strongly evidence based, partnership led and rooted in our clear ambition for quality, affordable homes for all.

# **Illustrative Housing Facts for Bexley**





New affordable homes delivered by Bexley's RP partners over 5 years

# Type of housing houses 70% flats/apartments 19% maisonettes 6% bungalows 5%

83% increase in households living in temporary accommodation in past 5 years



House prizes have risen by over 40% in past 5 years









#### Introduction

Bexley has traditionally been a place where many of our residents have achieved their aspiration to buy their home. The majority of the housing stock is owner occupied, although this percentage has decreased in recent years as the private rented sector has grown reflecting national trends. Three-bedroom houses currently represent 46%<sup>[1]</sup> of the total housing stock in Bexley with flats representing nearly 26%<sup>1</sup>. Most of the housing stock in the borough was built between 1919 and 1944.

Owner occupation levels are high compared to the rest of London but, like our neighbouring boroughs, we have seen changes in how these homes are used with an increase in the private rented sector. This has led to some of our existing housing stock now being used more intensively.

Bexley has around 14,000 social housing units managed by Registered Providers (RPs). We do not own or manage our own housing council stock as, in 1998, the stock was transferred to two housing associations; Orbit and L&Q. This means that, unlike almost every other London Borough, we cannot directly deliver estate regeneration to increase the delivery of additional homes and directly improve the condition of the borough's existing social housing stock.

The three largest stock holding RPs in Bexley today are Peabody, Orbit and L&Q. We also have a range of smaller providers that we currently and will continue to work with to expand their programmes in the borough. We are also keen to attract new providers.

Pressure on housing in Bexley is set to continue into the foreseeable future. In common with other boroughs we have significant homelessness pressures alongside a shortage of suitable private rented accommodation and reducing affordability. Developing affordable homes can be problematic in Bexley due to viability issues caused by lower land values and the ability of market sales to cross subsidise London Affordable Rented homes. Housing pressures will be exacerbated further in the short to medium term by the impact of the COVID pandemic on employment, health and well-being. We will use the tools within our enhanced performance management culture so that we are more resilient in the face of such challenges. We will estimate future trends based on demographic and other key data and monitor cost variables. We will also track the economic and social change engendered by the pandemic and review modelling assumptions on affordability and need.

In terms of our age profile, the biggest single increase is expected in the 0-15-year-old cohort, however we know, as well as families, we need homes for care leavers and the housing needs of an ageing population need to be carefully considered too as we currently have no Extra Care schemes while a number of sheltered housing sites are tired and increasingly unpopular.

Given this, despite such uncertain times, it is critical the Council maintains its primary role in creating, shaping, sharing and communicating a vision for housing in Bexley. Continuing to work proactively with our

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<sup>[1] 2019</sup> VOA

key partners, including central government, GLA, TfL, RPs and private developers, we will maintain the long-term relationships necessary to encourage and deliver housing growth. We will market and promote the borough, coordinate input and bring people together to identify and realise development opportunities and lever in the additional investment and funding required to meet our residents changing housing needs. We will also reach out to new investors keen to build here.

We will work hard to support our partners in making the case for securing maximum levels of grant funding to deliver more affordable homes for rent and to buy. These homes will be delivered in developments of mixed tenure communities and provide a variety of housing products that meet our residents changing housing needs and aspirations across ages and incomes. We will identify, understand and respond to individuals who require homes specific to needs associated with age, health, disability and levels of vulnerability.

Our aspiration for clients with learning disabilities who have eligible needs under the Care Act, is to enable people to live independently in the community in either supported living arrangements or at home with support. People with learning disabilities live all over the borough and opportunities to develop an affordable element, for people with Learning Disabilities, should be considered in all new housing development/re-development, thus contributing to achievement of the 50% affordable housing target. Consideration within the housing schemes should give preference to the recommendations provided by the Learning Disability Partnership Board and the organisations represented within the board who consulted with people with learning disabilities and their carers. Issues such as easy bus routes and locations near amenities, areas with good street lighting and other environmental factors were crucial when considering the location of schemes to incorporate housing to serve the needs of people with learning disabilities.

Schemes such as My Safe Home which offer shared ownership opportunities to people with a Learning Disability should be promoted to enable people to take up accommodation around the borough. For people who can live independently with the support of schemes such as Circles of Support, groups in apartments which are co-located are ideal, allowing people to have their own home with accessibility of friends with similar needs.

Availability of appropriate accommodation and housing is fundamental to meeting the needs of people with mental health needs in the community, avoiding admission to hospital, facilitating discharge and enabling recovery. The aim of health and social care will always be to support people with mental health needs in the least restrictive setting using the resources available in the individual's personal networks and the local community to prevent escalation and aid recovery.

This requires a range of housing solutions including:

- Step up/crisis supported housing
- Step down supported housing
- Specialist rehab supported housing

- Long term supported housing
- Floating support in own home

There is currently an over reliance on often high cost residential placements, a number of which are out of borough, which could be reduced by availability of a wider range of accommodation locally in which people could be supported more.

We already help young adults leaving care to live wherever will be most positive for them. This includes staying with their previous foster carers (known as Staying Put), accessing their own tenancy, preparing for a tenancy in the private sector or semi-independent accommodation with support provided. Some young adults leaving care will return to their family or family network and we encourage and support them to develop links with their family network where these may have been disrupted over time. Where young people do return to their family we continue to support them as we would any other young adult leaving care. There continues to be significant pressures arising from an increase in the numbers of care leavers and the associated demand for safe and 'homely' one bed properties with appropriate support. Our Leaving Care team will continue to work closely with housing services colleagues to properly assess young people and their ability to fully manage a tenancy, providing the appropriate level of support to achieve this and to sustain their tenancy. As 'Corporate Parents,' we will work with a range of providers to ensure that there is a broad menu of housing options for our care leavers based on their need and readiness to live independently. Good work is already taking place in relation to tenancy allocation and support so that young people who are ready to live independently are allocated a Housing Association tenancy.

The overarching aim of our Housing Strategy for older people is to enable them to feel safe and secure in a place they consider to be home, living independently for as long as possible and connected to a local community and network of social support. Residential care should be a last resort and situations where decisions about long term care are made in a crisis (e.g. from a hospital bed) should be prevented. To enable this there needs to be a much wider range of housing options for older people than currently exists in Bexley. This includes everything from housing adaptations and assistive technology solutions to enable people to stay in their own homes, to a modern high-quality sheltered accommodation offer, to extra care housing with communal facilities and 24-hour concierge service. Options need to be available across the borough recognising that people do not necessarily want to uproot themselves from their familiar community and that retaining support networks are a protective factor in preventing loneliness and isolation. To accommodate the needs of older people from various socio-economic groups, housing needs to be of mixed tenure, for sale (affordable), social or private rental and needs to allow for single adults, couples and other configurations of friends/siblings etc who may choose to live together in old age. The option of multi-generational living should also be explored with properties which can accommodate several generations of the same family.

The strategic approach to housing provision for people with physical disabilities should be on a rights based, social model which ensures that the built environment is designed to avoid the barriers which prevent disabled people from living, working and socialising in the same way as everyone else. As for all vulnerable adults and adults with additional needs, housing for people with physical disabilities needs to be fully

integrated in the community with the emphasis on ensuring that people are enabled to live independently for as long as possible. Availability of adapted housing, or access to support to adapt existing housing is key to enabling care and support to be provided in the community delaying or preventing the need for residential care. Clearly when people have physical disabilities, including necessitating the use of mobility equipment, ease of access to the accommodation, and from their accommodation to public transport routes is critical. Accommodation needs to be in areas where people are more likely to have networks of friends and family, and are close to shops, services and transport interchanges. In this context, the Council's Growth Strategy and emerging Local Plan has identified the need to focus new development in the most sustainable locations, close to existing public transport hubs and everyday facilities.

The Housing Strategy aligns with the Borough's Corporate Plan, Growth Strategy and complements other strategic plans including the emerging Local Plan. The evidence base for the Strategy includes the data from across the Council, partners and the Strategic Housing Market Assessment (SHMA) which identifies the scale and mix of housing in the Borough and unmet need.

Whilst the Strategy is unlikely to change fundamentally over the course of its life, national policy changes and funding opportunities will require flexibility and we will respond. We will put in place a 5-year Delivery Plan with our partners which will be reported on and refreshed annually. The Delivery Plan (Appendix 1), will be based around the four key themes of the Strategy which are:

- 1. Theme 1 Working with Partners
- 2. Theme 2 Council's Policies
- 3. Theme 3 Council's Data and Performance
- 4. Theme 4 Resident Offer

These themes and emerging priorities will be subject to formal consultation over the Summer of 2020 before the Strategy is revised and formally agreed.

## **Theme 1 – Working with Partners**

- 1. The Council can only support delivery of this strategy and the housing we need by building even closer and effective partnerships with our current providers and those who might wish to invest here. We are an enabler and champion of sustainable development.
- 2. We will continue to work in partnership with central government, GLA, TfL, RPs, BexleyCo and private developers to promote Bexley as a good place to develop and deliver new, quality homes. Through strong and effective partnerships, we want to increase the number and pace of delivery of new affordable homes to buy or rent and to maximise the use of our and our partners financial assets and resources to make this happen. We want to agree with our partners how we can best do this.
- 3. The Housing Strategy aligns with the delivery of the Bexley's Growth Strategy with its long-term ambitions and focus on spatial planning, influencing and shaping physical growth across a 30-year time horizon until 2050.
- 4. The delivery of the Growth Strategy is dependent on the release of employment land for housing which is heavily influenced by national and regional planning policy and the provision of the right levels of infrastructure, in the right locations. The scale of the Growth Strategy is propositional and dependent both on the release of Strategic Industrial Land and formally securing funding for infrastructure delivery.
- 5. To achieve this, we will continue to work with key partners to support an ongoing, well evidenced, well supported business case which supports the release of employment land in Bexley so that we achieve our long-term growth ambition. An industrial land strategy, alongside other evidence, is being prepared to support some changes to land use designations in the Local Plan, which focuses on the first 15 years of the Growth Strategy.
- 6. We are already working with key partners to develop a business case to support the delivery of the strategic transport infrastructure required to deliver the ambitions of our Growth Strategy. In support of building this the Ministry of Housing Communities and Local Government has granted the Crossrail to Ebbsfleet (C2E) Partnership, led by London Borough of Bexley, £4.85m to progress a Connectivity Study, looking at options for improved transport connections between Abbey Wood through Bexley to Ebbsfleet to support sustainable housing and jobs growth.
- 7. The C2E partnership was formed in 2015 to promote the eastward extension of the Elizabeth Line from Abbey Wood and incorporates London Borough of Bexley, the GLA, TfL, Kent County Council, Dartford Borough Council, Gravesham Borough Council, Ebbsfleet Development Corporation, Network Rail and Thames Gateway Kent Partnership. London Borough of Bexley is the accountable organisation for the grant.
- 8. This important connectivity study is expected to report in September 2021 and will consider a range of different connectivity options and combinations including a Crossrail extension, heavy rail improvements, the introduction of bus transit and DLR extension. The output will be an enhanced strategic outline business case setting out the additional homes and jobs each option would generate

