

London Borough of Bexley

Strategic Housing Market Assessment 2020

London Borough of Bexley

Final Report

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Executive Summary

Introduction

The London Borough of Bexley Strategic Housing Market Assessment 2020 (SHMA 2020) provides the latest available evidence to help to shape the future planning and housing policies of the area. The update is based on the unpublished 2018 SHMA and takes into account the revised housing target for Bexley as set out in Table 4.1 of The London Plan (Intend to Publish version) dated December 2019 which identifies a 10 year net target is 6,850. This equates to an annual target of 685 over the period 2019/20 to 2028/29.

The updated study will help inform the production of the Council's Local Plan and the Housing Strategy in particular along with supporting the work of the Council and its partners. It considers the affordable housing needs of households, the aspirations/expectations of those households moving in the market, and the need for particular types of dwelling by virtue of age or disability. This research provides an up-to-date analysis of the social, economic, housing and demographic situation across the area.

The update is based on the content and structure of the 2018 SHMA which comprised:

- A major Household Survey in 2018 which was completed by 3,408 households, representing an 11% response rate from the sample surveyed;
- An online survey of stakeholders;
- Engagement with people requiring supported housing;
- Interviews with supported housing, adult social care and older person professionals;
- Interviews with estate and letting agents; and
- A review of existing (secondary) data.

The findings from the study provide an up-to-date, robust and defensible evidence base for policy development, in accordance with Government policy and guidance.

Whilst much of the evidence in this updated report is based on the 2018 SHMA, future housing need calculations are measured over a 2020-2030 time period and based on the latest available data.

Housing market context

House prices

Median house prices in the Borough of Bexley have been consistently lower than those for the London region, but above those for England as a whole ¹.

The 2018 SHMA reported that during 2017, median prices across the Borough of Bexley were £345,000². During 2019, this figure had increased slightly to £350,000.

¹ Land Registry Price Paid Data

Dwelling stock

The 2018 study assumed a total of 97,764 households across the London Borough of Bexley³. According to 2017 data⁴, there were 1,469 vacant dwellings (1.5% of total stock) and of these 475 were long-term vacants (0.5% of total stock). The dwelling vacancy rate is estimated to be 1.3%.

Overall, the 2018 Household Survey shows that:

- 70.3% of occupied properties are houses, 24.3% are flats/maisonettes, 4.9% are bungalows and 0.5% are other property types (e.g. caravans);
- 11.2% of occupied properties have one bedroom/studio, 24.9% have two bedrooms, 44% have three bedrooms and 19.9% have four or more bedrooms;
- 9.8% of occupied properties were built before 1919, a further 44% were built between 1919 and 1944, 17.5% between 1945 and 1964, 14.1% between 1965 and 1984, 9.1% between 1985 and 2004 and 5.5% have been built since 2005; and
- 72.5% of occupied properties are owner-occupied, 14.2% are affordable (social/affordable rented or shared ownership) and 12.2% are private rented (or tied accommodation).

Demographic drivers

The population of Bexley is estimated to be 245,100 in 2016⁵ and this is projected to increase by 19% to 291,700 by the end of the Local Plan period in 2036⁶. Over the next few decades, there will be a marked increase in the number and proportion of older residents. The population aged 65+ years is expected to increase by 40% from 40,400 in 2016 to 56,500 in 2036⁷.

Economic drivers

The 2018 Household Survey found that, across the Borough of Bexley, 66.9% of Household Reference People are economically active and a further 21.6% are retired from work. The 2018 Household Survey identified that across the Borough 25.4% of households receive less than £18,200 gross per year, 48.6% receive between £18,201 and £49,400 per year, 21.3% receive between £49,401 and £101,400 per year and 4.7% receive at least £101,401 per year.

Dwelling need, type and mix

The Ministry of Housing, Communities and Local Government (MHCLG) standard methodology for identifying a minimum housing need has been assessed using a range of

² Land Registry Price Paid Data

³ 2018 Council Tax

⁴ MHCLG Dwelling Stock LT100 and Vacancy LT615 tables

⁵ ONS 2016-based Subnational Population Projections

⁶ ONS 2016-based Subnational Population Projections

⁷ ONS 2016-based Subnational Population Projections

demographic datasets covering the 10 year period 2018-2028 and the plan period 2021-2036. The minimum housing need figure has been calculated based on the GLA 2016-based Central projection which has been used in the preparation of the London Plan.

Having applied the standard method to the Borough:

- for the 10 year period 2020-30 the need is **1,657** using the 2016-based GLA Central projections; with a range of between 1,540 and 1,837 under alternative MHCLG and GLA projections;
- this need would apply over the plan period.

However, under the standard methodology caps are applied to adopted plan figures. The final conclusions on minimum housing need therefore relate back to the dwelling targets set out in the London Plan. There are 446 dwellings each year under the existing 2016 London Plan (with a cap of 624 dwellings) and 685 under the proposed London Plan (Intend to Publish) December 2019 figures (with a cap of 959 dwellings).

The SHMA update therefore concludes that the minimum housing need figure is 1,657 dwellings each year over the period 2020-2030 (which can be applied to the plan period to 2036) based on the standard methodology. This is subject to a cap of either 624 (2016 London Plan) or 959 (new London Plan Intend to Publish Version). Based on the PPG narrative, it is understood that the capped figure could be uplifted to **1,050** to support the Bexley Growth Strategy.

Detailed analysis of the relationship between households and their current housing circumstances, the future aspirations of moving households and what households would accept has been carried out. This helps to set out the range of dwellings by type and size appropriate over the plan period. Table ES1 illustrates the range of dwellings appropriate for Bexley based on this analysis. Table ES2 then summarises the percentage of dwellings needed by tenure and number of bedrooms based on the 685 London Plan (Intend to Publish) version December 2019.

Analysis has also considered the need for affordable housing and an annual net imbalance of 965 has been established from Household Survey evidence.

In terms of delivery the Council's policy is 65% open market and 35% affordable. In terms of the split between social/affordable rented and intermediate tenure products, it is recommended that the affordable tenure split for the Borough of Bexley is around 70% rented and 30% intermediate tenures.

Table ES1 Overall dwelling type/size and tenure mix under baseline demographic scenario				
Dwelling size	Tenure			Total
	Market	Affordable (35%)		
	(65%)	Affordable Rented(24.5%)	Affordable intermediate (10.5%)	
1/2 Bed House	15	20	22	57
3 Bed House	238	39	23	299
4+ Bed House	105	22	8	134
1 Bed Flat	26	25	5	57
2/3 Bed Flat	23	44	8	74
1-2 Bed Bungalow/ level-access	31	9	2	42
3+ Bed Bungalow/ level-access	11	5	1	17
Other	-3	5	3	4
TOTAL	445	168	72	685
Dwelling type	(65%)	Affordable Rented(24.5%)	Affordable intermediate (10.5%)	Total
House	358	81	52	490
Flat	49	69	14	131
Bungalow/level-access	42	14	3	59
Other	-3	5	3	4
Total	445	168	72	685
Number of bedrooms	(65%)	Affordable Rented(24.5%)	Affordable intermediate (10.5%)	Total
1	26	29	13	69
2	65	66	26	158
3	248	51	25	324
4	105	22	8	134
Total	445	168	72	685

Table ES2 Overall dwelling size requirements by tenure					
Number of bedrooms	Tenure				
	Market	Affordable - Rent	Affordable - Intermediate	Total Affordable	All tenures
1	11.4	18.1	12.8	16.5	13.2
2	24.5	59.9	42.7	54.7	35.1
3	45.9	17.1	34.0	22.2	37.6
4	18.1	4.9	10.5	6.6	14.1
Total	100	100	100	100	100
Annual target	445	168	72	240	685

Older people and people with additional needs

A major strategic challenge for the Council is to ensure a range of appropriate housing provision, adaptation and support for the Borough's older population. The number of people across the Borough of Bexley aged 65 or over is projected to increase from 40,400 in 2016 to 56,500 by 2036 (39.9% increase)⁸.

The 2018 Household Survey found that the majority of older people (58.8%) want to stay in their own homes with help and support when needed and around a quarter (25.6%) would consider buying a property in the general market. Generally, 10-15% would consider specialist provision such as sheltered housing and extra care housing in the form of flats and bungalows/level-access dwellings. Around 5% would consider a residential care home.

Currently there are around 3,674 units of specialist older person accommodation including around 1,186 units of residential care (C2) dwellings. Analysis of demographic change would suggest a need for an additional 43 units of residential care (C2) units and 1,008 additional units of specialist older person residential (C3) units to 2036.

A key conclusion is that there needs to be a broader housing offer for older people across the Borough and the SHMA has provided evidence of scale and range of dwellings needed.

People with additional needs

A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across the Borough's population. Although it is a challenge to quantify the precise accommodation and support requirements, the SHMA has helped to scope out where needs are arising.

Specific accommodation needs identified include:

- Supported housing for those experiencing mental health challenges and a specific need for individual units within the community with support;
- Specialist learning disability accommodation units as currently people have to live out of the Borough;
- Accommodation for people with learning disabilities who are currently living with aged parents;
- Accommodation for young people with mental health issues leaving home, with a recommendation for a small number of units to be built each year to match need;
- Affordable extra care accommodation in town centres;
- Accommodation which is sensitive to the needs of those with dementia and early onset dementia;
- Support for people with drug/alcohol use challenges;
- Need for one-bedroom units for those leaving foster care.

⁸ ONS 2016-based Subnational population projections

Optional accessibility and wheelchair standard housing

The 2018 Household Survey indicates that 5.4% of households live in properties that have been adapted or purpose built for those with an illness/disability. Analysis of demographic data would suggest that the number of adapted properties will need to increase by 1,930 over the plan period.

New build housing will play a role in providing additional adapted dwellings and the Council has adopted the London Plan requirement that 90% of new homes are built to M4(2) accessible and adaptable homes standard and 10% meet the standard of M4(3) wheelchair adapted properties. It is also assumed that there will be ongoing adaptation of existing dwellings to support those with additional needs.

1. Introduction

Background, aims and objectives

- 1.1 The London Borough of Bexley Strategic Housing Market Assessment (SHMA) 2018 has been commissioned by the London Borough of Bexley Council ('the Council') to provide an up-to-date evidence base to inform the development of the Council's Local Plan and the Housing Strategy in particular along with supporting the work of the Council and its partners.
- 1.2 The Borough of Bexley SHMA 2018 supports the requirements of the 2018 National Planning Policy Framework. It is also prepared in compliance with the Government's Planning Practice Guidance (PPG) and takes into consideration the standard methodology for assessing housing need.
- 1.3 The SHMA report is tailored to the unique characteristics and needs of the Borough and the role it has within the wider London Housing Market Area. It provides the Council with guidance on the extent of overall housing need within the Borough, in terms of type, tenure and size, as well as the need for affordable housing and the specific housing needs of particular groups.

Aim

- 2.1. The overall aim of the SHMA is to provide a sound and robust evidence base, setting out the objectively assessed need for housing in the Borough, from which Bexley can form strategic housing policies for the upcoming Local Plan and Housing Strategy.

Objectives

- 2.2. Specifically, the SHMA:
 - a) determines the objectively assessed housing needs of Bexley to the year 2041, consistent with national planning policy, guidance and good practice, whilst considering the specific challenges Bexley faces as a London Borough;
 - b) assesses housing need in the specific context of the Borough by exploring local issues, as well as making comparisons with national, regional and sub-regional data;
 - c) provides robust evidence to inform future Local Plan and Housing Strategy policies that aim to ensure the appropriate mix of housing, including type, tenure and size, to achieve sustainable communities;
 - d) identifies the need for affordable housing of all types and tenure, having regard to the definitions found in the Mayor of London's 'Homes for Londoners: Affordable homes programme 2016-2021' SPG (2016);
 - e) identifies the housing needs of specific groups, including:
 - i) people wishing to build their own homes
 - ii) older people
 - iii) people with disabilities including learning disabilities

- iv) service families
 - v) black, Asian, and minority ethnic (BAME) groups
 - vi) gypsies and travellers
 - vii) key workers
 - viii) people leaving foster care
 - ix) people on the housing register
- f) identifies the needs across the Borough for specific types of housing, including:
- i) family housing
 - ii) houses in multiple occupation (HMOs)
 - iii) private rented sector (PRS)
 - iv) student accommodation
 - v) co-living
 - vi) supported living (including those types falling under C2, C3(a) and C3(b))
- g) give consideration to the joint 2014 South East London SHMA, SHMAs from other nearby London Boroughs, and the SHMAs of neighbouring local authorities outside of London, consistent with the duty to cooperate;
- h) give full regard to the 2013 London SHMA, upcoming 2017 London SHLAA, and the monitoring targets found within the London Plan.

Government policy and guidance

- 1.4 The updated National Planning Policy Framework (NPPF) was published in February 2019. Associated Planning Practice Guidance sets out the standard methodology for assessing local housing need. However, the standard method is due to be revised further and confirmation of changes are not expected before December. However, analysis in the SHMA takes account of current guidance on establishing local housing need and our current understanding of how this may change in the future.
- 1.5 The NPPF 2019 sets out the Government's planning policies for England and how these are expected to be applied. Paragraph 12 of the NPPF states that plans and decisions should apply a '*presumption in favour of sustainable development*'.
- 1.6 Paragraph 59 provides an important context to the policy for housing delivery, as follows:
- 'To support the Government's objective of significantly boosting the supply of homes, it is important that a sufficient amount and variety of land can come forward where it is needed, that the needs of groups with specific housing requirements are addressed and that land with permission is developed without unnecessary delay.'*
- 1.7 It goes on to state (paragraph 60) that:
- 'To determine the minimum number of homes needed, strategic plans should be informed by upon a local housing need assessment, conducted using the standard method in national planning guidance – unless exceptional circumstances justify an alternative approach which also reflects current and future demographic trends and market signals. In addition to the local housing need figure, any needs that cannot be met within neighbouring areas should also be taken into account in establishing the amount of housing to be planned for.'*

- 1.8 The NPPF 2019 (paragraph 65) requires that *‘strategic policy-making authorities should establish a housing requirement figure for their whole area which shows the extent to which their identified housing need (and any needs that cannot be met within neighbouring areas) can be met over the plan period’*. It also states that *‘within this overall requirement, strategic policies should set out a housing requirement for designated neighbourhood areas which reflects the overall strategy for the pattern and scale of development and any relevant allocations’*.
- 1.9 The NPPF 2019 (paragraph 61) states that *‘the size, type and tenure of housing need for different groups in the community should be assessed and reflected in planning policies’*. This is identified as including, but not limited to:
- those who require affordable housing,
 - families with children,
 - older people,
 - students,
 - people with disabilities,
 - service families,
 - travellers,
 - people who rent their homes, and
 - people wishing to commission or build their own homes.
- 1.10 In addition, the NPPF 2019 sets out that,
- ‘Where a need for affordable housing is identified, planning policies should specify the type of affordable housing required...’⁹*
- 1.11 The Localism Act 2010 introduced the ‘Duty to Co-operate’ as a replacement for Regional Spatial Strategy and this requirement is also established in National Planning Policy (NPPF 2019, paragraphs 24-27). Section 110 of the Localism Act requires local authorities to co-operate with other local authorities in maximising the effectiveness with which strategic matters within development plan documents are prepared. The provision of housing development is a strategic priority and the Council will have to ensure that they are legally compliant with the Localism Act at examination. The Duty to Co-operate applies to all local planning authorities, working with neighbouring authorities and other bodies, including Local Enterprise Partnerships, on strategic priorities.
- 1.12 In the case of London Boroughs, the Greater London Authority (GLA) is the strategic regional authority, with powers over various functions including planning. The London Plan therefore forms part of the statutory development plan for the Borough of Bexley.

⁹ NPPF 2019, paragraph 62

Definitions

1.13 Definitions relating to affordable housing have been updated in NPPF 2018 (Annex 2):

Affordable housing: housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions:

a) **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).

b) **Starter homes:** is as specified in Sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute and any such secondary legislation at the time of plan-preparation or decision-making. Where secondary legislation has the effect of limiting a household's eligibility to purchase a starter home to those with a particular maximum level of household income, those restrictions should be used.

c) **Discounted market sales housing:** is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.

d) **Other affordable routes to home ownership:** is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision, or refunded to Government or the relevant authority specified in the funding agreement.

1.14 In addition, this SHMA recognises a further range of tenures which are being promoted by the Mayor of London in the Draft New London Plan:

- Homes based on **social rent** levels (which includes London Affordable Rent);
- **London Living Rent** which offers Londoners on average incomes a below-market rent, enabling them to save for a deposit. The Mayor has set out London Living Rent levels that vary by ward across London, set at a third of local average household incomes. When funded through the Mayor's Affordable Homes Programme, London Living Rent is designed to offer sub-

market rents for up to 10 years, helping households to save for a deposit. Eligibility is restricted to households that are currently renting, with a maximum income of £60,000 and who are not currently able to purchase a home (including through shared ownership) in the local areas; and

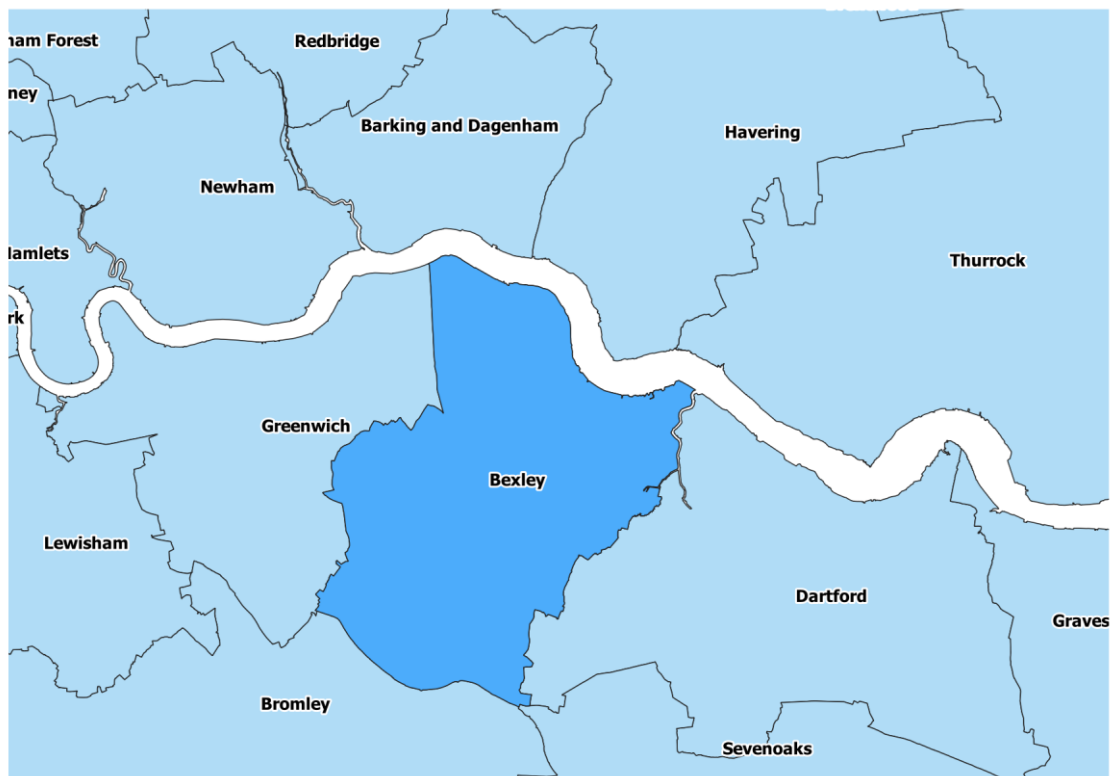
- **London Shared Ownership:** is based on the national shared ownership model but with extra assurances for Londoners over service charges.

Geography

- 1.15 Map 1.1 illustrates the geographical context of the Borough of Bexley and the neighbouring local authorities.
- 1.16 The Borough of Bexley is located within south east London in the south east of England. The resident population of the Borough is estimated at around a quarter of a million (250,700) people in 2018¹⁰. To the west of the Borough of Bexley borders the London Borough of Greenwich, and to the south the London Borough of Bromley. The River Thames lies to the north, beyond which are the London Borough of Havering and the London Borough of Barking and Dagenham. Beyond the Thames to the north east there is also a small boundary with Thurrock, a unitary authority in the county of Essex. To the east lies Dartford, to the south of which is Sevenoaks, both of which are districts within the county of Kent.
- 1.17 Settlements within the Borough include locations that were older-established villages and hamlets such as Bexleyheath, Erith, Fools Cray, Welling, East Wickham, Belvedere, Barnes Cray and North Cray. Thamesmead was built as a new town on the Erith Marshes. Much of the wider Borough has experienced suburban development, with settlements including Albany Park and Barnehurst, whilst other areas reflect their previous farmland function: Blackfen, Northumberland Heath and West Heath.

o

¹⁰ 2014-based Subnational Population Projections (ONS)

Map 1.1 The Borough of Bexley geographical context

- 1.18 In terms of access, the main road-routes through the Borough are the A2 trunk road, the A20 (Sidcup Bypass), the A207 (Watling Street), the A206 (to Woolwich and Dartford) and the A2016 (through Thamesmead). Three suburban trainlines pass through the Borough, the North Kent, Bexleyheath and Dartford Loop lines. There are currently no London Underground, London Tramlink or Docklands Light Railway (DLR) services within the Borough. However, Abbey Wood station in Bexley will benefit from a Crossrail service direct into central London and Paddington with the new central section (which will form part of the Elizabeth Line) which is due to open during 2019.

1.19 Household survey data is available down to postcode level and for the purposes of this report, data has been presented based on new wards summarised below and represented in Map 1.2.

Barnehurst Ward	Crayford Ward	Northumberland Heath Ward
Belvedere Ward	Crook Log Ward	Sidcup Ward
Bexleyheath Ward	East Wickham Ward	Slade Green & Northend Ward
Blackfen & Lamorbey Ward	Erith Ward	St Mary's & St James Ward
Blendon & Penhill Ward	Falconwood & Welling Ward	Thamesmead East Ward
	Longlands Ward	West Heath Ward

Map 1.2 Wards within the Borough of Bexley



Research methodology

- 1.20 The 2020 SHMA update is based on the 2018 SHMA. A multi-method approach was adopted in the 2018 SHMA which comprised:
- A sample survey of households across the Borough of Bexley area was undertaken, with 31,000 households in the Borough contacted during March and April 2018 and invited to complete a questionnaire. 3,408 questionnaires were returned and used in data analysis. This represents a 11% response rate overall and a sample error of +/-1.65 at Borough level;
 - An online survey of stakeholders including 19 representatives from strategic and local organisations;
 - Interviews with supported housing, adult social care and older person professionals;
 - A review of secondary data provided by the Council including housing register and information on groups with additional needs;
 - Interviews with estate and letting agents operating within the Borough; and
 - A review of relevant secondary data including the 2011 Census, house price trends, CORE lettings data and CLG Statistics.
- 1.21 Further information on the research methodology is presented at Appendix A.
- 1.22 Whilst much of the evidence in this updated report is based on the 2018 SHMA, future housing need calculations are measured over a 2020-2030 time period and based on the latest available data.

Presentation of data

- 1.23 Data presented in this report is based on the 2018 Household Survey carried out as part of the SHMA, unless otherwise stated. Where possible, data are 'triangulated' which means several sources are drawn upon to establish robust output. Where appropriate, data have been updated.
- 1.24 It is important to note that survey responses have been weighted to correct for response bias and then grossed up to reflect the total number of households and this process is explained in Appendix A. All survey information presented in this report is for weighted and grossed responses which are rounded up where appropriate.

Report structure

- 1.25 The Borough of Bexley SHMA 2020 update report is structured as follows:
- **Chapter 2** reviews the national and regional policy context within which the research needs to be positioned;
 - **Chapter 3** considers the main features of the housing market dynamics including house price and rental trends, migration and travel to work patterns;

- **Chapter 4** reviews the current housing stock and provides a detailed analysis of the main tenures;
 - **Chapter 5** considers future housing need which takes account of the Government's standard methodology and alternative demographic assumptions;
 - **Chapter 6** considers the need for affordable housing;
 - **Chapter 7** considers household groups with particular housing needs including those with a disability and additional needs;
 - **Chapter 8** sets out an assessment of dwelling type and mix for future housing development within the Borough; and
 - **Chapter 9** concludes the report with a summary of findings and a consideration of strategic issues.
- 1.26 The report includes a technical appendix, which provides detailed material that underpins the core outputs of the SHMA. The technical appendix material includes:
- Research methodology (Appendix A);
 - Policy review (Appendix B);
 - Housing need calculations (Appendix C);
 - Monitoring and updating (Appendix D);
 - Stakeholder survey (Appendix E).
- 1.27 The 2018 SHMA was accompanied by a report prepared by Edge Analytics 'London Borough of Bexley Demographic Forecast' which provides further demographic evidence and a range of growth scenarios, taking account of the latest data including:
- Mid-year population estimates and components of population change 2001/02–2015/16 from the Office for National Statistics (ONS);
 - 2016-based national population projections (NPP) from ONS;
 - 2016-based population and household projections from GLA;
 - 2014-based sub-national Population Projections (SNPP) from ONS
 - 2014-based household projections from the Ministry of Housing, Communities and Local Governments (MHCLG); and
 - 2017 labour market analysis from the Office for Budget Responsibility (OBR).

2. Policy and strategic review

- 2.1 The purpose of this chapter is to set out the policy and strategic context for housing delivery in the Borough of Bexley.

National context

- 2.2 Under the previous Coalition Government, the period 2010-2015 saw a radical and sustained programme of reform of welfare, housing and planning policy, set within the context of national austerity and an economic policy of deficit reduction and public spending cuts. These reforms championed localism, decentralisation and economic growth.
- 2.3 This agenda continued to be pursued under the leadership of David Cameron following the election of a majority Conservative Government in May 2015. Further welfare reforms were accompanied by policies seeking to increase the rate of housebuilding and promoting home ownership as the tenure of choice. The Housing and Planning Act 2016 was intended to provide the legislative basis for a number of Conservative Manifesto commitments, including the flagship Starter Homes scheme. The Act also made provisions for other aspects of housing policy such as Pay to Stay, Right to Buy, high value sales and ending lifetime tenancies.
- 2.4 The European Union Referendum of June 2016 resulted in significant changes in the political climate at a number of levels. Changes in Government leadership – with the appointment of Theresa May as Prime Minister – quickly led to discussions regarding the direction of housing and planning policy. Alongside significant delays (and in some cases abandonment) in the implementation of secondary legislation relating to aspects of the Housing and Planning Act 2016; conference speeches, ministerial statements and the Housing White Paper (February 2017) indicated a change in attitude towards housing policy. The 2016-17 Administration signalled a broader ‘multi-tenure’ housing strategy, including support for a range of tenures in addition to home ownership. The Neighbourhood Planning Act 2017 was passed with the intention of strengthening neighbourhood planning by ensuring that decision-makers take account of well-advanced neighbourhood development plans and giving these plans full legal weight at an earlier stage.
- 2.5 The snap General Election of June 2017 created a new wave of political change and uncertainty, although the overall Government leadership remains under Conservative control and ministers appear keen to keep housing as a key domestic policy priority.
- 2.6 A detailed national policy review is presented at Appendix B.

Strategic context

London Plan

- 2.7 The London Plan is the statutory spatial development strategy for Greater London, prepared by the Mayor of London.

- 2.8 The London Plan 2016 (the London Plan consolidated with amendments since 2011) is the adopted development plan. It sets out an integrated framework for the development of the whole of London, taking into account economic, environmental, transport and social factors.
- 2.9 Policy 3.3, *Increasing Housing Supply*, sets out the need for more homes in London, ‘in order to promote opportunity and provide a real choice for all Londoners in ways that meet their needs at a price they can afford’. The Policy sets out a target of at least an annual average of 42,000 net additional homes across London. For the ten-year period 2015-2025, this is also broken down by Borough area. For the Borough of Bexley, a ten year target of 4,457 is set equating to an annual monitoring target of 446.
- 2.10 Opportunity Areas are identified in the London Plan as places that offer scope for change and growth, including new homes and jobs. The scope for growth is strongly linked to existing or potential transport improvements. The Opportunity Areas identified within Bexley are:
- Bexley Riverside, and
 - Thamesmead and Abbey Wood.
- 2.11 A new London Plan is being developed. The London Plan (Intend to Publish) December 2019 is a material consideration in planning decisions. This has a Plan Period to 2041.
- 2.12 The London Plan (Intend to Publish) seeks to be ‘different’ to previous plans (paragraph 0.0.18):
- ‘It is more ambitious and focused than any previous Plans. The concept of Good Growth – growth that is socially and economically inclusive and environmentally sustainable – underpins the Plan and ensures that it is focused on sustainable development.’
- 2.13 Policy GG4, *Delivering the homes Londoners need*, seeks to create a housing market that works better for all Londoners. This includes ensuring that more homes are delivered and supporting the delivery of the strategic target of 50% of all new homes being ‘genuinely affordable’. The supporting text to Policy GG4 draws on the findings of the London Strategic Housing Market Assessment 2017, setting out that London needs 66,000 new homes each year for at least 20 years, of which 43,000 should be genuinely affordable.
- 2.14 Policy H1, *Increasing housing supply*, and associated Table 4.1, sets out ten-year targets for net housing completions. Bexley’s ten-year target is 6,850 completions, or an annualised average of 685 dwelling completions per year.

Thames Gateway

- 2.15 The London Borough of Bexley is part of the wider Thames Gateway, an area that extends north and south along with River Thames from London into the estuary. The Thames Gateway is identified as a key regeneration opportunity in the London Plan and other strategies, following the 2012 Olympics and the establishment of the Thames Estuary 2050 Growth Commission.

Local context

- 2.16 The South East London Strategic Housing Market Assessment (SHMA) was undertaken by Cobweb Consulting on behalf of the South East London Housing Partnership (published in June 2014), covering the five Boroughs of Bexley, Bromley, Greenwich, Lewisham and Southwark. The South East London SHMA identified a requirement for just under 7,200 dwellings per annum over the 2011-2031 period. However, it also identified a backlog of unmet need for affordable housing in South East London, identified at around 55,500. For Bexley, the SHMA evidenced an annual affordable shortfall of 837 each year, with a delivery of 2 and 3 bedroom affordable dwellings and a tenure split of 66% rented and 34% intermediate tenure.
- 2.17 The Borough of Bexley Local Plan includes the Core Strategy (adopted February 2012) and current policies set out in the Unitary Development Plan (UDP) (adopted 2004 but including Addendums 2007 and 2012).
- 2.18 The Council has started work on the preparation of a new Local Plan that will guide future development in the Borough up to 2040. In Summer 2017 the Council issued a Call for Sites, with the objective of establishing what land is available within the Borough for new development. The next stage of public consultation will relate to the Council's Preferred Approach to Local Plan policies, anticipated later in 2018.
- 2.19 In 2015, the London Borough of Bexley and the GLA published the *Bexley Growth Strategy: Direction of Travel Document*, a joint statement of intent on the process on producing the Growth Strategy and planning framework. This set out that Bexley's Growth Strategy should be a material consideration, informed by the London Plan and informing and influencing the emerging Bexley Local Plan.
- 2.20 The Council adopted the Growth Strategy in December 2017, the first major document in updating the Local Plan documents. The Growth Strategy sets out the Council's strategic vision and objectives for the Borough's future development, seeking a 'positively managed' approach to 'good growth'.
- 2.21 Part III of the Growth Strategy (paragraph 5.2.8) sets out that a trajectory for the housing high growth capacity has been prepared:
- 'Proposed housing growth of up to 31,500 new homes, with a large amount of the potential development not taking place until triggered by the completion of major transport infrastructure...'
- 2.22 The key infrastructure projects that will act as triggers for growth are identified as follows (paragraph 5.3.6):
- the completion of a public transit corridor, in phases, from North Greenwich to Slade Green;
 - the completion of a docklands light rail (DLR) extension from Gallions Reach through Thamesmead to Belvedere;
 - the extension of the Elizabeth Line (Crossrail) east of Abbey Wood towards Ebbsfleet; and
 - the completion of road based river crossings connecting Belvedere with Rainham and Thamesmead with Gallions Reach.

- 2.23 In addition to the Borough-wide priorities, the Growth Strategy has a focus on the main growth areas of Thamesmead, Belvedere, Erith, Slade Green and Crayford, along with Bexleyheath, Sidcup, Welling and Foots Cray. The Growth Strategy sets out the vision and objectives for each of the growth areas.

Concluding comments

- 2.24 The main purpose of this chapter has been to consider the general policy and strategic context within which this research needs to be positioned. The Government has established its housing and planning priorities within the context of local decision-making and accountability, reduced capital expenditure on housing, fundamental changes to welfare, a changing role for social rented housing, and a need for future housing investment to support economic growth.
- 2.25 The importance of having robust and up-to-date information to help inform decision making at local authority level is evermore essential. In a challenging economic climate, this SHMA provides the Council with an excellent range of material to inform the new Local Plan and shape local and sub-regional strategic housing priorities.

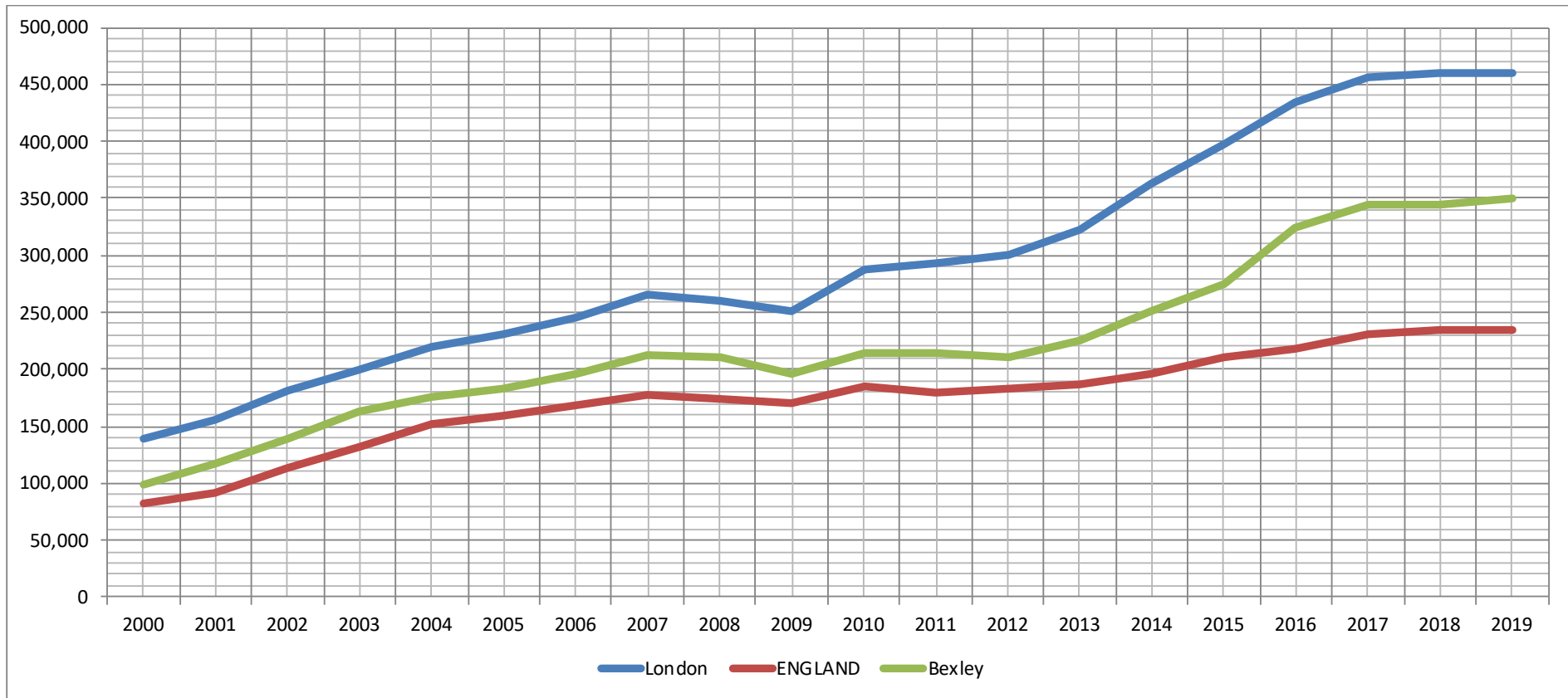
3. Understanding housing market dynamics

- 3.1 The purpose of this chapter is to assess the geographical context of the housing market in the Borough of Bexley and its inter-relationships with other areas. By reviewing house prices, migration and travel to work patterns, a picture of the dynamics of housing market emerges.
- 3.2 This chapter considers house price trends, relative affordability, household migration, travel-to-work patterns and dwelling completions data for the Borough. Qualitative research has been used to more fully understand other factors that are driving the housing market and how they vary across the Borough. This chapter provides a clear overview of the housing market dynamics of the area, providing the key evidence needed to determine the appropriate approach to assessing housing need.

House price trends

- 3.3 Figure 3.1 shows how house prices in the Borough area have changed over the period 2000 to 2019, based on full-year Land Registry price paid data. This is compared with London as a whole (all Borough areas) and England.

Figure 3.1 Median house price trends 2000 to 2017: the Borough of Bexley, London and England



Source: Data produced by Land Registry © Crown copyright 2018

- 3.4 Median house prices in the Borough of Bexley have been consistently lower than those for the London region, but above those for England as a whole. Median house prices in the Borough of Bexley more than doubled in the period 2000-2007, rising from £98,500 in 2000 to £212,000 in 2007. The next five years saw price stagnation, reflecting regional and national trends, with prices fluctuating between £196,000 and £215,000. However, the rate of growth has accelerated since, with the five-year period 2012-2018 seeing a rise from a median price of £210,000 to £345,000. During 2019 the median price increased slightly to £350,000.
- 3.5 Overall, median prices have increased from £98,500 in 2000 to £350,000 in 2019, an increase of 255.3%. Table 3.1 sets out comparative house price change over this period, which indicates that this rate of growth is very similar to that experienced across the London Boroughs as a whole (+233%) and some of the neighbouring local authority areas such as Havering (+227%) and Dartford (+253%), and higher than the growth experienced across the South East region (186%) and England as a whole (187%).

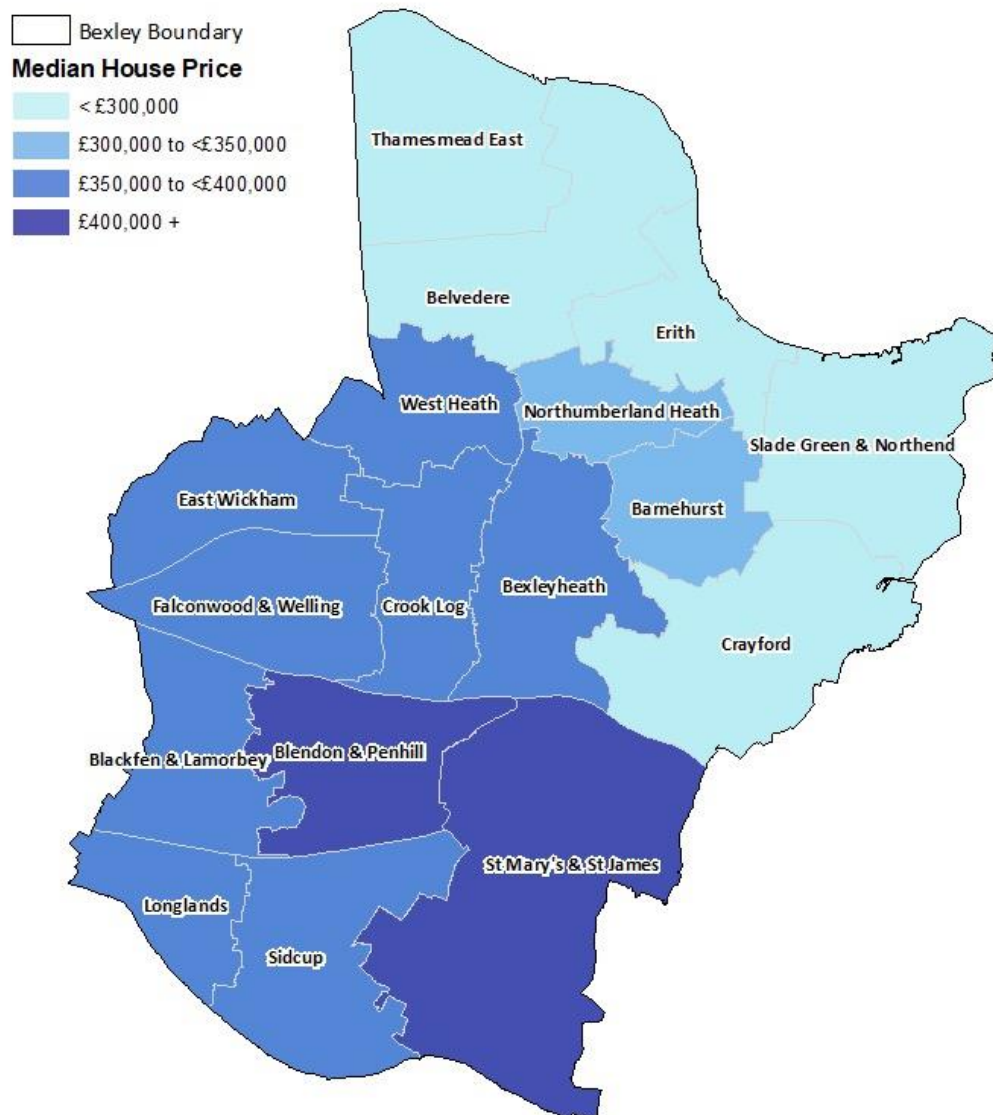
Table 3.1 Comparative house price change 2000-2019 with neighbouring local authority areas, London, the South East and England

Location	Median price (£)		% Change 2000-2019
	2000	2019	
Newham	£91,995	£419,253	355.7
Greenwich	£106,500	£443,500	316.4
Barking and Dagenham	£78,000	£310,000	297.4
Thurrock	£75,000	£280,000	273.3
London	£138,000	£460,000	233.3
Bexley	£98,500	£350,000	255.3
Havering	£110,000	£360,000	227.3
Dartford	£89,000	£315,000	253.9
England	£82,000	£235,000	186.6
South East	£112,000	£320,000	185.7
Sevenoaks	£142,750	£395,000	176.7

Source: Data produced by Land Registry © Crown copyright 2018

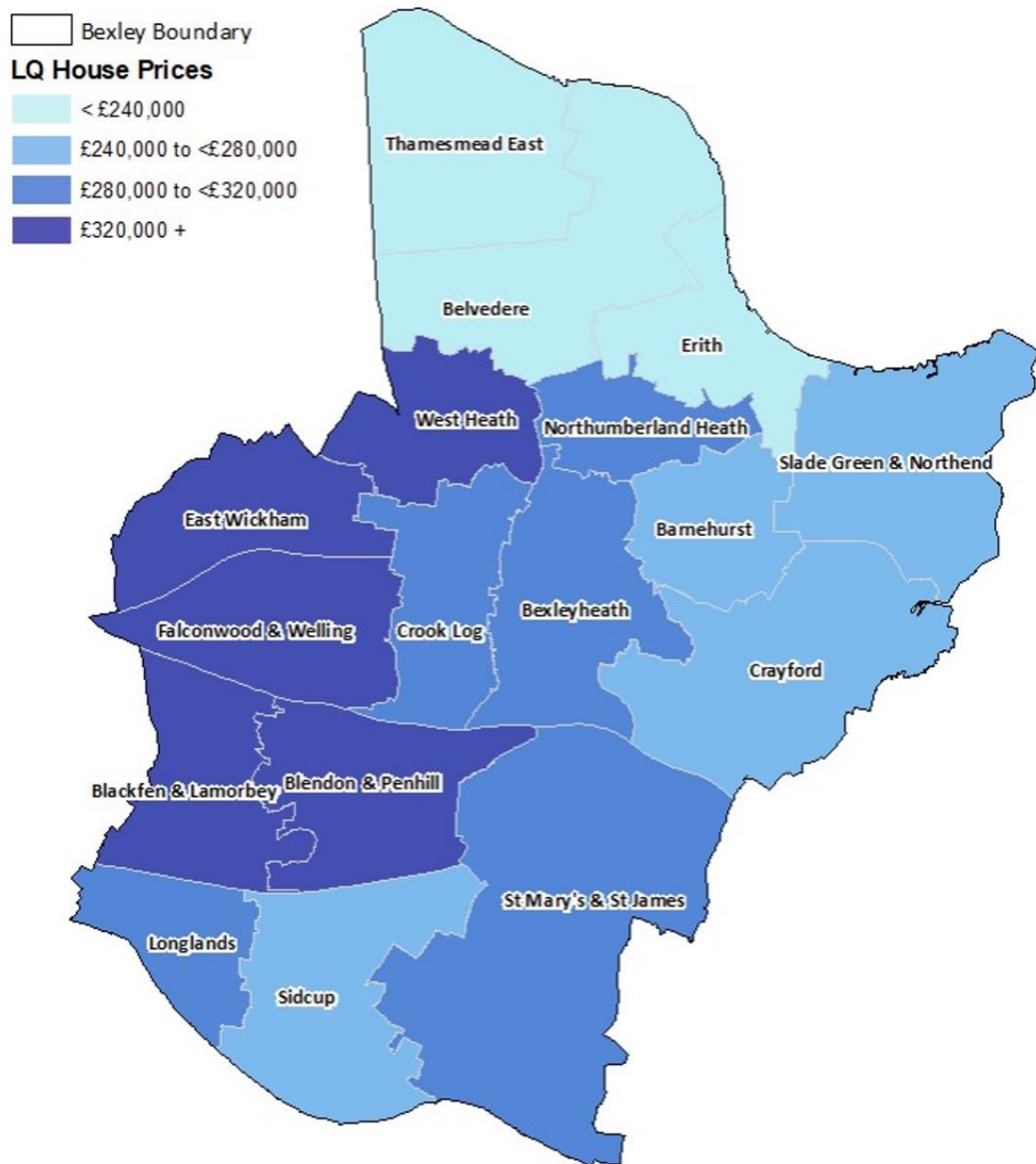
- 3.6 During 2019, median prices across the Borough of Bexley were £350,000 and lower quartile prices were £280,000. The distribution of median and lower quartile house prices during 2019 is illustrated in Maps 3.1 and 3.2. These indicate relatively higher prices in St Marys and St James ward in the south of the Borough and Crook Log in the central area. They also show relatively lower prices in the northern wards.

