

Housing and Growth Strategy: 2020-2030

More and better homes for Enfield

Draft strategy for public consultation





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Scope	<p>This draft ten-year strategy for public consultation sets out how the council intends to manage and deliver its strategic housing role.</p> <p>The strategy will provide an overarching framework against which other policies on more specific housing issues will be considered and formulated.</p>
Approved by	<p><i>Following consultation, the draft strategy will be finalised and is scheduled to be taken to Cabinet for approval by December 2019</i></p>
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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**, which will include delivery in partnership with registered providers, will create homes that local people on a range of different incomes can afford to live in at different stages of their lives. 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 through their lifetime. We want to grow our borough in a way which means **no one will be left behind**, and where we deliver with and for Enfield residents.

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 of 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** and **health-promoting**. This means that we need to have the right amount of specialised and supported housing for those that need it; and that people are supported 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. This means people are empowered 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 Government has begun to address the national housing crisis to help us to this end, such as lifting the Housing Revue 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 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. 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 ending the Right to Buy in London so that councils and housing associations can develop sound business plans for more new affordable housing.

We are excited to launch this draft strategy for consultation and **welcome the views of the local community and our partners** – local, regional and national – so that we can develop a truly transformative strategy for delivery from 2020 onwards.

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.

Our five priorities

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

- 1. More genuinely 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.
- 2. Invest in and be proud of our council homes**
Investing in our council homes so that they meet high standards, are fit for the 21st Century and provide high-quality management services.
- 3. Quality and variety in private housing**
Taking action to create high-quality, fairer, more secure and more affordable homes in the private sector.
- 4. Connect, involve and empower people in vibrant neighbourhoods**
Working together with local organisations and communities to design, deliver and maintain good homes and neighbourhoods.
- 5. Inclusive homes for everyone**
Providing quality homes for people with additional support needs and building homes and communities where everyone can reach their full potential.

Our five principles

In everything we do, our vision is for homes which are:

- 1. Affordable to Enfield residents**
This means creating developments where different people on different incomes can live together in a mixed community
- 2. Health promoting**
This means helping people to eat well, be smoke free, physically active, emotionally well and live in thermal comfort.
- 3. Child, age and disability friendly**
This means providing safe outside play provision, helping all residents to stay safe in their communities and when out and about and providing places where people can meet socially
- 4. Environmentally sustainable**
This means using renewable heat sources, creating safe travel routes by foot and bicycle and creating community gardens and green spaces.

5. Digitally connected

This means creating homes that will be fit for future technology, like providing Fibre-to-the-premises 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. The challenge locally is significant. We have too few social 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.

With rising rent levels, many people are living in homes which are unaffordable. For many private rented sector homes, even those which are lower quartile rents,¹ 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. Over half of all Housing Benefit claimants in Enfield live in the private rented sector and nearly two-thirds of these are working.

The increasing numbers of people becoming homeless in Enfield as a result of these challenges means too many people are living in temporary accommodation, which is not a good or stable housing option, and represents a significant cost pressure to the Council.²

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 or police officers, 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.

¹ The lower quartile (or 25th percentile) is the value that splits the lowest 25% of the data from the highest 75%.

² Our preventing homelessness strategy sets out how we are working to prevent and tackle homelessness and rough sleeping.

Enfield housing market facts and figures

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

1. 10,080 are local authority owned homes (8%)
2. 8,440 are registered provider homes (7%)
3. 106,830 are private sector homes (owner occupied and private rented sector) (85%)³

Homes to **purchase on the market** are unaffordable to people on median average salaries in Enfield.

1. The UK House Price Index shows that as at November 2018, the average house price in Enfield was £394,355. This is 20% lower than London as a whole, but 60% higher than England.
2. 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.
3. An average house in Enfield costs 12.3 times the median average salary.
4. First time buyers are purchasing homes which are, on average, 10.8 times the median average salary.⁴

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

Bedroom Size	Enfield Social Rent 2019/20	London affordable rent 2019/20	Lower quartile private rented sector	Median private rented sector ⁵	Local Housing Allowance 2019/20
1 bed	91.24	150.03	231	242	212.42
2 bed	101.17	158.84	288	300	263.72
3 bed	111.39	167.67	340	368	325.46
4 bed	117.51	176.49	404	462	389.72

Homelessness is rising:

1. At March 2019, there were 3,410 households in Enfield’s temporary accommodation, a 74% rise since 2012, and making us the second highest provider of temporary accommodation in England.