- and the associated cost benefit ratio in an effort to identify preferred options to take forward for further development via an outline and final business case. There will be a consultation process as part of the C2E Study with key partners.
- 9. The Council has recognised the need for and invested in delivering more housing in the borough by setting up BexleyCo, a wholly council owned company. BexleyCo has an aspiration to deliver 1,200 exemplary new market and affordable homes over the next 10 years We will, through our Shareholder role ensure they know our housing need, meet their business plan targets and deliver affordable, quality homes.
- 10. Our RPs make a key contribution to building and supporting communities, managing existing social housing stock and providing new homes. Our track record and some of the examples given below show how our strong relationship and effective working has delivered real successful change. We are therefore confident that we can achieve more together. We recognize that our RP partners have the potential, the capacity and capability to deliver more of the needed new homes that the borough requires now and in the future.
- 11. We also recognise that there are many calls upon RP resources currently, in particular new guidance on building and fire safety. This will potentially have a significant impact on resources to invest in intensification and new development and could significantly change the business cases for retention or redevelopment of some estates. Similarly, achieving the zero-carbon target by 2050 will also be a financial challenge for RPs as existing homes will need to be retrofitted and new build housing will need to meet higher standards.
- 12. Ensuring our residents homes are safe is a top priority and we will ensure all building works meet the new legislation the government is proposing to introduce in the draft Building Safety Bill. This sets out proposals for stricter regulation of fire and structural safety as well as changes to the building regulations that will apply to all building work, both new development and refurbishment. The proposals cover the performance of all buildings and those who work to design, build and maintain them. This will increase development costs and will have an impact on the number of new homes RPs are able to deliver. The draft Bill also proposes enhanced sanctions and redress for those who do not comply with the new regulations when they become law. A new Building Safety Regulator will implement and enforce the new more stringent regulations. A New Homes Ombudsman scheme will also be established, and all developers will be required to become a member.
- 13. We will continue to work with Peabody and Royal Borough of Greenwich to deliver the transformation of Thamesmead. Peabody have commenced the construction of approximately 1,478 homes to be delivered as part of the Housing Zone, of which at least 591-623 will be affordable. A further 1,800 homes will be delivered towards the later phases of the Wolvercote/Lesnes regeneration, following a positive outcome from a resident ballot. Peabody are building a new neighbourhood and are providing a new public library/civic centre, shops, cafes and leisure facilities, including the refurbished Lakeside Centre as well new boating facilities. They have also funded the advance expansion of Parkview School to meet the expected increase demand arising from the Housing Zone numbers.

- 14. We worked closely with the Orbit Housing Association to deliver their estate regeneration plans for the Larner Road and Arthur Street estates. Both estates had become increasingly unpopular places to live with significant remedial structural work required and predominantly mono housing tenure consisting mainly of bedsits and 1-bedroom flats; offering little choice in terms of size and tenure. Orbit has now transformed Larner Road into the award-winning Erith Park and the regeneration of Arthur Street is expected to deliver another great place to live. Estate regeneration has provided the opportunity for better quality housing with a mix of tenure and unit size and improved public realm. While the overall number of affordable properties has reduced, there are now much needed larger family sized properties available to our residents to rent in a more attractive place to live.
- 15. We are working in partnership with RPs to identify proposals for the borough's first, much needed, affordable extra care scheme. The Council has agreed to make a capital investment towards delivering this new scheme.
- 16. Working together with our RP partners we will deliver our aspirations in a sustainable, planned manner. We will be mindful when supporting decants for large scale regeneration of the pressure these place on our pool of potential allocations at a time when we have large numbers in temporary accommodation. Through formal consultation on the draft strategy we sought the views of our partners on the proposed areas for action below:
  - a. In recognition of their pivotal role we want to re-invigorate our partnership arrangements with our key RPs, through the establishment of a new Strategic Housing Partnership Board. This will focus on the management and maintenance of their existing stock, the development of new affordable homes and involve them more fully in programmes to deliver our corporate strategies and priorities.
  - b. To work more closely with our RP partners as they explore the potential for the further development and intensification of their existing social housing land and develop the business cases to support this.
  - c. To work with our RP partners on new development opportunities and the acquisition of existing market stock to ensure they maximise opportunities to increase the number of affordable properties to rent and buy.
  - d. Informed by our data on the housing need, we will work with our RP partners as they develop the business cases and timescales for the redevelopment and intensification of their existing sheltered housing/specialist housing. This will enable the provision of much needed specialist housing including extra-care and homes for care leavers. We will develop these opportunities with feedback from our service users, including Positive Journeys, our leaving care team and our Corporate Parenting Board.
  - e. To ensure that we are receiving the maximum housing nominations from our RP partners and that we can allocate their properties to those in greatest housing need.

- f. To intensify our work with RPs to secure the most efficient use and management of their existing social housing stock, including the short-term use of empty properties including estate regeneration voids. and to reduce void periods.
- g. To maximise opportunities and incentives for social housing tenants to move, downsize and address overcrowding. RPs will work with new and existing tenants to provide advice and support to help them maintain their tenancies, improve their employability and life opportunities.
- h. To hear from smaller, new to Bexley RPs, to understand what they can offer to deliver more housing in the borough and how we might help.
- i. To work with a range of organisations RPs, private developers and landlords to consider the options and viability of pursuing new delivery models for providing additional temporary accommodation and private sector supply at affordable levels to meet housing need.
- j. We will continue to grow our "Rent it Right" scheme which involves working with private landlords to increase the supply of private sector offers available for us to nominate tenants.
- k. We will work with RPs and other providers to explore alternative housing options for our care leavers which should include semi-independent accommodation and floating support services. This work will also form a part of the work with the VCS to support our most vulnerable and any market shaping activity.

#### **Theme 2 - Council's Policies**

#### **Growth Strategy, Local Plan and Planning Policies**

- Our Growth Strategy, adopted in 2017, set out a series of proposals to provide for a programme of housing and employment growth predicated on a robust evidence base and the key catalysts of redesignation of Strategic Employment Land and transport infrastructure funding. Our Local Plan and Planning Policies provide further policy context in line with legislation and guidance from national and regional bodies. This is further reflected in Bexley's strategic framework and Corporate Plan.
- 2. These policies will support the delivery of affordable homes over the five-year period of the Housing Strategy. Moreover, they will acknowledge the viability challenges particular to places like Bexley with low development values and often high construction and infrastructure costs. They will establish suitable mechanisms such as affordable housing cascades and off-site contributions to ensure the impacts of these constraints are minimised.
- 3. The 'golden thread' running through both plan making and decision taking is a presumption in favour of sustainable development. We will continue to work positively through the planning process to attract and encourage well designed developments that enhance the built environment to come forward and to be built.
- 4. We will use our statutory powers to assemble sites and build partnerships to allow development to be brought forward.
- 5. We will continue to provide timely guidance about the preferred mix and tenure of homes on individual developments. We will, where appropriate, support private sector developments through assistance via site assembly and asset management.
- 6. All our targets will stay strongly grounded in the evidence base.

#### **Private Sector Housing Policies**

- 1. We will continue our work with private sector landlords to increase the supply of homes to let, to improve property standards and to tackle rogue landlords using new selective licensing powers given by the Government to ensure that private renters are given a fair deal.
- 2. We will review opportunities for Build for Rent developments of professionally managed homes for market rent funded by institutional investors and developers.
- 3. In terms of the local regulation of the private rented sector, the Council has already introduced a Selective Licensing Scheme covering all privately rented residential accommodation falling outside the definition of mandatory Houses in Multiple Occupation (HMOs) in four defined areas in the North of the Borough:

- Thamesmead North
- Abbey Wood/Lower Belvedere
- Erith
- Manor Road
- 4. Our aim is that the policy improves housing standards in the private sector rental market which has an important role to play. The scheme came into force on 1st October 2018 the same date as the changes to mandatory HMO licensing came into force that require HMO properties with five or more occupiers to be licensed irrespective of the number of storeys.
- 5. The Bexley scheme is based on areas where there is evidence of high levels of private renting coupled with high levels of ASB (compared to national and borough averages). It is a proactive approach that resolves the issue of relying entirely on complaints to flag issues, will improve conditions for the most vulnerable tenants and provide further regulatory control of the private rented sector. It is important that we ensure landlord compliance with the licensing scheme and that we take the necessary enforcement action to ensure properties that require a licence are licensed.
- 6. Selective licensing schemes are time-limited to five years and Bexley's current scheme will end on 31st August 2023. The housing team will start to gather evidence to see whether there is a case for a further selective licensing scheme to be designated when the current one ends in August 2023.
- 7. At the same time as the launch of the licensing scheme, we also introduced an incentive scheme for landlords to offer us properties which we could then nominate tenants to. In return for an incentive payment the landlord will offer a homeless client a tenancy for two years at Local Housing Alliance (LHA) rent levels.
- 8. We have recently awarded a contract to a homeless charity to deliver a move-on support service which will provide targeted support for those at risk of homelessness due to family or friends no longer willing to accommodate them. This may be due to relationship strain or breakdown, overcrowding, pregnancy or other reasons. We have called the initiative "Stepping Stones" We will refer suitable participants to the move-on support service upon initial assessment. The Provider will be expected to assess and triage referrals and work closely with service users to understand their circumstances and support needs. On a case-by-case basis, the Provider will offer tailored housing and move-on support to prevent homelessness and secure suitable accommodation for participants.
- 9. Homes that are empty for long periods of time can blight a local environment, reduces homes available to residents and impacts on the collection of Council Tax. There can be many reasons why a home is empty, and we will use a range of solutions to bring the property back into use. We will continue to work to proactively identify empty properties and use a range of enforcement and support to bring them back to use. This includes funding repairs in return for nominations to the property through our PSL schemes.