Map 3.1 Median house prices 2019 by ward



Source: Data produced by Land Registry © Crown copyright 2020

Map 3.2 Lower quartile house prices 2019 by ward



Source: Data produced by and Registry © Crown copyright 2020

Relative affordability

- 3.7 The relative affordability of open market dwellings in the Borough of Bexley is compared with the other local authorities in London and the South East in Tables 3.2 and 3.3. These tables are produced by the MHCLG, based on a ratio of earnings to house prices using Land Registry Price Paid and ONS Annual Survey of Hours and Earnings data.
- 3.8 In terms of relative affordability (ranked based on 2019 least-to-most affordable), the Borough of Bexley is the third most affordable local authority area of the eight local authority areas listed, with a lower quartile house price to income ratio in 2019 of 11.5, i.e. lower quartile house prices are 11.5x lower quartile gross earnings. Comparing lower quartile house prices with earnings in 2019, Bexley was more affordable than Newham, Greenwich, Sevenoaks, Havering and Barking and Dagenham Boroughs. However, it was less affordable than Dartford and Thurrock. The Borough of Bexley has consistently been more affordable than the London region average (13.7x earnings in 2018), but less affordable than the South East region (10.2x) and England (7.3x).

Table 3.2 Relative affordability of lower quartile (LQ) prices by local authority area (residence based)

Area	2016	2017	2018	2019
Newham	13.33	15.34	15.67	14.75
London	13.53	13.95	13.72	13.67
Greenwich	12.75	13.53	12.98	13.37
Sevenoaks	13.37	13.33	14.73	11.97
Havering	10.85	12.46	12.23	12.06
Barking and Dagenham	10.55	12.36	12.16	12.31
Bexley	10.40	11.43	11.86	11.49
Dartford	8.90	11.26	10.51	10.07
South East	9.82	10.30	10.51	10.18
Thurrock	9.23	10.19	10.07	10.13
England	7.16	7.26	7.34	7.27

Sources: ONS Ratio of house price to residence-based earnings

- 3.9 Similarly, in terms of relative affordability based on median prices, Bexley is the fourth most affordable local authority area, with a median income to house price ratio in 2019 of 9.7, as illustrated in Table 3.3. This is again based on Land Registry Price Paid and ONS Annual Survey of Hours and Earnings data.

Table 3.3 Relative affordability of median prices by local authority area (residence based)

Area	2016	2017	2018	2019
Newham	12.24	13.40	13.28	13.01
London	12.91	13.25	13.09	12.77
Greenwich	11.87	12.67	11.95	12.70
Sevenoaks	11.65	11.56	13.10	10.26
Havering	9.78	10.61	10.54	10.79
Bexley	9.44	10.01	10.04	9.68
Barking and Dagenham	9.89	10.00	10.40	10.76
South East	9.43	9.79	9.92	9.74
Thurrock	8.43	9.26	9.26	9.11
Dartford	8.56	9.32	8.91	9.26
England	7.72	7.92	8.04	7.83

Sources: ONS Ratio of house price to residence-based earnings

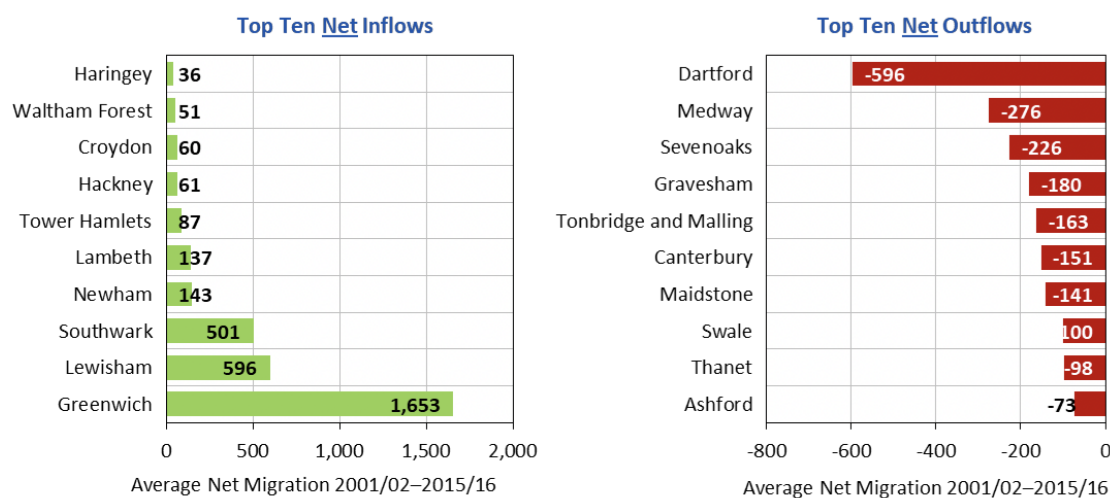
Household migration

- 3.10 Data reported in the 2011 Census suggests that 62.2% of households who moved in the year preceding the Census originated from within Bexley. Table 3.4 summarises the origins of households based on 2011 Census data. Of the 14,933 households who moved into a new residence in Bexley during the year preceding the Census, 18.8% originated from Greenwich, 5.2% from Dartford, 4.2% from Lewisham, 4.1% from Bromley and 2.1% from Southwark.

Table 3.4 Origin of moving households		
Place of Origin	Number	%
Bexley	9,281	62.2
Greenwich	2811	18.8
Dartford	781	5.2
Lewisham	628	4.2
Bromley	615	4.1
Southwark	314	2.1
Sevenoaks	180	1.2
Gravesham	177	1.2
Lambeth	146	1.0
Total	14,933	100.0

Source: 2011 Census

- 3.11 Edge Analytics have provided more up to date migration analysis which shows that over the period 2001/2 to 2015/16, the top inflows have been from Greenwich (1,653 average net inflow), Lewisham (596) and Southwark (501). Top outflows have been to Dartford (596), Medway (276) and Sevenoaks (226). Figure 3.2 summarises the key migration flows relating to Bexley and other districts

Figure 3.2 Key migration flows between Bexley and other districts

Source: Edge Figure 8: Top-10 internal migration net inflows & outflows, average 2001/02–2015/16 (source: ONS)

- 3.12 The 2018 Household Survey identified that around 28.2% of households had moved home in the preceding five years.
- 3.13 Information from the Household Survey relating to households who moved home in the previous five years includes:
- A majority (55.4%) moved from a house, 35.2% from a flat/apartment, 1.7% from a bungalow, 6.0% from a maisonette and 1.8% from another property type;
 - 18.4% moved from a property with one bedroom/bedsit, around 35.2% previously had two bedrooms, 29.8% had three bedrooms, 12.9% from four bedrooms and 3.7% had five or more bedrooms;
 - In terms of tenure, 36.5% of moving households previously lived in an owner-occupied property, 40.5% previously lived in private rented or tied accommodation, around 8.3% had lived in affordable accommodation, 13.1% had been living with family or friends and around 1.7% stated 'other';
 - The three main reasons for moving were wanting larger property or one which was better in some way (22.9%), wanting to buy (18.1%) and forced to move (9.0%).
 - 34.0% said they are planning to move again within the next 5 years, with around 10.1% stating they would like to move but are unable to.
 - Of those planning to move again, over 80% would like to move to a house, with a further 9.5% wanting to move to a flat and around 5% a bungalow.
- 3.14 The 2018 Household Survey found that 21,479 (24.2%) households plan to move in the next five years. A further 7,682 (8.6%) households would like to move but are unable

to. Around 68% of these households said that this is because they cannot afford to move.

3.15 The Household Survey identified the following characteristics relating to those households planning to move in the next five years:

- In terms of the number of bedrooms, around 39.0% of households would like three or more bedrooms and 38.6% would accept three bedrooms as a minimum in their next property;
- 45.1% of households would like a detached house although only 15.4% would accept this type of property, and 9.7% would like some form of terraced house but around 20.0% would accept to move into this type;
- Regarding tenure, households would consider a range of options but 69% stated they were most likely to move into owner occupation, 16.3% affordable rented, 7.6% intermediate tenure and 6.9% private renting.
- The main reasons why households plan to move are wanting larger property or one that is better in some way (35.4%), to move to a better neighbourhood/more pleasant area (13.1%) and wanting to buy (10.1%).

3.16 Table 3.5 sets out the stated first-choice destination of households planning to move in the next five years. The majority of people (51.1%) want to remain living within the Borough of Bexley. Of those planning to move outside of the Borough, 20.1% of households said they would like to move to Kent, 8.9% elsewhere in London (including Greenwich, Bromley and Southwark) and 18.0% elsewhere and outside the UK.

Destination	% stating as first preference
Within the Borough of Bexley	51.1%
Greenwich	2.8%
Bromley	1.8%
Southwark	0.7%
Elsewhere London	3.6%
Kent	20.1%
Elsewhere South East	2.0%
Elsewhere UK	15.6%
Outside UK	2.4%

Source: 2018 Household Survey

Travel to work trends

- 3.17 The 2011 Census provides an analysis of travel to work patterns and the extent to which residents in the Borough of Bexley travel to other areas together with details of how many people commute into the area.
- 3.18 The 2011 Census identified the travel to work patterns of 109,939 working individuals who live in the Borough of Bexley.
- 3.19 Looking only at the workplaces that 1,000+ residents travel to from Bexley provides a base of 86,746, of which:
- 34,539 (39.8%) lived and worked in the Borough of Bexley (including those who work at home);
 - 15.0% commuted into the city of London and Westminster; and
 - 12.5% commuted into nearby Greenwich.
- 3.20 In addition, the 2011 Census reports a base of 62,752 individuals who work in the Borough of Bexley. Looking only at local authority areas with 1,000+ residents who travel into Bexley to work provides a base of 55,164 of whom:
- 34,539 people (62.6%) also live in the Borough of Bexley;
 - 5,816 (10.5%) commute into the Borough from Greenwich; and
 - 5,065 (9.2%) commute from Dartford.

Past trends in housing delivery

- 3.21 Over the past seven years (2012/13 to 2018/19) there has been an average of 506 completions (net) each year across the Borough of Bexley (Table 3.6). This compares with an annualised target over the period of 335 (2012/13 to 2014/15) and a target of 446 (2015/16 to 2018/19). A comparison of annual completions and the annual target is set out in graphical form in Figure 3.3.

Year	Total	Affordable	Market	Policy Target
2012/13	426	30	396	335
2013/14	542	96	446	335
2014/15	807	265	542	335
2015/16	109	-141	250	446
2016/17	816	180	636	446
2017/18	277	0	277	446
2018/19	566	290	276	446
Grand Total (7 years)	3543	720	2823	2789
Annual average (past 7 years)	506	103	403	398

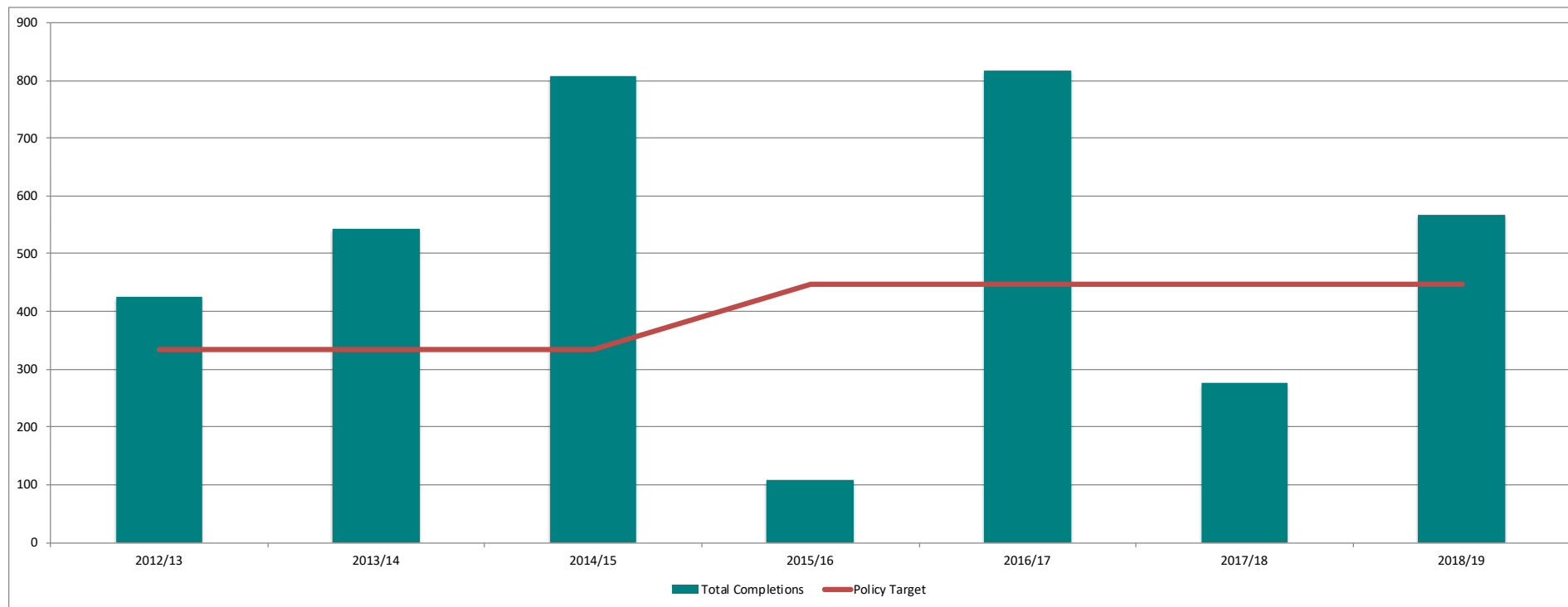
Source: London Development Database; Bexley Annual Monitoring Returns

Notes:

Policy Targets 2003/4 to 2010/11 Policy G6 UDP Adopted 2004; 2011/12 to 2014/15 London Plan target 2011 to 2021; 2015/16 to 2016/17 London Plan 2016

An alternative number of affordable completions 2014/15 is reported in the London Plan AMR (265)

Figure 3.3 Dwelling completions compared with the annual target

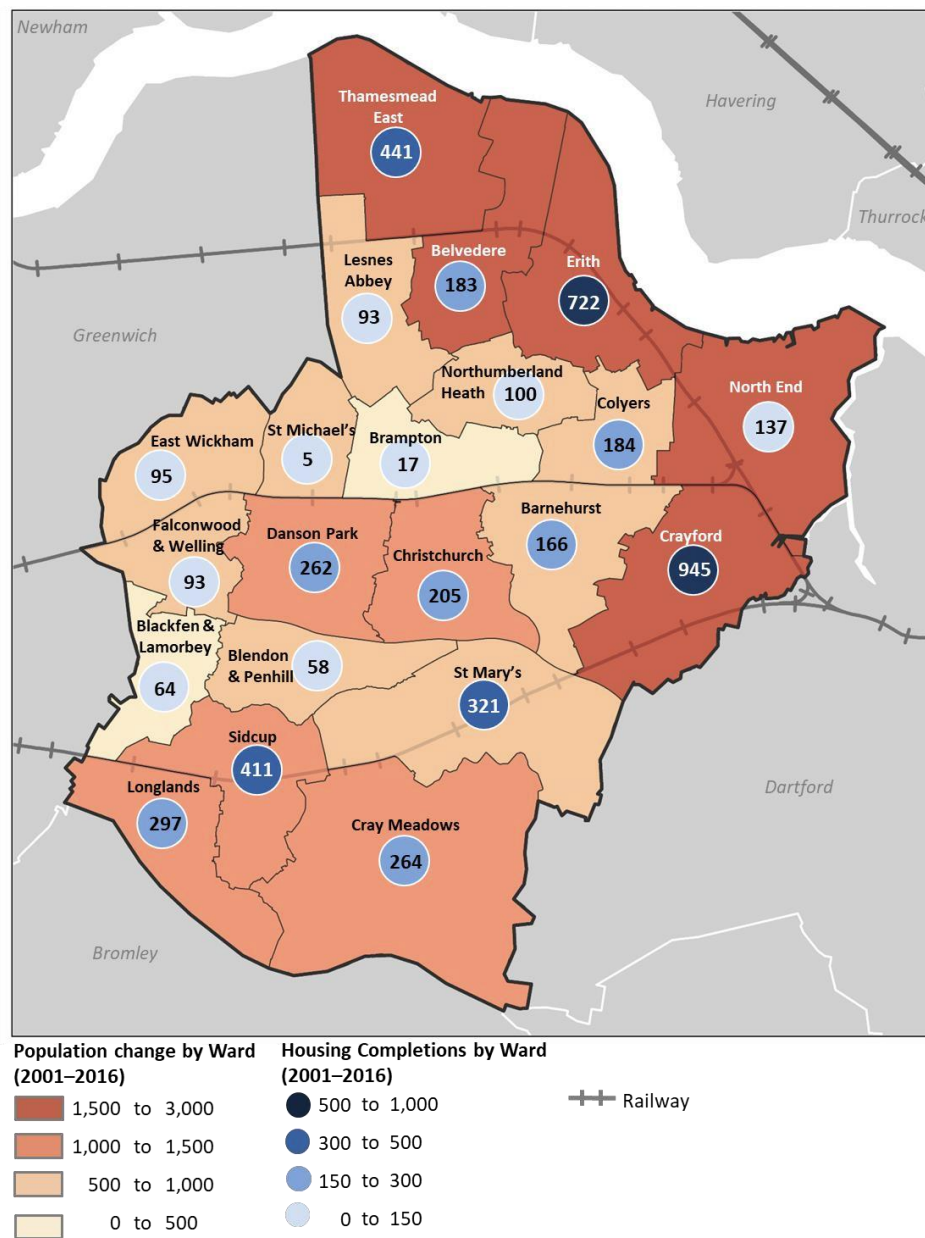


Source: Bexley and London Plan Annual Monitoring Reports

Impact of newbuild on ward-level population change

- 3.22 Edge Analytics have considered the impact of housing completions on population change over the period 2001/2 to 2015/16 and this is illustrated in Map 3.3. The components of population change by ward are shown in Figure 3.3. The rate of population and housing growth has not been uniform. Highest levels of population growth have been in Belvedere, North End, Erith, Crayford and Thamesmead East, with the latter three also having the highest net completions in the Borough. These five areas are also identified as ‘Opportunity Areas’ in the Bexley Growth Strategy.
- 3.23 Population growth has been lowest in Brampton and Blackfen & Lamorbey but this corresponds with a relatively small net gain in housing completions. Sidcup and St. Mary’s have experienced relatively high net housing completions since 2000/01 but this is not reflected in the estimated population change.

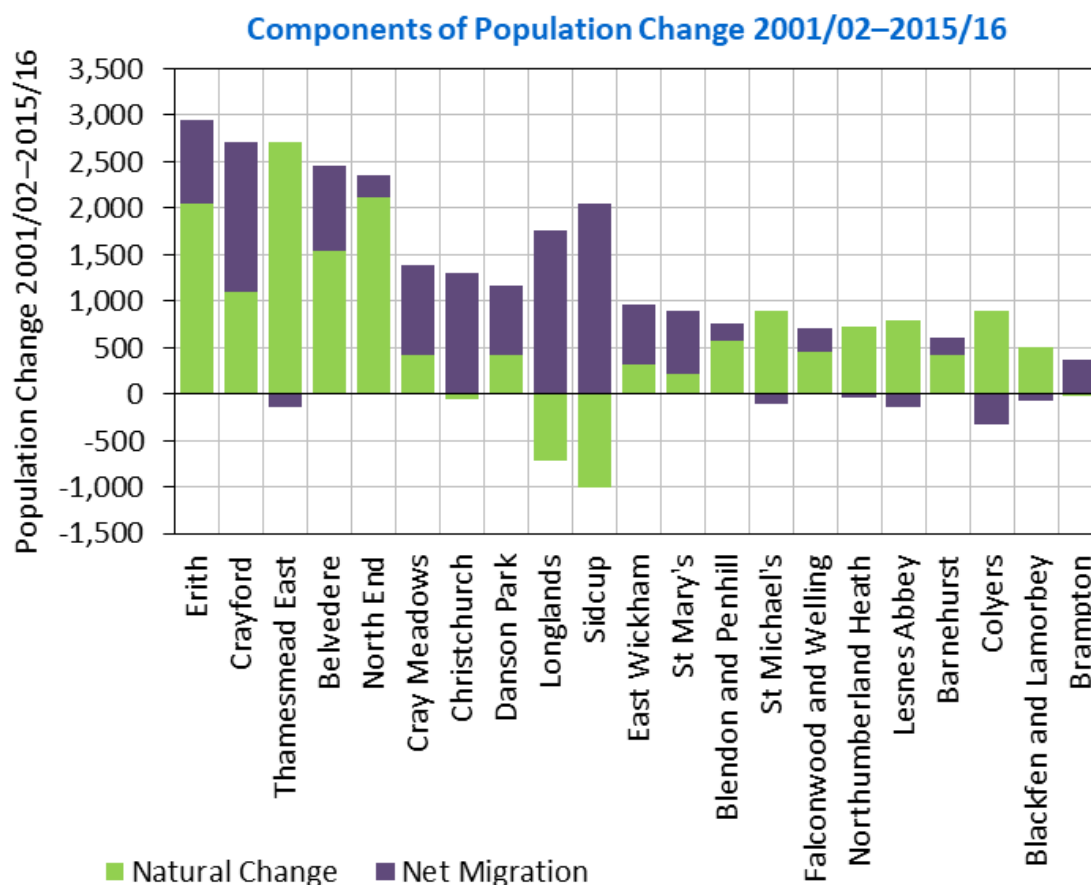
Map 3.3 Bexley ward-level population change and housing completions 2001/2 to 2015/16



Source: Edge Analytics Figure 13 (note based on 2011 ward boundaries)

- 3.24 As shown in Figure 3.4, natural change has contributed to population growth across most wards with the exception of Christchurch, Longlands and Sidcup. There has been a small net outmigration across 6 wards. Although Thamesmead East shows a net outflow, large net inflows in 2001/2 and 2010/11 corresponded with two large net completions (+208 and +211 respectively).

Figure 3.4 Components of population change at ward level 2001/2 to 2015/16



Source: Edge Analytics Figure 14 (note based on 2011 ward boundaries)

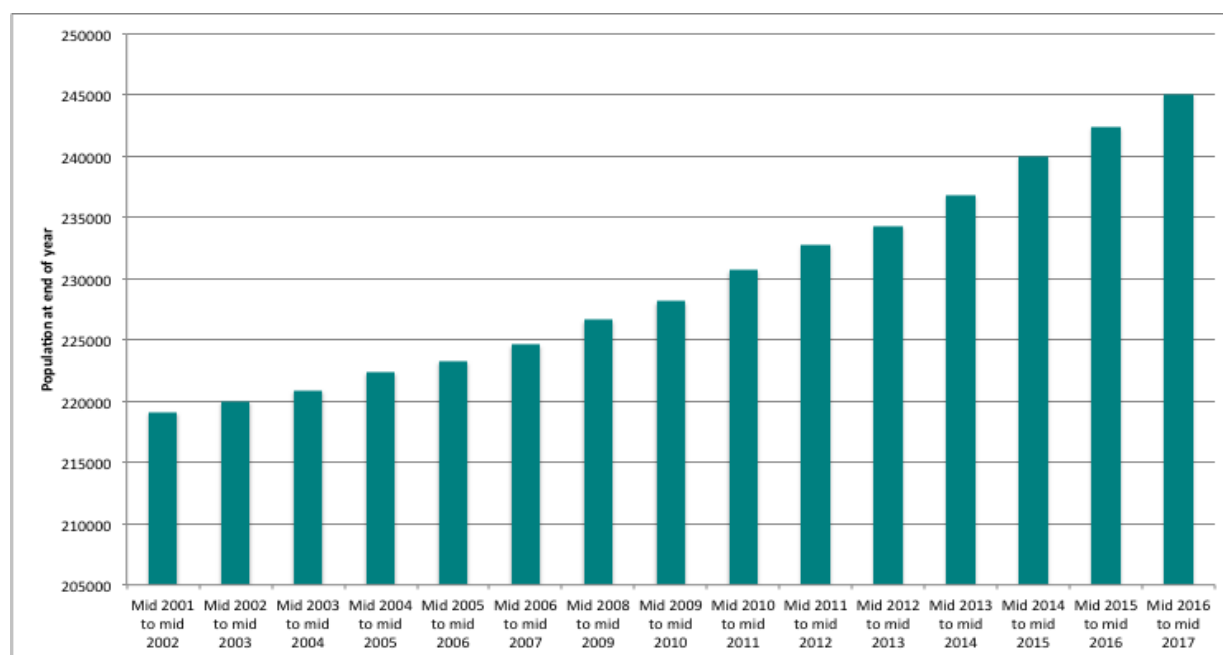
Economic data

- 3.25 The following data provides a broad overview of the economic landscape of the Borough:
- 66.9% of Household Reference People are economically active and are in employment according to the 2018 Household Survey; a further 21.6% are retired; 4.7% are either looking after the home or provide full-time care; 4.3% are permanently sick/disabled; 2.1% are unemployed and available for work and 0.4% are in full-time education/training;

- According to the 2011 Census, 39.8% of residents in employment work in the Borough of Bexley. However, of the people who work in the Borough, 62.6% also live in the Borough;
- According to the Office for National Statistics (ONS) Annual Survey of Hours and Earnings, lower quartile earnings in 2017 across the Borough of Bexley were £23,614 each year, which compares with £26,000 for the Inner London region and £23,901 for the outer London Region. The Lower Quartile earnings for England were £20,667;
- Median incomes in 2017 were £33,353, compared with regional medians of £36,129 and £33,735 for Inner and Outer London respectively and a national median of £29,085; and
- In terms of income, the 2018 Household Survey identified that across the Borough 25.4% of households receive less than £18,200 gross per year, 48.6% receive between £18,201 and £49,400 per year, 21.3% receive between £49,401 and £101,400 per year and 4.7% receive at least £101,401 per year.

Historic demographic trends

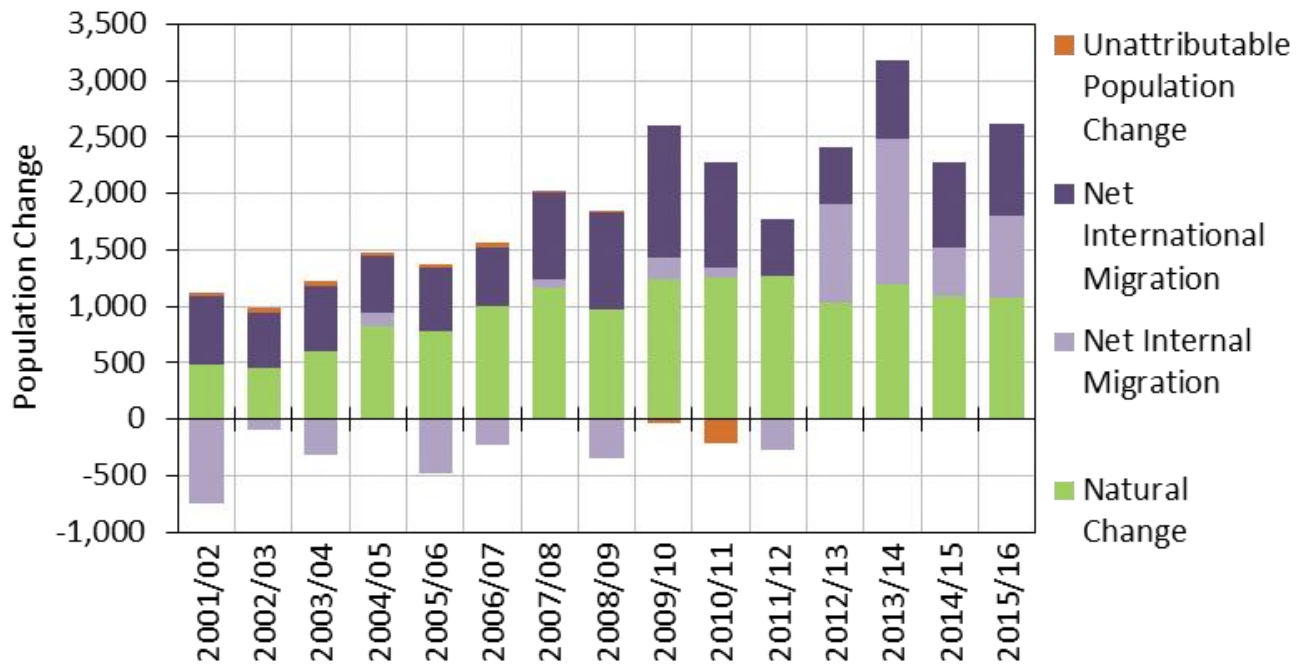
- 3.26 Figure 3.5 considers how the population of Bexley has changed over the period 2001 to 2017 using official ONS population data. Over this period, the population has increased 11.9% or by around 26,000. As reported by Edge Analytics, the range of population growth has been closely aligned to the national average (11.8%) but lower than the South East London average (17.9%) and Greater London (20%) averages.

Figure 3.5 Population change in Bexley 2001 to 2017

Source: ONS Mid-year estimates

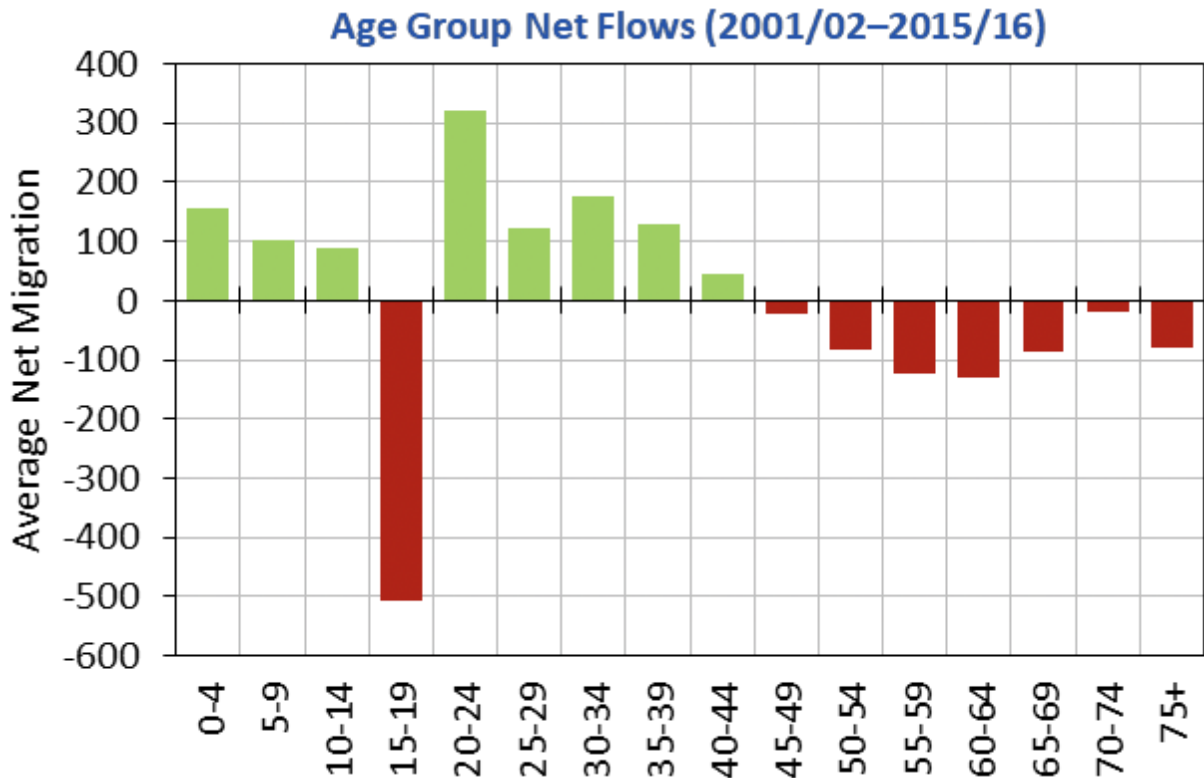
- 3.27 Figure 3.6 considers the components of population change 2001-2016 and shows the relative influence of natural change, net internal migration and net international migration on annual population change. This shows how natural change (births over deaths) has become an increasingly important component of change and the number of births has exceeded the number of deaths in all years. Internal net-migration has fluctuated over the period, having a small varied impact to 2011/12 (averaging -180) but strong net in-flows have been reported over the period 2012/13 to 2015/16 (averaging +824). The Edge Analytics report provides details of migration flows between Bexley and surrounding local authorities. Key net inflows are from Greenwich, Lewisham and Southwark (and the level of net inflows have been increasing over the last four years to 2015/16). Key net outflows (which have increased in recent years) are to Dartford, Medway and Sevenoaks; net outflows to the three London boroughs of Greenwich, Lewisham and Southwark have been relatively stable over the period 2001/2 to 2015/16.
- 3.28 Further analysis of the age profile reveals that Bexley has experienced a net inflow in all younger (0-44) age groups (except 15-19 which is likely to be associated with the student population migrating out of Bexley for higher education) and return flows are experienced across the 20-24 and 25-29 age groups (Figure 3.7). Net outflows are recorded in 45+ age groups, likely linked to the out-migration flows to the South East region.

Figure 3.6 Components of population change in Bexley 2001 to 2016



Source Edge Analytics Figure 3 based on ONS data

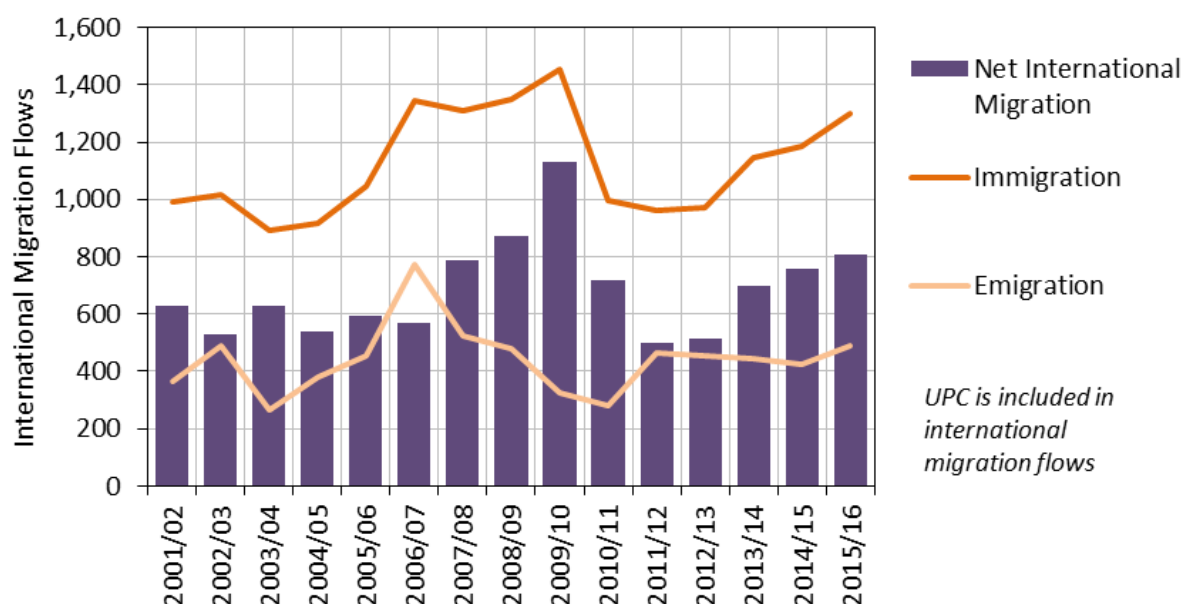
Figure 3.7 Bexley internal migration age profile 2001/2 to 2015/16



Source : Edge Analytics Figure 10 based on ONS data

- 3.29 The role of international migration has resulted in net population growth each year since 2001 and has remained an important driver in recent years. Figure 3.8 considers the level of immigration and emigration over the period 2001/2 to 2015/16 and the net impact on population change. Edge Analytics reports that the impact of increasing immigration combined with a fall in emigration between 2007/8 and 2009/10 resulted in a sharp increase in net international migration flows to Bexley, followed by a decrease in the subsequent year as a result of a fall in immigration. Immigration has since increased whilst emigration flows have remained relatively stable.
- 3.30 Analysis of National Insurance Number (NINo) statistics presented by Edge Analytics reveals that migrants from Nigeria, India and Poland have been the dominant component of NINo registrations; although since 2012 the numbers from Nigeria have reduced and there has been an increase in migrant workers from Poland and a sharp rise in Romanian and Bulgarian workers.

Figure 3.8 Bexley international migration flows 2001/2 to 2015/16



Source : Edge Analytics Figure 4 based on ONS data

A qualitative perspective on housing market dynamics and drivers

- 3.31 Previous sections of this report have focused on describing the policy context and the widely accepted 'big picture' quantitative indicators such as price and affordability trends and flows of people. However, the price and rental Maps 3.1 and 3.2 illustrate that housing costs vary considerably across the Borough. An understanding of why price and affordability vary across Bexley is crucial. The following qualitative research is designed to explain this at a local level and add context to the analysis of Bexley's sub areas in later chapters of the report.

Key qualitative finding

3.32 Interviews with estate agents and observations revealed that:

- The character and price of the local housing supply is closely related to road and rail transport links in the following groupings:
 - Abbey Wood, Belvedere and Erith;
 - Welling and Bexleyheath;
 - Bexley, Crayford and Sidcup;
- Whilst all of these areas have a mixed private sector and public sector housing stock their character is defined by the age and style of large scale period residential development;
- Abbey Wood, Belvedere and Erith to the north of the Borough are typified by older terraced housing reflecting growth as a London residential area later in the 19th Century, however this differs from western Thamesmead which is a 1960's 'new town';
- Welling and Bexleyheath, are largely sub-urban in nature being densely developed and populated to house London's growth across the 20th Century;
- Bexley, Crayford and Sidcup have a more diverse role reflecting their origins within the county of Kent;
- Local market suburban housing markets are driven largely by employment within the city of London and more recently the Crossrail development terminating at Abbey Wood station;
- Supply from re-sale and re-let market housing is currently constrained because of uncertainty arising from the Brexit process;
- There were currently low volumes of new build housing on sale though two large sites were under construction. It was evident that local housebuilders were building on small sites and individual plots. We noted several affordable developments under construction.

Introduction

3.33 The following information has been obtained from interviews with estate and letting agents and from our observations when visiting the Borough. Our aim was to get a better understanding of housing market dynamics and the geography of sub markets. We have reported agent views and perceptions as stated by them.

3.34 All re-sale agents stressed that supply was down mostly because of the economic uncertainty associated with Brexit. As a result, houses coming onto the market sold quickly and prices remained strong due to excess demand.

3.35 We came across little market new build activity on any scale and we are therefore unable to achieve any information regarding the market for new build housing. Groundwork had commended on a large central site in Bexleyheath, but work was not

sufficiently advanced for a sales office to be established. We observed a significant amount of affordable housing under construction. We also observed recently completed construction on a significant scale in all parts of the Borough.

Thamesmead

- 3.36 The Thamesmead area within Bexley is noted for its bold, medium and high rise architecture, commissioned as a new town in the 1960s and mostly housing social tenants. More recently, the area to the east has been developed as low rise traditional housing with a more diverse mix of tenure. Extensive regeneration is also planned for the area as the area is a Housing Zone in the Growth Strategy.

Agents told us that the whole area is currently of little interest to London city professionals. Instead the area is home to significant communities of Asian and African communities and occupancy is managed by social and private landlords. Rents and prices are generally lower than other parts of the Borough.

Abbey Wood, Belvedere and Erith

- 3.37 Abbey Wood, Belvedere and Erith to the north of the Borough, are typified by older terraced housing reflecting growth as a London residential area later in the 19th Century. They are connected by the northern-most rail route running east to west south of the River Thames.
- 3.38 Agents told us that prices rose quickly once plans were announced to link Abbey Wood to the Crossrail system and demand for housing in this area has been sustained ever since. We were told that dwellings with short leases were becoming a problem as lenders would not lend on short lease property. Agents said that the local gap is 3-bedroom housing that are affordable to local growing families and Erith is a popular choice for these households as other areas of Bexley are more expensive. The area generally houses large proportions of incomers – up to 50% of sales and rentals, from elsewhere in London. The rental gap is two-bedroom terraced homes due to excessive demand from tenants of flats who find them unsuitable for children.
- 3.39 Agents in each town told us that prices were lower than the sub-urban areas of Bexleyheath and Welling. At Erith new build affordable housing and apartments were apparent on a significant scale.

Welling and Bexleyheath

- 3.40 Welling and Bexleyheath, are largely sub-urban in nature being densely developed and populated to house London's growth across the 20th Century. They are connected by the A207 and a railway line that connects to London Bridge via Eltham and Lewisham.
- 3.41 The major house type across both areas are semi-detached and detached family homes. These were mostly developed in the 20th century inter war years. Welling and Bexleyheath have significant retail, leisure and commercial services, however the greater part of the area is formed of a series of housing developments with small local service centres – small shopping parades and convenience stores. Agents had an impressive knowledge of the characteristics of individual housing developments, many

being able to name the 1930's developer and how the house types differed between developments. A key distinguishing characteristic affecting house price is whether the gap between homes is sufficient to allow extensions to the home whilst retaining car parking space. Agents explained that market demand was driven by London families wishing to live in a sub-urban rather than an urban environment and it was important that they could accommodate growing families. They would also seek to customise the appearance of their homes. 2-bedroom homes are in short supply to provide less expensive accommodation to new households than the 3-bedroom type that forms the predominant supply. Detached homes are sought after and attract a premium price.

- 3.42 The area remains attractive to east London and inner London based households who take around 40% of both resale and rental vacancies. We were told that interest from investors remains strong when a house is for sale needing renovation. These vacancies tend to arise from older people as they pass away or relocate to the coast.

