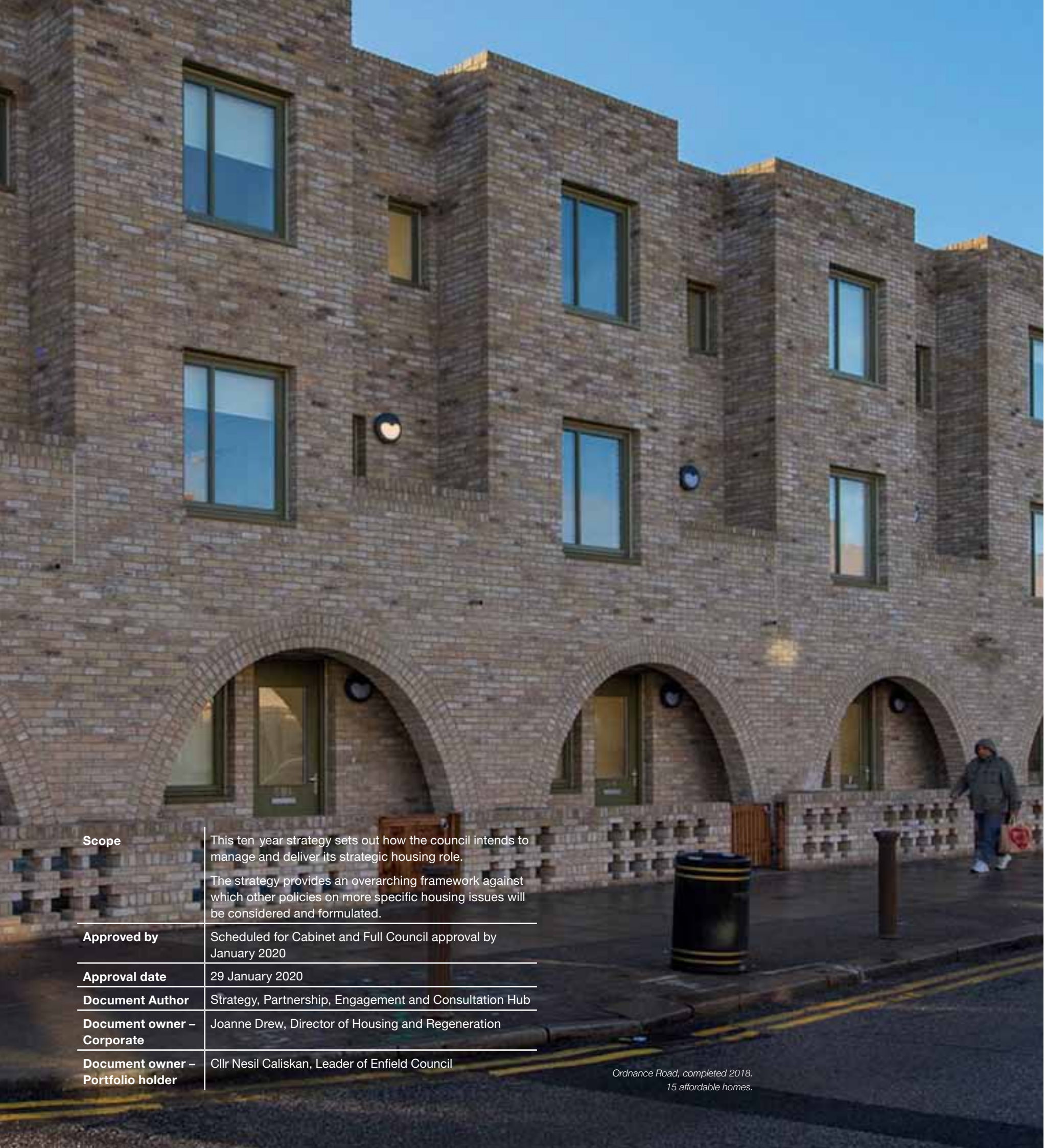


More and better homes for Enfield

Housing and Growth Strategy 2020-2030





Scope	<p>This ten year strategy sets out how the council intends to manage and deliver its strategic housing role.</p> <p>The strategy provides an overarching framework against which other policies on more specific housing issues will be considered and formulated.</p>
Approved by	Scheduled for Cabinet and Full Council approval by January 2020
Approval date	29 January 2020
Document Author	Strategy, Partnership, Engagement and Consultation Hub
Document owner – Corporate	Joanne Drew, Director of Housing and Regeneration
Document owner – Portfolio holder	Cllr Nesil Caliskan, Leader of Enfield Council

Ordnance Road, completed 2018.
15 affordable homes.

CONTENTS

4	INTRODUCTION
5	OUR VISION
7	A HOUSING MARKET IN CRISIS
10	AMBITION 1: MORE AFFORDABLE HOMES FOR LOCAL PEOPLE
18	AMBITION 2: INVEST IN AND BE PROUD OF OUR COUNCIL HOMES
21	AMBITION 3: QUALITY AND VARIETY IN PRIVATE SECTOR HOUSING
23	AMBITION 4: INCLUSIVE PLACEMAKING
26	AMBITION 5: ACCESSIBLE HOUSING PATHWAYS AND HOMES FOR EVERYONE
28	OUR KEY PRINCIPLES: THE ENFIELD HOUSING TEST FOR GOOD GROWTH
30	ENFIELD’S PREVENTING HOMELESSNESS AND ROUGH SLEEPING STRATEGY
31	UNLOCKING ENFIELD’S POTENTIAL: OUR KEY ASKS
32	GOVERNANCE
33	APPENDIX 1: DEFINITION OF AFFORDABLE HOUSING PRODUCTS
34	APPENDIX 2: GLOSSARY OF TERMS
35	REFERENCES

INTRODUCTION

This strategy sets out how we will deliver more and better homes to address inequality, create a more balanced housing market and help local people access a good home. This will make a significant contribution to delivering on our ambition to deliver a lifetime of opportunities for people in Enfield, by creating good homes in well-connected neighbourhoods.

Our bold house building programme will create homes that local people on a range of different incomes can afford to live in at different stages of their lives. This will include delivery in partnership with registered providers as well as with developers and the private sector, where partnership working can deliver more homes. This means creating a place where anyone born in the borough has a home to grow up in, where they can choose to stay in and age in, to benefit from the great city which is London.

The ambition to massively increase housing supply is an opportunity for us to develop homes and neighbourhoods that are balanced with mixed incomes, are health-promoting, environmentally sustainable, child-friendly, age-friendly and accessible for people throughout their lifetime. Our vision for placemaking will put public spaces at the heart of the community, strengthening the connection between people and the places they live and recognising the value this brings. We want to grow our borough in a way which means no one will be left behind, and this means developing a new model for housing delivery and a diversity of housing products to meet those needs. The Enfield Model for Regeneration, embodied in our plans for the Joyce and Snells estate renewal, sets the principles for delivering with and for Enfield residents. We will take the lead as a housing authority to make sure that we and our partners deliver good quality homes, in well-designed places, at scale and pace.

This strategy isn't just about creating new homes. It is also about how we improve existing housing in the borough, ensuring it is used for the benefit of local people. This includes how we work with our communities to maintain and improve

council homes that we can all be proud of. It is about how we work in partnership with registered housing providers so that they invest in their existing stock and create new homes in the borough. Importantly, it is also about how we work with tenants, landlords and owner occupiers to improve the condition and use of private sector homes, which make up the majority of homes in Enfield.

While this is a strategy about homes, at its heart are the lives of residents and our ability to help people realise their potential to live happy and fulfilling lives in our borough. As well as helping us to live in a more environmentally sustainable way, our homes need to be age, child and disability friendly, safe and health-promoting. This means the right amount of specialised and supported housing for those that need it; and helping people to adapt their homes as their needs change. It means people living in inclusive homes and neighbourhoods where people of all ages and backgrounds can interact in a way that strengthens communities. It means empowering people to support each other so that everyone lives as independent, fulfilling and healthy lives as possible.

Our intention in this new strategy is to deliver a transformation in the local housing market for Enfield. We welcome the positive steps that Government has taken to begin to address the national housing crisis, such as lifting the Housing Revenue Account Borrowing cap so that councils will be better able to build more social homes that are desperately needed. However, we believe there is more that Government can do to truly unlock the potential we have in Enfield to significantly contribute to London and the South East's housing

targets and achieve good growth. This includes fairer funding to be awarded over the long term, and measures to address the negative impact of the current welfare system. It also includes increasing housing development grant rates and ending the Right to Buy in London, so that councils and housing associations can develop sound business plans for more new social and affordable housing.