#### **Housing Allocations Policy**

- 1. The draft policy was reviewed in 2019 to reflect the changes resulting from the Homeless Reduction Act 2017, However, the COVID pandemic has created new obligations and pressures on the boroughs finite housing stock. The situation is also likely to be impacted by the emerging Domestic Abuse Bill 2020 which will place a statutory duty on local authorities to provide support to victims of domestic abuse and their children within refuges and other safe accommodation and provide that all eligible homeless victims of domestic abuse automatically have 'priority need' for homelessness assistance.
- 2. Given this, the Council must further reflect if any additional shift in approach is required as it seeks to manage unrealistic expectations.
- 3. Given the fact that the Council had previously consulted with residents and RP partners, further consultation will be swift and succinct. The main focus of the revised policy is likely to only allow those to come on to the register who have a priority need or are existing social housing tenants, priority for existing social housing tenants through local lettings policy on new build, local connection and how properties are prioritised for those in greatest need. Increased priority for the armed forces will reflect statutory guidance issued in June 2020 alongside a new private sector offer protocol. This will ensure that we are best able to meet our housing duty and make the most effective use of very limited housing nominations of affordable homes for rent.

#### Theme 3 - Council's Data and Performance

Our Housing Strategy Delivery Plan will measure and monitor progress against actions and performance indicators against agreed targets. We will estimate future trends based on demographic and other key data and monitor cost variables. We will also track the economic and social change engendered by the pandemic and review modelling assumptions on affordability and need.

- Our Performance Framework will incorporate the Housing Strategy performance indicators, and these
  will be monitored closely to ensure that we achieve a strong performance management and delivery
  culture.
- 2. We will monitor the population change taking place in Bexley so that we can plan for the services our residents need. Bexley's population is ageing but also becoming more diverse and much of the population growth is expected to be in the north of the Borough. Our data will inform our priorities, target setting and delivery.
- 3. We will use all available housing needs and supply data to understand and project the future needs of our vulnerable residents, working with Adults, Children's and Health to identify and support the provision of quality housing options that meets the needs of our care leavers, older people, victims of domestic abuse and their children, disabled and homeless residents through their lifetime and support them to live as independently as possible. This will inform the guidance we provide on our preferred mix and tenure of homes on individual developments and will also identify priorities for further action to be reflected in the annually refreshed Delivery Plan.
- 4. We will align our Housing Strategy performance metrics in line with need identified through the Children's Services Sufficiency Strategy outlining requirements for our Care Leavers housing needs.
- 5. We will capture, monitor and analyse the new supply of housing from pre-applications to build completion and understand and plan for the impact of additional supply, future estate regeneration and impact on housing nominations available for us to allocate to our residents in priority need on the housing register and to inform the impact on the Council's Medium-Term Financial Strategy.
- 6. We will maintain a rigorous focus on preventing homelessness by providing early, accessible information, guidance and advice. We will continue our successful partnership working with the Citizens Advice Bureau; last year we entered into a new 5-year grant agreement for their excellent general advice service which has helped with the increase in demand for immigration, housing, benefits, debt and Universal Credit advice. Operationally we will review our housing service's strategic framework to ensure it is fit for purpose and step up our investment in staff induction, training and development.
- 7. We will extend the housing options available to our residents and mitigate the use and limit the cost of temporary accommodation. This builds on the work already completed which has seen a shift away from the more expensive nightly acquired accommodation to more cost-effective options such as property purchase and private sector leasing (PSL).

- 8. The majority of households in TA are in receipt of Housing Benefit (77% as at June 2020) at varying rates depending on their individual circumstances. We will review our processes for managing those in temporary accommodation, including processes to ensure TA clients are assessed for housing benefit eligibility, as soon as practical, with advice and assistance being given to complete claims.
- 9. We will monitor the numbers of properties licensed through Bexley's selective licensing scheme and assess the impact of licensing on the private rented sector.
- 10. We will monitor and reduce the numbers of long-term empty homes and take the appropriate action to bring back properties into both short term and long-term use.
- 11. We will provide support and funding to allow residents to live in their own home for longer –

#### **Bexley Care Hub**

#### **Disabled Facilities Grant**

- 12. In 2020/21 we will implement the strategy for the future of Homeleigh, which will retain its use as council owned accommodation to house homeless households.
- 13. The Housing Strategy is considered to align with the local plan and Growth Strategy and development sites should seek to comply with both documents.
- 14. It is important as the only shareholder of BexleyCo we work closely with the Company to ensure that it achieves its business plan financial and housing aspirations over the next five years. The Council's Delivery Plan will report annually on BexleyCo progress and also identify any additional opportunities to increase the delivery of housing within the borough.

#### Theme 4 - Resident Offer

Before the pandemic struck, the housing market had been steadily gathering momentum. Activity levels and price growth were edging up due to continued robust labour market conditions, low borrowing costs and a more stable political backdrop following the general election and BREXIT. Post-COVID we may see a sharp economic contraction as a result of the necessary measures adopted to suppress the spread of the virus, but the raft of policies adopted to support the economy should set the stage for a rebound once the shock passes and help limit long-term damage. These same measures should also help ensure the impact on the housing market will ultimately be less than would normally be associated with an economic shock of this magnitude. But the shape of the recovery is still not clear, so we will remain flexible and alert both to changing demand and funding opportunities.

- 1. Our ambition is to offer a range of housing options that meet the different needs of our residents across all age ranges, households and needs be they home owners, private or social tenants or those who need higher levels of our support and care. This also incorporates preventative measures designed to help minimise homelessness, so that residents are able to maintain a roof over their head.
- 2. We will review how we prioritise affordable rented homes and look at the planning tools available to us such as altering the affordable housing cascade so that instead of increasing intermediate housing when there is a viability issue, insist on keeping the social rented units even if that means a reduction in overall affordable numbers on the site.
- 3. Prioritise s.106 payments in lieu for affordable rent.
- 4. Consider the introduction of a tariff payment from small sites (proposed in our emerging Local Plan) for investment into social rent.
- 5. We know that some residents could afford to buy their own home if there were more affordable products. Many of these households are in work and some may be residing in the Private Rented Sector or with family and friends and would have previously sought and found their own housing solution but are increasingly looking for support from the Council because of the increasing cost of both private renting and buying in the borough. It is therefore important that we sustain an offer for these residents alongside affordable rented.
- 6. Affordable routes into home ownership should be an integral part of any housing offer, particularly where this helps to create mixed thriving communities. These can and should be actively marketed to Bexley residents to ensure they meet a local need. We will work with our housing association partners in providing a flexible housing journey for those residents who are seeking an intermediate/ home ownership offer, this could include shared ownership, rent to buy, market rent and market sale.
- 7. Our affordable housing policy, (confirmed by our primary housing evidence base, the Strategic Housing Market Assessment (SHMA)) seeks a tenure split of 70% social rent to 30% intermediate/shared ownership on qualifying sites. Any deviation from the policy requirements due to the nature of development, site, locational or financial considerations needs to be fully justified. We negotiate s.106

Agreements on qualifying sites of 10 or more homes to secure the provision of any affordable housing and to mitigate the impact of development on the local community and infrastructure. We also aim to maximise the use of local labour and employment opportunities on major development schemes.

- 8. It is important that when such homes are built, local residents are prioritised, and we will work with all providers to ensure this happens.
- 9. We will also review lettings arrangements so good tenants looking to move within the social rented sector have an appropriate level of priority when new build homes become available.
- 10. We know private rents are often unaffordable to our residents on local and medium incomes, and tenants can face large, unpredictable rent increases. While we currently have limited powers in relation to affordability of private rent level and security of tenure, we will continue to help raise standards with our Rent it Right initiative. We will continue to make the case for tenants to be given the choice of stable tenancies for years, not months; for rent rises to be capped and for a range of other measures that will improve the private rented sector for tenants and landlords
- 11. We have a close working relationship with the Department for Work and Pensions and Bexleyheath Job Centre to ensure the transition to Universal Credit works well, and residents know where they can seek help and support. We have also developed innovative schemes with a credit union to allow arrears to be paid off to stop possession proceedings as well as the offer of rent in advance and deposits to move to alternative private rented properties. We will always try, if we are made aware of a problem, to intervene as early as possible (preferably before a notice is served) in any landlord/tenant dispute and try and resolve the issue
- 12. It is assumed that there will always be a need for adaptation of existing dwellings to support those with additional needs. We offer Disabled Facilities Grant (DFG) to residents who are having difficulty getting around their home or in using the facilities. It is available for a range of work that will help a disabled person remain in their home. Grants are available to tenants, owner occupiers or a landlord on behalf of a disabled tenant. The grant is means tested to ensure that those in the most need get the most help. We will review the grant to ensure that it remains fit for purpose and identify any opportunities to make it a more joined up and effective tool.

## **Appendix 1: Delivery Plan**

The finalised Housing Strategy Delivery Plan will be monitored through Bexley's Performance Framework and reported to Public Cabinet annually. We propose that we:

- 1. Establish a Strategic Partnership with key partner RPs developers/partners to consult, agree the Housing Strategy and delivery plan targets and timescales.
- 2. Monitor housing delivery against Bexley's draft London Plan housing target.
- 3. Review the merits and demerits of reopening a Housing Revenue Account (HRA).
- 4. Work closely with our RPs to make better use of existing stock by:
  - Agreeing a protocol/target to increase the supply of Temporary accommodation available to the Council by using properties temporarily held empty for regeneration schemes.
  - Encouraging mutual exchanges.
  - Work with RPs and their tenants to review incentives (in line with the Revised Allocation Policy)
    that may encourage tenants to move from homes that are larger than they need. This would help
    to free up family accommodation.
  - Undertaking a regular programme of tenancy audits.
  - Identifying and supporting RP tenants where appropriate to purchase a property outright/shared ownership.
  - Having a better understanding of the management of voids (the period properties are empty between lettings).
  - Partnership working with RPs to ensure the housing register and choice-based lettings scheme provides quick outcomes for those who are in most housing need.
  - Maximising nominations from new and existing stock with current tenants having enhanced access to new build schemes.
- 5. Work with RPs to develop a programme of estate capacity studies to identify potential opportunities for additional housing, including affordable supply and to intensify and improve the use of existing land.
- 6. Work with RPs to develop a programme to remodel, intensify and modernise existing supported and sheltered housing schemes.
- 7. Work with RPs to review the housing pathway for identified needs and associated housing support for care leavers, to promote suitable timely offers of accommodation and tenancy sustainment.
- 8. Use our master-planning of our strategic growth areas to shape and promote the appetite for developments and attract partners to build in the borough.
- 9. Monitor annually the build out of approved planning applications and use the new Strategic Partnership Board to monitor and influence development progress.
- 10. Conclude consultation with RPs and monitor proposed changes to the Housing Allocation Policy which governs the priority to be given to different groups for social housing. This review includes the priority afforded to vulnerable people including those with a disability or mental illness who are likely to be unable to work in the long term. It is proposed that the revised Bexley's Housing Allocation scheme will