Bexley, Crayford and Sidcup

- 3.43 Bexley, Crayford and Sidcup have a more diverse role reflecting their origins within the county of Kent. They are older towns that were not developed primarily as sub-urban development. It is clear that there has been recent and current investment in retail parks and other facilities. They are connected by the southern-most east-west rail connection to London Bridge within the Borough.
- 3.44 Sidcup is the most southernly town to the south of the Borough. Its character differs from the suburban core of the Borough with a more diverse housing stock. Agents showed us examples of premium detached homes with grounds not found in other parts of the Borough. We were told that the rail journey to central London took 40 minutes and the town would attract incomers due to more affordable prices and a good quality of life that compensated for the longer travel time, which included the catchment area of a grammar school. Resale agents highlighted the quality of local primary schools as being a key factor attracting people to the area with younger families and retaining them. We were told it was difficult for first time buyers to access the market as entry level prices were around £350,000, although in reality many first time buyers received parental help with deposits.
- 3.45 There was a gap in the market for 3-bedroom semi-detached houses at up to the £450,000 price point. These were sought after by first time movers with growing families both local households and incomers to the area. We were told that households would often extend 3-bedroom homes where 4 and 5-bedroom homes could not be afforded. This affected supply of 3-bedroom homes as they were either being converted, or households were reluctant to move from them.
- 3.46 Agents stated that older people tended to stay put further restricting supply of family housing. We were told that some would re-locate to areas of the south coast affordable to them, but this was for a minority of residents.
- 3.47 Most lettings occurred to local households. Rental specialists also highlighted a gap of 3-bedroom homes especially those with off street parking. Investors tended to have more 1 and 2-bedroom homes in their portfolio due to a more favourable return on

investment. We were told that the overall level of demand for rented housing was growing and rents were rising as a consequence. Agents told us that lettings to households in receipt of housing benefit were rare. We were told that there had been a drop in investor activity and as a consequence more property was being acquired by first time buyers.

The spare room market

- 3.48 One agent referred to room letting by landlords. We investigated this via the www.SpareRoom.com portal. Other similar portals carried the same vacancies so we have based our analysis on this portal only as it is one of the larger ones.
- 3.49 We have noticed over several years that the spare room market has changed from mostly individuals letting spare rooms in their home, which attracts a tax break, to landlords offering rooms in rented housing. Some will be self-contained, others will share facilities. Also in the mix, are short and longer term lettings, week day lettings, whole house shares etc.
- 3.50 There were around 400 vacancies advertised as at August 2018 which is lower than most London Boroughs. Most were situated in Thamesmead however we noted that the boundary drawn by the company included Abbey Wood. We believe that the rail link is a key factor driving this market.
- 3.51 There were relatively few vacancies in the south of the Borough especially Sidcup and Bexley.

Stakeholder views on market drivers

- 3.52 Stakeholders responding to the online survey were asked to identify what they perceive to be the main drivers of housing demand in Bexley. Drivers identified included:
- Relative affordability, with Bexley being considered good value for money compared with other London Boroughs;
 - Transport links and accessibility, with quick travel into London;
 - Population growth, with growing demand; and
 - A historic shortfall in housebuilding.

Concluding comments

- 3.53 The purpose of this chapter has been to consider the general housing market context of the Borough of Bexley and its inter-relationships with other areas. By reviewing house prices, relative affordability, migration, travel to work patterns and dwelling completions, a picture of the market dynamics of the Borough emerges.
- 3.54 House prices in Bexley remain lower than those for London as a whole. In 2019, the median house price in Bexley was lower than that for the London Boroughs of Greenwich and Havering and the district of Sevenoaks (Kent); however, it was higher

than the median price in Barking and Dagenham, Dartford and Thurrock. Relative affordability, taking account of average earnings, shows a similar trend. Bexley is more affordable than the London-wide average and all of the local London Boroughs except for Barking and Dagenham. However, it is less affordable than Thurrock, Dartford and the South East region.

- 3.55 2011 Census migration data indicates a significant number of local moves. Likewise, the 2018 Household Survey found that of those households planning to move in the next five years, around one-half (51.1%) want to remain living within the Borough of Bexley.
- 3.56 In terms of travel-to-work patterns, the 2011 Census indicates that 39.8% of those residents of the Borough who are employed work within the Borough area, including working from home. Around 60% of the employed population commute out of the Borough to their place of work. By contrast, of the individuals who work in the Borough, 62.6% also live within Bexley. Out-commuting is therefore considerably higher than in-commuting.
- 3.57 A qualitative assessment of the overall housing market breaks the Borough down into four distinctive constituent areas: Thamesmead; Abbey Wood, Belvedere and Erith; Bexleyheath and Welling; and Bexley, Crayford and Sidcup.

4. Housing stock review

- 4.1 The purpose of this chapter is to explore the characteristics of the Borough of Bexley and its housing stock, focusing on the current stock profile, condition and tenure characteristics. This includes a detailed analysis of the major tenures: owner occupation, the private rented sector and affordable accommodation.

Estimates of current dwellings in terms of size, type, condition, tenure

- 4.2 The most recent data available from various sources relating to dwelling stock and households is reported in Table 4.1.

Data source	Total Dwellings	Source
2017 Valuation Office Agency	97,850	VOA Table CTSOP1.0
2018 Valuation Office Agency	98,510	VOA Table CTSOP1.0
2019 Valuation Office Agency	98,810	VOA Table CTSOP1.0
2017 MHCLG Dwelling Stock Estimates	97,630	MHCLG Live Tables on Dwelling Stock Table 100
2018 MHCLG Dwelling Stock Estimates	97,910	MHCLG Live Tables on Dwelling Stock Table 100
2019 MHCLG Dwelling Stock Estimates	98,391	MHCLG Live Tables on Dwelling Stock Table 100
2018 Council Tax	98,007	Council
Data source	Total Households	Source
2018 Council Tax (est.)	97,764	Council
2014-based DCLG Household Projections 2018 figure	100,338	MHCLG
2016-based DCLG Household Projections 2018 figure	98,701	MHCLG
2016-based GLA Household Projections 2018 figure (Central Scenario)	100,038	GLA
GLA 2016-based Housing-Linked	98,911	GLA

- 4.3 Council Tax data 2018 reports a total of 98,007 dwellings and 97,764 households across the Borough and this latter figure is taken as the total number of households for the purposes of the Household Survey analysis. This may be a slight under-estimate in the number of households based on other sources, but the principle of survey analysis

is to consider patterns and processes in household dynamics and their relationship with the housing market in general. This assumption is therefore reasonable and proportionate.

- 4.4 Baseline dwelling and household statistics for each of the wards is set out in Table 4.2.

Ward	Total Dwellings	Total Households
Barnehurst Ward	4,576	4,569
Belvedere Ward	7,165	7,001
Bexleyheath Ward	6,227	6,546
Blackfen & Lamorbey Ward	6,419	6,449
Blendon & Penhill Ward	6,169	6,193
Crayford Ward	6,748	6,662
Crook Log Ward	6,335	6,363
East Wickham Ward	6,188	6,148
Erith Ward	4,507	4,505
Falconwood & Welling Ward	6,240	6,507
Longlands Ward	4,303	4,310
Northumberland Heath Ward	4,476	4,187
Sidcup Ward	6,785	6,863
Slade Green & Northend Ward	5,093	4,866
St Mary's & St James Ward	4,552	4,545
Thamesmead East Ward	6,162	6,003
West Heath Ward	6,061	6,047
Total	98,006	97,764

Source: 2018 Council Tax

- 4.5 According to 2019 MHCLG dwelling stock statistics, there were 1,668 vacant dwellings (representing 1.7% of the total dwelling stock of 98,391) and 645 long-term vacant (0.7% of dwelling stock) across the borough. This compares with national rates of 2.7% (all vacants) and 0.9% (long-term vacants) in 2019. The vacancy rate in the Borough is below the 'transactional vacancy level' of 3%, which represents the proportion of stock which would normally be expected to be vacant to allow movement within the market. This is a reflection of the high demand for accommodation in the Borough.

Property size and type

- 4.6 Based on the 2018 Household Survey, the vast majority (70.3%) of occupied properties are houses (of which 5.8% are detached, 41.9% are semi-detached and 22.5% are terraced/town houses), 18.6% are flats/apartments, 5.7% are maisonettes, 4.9% are bungalows and 0.5% are other types of property including park homes/caravans.
- 4.7 Of all occupied properties, 11.2% have one bedroom/bedsit/studio, 24.9% have two bedrooms, 44.0% have three bedrooms, 16.4% have four bedrooms and 3.5% have five or more bedrooms.
- 4.8 Table 4.3 shows property type and size information for the Borough as a whole, based on the findings of the Household Survey.

Property Type	No. Bedrooms (Table %)					Total
	One/ bedsit	Two	Three	Four	Five or more	
Detached house	0.0%	0.3%	1.8%	2.5%	1.1%	5.8%
Semi-detached house	0.2%	3.4%	25.0%	11.1%	2.1%	41.9%
Terraced house / town house	0.3%	5.7%	14.2%	2.3%	0.2%	22.5%
Bungalow	0.4%	2.7%	1.5%	0.2%	0.1%	4.9%
Maisonette	0.6%	4.3%	0.6%	0.1%	0.0%	5.7%
Flat / apartment	9.3%	8.4%	0.7%	0.2%	0.0%	18.6%
Other	0.4%	0.1%	0.1%	0.0%	0.0%	0.5%
Total	11.2%	24.9%	44.0%	16.4%	3.5%	100.0%
<i>Base (Valid response)</i>	10,764	24,125	42,509	15,899	3,400	96,697

Source: 2018 Household Survey

- 4.9 Table 4.4 compares the occupied dwelling stock profile with the 2017 Valuation Office Agency data. The main variation is higher proportions of households living in four bedroom dwellings were represented in the Household Survey and fewer households living in three bedroom dwellings.

Dwelling type/size	2017 VOA	2018 Survey
1/2 Bed House	12.0	10.0
3 Bed House	47.0	41.3
4 Bed House	10.4	19.4
1 Bed Flat	9.6	9.9
2 Bed Flat	13.3	12.8
3+ Bed Flat	1.8	1.7
1 Bed Bungalow	0.4	0.4
2 Bed Bungalow	3.5	2.7
3+ Bed Bungalow	2.1	1.8
Total	100.0	100.0
Base	97150	96179

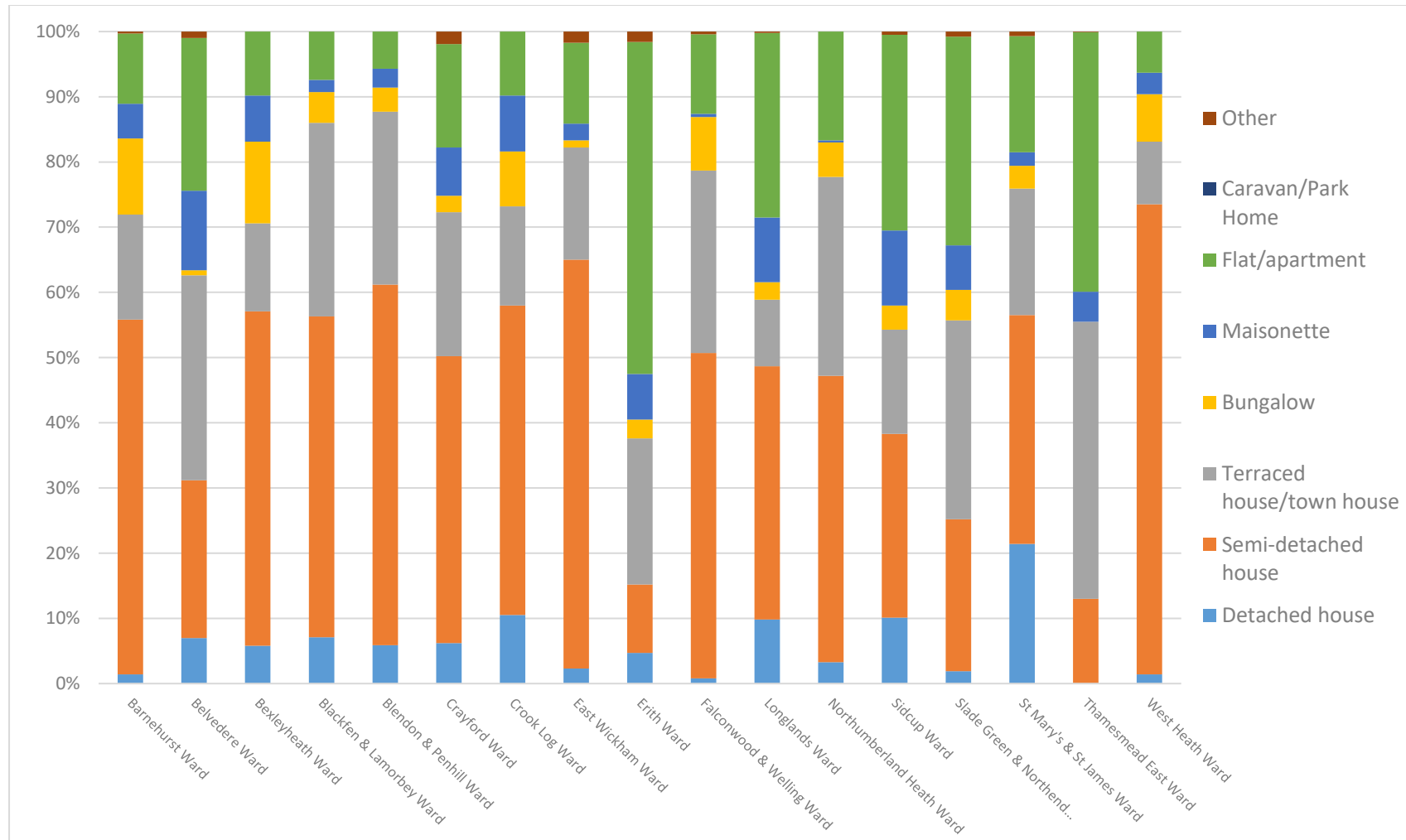
Source: 2018 Household Survey; 2017 VOA

- 4.10 How property type varies by the ward areas is set out in Table 4.5 and Figure 4.1 and 4.2 using 2018 Household Survey evidence. Wards with significantly above-average concentrations of particular property types are highlighted in Table 4.5. Across the whole Borough area, 41.6% of dwelling stock is semi-detached; this rises to 72.1% of stock in West Heath ward. A further 22.4% of the housing in Bexley is terraced or town houses, but in Thamesmead East this figure is 42.5%. While only 5.8% of the Borough stock is detached housing, the St Marys & St James ward has 21.4% detached dwellings. Flats/apartments account for 18.5% of dwellings across the Borough of Bexley, with a high of 50.9% in Erith ward. By comparison, 5.6% of Borough stock is maisonettes and 4.9% is bungalow dwellings.
- 4.11 Figure 4.2 shows variations in number of bedrooms across the ward areas and Bexley as a whole (final bar). This shows a high proportion of larger properties with four or more bedrooms in Blendon & Penhill (34.1%) and St Marys & St James (33.0%) wards. A high proportion of smaller (one and two bedroom) properties are seen in Erith (65.9%) and Belvedere (50.8%) wards. The highest proportions of three-bedroom dwellings are found in West Heath (61.3%) and Crayford (55.2%) wards.

Ward	Detached house	Semi-detached house	Terraced/ town house	Bungalow	Maisonette	Flat/ Apartment	Other	Base
Barnehurst Ward	1.4%	54.5%	16.1%	11.7%	5.3%	10.8%	0.3%	4,532
Belvedere Ward	7.0%	24.2%	31.4%	0.8%	12.2%	23.4%	1.0%	7,001
Bexleyheath Ward	5.8%	51.3%	13.5%	12.5%	7.1%	9.8%	0.0%	6,546
Blackfen & Lamorbey Ward	7.1%	49.2%	29.7%	4.7%	1.9%	7.4%	0.0%	6,418
Blendon & Penhill Ward	5.9%	55.3%	26.5%	3.7%	2.9%	5.7%	0.0%	6,193
Crayford Ward	6.2%	44.0%	22.1%	2.5%	7.4%	15.9%	1.9%	6,545
Crook Log Ward	10.5%	47.5%	15.2%	8.4%	8.6%	9.8%	0.0%	6,363
East Wickham Ward	2.3%	62.7%	17.2%	1.1%	2.6%	12.4%	1.7%	5,992
Erith Ward	4.7%	10.5%	22.4%	2.9%	7.0%	50.9%	1.6%	4,380
Falconwood & Welling Ward	0.8%	49.9%	28.0%	8.2%	0.5%	12.2%	0.4%	6,507
Longlands Ward	9.8%	38.8%	10.2%	2.7%	9.9%	28.3%	0.2%	4,260
Northumberland Heath Ward	3.3%	43.9%	30.5%	5.3%	0.3%	16.7%	0.0%	4,131
Sidcup Ward	10.1%	28.2%	16.0%	3.7%	11.5%	30.0%	0.5%	6,800
Slade Green & Northend Ward	1.9%	23.3%	30.5%	4.7%	6.8%	32.0%	0.8%	4,803
St Mary's & St James Ward	21.4%	35.1%	19.4%	3.5%	2.1%	17.8%	0.7%	4,535
Thamesmead East Ward	0.0%	13.0%	42.5%	0.0%	4.6%	39.8%	0.1%	6,003
West Heath Ward	1.4%	72.1%	9.6%	7.3%	3.3%	6.3%	0.0%	6,047
Bexley Total	5.8%	41.6%	22.4%	4.9%	5.6%	18.5%	0.5%	97,055

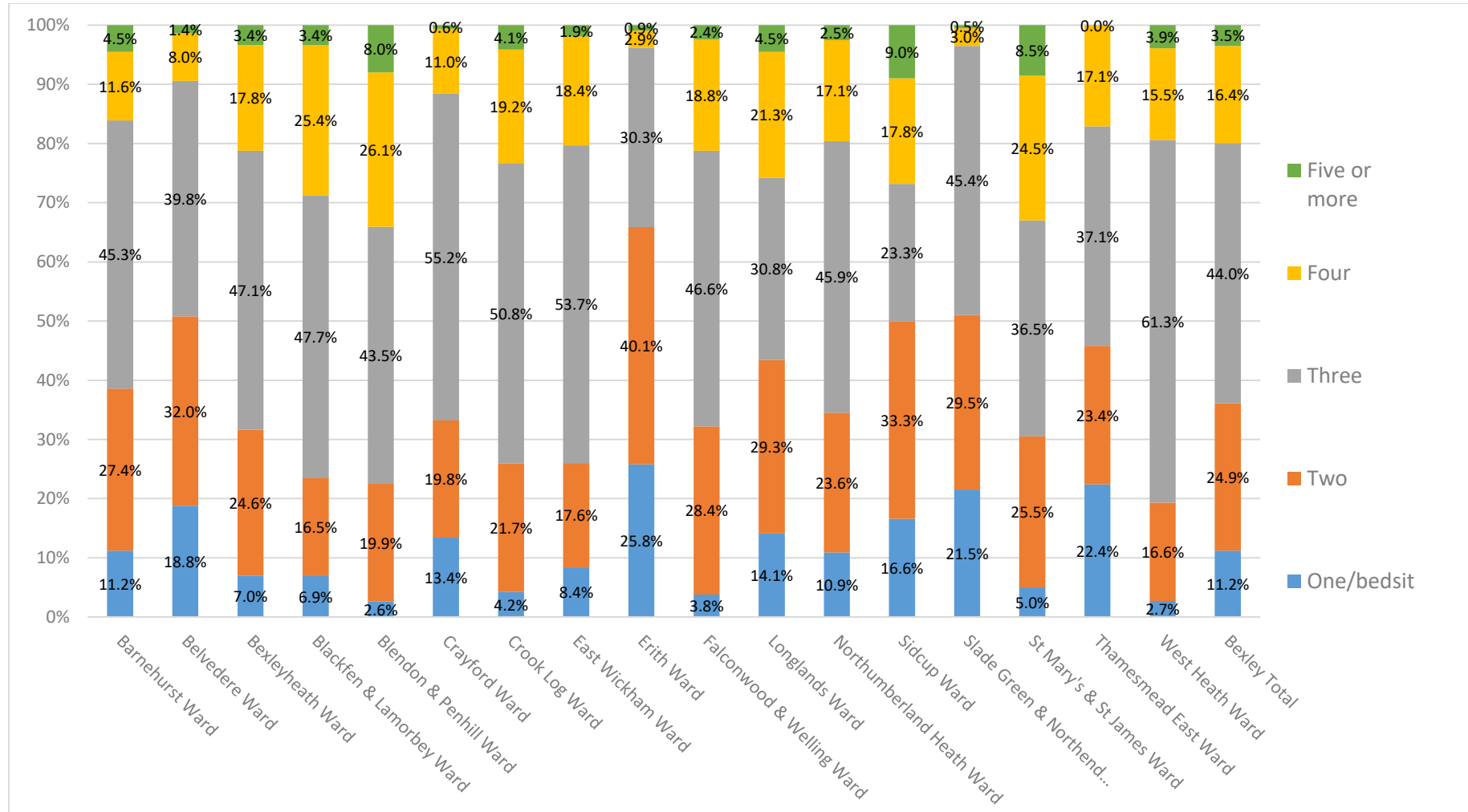
Source: 2018 Household Survey

Figure 4.1 Property type by ward



Source: 2018 Household Survey

Figure 4.2 Number of bedrooms by ward



Source: 2018 Household Survey

Property condition

- 4.12 The 2018 Household Survey reviewed the extent to which households were satisfied with the quality of their accommodation. Overall 86.1% of respondents expressed satisfaction (43.8% were very satisfied and 42.3% were satisfied); 9.0% were neither satisfied nor dissatisfied; a total of 4.9% expressed degrees of dissatisfaction, of whom 3.4% were dissatisfied and 1.5% were very dissatisfied.
- 4.13 Table 4.6 explores how the level of dissatisfaction with the quality of their accommodation varied by tenure, type and age of property. Note that the data relates to perception and across the private and social rented sectors this may be more reflective of tenant expectations in landlord responses to repairs.
- 4.14 Household Survey data indicates that households in affordable (48.0%) and private rented (28.4%) accommodation expressed higher levels of dissatisfaction than those living in owner occupation (23.6%).
- 4.15 In terms of property type and age, dissatisfaction with the quality of accommodation was highest amongst respondents living in flats/apartments (43.6%), terraced house/town house (25.6%) and semi-detached houses (20.7%) and amongst residents who knew the age of their property, the properties built 1985-2004 (10.6%).

Table 4.6 Dissatisfaction with quality of accommodation by tenure, property type and property age			
Tenure	No. Dissatisfied	% Dissatisfied	Base
Owner Occupier	1,101	23.6	70,922
Private Rented	1,325	28.4	11,931
Affordable	2,239	48.0	14,911
Total	4,665	100.0%	97,764
Property Type	No. Dissatisfied	% Dissatisfied	Base
Detached house	63	1.4	5,623
Semi-detached house	935	20.7	40,708
Terraced house / town house	1,158	25.6	21,870
Bungalow	98	2.2	4,767
Maisonette	105	2.3	5,490
Flat / Apartment	1,973	43.6	18,080
Other	192	4.2	517
Total	4,524	100.0%	97,055
Property Age	No. Dissatisfied	% Dissatisfied	Base
Unsure/don't know	2,377	53.2	17,692
Pre 1919	332	7.4	7,694
1919 to 1944	424	9.5	34,386
1945 to 1964	404	9.0	13,667
1965 to 1984	356	8.0	11,049
1985 to 2004	472	10.6	7,097
2005 onwards	106	2.4	4,325
Total	4,470	100.0%	95,909

Note: Response rate variations result in slight differences between base levels.

Source: 2018 Household Survey

Repair problems

- 4.16 The 2018 Household Survey asked respondents about satisfaction with the state of repair of their home. 78.6% of respondents expressed degrees of satisfaction (34.9% satisfied and 43.7% very satisfied); 12.8% were neither satisfied nor dissatisfied; and 8.6% expressed degrees of dissatisfaction (6.7% dissatisfied and 1.9% very dissatisfied) with the state of repair.
- 4.17 Asked if their home had any repair problems, around 54.7% of households across the Borough stated that they have no repair problems. The repair problems mentioned most frequently across the Borough include windows (15.9%), dampness/mould growth (14.3%) and bathroom/toilet (14.0%).
- 4.18 Table 4.7 summarises the range of repair problems by tenure. The main repair problem among households living in owner occupation stated was with windows (13.2%) and in private rent the main repair issue was dampness/mould growth (31.8%). In affordable housing the main repair problem was with dampness/mould growth (26.5%) and around 40.6% said they had no repair problem, the lowest proportion amongst all the tenure categories.

Table 4.7 Repair problems by property tenure

Repair problem	Tenure (%)			Total
	Owner Occupier	Private rented	Affordable	
No repair problems	59.6%	41.7%	40.6%	54.7%
Brick / stonework	9.2%	9.2%	7.8%	9.0%
Roof	11.1%	10.0%	4.7%	10.0%
Windows	13.2%	20.7%	25.2%	15.9%
Kitchen	10.9%	11.8%	13.5%	11.4%
Doors	4.7%	10.1%	14.5%	6.8%
Bathroom / toilet	10.5%	22.3%	24.5%	14.0%
Cold/heating problems	5.7%	15.9%	16.6%	8.5%
Dampness / mould growth	9.0%	31.8%	26.5%	14.3%
Wiring / electrics	7.6%	12.7%	3.8%	7.6%
<i>Base (households)</i>	<i>70,922</i>	<i>11,931</i>	<i>14,911</i>	<i>97,764</i>

Source: 2018 Household Survey

- 4.19 The Household Survey also asked respondents why the repairs have not been done. Whilst around 29.0% of respondents said that they haven't the time, 36.7% said that they could not afford to. 23.9% said that the repairs were not their responsibility.

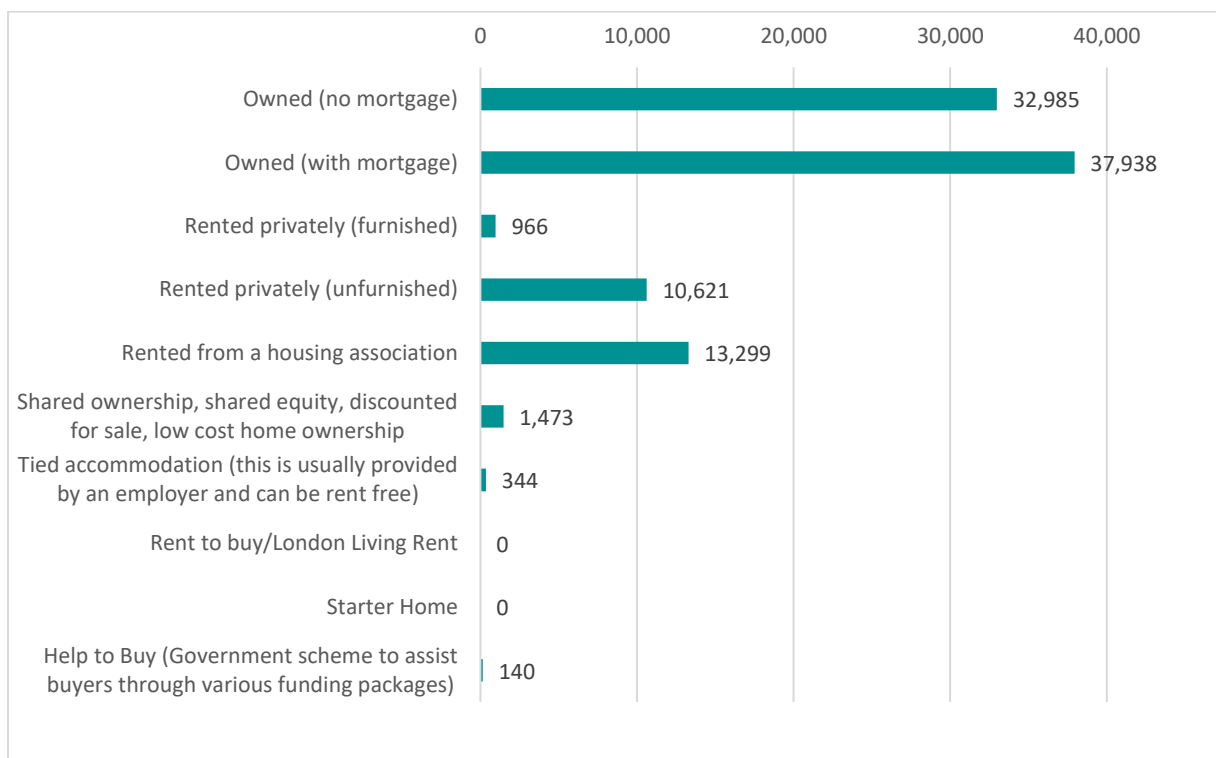
Property tenure

- 4.20 Based on the findings of the 2018 Household Survey, the tenure profile of the Borough of Bexley is summarised in Figure 4.3. Overall, based on the Household Survey evidence, 72.5% of occupied dwellings are owner-occupied, 12.2% are private rented (including tied accommodation), 13.6% are rented from a social housing provider and 1.6% are intermediate tenure dwellings. The tenure profile is based on the 2011

Census as there is no comparative data available to assess the change of profile since 2011. However, it is worth noting that nationally the proportion of private rented dwellings has increased from 18.5% according to the 2011 Census to 20.3% in 2016/17¹¹ and across Greater London the proportion has increased from 26.4% (2011 Census) to 30% in 2016/17¹².

- 4.21 Assuming that the PRS has grown 10% over the period 2011 to 2016/17 which reflects national trends, the tenure profile would alter slightly to 71.2% owner occupied, 13.4% private rented and 15.2% affordable tenures.

Figure 4.3 Borough of Bexley: tenure profile of occupied dwellings



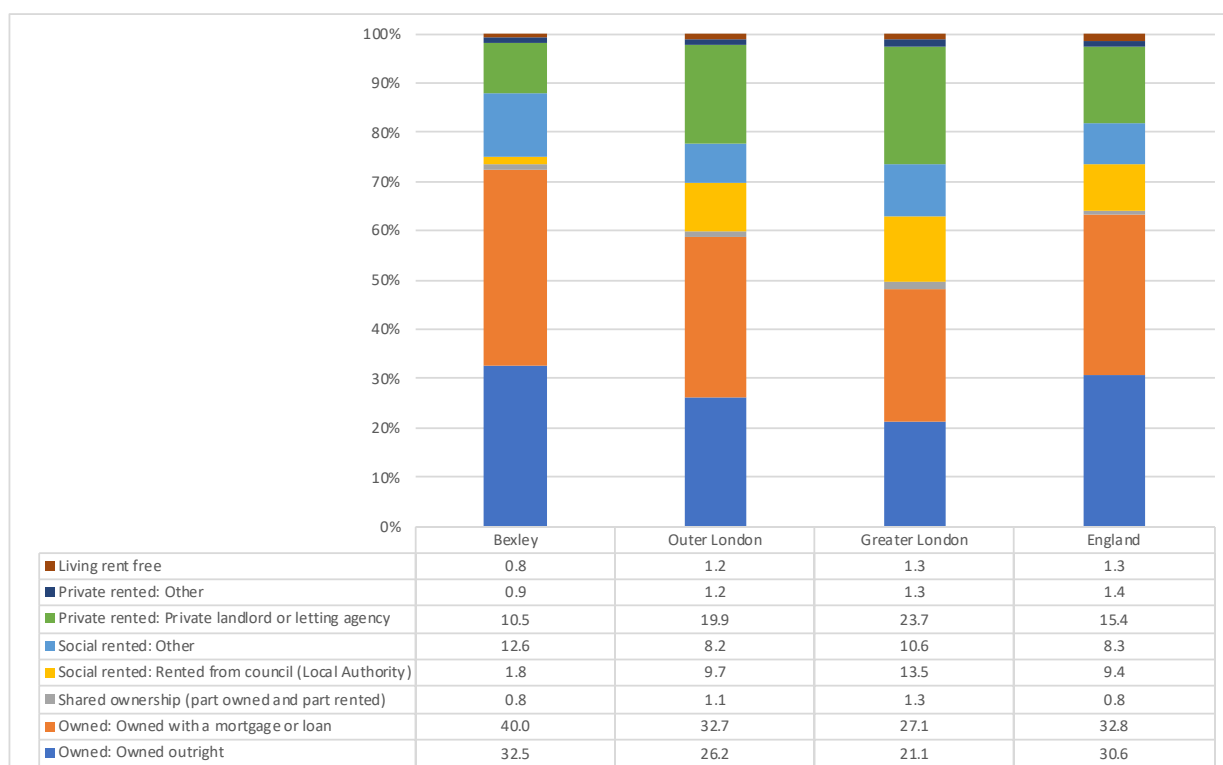
Source: 2018 Household Survey

Figure 4.4 compares the tenure profile of the Borough with the profile of London based on 2011 census data. Compared with these areas, the borough had the highest level of owner occupation and the lowest proportions of private renting and affordable housing.

¹¹ 2016/17 English Housing Survey

¹² 2016/17 English Housing Survey

Figure 4.4 Borough of Bexley: tenure profile compared with other areas

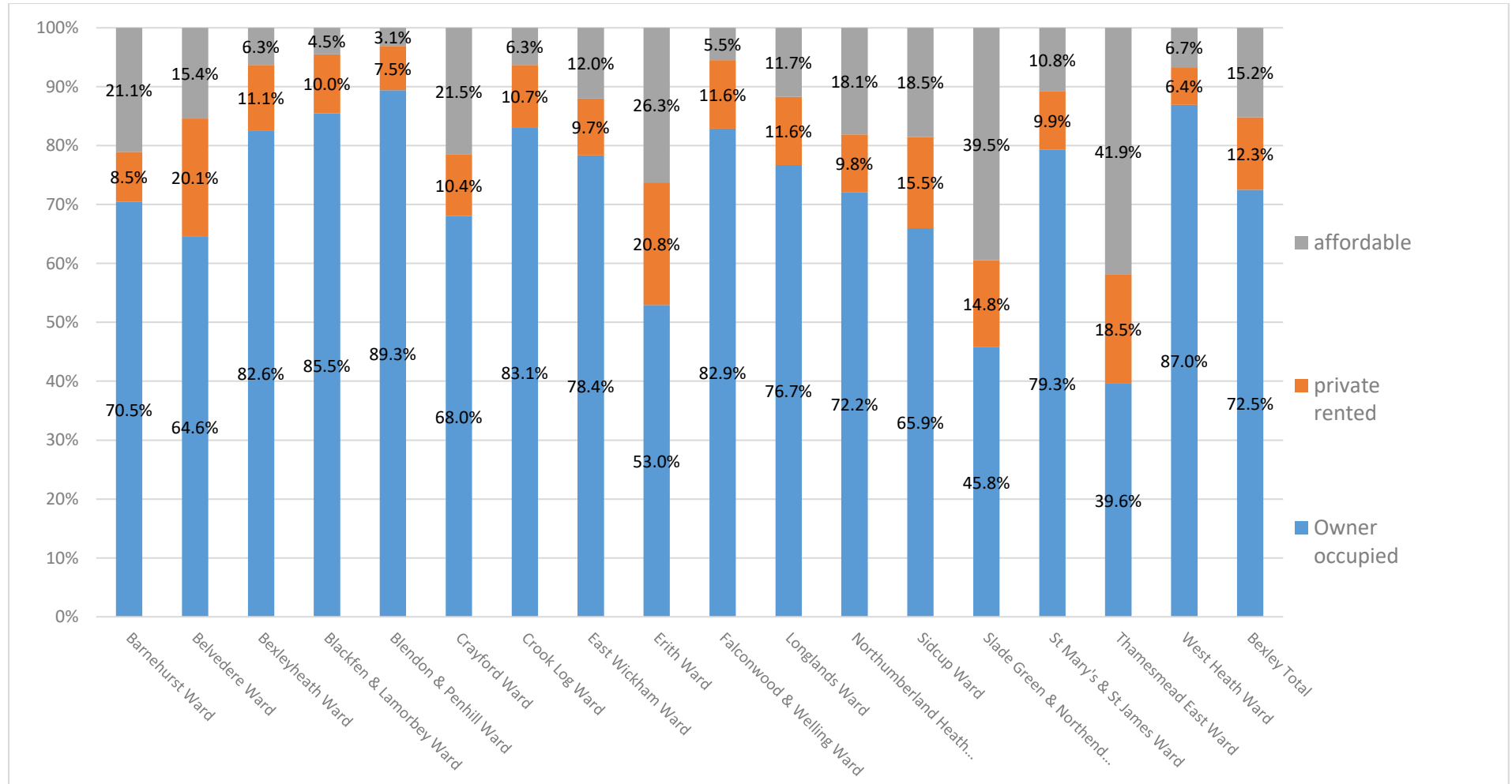


4.22 The tenure profile varies across the Borough, as set out in Table 4.8 and Figure 4.5, based on the findings of the 2018 Household Survey. This indicates that the proportion of owner occupied dwellings is highest in Blendon & Penhill (89.3%) and West Heath (87.0%) wards; private renting in Erith (20.8%) and Belvedere (20.1%) wards; and affordable housing in Thamesmead East (41.9%) and Slade Green & Northend (39.6%) wards.

Analysis area	Owner occupied	Private rented	Affordable	Base
Barnehurst Ward	70.5%	8.4%	21.1%	4,569
Belvedere Ward	64.5%	20.1%	15.4%	7,001
Bexleyheath Ward	82.6%	11.1%	6.3%	6,546
Blackfen & Lamorbey Ward	85.5%	10.0%	4.5%	6,449
Blendon & Penhill Ward	89.3%	7.5%	3.1%	6,193
Crayford Ward	68.0%	10.5%	21.5%	6,662
Crook Log Ward	83.0%	10.7%	6.3%	6,363
East Wickham Ward	78.4%	9.6%	12.0%	6,148
Erith Ward	52.9%	20.8%	26.3%	4,505
Falconwood & Welling Ward	82.9%	11.6%	5.5%	6,507
Longlands Ward	76.7%	11.6%	11.7%	4,310
Northumberland Heath Ward	72.2%	9.8%	18.1%	4,187
Sidcup Ward	65.9%	15.5%	18.5%	6,863
Slade Green & Northend Ward	45.8%	14.7%	39.6%	4,867
St Mary's & St James Ward	79.3%	9.9%	10.8%	4,545
Thamesmead East Ward	39.6%	18.6%	41.9%	6,004
West Heath Ward	87.0%	6.3%	6.7%	6,047
Bexley Total	72.5%	12.2%	15.3%	97,766

Source: 2018 Household Survey

Figure 4.5 Property tenure by ward



Source: 2018 Household Survey

Owner-occupied sector

- 4.23 The 2018 Household Survey identified that 72.5% (70,923) of households across the Borough of Bexley are owner-occupiers. 33.7% of all households (32,985) own outright and 38.8% of all households (37,938) have a mortgage.
- 4.24 The Household Survey provides the following information on owner occupied stock:
- Most owner-occupied properties are houses (82.7%), with 7.5% detached, 50.8% semi-detached and 24.4% terraced; a further 5.4% are bungalows, 11.8% flats/maisonettes and 0.2% other property types;
 - 49.7% of owner occupied properties have three bedrooms, 25.5% have four or more bedrooms; a further 20.6% have two bedrooms and 4.2% have one bedroom;
 - 9.8% of owner-occupied stock was built pre-1919, 46.5% was built between 1919 and 1964; 11.3% was built between 1965 and 1984 and 9.7% has been built since 1985.
- 4.25 A range of socio-economic and demographic information on residents has been obtained from the 2018 Household Survey. Some interesting observations relating to owner-occupiers include:
- In terms of household type, 24.9% are couples with children under 18, 22.2% of owner occupiers are older (65 or over) singles and couples, 17.3% are couples (under 65 with no children), 14.0% are couples with adult children (18+), 12.1% are singles (under 65), 3.0% are lone parents with adult children and 2.7% are lone parents with children under 18, 2.1% are other household types and 1.8% are households that span more than two generations;
 - 68.3% of Household Reference People (Heads of Household) living in owner occupied dwellings are in employment and a further 24.7% are wholly retired from work;
 - 16.8% of owner occupied households receive less than £18,200 gross per year, 51.2% receive between £18,200 and £49,400 per year, 26.0% receive between £49,400 and £101,400 per year and around 6.0% receive at least £101,400 per year; and
 - In terms of length of residency, 38.4% of owner occupiers have lived in the same property for 20 years or more.
- 4.26 Over the period 2000 to 2019, Land Registry data reveals that lower quartile, median and average house prices across the Borough of Bexley increased dramatically. This is summarised in Table 4.9.
- 4.27 It is interesting to note that in 2000, a household income of £19,273 was required for a lower quartile price to be affordable; by 2019 this had increased to £72,000. In comparison, an income of £25,329 was required for a median priced property to be affordable in 2000 compared with £88,714 in 2019.

Borough of Bexley	House Price		Income to be affordable*	
	Lower Quartile	Median	Lower Quartile Price	Median Price
2000	£74,950	£98,500	£19,273	£25,329
2001	£87,000	£116,973	£22,371	£30,079
2002	£109,995	£139,500	£28,284	£35,871
2003	£130,000	£163,000	£33,429	£41,914
2004	£144,995	£175,000	£37,284	£45,000
2005	£152,995	£183,000	£39,342	£47,057
2006	£159,000	£195,000	£40,886	£50,143
2007	£170,000	£212,000	£43,714	£54,514
2008	£167,000	£210,000	£42,943	£54,000
2009	£163,000	£196,000	£41,914	£50,400
2010	£170,000	£215,000	£43,714	£55,286
2011	£170,000	£215,000	£43,714	£55,286
2012	£169,000	£210,000	£43,457	£54,000
2013	£165,000	£225,000	£42,429	£57,857
2014	£175,000	£250,000	£45,000	£64,286
2015	£190,000	£275,000	£48,857	£70,714
2016	£205,000	£325,000	£52,714	£83,571
2017	£254,000	£345,000	£65,314	£88,714
2018	£280,000	£345,000	£72,000	£88,714
2018	£280,000	£345,000	£72,000	£88,714

Source: Data produced by Land Registry © Crown copyright 2020

*Assuming a 3.5x income multiple and a 10% deposit is available

Stakeholder views on the owner-occupied sector

- 4.28 A full analysis of the findings of the online stakeholder survey is set out in Appendix E. However, relevant aspects of the findings are set out within the main report.
- 4.29 Stakeholders who took part in the online survey reported on the relative affordability of housing for sale in Bexley, offering *'good value for money'* compared with other neighbouring London Boroughs. However, house prices are high when compared with local incomes, with affordability therefore being an issue for many people.
- 4.30 Stakeholders were aware of new-build development and reported on strong demand, with the south of the Borough being particularly popular and good transport links key. Demand for new build housing was considered to come from both households currently living within Bexley and households seeking to move to the area from elsewhere.

Private rented sector

- 4.31 The Government's Housing Strategy (November 2011)¹³, set out the Government's plans to boost housing supply. It recognised an increasingly important role for the private rented sector, both in meeting people's housing needs and in supporting economic growth by enabling people to move to take up jobs elsewhere and to respond to changing circumstances.
- 4.32 The private rented sector in England is growing; the Census figures for 2011 confirmed that the sector now totals 16.8%, an increase from 8.8% in 2001. Increasing house prices pre-2007 and the struggling sales market when the down turn came are both factors that have underpinned the growth of the rental market for both 'active choice' renters and 'frustrated would-be' homeowners. Tenure reform and less accessible social rented housing are also likely to be an increasing factor to the growth in the private rented sector and the sector clearly now plays a vital role in meeting housing needs as well as providing an alternative to homeownership.
- 4.33 Local authorities have an important role in ensuring that the private rented sector meets both these requirements. Balancing good quality supply with demand will help to stabilise rents and encouraging good quality management will improve the reputation of the sector and encourage longer term lets and lower turnover. However, this is a challenging task where existing partners need to be encouraged to participate and new partners and investors need to be identified.
- 4.34 The 2018 Household Survey found that the private rented sector accommodates around 12.3% (11,931) of households across the Borough of Bexley; of these 11.9% are privately rented and 0.4% live rent free or in tied accommodation.
- 4.35 In terms of the cost of renting, Tables 4.10 and 4.11 set out the comparative median and lower quartile rents for the Borough of Bexley, London, South East and England as a whole using Valuation Office Agency rental data.
- 4.36 The tables indicate that 2018/19 lower quartile (£850 pcm) and median (£1,100 pcm) rental prices are lower in the Borough of Bexley than in London as a whole but higher than the prices in the South East and England.
- 4.37 Comparing the rental price in 2018/19 with that of 2013/14 indicates that there has been an increase of around 29.4% in lower quartile and 25% in median rental prices in the Borough of Bexley during the period. The rate of increase has been higher in the Borough of Bexley than across London, the South East and England. Table 4.12 presents private rental data by number of bedrooms.