We believe this new strategy will bring about transformational change across Enfield over the next ten years. We have engaged widely during the development of this strategy, and are grateful for these responses which have been crucial in creating the final strategy. By working with the local community and partners locally, regionally and nationally, we will develop more and better homes together.



Cllr Nesil Caliskan
Leader of Enfield Council



Cllr Gina Needs
Cabinet Member for Housing

OUR VISION

Our Corporate Plan makes clear that 'good homes in well-connected neighbourhoods' is a critical strategic ambition for Enfield. We will deliver this goal using good growth principles. This will mean more homes and better homes for Enfield where everyone benefits from the opportunities that growth can bring.



Meridian Water CGI

OUR FIVE PRIORITIES

We have five priorities to achieve our vision of good homes in well-connected neighbourhoods:



More affordable homes for local people

Building more homes that are the right kind of homes, in the right locations and for local people. This means homes that are well-designed and are the right size, tenure and price that local people can afford.



Invest in and be proud of our council homes

Investing in our existing council homes to make sure they provide safe and secure homes for future generations and offer high-quality management services.



Quality and variety in private housing

Taking action to create high-quality, fairer, more secure and more affordable homes in the private sector.



Inclusive Placemaking

Working together with local organisations and communities to design, deliver and maintain good homes in quality places.



Accessible housing pathways and homes for everyone

Providing access to housing and support for people with specific needs, so that everyone can reach their full potential.

OUR FIVE PRINCIPLES

In everything we do, our vision is for homes and places that are:



Affordable to Enfield residents

This means creating developments where different people on different incomes can live together in a mixed community.



Safe and good for health and wellbeing

This means helping people to eat well, be smoke free, physically active, socially connected and live in thermal comfort.



Child, age and disability friendly

This means providing inclusive and accessible homes and public realm that include places for people of all ages to meet and connect, providing safe outside play provision for children and young people, and helping all residents to stay safe in their communities.



Environmentally sustainable

This means reducing our carbon footprint, using renewable heat and power sources, creating safe and attractive travel routes by foot and bicycle and creating community gardens and green spaces.



Digitally connected

This means creating homes that will be fit for future technology, like providing Fibre-to-the-Premises (FTTP) and smart homes/meters that help people with disabilities or health conditions.

A HOUSING MARKET IN CRISIS

There is wide acknowledgement of the national housing crisis. There are no easy or quick-fix solutions, and this is not something that local authorities can resolve on their own. Opportunity for change lies in national housing policy and investment, in local government partnerships, and in the responsible practice of the private sector. We will play our part to deliver on the priorities in this strategy and by influencing and working with others, where we cannot enact change ourselves.

The challenge locally is significant. We have too few social and affordable rented homes in Enfield and a growing number of people on low incomes living in the private rented sector. The unaffordability and insecurity of the local private rented market is illustrated by growing numbers of people becoming homeless and too many people living in homes that do not meet their needs.

Our population is rising, with increasing numbers of households on low incomes. At the same time, private sector rents and the number of private rented homes in the borough is rapidly rising. This means that increasing numbers of people on low incomes are living with unsecure tenancies, and in many cases, experiencing housing standards which are not acceptable. In Enfield, 25% of low-income households living in the private rented sector have outgoings that are greater than their income, which is mainly driven by housing costs.¹

As a result of considerable rent increases in outer London, boroughs like Enfield have felt the biggest impacts of the Local Housing Allowance freeze and have seen the largest reductions in affordability in recent years. For many private rented sector homes, even those which are lower quartile rents, the Local Housing Allowance is less than the rent being charged, causing affordability challenges to any renter who is reliant on Housing Benefit for all or part of their rent.² Less than 15% of properties in Enfield are 'affordable' on Local Housing Allowance rates (LHA).

Over half of all Housing Benefit claimants in Enfield live in the private rented sector and nearly two-thirds of these are working. Many of these residents will not have priority need for social or affordable housing. For this reason, this strategy seeks to find solutions in the Private Rented Sector and urges Government to increase LHA rates to reflect the true cost of living in the Private Rented Sector.

The increasing numbers of people becoming homeless in Enfield, as a result of these challenges means too many people are living in temporary accommodation. Temporary accommodation is not a good or stable housing option, and represents a significant cost pressure to the Council.³ In most cases, the route out of temporary accommodation is into the private rented sector.

People hoping to own their own home face challenges too. Local people aspiring to buy a home close to their family are finding local market sale prices prohibitive. Homes for outright sale are often unaffordable and out of reach for many residents. This means

people working in essential local services, such as teachers, social workers, occupational therapists, nurses, police officers or utility workers, and particularly those with families, are having to make difficult decisions. This often means choosing whether to stay locally, in overcrowded accommodation, or move out of the borough, away from local support networks and local employment.

We are aiming to re-balance the market by setting and supporting delivery of good standards, delivering a wider variety of housing products and creating sustainable communities with mixed income levels, where everyone can benefit from the opportunities that growth can bring.



ENFIELD HOUSING MARKET FACTS AND FIGURES



There are circa
125,370
homes in Enfield, of which:



10,080
are local authority
owned homes (8%)




8,440
are registered
provider homes (7%)




106,830
are private sector homes
(owner occupied and private
rented sector) (85%)⁴


Homes to **purchase on the market** are unaffordable to people on median average salaries in Enfield, unless they are supported by family members to get a step on the housing ladder.




The UK House Price Index shows that as at March 2019, **the average house price in Enfield was £393,237**. This is 15% lower than London as a whole, but 62% higher than England.



As at November 2018, **first-time buyers in Enfield paid an average of £347,077** for their home, as opposed to £443,390 for former home owners.





An average house in Enfield costs **12.3 times** the median average salary.




First time buyers are purchasing homes which are, on average, **10.8 times the median average salary**.⁵

Less than 15% of properties in Enfield are 'affordable' on LHA rates.







As at March 2019, there were **3,410** households in **temporary accommodation**.




11.2% of households in Enfield are in **overcrowded accommodation**.




Enfield is the **2nd highest** provider of temporary accommodation in England



Eviction from the Private Rented Sector is the biggest cause of homelessness in Enfield



In 2018/19, Enfield spent over **£66m** on the temporary accommodation service, with a net cost of **£7m**



The most **overcrowded** wards are **Edmonton Green, Upper Edmonton** and **Ponders End**

Latest data on **weekly rent levels** for Enfield across tenures is set out in the table below.

Bedroom Size	Enfield Social Rent 2019/20	Enfield Target Social Rent 2019/20	London affordable rent 2019/20	Lower quartile private rented sector	Median private rented sector ⁱⁱ	Local Housing Allowance 2019/20
1 bed	91.24	92.13	155.13	231	242	212.42
2 bed	101.17	115.65	164.24	288	300	263.72
3 bed	111.39	134.82	173.37	340	368	325.46
4 bed	117.51	131.86	182.49	404	462	389.72

ⁱ Based on average rent levels. There is the ability to charge up to 5% more on social rent levels for specific reasons, for example, a new build council house.
ⁱⁱ Private rented sector rents from private rented market statistics from Government Valuation Office, March 2019.



MORE AFFORDABLE HOMES FOR LOCAL PEOPLE

Over the next ten years, we will be massively increasing the supply of housing in Enfield to deliver more homes for local people. We are doing this to deliver on the targets set for us in the adopted London Plan and Core Strategy and the even more ambitious targets set for us in the emerging London Plan and our own emerging Local Plan.⁸ We will do this by taking a direct role in delivering and enabling the provision of new homes that meet evidenced local need.

The priority is not just more homes. It is more of the right kind of homes, in the right locations, for local people. This means a wider variety of affordable housing products and well-designed homes of the right size, tenure and price that local people can afford. It also means equitable growth across Enfield, with new homes in both the east and the west of the borough.

AFFORDABLE HOMES

National research suggests that spending a third of net household income (33%) is a reasonable measure of housing affordability. Spending over 40% of net income, particularly for those on median and lower incomes, could signal serious affordability issues.⁹ These households are far more likely to struggle to make housing payments, resulting in arrears and defaults. Research has found they are also far more likely to experience material hardship because the effort required to prioritise their housing commitments creates problems elsewhere in their budgets.¹⁰

Many households in Enfield on median and lower incomes are having to spend more than 40% of their disposable income on housing rent or mortgage repayments. This is pushing many people into poverty and in some cases forcing people to move away, when they would prefer to stay.