³ Housing, Communities and Local Government (MHCLG) 2017

⁴ UK House Price Index, Land Registry, November 2018; and CACI Paycheck, Non Equivalised Household Income Data, 2018

⁵ Private rented sector rents from private rented market statistics from Government Valuation Office

2. Temporary accommodation is also costly to the local authority. In 2018/19, Enfield spent over £66m on the Temporary Accommodation service, with a net cost to the local authority of £7m.
3. The main cause of homelessness is eviction from the private rented sector.

Overcrowding affects many residents, with 11.2% of households recorded in the 2011 census as having one fewer bedroom than the household size required. This was above the outer London average of 9.8% and well above the England average of 4.6%. Overcrowding is heavily concentrated in the east and south of the borough. The most overcrowded wards include: Edmonton Green (19.7%), Upper Edmonton (18.5%) and Ponders End (16.5%).⁶

⁶ 2011 Census

Ambition 1: More genuinely affordable homes for local people

We need to massively increase the supply of housing in Enfield to deliver enough homes for local people. We want 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.⁷ We want to 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

Many households in Enfield on median income levels and below are having to spend more than 33% of their disposable income on housing rent or purchase costs, which we consider is unsustainable. It is pushing many people into poverty and in some cases forcing people to move away, when they would prefer to stay.

National research has demonstrated that households spending more than a third of their disposal income (33%) on housing costs 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.⁸

⁷ 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.

⁸ 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.

- A household with an annual household income of **£33,830** (the median annual household income in Enfield⁹) would spend less than 33% of their income on an **affordable rented home** of either one, two, three or four bedrooms.
- A household with an annual household income of **£33,830** would spend less than 33% of their income in a one-bed **intermediate rented home**, and just slightly above 33% on a two-bed home intermediate rented homes.
- A household with an annual household income of **£41,943** (average mean teacher's salary in Enfield¹⁰) would spend less than 33% of their income on a 1-bed or two-bed **intermediate rent home**. A 3-bed intermediate rent home would cost slightly above 33% of their income.

In Enfield, people on lower quartile incomes and people on median incomes who are living in private rented homes with two or more bedrooms, are particularly affected by this unaffordability. One outcome 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 local housing allowance (LHA) for local people is one way we could address this, which is why we are urging government to increase LHA.

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

While increasing the supply of genuinely 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 have to address the housing need of households on different income levels, through a variety of affordable housing products, and through an evidenced-based approach to the range of local housing need.

A mix of affordable products will address the spectrum of need and create sustainable and mixed communities. By mixed communities, we mean housing across all tenures, delivered by both the Council and registered provider partners. This mix of products is also necessary to make new

⁹ CACI Paycheck, Non Equivalised Household Income Data, 2018

¹⁰ DfE School workforce data 2017

housing schemes viable, as intermediate housing¹¹ products require a smaller amount of subsidy.

The issue of viability is key. We can only create more affordable homes through 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. We will continue to work proactively with the Greater London Authority (GLA) and national Government to maximise the opportunities available for Enfield.

We will deliver market housing products in order to cross-subsidise affordable housing, depending on housing market conditions. While we recognise that an increase in market sale will contribute to tackling the local housing crisis and is still an important tenure to increase in the borough, given the unaffordability of market sale for many residents, 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.

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 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 and environmental impact**. Driving our innovation will be an understanding of community needs, which means delivering the right project in the right area.

All our new homes will be **health promoting**. This means we will design homes and neighbourhoods which help people to be smoke-free, eat healthily, be physically active and help people to be emotionally well. We want to ensure that the quality, size, and design of homes impacts positively to help people have good health and wellbeing.

Homes will only help people to live healthy lives if they are part of health-promoting neighbourhoods. This means designing mixed income neighbourhoods which reduce social isolation and promote wellbeing through attractive communal areas for people to meet, collaborate, share and connect – ensuring these are accessible to people of all ages and people with disabilities. It also means promoting physical connectivity, with homes that are

¹¹ 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.'

well connected to walking, cycling and public transport networks that connect homes to other people, employment, education and culture and leisure services.

As part of this 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.

We will also 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 three of this strategy. 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 entrances will be identical, regardless of whether someone has bought, rents at full market rate, or is a council or housing association tenant.