¹³ *Laying The Foundations; A Housing Strategy for England, 2011*

Table 4.10 Comparative median rental price 2013/14-2018/19

Location	Median price by year (£)		% change 2013/14-2018/19
	2013/14	2018/19	
Bexley	850	1,100	29.4
London	1,300	1,495	15.0
South East	760	875	15.1
England	595	695	16.8

Source: VOA rental data

Table 4.11 Comparative lower quartile rental price 2013/14-2018/19

Location	Lower quartile price by year (£)		% change 2013/14-2018/19
	2013/14	2018/19	
Bexley	700	875	25.0
London	1,000	1,200	20.0
South East	605	700	15.7
England	475	525	10.5

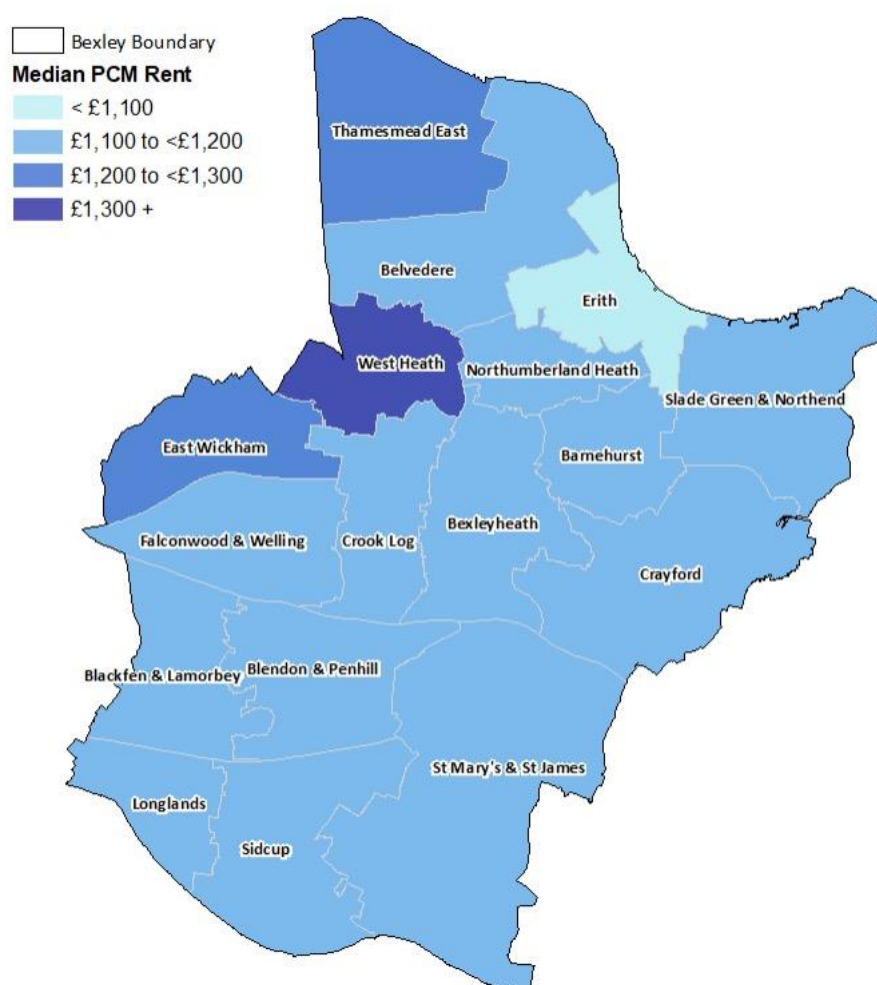
Source: Zoopla PPD 2018

Table 4.12 VOA Rental statistics for Bexley 2018/19

No. bedrooms	Count of rents	Mean	Lower quartile	Median	Upper quartile
Room rent	40	£577	£550	£585	£672
Studio	40	£648	£600	£675	£725
One bedroom	150	£821	£750	£825	£900
Two bedrooms	310	£1,076	£995	£1,050	£1,200
Three bedroom	210	1,293	1,200	1,300	1,400
Four or more bedroom	40	£1,579	£1,450	£1,500	£1,700

Source: Valuation Office Agency private renting statistics

4.38 In terms of spatial variation, Map 4.1 shows 2019 median rents across the wards. This indicates that private rents tend to be highest in the south of the Borough, and lowest in the northern wards. The highest rents are found in West Heath and Falconwood & Welling, and the lowest rents in Erith and Slade Green & Northend wards.

Map 4.1 2019 median rents across Bexley by ward

Source: Zoopla PPD 2019

- 4.39 Table 4.8 (above) indicates the proportion of stock made up of private rented dwellings by local analysis area. This indicates that the highest proportions of private rented stock are found in Erith (20.8%), Belvedere (20.1%) and Thamesmead East (18.6%) wards.
- 4.40 The 2018 Household Survey found that 55.1% of private rented properties are flats/apartments or maisonettes, 39.6% of private rented properties are houses (of which 18.9% are terraced, 18.6% are semi-detached and 2.1% are detached); a further 3.2% are bungalows and 2.2% other types of housing. 26.2% of privately rented properties have one bedroom/bedsit, 39.5% have two bedrooms, 28.2% have three bedrooms and 6.1% have four or more bedrooms.
- 4.41 Around 6.7% of private rented stock was built before 1919 and 6.2% from 2005 onwards. Around 57.0% of respondents stated that they didn't know or were unsure when their property was built.

- 4.42 29.8% of private renting households have lived in their accommodation for less than two years.
- 4.43 In terms of income, the 2018 Household Survey found that 33.1% of households privately renting receive less than £18,200 gross per year, 50.1% receive between £18,200 and £49,400 per year, 14.7% receive between £49,400 and £101,400 per year and 2.1% receive at least £101,400 per year.
- 4.44 77.1% of Household Reference People (Heads of Household) living in private rented accommodation are employed, 7.9% are wholly retired from work, 5.3% are permanently sick/disabled and 5.6% are unemployed.
- 4.45 For households eligible for help with their private sector rent, the amount they can receive is based on Local Housing Allowance Rates. Bexley is located in the Outer South East London Broad Rental Market Area (BRMA)¹⁴ and for 2020/21, the rates are::
- Shared accommodation rate - £103.56 per week
 - 1-bedroom rate - £205.96 per week
 - 2-bedroom rate - £253.15 per week
 - 3-bedroom rate - £299.18 per week
 - 4-bedroom rate - £368.22 per week

Affordable sector

- 4.46 The 2018 Household Survey found that there are around 14,912 households who live in an affordable (social rented or intermediate tenure) property across the Borough of Bexley, accounting for 15.3% of all occupied dwellings. Of these, 13,299 households live in accommodation rented from a housing association and 1,613 live in intermediate tenure properties, mainly shared ownership.
- 4.47 The Household Survey identified that flats/apartments and maisonettes account for 59.9% of occupied affordable accommodation (52.4% flats/apartments and 7.6% maisonettes), 35.2% are houses (of which 18.2% are semi-detached, 16.6% are terraced and 0.3% are detached), 3.9% are bungalows and 1.0% other types of housing. In terms of size, affordable dwellings in Bexley typically have one/bedsit (32.6%), two (33.8%) or three (29.1%) bedrooms, with a further 4.4% having four or more bedrooms.
- 4.48 In terms of household composition, the 2018 Household Survey found that 28.2% are singles under 65, 19.1% are older singles and couples (one or both aged over 65 years), 14.4% are couples with children under 18, 14.1% are lone parents with children under

¹⁴ A Broad Rental Market Area is an area 'within which a person could reasonably be expected to live having regard to facilities and services for purposes of health, education, recreation, personal banking and shopping, taking account of the distance of travel, by public and private transport and from those facilities and services'. A BRMA must contain 'residential premises for a variety of types, including such premises held on a variety of tenures' PLUS 'sufficient privately rented residential premises, to ensure that, in the rent officer's opinion, the LHA for the area is representative of the rents that a landlord might reasonably be expected to obtain in that area' Source: VOA BRMA statistics

18, 13.8% are couples or lone parents with adult children living at home, 6.7% are couples under 65 with no children, 1.8% are households that span more than two generations and a further 1.8% are other household types.

- 4.49 Amongst the older households (13.1% of whom are singles over 65 and 6.0% are couples), 38.8% have lived in their current affordable property for over 20 years or more. Almost 60.0% live in a flat/maisonette, around 12.0% live in a terraced house and 13.4% live in a semi-detached property. Around 54.0% of those aged over 65 live in a 1 bedroom property and 24.7% live in a 2 bedroom property.
- 4.50 54.5% of Household Reference People living in affordable housing are in employment. A further 17.7% are wholly retired from work, 17.6% are permanently sick/disabled, 5.2% are unemployed and 7.4% look after the home/are caring for someone.
- 4.51 Incomes are generally low, with 63.2% of households in affordable housing receiving an income of less than £18,200 gross per year (and around 10.0% receive less than £5,200 per year). A further 34.3% receive between £18,200 and £49,400 per year and 2.4% receive over £49,400 per year.
- 4.52 In terms of the potential to encourage higher-earning households currently living in affordable accommodation to consider intermediate tenure products, the Household Survey data indicates that less than 3.0% of these households have a gross annual income of £49,400 or more. The cheapest intermediate product in the Borough of Bexley according to the tenure options data requires an income of £47,571 and therefore only a small proportion living in affordable housing can achieve the transition from affordable to intermediate housing.

Stakeholder and estate agent views on affordable housing

- 4.53 The stakeholder survey included a number of registered providers and housing associations who work within the Bexley area.
- 4.54 In terms of new affordable housing development in the Borough, site availability was mentioned as a barrier, along with the constraints of Government policy decisions regarding rental income. Shared ownership was identified as a preferred affordable housing product, predominantly for singles, couples and some families.
- 4.55 The key message from stakeholders regarding affordable housing was the need for an increase in supply.

Relative affordability of housing tenure options

- 4.56 The relative cost of alternative housing options across the Borough of Bexley and the ward areas is explored in Table 4.12. This includes affordable and market rent options and intermediate tenure options, including London Living Rent. Table 4.13 shows the income required for alternative tenure options to be affordable and Table 4.14 presents the assumptions underpinning the analysis. Note that the model assumes that all tenures are available in all wards although in reality some tenure options may not be currently available.

- 4.57 This analysis indicates that for open market housing at Borough-level the minimum gross income required is £32,537 (for lower quartile or entry-level renting) or £72,000 (for lower quartile or entry-level house prices). These amounts do vary by area, for example income requirements for entry-level renting range between £29,108 in Erith ward and £44,571 in West Heath wards. For entry-level home ownership, income requirements range between £46,286 in Erith and £92,571 in West Heath wards..

Table 4.12 Cost of alternative tenure options by ward

Tenure option	Price (2019)								
	Barnehurst Ward	Belvedere Ward	Bexleyheath Ward	Blackfen & Lamorbey Ward	Blendon & Penhill Ward	Crayford Ward	Crook Log Ward	East Wickham Ward	Erith Ward
Social Rent (London average)	£516	£516	£516	£516	£516	£516	£516	£516	£516
London Affordable Rent (based on social rent levels)	£717	£717	£717	£717	£717	£717	£717	£717	£717
London Intermediate Rent - London Living Rent	£1,095	£997	£1,055	£1,014	£1,054	£1,059	£1,055	£1,101	£955
Market Rent - Lower Quartile	£949	£901	£943	£943	£949	£949	£1,001	£1,001	£849
Market Rent - Median	£1,101	£1,101	£1,101	£1,148	£1,148	£1,148	£1,148	£1,235	£1,001
Market Rent - Upper Quartile	£1,300	£1,248	£1,300	£1,426	£1,352	£1,300	£1,374	£1,452	£1,196
Market Sale - Lower Quartile	£280,000	£230,000	£285,000	£342,500	£335,000	£245,000	£309,600	£338,200	£180,000
Market Sale - Median	£325,000	£297,500	£390,000	£390,000	£410,000	£300,000	£395,000	£381,000	£237,500
Market Sale - Average	£349,470	£297,573	£386,046	£419,575	£429,960	£309,671	£389,053	£379,780	£253,408
Starter Home	£260,000	£238,000	£312,000	£312,000	£328,000	£240,000	£316,000	£304,800	£190,000
Shared ownership (50%)	£162,500	£148,750	£195,000	£195,000	£205,000	£150,000	£197,500	£190,500	£118,750
Shared ownership (35%)	£113,750	£104,125	£136,500	£136,500	£143,500	£105,000	£138,250	£133,350	£83,125
Shared ownership (25%)	£81,250	£74,375	£97,500	£97,500	£102,500	£75,000	£98,750	£95,250	£59,375
Lonon Help to buy	£325,000	£297,500	£390,000	£390,000	£410,000	£300,000	£395,000	£381,000	£237,500

Tenure option	Price (2019)								
	Falconwood & Welling Ward	Longlands Ward	Northumberland Heath Ward	Sidcup Ward	Slade Green & Northend Ward	St Mary's & St James Ward	Thamesmead East Ward	West Heath Ward	Bexley Total
Social Rent (London average)	£516	£516	£516	£516	£516	£516	£516	£516	£516
London Affordable Rent (based on social rent levels)	£717	£717	£717	£717	£717	£717	£717	£717	£717
London Intermediate Rent - London Living Rent	£1,014	£1,143	£989	£1,127	£1,055	£1,273	£849	£1,055	£1,055
Market Rent - Lower Quartile	£975	£1,001	£1,001	£949	£923	£1,044	£849	£1,300	£949
Market Rent - Median	£1,200	£1,200	£1,200	£1,101	£1,101	£1,200	£1,237	£1,395	£1,148
Market Rent - Upper Quartile	£1,400	£1,352	£1,352	£1,300	£1,248	£1,333	£1,400	£1,595	£1,300
Market Sale - Lower Quartile	£330,000	£282,558	£281,000	£249,500	£247,500	£310,000	£220,000	£360,000	£280,000
Market Sale - Median	£370,000	£355,000	£323,750	£355,000	£297,000	£433,500	£275,000	£400,000	£350,000
Market Sale - Average	£366,546	£403,761	£332,815	£376,874	£303,405	£472,979	£275,965	£406,303	£365,808
Starter Home	£296,000	£284,000	£259,000	£284,000	£237,600	£346,800	£220,000	£320,000	£280,000
Shared ownership (50%)	£185,000	£177,500	£161,875	£177,500	£148,500	£216,750	£137,500	£200,000	£175,000
Shared ownership (35%)	£129,500	£124,250	£113,313	£124,250	£103,950	£151,725	£96,250	£140,000	£122,500
Shared ownership (25%)	£92,500	£88,750	£80,938	£88,750	£74,250	£108,375	£68,750	£100,000	£87,500
London Help to Buy	£370,000	£355,000	£323,750	£355,000	£297,000	£433,500	£275,000	£400,000	£350,000

Source: Data produced by Land Registry © Crown copyright 2018, Zoopla 2018, CLG

Table 4.13 Income required for alternative tenure options

Tenure option	Income required (2019)								
	Barnehurst Ward	Belvedere Ward	Bexleyheath Ward	Blackfen & Lamorbey Ward	Blendon & Penhill Ward	Crayford Ward	Crook Log Ward	East Wickham Ward	Erith Ward
Social Rent (London average)	£17,699	£17,699	£17,699	£17,699	£17,699	£17,699	£17,699	£17,699	£17,699
London Affordable Rent (based on social rent levels)	£24,583	£24,583	£24,583	£24,583	£24,583	£24,583	£24,583	£24,583	£24,583
London Intermediate Rent - London Living Rent	£37,543	£34,183	£36,171	£34,766	£36,137	£36,309	£36,171	£37,749	£32,743
Market Rent - Lower Quartile	£32,537	£30,891	£32,314	£32,314	£32,537	£32,537	£34,320	£34,320	£29,109
Market Rent - Median	£37,749	£37,749	£37,749	£39,360	£39,360	£39,360	£39,360	£42,343	£34,320
Market Rent - Upper Quartile	£44,571	£42,789	£44,571	£48,891	£46,354	£44,571	£47,109	£49,783	£41,006
Market Sale - Lower Quartile (assumes 10% deposit)	£72,000	£59,143	£73,286	£88,071	£86,143	£63,000	£79,611	£86,966	£46,286
Market Sale - Median (assumes 10% deposit)	£83,571	£76,500	£100,286	£100,286	£105,429	£77,143	£101,571	£97,971	£61,071
Market Sale - Average (assumes 10% deposit)	£89,864	£76,519	£99,269	£107,891	£110,561	£79,630	£100,042	£97,658	£65,162
Starter Home	£55,714	£51,000	£66,857	£66,857	£70,286	£51,429	£67,714	£65,314	£40,714
Shared ownership (50%)	£39,232	£35,964	£46,959	£46,959	£49,336	£36,261	£47,553	£45,889	£28,831
Shared ownership (35%)	£30,394	£27,873	£36,352	£36,352	£38,186	£28,102	£36,811	£35,527	£22,372
Shared ownership (25%)	£21,406	£19,645	£25,567	£25,567	£26,847	£19,805	£25,887	£24,991	£15,804
London Help to Buy	£51,071	£46,750	£61,286	£61,286	£64,429	£47,143	£62,071	£59,871	£37,321

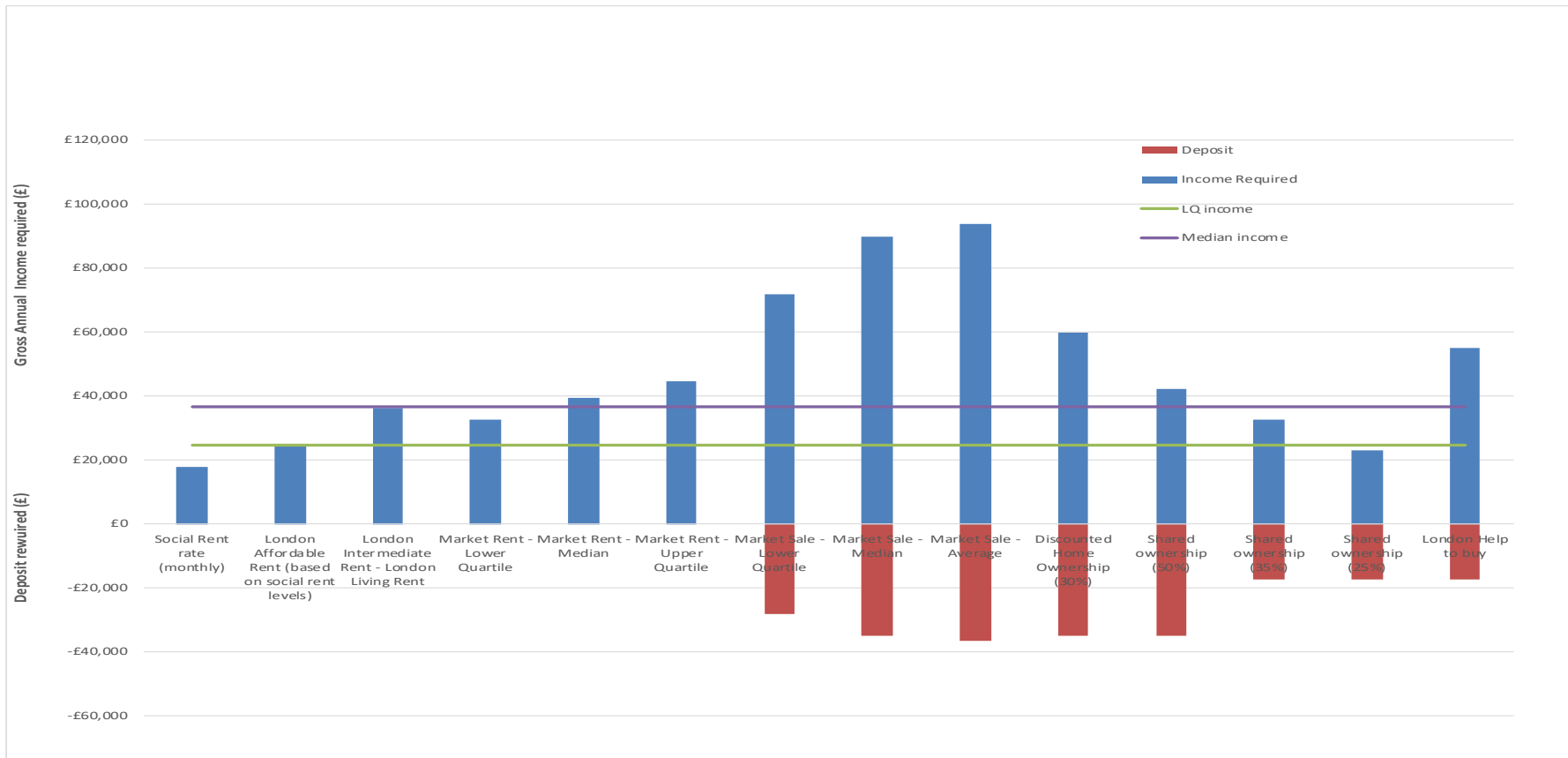
Tenure option	Income required (2019)								
	Falconwood & Welling Ward	Longlands Ward	Northumberland Heath Ward	Sidcup Ward	Slade Green & Northend Ward	St Mary's & St James Ward	Thamesmead East Ward	West Heath Ward	Bexley Total
Social Rent (London average)	£17,699	£17,699	£17,699	£17,699	£17,699	£17,699	£17,699	£17,699	£17,699
London Affordable Rent (based on social rent levels)	£24,583	£24,583	£24,583	£24,583	£24,583	£24,583	£24,583	£24,583	£24,583
London Intermediate Rent - London Living Rent	£34,766	£39,189	£33,909	£38,640	£36,171	£43,646	£29,109	£36,171	£36,171
Market Rent - Lower Quartile	£33,429	£34,320	£34,320	£32,537	£31,646	£35,777	£29,109	£44,571	£32,537
Market Rent - Median	£41,143	£41,143	£41,143	£37,749	£37,749	£41,143	£42,411	£47,829	£39,360
Market Rent - Upper Quartile	£48,000	£46,354	£46,354	£44,571	£42,789	£45,686	£48,000	£54,669	£44,571
Market Sale - Lower Quartile (assumes 10% deposit)	£84,857	£72,658	£72,257	£64,157	£63,643	£79,714	£56,571	£92,571	£72,000
Market Sale - Median (assumes 10% deposit)	£95,143	£91,286	£83,250	£91,286	£76,371	£111,471	£70,714	£102,857	£90,000
Market Sale - Average (assumes 10% deposit)	£94,255	£103,824	£85,581	£96,910	£78,018	£121,623	£70,962	£104,478	£94,065
Starter Home	£63,429	£60,857	£55,500	£60,857	£50,914	£74,314	£47,143	£68,571	£60,000
Shared ownership (50%)	£44,582	£42,799	£39,084	£42,799	£35,904	£52,130	£33,289	£48,148	£42,204
Shared ownership (35%)	£34,519	£33,144	£30,279	£33,144	£27,827	£40,340	£25,810	£37,269	£32,685
Shared ownership (25%)	£24,287	£23,326	£21,326	£23,326	£19,613	£28,352	£18,205	£26,207	£23,006
London Help to Buy	£58,143	£55,786	£50,875	£55,786	£46,671	£68,121	£43,214	£62,857	£55,000

Source: Data produced by Land Registry © Crown copyright 2018, Zoopla 2018, CLG, London Living Rent based on 2018 prices as latest data has been produced for revised ward boundaries

Tenure	Tenure price assumptions	Affordability assumptions
Social rent	Prevailing prices	Affordability 35% of gross income
London Affordable Rent	Affordable homes based on social rent levels for low income households	Affordability 35% of gross income
London Intermediate Rent ('London Living Rent')	Homes for middle-income households struggling to save for a deposit based on a third of average local household incomes and adjusted for the number of bedrooms – a significant discount on market rent in most London Boroughs	Affordability 35% of gross income
Market Rent – lower quartile	Prevailing prices	Affordability 35% of gross income
Market Rent – median	Prevailing prices	Affordability 35% of gross income
Market Rent – upper quartile	Prevailing prices	Affordability 35% of gross income
Market Sale – lower quartile	Prevailing prices	90% LTV, 3.5x gross income
Market Sale – median	Prevailing prices	90% LTV, 3.5x gross income
Market Sale – average	Prevailing prices	90% LTV, 3.5x gross income
Discounted home ownership (30%)	30% discount on full value (assumed to be median), 10% deposit on full price, remainder mortgage based on 3.5x income (similar to proposed FirstHome product)	90% LTV, 3.5x gross income
Shared ownership (50%)	Total price based on median price and 50% ownership. Mortgage based on 40%. 10% deposit on total price, annual service charge £395, Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x gross income for equity and 25% of income for rental element
Shared ownership (35%)	Total price based on median price and 35% ownership. Mortgage based on 30%. 5% deposit on total price, annual service charge £395, Annual rent based on 2.75% of remaining equity	95% LTV, 3.5x gross income for equity and 25% of income for rental element
Shared ownership (25%)	Total price based on median price and 25% ownership. Mortgage based on 20%. 5% deposit on total price, annual service charge £395, Annual rent based on 2.75% of remaining equity	95% LTV, 3.5x gross income for equity and 25% of income for rental element
London Help to buy	Total price based on median price. Mortgage based on 55% equity. 40% loan and deposit of 5%. Loan fee of 1.75% in year 6 of outstanding equity loan increasing annually from yr7 at RPI+1%	95% LTV, 3.5x gross income for equity

- 4.58 Analysis has considered the income requirements for intermediate tenure and the minimum income required is £23,006 for a shared ownership property (based on a 25% equity share). However, this amount is higher in some wards based on an analysis of local house prices.
- 4.59 Figure 4.6 summarises in graphical form the relative affordability of alternative tenures at the Borough level, setting out the income and deposit required for different options set against prevailing lower quartile and median earnings. It uses lower quartile and median earnings derived from the ONS Annual Survey of Hours and Earnings for 2019.
- 4.60 This indicates that only social/affordable renting is affordable for households on lower quartile earnings. Both social renting and London Affordable Rent are affordable for households on median earnings. Shared ownership at 25% was affordable to lower quartile earning households and shared ownership at 25% and 35% for median earning households.
- 4.61 The comparison of local incomes with the cost of local house prices and rents illustrates the affordability challenge faced by residents within the Borough of Bexley. It shows the particular problem faced by households who do not have either existing equity or savings.

Figure 4.6 Borough of Bexley household income and housing costs



Source: Data produced by Land Registry © Crown copyright 2020, Zoopla 2019, CLG, ASHE 2019

Note: The deposit requirements are shown on the table as a negative number

Concluding comments

- 4.62 The purpose of this chapter has been to explore the current housing market dynamics affecting and influencing the housing market within the Borough. This chapter has provided detail on the current profile of dwellings by type, tenure and size along with property condition and property prices.
- 4.63 The 2018 Household Survey shows that the majority of properties in the Borough are houses (70.3%), 24.3% are flats/apartments/maisonettes, 4.9% are bungalows and 0.5% other types of housing. 36.1% of properties have one or two bedrooms, 44.0% of existing properties contain three bedrooms and a further 19.9% contain four or more bedrooms.
- 4.64 While 72.5% of households live in owner occupation and a further 12.2% in private rented accommodation, an analysis of house prices and private rental costs indicates that open market housing has become hugely more expensive in the Borough in recent years and remains above the national average prices.
- 4.65 Despite this, the 2018 Household Survey reveals that only 15.2% of the housing stock is affordable accommodation. The highest proportions of this stock tenure are located within Thamesmead East (41.9%) and Slade Green & Northend (39.6%) wards.
- 4.66 The relative affordability of alternative tenures has been analysed and overall a household income of at least £17,699 is required for social rent (excluding housing benefit), at least £24,583 for London Affordable Rent and at least £36,171 for London Living Rent. In terms of open market options, an income of £32,537 is needed for entry-level market renting (lower quartile) and £72,000 for entry-level open market purchase (lower quartile).

5. Future housing need

Introduction

- 5.1 This chapter sets out the evidence of the range of housing need under alternative scenarios to inform the preparation of the Local Plan that covers the period 2016-2036.
- 5.2 2019 PPG defines housing need as ‘an unconstrained assessment of the number of homes needed in an area. Assessing housing need is the first step in the process of deciding how many homes need to be planned for. It should be undertaken separately from assessing land availability, establishing a housing requirement figure, and preparing policies to address this such as site allocations’¹⁵.
- 5.3 The data considered in the analysis of housing need are:
- The housing targets presented in the London Plan (2016) and Draft London Plan (December 2017) and the London Plan (Intend to Publish version) December 2019;
 - The housing aspects of the Bexley Growth Strategy;
 - 2014-based MHCLG household projections;
 - 2016-based MHCLG household projections;
 - 2016-based GLA household projections (central, short-term and long-term trends).
- 5.4 Alternative demographic scenario analysis has been prepared by Edge Analytics and also presented in this chapter. By way of general background, under the 2014-based ONS population projections, the population of Bexley is projected to increase by 67,342 (28.1%) over the period 2014-2039 and this level of growth is higher than that estimated by all previous sub-national projections for the Borough. This rate of growth compares with 29.6% for South East London, 28.5% for Greater London and 16.5% for England. Under the 2014-based MHCLG household projections, the number of households in Bexley is estimated to increase by 31,567 over the 2014-39 projection period (an annual average increase of 1,263).
- 5.5 Alternative population and household forecasts for London Boroughs and local authorities within England have been prepared by the Greater London Authority (GLA). These use the 2014-based DCLG household projection model to convert projected population to households. The latest 2016-based forecasts were published in July 2017 and include three trend-based scenarios: central, short-term and long-term, with variant assumptions of migration applying to each (Table 5.1). The GLA household forecasts are considered in the assessment of future housing need. The Central projection is used to calculate housing need as this is more locally specific than the MHCLG projections, is in keeping with other components of the Local Plan evidence base and have been used to inform the London Plan.

¹⁵ PPG 2019 paragraph 001 Reference ID:2a-001-20190220

Projection	Parameters	Use
Central	10 year average of domestic migration, international migration in-flows and out-migration	Informs the London Plan. Projection is considered the most appropriate for medium to long-term strategic planning
Short-term	5 year average of domestic migration, international migration in-flows and out-migration	Closest in assumptions and results to the ONS sub-national population projections. Projection is appropriate for use in work with a short (up to ten year) horizon and as an alternative to the Central projection for use in sensitivity testing
Long-term	15 year average of domestic migration, international migration in-flows and out-migration	The long-term trend provides a scenario with lower net migration for London. This projection is considered most appropriate as an alternative to the Central projection for use in sensitivity testing

Standard methodology for establishing a minimum housing need

- 5.6 A standard methodology for establishing a minimum housing need figure based on future household growth was set out in PPG first published in September 2018 and updated in February 2019. The methodology is subject to further amendment. At the time of writing (May 2020), the MHCLG are recommended that 2014-based household projection data is used as a basis for establishing future housing need.
- 5.7 The analysis considers the use of the standard methodology over the 10 year period 2020-2030. However, as the plan period is 2021-2036, additional calculations have been made which cover this specific period.

Establishing housing need using the standard methodology

- 5.8 The 2019 NPPF (Paragraph 60) states 'to determine the minimum number of homes needed, strategic policies should be informed by a local housing need assessment, conducted using the standard method in national planning guidance - unless exceptional circumstances justify an alternative approach which also reflects current and future demographic trends and market signals. In addition to the local housing figure, any needs that cannot be met within neighbouring areas should also be taken into account in establishing the amount of housing to be planned for'. 2019 PPG states 'the NPPF expects strategic policy-making authorities to follow the standard method in this guidance for assessing local housing need. The standard method uses a formula to identify the minimum number of homes expected to be planned for, in a way which addresses projected household growth and historic under-supply. The standard

method...identifies a minimum annual housing need figure. It does not produce a housing requirement'¹⁶

- 5.9 The standard method comprises three steps: setting the baseline, an adjustment to take account of affordability and capping the level of increase with reference to the current status of relevant strategic policies for housing.

Step 1: Setting the baseline (2020-2030)

- 5.10 2019 PPG states that the baseline should be set 'using national household projections for the area of the local authority. Using these projections, calculate the projected average annual housing growth over a 10 year period (this should be 10 consecutive years, with the current year being the first year)¹⁷.
- 5.11 Table 5.2 sets out the scale of household change associated with alternative projections over the 10-year period 2020-2030 and the associated annualised change. This demonstrates there is a range of between 1,062 and 1,267 dwellings each year under the alternative projections. For the Borough of Bexley, over the period 2020-2030, the total number of households under the GLA 2016-based Central scenario is set to increase from 102,200 to 113,629, a total change of 11,425 or 1,143 each year.
- 5.12 Regarding need over a plan period, 2019 PPG states that 'the method provides authorities with an annual number based on a 10 year timeline, which can be applied to the whole plan period'¹⁸

Projection	2018 households	2028 households	2018-28 Household change	Annual Change
DCLG 2014-based	102,840	115,506	12,666	1,267
MHCLG 2016-based	100,602	111,224	10,622	1,062
GLA 2016-based Central	102,200	113,629	11,429	1,143
GLA 2016-based Short-term	102,768	115,395	12,627	1,263
GLA 2016-based Long-term	102,232	113,774	11,542	1,154

Step 2: An adjustment to take account of affordability

- 5.13 2019 PPG states 'then adjust the average annual projected household growth figure (calculated in step 1) based on the affordability of the area. The most recent median

¹⁶ PPG 2019 paragraph 002 Reference ID:2a-001-20190220

¹⁷ PPG 2019 Paragraph 004 Reference ID: 2a-004-20190220

¹⁸ PPG 2019 Paragraph 012 Reference ID: 2a-012-20190220

workplace-based affordability ratios published by the ONS at a local authority level should be used'¹⁹.

- 5.14 The affordability ratios and resulting adjustment factor for the Borough is set out in Table 5.3.

Year	Median price to income affordability ratio	Adjustment factor*
2019	11.22	1.45

* Adjustment factor is $1 + ((\text{Local Affordability Ratio} - 4)/4) * 0.25$

Source: ONS Ratio of house price to workplace-based earnings

- 5.15 The reason for the affordability adjustment is set out in PPG 2018:

'An affordability adjustment is applied as household growth on its own is insufficient as an indicator of future housing demand because:

- *household formation is constrained to the supply of available properties – new households cannot form if there is nowhere for them to live; and*
- *people may want to live in an area in which they do not reside currently, for example to be near to work, but be unable to find appropriate accommodation that they can afford.*

The affordability adjustment is applied in order to ensure that the standard method for assessing local housing need responds to price signals and is consistent with the policy objective of significantly boosting the supply of homes. The specific adjustment in this guidance is set at a level to ensure that minimum annual housing need starts to address the affordability of homes.²⁰

- 5.16 Table 5.4 sets out the components of the dwelling need calculation for the 10-year period 2020 to 2030 and applying the latest available (2019) affordability ratios. Under the 2016-based GLA Central projections, the housing need including the affordability adjustment increases to 1,657. The outcome of affordability adjustments under alternative projections is set out in Table 5.4, resulting in a range of between 1,540 and 1,837.

¹⁹ PPG 2019 Paragraph 004 Reference ID: 2a-004-20190220

²⁰ PPG 2019 Paragraph 006 Reference ID: 2a-004-20190220

Base Year 2020	Baseline demographic need	Affordability adjustment	Total annual dwelling need under standard methodology
DCLG 2014-based	1,267	570	1,837
MHCLG 2016-based	1,062	478	1,540
GLA 2016-based Central	1,143	514	1,657
GLA 2016-based Short-term	1,263	568	1,831
GLA 2016-based Long-term	1,154	519	1,673

Step 3: Capping the level of any increase

- 5.17 According to 2019 PPG, a cap may be applied which ‘limits the increases an individual authority can face’²¹. This is because ‘the standard methodology may identify a minimum local housing need figure that is significantly higher than the number of homes currently being planned for. The cap is applied to help ensure that the minimum local housing need figure calculated using the standard methodology is as deliverable as possible’²². How the cap is calculated ‘depends on the current status of relevant strategic policies for housing’²³.
- 5.18 The London Plan 2016 is the adopted develop plan and this established a 10 year net annual target of 446 dwellings across the Borough of Bexley. The latest London Plan (Intend to Publish version) dated December 2019 establishes a 10 year net target of 6,850 which equates to an annual target of 685.
- 5.19 Therefore, under PPG 2019, it is recommended that the figures presented in the 2016 London Plan are compared with the outputs of the standard methodology calculation in determining a cap for the Borough:
- The average annual housing requirement figure in the existing relevant policies (2016 London Plan) is 446 each year;
 - The minimum annual local housing need figure is 1,657 (from Step 2 using 2016-based GLA household projections);
 - The cap is set at 40% of the above housing requirement figure in existing policies:
- $$\text{Cap} = 446 + (40\% \times 446) = 446 + 178 = \mathbf{624}$$
- 5.20 As the capped figure is lower than the minimum annual local housing need figure under the 2016-based GLA Central projections, the minimum housing need figure for the Borough under the standard methodology is therefore 624.

²¹ PPG 2019 Paragraph 004 Reference ID: 2a-004-20190220

²² PPG 2019 Paragraph 007 Reference ID: 2a-004-20190220

²³ PPG 2019 Paragraph 004 Reference ID: 2a-004-20190220

5.21 As revised targets are set out in the new London Plan (Intend to Publish) December 2019 version, these should be a material consideration in this SHMA update. Under the revised targets, the cap would be calculated as follows:

- The average annual housing requirement figure in the proposed policy (2019 London Plan) is 685 each year;
- The minimum annual local housing need figure is 1,657 (from Step 2 using 2016-based GLA household projections);
- The cap is set at 40% of the above housing requirement figure in existing policies:

$$\text{Cap} = 685 + (40\% \times 685) = 685 + 274 = \mathbf{959}$$

5.22 As the capped figure is lower than the minimum annual local housing need figure under the 2016-based GLA Central projections, the minimum housing need figure for the Borough under the standard methodology is therefore 959.

5.23 PPG 2019 comments that ‘the cap reduces the minimum number generated by the standard method, but does not reduce housing need itself. Therefore strategic policies adopted with a cap applied may require an early review and updating to ensure that any housing need above the capped level is planned for as soon as is reasonably possible’²⁴.

Housing need uplift

5.24 PPG 2019 also considers where a higher figure than the standard methodology may need to be considered:

‘The standard method for assessing local housing need provides the minimum starting point in determining the number of homes needed in an area. It does not attempt to predict the impact that future government policies, changing economic circumstances or other factors might have on demographic behaviour. Therefore there will be circumstances where actual housing need may be higher than the figure identified by the standard method.

This will need to be assessed prior to, and separate from, considering how much of the overall need can be accommodated (and then translated into a housing requirement figure for the strategic policies in the plan). Circumstances where this may be appropriate include, but are not limited to situations where increases in housing need are likely to exceed past trends because of:

- *growth strategies for the area that are likely to be deliverable, for example where funding is in place to promote and facilitate additional growth (e.g. Housing Deals);*
- *strategic infrastructure improvements that are likely to drive an increase in the homes needed locally; or*

²⁴ PPG 2019 Paragraph 007 ID: 2a-004-20190220
8 Paragraph 007 Reference ID: 2a-004-20180913

- *an authority agreeing to take on unmet need from neighbouring authorities, as set out in a statement of common ground.*

There may, occasionally, be situations where previous levels of housing delivery in an area, or previous assessments of need (such as a recently-produced SHMA) are significantly greater than the outcome from the standard method. Authorities will need to take this into account when considering whether it is appropriate to plan for a higher level of need than the standard model suggests.²⁵

- 5.25 The Bexley Growth Strategy was adopted December 2017. This is a non-statutory document which sets out the Council's strategic vision and objectives for the Borough's future development. The strategy sets out that, subject to the provision of the right levels of infrastructure in the right locations, how up to 31,500 new homes and 17,500 new jobs can be delivered across the Borough over a 30 year time horizon under a 'High Good Growth' scenario. This would equate to the annualised delivery of around 1,050 dwellings each year. However, this scale of delivery is dependent upon Government funding for new transport hubs, land and infrastructure in advance of development otherwise a 'lower good growth figure' would result.

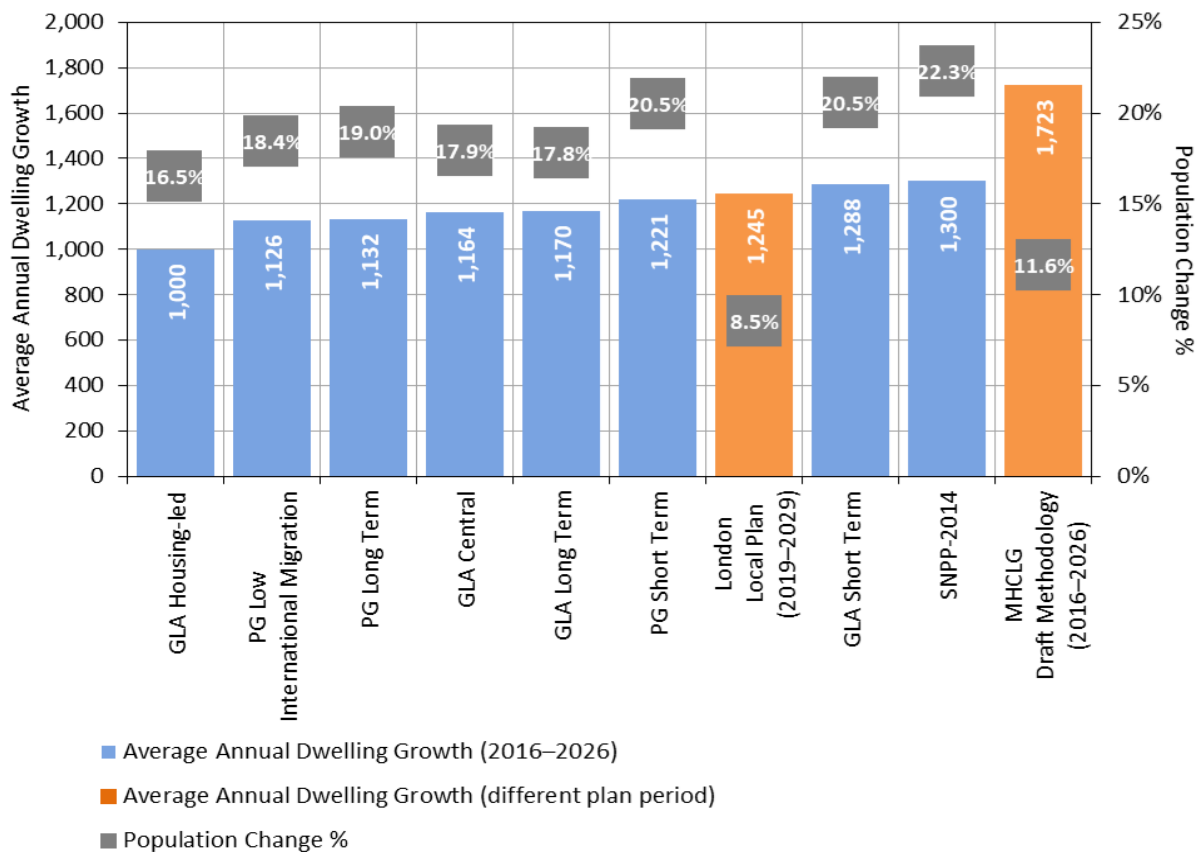
Consideration of alternative scenario models

- 5.26 Edge Analytics has carried out a review of demographic evidence to review overall housing over the Local Plan period 2016-36 which takes account the latest available data including:
- Mid-year population estimates and components of population change 2001/2 – 2015/16 from the Office for National Statistics (ONS);
 - 2016-based national population projections (NPP) from ONS;
 - 2015-based population and household projections from GLA;
 - 2014-based sub-national population projections (SNPP) from ONS;
 - 2014-based household projections from the Ministry of Housing, Communities and Local Government (MHCLG); and
 - 2017 labour market analysis from the Office for Budget Responsibility (OBR).
- 5.27 Analysis considers the following demographic scenarios and their impact on dwelling requirements:
- SNPP-2014: This replicates the ONS 2014-based SNPP for Bexley
 - GLA Central: This replicates the GLA 2016-based Central population and household projection for Bexley. Migration assumptions are based on a ten-year historical period (2006/7 to 2015/16)

²⁵ PPG 2019 Paragraph 010 Reference ID: 2a-004-20190220

- GLA Long Term: This replicates the GLA 2016-based Long Term population and household projection for Bexley. Migration assumptions are based on a fifteen-year historical period (2001/2 to 2015/16)
 - GLA Short Term: This replicates the GLA 2016-based Short Term population and household projection for Bexley. Migration assumptions are based on a five-year historical period (2011/2 to 2015/16)
 - PG Long Term: Internal migration rates and international migration flow assumptions are based on a fifteen-year historical period (2001/2 to 2015/16)
 - PG Short Term: Internal migration rates and international migration flow assumptions are based on a six-year historical period (2010/11 to 2015/16)
 - PG Low International Migration: Internal migration rates are based on a fifteen-year historical period (2001/2 – 2015/16). International migration flow assumptions have been reduced in proportion to the latest 2016-based NPP Low variant.
- 5.28 For comparison with the demographic scenarios, population, net migration and dwelling growth under the GLA housing-led forecast for the 2016-36 plan period this is also included within scenario analysis. This forecast is underpinned by the draft London Plan housing target for Bexley but presented for Bexley's extended 20-year plan period.
- 5.29 Figure 5.1 summarises the results of demographic scenario analysis and includes the GLA housing-led forecast and the MHCLG housing standard methodology outcome.
- 5.30 Employment growth analysis carried out by Edge Analytics suggests that the level of population growth indicated by the demographic scenarios would support an annual employment growth range of +774 to +925 each year over the plan period 2016-36.