Those living in private rented homes on lower and median incomes are particularly affected by this unaffordability. For many households, their housing benefit or housing element of their universal credit award does not meet their housing costs. The majority of these people are unlikely to have priority for social or affordable and our strategy seeks to find housing solutions for these residents through the private rented sector.

One consequence of this is a rising number of people becoming homeless, in many cases because they are evicted from their private rented home and they cannot find an alternative affordable home without assistance. An increase in LHA for local people is one way the Government could address this, which is why we, along with others, such as Crisis, are urging Government to increase LHA to reflect the real cost of living in the private rented sector.


People feeling the effects of the affordability crisis also include those living in overcrowded homes, and young adults who want to move out of their family home but are unable to do so. These pressures are likely to increase, given our population profile and expected future growth.

We want to develop more homes that are genuinely affordable to local people, so that more people can live in a home where they spend a more reasonable proportion of their household income on housing costs.

This means they will be more financially resilient and be less vulnerable to homelessness.

Whilst increasing the supply of affordable homes, we must also create mixed income communities that create the environment for sustainable places. In driving an increase in housing supply in Enfield, we must address the housing need of households on different income levels through a variety of affordable housing products and by using an evidenced-based approach

CASE STUDY



Nadia is a full-time nurse in Enfield, earning £37,000 per year.

She has one son, Max, who is 13 years old.

Nadia could afford to rent a 2-bed flat on London Affordable Rent (LAR), which would be 28.6% of her net income*.

Nadia could also afford to rent a 2-bed flat on an intermediate rent, which would be a maximum of 37% of her net income.

*Subject to eligibility as set out in our allocations policy.

to local housing need. This includes products for quality homes for people who are unlikely to be eligible for Council allocated housing but are also unable to afford to buy locally. Due to recent house price growth and our limited social housing stock, the largest group of households (60%) fall into this category.

A mix of affordable products will address the spectrum of need and create sustainable and mixed communities. By mixed communities, we mean housing across different tenures and residents on different income levels, with homes delivered by both the Council and registered provider partners. This mix of products is also necessary to make new housing schemes viable, as intermediate housing products require a smaller

amount of subsidy.¹¹ We recognise there is a balance between the rent level or purchase price of homes and the number of affordable homes that can viably be provided.

We can only create more affordable homes through capital subsidy. We will use the headroom in the Council's Housing Revenue Account to maximise the delivery of affordable homes, but we also require subsidy from Government to deliver on the scale that is needed and if we are to deliver more homes for new lets at social housing rent levels as opposed to London Affordable Rent Levels. We will continue to work proactively with the Greater London Authority (GLA) and national Government to maximise the opportunities available for Enfield.

Market sale is still an important tenure to increase in the borough, given the unaffordability of market sale for many residents. We will deliver market housing products in order to cross-subsidise discounted rental homes and affordable housing, depending on housing market conditions. We will also prioritise the development of homes through Build to Rent schemes meeting the emerging demand for this tenure.

Build to Rent will be delivered in partnership with the Council, to provide new, decent quality, private rented housing on longer term tenancies. This means that developments will be built especially with the needs of renters in mind, with high standards of design and management and tenure security.



Ladysmith Park, Summer 2018



DESIGNING HEALTH-PROMOTING, SAFE AND INCLUSIVE HOMES

We want people to be happy where they live. We will seek out innovative and creative ways to increase the supply of affordable homes, but in all cases the quality and safety of the homes is paramount. When we use new and innovative methods, such as modular homes, we will only do so when they have the **highest standards of quality, design, safety and environmental impact**. Driving our innovation will be an understanding of community needs, which means delivering the right project in the right area.

In the right locations, well designed taller building will have a role to play in contributing to development and regeneration. We will be vigilant in the quality of design of **tall buildings** (buildings of 6 storeys or above) in relation to their impact on the skyline, their impact on the communities in which they are located, and in consideration of who homes within tall buildings are for. For example, we recognise that they can work well for young occupiers, but could work less well for families.¹²

We will closely monitor the design and quality of the construction and refurbishment of new and existing homes, to ensure they are safe for occupation, throughout their lifespan.

We want to ensure that the quality, size and design of homes and places support **good health and wellbeing** for our residents. This means designing homes which provide sufficient light and space and good levels of thermal comfort, with affordable warmth.

It is important that these homes are part of health-promoting neighbourhoods, which help people to eat healthily and be smoke-free, physically active and socially connected.

One of the ways we will achieve this is by designing mixed income neighbourhoods which reduce social isolation. We will work with local people to shape and develop neighbourhoods where people feel a sense of belonging, and part of a community where they feel safe and empowered. There is more about how we will do this in ambition four of this strategy.

CASE STUDY



Mo is a full-time teacher who lives with his partner, Amy, who works as a nurse part-time. Together, they earn £58,000 per year.

They have three children, the youngest is still in nursery.

Mo and Amy could afford to rent a 4-bed house on an intermediate rent, which would be 27.8% of their net income.

They could also afford to rent a 4-bed house in the Private Rented Sector (median private rent), which would be 34.2% of their net income.

With a 5% deposit of £6,500, they could also consider a shared ownership flat (25% share), which would be around a third of their net income.

Underpinning this approach to community empowerment and cohesion is our commitment to **building truly mixed, sustainable communities**. Our developments will be 'tenure blind,' which means that people will not be able to differentiate between homes based on whether they are owner occupied, rented at market rent, or at affordable rents. It also means that there will be high quality public spaces around homes (the public realm) that will be accessible to everyone.

We will design the public realm in the borough so that there are attractive communal areas and public spaces for people to meet, collaborate, share, connect and play – integrating greenery and ensuring these are accessible to everyone, including people of all ages and people with disabilities. We will also ensure homes are well connected to safe and attractive walking, cycling and public transport networks that help promote physical activity through active travel, and which connect homes to other people, employment, education and culture and leisure services.

As part of our priority to reduce social isolation and ensure connectivity, our aim is for all new and regenerated homes that we build to be **Fibre-to-the-Premises ready**, to connect to the fastest possible broadband facilities. Fast and reliable digital connectivity is vital for both a modern economy and society. It underpins the innovative and growing sectors of the economy and is an important component in facilitating renewal.

Our homes and neighbourhoods will be **inclusive places for children and families**. We will design and build homes which allow children and young people to thrive. We will include safe, accessible outside play provision in all council-led developments of new homes and will work with our partners to encourage them to take the same approach. This will either mean ensuring safe access to existing high-quality play provision or creating new play spaces as part of new neighbourhoods.

We will take measures to keep children and young people free from traffic and pollution through how we design and locate homes and play provision, and by taking measures across the Council to improve air quality and reduce carbon emissions, connecting new homes to Community Heating Networks, such as Energetik, the Council's energy company.

We recognise that households benefit from security, certainty and stability in their home, particularly families with children and vulnerable households, such as people with disabilities requiring adaptations. We will continue to offer **lifetime tenancies** for our affordable rented homes and will proactively work with registered providers also adhering to the value of longer-term tenancies.

Our homes need to provide for a lifetime of opportunities and will be accessible and adaptable for **people as they age**, and for people with **disabilities**. We will include accessible

homes, including wheelchair accessible homes in new housing developments, basing decisions on the quantity of adapted accessible homes on the evidence of need in our local Housing Needs Assessment. People aged 65 and over make up 13% of our population, and we will provide suitable housing that meets their needs.

Homes will be designed so that the people living in them are **secure and keep safe**. This means using smart design that will help deter crime and antisocial behaviour. For people who are vulnerable due to mental ill-health or learning disabilities, we will facilitate the provision of person-centred security features and adjustments to meet individual needs. We will design new homes and neighbourhoods so that people can move around their local area and access accessible transport if they are partially sighted, or if they need to use a wheelchair.

There is a more about how we will develop accessible housing pathways and inclusive homes in ambition 5 of this strategy.