Our homes and neighbourhoods also need to 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 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 **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 inclusive homes in ambition 5 of this strategy.

Building sustainable homes for the future

In meeting our ambitious targets for new housing in Enfield, we will do so in a way which helps 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, to achieve the highest standards in respect of direct employment status, health and safety, standards of work, apprenticeship training and the implementation of appropriate nationally agreed terms and conditions of employment.

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 through the provision of solar panels to provide residents with low cost electricity generated locally, or by connecting to decentralised heat networks. 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 the company makes once operating costs are covered will be reinvested in the borough for local benefit, such as measures to address fuel poverty. Fuel poverty is a key commitment in the Energetik Business Plan, amended as requested by Enfield Council Cabinet in 2019.

We will also 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, provision of well-lit footpaths connecting to the wider pedestrian movement network, and access to car-sharing schemes.

When we build, we will enhance and increase green infrastructure, by maximising opportunities for tree planting, and taking other measures to incorporate green design principles, such as by including green/living rooves/walls into in developments or creating community gardens.

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

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.¹²

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. 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 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 partners and 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 and 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** so that we collectively meet the challenge for more affordable homes for local people, delivering homes that 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.

¹² See appendix 2 for more detail on the GLA definition of affordable housing.

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% will be social and affordable rents at London affordable rents or below.

To contribute to this, we will deliver **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.¹³

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 generally help them play their part in developing new homes for Enfield, meeting both our housing needs and the standards set out in this Strategy.

Our priorities

1. We will maximise council assets and partner with other public sector organisations and registered providers to maximise housing delivery of all tenures to increase the supply of affordable homes.
2. We will prioritise an increase in affordable rented homes of 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 local people can afford, prioritising access for people working in essential services such as nurses, social workers, occupational therapists, police officers and teachers. 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 explore how we can make best use of our land and assets alongside modular construction as 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

¹³ See appendix 2 for more detail on the GLA definition of affordable housing.

rent levels, whilst calling on Government to increase grant rates to assist us build truly affordable homes.

6. We will build homes that are health-promoting, child, disability and age-friendly, environmentally sustainable and digitally connected. 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. 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.

Homes that are...

Affordable

Health promoting

Child, age and disability friendly

Environmentally sustainable

Digitally connected

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 security, affordability and standards that they offer.

We will deliver a housing investment programme, as part of a new council housing asset management strategy, to make all our council homes meet a standard that is fit for the 21st century. For example, in 2019/20 we launched a £41m investment programme to improve the condition of our housing stock. This includes renewing our homes so that they are compliant with all national standards, with the safety of our homes being a key priority for us. We will work with residents to implement the emerging regulatory framework for building safety.

We are undertaking a comprehensive stock condition survey to inform our future programme of investment and will also take action so that our homes are health promoting; child, age and disability friendly; environmentally sustainable; and digitally connected.

We will deliver a housing management service that 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.

How will we do it?

1. To bring all our existing homes up to a standard fit for the 21st century, 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 take the lead in setting the highest standards.
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, prioritising people with a local connection and on the lowest incomes; using local lettings plans for new developments to make sure local people benefit, and ensuring we time the decanting of estates so that they do not negatively impact on availability of existing homes for other applicants on our housing register.
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 housing benefit/local housing allowance 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. We will also ensure the quality of the homes we utilise for temporary accommodation through adopting the Pan London Setting the Standards regime.

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 local homes, 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 commercial 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 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.¹⁴
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.

¹⁴ 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 a particular 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.

Ambition 4: Connect, involve and empower people in vibrant neighbourhoods

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. Our aim is to set the strategy for coherent, quality management and directly deliver services in our neighbourhoods as appropriate, so that we 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.

Delivering housing growth around our existing town centres and transport hubs will also be a key way in which we connect homes – and vitally, the people in them – to one another, facilities, leisure, culture, employment and education.

We are committed to developing our transport infrastructure to connect homes across the borough, the rest of London and the wider region. This is absolutely vital to create the sustainable housing solutions set out in this strategy and deliver long term prosperity to local people.

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 provide vital mobility to the community; and to address issues of road transport links and connectivity in the borough. 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.

How will we do it?

1. We will develop an overarching place management strategy to secure the quality of neighbourhoods over time.
2. We will directly deliver high quality, responsive and community-orientated services on our council estates and 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.