- give higher priority for affordable rented homes to people who have a local connection with the borough of at least five years.
- 11. Work with developers to ensure that all new properties are marketed first to Bexley residents and workers and develop local letting plans.
- 12. Implement the decision to secure the future of Homeleigh, which will retain its use as council owned accommodation to house homeless households.
- 13. Work with partners to seek opportunities to develop sites for supported living for vulnerable residents, (especially those with learning disability or mental health needs) where they can share some communal space whilst enjoying their independence in their own apartment or flat, supported by their choice of care provider.
- 14. Identify a Council owned site for disposal to an RP for delivery of a specialist housing scheme.
- 15. Work with key partners to develop the Local Plan evidence base and a lobbying strategy to support the release of employment land in Bexley for housing in line with delivering both our refreshed Housing Strategy and adopted Growth Strategy.
- 16. Work with key partners to develop the evidence base and a lobbying strategy to attract the investment and build the business case to support the delivery of the strategic transport infrastructure required to deliver the Growth Strategy.
- 17. Mitigate the use and cost of temporary accommodation.
- 18. Prevent homelessness through focusing on the main reasons for homelessness and making appropriate interventions. The second largest reason for homelessness is family or friend relationship breakdown. The new "Stepping Stones" project will focus on this client group and provide a mediation focused approach.
- 19. Continue to support the adaptation of housing stock in Bexley to meet the needs of our residents DFG, investment, numbers, target to be set.
- 20. Ensure all building works meet the new legislation the government is proposing to introduce in the draft Building Safety Bill. This sets out proposals for stricter regulation of fire and structural safety as well as changes to the building regulations that will apply to all building work, both new development and refurbishment.
- 21. Track, monitor and, through its shareholder powers, ensure that BexleyCo delivers its agreed housing numbers in line with their annually reviewed business plan targets and meeting all planning policy requirements including for high quality design and placemaking. The agreed strategy is to deliver 1200 new homes with the ambition to increase to 2500.
- 22. Help young people with complex needs reaching adulthood to live as independently as possible within the community. This needs both the right housing and support services available to help progress towards independent living through integrated care and support plans and clear move-on pathways.
- 23. Review the current effectiveness of the support we give our care leavers, the review to consider: pathways to appropriate accommodation in line with our sufficiency duties, maintaining tenancies, support into work, training or further education. The effectiveness of current approach will be tested and will identify areas for improvement which will be reflected in the delivery plan. Our Corporate

Parenting Board (CPB) could take a lead role in overseeing the review and monitoring the resulting agreed actions within the delivery plan. This has been agreed as an area of particular interest to the CPB in 2019 and continues.

24. Seek to increase the number of accredited landlords using the licensing scheme requiring all Houses in Multiple Occupation (HMO) to be licensed, the Council has introduced a requirement for new small HMOs to obtain planning permission.

# **Appendix 2: Affordable Housing Products Definitions**

Affordable housing for rent	Affordable housing for rent meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent or Affordable Rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).
First Homes	The Government has consulted on proposals to provide first time buyers with discounts of at least 30% on new homes. The discount will enable people to buy a home in their local area, the prioritisation will be defined at the discretion of the Local Authority and can be either residency or work location as appropriate. The discount will be locked into homes and apply to future sales. First Homes will be funded through contributions that housing developers provide through the planning system to ensure new development delivers benefits for local communities. However, the provision of First Homes is likely to have an impact on the supply of other affordable housing tenures normally funded through developer contributions.
London Affordable Rent	Affordable rented homes for low income households let by RPs at benchmark rents are set annually by the GLA. The total rent and service charge will be at least 20% lower than local market rents.
London Living Rent (intermediate)	London Living Rent is an affordable housing product introduced by the Mayor of London for middle-income households who now rent but want to build up savings to buy a home. Rent levels are set by the GLA at one third of average local household earnings and tenancies are for a minimum of three years. Existing private or social renters with incomes of up to £60,000 p.a. agreeable to apply Tenants are expected to purchase their homes on a shared ownership basis within 10 years.

# Shared Ownership (intermediate)

Shared Ownership is a type of intermediate housing available from RPs for part buy/part rent. Shared ownership buyers need household incomes that let them afford to pay between 25% and 75% of the full market value of the property. They are also expected to have a 10% mortgage deposit for the share to be purchased. Mortgage amount and repayments are then lower than buying a property on the open market.

The rent on the unsold share is currently capped at 2.75% of its value when the first share is sold. Purchasers may buy more shares in the property when they can afford to until the property is owned outright. This is known as 'staircasing'. Additional shares are based on the market value of the property at the time of staircasing. If the property is in an estate with common areas, a service charge for maintenance and upkeep of these areas and the grounds of the building is required.

The GLA requires that household annual income in less than £90,000.

#### Social rent

Social rent is dependent on the location and size of a property, and is set according to earnings in the area, but they are typically between 50-60% of market rents. Social rented housing is owned by local authorities and RPs for which guideline target rents are determined through the national rent regime.

# **Appendix 3: Council's Data & Performance**

Note: Listed below is a draft set of KPIs relating to the Housing Strategy. These are being developed alongside a set of operational Housing Service KPIs

Topic	KPI	Data source	Reporting level and frequency	Existing/N ew KPI
House price trend	% change in house prices	HM Land Registry	Operational - yearly	New
Private rental market price trend	% increase in rental cost		Operational - yearly	New
Current housing stock and tenure	All owner-occupied	Strategic Housing Market Assessment (2020)	Operational	New
Stock and tenure	Owned outright	Assessment (2020)		New
	Owned with mortgage			New
	Shared owner			New
	All social rented			New
	Private rented			New
	Private landlord or agent			New
	Other rented/rent-free			New
	LA including owned by other LAs	Ministry of Housing, Communities & Local Government	Operational - yearly	New
	Private Registered Provider			New
	Private Sector	-		New
	Total	-		New
Development pipeline	No. units planned for completion (based on permissions & under constructions) in next 1-5 years	LB Bexley Five-year land supply annual assessment	Operational - yearly	New
	No. units planned for completion (based on permissions & under constructions) in next 15 years	LB Bexley Authority Monitoring Report	Operational - yearly	New
Build out	Number and % of units with planning approvals where building work has commenced	London Development Database	Operational - annual	New
	Number and % of units with planning approvals			New

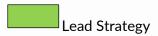
Topic	КРІ	Data source	Reporting level and frequency	Existing/N ew KPI
	that have not been developed			
	Number of housing units approved but not yet commenced (after a given time period)			New
	Number of housing units commenced but not yet completed (after a given time period)			New
Completions (by ward)	No. and % new homes delivered (Housing Delivery Test - % housing target completed over 3 yrs - target 95%+)	Ministry of Housing, Communities & Local Government	Corporate - annual	New
	No. and % affordable housing delivered	Ministry of Housing, Communities & Local Government  Additional Affordable Housing Supply - affordable housing supply statistics	Operational - yearly	New
	% expected completions delivered – permissions in a given year, since completed	Service	Operational - yearly	New
Change to stock	Net change in supply of affordable rented housing	Housing Strategy & Enabling Team from info from RPs	Corporate - yearly	New
Empty Properties	All vacant	Council tax base (CTB) - statistical release	Operational - yearly	New
	Long term vacant	Council tax base (CTB) - statistical release		New
	Private Registered Provider general needs vacant	Homes and Communities Agency's Statistical Data (SDR)		New
	Private Registered Provider general needs long term vacant	Homes and Communities Agency's Statistical Data (SDR)		New
Accessible homes	% of homes built to Building Regulation M4(2) Accessible and adaptable dwellings standard and % of homes	Building Control	Operational	New

Topic	KPI	Data source	Reporting level and frequency	Existing/N ew KPI
	built to M4(3) Wheelchair user dwellings			
Houses in Multiple Occupation (HMO)	No. and % of HMOs	Service	Operational	New
Disabled Facilities Grant (DFG)	Number of referrals  Spend	Service	Operational - monthly/quarterly	New
Decant pipeline	No. units planned for decant in next year / 1-5 years / 5-10 years	Housing Strategy & Enabling Team from info from RPs	Operational - yearly	New
Housing stock condition	No. and % homes meeting Decent Homes Standard	Statistical Data Return to Regulator of Social Housing	Annual	New
Planning performance	% minor planning applications approved within statutory period of 8 weeks	Service Development Manager, Planning	Corporate - quarterly	New
	% major planning applications approved within the statutory period of 13 weeks			New
	% of planning applications subject to an Environmental Impact Assessment approved within the statutory period of 16 weeks			New
PRS Licensing	No. and % of properties licensed under selective licensing scheme	Housing Services	Corporate - monthly (Cumulative)	Existing
HMO Licensing	No. and % properties licensed	Housing Services	Operational - monthly (cumulative)	Existing
Planning 'quality'	% minor planning decisions overturned at appeal	Service Development Manager, Planning	Corporate - quarterly	New
	% major planning decisions overturned at appeal			New
Council tax growth assumption	£ and % change built into MTFS	Finance	Operational - yearly	New
	Spend	Finance		New

Topic	КРІ	Data source	Reporting level and frequency	Existing/N ew KPI
Temporary Accommodation spend	Variation to budget		Operational - monthly/quarterly	New
Population projection	No. and % increase (calculation of projected	ONS	Corporate	New
	household formation rates and affordability factor)		2 yrs	New
Vulnerable Adults projections	No. and % increase		Operational - yearly	New
Age 65+				New
Age 75+				New
Age 85+				New
Physical disability				New
Learning disability				New
Mental health				New
Care leavers				New
Temporary Accommodation applications	No. and % increase	Housing Service	Operational - monthly	New
Temporary Accommodation acceptances	No. and % increase	Housing Service	Operational - monthly	New
acceptances	% residents in TA		Operational - monthly	New
Number in	No. and % increase	Housing Service	Operational -	New
Emergency Accommodation	% residents in EA		monthly	New
Homelessness	No. and % increase	Housing Service	Corporate - monthly	Existing
acceptances	% of people accepted as homeless			New
Housing waiting list	No. and % increase	Housing Service	Operational -	New
	Severity of need score		monthly	New
Homelessness prevention	No. and % of preventions of homelessness	Housing Service	Corporate - monthly	Existing
Nominations	No. of residents on Housing Register nominated for an RSL new build or re-let	Housing Service	Operational - monthly	New