CASE STUDY

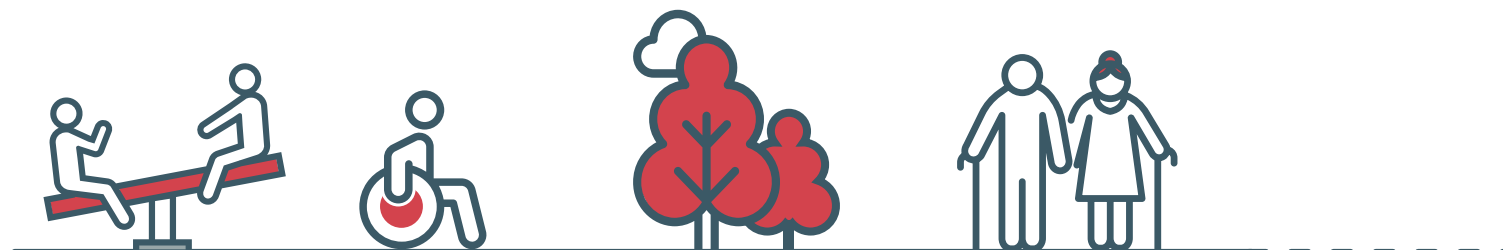


Eve and Jordan live in Enfield with their two sons.

Eve works in a shop, earning the minimum wage and Jordan cares for their children.

The family could afford to rent a 2-bed flat on London Affordable Rent (LAR), which would be 29% of their net income*.

*Subject to eligibility as set out in our allocations policy.





BUILDING SUSTAINABLE HOMES FOR THE FUTURE

In July 2019, Enfield Council declared a climate emergency, establishing a new taskforce to tackle this issue and pledging to become carbon neutral by 2030. In meeting our targets for new housing in Enfield, it is vital that we do so in a way that helps us to create a more environmentally sustainable borough. We will lead the way by setting exemplar standards on sustainability in how we design and build new homes.

This means we will develop our use of sustainable construction methods, setting the standards for a more sustainable approach to how we build. This will include adhering to the Unite Construction Charter, which Cabinet signed in December 2018.

We will design homes with high energy efficiency standards of EPC level C or above, and will increase the provision of decentralised energy, such as provision of solar panels to provide residents with low cost electricity generated locally. We have set up our own energy company, Energetik, to provide better value, reliable and environmentally friendly heat and hot water to 15,000 private and social residents in Enfield over the next 40 years. As the Council is the sole shareholder, any profits that the company makes, once operating

costs are covered, will be reinvested in the borough for local benefit, such as measures to address fuel poverty, which is a key commitment in the Energetik Business Plan.

We will design and develop homes and neighbourhoods which encourage and facilitate sustainable forms of travel, by providing cycle lanes connected to the wider cycle network and cycle storage, the provision of well-lit footpaths connecting to the wider pedestrian movement network, and access to car-sharing schemes.

We will enhance and increase green infrastructure by maximising opportunities for tree planting and taking other measures to incorporate green design principles, such as including green roofs and by creating community gardens.

We will also design homes and neighbourhoods which minimise waste creation by promoting re-use and recycling and by providing sustainable methods of waste disposal.

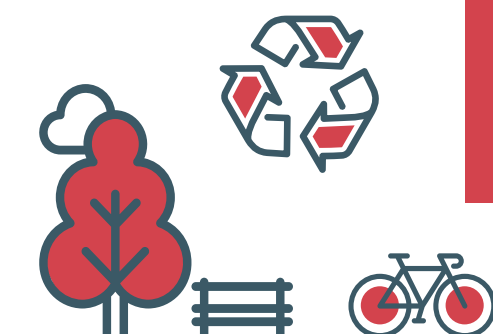
PASSIVHAUS PRINCIPLES

'Passive Principles' is an approach to low energy housing design that significantly reduces wasted energy and heat loss through building fabric and construction. Certified Passivhaus buildings typically use up to 90% less energy for heating compared to new homes built to current UK Building Regulation standards.

Benefits of Passive Principles:

- Better Construction Quality
- Protection Against Fuel Poverty
- Improved Comfort and Wellbeing

Bury Street West Housing Scheme is considered an exemplar, Passivhaus certified scheme, a first for Enfield Council.



PROVIDING LEADERSHIP, DEVELOPING PARTNERSHIPS AND DIRECTLY INVESTING IN GROWTH TO SAFEGUARD BENEFITS FOR LOCAL PEOPLE

We are setting ourselves ambitious targets for building high quality and exemplar new homes across the borough. We are taking the lead to directly deliver new homes and neighbourhoods on council land and by optimising council assets.

More council homes in our borough is a crucial part of providing more affordable homes for local people. By council homes, we mean homes owned by the council which meet the Greater London Authority (GLA) definition of affordable housing. This includes social rented; affordable rented and intermediate housing.¹³

We currently have far fewer council rented homes than are needed, which has been exacerbated as a result of the 806 homes lost through Right to Buy since 2012 – with up to half of these now being privately rented for profit. This is why we are urging Government to stop Right to Buy in London, whilst also delivering on an ambitious Council-led programme of new housing delivery over the next ten years.

Under current programmes, **we will deliver a minimum of 3,500 new homes** which will be owned by the Council, and many more that will be created through our current programmes which will be owned by Registered Providers and be available to Enfield residents.

We will seek to expand our current programmes by optimising our Council property holdings to deliver our vision for housing and good growth. The Council's Strategic Asset Management Plan, which applies to the Council's non-housing assets, supports this approach. In addition, we will enable the delivery of new homes across the Borough including through our proactive work to support all players to bring forward and deliver new homes on small sites.

This is going to make a huge contribution to the much-needed additional supply of more affordable homes for the borough, to create neighbourhoods that will be sustainable in the long term.

Partnership working to maximise supply will continue to be important throughout the life of this strategy. We will unlock opportunities and **build partnerships with registered providers, other public sector organisations** such as the NHS, TFL and **private developers**. Strengthening our approach to taking a proactive role in such partnerships will ensure that we collectively meet the challenge of delivering homes at the scale and pace needed, that also meet the standards set out in this strategy. We will work across the public sector to identify all suitable land and develop homes that meet evidenced local need.

We recognise the vital role that the social sector plays in helping us to reach our targets for affordable housing. Rising market prices, uncertainty in the market and difficulties in using a cross-subsidy model, registered providers, like the Council, are facing considerable challenges in delivering affordable housing at the pace and scale required. We support the G15 and London Councils in their calls for greater funding and support for registered providers and we will continue to work proactively with these partners to deliver affordable homes.¹⁴

We will work together with Transport for London (TfL) to unlock key housing growth areas through improved transport infrastructure and continuing to call on national and regional governments to support these shared aims.

CASE STUDY



Ray works part time in a café and has a son and daughter.

Ray could afford to rent a 3-bed flat on London Affordable Rent (LAR), which would be 35.5% of his net income*.

*Subject to eligibility as set out in our allocations policy.





We will take forward a **New Local Plan** that will provide a spatial framework that plans to meet a minimum housing need of **19,000** new homes in the borough over the next 10 years of which we are targeting 50% to be affordable housing tenures, based on local evidence.

Of this 50%, current policy requires 70% to be social and affordable rents at London affordable rents or below.

To contribute to this, we will deliver a minimum of **3,500** new Council owned homes which will meet the Greater London Authority (GLA) definition of affordable housing. This includes social rented; affordable rented and intermediate housing.¹⁵

We will also work proactively with **registered providers, public sector organisations** and the **private sector** to maximise their delivery under our own programmes and to help them play their part in developing new homes for Enfield, meeting both our housing needs and the standards set out in this Strategy.

Electric Quarter, completion estimated 2021. 52 affordable homes.

AMBITION 1 MORE GENUINELY AFFORDABLE HOMES FOR LOCAL PEOPLE



OUR PRIORITIES

- 1** To maximise housing delivery, we will use council assets and partner with other public sector organisations and registered providers to increase the supply of affordable homes.
- 2** We will prioritise rented homes as part of mixed income communities, as evidence shows this is where we have the greatest and most immediate demand. These will be of the size and type that local people need, as informed by our housing needs register and Housing Needs Assessment.
- 3** We will increase the supply of intermediate housing products, which currently makes up less than 1% of housing in Enfield. Intermediate housing provides homes that the majority of local people can afford, prioritising access for people working in essential services such as nurses, social workers, occupational therapists, police officers, teachers and utility workers. These will be of the size and type that local people need, as informed by our Housing Needs Assessment, and in locations where these ‘key workers’ require homes.
- 4** We will consider how we can make best use of our land and assets, alongside modular construction and short term, meanwhile housing, as a way to build homes faster to address our homelessness pressures.
- 5** We will cross subsidise affordable housing through market sale and market rented homes, promoting Build to Rent offered at a range of rent levels. We will simultaneously call on Government to increase grant rates to assist us build more homes rented at the London affordable rent level and below.
- 6** We will apply our ‘Enfield Housing Test for Good Growth’ in the decisions we make regarding the design of new and renewed homes and neighbourhoods.
- 7** Undertake further research to better understand the demand for affordable housing from single people on low incomes and further develop solutions which meet their needs. This includes both those who are eligible for council and housing association homes, and those who need to find solutions in the private rented sector. This research will result in the design of a housing offer that is affordable to these residents or where the solutions are outside our direct control, the lobbying of Government for policy change to create the conditions to enable this group to access and sustain the housing they need.
- 8** We will use our powers as the local planning authority through planning policies and development management processes – to ensure that all new homes, of all tenures, are built to the highest standards of quality and design and where there is no differentiation in quality or communal areas between market sale, market rent or affordable housing products.