Figure 5.1 Bexley average annual dwelling growth and population change



Source: Edge Analytics London Borough of Bexley Demographic Forecasts March 2018

Past and future development

5.31 Over the longer-term period 2000 to 2018, the total number of households in Bexley has increased by around 10,000 (11%) or 550 each year. Table 5.5 sets out the change in households in Bexley compared with other south London outer boroughs. This gives an indication of the culture of local authorities in terms of their planning and land strategies to meet growth.

Borough	Change in households 2000-2018	% change
Bexley	10,000	11.1
Bromley	16,000	17.3
Croydon	21,000	15.1
Greenwich	25,000	26.9
Kingston on Tames	10,000	16.1
Merton	7,000	8.7
Richmond	11,000	14.5
Sutton	13,000	17.1

Source: MHCLG 2016-based household projections Table 406

- 5.32 The current five year land supply in Bexley to 2023 as at 2018 is only 3,027 dwellings; this emphasises the need to ensure infrastructure development proceeds to unlock the key areas of development to achieve the Bexley growth strategy ambitions.

Conclusions on housing need

- 5.33 This chapter has considered housing need using the Government's standard methodology drawing upon the latest available household projection data from the MHCLG and GLA. It has also considered the housing targets presented in the London Plan which is the statutory spatial development strategy for Greater London and the ambitions of the Bexley Growth Strategy.
- 5.34 Having applied the standard method to the Borough, the level of household growth and affordability pressures results in a need for housing which ranges between 1,540 and 1,837 dwellings each year over the period 2020-2030 depending on the household projections being applied.
- 5.35 For the period 2020-2030, under the latest 2016-based GLA Central household projections (which are informed by the DCLG 2014-based projections and accords with the standard methodology process outlined in the September PPG), the annual minimum housing need figure is **1,657**. PPG notes that this figure can be applied to the whole plan period.
- 5.36 However, under the standard methodology caps are applied to adopted plan figures. The final conclusions on minimum housing need therefore relate back to the dwelling targets set out in the London Plan and the figures established using the 2016-based GLA Central projection.

- 5.37 The adopted London Plan established a target for 446 net dwellings each year across the Borough and the revised London Plan (Intend to Publish) December 2019 version increases this to 685 each year. This compares with an increase of an average of around 550 households across the Borough each year over the period 2000 to 2018.
- 5.38 Under the existing 2016 London Plan, a cap would be calculated based on a proposed target of 446 dwellings (and the cap would be 624 dwellings). However, PPG does allow for a housing need uplift where growth strategies are in place. The adopted Bexley Growth Strategy sets out a target for up to 31,500 dwellings over 30 years (or 1,050 annually). Based on the PPG narrative, it is understood that the capped figure could therefore be uplifted to **1,050** to support development against the minimum housing need figures of:
- for the 10 year period 2020-30: 1,657 using the 2016-based GLA Central household projections.

However it should be noted that the outcome of the growth strategy is dependent on Government funding to support infrastructure development.

- 5.39 Under the proposed London Plan, a cap would be calculated based on a proposed target of 685 dwellings (and the cap would be 959 dwellings).
- 5.40 A key objective of the SHMA is to assess the future housing need across Bexley. As the document will inform the preparation of the Local Plan which covers the period 2021 to 2036, the proposed housing need figure under the standard methodology is 1,657 each year. This is subject to a cap of either 624 (2016 London Plan) or 959 (new London Plan Intend to Publish Version). Based on the PPG narrative, it is understood that the capped figure could be uplifted to **1,050** to support the Bexley Growth Strategy.

6. Affordable housing need

Introduction

- 6.1 The 2019 NPPF (Paragraph 61) requires that the size, type and tenure of housing needed for different groups in the community should be assessed and reflected in planning policy. It sets out that these should include, but not be limited to, those who require affordable housing, families with children, older people, students, people with disabilities, service families, travellers, people who rent their homes and people wishing to commission or build their own homes.
- 6.2 The 2019 NPPF (Paragraph 62) also states that where a need for affordable housing is identified, planning policies should specify the type of affordable housing required.
- 6.3 The 2019 PPG considers how the housing need of particular groups relates to overall housing need calculated using the standard model:

'This need may well exceed, or be proportionally high in relation to, the overall housing need figure calculated using the standard method. This is because the needs of particular groups will often be calculated having consideration to the whole population of an area as a baseline as opposed to the projected new households which form the baseline for the standard method.'

Strategic policy-making authorities will need to consider the extent to which the identified needs of specific groups can be addressed in the area, taking into account:

- *The overall level of need identified using the standard method (and whether the evidence suggests that a higher level of need ought to be considered);*
- *The extent to which the overall housing need can be translated into a housing requirement figure for the plan period; and*
- *The anticipated deliverability of different forms of provision, having regard to viability'*

The household projections that form the baseline of the standard method are inclusive of all households including Travellers as defined with Planning Policy for Traveller Sites'²⁶.

- 6.4 In considering the need for different types of housing, the 2019 PPG makes specific reference to: affordable housing, housing for older people, housing for people with disabilities, the private rented sector, self-build and custom housebuilding and student housing.
- 6.5 This chapter uses evidence from secondary data sources and the Household Survey to assess affordable housing requirements in the Borough. Chapter 7 then considers the needs of particular groups through primary and secondary data analysis and through discussions with key stakeholders. The evidence presented will assist the Council and its strategic partners in making policy decisions regarding future housing development.

²⁶ PPG 2019 Paragraph 001 Reference ID: 67-001-20190722

Affordable Housing Needs Assessment

- 6.6 As set out in the 2019 NPPF, a robust and defensible assessment of affordable housing need is essential for the development of housing policies.
- 6.7 The 2019 NPPF defines affordable housing as follows:
'housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers)...' (Annex 2).
- 6.8 The 2019 NPPF provides detailed definitions of different forms of affordable housing; there are also specific London tenures, defined by the Mayor of London. These definitions are set out in Chapter 1 of this report.
- 6.9 This section considers affordable housing need for those households who cannot afford to meet their needs in the open market through home ownership or private rental.
- 6.10 PPG 2019 states 'all households whose needs are not met by the market can be considered (to be) in affordable housing need'²⁷.
- 6.11 A detailed analysis of the following factors determines the extent to which there is a shortfall of affordable housing:
- households currently in housing which is unsuitable for their use and who are unable to afford to buy or rent in the market (backlog need); and those who can afford private rent but cannot afford to buy;
 - new households forming who cannot afford to buy or rent in the market;
 - existing households expected to fall into need; and
 - the supply of affordable housing through social/affordable renting and intermediate tenure stock.
- 6.12 Two sources of evidence have been considered in the assessment of affordable housing need: firstly, analysis based on Household Survey evidence and relevant secondary data; and secondly analysis based on the Council's housing register.

Assessing affordable housing need using the 2018 Household Survey

- 6.13 The 2018 Household Survey provided a range of evidence on the scale and range of need within communities across the Borough. Detailed analysis is presented at Appendix C of this report and follows PPG.
- 6.14 Table 6.1 sets out housing need across the Borough based on the Household Survey and reasons for household need. This shows that there are 13,631 existing households in need, which represents 13.9% of all households.

²⁷ PPG 2019 Paragraph 018 Reference ID: 2a-0018-20190220

Category	Factor	Borough of Bexley Total
Homeless households or with insecure tenure	N1 Under notice, real threat of notice or lease coming to an end	1,283
	N2 Too expensive, and in receipt of housing benefit or in arrears due to expense	1,114
Mismatch of housing need and dwellings	N3 Overcrowded according to the 'bedroom standard' model	6,002
	N4 Too difficult to maintain	1,268
	N5 Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household	2,514
	N6 Household containing people with mobility impairment or other special needs living in unsuitable accommodation	2,161
Dwelling amenities and condition	N7 Lacks a bathroom, kitchen or inside WC and household does not have resource to make fit	370
	N8 Subject to major disrepair or unfitness and household does not have resource to make fit	535
Social needs	N9 Harassment or threats of harassment from neighbours or others living in the vicinity which cannot be resolved except through a move	1,072
Total no. households in need (with one or more housing needs)		13,631
Total Households		97,728
% households in need		13.9%

Note: A household may have more than one housing need.

Source: 2018 Household Survey

6.15 Table 6.2 summarises overall housing need (before further analysis to test the extent to which households can afford open market provision to offset their need) by ward and the extent to which housing need varies across the Borough. The proportion of households in need is highest in the Thamesmead East (30.0% of households) and Slade Green & Northend (20.3%) wards and lowest in Crook Log (7.7%) and Blendon & Penhill (8.1%) wards.

Ward	No. of households in need	% of households in need	Total No. households
Barnehurst Ward	627	13.7	4,569
Belvedere Ward	1317	18.8	7,001
Bexleyheath Ward	639	9.8	6,546
Blackfen & Lamorbey Ward	763	11.8	6,449
Blendon & Penhill Ward	500	8.1	6,193
Crayford Ward	979	14.7	6,662
Crook Log Ward	489	7.7	6,363
East Wickham Ward	787	12.8	6,148
Erith Ward	847	18.8	4,505
Falconwood & Welling Ward	829	12.7	6,507
Longlands Ward	393	9.1	4,310
Northumberland Heath Ward	632	15.1	4,187
Sidcup Ward	712	10.4	6,863
Slade Green & Northend Ward	986	20.3	4,866
St Mary's & St James Ward	458	10.1	4,545
Thamesmead East Ward	1801	30.0	6,003
West Heath Ward	874	14.5	6,047
Borough Total (households in need)	13,631	13.9	97,728

Source: 2018 Household Survey

6.16 Table 6.3 demonstrates how the proportion of households in housing need varies by tenure and household type for the Borough. Private rented households are more likely to be in housing need, at 30.8% of households, followed by 26.6% in affordable housing and 8.4% of owner occupiers.

Tenure	No. H'holds in need	% H'holds in need	Total no. households
Owner Occupier	5,983	8.4	70,922
Private Rented	3,679	30.8	11,931
Affordable	3,967	26.6	14,911
Borough Total (All households in need)	13,631	13.9	97,764

Source: 2018 Household Survey

6.17 Table 6.4 sets out housing need by type of household. Households that span more than two generations (62.2%) and larger families with dependent children (couples and lone parents) are more likely to be in housing need (37.2% of couples and 66.9% of lone parents with three or more children under 18 in Bexley are in housing need). The Household Survey data identifies 15,146 households with adult children living with parent(s), which provides a broad indication of the scale of hidden housing need. Of these, 2,490 were categorised as being in housing need (16.4%), although this rises to 25.0% of households with lone parents and adult children (compared with 13.9% of couples with adult children).

Household Type	No. H'holds in need	% H'holds in need	Total no. households
Single Adult (under 65)	1880	11.9%	15772
Single Adult (65 or over)	568	6.1%	9316
Couple only (both under 65)	822	5.5%	14832
Couple only (one or both over 65)	509	5.0%	10177
Couple with at least 1 or 2 child(ren) under 18	1737	9.8%	17767
Couple with 3 or more children under 18	1811	37.2%	4862
Couple with child(ren) aged 18+	1614	13.9%	11643
Lone parent with at least 1 or 2 child(ren) under 18	1075	23.9%	4499
Lone parent with 3 or more children under 18	851	66.9%	1272
Lone parent with child(ren) aged 18+	876	25.0%	3503
Household that spans more than two generations	1079	62.2%	1735
Other	811	34.5%	2351
Borough Total (All households in need)	13633	13.9%	97728

Source: 2018 Household Survey

6.18 In addition to establishing the overall affordable housing requirements, analysis considers the supply/demand variations by analysis area, property designation (i.e. general needs and older person) and property size (number of bedrooms). Analysis provides a gross figure (absolute shortfalls in affordable provision) and a net figure (which takes into account supply of existing affordable accommodation). Modelling suggests an annual gross imbalance of 1,852 dwellings and after taking account of affordable supply an annual net imbalance of 965 affordable dwellings across the Borough of Bexley as shown in Table 6.5.

6.19 In terms of the size of affordable housing required, when the likely annual affordable supply is taken into account, the overall shortfalls are 17.1% one-bedroom, 59.7% two-bedroom, 17.0% three-bedroom, 4.8% four or more-bedroom general needs and 1.4%

older person dwellings. It is therefore appropriate for the continued delivery of affordable housing to reflect underlying need.

- 6.20 Analysis is based on the next ten years and in the absence of any updated information this should be extrapolated forward to the Local Plan Period.

Table 6.5 Net annual affordable housing imbalance by property size and designation 2018/19 to 2022/23			
Designation	No. Beds	%	Number
General Needs	1	17.1	165
	2	59.7	576
	3	17.0	164
	4	4.1	39
	5	0.8	8
Older person	1	1.1	10
	2	0.2	2
	3	0.2	2
Total		100.0	965

Sources: 2018 Household Survey; RP CORE Lettings and Sales

Tenure split

- 6.21 In order to consider an appropriate affordable housing tenure split, the SHMA considers London and national policy, past trends in delivery and the relative affordability of alternative tenure options. Household income is not available from the housing register but CAMEO household income data and Household Survey data have been used to investigate the relative affordability of different tenure options.
- 6.22 Policy H6 of the London Plan (Intend to Publish) December 2019 sets out a split of affordable products that should be applied to development:
- A minimum of 30% low-cost rented homes, as either London Affordable Rent or Social Rent, allocated according to need and for Londoners on low incomes;
 - A minimum of 30% intermediate products which meet the definition of genuinely affordable housing, including London Living Rent and London Shared Ownership;
 - the remaining 40% to be determined by the borough as low cost rented homes or intermediate products based on identified need
- 6.23 The NPPF also states that 10% of dwellings on larger sites should be made available for affordable home ownership.
- 6.24 Table 6.6 sets out evidence relating to affordable housing tenure based on the relationship between local household incomes to house prices. These data help to

establish an appropriate tenure split which takes account of the London Plan policy and local need. Data would indicate that a 70% rented and 30% intermediate tenure split would be appropriate for the Borough of Bexley. This compares with delivery of the 5 year period (2013/14 to 2017/18) of 56% social/affordable rented and 44% intermediate tenure. It is therefore recommended that the affordable tenure split is changed to support the increased delivery of social/affordable rented dwellings.

Tenure option	% based on affordability comparing local household incomes to price*
Social/affordable	68.3
Intermediate	31.7
Total	100.0

*Based on analysis of 2018 Household Survey incomes to prices using a 50% shared ownership price

Property type preferences

6.25 Analysis of property type preferences is based on what existing households in need would accept and the range of dwellings moved into by newly-forming households requiring affordable accommodation. Analysis of property type preferences suggests that a mix of houses (39.6%) and flats (53.5%) is appropriate along with a small number of bungalows (3.9%) and other types of property (2.9%).

Type preferences	Existing (%)	Newly-forming (%)	Total (%)
House	53.0	37.3	39.6
Flat	24.7	58.6	53.5
Bungalow	14.1	2.1	3.9
Other	8.2	2.0	2.9
Total	100.0	100.0	100.0
<i>Base</i>	<i>278</i>	<i>1,574</i>	<i>1,852</i>

Based on what existing households in need would accept and the average of what newly-formed households have moved to in the past 5 years and intend to move to.

Source: 2018 Household Survey

Assessing affordable housing need using housing register evidence

6.26 The Bexley housing register provides a useful snapshot of the range of households needing affordable housing in the Borough and have registered their needs with the

Council. There were 6,580 applicants on the Housing Register in October 2018. Table 6.8 summarises the range of households on the list by current tenure.

Table 6.8 Current tenure of households on the housing register		
Current Tenure	Number	%*
Existing household - not in social/affordable rented accommodation	3599	57.4
<i>In Council-provided Private Rented Leased accommodation</i>	329	5.2
<i>In Council temporary/emergency accommodation</i>	852	13.6
<i>Private Tenant</i>	2368	37.7
<i>Other private</i>	50	0.8
Existing households - in social/affordable	1733	27.6
Newly-forming households	908	14.5
<i>Sharing with friends/relatives</i>	754	12.0
<i>Lodging</i>	46	0.7
<i>No fixed abode</i>	75	1.2
<i>Armed Forces</i>	30	0.5
<i>Other</i>	3	0.0
From specialist accommodation	34	0.5
Not Specified	306	
TOTAL	6,580	6274

*Excluding current tenure not specified

6.27 Overall, 57.4% of applicants are existing households not currently in social/affordable renting (of this number 37.7% are living in the private rented sector and 18.8% were living in Council-provided private rented leased accommodation or temporary/emergency accommodation). A further 27.6% are existing households already in social/affordable rented housing. Only 14.5% are newly-forming households and of these 12.0% were sharing with friends or relatives. The register also includes 30 households who were moving from armed forces accommodation.

6.28 In terms of age profile:

- 22.7% were aged under 30;
- 29.7% were aged 30-39;
- 35.8% were aged 40-59; and
- 11.7% of applicants were aged 60 and over

6.29 The main reasons for being on the housing register are summarized in Table 6.9. The three dominant reasons for being on the housing register were community contribution (29.8%) i.e. there is an economic, voluntary/carer or educational reason

why the accommodation is needed; overcrowding 24.2% and homelessness (19.2%). Community contribution would include housing need for key workers.

Reason	Number	%
Community Contribution	1963	29.8
Overcrowded	1592	24.2
Homeless	1263	19.2
Tenant Transfer	599	9.1
Medial Need	359	5.5
Under occupier	291	4.4
Exceptional	160	2.4
Regeneration Scheme	142	2.2
Sheltered	113	1.7
Young People Leaving Care	34	0.5
Statutory Overcrowded	31	0.5
Armed Forces	30	0.5
Reciprocal	2	0.0
Prohibition Order	1	0.0
Total	6580	100.0

- 6.30 The housing register does not provide income information or details on the location choices of applicants. However, assuming that all households on the register cannot afford open market prices or rents, modelling of affordable need based on housing register data can proceed.
- 6.31 By applying the PPG methodology for assessing housing need, the annual net imbalance of affordable need based on the housing register evidence is 517 each year (Table 6.10). This is markedly lower than that reported in the Household Survey evidence and likely to reflect the fact that the housing register reports more acute levels of need compared with the wider survey evidence which also includes those households in need but not expressing a need for affordable housing on the housing register.

Table 6.10 Needs Assessment Summary for Bexley			
Step	Stage and Step description	Calculation	Bexley Total
Stage 1: CURRENT NEED			
1.1	TOTAL in need and cannot afford open market (buying or renting)	Total	5,676
	of which: can afford private renting, cannot afford to buy but wants to		Cannot be calculated
Stage 2: FUTURE NEED			
2.1	New household formation (Gross per year)	Based on 1.55% national household formation rate	1,515
2.2	Number of new households requiring affordable housing	% based on actual affordability of households forming	59.7%
2.2	Number of new households requiring affordable housing	Number cannot afford	904
2.3	Existing households falling into need	Annual requirement	included in 1.1
2.4	TOTAL newly-arising housing need (gross each year)	2.2 + 2.3	904
Stage 3: AFFORDABLE HOUSING SUPPLY			
3.1	Affordable dwellings occupied by households in need	(based on 1.4)	1,733
3.2	Surplus stock	Vacancy rate <2% so no surplus stock assumed	0
3.3	Committed supply of new affordable units	Estimated over 5 years	1,445
3.4	Units to be taken out of management	None assumed	0
3.5	Total affordable housing stock available	3.1+3.2+3.3-3.4	3,178
3.6	Annual supply of social re-lets (net)	Annual Supply (3yr ave)	683
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub-market levels	Annual Supply (3yr ave)	204
3.8	Annual supply of affordable housing	3.6+3.7	887
Stage 4: ESTIMATE OF ANNUAL HOUSING NEED			
4.1	Total backlog need	1.4A-3.5	2,498
4.2	Quota to reduce over 5 years (20%)		20%
4.3	Annual backlog reduction	Annual requirement	500
4.4	Newly-arising need	2.4	904
4.5	Total annual affordable need	4.3+4.4	1,404
4.6	Annual affordable capacity	3.8	887
4.7	NET ANNUAL SHORTFALL (4.5-4.6)	NET	517

Property size

- 6.32 Analysis of the property size needs of households on the housing register results in the profile of stock presented in Table 6.11.

Table 6.11 Net annual affordable housing imbalance by property size and designation 2018/19 to 2022/23 based on housing register evidence

	General Needs			Older Person	Total
	1 Bed	2 Beds	3+ Bed		
Borough total	267	131	73	46	517
% data	51.7	25.2	14.1	9.0	100.0

Evaluation of affordable need evidenced from the Household Survey and housing register

- 6.33 There is a marked divergence in the scale of affordable need evidenced through the Household Survey and the housing register. Additionally, there is a skewing of need from households on the housing register towards smaller dwellings.
- 6.34 The key reason for this is that the Household Survey provides a wider expression of need as it takes into account households in need who have not chosen to present themselves to the Council and become registered with Bexley Homechoice. The Household Survey evidence also allows a review of dwelling type and tenure preferences and factors in the extent to which households in need can afford open market solutions.
- 6.35 Further discussion on the use of the Household Survey analysis and housing register evidence is recommended before the final publication of the SHMA. It would be recommended that the needs evidenced from the housing register is acknowledged as a core level of need, but there is a broader measure of need from the Household Survey which points to a more diverse range of affordable dwellings to be built across the Borough.

Summary

- 6.36 This chapter and the associated appendices provide a clear definition of housing need and affordable housing required, along with a step-by-step explanation of the housing needs assessment model.
- 6.37 Analysis has identified a total of 13,631 existing households in housing need, representing 13.9% of all households across the Borough of Bexley based on Household Survey evidence.
- 6.38 Affordable housing need analysis reveals that there is a net annual imbalance of 965 affordable dwellings across the Borough based on the Household Survey and an annual imbalance of 516 based on housing register data.

- 6.39 Overall, analysis would suggest an affordable tenure split of 70% social rented/London Affordable Rent and 30% intermediate tenure based on trends in delivery over the past 5 years and the income profiles of households in need derived from Household Survey evidence.
- 6.40 In terms of the size of affordable dwellings required, analysis based on the Household Survey indicates the following affordable need by dwelling size: 18.1% one-bedroom, 59.9% two-bedroom, 17.1% three-bedroom, 4.8% four or more-bedroom. Evidence from the housing register points to higher need for smaller dwellings.
- 6.41 The previous 2014 SHMA evidenced an annual affordable shortfall of 837 each year, with a delivery of 2 and 3 bedroom affordable dwellings and a tenure split of 66% rented and 34% intermediate tenure.

7. The needs of different groups

Introduction

- 7.1 2019 PPG makes specific reference to: affordable housing, housing for older people, housing for people with disabilities, the private rented sector, self-build and custom housebuilding and student housing. Having considered affordable housing need in Chapter 6, this chapter now considers the needs of the following groups in line with 2019 NPPF and the Council's brief:
- From the NPPF: families with children, older people, students, people with disabilities, service families, travellers, people who rent their homes and people wishing to commission or build their own homes;
 - From the Council's brief: BAME households, key workers, people leaving foster care, student accommodation and co-living.
- 7.2 The NPPF (2019) (Paragraph 61) acknowledges that there are a range of household groups who have particular housing requirements. It sets out that the needs of different groups should be assessed and reflected in planning policy in terms of the size, type and tenure of housing. It states that these households include, but are not limited to: those who require affordable housing, families with children, older people, students, people with disabilities, service families, travellers, people who rent their homes and people wishing to commission or build their own homes.
- 7.3 The needs of those who require affordable housing have been addressed in the previous section of this chapter. The following sections look at other groups and consider their particular housing needs.

The private rented sector

- 7.4 The 2018 Household Survey found that the private rented sector accommodates around 12.3% (11,931) of households across the Borough of Bexley. The characteristics of the private rented sector in Bexley have been reviewed in Chapter 4.

Self-build and custom housebuilding

- 7.5 The National Planning Policy Framework (NPPF) 2012 set out that the Government wants to enable more people to build their own homes and wants to make this form of housing a mainstream housing option. The Self-Build and Custom Housebuilding Act 2015 and subsequent Self-Build and Custom Housebuilding (Register) Regulations 2016 require authorities to maintain a register of those who have expressed an interest in buying serviced plots. Local authorities are under a duty to have regard to these registers in carrying out their planning function.
- 7.6 The 2018 Household Survey identified 119 households who would like to move to a self-build property. The Household Survey identified the following features relating to households considering self-build:

- 66.4% live in private rented accommodation and the remaining 33.6% in owner occupation;
- 66.4% were single households and 33.6% were younger couples;
- 33.6% were on incomes of £100 to £350 per week; 66.4% were on incomes of between £350 and £950 per week; and
- Mainly aspired towards two (66.4%) or four (33.6%) bedrooms.

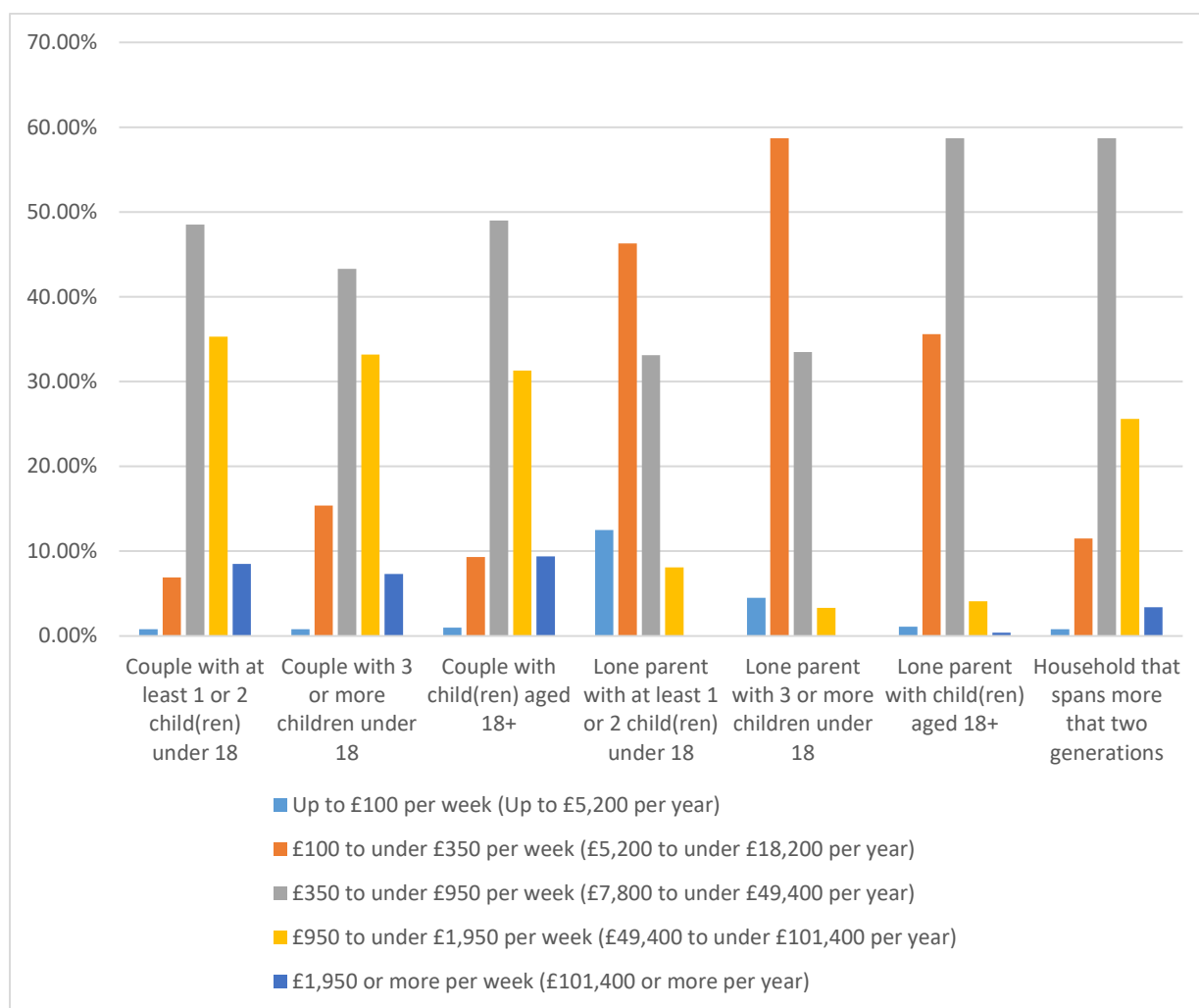
Family housing/households with children

- 7.7 The 2018 Household Survey found that families (that is couples and lone parents) with dependent children (aged under 18) account for over one-quarter (29.1%) of households across the Borough of Bexley. A further 15.5% of all households are couples and lone parents with adult children (aged 18 or over) living with them. The analysis assumes therefore a total of 44.6% of households who are families (including those with adult children still living at home).
- 7.8 The current dwelling profile and market aspirations of families (including those with adult children living at home), as identified in the Household Survey, are summarised in Table 7.1. This suggests a particular aspiration for houses with three, four or more bedrooms (79.8% of families). Of these, 42.7% would like to move to a property with 4 or more bedrooms. In comparison, 19.5% would accept a move to a 4 or more bedroom property. Relatively few families have an aspiration or would accept moving to a flat or bungalow.

Dwelling type	Current dwelling	Like	Accept
Detached house/cottage 1-2 Beds	0.2%	2.3%	5.8%
Detached house/cottage 3 Beds	2.0%	19.4%	9.4%
Detached house/cottage 4 or more Beds	4.9%	30.0%	5.5%
Semi-detached house/cottage 1-2 Beds	2.2%	2.5%	6.5%
Semi-detached house/cottage with 3 Beds	29.2%	11.1%	24.8%
Semi-detached house/cottage 4 or more Beds	18.9%	12.1%	10.5%
Terraced house/cottage 1-2 Beds	4.6%	2.8%	5.0%
Terraced house/cottage 3 Beds	17.2%	6.6%	11.5%
Terraced house/cottage 4 or more Beds	3.9%	0.6%	3.5%
Bungalow 1-2 Beds	0.6%	1.1%	3.4%
Bungalow 3 Beds	1.3%	3.5%	4.1%
Flat/Apartment 1 Bed	0.4%	1.7%	0.5%
Flat/Apartment 2 Beds	1.8%	0.0%	0.8%
Flat/Apartment 3 or more Beds	9.9%	3.4%	6.6%
Other 1-2 beds	2.7%	2.2%	0.5%
Other 3+ beds	0.0%	0.0%	0.7%
Total	100.0%	100.0%	100.0%
<i>Base (Valid responses)</i>	<i>44,828</i>	<i>9,759</i>	<i>8,661</i>
SUMMARY			
Houses 1/2 Beds	7.0%	7.6%	17.3%
Houses 3 Beds	48.4%	37.1%	45.7%
Houses 4 or more Beds	27.7%	42.7%	19.5%
Bungalow	1.9%	4.6%	7.5%
Flat	12.1%	5.1%	7.9%
Other	2.7%	2.2%	1.2%
Total	100.0%	100.0%	100.0%
<i>Base (Valid responses)</i>	<i>44,828</i>	<i>9,759</i>	<i>8,661</i>

Source: 2018 Household Survey

7.9 Income data obtained through the 2018 Household Survey is set out in Figure 7.1. This indicates that couples with children (dependent and adult) tend to have relatively high incomes when compared with the Borough-wide average. By comparison, lone parents with children have lower-than-average incomes.

Figure 7.1 Family incomes comparison

Source: 2018 Household Survey

- 7.10 In terms of housing need (see Table 6.4), compared with the overall proportion of households in need of 13.9%, around 18.3% of all families are in housing need. Overall, 19.3% of families with children under 18 are in housing need and 16.4% of families with adult children living at home are in housing need. The proportion of households in need is highest amongst lone parents with 3 or more children under 18 (851 or 66.9%) and couples with 3 or more children under 18 (1,811 or 37.2%).
- 7.11 Modelling of affordable housing requirements suggests that a range of affordable dwellings are required which will help to address the needs of families.
- 7.12 Looking further into the tenure occupied by families in housing need suggests that around 20.6% of couples with children living in housing need currently live in private rent, and 32.6% live in affordable housing. The data suggest that around 39.0% of lone parents in housing need are currently living in affordable accommodation, followed by around 35.5% living in private rent.

Housing for older people

- 7.13 The 2019 PPG states that *'The health and lifestyles of older people will differ greatly, as will their housing needs, which can range from accessible and adaptable general needs housing to specialist housing with high levels of care and support. For plan-making purposes, strategic policy-making authorities will need to determine the needs of people who will be approaching or reaching retirement over the plan period, as well as the existing population of older people.'*²⁸
- 7.14 The SHMA evidence focuses on:
- The future need for specialist accommodation (e.g. sheltered, enhanced sheltered, extra care, registered care), broken down by type and tenure;
 - The need for care in residential institutions (C2); and
 - The role of general housing and in particular bungalows and homes that can be adapted to meet a change in needs.
- 7.15 A major strategic challenge for the Council is to ensure a range of appropriate housing provision, adaptation and support for the Borough's older population. The number of people across the Borough of Bexley aged 65 or over is projected to increase from 40,400 in 2016 to 56,500 by 2036 (39.9% increase)²⁹.
- 7.16 According to 2014-based household projections³⁰, the number of households headed by someone aged 60 and over is expected to increase by 16,800 by 2036.
- 7.17 Household Survey data (Table 7.2) indicates that older people are particularly living in three- and four- bedroom houses and around one-fifth live in smaller flats. Around 9.3% of older person households have stated that they intend to move in the next 5 years (around 1,850 households). These households have strong aspirations and expectations for smaller dwellings and 'other' property types which includes specialist provision. Given the anticipated increase in older person households, it is important that the Council recognises the impact this will have on the range of dwelling types and sizes being developed over the plan period.

²⁸ PPG 2019 Paragraph: 003 Reference ID: 63-003-20190626

²⁹ ONS 2016-based Subnational population projections

³⁰ CLG 2014-based household projections are the latest available at the time of drafting this report

Table 7.2 Older person housing choices

	Current Dwelling (%)	Aspiration (%)	Expectation (%)
1/2 Bed House	9.7	9.0	11.0
3 Bed House	42.1	11.2	13.6
4 or more Bed House	13.6	1.9	1.6
1/2 Bed Flat	20.6	27.7	15.8
3+ Bed Flat	0.4	0.8	0.0
1/2 Bed Bungalow	8.9	21.3	20.6
3+ Bed Bungalow	3.9	18.5	7.9
Other	0.8	9.6	29.5
TOTAL	100.0	100.0	100.0
Base	19,961	1,355	1,058

Source: 2018 household survey

Future need for specialist older person accommodation and residential care institutions

7.18 Table 7.3 sets out the categories of specialist older person accommodation as shown on the Elderly Accommodation Counsel (EAC) website³¹ and Council information.

³¹ www.housingcare.org

Category	Number of units	Description
Age-exclusive housing	201	Schemes or developments that cater exclusively for older people, usually incorporate design features helpful to older people, and may have communal facilities such as a residents' lounge, guest suite and shared garden, but do not provide any regular on-site support to residents.
Care homes	515	A residential setting where a number of older people live, usually in single rooms, and have access to on-site care services. Since April 2002 all homes in England, Scotland and Wales are known as 'care homes', but are registered to provide different levels of care A home registered simply as a care home will provide personal care only - help with washing, dressing and giving medication
Care home with nursing	671	A home registered as a care home with nursing will provide the same personal care but also have a qualified nurse on duty twenty-four hours a day to carry out nursing tasks. These homes are for people who are physically or mentally frail or people who need regular attention from a nurse.
Enhanced sheltered/close case	0	Sheltered housing that provides more in facilities and services than traditional sheltered housing but does not offer the full range of provision that is found in an Extra Care housing scheme
Retirement housing	963	Housing developments of a similar type to sheltered housing (see below), but built for sale, usually on a leasehold basis.
Extra Care housing	120	Extra Care Housing is housing designed with the needs of frailer older people in mind and with varying levels of care and support available on site. People who live in Extra Care Housing have their own self contained homes, their own front doors and a legal right to occupy the property. Extra Care Housing is also known as very sheltered housing, assisted living, or simply as 'housing with care'. It comes in many built forms, including blocks of flats, bungalow estates and retirement villages. It is a popular choice among older people because it can sometimes provide an alternative to a care home.
Sheltered housing	1,174	Sheltered housing means having your own flat or bungalow in a block, or on a small estate, where all the other residents are older people (usually over 55). With a few exceptions, all developments (or 'schemes') provide independent, self-contained homes with their own front doors.
Total	3,674	

Source: EAC database www.housingcare.org; Council lists of accommodation

7.19 Across the Borough, there are around 3,674 units of specialist older persons accommodation. This includes 1,186 units of residential care (C2) dwellings.

- 7.20 Analysis would indicate that 36.8% of specialist older person provision including sheltered housing is owned by registered providers and 63.2% by private organisations and charities.
- 7.21 Table 7.4 considers the ratio of older people to current provision and then applies this ratio to future household projections. This results in the need for 1,008 additional specialist older persons accommodation (C3) and 43 additional units of residential care provision (C2) over the plan period to 2036.

Current provision (and planning use class)	Number of units 2018	Number aged 75 and over 2018	Number aged 75 and over 2036 (projected)	Change in need
		20,000	28,100	
		Ratio of population to current provision	Ratio applied to 2036 population	
Specialist older person(C3)	2,488	0.1244	3,496	1,008
Residential Care (C2)	1,186	0.0593	1,229	43
Total	3,674		4,725	1,051

- 7.22 Regarding current and future need for older person's accommodation, in-depth interviews (June 2018) with Adult Social Care Commissioners indicated that:
- Bexley does not have an extra care housing (ECH) offer for those requiring accommodation with care available 24/7;
 - Bexley has the third highest rate of people aged 65 and over in London (17% of Bexley's total population), and those aged 85 and over make up 2% of the total population³². The population of Bexley is also ageing faster than the rest of London – there was a 10% increase in the population aged over 65 years from 2003-2012. By 2030, there is predicted to be a 32% increase in people aged over 65. The largest percentage change will be in the “oldest” older people – a 25% increase in those aged 90 and over by 2020, and a 95% increase by 2030;
 - The higher populations of older people living alone are found in the south of the Borough, in particular the south east. However, over a quarter of older people residents registered on the housing register live in Erith, north of the Borough.
 - In terms of demand, officers stated that people aged 65 and over make up the majority of the Bexley Adult Social Care client group (64% in 2015/16). A significant proportion of clients are aged 85 and over (30%)³³.
 - Officers have issued a brief to registered providers for schemes of not less than 60 units with a dependency mix of one third low dependency, one third moderate dependency and one third high dependency. Tenure mix (market sale, market

³² ONS Mid-year population estimates 2015

³³ LB Bexley SALT return 2015-16

rents, and affordable rents) is to be determined by need and scheme by scheme economic viability.

- Registered providers expressed enthusiasm and a commitment to pursue these further. The existence of the London Mayor's Care and Support Specialised Housing Fund is acknowledged.
- Officers recommended that the development of Extra Care Housing become a formal strategy sitting as part of the Corporate Plan delivery plan and that officers are authorised to pursue arrangements with registered providers to bring forward plans for schemes over the next 5 years, subject to capital allocations and all of the usual permissions and authorisations;
- Older people living in under-occupied housing stock because their only other option is residential or nursing care – variety and alternative accommodation is desperately needed.

Need for specialist older person housing evidenced in the Household Survey

- 7.23 Question 23 of the Household Survey asked 'If you think it is relevant to you, which of the following older persons' housing options would you seriously consider either now or in the next 5 years?'. Table 7.5 reports the number of households who would consider different older persons' housing options (respondents could tick more than one option). Overall, of respondents aged 55 and over, 71.5% were planning to continue to live in their current home with support when needed. Of additional note, 21.1% would consider buying a property on the open market, 15.9% would consider buying sheltered housing, 14.4% rent sheltered housing and 12% would consider buying extra care housing. around 10% would consider social renting or buying extra care housing and 5.3% would consider a residential care home.
- 7.24 Table 7.5 also breaks down options being considered by age group. Open market purchase was most likely to be considered by the 55-64 age group; and interest in sheltered housing and extra care housing increased in older age groups. Residential care was most likely to be considered by respondents in the 75+ age group.
- 7.25 Tables 7.6 and 7.7 summarise the data at ward and Borough level. This evidence suggests a need to continue to diversify the range of older persons' housing provision. Additionally, providing a wider range of older persons' accommodation has the potential to free-up larger family accommodation.