Topic	KPI	Data source	Reporting level and frequency	Existing/N ew KPI
	(as a % of residents on housing register or % of residents removed from housing register)			New
Risk	% residents paying rent that exceeds their Housing Benefit	Housing Service	Corporate – quarterly	New
	% residents who cannot afford to buy a home in Bexley		Operational - yearly	New
Right to buy applications	No. of RtB applications	Housing Service	Operational - monthly	New
Suitable accommodation	No. and % care leavers in suitable accommodation	Housing Service	Corporate - monthly	Existing
	No. and % of residents in unsuitable accommodation			New
	% overcrowded homes			New
EA and TA performance	Number of households in TA	Housing Service	Corporate - monthly	Existing
measures	Number of children in TA		Operational - monthly	New
	Average stay in TA		Operational - monthly	New
	Number of households in EA		Operational - monthly	New
	Number of children in EA		Operational - monthly	New
	Children / Pregnant women in EA more than 6 weeks		Corporate - monthly	New
Benefit to local residents	% new supply of shared ownership homes marketed in borough first	Housing Strategy & Enabling Team from info from RPs	Operational - yearly	New

# Appendix 4: Housing, Planning, social and physical infrastructure challenges and the relevant Council Strategies to address them



Issues/ Challenges	Corporate Plan 2019		Growth Strategy 2017	Local Plan 2012	Strategy 2019- 2023	Ageing Well	Disability	Bexley Adult Autism Strategy 2017 - 2019	Bexley Town Centre Strategy 2017	Homeless Strategy 2013-2018	Draft Housing Allocations Policy 2019	Prevention Strategy 2019		School Place Commissioning Plan 2019-2022
Housing need	√	√	√	√	√	√	√	√		√	√	√	√	
Housing requirement (target)		√	√	√										
Housing supply/ trajectory		√	√	√										
Housing viability		√		√										
Funding for housing		√			√	√	√	√						

Issues/ Challenges	Corporate Plan 2019	Housing Strategy 2020	Growth Strategy 2017	Local Plan 2012	Strategy 2019- 2023	Draft Ageing Well Strategy 2018	Learning Disability Strategy 2017-2021	Bexley Adult Autism Strategy 2017 - 2019	Bexley Town Centre Strategy 2017	Homeless Strategy 2013-2018	Draft Housing Allocations Policy 2019	Prevention Strategy 2019	Health and Well- being 2013	School Place Commissioning Plan 2019-2022
Housing locations	√	√	√	√					√			√		
Housing type/size		√	√	√	√	√			√					
Housing tenure		√	√	√										
Housing design	√	√	√	√	√	√	√	√				√		
Housing sustainability	√	√	√	√										
Housing loss/vacancy		√	√	√					√					
Specialist housing	√	√	√	√	√	√	√	√	√	√	√	√	√	
Homelessness	√	√			√					√	√	√	√	
Allocation of housing		√			√						√			

Issues/ Challenges	Corporate Plan 2019	Housing Strategy 2020	Growth Strategy 2017	Local Plan 2012	Strategy 2019- 2023	Ageing Well	Bexley Adult Autism Strategy 2017 - 2019	Bexley Town Centre Strategy 2017	Homeless Strategy 2013-2018	Draft Housing Allocations Policy 2019	Prevention Strategy 2019	Health and Well- being 2013	School Place Commissioning Plan 2019-2022
Estate renewal/ regeneration	<b>√</b>	√	√	√				<b>√</b>			√		
Supporting infrastructure: Transport	V	√	√	√							√		
Healthcare												√	
Education													√
Residential parking			√	√									
Partnership working with developers	√	√	√	√				√					
The Council as developer	√	√	√	√				√					

Issues/ Challenges	Corporate Plan 2019	Strategy	Growth Strategy 2017	Local Plan 2012	Preparing for Adulthood Strategy 2019- 2023	Ageing Well	Learning Disability Strategy 2017-2021	Bexley Adult Autism Strategy 2017 - 2019	Bexley Town Centre Strategy 2017	Homeless Strategy 2013-2018		Prevention Strategy 2019	and Well-	School Place Commissioning Plan 2019-2022
Construction methods and standards			√	√										
Housing information and choice	√	√	√	√	√	√	√	√		√	√	√	√	
Housing statistics/ performance	√	√		√										

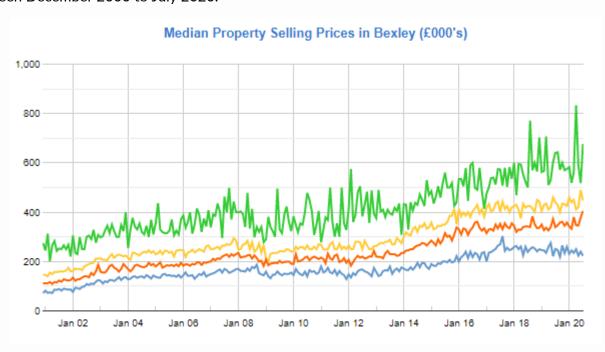
# **Appendix 5: Strategic Housing Market Assessment**

Every 5 years we produce a Strategic Housing Market Assessment (SHMA) that delves deeper into the specific housing needs in the borough.

Our most recent SHMA 2020 found that:

- House prices are low compared to London but higher than England average.
- 1.3% of dwellings in Bexley are estimated to be vacant.
- Approximately three quarters of properties are houses (including bungalows and a quarter are flats (including maisonettes).
- 64% have 3 or more bedrooms, 25% have 2 and 11% have one bedroom/ studio.
- Nearly three quarters are owner-occupied, 15% are affordable and 14% are private rented.
- 67% of households are economically active and 22% are retired.
- 25% of households receive less than £18,200 income per year, around half receive between £18,200 and £49,400 and 26% receive more than this.
- Bexley's aspiration is to achieve 50% affordable housing as a proportion of overall provision. On qualifying sites, the Council seeks a minimum of 35% affordable housing.
- It is recommended that the affordable tenure split is around 70% rented and 30% intermediate tenures.

The chart below shows Land Registry data which highlights the trend in median house prices in Bexley between December 2000 to July 2020.



### **BEXLEY POPULATION - WHO LIVES HERE?**

Please use the following link to access London Borough of Bexley 'Facts and Figures': https://www.bexley.gov.uk/services/council/bexley-facts-and-figures/who-lives-bexley/bexleys-population

### **Overview**

- Almost 250,000 residents.
- Children and young people (under 25) account for almost a third of the population, whilst older people (aged 65 and over) account for a sixth.
- Projections up to 2050 show an aging population; over 65s will make up 22% of the population.
- Bexley will become more diverse. In the 2011 Census, the Black and minority ethnic population accounted for 18%, this was estimated at 23% in 2019 and projected to rise to 27% by 2030.

### **Total Population**

The ONS mid-2018 population estimate is 247,258. This has increased from 232,000 in 2011 (Census) and is predicted to increase to around 300,000 by 2050.

An ageing population - over 34,000 people in Bexley will be aged 75+ by 2050, compared to almost 20,000 in 2017, a 70% increase.

### **Births and Deaths**

- There are approximately 3,000 live births each year and around 2,000 deaths each year.
- These have remained reasonably stable over time with a steady increase in births.
- This has led to a natural increase in population.

### **Migration**

- The 2011 Census shows the top three countries of birth for those born outside of the United Kingdom as Nigeria, India and Ireland.
- Natural change (births deaths) accounts for the largest rise in population (over 1,000 people each year).
- Net international migration accounts for over 700 people each year.
- Internal (domestic) migration has been volatile in recent years.

### **Conclusions**

The population of Bexley will change significantly over the next few decades. North of the borough will grow significantly, and Bexley will become more diverse. Bexley has an aging population – the population aged over 75 will almost double by 2050. The younger population will also increase, but to a much smaller extent.

# **Appendix 6: Housing Key Achievements**

### **Housing Zone**

- Approx. £35m in grant towards delivery of 1,478 homes (623 of which will be affordable) alongside commercial, retail, social and physical infrastructure.
- This included the completion of x1 first entry primary school expansion, a new library and Harrow Manorway improvements.
- CPO (Compulsory Purchase Order) approved by Secretary of State on 4<sup>th</sup> April 2018 following a successful Public Inquiry in November 2017 (31<sup>st</sup> Oct 3 Nov 2017). This enabled the land assembly to take place to ensure comprehensive redevelopment of the area.

### Arthur Street (Park East)

- Demolition of 263 predominantly single tenure properties to make way for 320 new quality housing with no loss of affordable rented floor space.
- A mix of unit sizes and tenure offering more choice to residents.
- Improved public realm and connectivity to the local area.
- Successful decant of all residents to alternative suitable properties.

#### **Erith Park**

- Demolition of a 622-home mono tenure estate with physical and social issues.
- Delivery of 586 mixed tenure homes, (30% are family sized) plus new community centre. £120 million contract value supported by grant funding of £28 million.
- Won RICS Regeneration Project of the Year in 2016.

### Securing 'enabling costs' from Partners

The Housing Strategy and Enabling Team has secured an additional £320k from partners to assist
in the Housing Strategy and enabling function resource for the Housing Zone, Arthur Street and
Wolvercote Rd regeneration schemes, as a key part of partnership working.

### The Homebuilding Capacity Fund

- GLA fund to support council housing and planning departments with building the skills, capacity and expertise they need to adopt new approaches to increasing housing supply.
- LB Bexley received funding to produce; Area Design Codes £190,000, Bexley Characterisation Study and a Design Guide supplementary planning document £100,000.

#### **Preventions**

- The introduction of the Homelessness Reduction Act has seen a significant increase in the numbers
  presenting as homeless. The number accepted last year is below the four-yearly average despite
  the number of approaches doubling.
- High levels of homeless preventions (Avg.26/month) have been achieved through working with a credit union. Over £600k in loans have been issued to help maintain existing accommodation and to be able to secure a new private rented tenancy.