AMBITION 2

INVEST IN AND BE PROUD OF OUR COUNCIL HOMES

We write this housing strategy in the 100th year of Council Housing. We are proud to be directly providing these homes for our residents, with the safety, security, affordability and standards that they offer.

Alongside our ambition to increase the supply of council-owned homes, it is crucial that we look at the council homes that we already have in the borough and make sure that these provide quality, safety and security, now and for the future.

We will do this by delivering a housing investment programme, as part of a new council housing asset management strategy. In 2019/20 we launched a £41m investment programme to improve the condition of our housing stock. This includes investing in our homes so that they are compliant with consumer standards, with the safety of our homes being a key priority for us, and have improved energy efficiency. We will work with residents to implement the emerging regulatory framework for building safety.

We have undertaken a comprehensive stock condition survey to inform our future programme of investment and will also take action so that our homes are safe and support people's health and wellbeing; child, age and disability

friendly; environmentally sustainable; and digitally connected. Whilst we support a review of the Government's Decent Homes Standard, we urge them to help us to achieve increased standards for all our homes by providing us with adequate levels of funding.

We will deliver a mixed tenure housing management service which ensures quality services in our new build places and which also helps us to deliver better outcomes for our residents through more effective investment, management and service delivery, enabled by technology and informed by engagement with our residents and partners. We will review the service models in our existing regeneration schemes with a view to bringing these under the council's control over time.

100 YEARS
ANNIVERSARY
CELEBRATION



Above: Montagu Road estate, August 1977; Building the Barbot estate; Hoe Lane estate

Above: Delhi Road prefabs; Angel Road prefabs; Hyde estate; Cuckoo Hall Lane, 1949; Edmonton Green tower blocks, March 1979



AMBITION 2 INVEST IN AND BE PROUD OF OUR COUNCIL HOMES



HOW WILL WE DO IT?

- 1** To bring all our existing homes up to a standard fit for now and for the future, incorporating new standards from Government, we will take a balanced approach between investing to keep our existing housing stock; and replacing stock where this is the most financially viable option to bring homes up to the desired standard.
- 2** We will take control of our council housing repairs by establishing an in house service, to ensure quality, social value and value for money. We will also work with tenants and leaseholders to develop programmes which encourage and empower them to look after the upkeep of their own homes.
- 3** We will work with residents to implement the emerging regulatory framework for building safety and will seek to apply lessons learnt across our seven pilot schemes, being completed in 2019/20, across our remaining high rise stock, to ensure our buildings are safe, not merely compliant.
- 4** We will make best use of all council homes by supporting and incentivising under occupiers to move into smaller properties and free up larger homes; effectively managing voids and dealing with illegal occupation and sub letting.
- 5** We will make sure that all newly available council and registered provider homes are allocated fairly to people who need them the most through a revised Allocations Policy, prioritising people with a local connection and with a long term need for council housing including those who work with us to prevent homelessness.
- 6** We will deliver our Better Council Homes Programme, enabled by technology and underpinned by a commitment to delivering social value in everything we do and making every contact count. This will be based on the following principles:
 - **Predict** – people's needs
 - **Target** – effectively to those needs
 - **Prevent** – failure/complaints
 - **Deliver** – a quality service

AMBITION 3

QUALITY AND VARIETY IN PRIVATE SECTOR HOUSING

Most homes in Enfield are in the private sector, either owner-occupied or privately rented. While our priority is to increase the proportion of social and affordable homes, alongside this we are taking action to deliver high-quality, fairer, more secure and more affordable homes in the private sector. This is vital so that people receiving welfare benefits currently living in temporary accommodation, and those at risk of homelessness, have somewhere decent to live, in recognition that they may never qualify for a council or housing association home.

The private sector plays a pivotal role in how we can deliver good homes, and, as the Council, we have a vital role in improving and shaping it. This means we will use all the tools at our disposal to engage and support landlords to deliver better housing, to tackle poor practice and increase new supply of better private rented homes which can offer security and stability for tenants. This means we will engage proactively with private rented sector landlords and offer more support to them, so they are able to develop their knowledge and confidence in offering accommodation to homeless households, by providing advice and guidance on tenancy sustainment. We will also increase the advice and support given to tenants, so that they develop their understanding of both their rights and responsibilities and will proactively engage with the whole community in regard to tenancy sustainment, through a new 'housing academy' model.

We will seek to improve the stability of the private rented sector market by offering landlords more support to feel confident in issuing tenancies to residents on welfare benefits and in

assistance when there are concerns about the conduct of the tenancy. We will seek to move away from offering incentives to landlords to rent to homeless tenants, and instead work with tenants to provide assistance with deposits and the months rent in advance which is required for many private rented homes.

Our aim is to end the use of long-term temporary accommodation for homeless households, instead supporting people to transition quickly into more permanent and secure housing; for most people, this will be a private rented home. While we are in the process of working toward this ambition, we will ensure the quality of the homes we utilise for temporary accommodation through adopting the Pan London Setting the Standards regime.

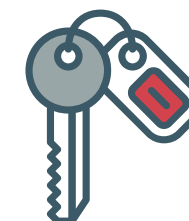
Alongside this, we will drive up standards in the private rented market, both through directly providing high quality private rented homes through our Council owned company, Housing Gateway, and also through proposals to implement an additional and selective licensing scheme, subject to results of the public consultation.

As well as new developments, we will increase supply of good quality, private sector housing by bringing as many empty homes as possible back into use. Empty homes are a blight on neighbourhoods and can attract crime and anti-social behaviour. Bringing empty homes back into use will improve the quality of homes and neighbourhoods and contribute to increasing housing supply to meet the needs of local people. This also plays a particularly important role for families who are overcrowded, as many homes have three or more bedrooms.

BUILD TO RENT



Build to Rent is an innovative new approach to providing new, decent quality, private rented housing. Instead of a large development being built, then sold off individually to owner-occupiers, the developer keeps hold of all the properties to rent out itself. Developments are built especially with the needs of renters in mind – quality design, decent management and tenure security. This will be a feature in our regeneration schemes going forward.



AMBITION 3 QUALITY AND VARIETY IN PRIVATE SECTOR HOUSING



HOW WILL WE DO IT?

- 1 We will lead standards of quality housing management and lettings in the private sector through exemplar standards set by Housing Gateway, with an increasing portfolio of homes in Enfield, delivering a range of products to meet local need.
- 2 We will explore how we can improve standards of local estate agents by researching options to deliver a Council owned venture which can deliver a trusted, ethical and value service for local people looking to find a home to rent in the private market.
- 3 We will support and work with landlords to improve standards of management within Enfield's private rented sector, whilst also taking a strong approach to tackling poor conditions and stopping rogue landlords and managing/letting agents. This will include taking enforcement action if landlords do not bring properties up to the minimum legal Minimum Energy Efficiency Standard (MEES).
- 4 We propose to implement an additional and selective licensing scheme for private landlords to drive up standards and reward good practice in the sector, subject to the results of our public consultation on this matter.
- 5 We will ensure all housing used for temporary purposes meets appropriate quality standards including those set by the Pan London Setting the Standards regime.
- 6 We will develop proactive relationships with developers to increase the quality and affordability of the private rented sector through Build to Rent housing products offered at a range of rental levels. We will directly let and manage our own Build to Rent schemes on regeneration sites and work with Build to Rent partners to ensure that the first opportunity to rent their homes is given to people living or working Enfield.
- 7 We will use our powers as the local planning authority to set quality standards in the private housing sector. This will include adopting new policies in our emerging Local Plan and providing a positive and responsive service to support people making planning applications. It will also involve proactive enforcement against people who breach planning permission or develop without the necessary approvals, and through considered use of 'Article 4 direction' to control substandard housing delivered without the need for planning permission using 'Permitted Development' rights.¹⁶

- 8 We will explore the possibility of developing new and innovative housing products to help people access homes in the private market by addressing lending constraints for local people.
- 9 We will help local people navigate options for moving and transitioning within the private housing market, in particular, helping people to downsize by both facilitating the development of suitable smaller accommodation for people moving from larger properties, and helping people to rent out spare rooms.