Housing option	% would consider by age group			
	55-64	65-74	75+	All 55+
Continue to live in current home with support when needed	60.4	78.5	84.7	71.5
Buying a property on the open market	31.0	20.9	7.4	22.1
Rent a property from a private landlord	1.6	1.3	0.7	1.3
Rent from a housing association	13.1	3.5	3.9	8.2
Sheltered accommodation – renting from housing association	14.8	14.0	14.0	14.4
Sheltered accommodation – renting from private landlord	1.5	1.6	2.6	1.8
Sheltered accommodation – buying	13.1	19.6	17.2	15.9
Sheltered accommodation – shared ownership	2.2	2.1	2.4	2.2
Extra care housing – renting from housing association	10.0	8.0	10.0	9.5
Extra care housing – renting from private landlord	0.4	1.1	1.6	0.9
Extra care housing – buying	8.8	14.6	15.3	12.0
Extra care housing – shared ownership	0.9	2.0	2.1	1.5
Residential care home	4.1	5.4	11.8	6.5
Co-housing	4.9	6.4	4.7	5.3
Go to live with children or other relatives/friends	5.4	2.5	5.8	4.8
Other	3.5	1.3	2.9	2.8
<i>Base (total households responding)</i>	11,860	6,400	6,583	24,843

Table 7.6 Older person housing options being considered (%)

Older persons option	Ward									
	Barnehurst Ward	Belvedere Ward	Bexleyheath Ward	Blackfen & Lamorbey Ward	Blendon & Penhill Ward	Crayford Ward	Crook Log Ward	East Wickham Ward	Erith Ward	
Continue to live in current home with support when needed	82.5	76.5	82.9	79.0	80.1	71.5	74.9	76.4	57.2	
Buying a property in the open market	21.7	17.0	23.0	20.6	17.9	18.6	28.3	21.3	26.4	
Rent a property from a private landlord	0.0	1.6	0.9	0.9	4.8	0.0	0.0	0.9	3.1	
Rent from HA	5.4	9.7	0.9	2.0	7.3	5.7	3.1	3.5	22.3	
Sheltered Accommodation - Renting from HA	4.8	20.5	13.7	7.8	6.7	12.1	10.1	12.0	24.5	
Sheltered Accommodation - Renting from Private Landlord	1.1	2.9	2.8	0.0	5.5	2.1	1.0	0.9	1.8	
Sheltered Accommodation - Buying	12.2	11.7	19.8	20.7	26.9	10.2	18.4	16.5	18.2	
Sheltered Accommodation - Shared Ownership	1.1	0.0	4.6	2.0	0.9	2.9	1.9	2.1	1.0	
Extra Care Housing - Renting from HA	7.5	13.5	10.9	6.8	7.2	10.6	2.9	6.8	22.3	
Extra Care Housing - Renting from Private Landlord	1.1	2.9	0.9	0.0	1.6	0.0	1.0	0.9	1.0	
Extra Care Housing - Buying	14.3	3.1	21.4	17.2	20.0	5.1	16.5	7.6	13.5	
Extra Care Housing - Shared Ownership	0.0	0.0	4.6	3.9	1.8	2.9	1.9	0.0	0.0	
Residential Care Home	6.6	6.3	15.2	10.4	11.3	3.9	4.8	1.7	2.2	
Co-housing	5.3	0.0	11.0	9.8	1.8	5.4	8.8	2.1	4.7	
Go to live with children or other relatives	10.2	8.1	6.8	4.5	0.8	5.1	1.9	4.3	0.0	
Other	3.4	0.0	2.8	4.5	0.9	1.0	5.6	5.2	1.0	
Base (households responding)	1088	1784	2003	1581	1537	1917	1768	1919	1157	
Older persons option	Ward									
	Falconwood & Welling Ward	Longlands Ward	Northumberland Heath Ward	Sidcup Ward	Slade Green & Northend Ward	St Mary's & St James Ward	Thamesmead East Ward	West Heath Ward	Total	
Continue to live in current home with support when needed	78.5	83.5	68.1	56.5	59.5	61.7	32.8	73.4	71.5	
Buying a property in the open market	19.3	18.9	37.2	20.9	12.2	24.2	32.9	24.8	22.1	
Rent a property from a private landlord	0.0	0.0	0.0	3.7	2.2	2.8	0.0	0.8	1.3	
Rent from HA	1.4	8.9	17.3	4.5	20.8	16.3	28.3	5.5	8.2	
Sheltered Accommodation - Renting from HA	8.2	14.2	19.8	18.4	33.8	24.0	25.8	3.8	14.4	
Sheltered Accommodation - Renting from Private Landlord	1.4	1.1	0.3	0.0	2.2	6.3	0.0	0.8	1.8	
Sheltered Accommodation - Buying	21.2	21.4	6.9	6.5	5.1	18.2	5.0	21.8	15.9	
Sheltered Accommodation - Shared Ownership	1.8	3.1	9.7	1.1	5.8	1.3	0.5	1.6	2.2	
Extra Care Housing - Renting from HA	1.4	7.1	9.1	11.6	17.9	18.1	15.7	1.9	9.5	
Extra Care Housing - Renting from Private Landlord	0.0	1.1	0.0	0.5	2.2	2.8	0.0	0.0	0.9	
Extra Care Housing - Buying	15.3	17.1	1.5	4.9	3.7	17.9	5.4	14.9	12.0	
Extra Care Housing - Shared Ownership	0.0	2.0	0.0	0.0	2.2	3.0	0.5	0.8	1.5	
Residential Care Home	11.4	14.6	0.9	2.6	3.6	4.4	0.3	5.1	6.5	
Co-housing	3.2	1.7	0.5	3.2	5.8	12.5	1.7	9.3	5.3	
Go to live with children or other relatives	4.9	3.1	0.3	2.6	4.5	8.7	0.7	11.4	4.8	
Other	3.6	2.2	0.0	3.7	3.7	2.6	5.0	0.8	2.8	
Base (households responding)	1744	1097	739	1552	1113	1056	1201	1589	24843	

Source: 2018 Household Survey

Table 7.7 Older person housing options being considered (number)

Older persons option	Ward								
	Barnehurst Ward	Belvedere Ward	Bexleyheath Ward	Blackfen & Lamorbey Ward	Blendon & Penhill Ward	Crayford Ward	Crook Log Ward	East Wickham Ward	Erith Ward
Continue to live in current home with support when needed	898	1364	1661	1249	1231	1371	1325	1467	662
Buying a property in the open market	236	304	460	326	275	357	501	409	305
Rent a property from a private landlord	0	28	19	15	74	0	0	18	36
Rent from HA	59	173	19	31	112	109	55	68	258
Sheltered Accommodation - Renting from HA	52	365	275	124	103	231	178	231	284
Sheltered Accommodation - Renting from Private Landlord	12	52	56	0	85	41	17	18	21
Sheltered Accommodation - Buying	133	208	397	328	414	195	326	316	210
Sheltered Accommodation - Shared Ownership	12	0	93	31	14	55	34	40	12
Extra Care Housing - Renting from HA	82	240	219	108	110	203	52	131	258
Extra Care Housing - Renting from Private Landlord	12	52	19	0	25	0	17	18	12
Extra Care Housing - Buying	156	56	428	272	308	98	291	145	156
Extra Care Housing - Shared Ownership	0	0	93	62	27	55	34	0	0
Residential Care Home	72	112	304	164	174	74	84	32	25
Co-housing	58	0	221	155	27	104	156	41	54
Go to live with children or other relatives	111	145	137	71	12	98	34	82	0
Other	37	0	56	71	14	19	99	99	12
Base (households responding)	1088	1784	2003	1581	1537	1917	1768	1919	1157

Older persons option	Ward								
	Falconwood & Welling Ward	Longlands Ward	Northumberland Heath Ward	Sidcup Ward	Slade Green & Northend Ward	St Mary's & St James Ward	Thamesmead East Ward	West Heath Ward	Total
Continue to live in current home with support when needed	1369	916	503	877	662	652	394	1166	17766
Buying a property in the open market	337	207	275	325	136	256	395	394	5500
Rent a property from a private landlord	0	0	0	58	25	30	0	13	315
Rent from HA	24	98	128	70	231	172	340	88	2035
Sheltered Accommodation - Renting from HA	143	156	146	285	376	253	310	60	3573
Sheltered Accommodation - Renting from Private Landlord	24	12	2	0	25	67	0	13	445
Sheltered Accommodation - Buying	370	235	51	101	57	192	60	346	3938
Sheltered Accommodation - Shared Ownership	31	34	72	17	64	14	6	26	554
Extra Care Housing - Renting from HA	24	78	67	180	199	191	189	30	2361
Extra Care Housing - Renting from Private Landlord	0	12	0	7	25	30	0	0	229
Extra Care Housing - Buying	267	188	11	76	41	189	65	236	2983
Extra Care Housing - Shared Ownership	0	22	0	0	25	32	6	13	369
Residential Care Home	198	160	7	40	40	46	4	81	1616
Co-housing	55	19	4	49	64	132	20	148	1305
Go to live with children or other relatives	86	34	2	41	50	92	9	181	1186
Other	62	24	0	57	41	27	60	13	690
Base (households responding)	1744	1097	739	1552	1113	1056	1201	1589	24843

Source: 2018 Household Survey

- 7.26 Of all older person households (65+ years), the 2018 Household Survey found that 9.3% would like to move in the next 5 years; 2.3% would like to move but are unable to; and 88.4% do not want to move in the next 5 years (but they would move in the longer term).
- 7.27 Of households with an HRP aged 65 and over who are unable to move, one-third (33.9%) stated they could not afford to because other properties are too expensive; one-fifth (20.7%) stated that there is a lack of suitable property of the type wanted and 13.5% stated that there is a lack of suitable property in the area wanted. 7.2% said that the need to receive support was a limiting factor, and a further 6.1% mentioned a lack of properties with the required adaptations (Table 7.8).

Table 7.8 Reasons why households with an HRP aged 65 and over are unable to move

Cannot afford to (other properties too expensive)	33.9
Lack of suitable property: with adaptations needed	6.1
Lack of suitable property: in the area wanted	13.5
Lack of suitable property: of type wanted	20.7
Need to give support	1.9
Need to receive support	7.2
Employment	0.5
Economic uncertainty	3.4
Other reasons	12.8
<i>Base (households responding)</i>	<i>623</i>

Source: 2018 Household Survey

- 7.28 Of households with an HRP aged 65 and over and planning to move, the Household Survey found that the main reasons for moving were health problems and/or needing housing suitable for an older or disabled person, mentioned by 30.9% of these respondents. A further 10.8% said that they need a smaller property as their current property is too difficult to manage and 15.2% said that they need a smaller property for other reasons.
- 7.29 Table 7.9 considers the future housing choices being considered by older households within the next 5 years by reference to their current number of bedrooms and the number of bedrooms aspired towards and expected to move to. In terms of moving to a smaller property, 46.8% of older households aspired to downsize and 56.7% expected to achieve this (i.e. move to a property with fewer bedrooms). 45.4% aspired to move into a property with the same number of bedrooms as they presently occupy; 38.9% expected to achieve this. Only 7.8% of older households aspired towards upsizing to a property with a larger number of bedrooms, and 4.4% expected to achieve this.

Housing choice	Aspiration (%)	Expectation (%)
Downsizing (moving to a smaller property)	46.8	56.7
Staying same	45.4	38.9
Upsizing (moving to larger property)	7.8	4.4
Total	100.0	100.0
<i>Base (households responding)</i>	<i>1404</i>	<i>1224</i>

Source: 2018 Household Survey

Assistance in the home

- 7.30 The range of assistance required from all households including older person households by 60-84 and 85+ age groups is explored in Table 7.10. The level of assistance required increases with age group and the majority of 85+ households require help with repair and maintenance, gardening, cleaning the home and other practical tasks.

	Under 60	60-84	85+	All households
Help with repair and maintenance of home	18.3	42.5	57.4	27.0
Help with gardening	9.3	35.4	69.0	19.1
Help with cleaning home	7.2	24.7	60.5	14.2
Help with other practical tasks	6.0	23.1	52.7	12.6
Help with personal care	6.2	14.8	36.5	9.7
Want company / friendship	7.0	11.5	23.6	8.9
<i>Base (All households)</i>	<i>60820</i>	<i>29133</i>	<i>2491</i>	<i>92444</i>

Source: 2018 Household Survey

- 7.31 Given the high proportion of older households who want to continue living in their own home (Table 7.5 and associated discussion), the provision of home-based assistance, support and care is an increasingly important issue in the meeting of housing needs for older people. The key challenge for local authorities is the funding of services for growing numbers of older people.

Adaptations and home improvements

- 7.32 The 2018 Household Survey found that overall 5.4% of all properties across the Borough have been adapted or purpose built for a person with a long-term illness, health problem or disability. 5.6% of households said they require care or support to

enable them to stay in their current home. 58.1% of households stated that there is sufficient space for a carer to stay overnight if this was needed.

- 7.33 Table 7.11 summarises this data by ward and highlights areas with high levels of adaptation and high levels of need for care/support. It also highlights areas where there are lower levels of space available for a carer to stay overnight. In terms of adaptations, these are most prevalent in Slade Green & Northend ward (10.8% of households), Belvedere (9.1%) and Bexleyheath (8.7%). Interestingly, it is Slade Green & Northend ward (9.6%) where the highest levels of care/support to enable household members to stay at their home were also reported. By comparison, households living in Slade Green & Northend, Erith and Thamesmead East wards typically have lower-than-average proportions of dwellings with sufficient space for a carer to stay overnight.

Table 7.11 Adaptations, support requirements and space for carer to stay by local analysis area

Ward	Current home has been adapted or purpose-built for a person with a long-term illness, health problem or disability (%)	You or other members of your household require care or support to enable you/them to stay in this home (%)	Sufficient space in your home for a carer to stay overnight, if this was needed, is available (%)
Barnehurst	6.7%	7.0%	61.8%
Belvedere	9.1%	7.0%	58.9%
Bexleyheath	8.7%	7.2%	62.1%
Blackfen & Lamorbey	4.0%	3.9%	61.8%
Blendon & Penhill	3.9%	8.8%	64.2%
Crayford	5.6%	3.4%	54.8%
Crook Log	2.4%	5.1%	71.0%
East Wickham	6.8%	5.5%	55.2%
Erith	6.0%	4.9%	41.4%
Falconwood & Welling	2.1%	3.2%	57.2%
Longlands	3.8%	5.9%	61.5%
Northumberland Heath	5.3%	6.5%	59.0%
Sidcup	4.5%	6.9%	63.3%
Slade Green & Northend	10.8%	9.6%	40.8%
St Mary's & St James	4.2%	3.7%	66.0%
Thamesmead East	4.2%	3.2%	36.5%
West Heath	4.5%	4.5%	64.1%
Borough Total	5.4%	5.6%	58.1%

Source: 2018 Household Survey

7.34 The 2018 Household Survey asked whether adaptations were required by households (Table 7.12). This takes account of the PPG which asks Councils to consider the extent to which existing dwelling stock can help meet the needs of older people. When asked about adaptations and home improvements required in the home, households aged 65+ years generally stated a need for adaptations related to mobility issues. These include adaptations to bathrooms (15.6% of 60-84 HRP households and 16.6% 85+ households), internal handrails (11.5% 60-84 and 14.9% 85+), external handrails (8.8% 60-84 and 16.1% 85+) and stairlifts (16.3% 85+). By comparison, younger households (HRP under 60 years) most frequently mentioned home improvements such as double glazing (15.4%), more insulation (16.3%) and better heating (14.3%).

Table 7.12 Adaptations and home improvements required either now or in next 5 years by age group

Adaptation/improvement required	Age group (% of households)			Total
	Under 60 years	60-84 years	85+	
More insulation	16.3	11.6	4.8	14.5
Better heating	14.3	12.8	7.2	13.6
Double glazing	15.4	9.9	4.6	13.3
Adaptations to bathroom	6.5	15.6	16.6	9.7
Increase the size of property	13.2	3.0	1.0	9.7
Security alarm	10.7	7.0	11.0	9.6
Sound proofing	8.6	4.7	1.8	7.2
Improved ventilation	8.5	4.6	1.6	7.1
Internal handrails	3.6	11.5	14.9	6.4
Adaptations to kitchen	6.2	5.8	4.3	6.1
Downstairs WC	4.7	7.7	10.0	5.8
Stair lift / vertical lift	2.4	9.9	16.3	5.1
External handrails	2.8	8.8	16.1	5.1
Community alarm service	2.5	7.0	20.4	4.4
Improvements to access	2.7	5.3	3.8	3.6
Wheelchair adaptations	2.3	5.3	6.5	3.3
Room for a carer	2.4	2.7	4.9	2.5
Level door handles	2.1	3.0	3.3	2.4
Base (all households)	60820	29133	2491	92444

Source: 2018 Household Survey

- 7.35 Resources for aids and adaptations remain limited, particularly for households in the private sector (owner occupation or privately rented accommodation). However, as mentioned above in respect of support requirements, the provision of appropriate adaptations is essential to older households in maintaining independent living. Alternative sources of funding, such as equity loans, could be considered to finance remedial measures required by older person households. It should be pointed out that whilst local authorities will assess anyone's needs, assistance is means tested and many will self-fund.
- 7.36 As a preventative measure, the London Plan requires housebuilders to build a proportion of new homes to defined access standards.

Conclusions of the need for older persons' housing

- 7.37 In accordance with PPG, the SHMA has considered the future need for specialist accommodation, the need for residential care institutions and considered the role of general housing in meeting needs, in particular bungalows and homes that can be adapted to meet a change in needs.
- 7.38 The number of households headed by someone aged 60 or over is expected to increase by 16,800 by 2036. The majority of older people³⁴(71.5%) want to continue to live in their current home with support when needed according to the Household Survey, with help with repair/maintenance, gardening, cleaning and other practical tasks – key support which would help people remain in their own home. However, the Household Survey also points to a need to deliver a range of smaller dwellings for older people in the general market and specialist older housing provision; this reflects the view of Adult Social Care team who state that variety and alternative accommodation for older people living in under-occupied housing stock is desperately needed.
- 7.39 There are currently around 3,674 units of specialist older persons' accommodation including 1,186 units of residential care (C2) units. 36.8% is provided by a registered provider and 63.2% by a private organisation. It is estimated that an additional 1,008 units of specialist older person (C3) and 43 units of residential care (C2) will be required to 2036.
- 7.40 A key conclusion is that there needs to be a broader housing offer for older people across the Borough and the SHMA has provided evidence of scale and range of dwellings needed.

Housing for people with disabilities and additional needs

- 7.41 A range of data has been collected to assess the housing needs of people with disabilities and additional needs. This section considers data which sets out the likely scale of residents who have particular disabilities and additional needs; and then considers any evidence regarding the nature of dwelling stock required to help meet the needs of different groups.

³⁴ using 55 and over as a base

7.42 The data assembled falls into the following categories:

- national sources including the Census, national disability prevalence rates applied to the Borough population, Disability Living Allowance statistics;
- data from the 2018 Household Survey;
- qualitative data obtained from service providers within the Council through in-depth discussions;
- quantitative data obtained from service providers and the Insight Team at the Council (and at this juncture the support and excellent range of evidence provided should be acknowledged);
- feedback from stakeholder consultation events for people with additional needs; and
- feedback from general stakeholder consultation carried out as part of the SHMA process.

7.43 It should be noted that there can be variation in the estimates of residents with particular disabilities and additional needs. There are several reasons for this, for instance a person may self-report as having an illness/disability on the 2011 Census or the 2018 Household Survey but not be known to service providers; and some data may be collected for specific administrative purposes, for instance when someone presents themselves to service providers for assistance. There are also variations in the timescales for data reported across different groups. Therefore, the data is not necessarily consistent across each of the needs groups, but a genuine attempt has been made to compile available data from published sources, primary research and data from Council officers and consider the accommodation needs of particular groups.

7.44 Arc4 considers that the following categories of need should be considered in an assessment of needs for people with disabilities and additional needs. This forms the basis of our assessment of housing need for people with disabilities and additional needs:

A. People with disability and health needs:

- People with learning disabilities,
- People with profound intellectual and multiple disabilities (complex needs),
- People with Autism including Aspergers,
- People with behaviours which challenge e.g. people with complex mental health needs, learning disabilities and autism (Transforming Care cohort) who may be a risk to self and to others,
- People with physical disabilities,
- People with sensory impairments,
- Rehabilitation or Reablement support (e.g. acquired brain injury, stroke, following a hospital stay),

- People with profound/complex needs who have a combination of conditions which can also include long-term conditions (e.g. diabetes, heart disease),
- People experiencing early onset dementia.

B. Other people with support needs

- People with multiple disadvantages,
- People with mental health issues,
-
- Rehabilitation support for substance users (e.g. drugs, alcohol),
- People experiencing homelessness and rough sleepers,
- Young people with support needs (including NEET, floating support, leaving care and at risk),
- People fleeing domestic abuse,
- Ex-offenders and people using probation services,
- People with learning difficulties (e.g. ADHD, dyslexia, dyspraxia, dysphasia),
- Ex-armed forces,
- People without recourse and access to finances (not in receipt of benefits) – e.g. asylum seekers, refugees and people unable to claim benefits.

7.45 Whilst information is not necessarily readily available for all of these groups, it is recommended that this analysis provides basis for future reviews of supported and special needs housing across the Borough.

Establishing the overall level of disability/support needs across the Borough

7.46 A range of sources can be drawn upon to establish the overall scale of disability/support needs across the Borough. The extent to which specific accommodation for different groups may be required is then explored using available data and specific gaps in understanding are also highlighted.

7.47 The data available from a range of sources are now explored to establish a broad measure of the overall level of disability/support needs across the Borough, drawing upon: the Joint Strategic Needs Assessment (JSNA); 2011 Census; Household Survey evidence; likely prevalence based on national rates; data provided through the Council's Insight Team and the Council's Market Position Statement 2015-2018.

Joint Strategic Needs Assessment (JSNA)

7.48 A Borough-wide JSNA is being prepared and seeks to identify the 'big picture' health and wellbeing needs and inequalities of local population and informs future service planning, taking into account evidence of effectiveness. It is an ongoing process that

includes identifying present and future needs of the local population across a number of priority areas including housing. The first stage of developing the Bexley JSNA was the publication of the Core Data Set in April 2018. Subsequent iterations of the JSNA will provide more detail on specific aspects of need including housing. Currently there is limited information in the JSNA regarding the scale and range of disability/support needs across the Borough.

Census 2011 data

- 7.49 The Census records a baseline of broad measures of disability across the population. Table 7.13 reports that across the Borough, 4.7% of residents stated they were in bad or very bad health (and particularly associated with older age groups) and a further 12.4% were in 'fair' health. The majority (83%) were in 'very good or good health'. Overall, the 2011 Census estimated that around 39,350 residents were in fair or bad/very bad health (17% of residents). This compares with 18.3% for England.

Age Group	Measure of health (%)		
	Very good or good health (%)	Fair health (%)	Bad or very bad health (%)
Age 0 to 15	97.2	2.2	0.6
Age 16 to 24	95.4	3.6	1.0
Age 25 to 34	93.2	5.3	1.5
Age 35 to 49	87.5	9.2	3.3
Age 50 to 64	74.4	18.3	7.3
Age 65 to 74	59.6	29.9	10.5
Age 75 to 84	43.9	40.0	16.1
Age 85 and over	30.5	45.4	24.1
All categories: Age	83.0	12.4	4.7
Total by measure of health	191,553	28,545	10,804

Source: 2011 Census Table DC3302EW

- 7.50 The Census also reported that around 16,300 (7.1%) of residents reported that their daily activities were limited 'a lot' and 19,800 (8.6%) 'a little'. This compares with higher figures for England (8.3% and 9.3% respectively).

Household Survey evidence

- 7.51 Across the Borough of Bexley, the 2018 Household Survey identified 44,969 people who stated they had an illness/disability (18.2% of residents). A total of 36,940 households (37.8%) contained at least one person with at least one illness/disability.

- 7.52 Table 7.14 summarises the proportion of households containing someone with a particular illness or disability by ward. The most frequently mentioned illnesses/disabilities across the whole Borough are long-standing health conditions (7.5%), physical mobility/impairment (4.9) and 'other' (3.4%).

Illness/disability	Number of people	As % of population
Physical / mobility impairment	12034	4.9
Learning disability / difficulty	3065	1.2
Mental health problem	7880	3.2
Visual impairment	3781	1.5
Hearing impairment	7500	3.0
Long standing illness or health condition	18577	7.5
Older Age-related illness or disability	2623	1.1
Other	8333	3.4
Total residents with one or more illness/disability	44,969	18.2

National disability prevalence rates applied to Bexley

- 7.53 The ONS Family Resources Survey provides national data on the number of people with disabilities by age group. This can be applied to population projections by age group to establish the potential number of residents who have a disability at the start of the plan period and how this is likely to change over the plan period 2016-2036 (Table 7.15). Although the number of people does not necessarily translate to a specific housing need, it provides a further insight into the likely level of disability experienced by residents in the Borough. A total of around 50,050 people experiencing a disability is suggested which represents 20.4% of residents in households and this is expected to increase to 21.6% by 2036.

	Estimated of residents with Disability		
	2016	2036	Change
Base (total in households with disability)	50,050	63,065	13,015
% of population with disability	20.4	21.6	

Source: ONS Family Resources Survey 2016/17 and ONS 2016-based population projections

Benefit claimants - disability living allowance (DLA) by disabling condition

- 7.54 The Department of Work and Pensions (DWP) publishes district-level information about the number of people receiving Disability Living Allowance (DLA) and the conditions associated with the claim. For the Borough of Bexley, Table 7.16 indicates that 2.9% of the population receive DLA, with 4.1% of all residents under 16, 1.3% of residents aged 16-49, 3.2% of residents aged 50-64 and 5.7% of all residents aged 65 and over in receipt of DLA. The disabling conditions reported by Borough residents in receipt of DLA are shown in Table 7.17 and indicates that the most prevalent conditions are learning difficulties and arthritis.

Age group	Number of claimants	% of claimants	Population 2018 est	% population DLA claimant
Under 16	1,950	27.6	47,400	4.1
16-24	370	5.2	29,400	1.3
25-49	1,060	15.0	83,500	1.3
50-64	1,400	19.8	44,300	3.2
65 and over	2,290	32.4	40,400	5.7
Total	7,070	100.0	245,000	2.9

Source: NOMIS

Disabling Condition	Age Group			Total %
	<65	65+	Total	
Total	4,780	2,290	7,070	
Learning Difficulties	1,600	40	1,640	23.2
Arthritis	280	750	1,030	14.6
Psychosis	290	80	370	5.2
Disease of the Muscles, Bones or Joints	180	150	330	4.7
Neurological Diseases	280	50	330	4.7
Back pain - other / Precise diagnosis not Specified	130	150	280	4.0
Unknown / Transfer from Attendance Allowance	190	70	260	3.7
Hyperkinetic Syndromes	250	0	250	3.5
Psychoneurosis	160	70	230	3.3
Behavioural Disorder	220	0	220	3.1
Heart Disease	50	150	200	2.8
Blindness	110	70	180	2.5
Multiple Sclerosis	100	80	180	2.5
Cerebrovascular Disease	70	100	170	2.4
Deafness	120	30	150	2.1
Chest Disease	40	80	120	1.7
Diabetes Mellitus	90	30	120	1.7

Spondylosis	30	80	110	1.6
Epilepsy	90	20	110	1.6
Trauma to Limbs	40	40	80	1.1
Malignant Disease	40	40	80	1.1
Other (conditions each representing less than 1% of total recipients)	380	160	540	7.6

Source: Nomis and DWP 2018

2015-2018 Adult Social Care Market Position Statement

7.55 The Market Position Statement sets out a range of intelligence on prevalence rates across a range of groups to assist with evidence-based commissioning of housing and support. The document encourages care providers from all sectors to develop innovative proposals that address the demands highlighted in the document. A diverse range of service provision is sought to help achieve commissioning principles and overarching vision for Adult Social Care in Bexley which is to:

- Prevent or delaying care and support needs;
- Intervening early to help people maintain independence and avoid admission into hospital;
- Ensuring ‘joined-up’ services with health colleagues;
- Greater choice and control, including personal budgets to develop ‘the local care market to ensure the quality and diversity of provision’;
- Safeguarding: everyone is treated with dignity and respect;
- Improve the outcomes for residents: a sustainable system that supports the most vulnerable people and delivers value for money; and
- Support people to live as independently as possible.

7.56 Evidence in the MPS for particular needs groups is presented where appropriate in this chapter.

7.57 In-depth interviews with Adult Social Care Commissioners indicated that the JSNA had been updated and that one of the biggest challenges in Bexley in housing and public health is a major childhood and adult obesity rate (as per JSNA). This drives them to want the SHMA to contain the need for the creation of healthy environments to live in and new built environments to encourage alternative transport other than cars. This point was emphasised in a meeting with the Director of Public Health who also highlighted the importance of good design in housing. He cited the legacy of Thamesmead and the unsafe routes inherent in its design.

7.58 Other issues were identified as:

- learning disability out of area placements particularly for people with challenging and difficult needs – all the specialist units are out of area;
- mental health – there is very little supported housing; and
- applications from people experiencing homelessness – mental health is disproportionately represented.

- 7.59 The following sections relate to specific needs groups and draw together available evidence on the number of people with particular disabilities/additional needs. Any relevant information from stakeholders is also presented along with available evidence of particular housing or support needs for the needs group.

A. People with disabilities and health needs

People with learning disabilities and autism

- 7.60 Table 7.18 summarises available data expressing the number of people with learning disabilities and autism across the Borough.

Table 7.18 Residents with learning disabilities and autism		
Number of people	Source	Comment
Learning Disability		
3,065	2018 Household Survey	Household self-reported data
4,411 (3,561 aged 18-64 and 850 aged 65+)	Adult Social Care statistics	
867 (16/17) 902 (17/18)	NHS Digital Quality and Outcomes Framework	Recorded prevalence by GP practice
1,640	Disability living allowance claimants	Officially in receipt of DLA
Autism		
2,577 (0-17 600; 18-64 1,553; 65+ 424)	Adult Social Care Market Position statement 2015-18	

- 7.61 General comments from Adult Social Care interviews:
- High proportions of people in this group live with their families and may not have accommodation needs associated with their disability.
 - There are currently 3,561 adults aged 18-64 with a learning disability in Bexley. The figures are expected to rise to 3,635 over the next three years. It is estimated that there are 850 older people aged 65 plus with a learning disability in Bexley. This figure is forecasted to increase to 884 older people by 2021.
 - There are currently 673 people on the learning disabilities register, of which 45 are identified as having complex health needs.
 - There are currently 51 clients with an LD that live at home and are cared for by parents over the age of 65 years.
 - It is estimated that there are currently 1,423 adults aged 18-64 with Autistic Spectrum Disorders in Bexley. In the longer term by 2021 this number is forecasted to rise to 1,452.

- 65 adults aged 18-64 show signs of challenging behaviour. In the longer term by 2021 this number is forecast to remain fairly constant, with an 0.2% annual increase.

7.62 Regarding current accommodation provision:

- there are 102 out of Borough residential placements. For some clients this is appropriate, to be close to family members or established social networks, however the aim of Bexley's strategy is to repatriate where possible to a supported living unit within Bexley;
- to enable independent living within the Borough, 7 residential units are under block contract with the Council. There are a further 3 homes run by private organisations; and
- currently 12 flats are being commissioned for people with LD/autism/challenging behaviour in the north of Bexley – one would be for a specific individual, one would be a step-up service/crash pad. 6-8 would be for people in out of area placements and the remaining would be for young people in transition, leaving care or residential schools.

7.63 Specific accommodation needs:

- regarding young people it is estimated that 8-11 clients will need accommodation and care each year until 2020.
- there are 51 people currently living with ageing parents all in need of accommodation in the near future. This is believed to be an under-estimate. Preferences are divided between independent and shared living.

The transforming care plan

7.64 Transforming Care is seeking to reduce the number of people with learning disabilities and autism needing to go into hospital for their care. Consultants worked with Bexley and neighbouring authorities to contribute to a joint transforming care housing strategy. 3 groups of people were identified:

- Group 1 – the traditional Transforming Care cohort – people in long stay hospitals or ATUs;
- Group 2 – people who have a mild learning disability and autism, with two-thirds of the group living at home.;
- Group 3 – children in transition aged 13-18 who can be used to predict future need, as they are easily identifiable from children's data, respite costs for example are often known.

7.65 The scale of need in Bexley was estimated as:

- Group 1: one person in long term in-patient care. They also identified one out of area placement needed for a man whose placement is unsuitable, but they need a bespoke housing and care solution.

- Group 2: mainly unknown due to lack of historic data (recently 4 people were unknown to services and had a relatively short in-patient stay but needs may have been educational rather than housing).
- Group 3: between two and four children per year group would come through at aged 18 needing housing. Young people are leaving home earlier and so one of their recommendations is to build a small number of units every one to two years to start to reach a balance after a number of years of building.

7.66 Consultants recommended:

- policy changes regarding housing allocation and direct lettings routes and systems as people with needs around autism will not get allocated a property via choice based lettings; and
- social care commissioners attend housing panels.

People with behaviours which challenge

- 7.67 Since February 2018, officers report between 3 and 7 inpatients at any one time. These clients when well enough for discharge will return to original placement, home or require a placement to be sourced.
- 7.68 To ensure that there is a local offer for these clients, commissioners are at the planning permission stage to build 10 apartments on the Hainault site and NHSE is contributing to the building costs.
- 7.69 The Council has an at risk register for these clients. For LD/MH we currently have 15 clients. The at risk register for autism/MH is being developed by Oxleas and will be ready January 2019.

People with complex needs

- 7.70 Adult Social Care Commissioners report that this involves very complex cases often involving a discharge from rehabilitation or hospital and continuing health care. There is a need for flexible housing in the short term when patients are discharged whilst longer term accommodation can be found. The service strives to prevent young people going out of Borough for education and housing preferably in a community setting rather than an institution. The team is focusing on the needs of people with physical disability and reigning back on out-of-Borough placements for all groups. Specific information about the levels of needs for supported and extra care housing are presented by client group, rather than here to avoid double counting.

People with physical disabilities

- 7.71 Table 7.19 summarises available data expressing the number of people with physical disabilities across the Borough.

Table 7.19 Residents with physical disabilities		
Number of people	Source	Comment
12,034	2018 Household Survey	Household self-reported data; includes mobility impairment

7.72 General comments from Adult Social Care interviews

- Bexley no longer place adults with a physical disability in a residential home or supported living. This is key because the preference is for people to live in their own home in the community with adaptations, assistive technology and social care support if needed. Requirements are therefore:
 - Wide doors; and
 - Wheelchair access.
- Ground floor accommodation is preferred or an easy access lift and accessible building with no steps;
- Older clients with physical disabilities do live in residential homes out of the area. They do know the number of people but none are expected to return to Bexley at the moment;
- There is one under 65 YPD unit with 12 beds – Peter Gidney Unit – which is on the border of the Borough and supports people with physical disabilities and mental health and or substance misuse, an example given was supporting someone with Huntington’s Disease. It provides specialist support to people from Bexley;
- The usual route for people with a physical disability into services is for the individual to approach Bexley and tell them what they want;
- There are sometimes barriers regarding care and support for older people with a physical disability for example someone experiencing a stroke. The offer would be for personal care and preventative support regarding isolation;
- There is a physical disability day service which is under review. This tends to support people in the middle age bracket through to older age. This mainly provides a social outlet for individuals attending and relieves social isolation. Transport is provided by Bexley to attend. Bexley want to know what support younger people want;
- Age UK have a group providing get togethers for friends.

7.73 Regarding specific accommodation needs we were told that what is needed is:

- An affordable version of a ‘McCarthy and Stone’ property in the town centres; and
- Affordable extra care for older people.

People with sensory impairments

7.74 According to the Department of Health, there were 25 partially sighted and 35 blind residents in Bexley in 2014. In addition, there were 50 blind people with additional

needs (15 physical disability, 10 deaf with speech and 20 hard of hearing). There were also 60 partially sighted people with additional needs (30 physical disability and 20 hard of hearing).

- 7.75 In addition, there were 50 blind people with additional needs (15 physical disability, 10 deaf with speech and 20 hard of hearing). There were also 60 partially sighted people with additional needs (30 physical disability and 20 hard of hearing).
- 7.76 A total of 180 residents receive Disability Living Allowance due to blindness.
- 7.77 According to the Department of Health, there were 1,365 people registered as deaf or hard of hearing in Bexley in 2010 (latest available data). The age profile is set out in Table 7.20.

Table 7.20 Residents who are registered as deaf and hard of hearing

	0-17	18-64	65-74	75 and over	Total
People registered as deaf by age group	20	145	35	30	230
People registered as hard of hearing by age group	15	150	115	855	1,335

Source: Department of Health

People with dementia and early onset dementia

- 7.78 Tables 7.21 and 7.22 below predict the number of residents in the Borough with dementia and early onset dementia. Those with dementia is predicted to increase by around 1,660 over the period to 2035 and those with early onset dementia to increase by 45 over the same period.

Table 7.21 People aged 65 and over predicted to have dementia, projected to 2035

	2017	2020	2025	2030	2035
People aged 65-69 predicted to have dementia	135	132	156	181	187
People aged 70-74 predicted to have dementia	275	291	270	317	374
People aged 75-79 predicted to have dementia	448	459	569	528	626
People aged 80-84 predicted to have dementia	744	768	791	992	942
People aged 85-89 predicted to have dementia	783	822	922	1,000	1,256
People aged 90 and over predicted to have dementia	656	745	862	1,069	1,275
Total population aged 65 and over predicted to have dementia	3,041	3,217	3,570	4,087	4,659

Source: PANSI

Table 7.22 People aged 30-64 predicted to have early onset dementia, by age and gender, projected to 2035

	2017	2020	2025	2030	2035
Males aged 30-39 predicted to have early onset dementia	1	1	1	1	1
Males aged 40-49 predicted to have early onset dementia	3	3	3	4	4
Males aged 50-59 predicted to have early onset dementia	19	20	20	20	21
Males aged 60-64 predicted to have early onset dementia	12	13	15	16	15
Total males aged 30-64 predicted to have early onset dementia	35	38	40	40	41
Females aged 30-39 predicted to have early onset dementia	2	2	2	2	2
Females aged 40-49 predicted to have early onset dementia	4	4	4	5	5
Females aged 50-59 predicted to have early onset dementia	13	14	13	13	14
Females aged 60-64 predicted to have early onset dementia	7	8	10	10	9
Total females aged 30-64 predicted to have early onset dementia	26	27	29	30	30

Source: PANSI

B. Other people with support needs

Rehabilitation support for substance users (drugs and alcohol)

7.79 Data for 2016/17 obtained from Council officers indicates:

*Of the **substance misuse** population in Bexley:*

- 25 people or 8% are at the start of treatment with substance misuse issues with no fixed abode;
- 29 people or 9% have a housing problem; and
- 252 people or 82% have no housing issues.

*Of the population with **alcohol** use issues in Bexley:*

- 7 people or 3% are at the start of treatment with substance misuse issues with no fixed abode;
- 17 people or 8% have a housing problem; and
- 181 people or 87% have with no housing issues.

7.80 Key information from in-depth interviews with relevant Council officers is summarised as follows:

- people who use drugs and alcohol in contact with services are mainly in receipt of benefits. It is hard to find affordable accommodation so many people end up in

HMOs. Some people end up in a revolving door cycle because HMO living is not conducive to rehabilitation so they end up needing further cycles of rehab or support;

- there is a 3-stage process involving patient detox, residential rehabilitation and a dry house. There is no stage 3 dry house in Bexley. A stage 3 house is a dry house often run by charitable organisations. People who wish to remain abstinent can go there for up to 2 years. They are usually a 3 or 4-bedroom house.
- there is a clear link between drugs and alcohol misuse, housing need and homelessness.
- people who have accommodation but no support, are in danger of losing their accommodation.
- it was highlighted that unless people have an associated need for example they have children or a mental health problem they don't get support and have to find suitable accommodation in the private rented sector.

Specific accommodation needs

7.81 More social housing is needed for people who use drugs and alcohol and more housing associations need to be willing to offer accommodation to this group of people. Specifically:

- 12 people each year would need a residential rehabilitation;
- 6 people each year (estimated) would need stage 3 accommodation;

7.82 There needs to be a team of housing support workers to help people maintain their accommodation. This could be a floating support service. Single homeless people need to have supported accommodation with wrap around support to enable them to maintain their tenancies. People need their own front door, security, one bed accommodation and support to manage their tenancy.

People with mental health issues

7.83 Table 7.23 summarises available data expressing the number of people with mental health issues across the Borough.

Number of people	Source	Comment
7,880	2018 Household Survey	Household self-reported data
1,767 (16/17) 1,827 (17/18)	NHS Digital Quality and Outcomes Framework	Recorded prevalence by GP practice

7.84 Key information from in-depth interviews with relevant Council officers is now presented:

- many people with mental health problems are living in the community with family carers and were below the radar of housing and/or social care in Bexley.
- known cases are evidenced in the Quality and Outcomes Framework QOF register which is maintained by primary care services (data presented above).
- whilst service providers exist in Bexley and provide outreach, residential support or care and support, the aspiration is to develop more supported housing and therefore there would need to be an increase in the workforce able to support people in the community with complex mental health problems to enable this to happen.
- out of Borough placements number around 45-46 people who have a wide range of need. They are all section 117 placements with aftercare funding³⁵. Some of these people are borderline nursing care as they are older. Some need to move into their own tenancy and a small number of these people will require high secure accommodation and support for life.
- there are more people with mental health problems living in the north of the Borough.

Specific accommodation needs

7.85 Regarding supply, the Insight team told us that there are:

- 50 residential or supported living placements funded by health, either wholly or in most cases jointly with the local authority under s117 (majority placed outside of Bexley);
- 5 rehab patients at Barefoot Lodge (Oxleas);
- 18 short term (<24 month) rehab placements at Chapel Hill (MCCH);
- 17 in satellite housing supported by MCCH (including 5 with ASD diagnosis at Glynde Road); and
- 35 individuals receiving intensive housing support through Oxleas (CMHRES).

7.86 In summary, therefore, that is 125 individuals receiving some level of housing / rehab support. There may be a few others with 'mental ill health' known to LBB but not having met thresholds for health funding.

7.87 The Insight team also told us that there is a need for more affordable 1-bedroom supported living dwelling and that around 50 people require longer term supported living accommodation.

7.88 There were thought to be currently 6-8 patients in acute care awaiting accommodation.

³⁵ 'After-care' means the help you get when you leave hospital. You are entitled to **section 117** after-care if you have been in hospital under **section 3, 37, 45A, 47 or 48** of the Mental Health Act 1983. **Section 117** means that you will get free after-care when you leave hospital.

- 7.89 There is a need for more supported housing provision, particularly in the north of the Borough, comprising individual units, bungalows and flats so people can live as part of their community with 24/7 support and in some cases a warden.
- 7.90 The potential to re-purpose existing supported housing is now being realised.

Mental health/drug and alcohol abuse service users' consultation event

- 7.91 The following problems and solutions suggested at a consultation event covering all of the above groups.

Problem	Solution
Navigating complex council housing systems to get social housing or supported housing – people have struggled to make the system work for them and remain 'homeless'	Housing and Support 'Navigators' guide people through the system (including benefits) A simple clear pathway and simple systems
Lack of supported housing/housing for social rent to move into after rehab	Keyring or similar housing scheme with support and outreach
Lack of preventative and sustainable support services (ongoing)	More commissioning of support via existing providers who currently struggle to meet need
Not enough mental health crisis beds and rehab hospital beds	
Not enough in area supported housing and step down from hospital housing	
Not enough specialised housing e.g. for people with autism	Commission specialist housing to meet needs
Lack of appointees to help people manage their direct payment budget	

Young people with support needs

Foster care

- 7.92 The Council's housing register (October 2018) has 8 people in foster care requiring affordable accommodation who mainly need one bedroom dwellings.

Other stakeholder views on specialist housing in Bexley

- 7.93 Several of the stakeholder survey respondents are directly involved in the specialist housing sector. They work with a range of client groups including: older people, people

with physical disabilities, people with learning disabilities, people with mental health problems, the Transforming Care Programme (TCP) cohort (mental health with learning difficulties, MH with LD), people with substance misuse issues and care leavers. The findings of the online survey are set out in full in Appendix E, but this section sets out some of the key issues relating to specialist housing provision.

7.94 Stakeholders working in this sector were asked to provide information on the accommodation that is currently available to these client groups. The feedback included:

- some people, including those with mental health problems, can live in their own homes but cannot afford their own property so the Council is involved in arranging appropriate housing.
- people with learning disabilities, the TCP cohort (MH with LD) and physical disabilities – supported living and residential homes in the Borough, but a lack of local availability often results in people being placed out of Borough.
- people with substance misuse issues – one stakeholder noted that where service users have completed residential treatment some go on to Stage Three housing, but there is no provision of this type of accommodation in Bexley. Another respondent stated that service users who have addiction issues do not qualify under statutory housing legislation unless they have co-existing issues; many are therefore sofa-surfing or living in accommodation that is unsuitable.
- care leavers – a lack of supported accommodation for this group locally was reported. One stakeholder stated that accommodation provision is needed for these young people post-25 when the leaving care service ends its support. Greater development of support and accommodation is needed under the JHA provision / Southwark judgement.

7.95 Stakeholders were asked whether they felt that there is enough accommodation for these client groups in terms of current need (next five years) and the longer term (2023-2034). One respondent felt that there was a need for further work to project need and demand. One of the stakeholders stated that more specialist accommodation and support is needed as some people have to be placed out of Borough on a temporary basis. A lack of supported living properties was reported for clients who have behaviours that challenge themselves and others. In addition, there is a cohort of ageing parent carers who will become unable to continue to provide support in the next five years, resulting in a need to plan accommodation requirements.

7.96 Over the longer term (2023-2034) respondents indicated the following accommodation needs:

- sheltered accommodation for those with learning disabilities;
- properties that are adapted for physical disabilities;
- secure tenancies;
- very sheltered housing;
- service-user specific accommodation;

- accommodation for people who may present a risk to others such as MAPPA subjects or people who have a history of drug and alcohol use;
 - providers able to deal with people who may fluctuate in health and who may present a risk of deterioration.
- 7.97 Stakeholders were asked about their biggest housing stock shortages for independent living. One stakeholder reported a shortage of adapted flats and sheltered housing for people with learning disabilities (LD) with provision on-site for support. They noted that the location of stock can be a factor, as it is not preferable to move LD clients away from their existing community and support networks and their familiar transport links. Another stakeholder reported a lack of accommodation for mental health needs when combined with drug and alcohol use. A third stakeholder mentioned the availability of 'downsizer' homes for elderly residents, commenting that many would move into a smaller home in the right location if accommodation was available – freeing up larger homes for family use.

Summary of need of accommodation for people with additional needs

- 7.98 A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across the Borough's population. Although it is a challenge to quantify the precise accommodation and support requirements, the SHMA has helped to scope out where needs are arising.
- 7.99 Specific accommodation needs identified include:
- supported housing for those experiencing mental health challenges and a specific need for individual units within the community with support;
 - specialist learning disability accommodation units as currently people have to live out of the Borough;
 - accommodation for people with learning disabilities who are currently living with aged parents;
 - accommodation for young people with mental health issues leaving home, with a recommendation for a small number of units to be built each year to match need;
 - affordable extra care accommodation in town centres;
 - accommodation which is sensitive to the needs of those with dementia and early onset dementia;
 - support for people with drug/alcohol use challenges;
 - need for one-bedroom units for those leaving foster care.