Ambition 5: Inclusive 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 set to increase from 333,000 in 2017 to 376,800 in 2025. In this context, the number of people with additional and specific housing needs is also increasing. Older people, people with disabilities and people fleeing violence or abuse 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.¹⁵

People aged 65 and over make up 13% of our population and this is forecasted to increase by 23% between 2017 and 2025 – from 43,900 to 52,600.¹⁶ We will provide suitable housing that meets their needs. This will mean an ambitious programme of delivering additional older people's housing to meet targets (circa 2,376 units by 2029, based on the GLA London Plan target (Policy H15). It will also mean a new approach for Council sheltered housing schemes, which are currently not meeting local need, with many units unsuitable for people with mobility issues and upper floor flats often becoming difficult to let.

We are 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

The numbers of people with learning disabilities is also set to increase to more than 1,100 people who will require health, care and support services by 2020.¹⁷ 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.

How will we do it?

1. We will increase local access to high quality, flexible and affordable housing options for people with assessed care and support needs, including 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.

¹⁵ <https://www.equalityhumanrights.com/en/our-work/news/disabled-people-housing-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

¹⁶ [Enfield Market Position Statement 2019 - 2022](#)

¹⁷ [Enfield Market Position Statement 2019 - 2022](#)

2. We will modernise 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.
3. We will increase high quality, flexible and accessible specialist housing with care options for adults with physical disabilities in line with borough need, including by 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.
4. 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, including by developing and commissioning a mental health framework for supported living, and commissioning an assessment flat for people with mental health support needs in crisis.
5. We will prevent unnecessary hospital admissions of people with learning disabilities and provide proactive support / interventions in the community, including by commissioning a short stay 'Crash Pad' facility.
6. We will increase the provision of appropriate and safe accommodation for people fleeing violence and abuse.
7. 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.
8. We will improve 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.
9. 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.

10. 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.¹⁸

¹⁸ 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

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 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 buy a home, including people on median income levels and below?
- We use the principle, as a guide, that people on Enfield median income levels and below should be able to access a home where, over the longer term, they do not have to spend more than 33% of their income on housing costs. National research has demonstrated that households spending more than a third of their disposal income (33%) on housing costs 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.¹⁹

Health promoting

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 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 emotionally well – by providing opportunities for social connections and homes with give sufficient space, daylight, ventilation, outlook, privacy and access to green infrastructure?

¹⁹ 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.

- 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.

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, protected from the effects of air pollution?
- Socially connect through shared meeting places 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 a renewable heating source, 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 rooves/ walls; 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. 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.

2. 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.

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 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:

1. Fairer funding with grants awarded over a longer time period;
2. Restoration of LHA rates to the median market rate;
3. A reversal of the reforms to shared accommodation rates; a return to paying Housing Benefit directly to landlords;
4. 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.

We also urge the Government to increase the grant funding available to councils and housing associations for fire safety remedial work, so that meeting these essential improvements do not restrict us from also building more homes.

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 which 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.

Preventing Homelessness 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 & prevention services, offering scrutiny and challenge as appropriate.

Appendix 1: Case examples showing affordability of housing tenure compared to income levels in Enfield

Through our Enfield Housing Test for Good Growth, we use the principle, as a guide, that people on Enfield **median income levels and below** should be able to access a home where they do not have to spend more than **33%** of their income on housing costs.

This measure is recognised by evidence-based research which demonstrates that households spending more than a third of their disposal income on housing costs are far more likely to struggle to actually make housing payments resulting in arrears and defaults. It found they are also far more likely to experience material hardship because of the effort required to prioritise their housing commitments creates problems elsewhere in their budgets.

We recognise that households on incomes above the median income level may need to spend more than 33% of their income on rent for transitional periods or for some housing products such as intermediate rent, but our aim is to develop affordable housing products where people spend as close to 33% as possible over the long term.