AMBITION 4

INCLUSIVE PLACEMAKING

We view the process of designing, building, creating and maintaining vibrant and inclusive neighbourhoods as a joint endeavour between the Council, other local organisations and the community. The Council has a key role in ensuring these things happen. We want the community to play an active role in the design of their homes and neighbourhoods and will encourage local people to develop community-led housing, where there is an appetite from communities to do so.

While we will involve and empower local people in the design and creation of the built environment, we will also involve communities in the way we look after the local environment over time. We recognise the important role that good design plays in creating a sense of ownership for residents, which in turn, helps communities to grow and thrive. We will deliver homes and public spaces that are thoughtfully designed, taking guidance from the National Design Guide. It is also important that we set the strategy for coherent, quality management and directly deliver services in our neighbourhoods, as appropriate. This will help to maintain the quality of places over time and deliver social value through a community-orientated approach where the local area is the key beneficiary of all that we do.

Where we deliver housing growth, we will make sure that people, and their homes, are connected to facilities, leisure, culture, employment and education. We recognise the necessity in providing proportionate growth in infrastructure to support ambitious housing building in the borough.

We will take a strategic and evidence-based approach, recognising where key growth sites could be unlocked

through the right transport infrastructure whilst also identifying key transport and infrastructure hubs that already exist that could support housing growth. At the same time, we will also support people to choose active travelling, by improving pedestrian routes, cycle routes and safe and convenient bicycle storage.

We will continue to work closely with regional and national partners to secure the future investment that we need to achieve this. This will include working hard to successfully influence a future Crossrail 2 programme that will unlock long term growth in the East of the borough and address issues of road transport links and connectivity in the borough. There needs to be a much greater focus on orbital transport networks in outer London boroughs, such as Enfield, to deliver inclusive growth. We know that long term solutions require us to gain the underlying infrastructure that can sustainably support Enfield as it grows into the medium and long term.

We know the opportunities that growth can bring for the borough and how it can benefit every resident. We are calling on Government to support us in this joint ambition for Enfield and be a champion for growth and for our residents.

THE ENFIELD MODEL FOR REGENERATION: JOYCE AVENUE AND SNELLS PARK

In November 2019, Enfield Council agreed plans to transform the Joyce and Snells Estates as part of a multimillion pound scheme to dramatically improve residents' lives. The scheme, reflecting residents' vision for their estate, aims to provide more than 2,000 new homes, with hundreds of council owned homes for rent at various levels, all built and maintained by the council. The homes will provide more security and stability for residents privately renting, through the availability of longer term tenancies, and a portion of the homes will be aimed at key workers, such as nurses and doctors. The project will focus on the quality of housing, community spaces and investment for the area.

Whilst plans are still underway for the next stage of development, a ballot for residents to help progress designs towards a planning application, the Joyce and Snells estate will embody all the principles of the Enfield Model for Regeneration. This exemplar scheme will involve tenants only being required to move once and residents of all housing tenures being offered a new home on the estate. The plans for renewal are underpinned by extensive resident engagement including exhibitions, workshops, coffee mornings, estate walkabouts and initial polling of the renewal options.



AMBITION 4 INCLUSIVE PLACEMAKING



HOW WILL WE DO IT?

- 1 We will develop an overarching place management strategy and take greater control over its direct delivery to secure the quality of neighbourhoods over time. We will deliver and maintain high quality public realm as part of our own schemes and will expect private developers to do the same – consistent with the overall strategy.
- 2 We will directly deliver high quality, responsive and community orientated services on our council estates and mixed tenure neighbourhoods across the borough.
- 3 We will develop and protect communal play areas and communal meeting spaces in all new developments and when we are renewing and improving our existing estates and neighbourhoods.
- 4 We will develop models of community stewardship, facilitating and encouraging community champions and encouraging community collaboration to create attractive neighbourhoods, organise community events such as play streets, and create community run spaces.
- 5 We will promote community led housing through supporting Community Land Trusts (CLTs), cooperatives, cohousing, self help housing and group self build.
- 6 We will work with local businesses and community groups so that they can access local neighbourhood buildings to deliver community orientated services and facilities which help people be smoke free, be physically active, and eat healthily.
- 7 We will support and encourage tenant and resident associations to become a powerful local voice that represents local people and are a force for positive change and active communities in their local area.

Enfield has secured £156m from the Housing Infrastructure Fund to unlock the potential of Meridian Water and the building of 10,000 new homes, with new road infrastructure, environmental improvements and a high frequency rail service.



Meridian Water CGI

AMBITION 5

ACCESSIBLE HOUSING PATHWAYS AND HOMES FOR EVERYONE

We want to build homes and communities where everyone can achieve their full potential. To achieve this, it is critical that we do all that is necessary to provide quality homes for people with additional needs.

The population of the borough is increasing, and people are living for longer. The overall population is projected to increase from 342,993 in 2020 to 361,176 by 2030.¹⁷ In this context, the number of people with additional and specific housing needs is also increasing. These people are at greater risk of poor housing conditions and have specific challenges when seeking safe, secure housing where they can protect and improve their health and wellbeing.¹⁸ For this reason, we are committed to improving and developing specific housing pathways for these people:

- Care leavers and young people
- People fleeing violence or abuse
- Ex-armed forces
- People with physical disabilities
- People with learning disabilities
- People with mental health needs
- People leaving prison
- Rough sleepers

People aged 65 and over make up 13% of our population and this is forecasted to increase to 16% by 2030 – from 45,148 to 57,647.¹⁹ We know that much of the accommodation in Enfield for older people does not currently meet local need. The GLA London Plan target (Policy H15), also sets us targets of delivering circa 2,376 units by 2029.

In this context, we need an ambitious programme that delivers an attractive housing offer for older people, across all tenures, that is flexible, high-quality and developed to HAPI standards.

We want to provide options and support for older residents who may want to down size their property and move into accommodation that might be more suitable for their changing needs. We also want to provide a flexible service that enables people to stay in their own home for as long as possible before they need extra care and prevent unnecessary admissions to hospital. We are carrying out a review of our housing offer, including our existing stock, to see how we can meet the needs of our older residents; beginning with implementing a Council-led demolition, design and redevelopment of the Reardon Court site for the provision of modern, accessible, self-contained Extra Care Housing provision.

As well as increasing the supply of housing for older people with assessed support and care needs, we will improve housing pathways for these people to make this accommodation more accessible by providing timely information and advice so that our residents are informed and can plan for their lifetime housing needs.

There are over 3,000 people over 65 who are living in our social rented stock. By providing an attractive and high-quality housing offer for older people, we are not only providing housing options that might better meet their needs, we also have the opportunity to provide more social housing to families on our Housing Register.

The numbers of people with learning disabilities is also predicted to increase to more than 1,250 people who will require health, care and support services by 2030.²⁰ We will develop tailored housing solutions for people with additional needs, working across health, social care and housing services to make homes and neighbourhoods in Enfield inclusive for everyone. We will work proactively with registered housing providers to achieve this, recognising that they are a trusted housing provider for vulnerable people.

Through our regeneration and housing development programmes, we will maximise opportunities to make sure that new housing in the borough reflects the needs of people with care and support needs.



AMBITION 5
ACCESSIBLE HOUSING
PATHWAYS AND HOMES
FOR EVERYONE



HOW WILL WE DO IT?