Recommendations for optional accessibility and wheelchair standard housing

- 7.100 The 2018 Household Survey indicates that 5.4% of households live in properties that have been adapted or purpose built for those with an illness/disability. Analysis of demographic data would suggest that the number of adapted properties will need to increase by 1,930 over the plan period. This figure has been derived from data on the number of households with adaptations by age group of the Household Reference Person; how the number of households by HRP age group is expected to change; and applying the proportion of adapted properties to future household numbers by age group.
- 7.101 Given the changing demographics of the Borough, it is wholly appropriate that the Council has a policy of ensuring new dwellings meet optional accessibility standards as set out in the London Plan. These are 90% for M4(2) accessible and adaptable and 10% for M4(3) wheelchair adapted properties. This recommendation also assumes that there will be ongoing adaptation of existing dwellings to support those with additional needs.

Student households

- 7.102 There was no evidence of need for student households or of particular housing issues for this group based on stakeholder interviews and the household survey.

Co-living

- 7.103 Co-living can broadly be defined as households where two or more people live together who are not related. The Household Survey identified around 440 households who could be classified as co-living. Most were either owner-occupiers (46.2%) or private renters (45%) and the remainder lived in affordable housing (8.9%). A range of dwelling types were occupied including two-bedroom houses (35.1%), three-bedroom houses (28.2%), four or more bedroom houses (8.9%) and two-bedroom flats (27.8%).

Houses in multiple occupation

- 7.104 A house in multiple occupation (HMO) is a property rented out by at least three people who are not from one 'household' (for example a family) but share facilities like the bathroom and kitchen. A licence is required for a 'large' HMO, defined as a property where all of the following apply:
- It is rented for 5 or more people who form more than 1 household;
 - Some or all tenants share toilet, bathroom or kitchen facilities; and
 - At least one tenant pays rent (or their employer pays it for them)
- 7.105 According to official data, there are 1,400 HMOs across Bexley in 2015/16³⁶ of which 120 are licenced. This compares with an estimate of 700 HMOs in 2011³⁷. It should be

³⁶ Local Authority Housing Statistics 2016/17

noted that the Borough has issued an Article 4 Direction which applies to the whole Borough and requires planning consent for a change of use from C3 to C4.

Homeless and previously-homeless households

- 7.106 Ministry of Housing, Communities and Local Government (MHCLG) Homelessness Statistics for the year 2016/17 indicate that a total of 713 decisions were made on households declaring themselves as homeless across the Borough (Table 7.24). Of these households, 508 were classified as homeless and in priority need. Over the eight years 2009/10 to 2016/17, there has been a general increasing trend in the number of households accepted as homeless and in 2016/17 four times as many were accepted compared with 2009/10.

Year	Decisions made	Accepted as homeless	Annual change in % accepted
2009/10	261	128	
2010/11	519	204	59.4
2011/12	922	346	69.6
2012/13	597	349	0.9
2013/14	583	420	20.3
2014/15	744	498	18.6
2015/16	706	483	-3.0
2016/17	713	508	5.2
Total	5045	2936	

Source: MHCLG Homelessness Statistics

- 7.107 The 2018 Household Survey identified a small number of households who had been previously homeless or living in temporary accommodation and had moved to their present accommodation in the past five years.
- 7.108 Table 7.25 presents a range of information relating to the characteristics of previously homeless households /living in temporary accommodation and the dwelling choices that they have made. 62.2% of households previously homeless have moved into social rented or affordable accommodation and 33.7% into private rented accommodation, while 4.2% now live in owner occupied dwellings. Three-quarters (76.6%) of previously homeless households/living in temporary accommodation have moved into flats, apartments or maisonettes, with most moving into small dwellings (44.9% with one bedroom/bedsit).

³⁷ Housing Strategy Statistical Appendix 2011/12

7.109 The incomes of previously homeless households are generally low with 23.8% receiving less than £100 each week, and a further 53.0% receiving between £100 and £350 each week. While 35.1% of previously-homeless households identified as single adults under 65 years, a significant 52.3% of households include children under the age of 18. Of these, 29.8% are lone parents with one or two children.

Table 7.25 Characteristics of households previously homeless			
Household Type	%	Property Type	%
Single Adult (under 65)	35.1	House	19.0
Single Adult (65 or over)	2.6	Maisonette/Flat/apartment	76.6
Couple only (both under 65)	6.5	Other	4.5
Couple only (65 or over)	0.9		
Couple with 1 or 2 child(ren) under 18	6.7		
Couple with 3+ children under 18	7.9		
Lone parent with 1 or 2 child(ren) under 18	29.8		
Lone parent with 3+ children under 18	7.9		
Other	2.5		
Total	100.0		
Current tenure	%		
Owner Occupied	4.2		
Private Rented	33.7		
Social Rented/Affordable	62.2		
Total	100.0		
Current income (Gross weekly)	%	Property size	%
Under £100	23.8	Studio/1 Bed	44.9
£100 to <£350	53.0	2 Beds	34.8
£350+	23.2	3 or more Beds	20.3
Total	100.0%	Total	100.0%

Base: 1,865 households previously homeless/living in temporary accommodation

Source: 2018 Household Survey

Households in temporary accommodation

7.110 The number of households accepted as homeless by local authorities and the number of households in temporary accommodation (TA) continues to increase in England and is a particular issue in Bexley.

7.111 Households accepted as homeless in England have increased by 8% when comparing 2017/18 to 2013/14 and households in TA have increased by 37% when compared to

2013/14. The growth in demand for housing services is particularly prevalent in London where there has been an increase of 28% in TA and a 9% decrease in households accepted as homeless from 2013/14 to 2017/18³⁸.

- 7.112 This compares to a 129% increase in the number of households in TA in Bexley (from a comparatively low base) and a 19% increase in the number of households accepted as homeless and in priority need. The number of children in TA has also significantly grown by 148% from 746 children in TA at the end of 2013/14 compared to 1,850 children in TA at the end of 2017/18³⁹. This compares to an increase of 32% in London and 48% in England for the number of children in TA over the same 5-year period.
- 7.113 The significant increases in the number of accepted homeless households along with a reduction in the number of affordable lettings made available in Bexley has resulted in rapid growth in the number of clients in TA. The overall trend for the number of affordable rented homes available to let each year has been declining and at the same time there has been a decrease in the supply of new build affordable rented properties.

Armed forces personnel

- 7.114 The 2018 Household Survey identified that 0.2% of households across the Borough include someone who is currently in the Armed Forces. 0.4% of households identified as including someone who has served in the Armed Forces in the past five years.
- 7.115 0.1% of households identified as including current or ex-Armed Forces personnel with injuries that require adapted accommodation. 0.1% of households identified as including current personnel who will require temporary supported accommodation when they leave the Armed Forces.
- 7.116 The housing register currently has 30 Armed Forces applicants:
- 33% require one-bedroom properties;
 - 43.3% require two-bedroom properties;
 - 20.0% require three-bedroom properties; and
 - 3.3% require four or more bedroom properties.

Black and Minority Ethnic households (BAME)

- 7.117 The 2018 Household Survey indicates that 80.7% of Household Reference People describe themselves as White British and 19.3% describe themselves as having other ethnicities. Of these, 6.3% are Black/African/Caribbean/Black British, 3.7% are Asian/Asian British, 3.2% are White Central/Eastern European, 0.9% White Irish, 0.2% White Gypsy/Traveller and 3.3% are White Other. A further 1.1% have a mixed ethnicity and 0.7% are other ethnic groups.

³⁸ Shelter Databank; MHCLG Live tables on homelessness

³⁹ Shelter Databank data for Bexley

- 7.118 In terms of spatial trends, analysis of ethnicity across the ward areas shows some variations. Above-average proportions of HRPs identified as White British in Blendon & Penhill ward (90.9%), Blackfen & Lamorbey (89.6%) and West Heath (88.3%). Compared with the Borough average of 6.3%, higher proportions of HRPs identified as Black/African/Caribbean/Black British in Thamesmead East ward (30.6%) and Slade Green & Northend ward (15.1%). In Erith a high of 6.8% HRPs identified as Asian/Asian British, compared with the Borough-wide average of 3.7%.
- 7.119 Based on the 2018 Household Survey, housing information relating to BAME households includes:
- Around 58.0% are owner occupiers, 24.8% rent privately and 17.2% live in affordable housing (social rented or intermediate tenures); and
 - 27.9% BAME households were in some form of housing need (compared with 13.9% of all households), with key needs factors being overcrowding (47.9% of households in need) and 19.2% sharing facilities with other households.
- 7.120 The 2011 Census identified 623 people with Gypsy and Traveller ethnicity living in 204 households. Of these, 15 people (six households) lived in a caravan or other temporary structure and the remainder in bricks and mortar accommodation (house/bungalow or flat/maisonette/apartment).
- 7.121 The MHCLG Traveller Caravan Count (July 2017) identified a total of 36 caravans in the Borough of Bexley. All of these were on authorised private sites (with planning permission). The MHCLG Count of Travelling Showpeople caravans (undertaken annually every January) recorded no Travelling Showpeople's caravans in January 2017.
- 7.122 A 2018 Gypsy and Traveller Accommodation Assessment has been prepared alongside the SHMA, in line with MHCLG guidance.

Summary

- 7.123 This chapter has considered the needs of different groups in line with the NPPF and requirements of the brief. Key findings are now summarised.
- 7.124 In terms of older people, it is evident that the vast majority of older people wish to stay within their existing homes. For most, this is an informed and appropriate choice where current and future housing needs can be addressed through in situ solutions (including adaptations).
- 7.125 Currently there are around 3,674 units of specialist older person accommodation including around 1,186 units of residential care (C2) dwellings. Analysis of demographic change would suggest a need for an additional 1,008 units of specialist older persons (C3) units and 43 additional units of residential care (C2) to 2036.
- 7.126 A key conclusion is that there needs to be a broader housing offer for older people across the Borough and the SHMA has provided evidence of scale and range of dwellings needed.
- 7.127 A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across the Borough's population. Although it is a

challenge to quantify the precise accommodation and support requirements, the SHMA has helped to scope out where needs are arising.

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8. Dwelling type and mix

Introduction

- 8.1 The purpose of this chapter is to consider the dwelling type and size mix which is appropriate for Bexley. There are two main data sources that inform this analysis: household projections and data exploring the relationship between households and dwellings derived from the Bexley 2018 Household Survey.
- 8.2 The latest GLA 2016-based household projections are used to establish the number of households by HRP and household type and how this is expected to change over the plan period 2016-2036.
- 8.3 Household Survey data can be used to establish the relationship between HRP age group and household type and the dwelling types and sizes occupied (Table 8.1). The Household Survey also provides data on household aspirations and what households would expect to move to. This data can also be broken down by HRP age group and household type.
- 8.4 By combining this range of data, it is possible to model the likely change in dwelling type/size requirements with reference to:
- The current relationship between HRP/household type and dwelling type/size and whether this remains constant over the plan period (demographic baseline);
 - Household aspirations by HRP/household type (aspirations); and
 - What households would accept by HRP/household type (accept).

Age group of Household Reference Person	Household (HH) type	Dwelling type	Dwelling size
15_24	One Person	1 Bed House	1 Bedroom
25_34	Couple only	2 Bed House	2 Bedrooms
35_44	HH with 1/2 Child(ren)	3 Bed House	3 Bedrooms
45_59	HH with 3 Children	4 or more bed House	4+ Bedrooms
60_84	Other Multi-person	1 Bed Flat	All
85+	All	2 Bed Flat	
All		3+ Bed flat	
		1 Bed Bungalow	
		2 Bed Bungalow	
		3+ Bed Bungalow	
	All		

8.5 Table 8.2 summarises the change in the number of households by age group and household type over the plan period 2016-36 based on GLA 2016-based household projections.

Table 8.2 Change in number of households by age group 2016-2036							
Year and Household Type	Household Reference Person Age Group						
2016	15-24	25-34	35-44	45-59	60-84	85+	Total
One Person	625	2534	2891	5963	11908	3116	27036
Couple only	196	2590	1478	4014	12259	978	21516
HH with 1/2 Cldn	959	5695	9505	10367	578	10	27113
HH with 3 Cldn	63	1244	2663	1512	31	1	5514
Other Multi-person	349	1047	921	8254	5661	739	16971
Total	2191	13110	17457	30110	30438	4844	98151
2036	15-24	25-34	35-44	45-59	60-84	85+	Total
One Person	585	1567	3123	7594	14296	4752	31918
Couple only	57	1748	1364	2150	16913	2040	24273
HH with 1/2 Cldn	1256	5101	10849	15073	1122	9	33411
HH with 3 Cldn	90	1421	2723	2364	45	1	6643
Other Multi-person	408	1429	1186	9992	9575	1998	24588
Total	2397	11266	19245	37174	41951	8800	120833
Change 2016-36	15-24	25-34	35-44	45-59	60-84	85+	Total
One Person	-39	-967	232	1631	2388	1636	4881
Couple only	-139	-842	-114	-1865	4654	1062	2756
HH with 1/2 Cldn	297	-594	1344	4707	544	0	6298
HH with 3 Cldn	27	177	60	852	13	0	1129
Other Multi-person	59	382	265	1738	3914	1258	7617
Total	206	-1844	1788	7064	11513	3956	22681

Source: 2016-based GLA Household Projections

Demographic baseline scenario

8.6 Under the demographic baseline, the relationship between HRP/household type and dwelling type/size remains constant over the plan period. The impact of this on overall dwelling type/mix is shown in Table 8.3. Analysis indicates that the majority of need will be for 2-bedroom (23%) and 3-bedroom (47.4%) dwellings followed by four or more bedroom (19.6%) and one-bedroom (10%) dwellings. Regarding dwelling type, analysis suggests a broad split of 71.6% houses, 19.2% flats, 8.6% bungalows (or level-access accommodation) and 0.6% other types.

Table 8.3 Impact of change in households by age group on dwellings occupied: baseline demographic

Dwelling type/size	Age group of Household Reference Person						Total	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1 Bed House	0	0	16	48	37	0	102	0.4
2 Bed House	0	-260	200	584	1005	254	1783	7.9
3 Bed House	15	-637	715	3105	4977	1732	9907	43.7
4 or more Bed House	42	-151	363	1860	2125	208	4447	19.6
1 Bed Flat	54	-286	153	543	995	433	1892	8.3
2 Bed Flat	95	-434	268	553	1260	471	2213	9.8
3+ Bed Flat	0	-40	45	100	140	0	245	1.1
1-2 Bed Bungalow	0	0	8	125	636	613	1382	6.1
3+ Bed Bungalow	0	-24	18	108	285	180	567	2.5
1 Bed Other	0	0	0	26	43	44	114	0.5
2 Bed Other	0	-11	0	0	0	20	9	0.0
3+ Bed Other	0	0	3	9	10	0	21	0.1
Total	206	-1844	1788	7064	11513	3956	22681	100.0

Dwelling size	Age group of Household Reference Person						Total	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1	54	-286	171	633	1150	549	2269	10.0
2	95	-705	474	1248	2826	1286	5225	23.0
3	15	-701	780	3323	5412	1913	10741	47.4
4 or more	42	-151	363	1860	2125	208	4447	19.6
Total	206	-1844	1788	7064	11513	3956	22681	100.0

Note: totals by age group may vary slightly due to rounding errors

Source: GLA 2016-based household projections and 2018 Household Survey

Aspiration scenario

- 8.7 Under the aspiration scenario, the relationship between HRP/household type and dwelling type/size is based on the aspirations of households who are intending to move in the next 5 years. The profile of dwellings is applied to changes in HRP/household type over the plan period. The impact of this on overall dwelling type/mix is shown in Table 8.4. Analysis indicates that the majority of need is still for 2-bedroom (37.1%) and 3-bedroom (32.6%) dwellings followed by one bedroom (15.2%) and four or more bedroom (15.1%) dwellings. Regarding dwelling type, analysis suggests a marked shift towards bungalow/level access accommodation (which is a reflection of the underlying ageing of the population), with broad split of 49.7% houses, 17.2% flats, 22.6% bungalows (or level-access accommodation), with a marked increase in other property types (10.5% which is principally older persons' specialist accommodation).

Dwelling type/size	Age group of Household Reference Person							Total	% change
	15-24	25-34	35-44	45-59	60-84	85+			
1 Bed House	0	0	0	42	31	0	73	0.3	
2 Bed House	71	-234	236	1088	1477	0	2639	11.6	
3 Bed House	97	-782	722	2180	2101	841	5159	22.7	
4 or more Bed House	37	-706	633	1963	1502	0	3430	15.1	
1 Bed Flat	0	0	21	420	550	0	990	4.4	
2 Bed Flat	0	-32	57	234	1643	742	2644	11.6	
3+ Bed Flat	0	-19	69	223	9	0	282	1.2	
1-2 Bed Bungalow	0	-13	0	358	2347	593	3286	14.5	
3+ Bed Bungalow	0	-27	0	511	1066	297	1846	8.1	
1 Bed Other	0	0	17	0	455	1533	2005	8.8	
2 Bed Other	0	0	0	44	200	0	244	1.1	
3+ Bed Other	0	-32	34	0	132	0	134	0.6	
Total	206	-1844	1788	7064	11513	4006	22731	100.0	

Dwelling size	Age group of Household Reference Person							Total	% change
	15-24	25-34	35-44	45-59	60-84	85+			
1	0	-1	38	503	1310	1602	3452	15.2	
2	71	-277	292	1683	5393	1266	8428	37.1	
3	97	-860	824	2914	3308	1137	7421	32.6	
4 or more	37	-706	633	1963	1502	0	3430	15.1	
Total	206	-1844	1788	7064	11513	4006	22731	100.0	

Accept scenario

- 8.8 Under the accept scenario, the relationship between HRP/household type and dwelling type/size is based on what households would accept to move to if they are intending to move in the next 5 years. The profile of dwellings is applied to changes in HRP/household type over the plan period. The impact of this on overall dwelling type/mix is shown in Table 8.5. Analysis indicates stronger need for two bedroom dwellings (44.8%) followed by 3-bedroom (32.6%) dwellings followed by one bedroom (15.7%) and four or more bedroom (6.9%) dwellings. Regarding dwelling type, analysis continues to suggest a marked shift towards bungalow/level access accommodation, with broad split of 43.5% houses, 21.3% flats, 20.8% bungalows (or level-access accommodation) and 14.4% other property types (principally older persons' specialist accommodation).

Dwelling type/size	Age group of Household Reference Person						Total	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1 Bed House	39	-53	51	180	234	0	451	2.0
2 Bed House	97	-504	489	1430	1375	0	2887	12.7
3 Bed House	37	-811	624	2526	2581	0	4957	21.9
4 or more Bed House	0	-174	293	797	652	0	1568	6.9
1 Bed Flat	0	-106	86	534	1418	0	1932	8.5
2 Bed Flat	33	-133	149	513	551	1798	2911	12.8
3+ Bed Flat	0	-20	0	0	0	0	-20	-0.1
1-2 Bed Bungalow	0	-44	0	720	1789	0	2465	10.9
3+ Bed Bungalow	0	0	31	279	1230	719	2260	10.0
1 Bed Other	0	0	27	0	855	0	882	3.9
2 Bed Other	0	0	37	0	719	1439	2194	9.7
3+ Bed Other	0	0	0	84	109	0	193	0.9
Total	206	-1844	1788	7064	11513	3956	22681	100.0

Dwelling size	Age group of Household Reference Person						Total	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1	39	-164	164	799	2716	0	3554	15.7
2	130	-675	676	2579	4223	3237	10170	44.8
3	37	-831	655	2889	3921	719	7390	32.6
4 or more	0	-174	293	797	652	0	1568	6.9
Total	206	-1844	1788	7064	11513	3956	22681	100.0

Summary of scenarios

- 8.9 Table 8.6 summarises the outcome of the dwelling type/mix scenario analysis. The key message is by taking into account what people aspire to and what they would accept, there is a marked shift towards a need for smaller dwellings and a reduced emphasis of houses in favour of flats and bungalows/level access accommodation. Of particular note is the marked increase in need for other property types, principally older persons' specialist housing, under both the aspiration and accept scenarios. However, factors such as density – and particularly seeking to maximise dwelling density in new developments – will also be important for the Council to consider in terms of their policy response. An overall average figure has been presented which takes into account the baseline, aspiration and accept data. This is a reasonable basis for establishing overall dwelling mix by size, type and tenure.

Table 8.6 Summary of dwelling type/mix scenarios				
Dwelling type/size	Demographic baseline (%)	Aspiration (%)	Accept (%)	Average (%)
1/2 Bed House	8.3	11.9	14.7	11.9
3 Bed House	43.7	22.7	21.9	29.7
4+ Bed House	19.6	15.1	6.9	14.1
1 Bed Flat	8.3	4.4	8.5	7.0
2/3 Bed Flat	10.8	12.9	12.7	12.2
1-2 Bed Bungalow	6.1	14.5	10.9	1.0
3+ Bed Bungalow	2.5	8.1	10.0	9.1
Other	0.6	10.5	14.4	6.7
TOTAL	100.0	100.0	100.0	8.3
Dwelling type	Demographic baseline (%)	Aspiration (%)	Accept (%)	Average (%)
House	71.6	49.7	43.5	55.6
Flat	19.2	17.2	21.3	19.2
Bungalow	8.6	22.6	20.8	16.8
Other	0.6	10.5	14.4	8.3
Total	100.0	100.0	100.0	100.0
Number of bedrooms	Demographic baseline (%)	Aspiration (%)	Accept (%)	Average (%)
1	10.0	15.2	15.7	13.2
2	23.0	37.1	44.8	35.1
3	47.4	32.6	32.6	37.6
4	19.6	15.1	6.9	14.1
Total	100.0	100.0	100.0	100.0

Overall dwelling mix by tenure

8.10 Finally, Table 8.7 summarises dwelling type/size and mix for the average of scenarios by market and affordable housing. This assumes an annual target of 685 dwellings based on the London Plan (Intend to Publish) Decemner 2019 target and an affordable housing target of at least 35% and factors in the dwelling type/size analysis carried out as part of the affordable housing need calculation and the current profile of affordable housing stock.

Table 8.7 Overall dwelling type/size and tenure mix under baseline demographic scenario				
Dwelling size	Tenure			Total
	Market	Affordable (35%)		
	(65%)	Affordable Rented(24.5%)	Affordable intermediate (10.5%)	
1/2 Bed House	15	20	22	57
3 Bed House	238	39	23	299
4+ Bed House	105	22	8	134
1 Bed Flat	26	25	5	57
2/3 Bed Flat	23	44	8	74
1-2 Bed Bungalow/ level-access	31	9	2	42
3+ Bed Bungalow/ level-access	11	5	1	17
Other	-3	5	3	4
TOTAL	445	168	72	685
Dwelling type	Market (65%)	Affordable Rented(24.5%)	Affordable intermediate (10.5%)	Total
House	358	81	52	490
Flat	49	69	14	131
Bungalow/level-access	42	14	3	59
Other	-3	5	3	4
Total	445	168	72	685
Number of bedrooms	Market (65%)	Affordable Rented(24.5%)	Affordable intermediate (10.5%)	Total
1	26	29	13	69
2	65	66	26	158
3	248	51	25	324
4	105	22	8	134
Total	445	168	72	685

Note: the starting point of the dwelling mix calculation is the overall mix derived from the average of baseline, aspiration and expectation analysis.

Conclusions

- 8.11 The purpose of this chapter has been to explore the relationship between households and dwellings occupied to establish an indication of appropriate dwelling mix for Bexley over the plan period.
- 8.12 Having established future household change and the implications this has for dwelling type, size and tenure mix, the Council can make informed strategic decision in the range of dwellings to be built over the plan period.

9. Conclusion: policy and strategic issues

- 9.1 This document has been prepared to equip the Council and their partners with robust, defensible and transparent information to help inform strategic decision-making and the formulation of appropriate housing and planning policies. The work also takes account of existing and emerging Government policy and guidance.
- 9.2 The Borough of Bexley SHMA update 2020 will help the Council plan for a mix of housing based on current and future demographic trends, market trends and the needs of different groups in the community. Specifically, the SHMA 2018 identifies the size, type and tenure of housing required by considering current market demand relative to supply; and also identifies a continued affordable housing imbalance across the Borough.
- 9.3 This concluding chapter summarises key messages from the research findings, structured around a commentary on the current and future housing markets and key local strategic issues.

The Borough context

- 9.4 The brief asked us to assess housing need in the specific context of the Borough. Our conclusions about what makes Bexley distinctive are now set out:

Bexley's housing markets

- 9.5 Overall, Bexley is a suburban market area and the Borough can be subdivided into three broad geographical areas:
- Abbey Wood, Belvedere and Erith (north of Borough typified by older terraced housing but the western area of Thamesmead is a 1960s 'new town');
 - Welling and Bexleyheath (largely suburban and densely developed);
 - Bexley, Crayford and Sidcup (more diverse role reflecting their origins within the county of Kent).
- 9.6 The overall character and price of local housing supply is closely related to road and rail transport links.
- 9.7 Local suburban housing markets are driven largely by city of London employment and the Crossrail station at Abbey Wood.

Particular pressures

- 9.8 These are encapsulated in the opening statement in the Adult Social Care Market Position Statement 2015-18: "Although an outer London Borough, Bexley experiences many inner London pressures, such as population change and migration; pressures on housing stock and school places; transport infrastructure; and disparities in the jobs market. Bexley has an ageing population, with the third highest level of people aged 65+ in London".

Future housing need and drivers for change

- 9.9 We have evidenced the need for housing based on the MHCLG standard methodology using a range of demographic data. The SHMA has followed the MHCLG standard methodology and established a range of housing needs outputs based on alternative demographic projections.
- 9.10 In summary the minimum annual dwelling need:
- for the 10 year period 2020-30 is 1,657 using the 2016-based GLA Central household projections;
 - which is also applied over the plan period.
- 9.11 However, under the standard methodology caps are applied based on adopted plan figures.
- 9.12 Under the existing 2016 London Plan, a cap would be calculated based on a proposed target of 446 dwellings (and the cap would be 624 dwellings).
- 9.13 Under the new London Plan (Intend to Publish version) December 2919, a cap would be calculated based on a proposed target of 685 dwellings (and the cap would be 959 dwellings).
- 9.14 The SHMA update therefore concludes that the minimum housing need figure is 1,657 dwellings each year over the plan period to 2020-2030 (which can be applied to the plan period to 2036) based on the standard methodology. This is subject to a cap of either 624 (2016 London Plan) or 959 (new London Plan Intend to Publish Version). Based on the PPG narrative, it is understood that the capped figure could be uplifted to **1,050** to support the Bexley Growth Strategy.

Dwelling type and mix

- 9.15 The relationship between household change and dwelling type/size and tenure requirements have been fully explored. Evidence will help the Council deliver an appropriate range of dwelling stock for residents over the plan period. Analysis concludes there is a particular need for two and three bedroom dwellings with continued need for one and four bedroom dwellings. When household aspirations and what people would accept are considered, there is a marked shift towards a need for smaller dwellings and a reduced emphasis on houses in favour of flats and bungalows/level access accommodation. There is also a marked increase in the need for older persons' specialist accommodation.
- 9.16 Regarding affordable need, there is an annual imbalance of 965 (compared with 837 as reported in the 2014 SHMA). Analysis indicates that an appropriate dwelling profile is 18.1% one-bedroom, 59.9% two-bedroom, 17.1% three-bedroom, 4.8% four or more-bedroom. Evidence from the housing register points to higher need for smaller dwellings. An appropriate affordable tenure split for the Borough of Bexley would be around 70% rented and 30% intermediate tenure (compared with a tenure spit of 66% rented and 34% intermediate tenure in the 2014 SHMA).

Meeting the needs of older people and those with disabilities

- 9.17 There is evidence to support a programme of accommodation delivery to help meet the needs of older people and those with disabilities. Although the vast majority of older people want to remain in their own home with support when needed, there is a need to diversify options available to older people wanting to move to more appropriate accommodation. Currently there are around 3,674 units of specialist older person accommodation including around 1,186 units of residential care (C2) dwellings. Analysis of demographic change would suggest a need for an additional 1,008 units of specialist older persons accommodation (C3) and 43 additional units of residential care (C2) to 2036.
- 9.18 A key conclusion is that there needs to be a broader housing offer for older people across the Borough and the SHMA has provided evidence of scale and range of dwellings needed.
- 9.19 A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across the Borough's population. Although it is a challenge to quantify the precise accommodation and support requirements, the SHMA has helped to scope out where needs are arising.
- 9.20 Given the changing demographics of the Borough, it is wholly appropriate that the Council has a policy of ensuring new dwellings meet optional accessibility standards as set out in the London Plan. These are 90% for M4(2) accessible and adaptable and 10% for M4(3) wheelchair adapted properties. It is also assumed that there will be ongoing adaptation of existing dwellings to support those with additional needs.

Final comments

- 9.21 The evidence presented in this SHMA suggests that there are three main policy areas that require particular attention from both a planning policy and social policy perspective:
- the challenge of enabling the quantity and mix of housing that needs to be delivered;
 - the challenge of ensuring that the housing and support needs of older people are met going forward; and
 - ensuring that new development takes account of the particular needs across housing market areas within Bexley.

Introduction to Technical Appendices

- Technical Appendix A: Research methodology
- Technical Appendix B: Policy review
- Technical Appendix C: Housing need
- Technical Appendix D: Monitoring and updating
- Technical Appendix E: Stakeholder survey

Technical Appendix A: Research methodology

Overall approach

- A.1 A multi-method approach was adopted in order to prepare a robust and credible Strategic Housing Market Assessment for the London Borough of Bexley Council:
- A survey of households across the Borough of Bexley area. 27,000 households in the Borough initially contacted and invited to complete a questionnaire. A further 4,000 households were contacted in order to boost responses during the fieldwork period. 3,408 questionnaires were returned and used in data analysis. This represents a 11% response rate overall resulting in a Borough-level sample error of +/-1.65%;
 - An online survey of key stakeholders including representatives from district and county councils, district and parish councillors, housing associations, voluntary groups and some independent representatives;
 - Interviews with estate and letting agents operating within the Borough; and
 - A review of relevant secondary data including the 2011 Census, house price trends, CORE lettings data and CLG Statistics.

Baseline dwelling stock information and Household Survey sample errors

- A.2 Table A1 summarises total dwelling stock and the number of households contacted by survey area, achieved responses and sample errors.

Table A1 Household Survey sample information						
Local analysis areas (Defined by ward)	Total Households (Council Tax)	Mail out	Achieved Response	Sampling Error	Achieved Response Rate	
					Rate (%)	Census or Sample
Barnehurst Ward	4569	1580	198	6.20%	12.5	Sample
Belvedere Ward	7001	1600	152	6.22%	9.5	Sample
Bexleyheath Ward	6546	1593	236	6.22%	14.8	Sample
Blackfen & Lamorbey Ward	6449	1593	205	6.22%	12.9	Sample
Blendon & Penhill Ward	6193	1593	198	6.22%	12.4	Sample
Crayford Ward	6662	1600	193	6.21%	12.1	Sample
Crook Log Ward	6363	1593	229	6.22%	14.4	Sample
East Wickham Ward	6148	1593	190	6.22%	11.9	Sample
Erith Ward	4505	1580	150	6.20%	9.5	Sample
Falconwood & Welling Ward	6507	1593	205	6.22%	12.9	Sample
Longlands Ward	4310	1580	243	6.19%	15.4	Sample
Northumberland Heath Ward	4187	1580	179	6.19%	11.3	Sample
Sidcup Ward	6863	1600	243	6.21%	15.2	Sample
Slade Green & Northend Ward	4866	1587	180	6.20%	11.3	Sample
St Mary's & St James Ward	4545	1580	267	6.20%	16.9	Sample
Thamesmead East Ward	6003	1593	142	6.21%	8.9	Sample
West Heath Ward	6047	1593	198	6.21%	12.4	Sample
Total	97,764	27,033	3,408	1.51%	12.6	Sample

Source: Council Tax Data 2017

Sample error is based on the 95% confidence interval which is the industry standard to establish result accuracy.

Weighting and grossing

A.3 In order to proceed with data analysis, it is critical that survey data is weighted to take into account response and non-response bias and grossed up to reflect the total number of households. Weighting for each survey area was based on:

- **Tenure** (the proportion of affordable (social rented and intermediate tenure) and open market dwellings based on 2011 Census data);
- **Age of Household Reference Person** based on the proportions of household reference people aged under 65 and 65 or over living in affordable and open market provision derived from the 2011 Census; and
- **Council Tax occupied dwellings** based on the number of occupied dwellings and used as a grossing factor in the weighting to ensure that there is a suitable uplift on the Census 2011 data.

A.4 Ultimately, the survey element of the assessment is sufficiently statistically robust to undertake detailed analysis and underpin core outputs of the study down to the survey areas presented in Table A1. Furthermore, the survey findings are enhanced and corroborated through analysis of secondary data and stakeholder consultation.

Technical Appendix B: Policy review

- B.1 The purpose of this Appendix is to set out the national policy agenda of relevance to this Strategic Housing Market Assessment.

Introduction

- B.2 Under the Conservative and Liberal Democrat Coalition Government, the period 2010-2015 saw a radical and sustained programme of reform of welfare, housing and planning policy. This was set within the context of national austerity and an economic policy of deficit reduction and public spending cuts following a period of recession and financial turbulence. The reforms championed localism, decentralisation and economic growth.
- B.3 This agenda continued to be pursued under the leadership of David Cameron following the election of a majority Conservative Government in May 2015. Further welfare reforms were accompanied by policies seeking to increase the rate of housebuilding and promoting home ownership as the tenure of choice. The Housing and Planning Act 2016 was intended to provide the legislative basis for a number of Conservative Manifesto commitments, including the flagship Starter Homes scheme. The Act also made provisions for other aspects of housing policy such as Pay to Stay, Right to Buy, high value sales and ending lifetime tenancies.
- B.4 The European Union Referendum of June 2016 resulted in significant changes in the political climate at a number of levels. Changes in Government leadership – with the appointment of Theresa May as Prime Minister – quickly led to discussions regarding the direction of housing and planning policy. Alongside significant delays (and in some cases abandonment) in the implementation of secondary legislation relating to aspects of the Housing and Planning Act 2016; conference speeches, ministerial statements and the Housing White Paper (February 2017) indicated a change in attitude towards housing policy. The 2016-17 Administration signalled a broader ‘multi-tenure’ housing strategy, including support for a range of tenures in addition to home ownership. The Neighbourhood Planning Act 2017 was passed with the intention of strengthening neighbourhood planning by ensuring that decision-makers take account of well-advanced neighbourhood development plans and giving these plans full legal weight at an earlier stage.
- B.5 The snap General Election of June 2017 created a new wave of political change and uncertainty, although the overall Government leadership remains under Conservative control and ministers are keen to keep housing as a key domestic policy priority.

2010-2015 (Coalition Government)

- B.6 Following the Coalition Agreement of May 2010, the Localism Act 2011 was passed with the express intention of devolving power from central government towards local people. The Localism Act set out a series of measures to seek a substantial and lasting shift of powers including:

- new freedoms and flexibilities for local government, including directly elected mayors and empowering cities and other local areas;
 - new rights and powers for communities and individuals;
 - reform to make the planning system more democratic and more effective, including the abolition of regional spatial strategies (RSS), the introduction of the ‘Duty to Cooperate’, neighbourhood planning, Community ‘Right to Build’, reforming the community infrastructure levy and reforming the Local Plan process; and
 - reform to ensure that decisions about housing are taken locally.
- B.7 In terms of housing reform, the Localism Act enabled more decisions about housing to be made at the local level. Local authorities were granted greater freedom to set their own policies about who can qualify to go on the waiting list in their area. In addition, the Act allowed for more flexible tenure arrangements for people entering social housing, with social landlords able to grant tenancies for a fixed length of term rather than lifetime tenancies for all. In respect to homelessness, the Act allowed local authorities to meet their homelessness duty by providing private rented accommodation, rather than in temporary accommodation until long-term social housing becomes available. The Act also reformed social housing funding, allowing local councils to keep the rent they collect and use it locally to maintain their housing stock.
- B.8 The **National Housing Strategy for England, *Laying the Foundations: A Housing Strategy for England***, was published in November 2011 under the Coalition Administration and it currently remains in place. The Strategy acknowledged some of the problems within the housing market and set out the policy response. The measures set out promote home ownership, including a new-build mortgage indemnity scheme (providing up to 95% loan-to-value mortgages guaranteed by Government) and a ‘FirstBuy’ 20% equity loan scheme for first-time buyers.
- B.9 The National Housing Strategy acknowledges the importance of social housing and the need for more affordable housing. However, the document reaffirms the programme of reforming this sector, including *‘changes to the way people access social housing, the types of tenancies that are provided and the way the homelessness duty is discharged’*. The private rented sector is considered to play *‘an essential role in the housing market, offering flexibility and choice to people and supporting economic growth and access to jobs’*. The document sets out an intention to support the growth of the private rented sector through innovation and investment, to meet continuing demand for rental properties.
- B.10 The National Housing Strategy set out the objectives of preventing homelessness, protecting the most vulnerable and providing for older people’s housing needs. However, it also confirmed a radical package of welfare reforms, including a reduction in Housing Benefit, changes to the Local Housing Allowance (Housing Benefit in the private sector) and the introduction of ‘Universal Credit’ to replace other means-tested working age benefits and tax credits.
- B.11 The **National Planning Policy Framework (NPPF)** was published in March 2012. It sets out the Government’s planning policies for England and how these are expected to be

applied. The NPPF formed a key part of the Coalition Government's planning system reforms, simplifying national guidance (previously contained in multiple Planning Policy Statements and Planning Policy Guidance) and reducing the quantity of policy pages. Fundamentally, it must be taken into account in the preparation of local and neighbourhood plans and is a material consideration in planning decisions. The document states that *'at the heart of the National Planning Policy Framework is a presumption in favour of sustainable development, which should be seen as a golden thread running through both plan-making and decision-taking.'*

- B.12 The NPPF sets out 12 core planning principles to underpin both plan-making and decision-taking. It also establishes 13 aspects to achieving sustainable development, which include delivering a wide choice of high quality homes (#6) and promoting healthy communities (#8). The Framework also sets out the accepted definitions of affordable housing covering social rented housing, affordable rented housing and intermediate housing.
- B.13 **National Planning Practice Guidance (NPPG)** on a range of specific topics has been made available through an online system since March 2014 . PPG topics include Duty to Cooperate, Housing and Economic Development Needs Assessments, Housing and Economic Land Availability Assessment, Housing - Optional Technical Standards, Local Plans, Neighbourhood Planning, Rural Housing and Starter Homes.
- B.14 Revisions to both NPPF and NPPG were published for consultation in March 2018 (see below).

2015-2016 (Conservative Government under David Cameron)

- B.15 Following the election of a majority Conservative Government in May 2015 under David Cameron, the Government's **Summer Budget 2015** was presented to Parliament by the then-Chancellor George Osborne. The Budget set out widespread reforms to the welfare system, including a four-year freeze on working-age benefits; a reduction in the household benefit cap; restrictions on Child Tax Credit; training requirements for those on Universal Credit aged 18 to 21; the removal of automatic entitlement to Housing Benefit for those on Universal Credit aged 18 to 21; and the removal of the Family Premium element of Housing Benefit for new claims from April 2016. Alongside these welfare cuts, it was announced that rents for social housing will be reduced by 1% per year for four years, while tenants on incomes of over £30,000, or £40,000 in London, will be required to pay market rate (or near market rate) rents. A review of 'lifetime tenancies' was confirmed, with a view to limiting their use to ensure the best use of social housing stock. Support for home ownership measures was reiterated with measures such as the extension of the Right to Buy to housing association tenants and the introduction of Help to Buy ISAs.
- B.16 Alongside the Summer Budget 2015 the Government published a '**Productivity Plan**', ***Fixing the foundations: Creating a more prosperous nation*** (10th July 2015). This sets out a 15-point plan that the Government will put into action to boost the UK's productivity growth, centred around two key pillars: encouraging long-term investment and promoting a dynamic economy. Of particular relevance to housing was the topic regarding 'planning freedoms and more houses to buy'. This 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.

B.17 The Spending Review and Autumn Statement 2015 (November 2015) continued the policy themes of the Summer Budget. This included:

- Plans to extend the 'Local Housing Allowance' to social landlords so that the Housing Benefit paid to tenants living in housing association properties will be capped at the LHA rate;
- A new 'Help to Buy Shared Ownership' scheme, removing restrictions on who can buy shared ownership properties to anyone with a household income of less than £80,000 outside London and £90,000 in London;
- 'London Help to Buy' – an equity loan scheme giving buyers 40% of the new home value (as opposed to 20% under the Help to Buy scheme);
- 200,000 'Starter Homes' to be built over the following five years;
- From 1st April 2016 an extra 3% in stamp duty to be levied on people purchasing additional properties such as buy-to-let properties or second homes;
- Right to Buy extension to housing association tenants;
- £400 million for housing associations and the private sector to build more than 8,000 new 'specialist' homes for older people and people with disabilities;
- Consulting on reforms to the New Homes Bonus, with a preferred option for savings of at least £800 million which can be used for social care; and
- A commitment to extra funding for targeted homelessness intervention.

B.18 In December 2015, DCLG published a **Consultation on proposed changes to national planning policy**, which was open for consultation until February 2016. This consultation sought views on some specific changes to NPPF in terms of the following:

- broadening the definition of affordable housing, to expand the range of low cost housing opportunities for those aspiring to own their new home;
- increasing residential density around commuter hubs, to make more efficient use of land in suitable locations;
- supporting sustainable new settlements, development on brownfield land and small sites, and delivery of housing allocated in plans; and
- supporting the delivery of Starter Homes.

B.19 The March 2018 publication of a Draft Revised NPPF is set out below.

B.20 The 2015-16 Parliament saw several Acts passed with special relevance to housing and planning, implementing some of the policies set out in the preceding Budgets:

- The Cities and Local Government Devolution Act 2016 makes provision for the election of mayors for the areas of combined authorities established under Part 6 of the Local Democracy, Economic Development and Construction Act 2009. It

makes provision about local authority governance and functions; to confer power to establish, and to make provision about, sub-national transport bodies; and for connected purposes. This Act is central to the Government's devolution plans for England, facilitating its vision of a 'Northern Powerhouse'.

- The Welfare Reform and Work Act 2016 makes provisions relating to a range of welfare benefits and employment schemes, including the benefit cap, social security and Tax Credits, loans for mortgage interest, social housing rents and apprenticeships. Secondary legislation (Social Housing Rents Regulations, March 2016) sets out that the 1% cut to social housing rents will not apply to households with an income of £60,000 or more.
- The Housing and Planning Act 2016 sets out the legislative framework for the Starter Homes scheme and includes provisions relating to other important aspects of housing policy such as Pay to Stay, Right to Buy, high value sales and ending lifetime tenancies.

B.21 The **Budget 2016 (March 2016)** continued the policy emphasis of promoting home ownership and facilitating first-time buyers to enter the market. A new 'Lifetime ISA' was announced, extending the principle of the Help to Buy ISA by incentivising saving for under-40s. Of relevance to the private rented sector were stamp duty increases for institutional investors and the withholding of capital gains reductions from companies investing in residential property. In seeking to deliver more homes for ownership, announcements were made of further planning reforms; releasing public land for development; and a £1.2 billion Starter Homes Fund for brownfield remediation. The anticipated 'duty to prevent' homelessness was not announced, but instead the Chancellor committed £115 million to preventing and reducing rough sleeping.

B.22 A **Technical consultation on Starter Homes regulations** (March 2016) sought views on the framework to be established in the forthcoming regulations, including the restrictions that should be placed on Starter Homes, how age eligibility criteria should work, what threshold (size of site/development) should apply, what the percentage requirement should be, whether exemptions should apply and whether off-site payments should be acceptable. The consultation document set out that, in terms of the period within which Starter Homes should not be sold at full market value, the DCLG does not support a period of longer than 8 years. The paper proposed that the requirement to provide 20% of dwellings as Starter Homes should apply to sites of 10 dwellings or more (or 0.5 hectares). However, secondary legislation relating to Starter Homes has still not been published.