#### **TA Numbers and Cost**

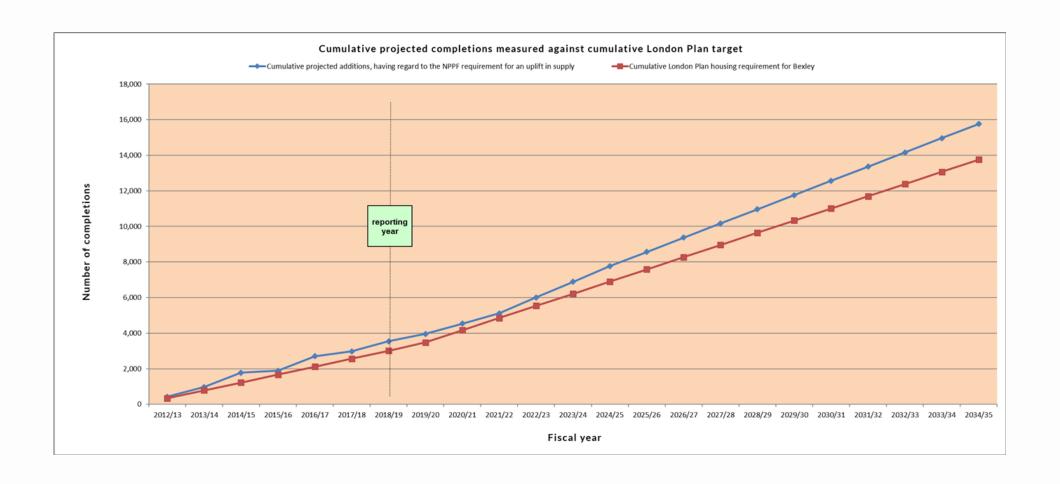
- Property purchase programme resulted in 200 properties being purchased for a value of £62m as an alternative supply of temporary accommodation for homeless households.
- PSL milestone of 500 PSL properties reached in 2019.

### Supply

- Established BexleyCo, a wholly council owned company. Their first site on Old Farm Park commenced with Moat Housing acquiring the affordable element – 21 London affordable rent and shared ownership homes.
- Rent it Right incentive scheme offer to landlord an initial £4k plus a further £4k at the end of a two-year tenancy. In return they accept a nomination and let the property at LHA. Increase publicity and promotion campaign to improve take up.
- A programme to increase the supply of social rent properties agreed in 2018/19 and delivered by L&Q and Orbit through the funding of £5m from the off-site affordable pot.

### **Housing Trajectory**

- The figure below compares cumulative existing and proposed completions against the cumulative housing targets from the beginning of the Plan period.
- This figure illustrates that housing provision in Bexley has been and is projected to continue to be in line with the housing targets for Bexley set in the London Plan.
- In the 23-year period from 2012/13 (since adoption of relevant local plan policies) to 2034/35 (the end of the current 15-year housing trajectory), Bexley has provided, or is projected to provide, 15,889 net additional homes.
- This works out to an average of 691 units per year, which is above the current London Plan target
  of 446. This projected figure also suggests that the new London Plan housing target of 685 for
  Bexley may be achievable.



# **Appendix 7: Policy Drivers**

Policy Drivers: National, regional, local and how this strategy contributes to the key priorities of the borough

### 1. National Policy Context

In recent years there has been a series of policy documents released as the Government seeks to adapt to rapidly increasing demand, a changing housing market and attitudes towards it.

The Government considers the planning system has a key role to play in dealing with housing issues and has introduced a range of changes to identify need and encourage supply including changes to what requires planning permission, a consistent way of working out need, penalties for local authorities for not building enough homes, more information about what land is available for development and easier ways of getting planning permission.

The need to boost the supply of new homes was again stressed in February 2017 when a Housing White paper 'Fixing our broken housing market' was published setting out the Government's plans to change the housing market and build more homes. In October 2017 it was made easier to fund Social Rent when £2bn of grant was made available for this sort of housing in areas of greatest need. This helped providers to develop new affordable homes at lower rent levels for the first time in a number of years. In London the Mayor has introduced a similar product known as London Affordable Rent.

The Government's support was confirmed again with the announcement in September 2018 of £2 billion new funding for post-2022 to enable housing associations to make long term development decisions. Similarly, the announcement of the lifting of the borrowing cap against existing housing stock for those Councils who still own their housing stock and the easing of restrictions on borrowing has encouraged councils to kick start their building programmes. Bexley is not in this position as we transferred our social housing to Orbit and London and Quadrant Housing associations in 1998. Nevertheless, other opportunities exist for us to intervene directly in the delivery of housing, for example our development Company, BexleyCo is well placed to deliver a programme of development in the years ahead.

A series of ongoing welfare reforms which started in 2013 and continue to be rolled out have also had an impact on the affordability of housing in recent years. These include the capping of Local Housing Allowance (LHA) rates until 2020, the benefit cap and lower level benefit cap, removal of the spare room subsidy and the ongoing roll out of Universal Credit.

As the cost of private renting increased the gap between maximum LHA rates and rents added to the issues of affordability of housing and increased demand for housing services. Nationally LHA rates were frozen between April 2016 and April 2020. From April 2020 LHA rates were planned to increase in line with the Consumer Price Index (CPI) inflation rate. However, as a response to the coronavirus pandemic LHA rates have now been uplifted further and will cover at least 30% of local market rents from April 2020.

Although the emergency uplift in LHA rates means more people paying lower quartile rents in Bexley will have their rents covered by LHA for the moment there will still be households in more expensive rental homes who will have a gap between their rent and LHA which will have to made up from household income.

### 2. Regional Policy Context

London's population is projected to exceed 10 million by 2036 and 11 million by 2050. In parallel with population growth however, household sizes are expected to continue to fall.

Within this context The Mayor's draft new London Plan sets out policies to support increased housing supply in the capital whilst safeguarding the Green Belt and employment land. This includes setting housing targets for all planning authorities within London, including the amount that comes from smaller sites as well as the need to use previously developed land in areas well connected by public transport. It contains a range of measures to support these approaches including getting more development out of available land, the mixing of different uses and the building of affordable housing. The Secretary of State has directed the Mayor to make a number of changes to the Intend to Publish version of the new London Plan to make it consistent with Government policy. These include the removal of the principle of 'no net loss' of industrial floor space, giving boroughs increased flexibility in considering, in their Local Plans, surplus employment land for other uses including housing; modifications in the approach to Green Belt and Metropolitan Open Land (MOL) to reference release in exceptional circumstances; and, the removal of supporting text encouraging boroughs to seek affordable housing cash in lieu contributions from residential developments of 10 units of less. The increased flexibility for London boroughs to identify a supply of industrial land to meet demand is welcomed but still requires a robust case to be made to justify any change.

The London Housing Strategy also sets out the Mayor's proposals for working with boroughs and other partners to increase housing supply through:

- a) making more land available for building, including the release of public land and buying sites in private ownership;
- b) Investing more and in better ways to make development less risky and get the most out of new transport schemes;
- c) Getting more people building a variety of different homes, including small and medium-sized builders, and;
- d) Helping to train more construction workers and using modern technology to build more quickly.

However, these changes need to make sense for Bexley. Our local annual housing target has increased from 446 in the current London Plan to 685 new homes a year in the Mayor's Intend to Publish London Plan (annual average over a 10-year period). Many areas in our borough do not yet have committed, or

<sup>&</sup>lt;sup>1</sup> Source: GLA Population Projections - Custom age tables Borough projections - 2016 based population projections (published July 2017).

even planned, new and sustainable transport infrastructure to allow the high-density and mixed-use development. In this context, additional housing will always represent a challenge within Bexley.

### 3. Local Policy Context

High quality housing to meet local needs is a central feature of our Corporate Plan and growth aspirations. It has therefore never been more important to have a clear understanding of the nature of our housing issues and our ability to influence and respond to them so that we can develop and deliver the right housing objectives. To help us do this we collected a range of evidence including, in 2018, commissioning a local Strategic Housing Market Assessment (SHMA) to provide up to date information.

Our emerging Local Plan aims to deliver our Growth Strategy by making sure that the homes built meet the needs of our population and contribute to the growth of London whilst respecting the borough's overall character, heritage and identity. We have put together a range of proposals to help the development of more, affordable and high-quality homes in the right locations. We have also identified larger sites that could be brought forward for housing over the next 15 years. Small sites play an important role in providing the homes that we need, and we are proposing to ask for a funding contribution from these developments where more than 10 homes will be delivered to help provide affordable housing within the borough.

# **Appendix 8: Legislative Framework**

## Homelessness

### National:

Housing Act 1996	Defines homelessness and those threatened
	with homelessness.
Homelessness Act 2002	Framework exists for local authorities to
TIOMEICSSICSS ACC 2002	review homelessness in their area and to
	formulate a comprehensive strategy. It
	furthermore places a duty on local
	authorities to provide free advice and
	information about homelessness and
	preventing homelessness to everyone in
	their district and also to assist eligible
	individuals and families who are homeless or
	threatened with homelessness and in
	priority need.
Welfare Reform Act 2012	Introduced changes to the benefit system
	including the benefit cap and Universal
	Credit.
Homelessness Reduction Act 2017	Sets out new responsibilities for local
	authorities to tackle homelessness through
	focus on earlier intervention and
	prevention.
Domestic Abuse Bill	Currently in the parliamentary process, next
	step is 2 <sup>nd</sup> reading of the Bill. The Bill will
	place a statutory duty on tier one local
	authorities to provide support to victims of
	domestic abuse and their children within
	refuges and other safe accommodation.
Care Act 2014	Establishes a statutory duty on local
	authorities to protect people's wellbeing.
	The Act is aimed at preventative services
	and housing related support.

Health and Social Care Act 2012	Local authorities have a duty to take steps considered appropriate for improving the health in its area, including people experiencing homelessness or at risk of homelessness.
Improving access to social housing for members of the Armed Forces - under section 169 of the Housing Act 1996.	New statutory guidance published in June 2020 for local authorities to improve access to social housing for members of the Armed Forces Community. Published by the Secretary of State for Housing, Communities and Local Government under section 169 of the Housing Act 1996.

### Regional:

Mayors Rough Sleeping Commissioning	Contains priorities underpinning all rough
<u>Framework</u>	sleeping service, projects and initiatives
January 2018	funded by the Mayor.

### Local:

Homelessness Strategy 2013-18	The homelessness strategy is part of Bexley's
	joined-up early intervention and preventative
	approach.

# **Planning Strategies**

### National:

National Planning Policy Framework (NPPF)	The revised NPPF, updated in February
	2019, provides a framework in which Local
	Plans for housing and other development
	can be produced. It specifies that local
	planning authorities have a duty to plan for
	a mix of housing for different groups,
	including older people, based on robust
	data, needs analysis and local demographic
	projections. The NPPF sets out that the
	assessment of local housing needs should be

	conducted using the standard method set out in national planning guidance. It implements reforms announced previously through the Housing White Paper, the planning for the right homes in the right places consultation. It includes the Housing Delivery Test measurement rule book which will measure local authorities housing delivery annually.
Planning practice guidance (PPG)	Guidance on a range of topics including: Duty to Cooperate, Housing and Economic Development Needs Assessment, Housing and Economic Land Availability Assessment.
'Productivity Plan', Fixing the foundations: Creating a more prosperous nation	This sets out a 15-point plan that the Government put into action to boost the UK's productivity growth. Of relevance to housing was the topic regarding 'planning freedoms and more houses to buy'. Set out a number of proposals in order to increase the rate of housebuilding and enable more people to own their own home, including a zonal system to give automatic planning permission on suitable brownfield sites; speeding up local plans and land release, stronger compulsory purchase powers and devolution of planning powers to the Mayors of London and Manchester, extending the Right to Buy to housing association tenants, delivering 200,000 Starter Homes and restricting tax relief to landlords.