- 1 We will work across the Council and with partners to secure the delivery of supported housing for vulnerable people and continue to understand the needs of these people.
- 2 We will increase the provision of appropriate and safe accommodation for people fleeing violence and abuse.
- 3 We will improve the housing offer and housing pathways for children and young people, ensuring we continue to meet the housing needs of young people leaving care, and increasing the availability of good quality semi independent housing for young people.
- 4 We will increase access to high quality, flexible and specialist housing options for older people in the borough including retirement and extra care housing, across tenure type, in line with borough need. This will include facilitating market development of high quality retirement housing across tenures as well as delivery through a proposed 300 new homes in an Enfield Care Village, consisting of new nursing home provision, extra care and a wider housing offer for later years living.
- 5 We will modernise and increase our sheltered housing service to ensure that it meets the needs and expectations for residents. We will review the existing sheltered housing schemes to ensure that they are fit for purpose and replace or upgrade where necessary.
- 6 We will increase high quality, flexible and accessible specialist housing with care options for adults with physical disabilities in line with borough need. This will include commissioning specialist housing for younger adults with complex needs, including those with brain injury; and commissioning specialist housing with care for adults (45+) with physical and/or sensory disabilities.
- 7 We will increase local access to high quality, flexible and affordable housing options for adults with mental health support needs, in line with borough need. This will include increasing specialist accommodation to enable move on from high support settings as well as general needs move on accommodation, including wheel chair accessible provision. We will develop and commission a mental health framework for supported living, and commission an assessment flat for people with mental health support needs in crisis.
- 8 We will maintain and increase, in line with borough need, high quality, flexible and accessible specialist housing options for adults with learning disabilities in the borough. This will include increasing access to general needs move on accommodation, including wheelchair accessible provision.
- 9 We will prevent unnecessary hospital admissions of older people, people with learning disabilities and provide proactive support / interventions in the community, including commissioning a short stay 'Crash Pad' facility.
- 10 We will protect vulnerable adults at risk of exploitation in their homes by raising awareness of the risks of 'cuckooing,' increasing the security of vulnerable people's homes and strengthening our cross council and whole community response when this has occurred.
- 11 In our role as a landlord, and through partnerships with our registered provider partners, we will connect residents to services, community networks and support to keep them safe; help them improve their health; maximise their income and access relevant education, training or employment.
- 12 We will develop an Enfield memorandum of understanding across housing, health and social care to set out a commitment to joint action to improve health and care through the home.²¹

OUR KEY PRINCIPLES

THE ENFIELD HOUSING TEST FOR GOOD GROWTH

We want to create new homes, enhance existing ones and support local people so that homes and neighbourhoods are affordable; health promoting; child, age and disability friendly; environmentally sustainable; and digitally connected.

Our Enfield Housing test sets out some questions we will apply when making decisions about housing – in our role as developer, commissioner, partner or planning authority.

AFFORDABLE FOR ENFIELD RESIDENTS

- Does this new development or renewal plan create balanced communities where people on mixed income levels can afford to rent or have an ownership stake in a home, including people on median income levels and below?
- We use the principle, as a guide, that households on median income levels and below should be able to access a home where they do not spend more than 40% of their net income on housing costs. A third of income on housing costs is considered a reasonable measure of affordability and, where possible, we want to make sure that, over the longer term, people are able to access housing that is as close to a third of their income as possible.²²



SAFE AND GOOD FOR HEALTH AND WELLBEING

- How does this new development or renewal plan help local people to:
- Be smoke-free – by prohibiting smoking in all communal areas and discouraging smoking inside homes?
 - Be physically active – particularly through promoting active travel and through providing easy access to public spaces, green spaces, play areas and outside gyms? Active travel promotion means providing residents with walking, cycling and public transport networks that connect them to other people, employment, education and culture and leisure services.
 - Eat well – by providing easy access to nutritious ingredients for home cooking, to healthier food when they are out, and by limiting access to less healthy foods wherever possible?
 - Be socially connected – by proving opportunities for all local people to socially interact, access cultural opportunities and engage in local enterprise?
 - Live in homes which give sufficient space, daylight, ventilation, outlook, privacy and access to green infrastructure?
 - Live in thermal comfort and with affordable warmth – by creating well insulated and ventilated homes and, where possible, connecting to decentralised heat networks, such as renewable heating on district heat networks?
 - Create a sense of pride and belonging through the careful design of high quality, locally distinctive and attractive buildings and spaces and the involvement of communities in the design and development process?



INCLUSIVE AND MIXED COMMUNITIES FOR ALL – CHILD, AGE AND DISABILITY FRIENDLY

- How does this new development or renewal plan help local people to:
- Access safe outside play provision?
 - Spend time outside, in accessible, safe and distinctive public spaces and green spaces, where they are protected from the effects of air pollution?
 - Socially connect through shared meeting places, indoors and outdoors, that welcome people of all ages?
 - Keep safe, particularly if they are vulnerable due to mental ill-health or learning disabilities, through person-centred security features and adjustments to meet individual needs?
 - Move around their local area and access accessible transport if they are partially sighted?
 - Move around their local area and access accessible transport using a wheelchair?
 - Adapt their home as needs change, such as through the ability to install a stair lift or ceiling hoist?



ENVIRONMENTALLY SUSTAINABLE

- How does this new development or renewal plan help local people to:
- Use renewable heating and power sources, to minimise cost and decrease carbon emissions?
 - Minimise heating loss from their home by benefiting from a higher energy efficiency standard – EPC level C or above?
 - Monitor energy consumption through the promotion of smart meters?
 - Minimise car use through minimal car parking spaces, provision of cycle lanes connected to the wider cycle network and cycle storage, provision of well-lit footpaths connecting to the wider pedestrian movement network and access to car-sharing schemes?
 - Benefit from an increase in green infrastructure, such as by tree planting; creating green/living roofs; or creating community gardens?
 - Minimise waste creation by promoting re-use and recycling, and access to sustainable methods of waste disposal?



DIGITALLY CONNECTED

- How does this new development or renewal plan help local people to:
- Access homes that are fibre-to-the-premises ready, so that they can connect to the fastest possible broadband facilities?
 - Access smart homes/smart meters that help people with disabilities or health conditions?
 - Access future digital and technological developments?



ENFIELD'S PREVENTING HOMELESSNESS AND ROUGH SLEEPING STRATEGY

Our Preventing Homelessness and Rough Sleeping Strategy 2020-2025 explains how we will work with partners to prevent and tackle homelessness and rough sleeping in Enfield. The strategy sets out our vision to end homelessness in Enfield.

This means ensuring that everyone has a safe, stable place to live. It means supporting residents to make informed choices so that they have a home they can afford, at the right time, which meets their needs. It means that if an individual or family is at risk of homelessness, they receive the support they need to prevent it.

We will deliver on this vision through the following five ambitions:

- 1 Make homeless prevention a priority for everyone**

Working with the community, our partners and across the council to spot risks of homelessness early and take holistic action to prevent it.
- 2 Treat people with empathy, dignity and respect**

Supporting people with compassion, listening to their views and ideas and working with them, other services and the community to prevent and end homelessness together.
- 3 Support people to access the right accommodation**

Empowering local people to find suitable accommodation and driving up standards in the private rented sector.

- 4 Support people to plan for their lifetime housing needs**

Helping people to think about how they can meet their housing needs now and in the future and respond to changing requirements over their lifetime.
- 5 End rough sleeping in Enfield**

Working in partnership to positively engage with and support people who are sleeping rough and prevent this form of homelessness from happening.

UNLOCKING ENFIELD'S POTENTIAL: OUR KEY ASKS

We welcome the positive steps Government has taken to begin to address the national housing crisis. Measures such as the lifting of the Housing Revenue Account borrowing cap, mean that councils will be better able to build more social homes that are desperately needed. Proposals to create more stability in the private rented sector, through banning no fault evictions are giving tenants more control and will also be vital in preventing homelessness.

However, we believe there is more Government could do to truly unlock the potential we have in Enfield to significantly contribute to London and the South East's housing targets and achieve good growth.

Our Preventing Homelessness Strategy sets out the measures we believe Government needs to take to address rising homelessness:

- Fairer funding with grants awarded over a longer time period;
- Restoration of London Housing Allowance (LHA) rates to the median market rate;
- A reversal of the reforms to shared accommodation rates; a return to paying Housing Benefit directly to landlords;
- Legislating to end discrimination from private landlords and lettings agents against those claiming benefits.

The Government should also end the Right to Buy in London so that councils and Housing Associations can develop sound business plans for more new affordable housing; or alternatively, Government should prevent people from exercising their Right to Buy in order to obtain a Buy to Rent mortgage and return the property to the rental market as a private rented home.

Whilst we welcome the work that Government has done to make funds available for fire safety remedial work in both the social sector and the private rented sector, we support the Mayor of London's position that the Government must widen the scope of funding to cover all types of unsafe cladding and interim fire safety measures. We do not want these essential improvements to restrict us from building more affordable homes at the scale and pace needed, and so we are urging Government to increase the grant funding available to councils and housing associations.



GOVERNANCE

The following boards are responsible for overseeing the delivery of this strategy and our Preventing Homelessness and Rough Sleeping Strategy.