Post EU-Referendum (Theresa May Administration)

B.23 The resignation of David Cameron following the European Union Referendum of June 2016 and subsequent appointment of Theresa May as Prime Minister led to a Cabinet reshuffle and a change in the policy climate within Government. The **Autumn Statement (2016)** brought an important focus onto housing; provisions included:

- £1.4 billion of extra cash to build 40,000 affordable homes, with a relaxation of restrictions on grant funding;

- £2.3 billion Housing Infrastructure Fund to pave the way for up to 100,000 new homes to be built in areas of high demand;
 - £3.15 billion of the Affordable Homes Programme will be given to London to deliver 90,000 homes;
 - New regional pilots of the Right to Buy extension, allowing more than 3,000 tenants to buy their properties;
 - £1.7 billion to pilot ‘accelerated construction’ on public sector land;
 - Letting agents in the private rented sector to be banned from charging fees; and
 - Confirmation that compulsory Pay to Stay will not be implemented for councils.
- B.24 The Autumn Statement indicated a clear shift in housing policy, away from an exclusive focus on homeownership and towards boosting overall housing supply. A removal of grant-funding restrictions will allow housing associations to increase the delivery of sub-market rented housing, including affordable rented, shared ownership and rent-to-buy homes.
- B.25 Many of the ‘flagship’ housing policies of the Cameron Administration have their legislative basis in the provisions of the Housing and Planning Act 2016, but require further secondary legislation. Their implementation has been subject to ongoing delay and seem increasingly unlikely to be carried forward in practice as originally envisaged. These schemes include the Voluntary Right to Buy, the higher asset levy (intended to fund the building of new homes) and Pay to Stay (no longer compulsory for councils).
- B.26 The **Housing White Paper, *Fixing our broken housing market***, was published in February 2017. The White Paper proposed a number of changes to reshape the approach to housebuilding and increase housing supply. These changes centred around the following four areas:
- Planning for the right homes in the right places, by making it simpler for local authorities to put Local Plans in place and keep them up-to-date, ensuring sufficient land is allocated to meet housing needs and building upon neighbourhood planning to ensure communities have control over development in their area. The White Paper aims to make more land available for homes by maximising the contribution from brownfield and surplus public land, regenerating estates, releasing more small and medium sized sites, allowing rural communities to grow and making it easier to build new settlements. It reaffirms that the existing protections for the Green Belt remain unchanged and emphasises that authorities should only make exceptional amendments to Green Belt boundaries.
 - Building homes faster, by increasing certainty around housing numbers, aligning new infrastructure with housing, supporting developers to build more quickly and improving transparency. White Paper proposals include amending the NPPF to give local authorities the opportunity to have their housing land supply agreed on an annual basis and fixed for a one-year period, in order to create more certainty about when an adequate land supply exists. Authorities taking advantage of this would have to provide a 10% larger buffer on their five-year land supply. In addition, the White Paper suggests changing the NPPF to introduce a housing delivery test for local authorities. If delivery falls below specified thresholds extra

land would be added onto the five-year land supply as well as further thresholds which would allow the presumption in favour of sustainable development to apply automatically.

- Diversifying the market, by establishing a new Accelerated Construction Programme, supporting more Build to Rent developments, supporting housing associations to build more housing and boosting innovation. The White Paper proposes ensuring that the public sector plays its part by encouraging more building by councils and reforming the Homes and Communities Agency.
- Helping people through Help to Buy, Right to Buy, the Shared Ownership and Affordable Homes Programme (SOAHP), the new Lifetime ISA, amendments to Starter Homes requirements and the announcement of a new statutory duty on planning to meet the needs of older and disabled people.

B.27 In April 2017 some of the welfare reform provisions came into effect. This included Universal Credit claimants aged 18-21 no longer being able to claim benefits to support their housing costs unless they fit into at least one of 11 exemption categories. However, the Government also announced that they were cancelling controversial plans to cap benefit for Supported Housing tenants at the LHA rates.

B.28 During the 2016-17 Parliament there were two Acts that gained Royal Assent that have particular relevance to emerging housing policy:

- The Neighbourhood Planning Act 2017 aims to speed up the delivery of new homes by strengthening neighbourhood planning, limiting the use of pre-commencement planning conditions, use of the planning register and the reform of compulsory purchase. During its passage through Parliament, the Bill was subject to various amendments, including changes to the Local Plan process to allow the Secretary of State to intervene and invite county councils to prepare or revise Local Plans where districts have not delivered and to allow the preparation of joint Local Plans where there are cross-boundary issues between two or more local authorities. This followed the recommendations of the Local Plans Expert Group (LPEG) report of March 2016. Some of the provisions of the Act require secondary legislation. A commencement order introduced in July 2017 under the Act requires post-examination neighbourhood plans to be treated as 'material considerations' in the determination of planning applications.
- The Homelessness Reduction Act 2017 requires councils to seek to prevent homelessness by starting work with households threatened with homelessness 56 days in advance of the date on which they are expected to become homeless (28 days earlier than under the previous legislation). It also requires the provision of advisory services to specified groups including (but not limited to) people leaving prison, young people leaving care, people leaving armed forces, people leaving hospital, people with a learning disability and people receiving mental health services in the community. The Act sets out that councils must assess and develop a personalised plan during the initial presentation to the service. In addition, they must help prevent an applicant from becoming homeless and take reasonable steps to help those who are eligible for assistance to secure accommodation for at least six months (during a 56 day period before a homeless decision can be made).

The Act dissolves the local connections rules apart from a duty to provide care leavers with accommodation (under the Children Act 1989) to the age of 21.

- B.29 Following the snap General Election in June 2017, Theresa May's Conservative Government formed an alliance with the DUP and the Cabinet was subject to another reshuffle.
- B.30 ***Planning for homes in the right places*** was published for consultation in September 2017, setting out the Government's proposals for a standardised approach to assessing housing need. The overall rationale is that local authorities across England currently use inconsistent methods to assess housing requirements, leading to long debates over whether local plans include the correct housing targets. The proposed new standardised approach to assessing housing need therefore aims to have all local authorities use the same formula to calculate their housing requirement. The standardised approach would set a minimum figure but local authorities would be able to increase their target from this baseline, for example if they plan for employment growth and want to provide an uplift in housing provision to account for this. The consultation document proposes that the new housing need calculation method would be applied for assessing five-year housing land supply from 31st March 2018 onwards.
- B.31 The **Autumn Budget 2017** (November 2017) included a range of provisions focused on housing, although these were welcomed cautiously by some who would have preferred a greater emphasis on affordability. Provisions included:
- A commitment to be providing 300,000 new homes per year by the mid-2020s;
 - A total of £15.3 billion of new capital funding, guarantee and loan-based funding;
 - £1 billion of extra borrowing capacity for councils in high demand areas to build new affordable homes;
 - £1.5 billion of changes to Universal Credit, including scrapping the seven-day waiting period at the beginning of a claim, making a full month's advance available within five days of making a claim and allowing claimants on housing benefit to continue claiming for two weeks;
 - £125 million increase over two years in Targeted Affordability Funding for LHA claimants in the private sector who are struggling to pay their rents;
 - Stamp duty scrapped on the first £300,000 for first-time buyers (on properties worth up to £500,000);
 - New Housing First pilots announced for West Midlands, Manchester and Liverpool;
 - Power to councils to charge 100% Council Tax premium on empty properties;
 - Five new garden towns; and
 - A review to look at land banking, including considering compulsory purchase powers.
- B.32 In December 2017 the Government announced new measures to crack down on bad practices, reduce overcrowding and improve standards in the private rented sector. The measures have been introduced under the provisions of the Housing and Planning Act 2016.

- B.33 The £5 billion Housing Infrastructure Fund is a Government capital grant programme to help unlock new homes in areas with the greatest housing demand, assisting in reaching the target of building 300,000 homes a year by the mid-2020s. Funding is awarded to local authorities on a highly competitive basis. The fund is divided into 2 streams, a Marginal Viability Fund (available to all single and lower tier local authorities in England to provide a piece of infrastructure funding to get additional sites allocated or existing sites unblocked quickly with buds of up to £10 million) and a Forward Fund (available to the uppermost tier of local authorities in England for a small number of strategic and high-impact infrastructure projects with bids of up to £250 million). On 1st February 2018, the Minister for Housing, Communities and Local Government Sajid Javid and Chancellor Philip Hammond announced that 133 council-led projects across the country will receive £866 million investment in local housing projects, the first wave of funding from the £5 billion Housing Infrastructure Fund. The finances will support vital infrastructure such as roads, schools and bridges. On 18th February 2018, Housing Minister Dominic Raab announced a £45 million cash injection into 79 key community projects across 41 local authorities to councils to combat barriers that would otherwise make land unusable for development. This will support building up to 7,280 homes on council-owned land.
- B.34 On 5th March 2018 the Ministry of Housing, Communities and Local Government (MHCLG) published a **Draft Revised National Planning Policy Framework** (Draft Revised NPPF) for consultation. The document has been restructured, with 17 topic-based chapters which reflect the Government's priorities and focus on delivering solutions to increase the supply of homes. At the heart of the Draft Revised NPPF is still the presumption in favour of sustainable development (paragraph 11) through the plan-led system and a strategic approach. This includes proposed changes to the tests of soundness (paragraph 36). The duty to cooperate is strengthened through the need for local authorities to prepare statements of common ground (paragraph 29), documenting cross-boundary issues to be addressed. The Draft Revised NPPF includes the requirement that 'strategic plans should be based upon a local housing need assessment, conducted using the standard method in national planning guidance – unless there are exceptional circumstances that justify an alternative approach which also reflects current and future demographic trends and market signals' (paragraph 61).
- B.35 Alongside Draft Revised NPPF (March 2018), the Government also published **Draft Planning Practice Guidance** (Draft PPG) on the following topics: Viability, Housing Delivery, Local Housing Need Assessment, Neighbourhood Plans, Plan-making and Build to rent. **Draft PPG: Housing Delivery** requires that authorities demonstrate a five-year land supply of specific deliverable sites to meet their housing requirements. The five-year land supply should be reviewed each year in an annual position statement. Areas which have or are producing joint plans will have the option to monitor land supply and the Housing Delivery Test over the joint planning area or on a single-authority basis. Draft PPG sets out that where delivery is under 85% of the identified housing requirement, the buffer will be increased to 20% with immediate effect from the publication of Housing Delivery Test results. Draft PPG: Local Housing Need Assessment sets out the expectation that strategic plan-making authorities will follow the standard approach for assessing local housing need, unless there are exceptional circumstances that justify an alternative. This approach is set out in three

steps: Setting the baseline using household projections; an adjustment to take account of market signals (particularly affordability); and the application of a cap on the level of increase required. The draft guidance states that the need figure generated by the standard method should be considered as the 'minimum starting point' in establishing a need figure for the purposes of plan production.

- B.36 **The Housing Delivery Test Measurement Rule Book** was also published in draft in March 2018. This sets out the proposed methodology for calculating the Housing Delivery Test (HDL) measurement. The HDL is the annual measurement of housing delivery performance; it is expressed as a percentage measurement of the number of net homes delivered against the number of homes required in a plan-making authority area.

Technical Appendix C: Housing need calculations

Introduction

- C.1 The purpose of this section is to set out the affordable housing need calculations for Bexley. It considers the framework for analysis established in PPG and draws upon both PPG 2012 and PPG 2018.
- C.2 Affordable housing need relates to those households who are unable to access suitable housing in the market. Paragraph 022 of PPG 2012 considered how affordable housing need should be calculated:
- “Plan makers working with relevant colleagues within their local authority will need to estimate the number of households and projected households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market”.
- PPG 2018 simplifies this definition:
- “Plan-making authorities will need to estimate the number of household and projected households who lack their own housing or who cannot afford to meet their housing needs in the market. This should involve working with colleagues in their relevant authority (e.g. housing, health and social care departments)”.
- C.3 2018 Household Survey data and data on affordable housing lettings provides an appropriate source of data from which a robust assessment of need can be calculated.
- C.4 Housing needs analysis and affordable housing modelling has been prepared in accordance with PPG guidance at Bexley and ward level. In summary, the model reviews in a step-wise process:
- Stage 1: Current housing need (gross backlog)
 - Stage 2: Newly-arising need
 - Stage 3: Likely future affordable housing supply
 - Stage 4: Total and annual need for affordable housing
- C.5 Table C1 provides an overall summary of needs analysis.

Table C1 CLG Needs Assessment Summary for the London Borough of Bexley			
Step	Stage and Step description	Calculation	LB Bexley Total
Stage 1: CURRENT NEED			
1.1	TOTAL in need	Current need	13,631
1.2	TOTAL in need and cannot afford open market (buying or renting)	79.4% cannot afford	10,971
1.3	of which: can afford private renting, cannot afford to buy but wants to buy	Current need	1,588
Stage 2: FUTURE NEED			
2.1	New household formation (gross per year)	Based on national rate and aspiration	2,255
2.2	% of new households requiring affordable housing	% Based on actual affordability of households forming	68.1%
		Number	1,536
2.3	Existing households falling into need	Annual requirement	38
2.4	TOTAL newly-arising housing need (gross each year)	2.2 + 2.3	1,574
Stage 3: AFFORDABLE HOUSING SUPPLY			
3.1	Affordable dwellings occupied by households in need	(based on 1.1)	3,968
3.2	Surplus stock	Vacancy rate <2% so no surplus stock assumed	0
3.3	Committed supply of new affordable units	Estimated 5 years	1,445
3.4	Units to be taken out of management	None assumed	0
3.5	Total affordable housing stock available	3.1+3.2+3.3-3.4	5,413
3.6	Annual supply of social re-lets (net)	Annual Supply	683
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub-market levels	Annual Supply	204
3.8	Annual supply of affordable housing	3.6+3.7	887
Stage 4: ESTIMATE OF ANNUAL HOUSING NEED			
4.1	Total backlog need	1.1-3.5	5,558
4.2	Quota to reduce (over 20 years)	Annual reduction	5%
4.3	Annual backlog reduction	Annual requirement	278
4.4	Newly-arising need	2.4	1,574
4.5	Total annual affordable need	4.3+4.4	1,852
4.6	Annual social rented capacity	3.8	887
4.7	NET ANNUAL SHORTFALL (4.5-4.6)	NET	965

Source: 2018 Household Survey; RP Core Lettings and Sales data

Data presented in the table may be subject to rounding errors

Stage 1: Current need

- C.6 The types of households to be considered in housing need are presented in PPG 2012 Paragraph 023⁴⁰:
- homeless households or insecure tenure (e.g. housing that is too expensive compared to disposable income);
 - households where there is a mismatch between the housing needed and the actual dwelling (e.g. overcrowded households);
 - households containing people with social or physical impairment or other specific needs living in unsuitable dwellings (e.g. accessed via steps) which cannot be made suitable in-situ;
 - households that lack basic facilities (e.g. a bathroom or kitchen) and those subject to major disrepair or that are unfit for habitation;
 - households containing people with particular social needs (e.g. escaping harassment) which cannot be resolved except through a move.
- C.7 PPG 2012 Paragraph 024 then identifies how current unmet gross affordable need should be calculated with reference to past trends and recording current estimates of:
- the number of homeless households;
 - the number of those in priority need who are currently housed in temporary accommodation;
 - the number of households in over-crowded housing;
 - the number of concealed households;
 - the number of existing affordable housing tenants in need (i.e. householders currently housed in unsuitable dwellings);
 - the number of households from other tenures in need and those that cannot afford their own homes.
- PPG 2018 does not specify the types of household to be considered in need. PPG 2012 Paragraph 024 is replicated in PPG 2018 but the final bullet point is extended to say:
- the number of households from other tenures in need and those that cannot afford their own homes, either to rent, or to own, where that is their aspiration.
- C.8 Using the 2018 Household Survey, an up to date position on the number of households in each of the above categories of need can be established (Table C2).

⁴⁰ Reference ID: 2a-023-20140306

Table C2 Summary of current housing need across London Borough of Bexley		
Category	Factor	Bexley
Homeless households or with insecure tenure	N1 Under notice, real threat of notice or lease coming to an end	1,283
	N2 Too expensive, and in receipt of housing benefit or in arrears due to expense	1,114
Mismatch of housing need and dwellings	N3 Overcrowded according to the 'bedroom standard' model	6,002
	N4 Too difficult to maintain	1,268
	N5 Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household	2,514
	N6 Household containing people with mobility impairment or other special needs living in unsuitable accommodation	2,161
Dwelling amenities and condition	N7 Lacks a bathroom, kitchen or inside WC and household does not have resource to make fit	370
	N8 Subject to major disrepair or unfitness and household does not have resource to make fit	535
Social needs	N9 Harassment or threats of harassment from neighbours or others living in the vicinity which cannot be resolved except through a move	1,072
Total no. households in need (with one or more housing needs)		13,631
Total Households		97,728
% households in need		13.9%

Note: A household may have more than one housing need.

Source: 2018 Household Survey

Total current housing need summary

- C.9 Having established the scale of need in Step 1.1, total current housing need from existing households across the Borough and who cannot afford open market is 11,205. The affordability threshold was tested against median property prices and the cost of privately renting in the Borough.
- C.10 Step 1.2 then considers those households who can afford to privately rent in the Borough but who cannot afford to buy a property on the open market and would like to buy in the Borough. Again, the affordability is based on median price levels in the Borough and when those who can afford private rent are removed the total left who cannot afford to buy but would like to is 1,588.
- C.11 This analysis has been based on ward-level median prices for 2017 derived from Land Registry address-level data and private sector rents was based on lettings reported by Zoopla during 2017 (Table C3). When testing the affordability of private renting, a property is affordable if rents are less than 35% of gross household income.

Ward	Median price (£)	Median Private Rent (Per calendar month)
Barnehurst Ward	£305,000	£1,001
Belvedere Ward	£290,000	£1,001
Bexleyheath Ward	£376,000	£1,049
Blackfen & Lamorbey Ward	£380,000	£1,049
Blendon & Penhill Ward	£399,998	£1,148
Crayford Ward	£300,000	£1,044
Crook Log Ward	£404,000	£1,148
East Wickham Ward	£375,000	£1,101
Erith Ward	£250,000	£997
Falconwood & Welling Ward	£374,000	£1,226
Longlands Ward	£400,000	£1,101
Northumberland Heath Ward	£315,000	£1,148
Sidcup Ward	£310,000	£1,101
Slade Green & Northend Ward	£285,000	£901
St Mary's & St James Ward	£420,000	£1,148
Thamesmead East Ward	£260,000	£1,101
West Heath Ward	£391,000	£1,300
LB of Bexley	£332,998	£1,101

Source: Data produced by Land Registry © Crown copyright 2017, Zoopla 2017

Stage 2: Future housing need

- C.12 PPG 2012 Paragraph 025 and PPG 2018 considers the number of newly-arising households likely to need affordable housing. Projections of need should take account of new household formation, the proportion of newly-forming households unable to buy or rent in the market area and an estimation of the number of existing households falling into need. This process should identify the minimum household income required to access median-priced market housing and the proportion of newly-forming households who are unable to access market housing.

Step 2.1 New household formation (gross per year)

- C.13 The needs analysis blends a range of data together to establish a gross household formation rate. This includes the national gross formation rate of 1.55% based on an average of rates reported in the English Housing Survey 2014/15 to 2017/18 applied to the borough (1,515 each year); past trends in household formation (780 each year); and households expressing a desire to form new households (4,470 each year).

Step 2.2 New households requiring affordable housing

- C.14 Analysis of median market prices relative to the income/savings of households who have formed in the past five years suggests that 68.1% could not afford median house prices or private sector rents.
- C.15 Therefore, the total number of newly-forming households who could not afford open market prices or rents across the Borough is calculated to be 1,536 each year.

Step 2.3 Existing households expected to fall into need

- C.16 An estimate of the number of existing households falling into need each year has been established using the 2018 Household Survey evidence. This indicated that around 190 households moved into affordable/social renting because they fell into housing need in the preceding 5 years. This results in an annualised figure of 38.

Step 2.4 Total newly arising housing need (gross per year)

- C.17 Total newly arising need is calculated to be 1,574 households each year across the Borough.

Stage 3: Affordable housing supply

- C.18 The needs assessment model reviews the supply of affordable units, taking into account how many households in need are already in affordable accommodation,

stock surpluses, committed supply of new affordable dwellings and dwellings being taken out of management (for instance pending demolition or being used for decanting).

Step 3.1 Affordable dwellings occupied by households in need

- C.19 This is an important consideration in establishing the net levels of housing need as the movement of these households within affordable housing will have a nil effect in terms of housing need⁴¹.
- C.20 A total of 3,968 households are current occupiers of affordable housing in need. Although the movement of these households within affordable housing will have a nil effect in terms of housing need (i.e. they already live in affordable housing), the types of property they would 'free up' if they moved is considered in modelling.

Step 3.2 Surplus stock

- C.21 A proportion of vacant properties are needed to allow households to move within housing stock. Across the social rented sector, this proportion is generally recognised as being 2%. Stock above this proportion is usually assumed to be surplus stock. Modelling assumes no surplus social rented stock across the Borough of Bexley.

Step 3.3 Committed supply of new affordable units

- C.22 The model assumes a committed supply of 1,445 affordable dwellings over the next 5 years. This is based on anticipated delivery in 2016/17 of 289 dwellings multiplied by 5.

Step 3.4 Units to be taken out of management

- C.23 The model assumes there will be no social rented units taken out of management over the next five years.

Step 3.5 Total affordable housing stock available

- C.24 It is assumed that there are 5,413 affordable dwellings available over the five-year period arising from households moving within the stock (3,968 from movement within the stock and 1,445 committed new build).

⁴¹ Strategic Housing Market Assessment Guidance (CLG, August 2007)

Step 3.6 Annual supply of social re-lets

- C.25 The needs model considers the annual supply of social re-lets. Borough-level data on lettings is available from DCLG and this has been analysed for the four year period 2014/15 to 2016/17. Analysis suggests that there is an annual average of 683 social/affordable rented dwellings let.

Step 3.7 Annual supply of intermediate re-lets/sales

- C.26 Data from MHCLG on intermediate affordable housing available for re-let or resale suggests an annual average of 204 dwellings come available.

Summary of Stage 3

- C.27 Overall, the model assumes a total affordable housing stock availability of 5,413 dwellings and an annual supply of 887 affordable/social rented lettings.

Overview

- C.28 Analysis has carefully considered how housing need is arising within the Borough of Bexley by identifying existing households in need (and who cannot afford market solutions), newly-forming households in need and existing households likely to fall into need.
- C.29 This has been reconciled with the supply of affordable dwellings which considers location, size and designation (i.e. for general needs or older person). Based on the CLG modelling process, analysis suggests that there is an overall annual net imbalance of 965 dwellings.
- C.30 For critical stages of the needs assessment model (Step 1.1, Step 2.4 and Step 3.8), information is broken down by analysis area, designation (general needs and older) and property size. This goes beyond the requirement of the SHMA guidance but allows a detailed assessment of the overall housing requirements of households in need and provides clear affordable requirement information. In turn, this can help identify where there are shortfalls and sufficient capacity of affordable housing, and help to shape policy responses.
- C.31 Stage 4 brings together the individual components of the needs assessment to establish the total net annual shortfall.

Stage 4: Annual Housing Need

Step 4.1 Total backlog need

- C.32 Step 4.1 is the total backlog need which is derived from the number of households in Step 1.1 minus total affordable housing stock available (Step 3.5). The total backlog need is 5,558.

Steps 4.2 to 4.6

- C.33 Step 4.2 is a quota to reduce the total backlog need which is assumed to be 5% each year so that the backlog need is addressed over a twenty year period.
- C.34 Step 4.3 is the annual backlog reduction based on Step 4.2 (278 each year).
- C.35 Step 4.4 is a summary of newly-arising need from both newly forming households and existing households falling into need (1,574 each year).
- C.36 Step 4.5 is the total annual affordable need based on Steps 4.3 and 4.4 (1,852 each year).
- C.37 Step 4.6 is the annual social rented/intermediate tenure capacity based on Step 3.8 (887 each year).

Total net imbalance

- C.38 Table C4 summarises the overall annual net affordable housing requirements for the London Borough of Bexley by designation (general needs and older person) and property size. Further analysis the breaks this down into affordable tenures (rented and intermediate) and presented in Table 8.7.

Table C4 Net annual affordable housing imbalance by property size and designation 2018/19 to 2022/23			
Designation	No. Beds	%	Number
General Needs	1	17.1	165
	2	59.7	576
	3	17.0	164
	4	4.1	39
	5	0.8	8
Older person	1	1.1	10
	2	0.2	2
	3	0.2	2
Total		100.0	965

Sources: 2018 Household Survey; RSL CORE Lettings and Sales

Data subject to rounding errors

Technical Appendix D: Monitoring and updating

A framework for updating the housing needs model and assessment of affordable housing requirements

Introduction

- D.1 Having invested considerable resources in obtaining an excellent range of primary and secondary data, it is vital that this information be used to the maximum effect and updated on a regular basis. The purpose of this appendix is to establish a framework for updating the housing needs model and affordable housing requirements. In addition, it recommends the regular monitoring and review of housing market activity and regular reflections on the wider strategic context.

Updating of baseline housing needs and affordable housing requirements

- D.2 A baseline assessment of housing need across Bexley has been derived from the 2018 Household Survey. This information should be taken as a baseline from which annual reviews of key aspects of the model proceed. It is recommended that the baseline information has a shelf-life of three to five years (with a recommended refresh of household information after 2023 through primary surveying).
- D.3 Key elements of the needs assessment model can be readily updated on an annual basis to reflect:
- changes in house prices and rental costs;
 - capacity of the social rented sector;
 - availability of intermediate tenure housing.

Changes in house prices and rental costs

- D.4 It is recommended that the annual purchase of address-level house prices to complement the existing dataset continues. This will result in an annual refresh of house price data by survey area and provide an indication of changing lower quartile prices. In turn, these can be applied to **Step 1.4** of the needs assessment model which considers the extent to which households in need can afford open market prices. As part of this analysis, updated information on private rented sector rents needs to be secured. Several websites can provide a snapshot of private rents and help inform this element of the update.
- D.5 Median prices and private sector rents should also be compared with the income profile of newly-forming households at **Step 2.2** of the needs assessment model.

Capacity of the social rented sector

- D.6 The capacity of the social rented sector needs to be reviewed annually using RP CORE lettings data (**Step 3.6**). Annual Borough-level updates are available from MHCLG.
- D.7 The capacity of the social rented sector is based on the number of lettings to households from within the local authority district who were previously living in (non-social rented or intermediate) tenure.

Availability of intermediate tenure housing

- D.8 CORE sales data can identify the availability of intermediate tenure housing (**Step 3.7**). Annual Borough-level updates are available from MHCLG.

Annual adjustments to affordable requirements

- D.9 Datasets can be provided from which annual reviews of affordable requirements can proceed. This will point to any adjustment in net requirements by survey area, designation and property size.

Updating of contextual information

- D.10 This report has presented a range of contextual information relating to the economy, demography (including population projections and migration) and dwelling stock. This information should be updated where possible and in particular progression with economic growth and diversification should be carefully monitored.

Reflections on the general strategic context and emerging issues

- D.11 As part of its strategic housing function, all LAs need to understand the general strategic housing market context and respond to emerging issues. Given the dynamic nature of housing markets, the central and local Government policy agenda and bidding for resources, any update of housing needs must be positioned within a wider strategic context.
- D.12 Ongoing stakeholder consultation and engagement with local communities is also vital to maintain up-to-date intelligence on housing market issues.

Concluding comments

- D.13 It is vital that mechanisms are in place to derive robust, credible and defensible estimates of housing need and affordable requirements across Bexley. We believe that this study provides a robust evidence base which has the capacity to be updated.
- D.14 Having established a baseline position on affordable housing and advice on open market provision to reflect aspirations, it is essential that housing market activity is regularly monitored. This is highly relevant given current housing market uncertainty. A range of methods have been suggested to ensure that housing need and affordability modelling is revised on an annual basis. Annual reviews should also take into account the changing strategic context and impact on housing market activity.

Technical Appendix E: Stakeholder survey

E.1 Stakeholders were invited to participate in a questionnaire survey aimed at identifying a range of information, including establishing the key perceived housing market issues in Bexley. Stakeholders were asked to respond to any of the questions within the survey that they felt related to their area of knowledge or experience. A total of 19 separate responses to the stakeholder consultation were obtained. 11 responses were from representatives from other borough councils, the Greater London Authority (GLA), London Fire Brigade, a housing association and a developer. A further eight were specialist housing responses from representatives from Bexley Borough Council, Bexley CCG, the NHS, a community trust and a charity. Respondents were asked to answer only the questions that they felt were relevant to their knowledge and experience. This is a qualitative summary of the views expressed by stakeholders responding to the online survey.

Priorities

E.2 Stakeholders were asked to rank a range of housing priorities as high, medium or low, their responses are summarised in Table E1.

Proposed priorities (base number of respondents in brackets)	Low	Medium	High
Building homes to buy on the open market (10)	10%	40%	50%
Building affordable homes to rent (13)	0%	15%	85%
Building affordable homes to buy (shared ownership, shared equity, starter homes, rent to buy) (12)	0%	25%	75%
Building executive homes (8)	62%	38%	0%
Building properties designed for older people (10)	10%	30%	60%
Building properties designed for people with specialist needs (11)	0%	36%	64%
Improving the quality of existing stock (11)	0%	55%	45%
Encouraging and enabling self-build (10)	50%	50%	0%

- E.3 Building affordable homes to rent and building affordable homes to buy were ranked as the highest priorities by stakeholders, with 85% and 75% of respondents (respectively) considering these as high priority.
- E.4 Building properties designed for people with specialist needs and building properties designed for older people were also ranked highly by stakeholders, with 60% or more of respondents considering these to be high priority.
- E.5 Building properties to buy on the open market and improving the quality of existing stock were considered as medium to high priority by the majority of respondents.
- E.6 The lowest priority was given to encouraging and enabling self-build and building executive homes; over 50% of respondents ranked these as low priority.
- E.7 Stakeholders gave a range of reasons for identifying these priorities, including:
- There is a national housing crisis with issues including need, affordability, demand and quality;
 - London has a well-documented shortage of housing, particularly affordable housing, housing for older people and specialist needs. This is recognised and addressed in the adopted and draft London Plan;
 - At the local level there is high demand, basic affordability issues, demographic trends and increased homelessness. This need is evidenced through the Government's new housing need methodology which indicates 1,700 units per annum for Bexley;
 - The 2014 South East London SHMA identified that 70% of the total requirement for new homes in the region (Boroughs of Bexley, Bromley, Greenwich, Lewisham and Southwark) for 2011-31 was for affordable housing. With increasing house prices and rents, alongside stagnant incomes, it is likely that affordable housing need has increased. This trend was also identified in the London-wide SHMA produced by the GLA to inform the draft London Plan;
 - Improved quality affordable homes are needed, including changing the perception of some of the estates;
- E.8 Specialist housing stakeholders gave the following reasons:
- Specialist housing for adults and children with physical disabilities are in short supply but high demand;
 - There are many people with mental health problems who need good quality support and accommodation in the community, assisting them to live as independently as possible; and
 - Need to comply with the Transforming Care Programme (TCP) agenda, *Building the Right Support*.
- E.9 Asked what other key housing priorities there are in Bexley, stakeholders identified the following, in addition to those above:
- Building homes to rent on the open market;

- Providing family-sized housing through protecting existing accommodation and seeking a mix of housing sizes;
- The power of the housing market to drive physical regeneration, e.g. new environments and communities in north Bexley to optimise its potential, including transport links;
- The possibility of new modular homes;
- Providing supported accommodation for care leavers and young people with additional needs and vulnerabilities;
- Better liaison with housing associations regarding current adapted properties (database); and
- Linking housing with appropriate support from statutory services and the third sector.

The current and future housing market in Bexley and housing market drivers

- E.10 Stakeholders were asked whether they are aware of employees who travel to work in Bexley from outside the Borough. Several respondents were aware of people commuting into the area for work; high housing costs were considered to be a factor, although choice and the desire to separate work and home were also mentioned. When asked whether they thought that employees who live outside of the Borough would move to Bexley if suitable housing was made available, two respondents said yes and two said no. Existing ties, family, friends and schooling were highlighted in addition to travel time and cost.
- E.11 Stakeholders were asked to identify what they perceive to be the main drivers of housing demand in Bexley. Drivers identified included:
- Relative affordability, with Bexley being considered good value for money compared with other London Boroughs;
 - Transport links and accessibility, with quick travel into London;
 - Population growth, with growing demand; and
 - Historic shortfall in housebuilding.

Open-market housing: owner-occupied and private rental

- E.12 Asked what they considered the current limitations of the housing market to be across the Borough of Bexley, stakeholders mentioned a lack of sites coming forward and complicated land assembly, combined with landowner aspirations being unrealistic. A need to change perceptions of the north of the Borough (including Thamesmead) being less attractive than the south was noted, along with a need to provide more mixed communities. Another stakeholder stated that there is insufficient quantity and variety of housing stock, with a predominance of

- suburban style accommodation that is not appealing or suitable to many segments of society.
- E.13 With specific reference to specialist housing provision, limitations were identified as a lack of stock, lack of good quality specialist housing and affordability issues.
- E.14 In terms of demand, one stakeholder reported that there is demand for all types of housing in the Borough, in particular for affordable family housing and low-cost home ownership initiatives for first-time buyers. It was noted that there is '*a fair amount*' of underoccupancy in the housing stock that was transferred to registered providers in the late 1990s; it was suggested that this stock could potentially be used as part of the solution to meeting demand for family housing. One of the specialist housing respondents noted that people with fewer resources are unable to drive demand.
- E.15 Stakeholders were asked for their views on house price and rental price trends in the survey area, including the impact of changes in mortgage finances. It was noted that Bexley remains relatively more affordable than many of the neighbouring London Boroughs, being '*relatively good value*' and a place where people '*can get more for their money*'. However, increases in house prices and rents were reported and predicted, including the impact of Cross Rail on areas such as Abbey Wood.
- E.16 There was very limited feedback from stakeholders regarding the private rented sector (PRS) in Bexley. One respondent acknowledged that changes in the economy and welfare have impacted the PRS in Bexley, as they have across the capital; however they noted that Bexley is less affected by overseas property developers than many other parts of London.
- E.17 Affordability was generally acknowledged to be a problem across the Borough area, '*areas that used to be very affordable are no longer so*'. One stakeholder identified that in terms of home ownership, affordability is more of an issue in the south of the Borough.
- E.18 In terms of anti-social behaviour (ASB), this was acknowledged to be a problem by two stakeholders. One noted that this has historically been an issue on some estates in the north of the Borough, negatively impacting the reputation of the area.

New housing provision

- E.19 It was reported that there have been around 350 dwelling completions per year across the Borough in the last few years (at the time of drafting the 2018 SHMA). Key areas for new build development were identified as including regeneration activities in the north of the Borough, specifically mentioned were the Thamesmead Estates and areas such as Erith Park and Arthur Street estate regeneration.
- E.20 Respondents considered that demand for new development is strong across the Borough, with transport links and market perception being acknowledged as

important factors. Key areas of demand for new development were identified as the north of the Borough (due to affordability), Sidcup and Welling.

- E.21 In terms of the demand profile, strong demand for low-cost home ownership products was mentioned by one stakeholder. They noted that the rents in the private rented sector are lower than neighbouring Boroughs, but travel costs are higher for those working in central London. As a result, shared ownership often represents a better option than private renting.
- E.22 Demand for new-build housing was considered to come from both households currently living within Bexley and households seeking to move to the area from elsewhere. Demand for rented accommodation was considered to be predominantly from within the Borough.
- E.23 Stakeholders were asked where they consider new housing should be built. One respondent felt that new homes should be built *'throughout the Borough'*. Another respondent stated that they agreed with the areas identified in the Growth Strategy, including Erith, Thamesmead and Sidcup. Another respondent noted that Bexley has distinct areas: Erith, Thamesmead, Belvedere, Slade Green, Bexleyheath and Crayford. They felt that there is a need to assess the requirements in each area and also to consider transport infrastructure when planning new developments. The potential extension of the Elizabeth Line was mentioned in this context. It was also suggested that there may be areas of industrial land where a mix of light industry and housing development would be appropriate.
- E.24 In terms of the types of new housing that should be built within the Borough of Bexley, stakeholders suggested the following:
- All housing types, with a high proportion of affordable accommodation;
 - A range of *'genuinely affordable'* housing, including rent and sale options of different sizes;
 - Rented housing which could be used to allow under-occupiers to downsize – flatted schemes in small blocks;
 - Family-sized housing;
 - Outright market sale;
 - Other specialist housing; and
 - Properties for rental via the third sector for people with particular needs such as mental health.
- E.25 A few of the stakeholders identified their commitment to the development of new housing within the Borough. This included strategic stakeholders who are keen to support an increase in housing supply generally within London, particularly affordable housing. One housing association representative identified Bexley as one of the organisation's *'key'* Boroughs; they commented that the Borough is relatively affordable for home ownership and there is strong demand for affordable rented homes. There was limited current development taking place

amongst the stakeholders. One housing association reported that they have future plans to regenerate some of their existing estates.

E.26 Barriers to new development reported by stakeholders include:

- Viability, as building costs are similar to other Boroughs but values are lower. This has implications for delivering affordable housing as part of mixed tenure schemes, as cross-subsidy is reduced;
- Land availability;
- Complicated site assembly;
- Unrealistic landowner aspirations; and
- Need for improved transport and other infrastructure requirements such as schools.

E.27 In terms of the future, one stakeholder envisages the new-build dwelling market growing in the short- to medium-term; however, they highlighted the need for infrastructure to be in place to support development, including transport links. Another stakeholder stated that much depends upon how pro-active the Borough is with the progression of their Growth Strategy.

E.28 In terms of the key messages in the SHMA relating to housing markets, respondents made the following points:

- There is unmet housing need in all sectors which needs to be addressed;
- There is a need for a range of good quality housing, maximising density and affordable housing provision;
- The Growth Strategy aspirations must be fully embraced;
- Interventions are required to bring forward sites for development;
- Regarding the PRS, there is a need for rents to be affordable and landlords to be reasonable;
- There is a need for the rental market to be well-regulated to ensure there are no rogue landlords; and
- One stakeholder reported that Greenwich is currently working in partnership with Bexley, the GLA and TfL to develop an Opportunity Area Planning Framework for the Thamesmead and Abbey Wood Area. The study should reflect that functional housing market areas often do not align with Borough boundaries.

Affordable housing

E.29 The stakeholder survey included a number of registered providers and housing associations who work within Bexley. However, only one provided information regarding their stock and for confidentiality reasons it is not appropriate to report the details of their response. However, there is a range of affordable housing accommodation within the Borough, with new schemes being built to the London

Housing Design Guide standards. Site availability was mentioned as a barrier to new development in the area. In addition, the reductions in rental income imposed by the Government in July 2015 were acknowledged to have had an impact on the number and type of affordable housing that has been developed since. However, the respondent also felt that the reinstated rent settlement (Consumer Price Index plus 1% from 2020) will encourage organisations to develop further social housing in the future, but depending on site availability. Shared ownership was identified as a preferred affordable housing product, predominantly for singles, couples and some families. The south of the Borough was again identified as a location of choice. No Black and Minority Ethnic (BME)-related issues were identified, nor any ASB problems.

- E.30 In terms of key messages for the Strategic Housing Market Assessment relating to affordable housing, it was noted that there needs to be an increase in affordable housing.

Specialist housing

- E.31 Several of the stakeholder survey respondents are directly involved in the specialist housing sector. They work with a range of client groups including: older people, people with physical disabilities, people with learning disabilities, people with mental health problems, the Transforming Care Programme (TCP) cohort (mental health with learning difficulties, MH with LD), people with substance misuse issues and care leavers.
- E.32 Specialist housing stakeholders were asked to provide information on the accommodation that is currently available to these client groups. The feedback included:
- Some people, including those with mental health problems, can live in their own homes but cannot afford their own property so the Council is involved in arranging appropriate housing.
 - People with learning disabilities, the TCP cohort (MH with LD) and physical disabilities – Supported Living and residential homes in the Borough, but a lack of local availability often results in people being placed out of Borough.
 - People with substance misuse issues – one stakeholder noted that where service users have completed residential treatment some go on to Stage Three housing, but there is no provision of this type of accommodation in Bexley. Another respondent stated that service users who have addiction issues do not qualify under statutory housing legislation unless they have co-existing issues; many are therefore sofa-surfing or living in accommodation that is unsuitable.
 - Care leavers – a lack of supported accommodation for this group locally was reported. One stakeholder stated that accommodation provision is needed for these young people post-25 when the leaving care service ends its support. Greater development of support and accommodation is needed under the JHA provision / Southwark judgement.

- E.33 Stakeholders were asked whether they felt that there is enough accommodation for these client groups in terms of current need (next five years) and the longer term (2023-2034). One respondent felt that there was a need for further work to project need and demand. Another suggested that the Insight team could provide projections of need. One of the stakeholders stated that more specialist accommodation and support is needed as some people have to be placed out of Borough on a temporary basis. A lack of supported living properties was reported for clients who have behaviours that challenge themselves and others. In addition, there is a cohort of ageing parent carers who will become unable to continue to provide support in the next five years, resulting in a need to plan accommodation requirements.
- E.34 Over the longer term (2023-2034) respondents indicated the following accommodation needs:
- Sheltered accommodation for those with learning disabilities;
 - Properties that are adapted for physical disabilities;
 - Secure tenancies;
 - Very sheltered housing;
 - Service-user specific accommodation;
 - Accommodation for people who may present a risk to others such as MAPPA subjects or people who have a history of drug and alcohol use;
 - Providers able to deal with people who may fluctuate in health and who may present a risk of deterioration.
- E.35 Stakeholders were asked how housing policy changes have affected their ability to deliver services to vulnerable groups over recent years. It was mentioned that a reduction in revenue funding has been an issue. One stakeholder also reiterated that it is increasingly difficult to find suitable accommodation for people with addiction issues who are still in treatment, and for those who have completed treatment and require accommodation. The important roles of housing support workers, clear care plans and communication pathways were highlighted. Another stakeholder noted that a lack of available provision has made it harder to support young people. A third respondent reported a current problem, that Article 4, requiring planning permission for HMOs, is deterring care providers from developing within the Borough. A further respondent expressed the view that pressure is more about available resources than changes in housing policy.
- E.36 Asked about areas of high and low demand for specialist housing, one stakeholder reported that the majority of service users accessing treatment live in the north of the Borough. However, following treatment they may feel that their chances of continuing recovery are better in another part of the Borough, within a different environment. Another stakeholder from the specialist sector stated that, as these groups are vulnerable, demand is away from the large estates of social housing in the north of the Borough. They identified that adapted properties for CB and PD are the main demand.

- E.37 In terms of changes in client groups, one respondent reported that there are more vulnerable residents in the affordable rented sector overall, with a range of varying needs. Another respondent mentioned a greater awareness of domestic abuse, drug and alcohol use and people with chaotic lifestyles.
- E.38 Barriers to the development of further supported housing and/or support services were identified as including:
- A lack of funding;
 - A need for expertise in managing and supporting residents, including support in maintaining their home; and
 - A need for on-site/24-hour support (a lack of out-of-hours support available).
- E.39 In terms of anti-social behaviour in the supported housing sector, one respondent confirmed that ASB can be a problem. Another stated that their clients living in general needs housing report levels of ASB directed towards them. A third stakeholder commented that ASB can be a problem and may create additional pressures for people with mental health problems who may experience abuse and stigma.
- E.40 Stakeholders were asked about their biggest housing stock shortages for independent living. One stakeholder reported a shortage of adapted flats and sheltered housing for people with learning disabilities (LD) with provision on-site for support. They noted that the location of stock can be a factor, as it is not preferable to move LD clients away from their existing community and support networks and their familiar transport links. Another stakeholder reported a lack of accommodation for mental health needs when combined with drug and alcohol use. A third stakeholder mentioned the availability of 'downsizer' homes for elderly residents, commenting that many would move into a smaller home in the right location if accommodation was available – freeing up larger homes for family use.
- E.41 One stakeholder responded to the survey question asking about the key issues regarding the physical adaptation of properties. They commented on the fact that sometimes properties are suitable but access to them often is not, indicating a need for more ground floor accommodation with wheelchair access. They also noted a need for the provision of assistive technology as a built-in feature.
- E.42 In terms of additional comments and key messages for the Strategic Housing Market Assessment in relation to supported living, independent living and older people's housing, one stakeholder reported that in the past they have been able to access one-bedroom accommodation for people completing residential rehab; however experience has shown that moving from a residential setting into lone accommodation can be detrimental to ongoing recovery, with little in the way of financial assistance to help someone set up a home. It is a big step when a person is moving from a supportive structured environment into independent living. They recommended that stage three housing offers a home with others who have also completed treatment, where abstinence from substance use is the norm and where people feel safe. This enables people to make the transition to independent housing in a safe and measured way. The stakeholder reported that in other

London Boroughs people can remain in stage three housing for up to two years before accessing independent social housing. Another stakeholder from the specialist housing sector reported that client groups very much want to feed into this consultation and they are arranging appropriate forums to facilitate this.