### Regional:

The London Plan 2016	The overall strategic plan for London setting
	out an integrated economic, environmental,
	transport and social framework for the
	development of London.

Affordable Housing and Viability SPG  August 2017	Aims to increase the amount of affordable housing delivered through the planning system; embed the requirement for affordable housing into land values; make the viability process more transparent and consistent.
Mayor of London's Housing SPG  March 2016	Provides guidance on range of strategic policies including housing supply, residential density, housing standards, build to rent developments, student accommodation and viability appraisals.
A City for all Londoners	Outlines the capital's top challenges and opportunities across priority policy areas.
Mayor's Economic Development Strategy for London	Outlines plans to grow London's economy, support businesses, boost innovation and create a city that works for all.

### Local:

Local Plan - Core Strategy (2012)	The Core Strategy sets out Bexley's planning policies for development in the borough. It aims to support a strong, sustainable and cohesive community.
Local Plan - <u>Unitary Development Plan</u> (UDP), as amended	The Unitary Development Plan (UDP) preceded the Core Strategy. It was adopted on 28 April 2004, but some policies expired in 2007. Following the adoption of the Core Strategy in 2012, some UDP policies were replaced, but remaining policies sit alongside the Core Strategy to form the Local Plan for Bexley
Affordable Housing SPD	Clarifies and supports housing policies within the UDP.
Design for living – Bexley's residential design guide	Seeks to secure the delivery of high-quality housing and neighbourhoods.

# **Housing Strategies**

### National:

Housing and Regeneration Act 2008	Act to establish the Homes and Communities Agency (now Homes England), a non-departmental public body to fund new affordable housing in England. Aimed to reform social housing and social housing regulation, also implemented a European Court of Human Rights ruling on Gypsy and Traveller sites.
Localism Act 2011	Social housing allocations reform.  Social housing tenure reform.  Reform of homelessness legislation.  National home swap scheme.
Housing and Planning Act 2016	Introduced wide ranging measures to promote home ownership and boost levels of housebuilding including allowing sale of higher value council houses, Starter Homes, Pay to Stay, fixed term tenancies, promotion of self-build and custom build housebuilding, extension of Right to Buy, introduction of permission in principle, creation of Rogue Landlord database and changes to compulsory purchase system.
Housing White Paper 2017: Fixing our broken housing market	Set out the Government's plans to reform the housing market and increase the supply of new homes in England.
Improving access to social housing for members of the Armed Forces	New statutory guidance published in June 2020 for local authorities to improve access to social housing for members of the Armed Forces Community. Published by the Secretary of State for Housing, Communities and Local Government under section 169 of the Housing Act 1996.

## Regional:

Mayor of London's Housing Strategy	Key areas include;
May 2018	<ul> <li>Building more homes for Londoners</li> <li>Delivering genuinely affordable homes</li> <li>High-quality homes and inclusive neighbourhoods</li> <li>Fairer deal for private renters and leaseholders</li> <li>Tackling homelessness and rough sleeping</li> </ul>

### Local:

Bexley's Corporate Plan	Sets out needs and priorities that the
	Council will adopt to work with partners and
	wider communities to achieve that vision for
	current and future generations.
Growth Strategy	Will help Bexley meet the need for new
	homes and jobs. It will ensure growth is
	managed carefully to benefit local people. It
	will also bring benefits to transport
	connectivity, economic prosperity and skills.

# **Emerging Policy/ Guidance**

### National:

Social Housing Green Paper	Published for consultation in August 2018 sets out the Government's vision for social housing to ensure it provides safe, secure homes that are well managed. Consultation closed in November 2018.
Planning for the future White Paper	The White Paper proposes significant long-term changes to the planning system.  Proposals include reviewing how development is planned, bringing a new focus to design and sustainability, reforming how infrastructure associated with development is delivered and ensuring more land is available for development where

	needed. The consultation closed on 29 October 2020.
Changes to the current planning system consultation	<ul> <li>Published in August 2020 this consultation set out proposals for immediate measures to improve the effectiveness of the current planning system. The four main proposals are:</li> <li>Changes to the standard method of assessing housing need</li> <li>Securing First Homes through developer contributions in the short term until the transition to a new system</li> <li>Supporting small and medium sized builders by temporarily lifting the small sites threshold below which developers do not need to contribute to affordable housing</li> <li>Extending the current Permissions in Principle to major development</li> <li>The consultation closed 1 October 2020.</li> </ul>

### Regional:

Intend to Publish London Plan	A draft new London Plan was published by
	the Mayor for consultation in December
	2017. Following the Examination in Public
	the Mayor considered the Inspectors'
	recommendations and, on the 9th
	December 2019, issued to the Secretary of
	State his response to the Panel Report and
	his Intend to Publish version of the draft
	London Plan. The SoS responded on 13 <sup>th</sup>
	March directing the Mayor to amend the
	Plan to make it consistent with Government
	planning policy and to resubmit it to the SoS
	for consideration.

## Local:

Local Plan Review	A new Local Plan for Bexley is currently
	being prepared. Once adopted, it will form,
	with the new London Plan, the
	Development Plan for the borough. Along
	with setting out planning policies for
	development over the Plan period to 2036,
	it also recognises the Growth Strategy
	ambitions for long term investment and
	growth. It will set out the best locations for
	new development and will include policies
	to protect valued environments and
	heritage, and ensure high quality, desirable
	places.

## **Appendix 9: Consultation**

Our Housing Strategy sets out how we plan to try and address the borough's housing needs over the next 5 years.

Consultation on the Council's Draft Housing Strategy took place over a 10-week period from 10<sup>th</sup> July to 30<sup>th</sup> September within the restrictions imposed because of the pandemic; as such most of the contact, including stakeholder meetings, was facilitated online. Efforts were made to reach out to as many people, businesses and stakeholders as possible.

### **Strategy Consultation**

The following consultation methods were used:

- An online accessible smart survey format for the public, council employees, businesses, stakeholders, voluntary and community groups to have their say on the key themes within the Housing Strategy-hard copies were available in the public libraries.
- Press releases, social media, local media such as the News Shopper and our Bexley Magazine.
- Stakeholder meetings with the Leader and Chief Executive and key RP and other partners in the borough as a precursor to the establishment of a Strategic Housing Partnership Board.
- A Strategic Housing Partnership Forum on specialist housing with key RPs and the Leader and Chief Executive.
- An 'Easy Read' version of the Housing Strategy to share with Learning Disability partnership boards and forum.
- Officer meetings with RP partners and the GLA.

### The Housing Strategy and survey was distributed widely to a range of stakeholders:

**BVSC** 

**B4B** Business newsletter

GLA

BexleyCo

Cory Riverside Energy

**Bexley Conservative Group** 

**Bexley Labour Group** 

Libraries

**SERCO** 

All Bexley Residential Care Homes - Council, private and RP.

RPs working in Bexley and G15 Housing Associations

Housing 21 (RBL) sheltered schemes in Bexley

Developers working in Bexley

**Local Government Association** 

residents in TA

Women's Aid

Staying Put

**Clinical Commissioning Group** 

Housing Services Partner Agencies: Age UK, Crossroads, Memory Service, Evergreen, Inspire Community Trust, Carers Support, Bobby Scheme

Bexley schools

**Local Community Leaders** 

Children's Services partnerships and forums

### ASC partnerships and forums:

- Bexley Learning Disability Partnership Board (LDPB)
- LDPB Housing Sub Group
- LDPB Health Sub Group
- LDPB Employment Sub Group
- LDPB Safety Sub Group
- LDPB Co-Production Sub Group
- Carers Partnership Board
- Autism Partnership Board
- SEND Implementation Board

### The Housing Strategy Online Survey

The online survey was aimed at people who live, work or study in the London Borough of Bexley (or hope to in the future) as well as local organisations or groups who have an interest in housing and related issues. 293 responses were received. The survey comprised 8 questions which asked respondents to tick the statements they felt were most important. There was also an opportunity to provide further comments. The information provided an insight into what respondents felt was the right type and quality of housing in Bexley and the relative importance of various housing related interventions.

### In summary:

**Q1)** We want to work with our partners to build the right homes for local people.

Given the numbers and range of people looking for a home in Bexley, which types of homes do you think we should aim to build?

Responses: In terms of what types of homes we should be building: 'A home to rent from a Housing association at rents which are lower than market rents' was the most popular with 60.55% agreeing (Shared Ownership at 58.13%).

### **Comments Overview:**

A clear theme from the comments for this question is the demand for affordable homes for both rent and first-time buyers:

- Private rents are too high and only small numbers in high housing need are able to get housing association rented homes.
- There is a lack of security in the private rented sector.
- There is nothing for anyone else struggling on a low/mid income.
- The Council should enter the market and start building its own affordable stock.
- Homes need to be 'social rent' rather than 'affordable'.
- High deposits can be an issue for first time buyers and some local people are having to look elsewhere usually further out from London.
- There is some support for the rent to buy model which is perceived as a useful tenure option for those saving to get on the property ladder.
- There is support for suitable, safe accommodation for those with disabilities 'assisted living' and extra care options.
- Bringing empty properties back into use is seen as very important
- Greater effort is needed to permanently house those that have been in Temporary Accommodation for more than 2 years.

However, there are also comments in opposition to further development – respondents say they are worried about the impact on the character of the neighbourhoods and green spaces

Q2) We aim to raise the quality of housing and neighbourhoods in Bexley for all our residents. We want to

- Tackle poor quality rented housing
- Bring empty homes back into use
- Make sure housing association homes are managed well and better maintained
- Make sure new homes are well designed
- Provide a range of housing options

Please tick the statement(s) you believe are most important.

Responses: In terms of Improving Neighbourhoods and raising the quality of housing and neighbourhoods-the majority agreed with the statement that the Council should 'actively identify empty properties and use a range of support and enforcement to bring them back into use' (66.78%) – 'Provide a range of quality housing options' was also popular (56.05%) and 'BexleyCo to prioritise delivery of affordable homes' (50.17%).