HOUSING ADVISORY BOARD

The purpose of this group is to act as a Sounding Board for the Cabinet by working alongside residents for whom we have a housing responsibility. It is a group which can provide feedback to officers on the development of strategy, policy and service delivery issues and can make recommendations to Cabinet.

HOUSING DELIVERY BOARD

The purpose of this group is to bring together all work streams associated with the delivery of quality homes for residents and ensure effective cross-working is established to monitor number of new starts on site, completions, and addressing under performance.

HOMELESSNESS PREVENTION PARTNERSHIP BOARD

The purpose of this group is to retain oversight and actively drive Enfield's Preventing Homelessness and Rough Sleeping Strategy and approach to delivering homelessness and prevention services, offering scrutiny and challenge as appropriate.



Silverpoint, completed 2015.
22 affordable homes and
25 intermediate rented homes.

APPENDIX 1

DEFINITION OF AFFORDABLE HOUSING PRODUCTS



Social Rent

The Council's social rent levels are typically the lowest levels of rent in the borough. The Government sets how social rents are calculated and base this on a formula reflecting property values and local earnings. To be eligible for a council home at social rent, you must meet the criteria set out in our allocations policy. Some Registered Providers offer often a limited amount of housing at social rent levels.



London Affordable Rent

London Affordable Rent is the rent that we will set for most of our new build council homes, which is funded through the Greater London Authority (GLA) grant programme. Rents are set by the GLA and are higher than social rents but lower than rents in the private sector. To be eligible for a home on London Affordable Rent, you must meet the criteria set out in our allocations policy.



Intermediate Rent

Intermediate Rent is aimed at people who are not eligible for social or affordable rented housing but who are also struggling to access good quality private rented accommodation or cannot afford to buy. Rents are set at a maximum of 80% of market rent. The total gross income of a household must be under £90,000 to be eligible for intermediate rent. Intermediate rent is aimed particularly at those who are working in essential services in Enfield and priority is given to this group.



Shared Ownership

Shared Ownership is when someone buys a share of a house or flat and pays rent on the rest. It means that people with small deposits and low incomes can get on the property ladder. Currently a resident can buy a stake of between 25% and 75% of the property from a housing association or local authority and pay rent of up to 3% on the remaining share. Purchasers can decide to purchase a larger share of their property at any time and this is called 'staircasing'. To be eligible for shared ownership, the total gross income of a household must be under £90,000.



Shared Equity Housing – London Help to Buy

The Help to Buy scheme is an equity loan provided by the Government. The Government will lend up to 40% of a new build home. This means that someone would need a minimum of a 5% deposit and a 55% mortgage to make up the rest. The maximum purchase price is £600,000. Interest is not charged on the 40% loan for the first five years of owning a home.





Custom Build Scheme


Custom Build Housing is a scheme which provides homes that are very basic internally, rather than the much more internally specified living spaces that are provided in most new build developments. The homes are sold at a discount market rate of 70-80% and gives residents greater choice and freedom in designing the internal spaces in their home, which they can do in their own time, as and when they can afford it. Custom Build is a good option for the many young people who cannot buy a home due to affordability.


Enfield's planning policy for new developments follows guidance from the **National Planning Policy Framework** (NPPF 2019). For planning purposes, affordable housing means "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)". This includes affordable housing for rent, discounted market sales housing, starter homes, shared ownership, equity loans and other low-cost homes for sale.


GLOSSARY OF TERMS


 **Article 4 Directions**
An article 4 direction is made by the local planning authority. It restricts the scope of permitted development rights either in relation to a particular area or site, or type of development anywhere in the authority's area. Where an article 4 direction is in effect, a planning application may be required for development that would otherwise have been permitted development.


 **Arrears**
Money that is owed that should have been paid earlier, typically with payments for housing rent.


 **Community Land Trusts (CLTs)**
A form of community-led housing. The CLT acquires land through purchase (by the community) or a gift, and oversees the development of affordable housing to buy or rent. The CLT acts as a long-term steward of the property, ensuring that it remains genuinely affordable, based on what people actually earn in their area, not just for now but for every future occupier.


 **EPC level**
"Energy Performance Certificate". This indicates how energy efficient a home is and can be used to predict fuel costs and carbon emission of a home. The ratings range from A (very efficient) to G (not efficient).


 **Fibre to the Premises (FTTP)**
A fibre broadband that is wired directly to the home instead of to a cabinet that services the area. FTTP uses all fibre optic cables, which makes it the fastest broadband available, providing homes with quick internet access.


 **Holistic**
Dealing with or treating the whole of something and not just a part.

 **Housing Revenue Account (HRA)**
A ringfenced budget which effectively operates as a business of its own separate to the Council's other operations. The HRA takes its income from rents and service charges collected from tenants and spends this money exclusively on building and housing maintenance. Councils are able to borrow money within their HRAs in order to build more homes to provide more income or regenerate existing homes.

 **Housing Tenure**
The legal and financial arrangements under which someone has the right to live in a property. The most frequent forms are tenancy, in which a tenant pays rent to a landlord and owner-occupancy, in which the occupier owns their home.

 **Memorandum of Understanding**
A type of agreement between two or more parties.


 **Modular Construction**
Modular buildings are prefabricated buildings that are constructed away from the building site, usually in a factory, and are then delivered to the site for installation. Modular buildings use the same materials, design, codes and standards as conventional buildings but takes half the time.

 **Non-housing Assets**
Properties owned by the council that are not allocated for housing purposes.

 **Permitted Development Rights**
The right of a home-owner to improve or extend their property without the need to apply for planning permission.

 **Spatial Framework**
A spatial framework is a planning tool to guide and shape future development in an area over a long time.

 **Tenure Blind Homes**
Building private owned homes, market rate, affordable and social housing in a similar design so it is not possible to see the type of tenure based on the design.

 **Under Occupiers**
People who live in a property that is too large for their needs. For example, this often occurs when older people remain in their family home after their children have grown up and left.

REFERENCES

- <http://policyinpractice.co.uk/lsi-london/>
- The lower quartile (or 25th percentile) is the value that splits the lowest 25% of the data from the highest 75%
- Our Preventing Homelessness and Rough Sleeping strategy sets out how we are working to prevent and tackle homelessness and rough sleeping
- Housing, Communities and Local Government (MHCLG) 2017
- UK House Price Index, Land Registry, November 2018; and CACI Paycheck, Non Equivalised Household Income Data, 2018
- 2011 Census
- London Councils Briefing May 2019
- Our current London Plan target is 798, and the draft new London Plan target is 1876. Our emerging New Local Plan for Enfield will confirm the borough's future housing target up to 2036
- G Bramley, 'Affordability, poverty and housing need: Triangulating measures and standards,' *Journal of Housing and the Built Environment*, 2012; and Resolution Foundation, 'The Housing pinched: Understanding which households spend the most on housing costs,' 2014
- The National Planning Policy Framework (NPPF) defines intermediate housing as: 'homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above
- <http://londonhousing.org/2018/12/more-homes-in-less-space-living-in-high-density-housing-in-london/>
- See appendix 1 for more detail on the GLA definition of affordable housing
- Challenges Facing London's Social Sector Housing Providers; London Councils and G15 2019
- See appendix 1 for more detail on the GLA definition of affordable housing
- An [article 4 direction](#) is made by the local planning authority. It restricts the scope of permitted development rights either in relation to a particular area or site, or type of development anywhere in the authority's area. Where an article 4 direction is in effect, a planning application may be required for development that would otherwise have been permitted development.
- <https://data.london.gov.uk/dataset/projections>
- <https://www.equalityhumanrights.com/housing-and-disabled-people-britains-hidden-crisis>
https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/safe-at-home/rb_july14_housing_later_life_report.pdf
https://crisis.org.uk/media/237534/appg_for_ending_homelessness_report_2017_pdf.pdf
- <https://data.london.gov.uk/dataset/projections>
- [PANSI 2019](#)
- This will be based on the National Memorandum of Understanding https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/691239/Health_Housing_MoU_18.pdf
- <https://www.affordablehousingcommission.org/news/2019/6/6/defining-and-measuring-housing-affordability-an-alternative-approach> G Bramley, 'Affordability, poverty and housing need: Triangulating measures and standards,' *Journal of Housing and the Built Environment*, 2012; and Resolution Foundation, 'The Housing pinched: Understanding which households spend the most on housing costs,' 2014.



Housing and Regeneration
Enfield Council
January 2020

www.enfield.gov.uk