#### **Comments Overview:**

- New homes must be 'genuinely affordable' for LB Bexley residents.
- 'More public sector/ Housing Association Homes'.
- Strategy requires a 'multi-pronged approach' to approving quality and types of homes in the borough
- Desire from some commenters to 'bring back Council run homes' and that Council housing needs to always be replaced.

- Although it was also highlighted in the comments that many of the affordable housing in the borough is in a poor state of repair.
- Other statements included the 'Need to regulate private tenancies'.
- Some comments are against the building of more housing in the borough 'infrastructure available in the Borough simply can't take any more housing'.

**Q3)** As set out in our Growth Strategy adopted in 2017, we plan to play a key part in helping London grow sustainably, while continuing to respect the borough's character and identity. We have a key role in shaping local communities to ensure that the people who live in them are connected, happy and prosper.

Please tick the statement(s) you believe are most important.

Responses: All the options were broadly agreed with – the most important amenities for ensuring local communities prosper are: health facilities (81.18%), access to green space (78.40%) and good transport connections (72.47%).

#### **Comments Overview:**

- Prioritising the environment and the importance of greener methods of transport 'Public transport and safe cycling and pedestrian routes should take priority over roads for private motor vehicles'
- 'Stop building on local parks' was a key theme green spaces seen as very important for mental health etc.
- Proportional increase in health facilities important as population increases
- Better Policing for safer neighbourhoods
- Improved transport connections for the borough is important
- Investment in Communities local interventions might be better than a borough wide approach

**Q4)** We have prepared a draft Homeless Strategy for public consultation later this year, but it is also an important element of our Housing Strategy.

Please tick the statement(s) you believe are most important.

Responses: In terms of the Homelessness question, prevention of Homelessness occurring in the first place 'through advice and mediation' – was the most popular response with 71.18% believing this to be the most important statement. 56.60% also support reducing dependence on TA.

### **Comments Overview:**

- Important to deal with the causes of homelessness and implement strategies to combat this
- Some comments asked for a more holistic approach from the Council enhancing the work with local charities and support organisations GPs and NHS Trust to signpost individuals, families or households as 'at risk of homelessness'.
- support for Care Leavers to enable them to live independently
- Important to ensure that Temporary Accommodation is in fact 'temporary' and that tenants are not in these properties for long periods of time.

- Ensure that increasing the supply of affordable accommodation is a priority.
- Support for homeless individuals is paramount 'There should be help from libraries and community venues to help homeless people find accommodation, work and support'.
- Some people disagreed with the council sourcing homes from outside the borough 'Homes
  outside the borough do not help people, children may have to change schools. People may not be
  able to get to work and be cut off from family support.'
- Suggestion of building our own social housing 'cheaper and easier'

**Q5)** The aim of our Housing Strategy is to enable older people to feel safe and secure in a place they call home, living independently for as long as possible.

Please tick the statement(s) you believe are most important.

Responses: 'Being connected to a local community and network of social support' (72.14%) and 'availability of physical adaptation' (72.41%) are seen as the most popular options for enabling older people to feel safe and secure.

### **Comments Overview:**

There is general support for all measures given the 'ageing population'

- 'Older and vulnerable customers worry about the availability of decent, affordable housing'.
- Cost is a big factor 'Extra care is very expensive', affordable options are needed.
- The Importance of 'outside garden space' was cited as an important factor.
- 'There are few new propertied built for older residents that are not in blocks of flats. Some older residents' value and enjoy some outside garden space, it is good for their wellbeing and exercise to be able to use and look after their gardens but is difficult to find affordable properties like this.'

**Q6)** What is, or would be, the main issue that would prevent you from moving home in your later years?

Responses: 'Cost of moving' (48.78%) and 'lack of alternative affordable accommodation' (48.43%) are considered the biggest barriers to moving home in later years.

### **Comments Overview:**

A range of issues were touched on in the comments received.

- The high cost and lack of availability of bungalows was mentioned
- Desire to have a garden or green space/ take and look after pets
- Locational issues no availability in desired locations (e.g. Bexley Village) and a need to be near family/ support networks – some respondents would not want to move somewhere they didn't know
- The cost and affordability of private sheltered accommodation is seen by some to be a major barrier to moving

Q7) What would encourage you to move to a smaller property in your later years?

Responses: In terms of encouraging people in later years to move to a smaller property –more choice in types of accommodation (52.31%) and financial assistance (49.82%) are the two most popular responses. Only 15.66% said nothing would encourage them to move.

### **Comments Overview:**

- The high cost and upheaval were mentioned by some as a barrier to moving
- Attractive, smaller properties such as bungalows are popular
- More information on housing options for older persons at an early stage would be useful
- Some respondents objected to the perception that the Council wanted to encourage older people
  to downsize some strong feeling in the comments that those who have worked hard their whole
  lives to buy the house they wish to live in should have the right to decide where they want to live
  regardless of the size of the property

Q8) Our ambition is to offer a range of housing options that meet the different needs of our residents. We know that some residents could afford to buy their own home if there were more affordable products available.

Please tick the statement(s) you believe are most important.

Responses: Quite a lot of support for Shared Ownership/ London Living rent on the affordable home ownership question – 60.07% agreed with this option, with priority for Bexley residents when marketing also a popular response with 55.90% in agreement, as is Council encouraging options that enable you to rent first and buy later when your income allows it (53.13%)

#### **Comments Overview:**

- Shared Ownership can be unaffordable to local residents
- The amount needed for deposits was highlighted as an obstacle to home ownership.
- Affordability is crucial. One person asks the Council to: 'Look after the locals more. Too many are being forced to move miles away from family. A one bed flat for private renting at £900 a month when you're on £28k a year is impossible- more needs to be done.'
- Support for Bexley residents getting priority
- Support for measures that will help 'our young people to get on the property ladder'

In general, the responses reflected the ambition of the Housing Strategy to provide a mix of housing, using its ability to build homes itself and influence development by housing providers and developers. When asked what homes the Council should be building, affordability is clearly a concern with the majority of respondents choosing affordable homes for rent through housing associations, closely followed by shared ownership as their preferred tenure. Many of the comments highlighted expensive rents and a lack of security in the private rented sector as a reason for their alternative tenure preference.

In terms of sustainable neighbourhoods and strong communities access to health facilities and green space are popular. There is also an awareness that further growth needs adequate infrastructure but concern that too much development could negatively impact on the character of established neighbourhoods. For older people and those with specialist housing requirements, community and a network of social support is seen as important in enabling them to feel safe and secure.

#### **Stakeholder Consultation**

Our RP partners showed a high level of support for the aims and aspirations of the Council's Housing Strategy. There is recognition and support for the importance of Theme 1 - partnership working, as key to helping the Council meet its housing challenge. The Council is acknowledged for being 'open', approachable and a strategic enabler. There is widespread support for and commitment to active membership of a Strategic Housing Partnership Board, and a desire to involve appropriate senior officers across the disciplines of management, maintenance and development.

There is support to explore further opportunities for shared ownership and 'rent to buy' (London Living Rent) particularly where this helps to create mixed and thriving communities. London Living Rent is an affordable housing product introduced by the Mayor of London for middle-income households who now rent but want to build up savings to buy a home.

These affordable housing products can and should be actively marketed first to Bexley residents to ensure they help meet the existing local need. RP experience of earlier iterations of the rent to buy product has enabled a refinement of procedures particularly on initial vetting, allocations and management to make the best use of these homes to meet local housing need. RPs are aware of the importance of robust assessments at the outset to ensure households can comfortably progress from rent to buy.

Opportunities also exist to explore intensification of existing assets in the borough, particularly where these are within or adjacent to town and neighbourhood centres. Sheltered housing blocks, for example, are often low rise and have some capacity for renewal and intensification.

Reference is made to the importance of BexleyCo, the Council's wholly owned development company. BexleyCo is helping the Council to deliver its vision for housing in Bexley with an agreed strategy of delivering 1,200 exemplary new market and affordable homes over the next 10 years with the ambition to increase to 2,500.

The feedback from stakeholders and RPs has provided their expert insight into the impact of the pandemic on the current housing market and future use of their housing stock. Whilst RPs and developers report that the trajectory of interest in market sales has been maintained over the summer with the stamp duty 'holiday' supporting the sales market; there is significant uncertainty and increased caution within the financial market amidst reports of reduced future borrowing capacity. Further tiered lockdowns will impact on market sentiment and appetite particularly for shared ownership products and RPs will be closely monitoring current and future sales.

The availability of mortgage products is hardening with lenders reluctant to lend to applicants on the Government's furlough scheme and/or asking for greater levels of equity for deposits.

The broader risk profile within the market is likely to impact RPs capacity to develop now with most reviewing their new commitments for the next 6-18 months.

RPs have reported that they struggle to make the London Affordable Rent work as a tenure with the current level of grant rates. The current model requires them to subsidise each new home; a RP highlighted that they are currently investing at least an additional £50k to deliver each unit.

Partners also shared that viability remains an issue (as land costs and land values are relatively low in Bexley but build costs are relatively high). In addition, following the Grenfell Tower fire, RPs have been required to review the fire safety of external cladding and insulation and all fire stopping measures in their housing stock. Works for taller buildings (over 18 metres) have been prioritised and the high cost of remediation works has meant RPs may reduce the number of new affordable homes they are able to build.

The Building Safety and zero carbon agenda requirements also add to the significant impact on RP resources. The Building Safety Bill sets out proposals for stricter regulation of fire and structural safety as well as changes to the building regulations that will apply to all building work, both new development and refurbishment. The proposals cover the performance of all buildings and those who work to design, build and maintain them. This will increase development costs and will have an impact on the number of new homes RPs are able to deliver. Achieving the zero-carbon target by 2050 will also be a financial challenge for RPs as existing homes will need to be retrofitted and new build housing will need to meet higher standards.

There is recognition that every single housing nomination counts and that local lettings plans have an important part to play delivering viable, cohesive neighbourhoods. There needs to be continued strong partnership working with RP's to ensure the housing register and choice-based lettings scheme provides appropriate outcomes for those who are in most housing need.

RPs requested that the allocations process be looked at on both sides to speed up response times, including assessments for independent living offers and improve the take up of nominations, including the use of voids on regeneration schemes for use as temporary accommodation. This process has already started via the new management structure in place. Direct offers can be reconsidered, and this approach can assist with the prioritisation of homes for the vulnerable and those who have been in temporary accommodation for some time. This will be picked up in the allocations review which will report back to Cabinet in February.