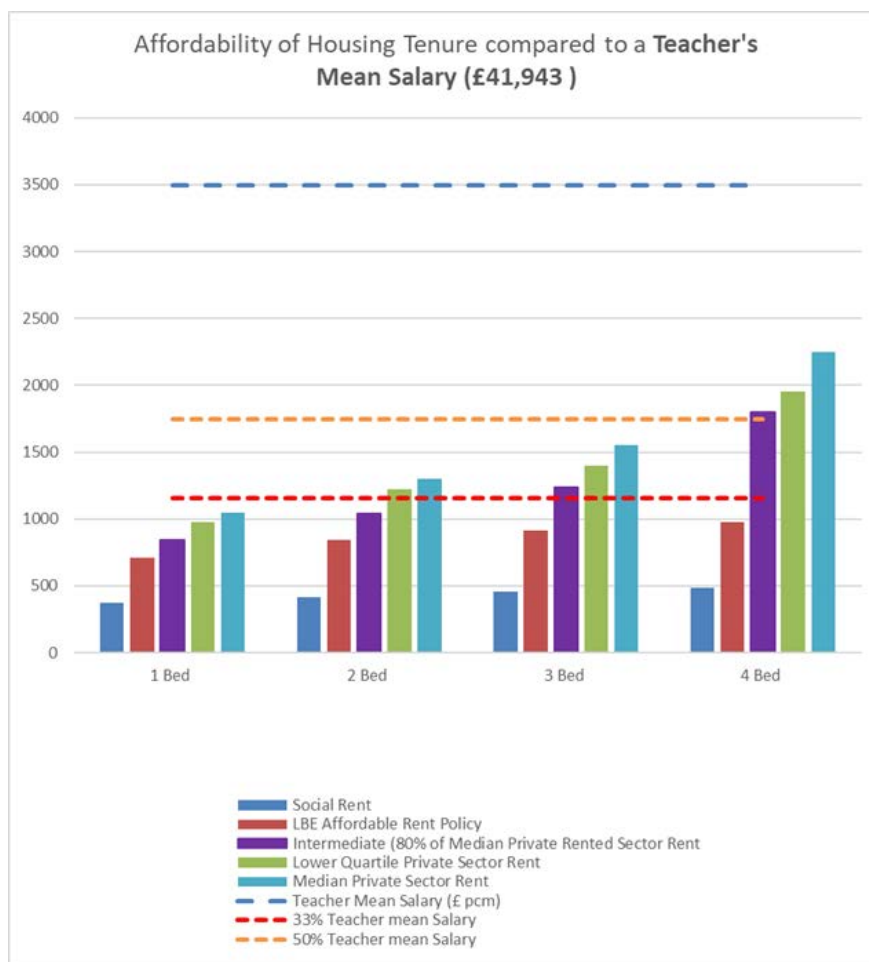
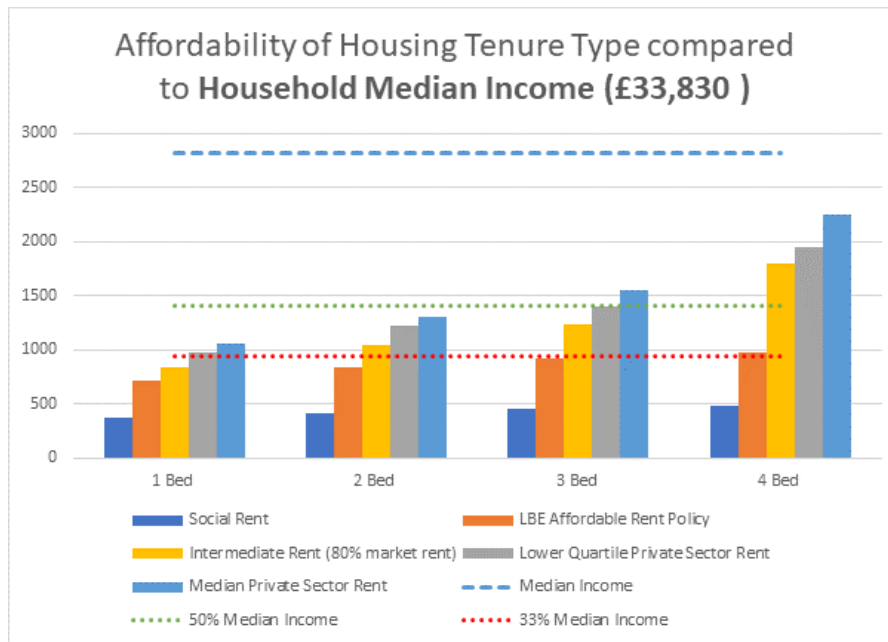
Below are some case examples showing annual income levels, and what types of affordable housing product would be affordable based on the principle that no more than 33% of income is spent on housing costs:

- A household with an annual household income of **£33,830** (the median annual household income in Enfield²⁰) would spend less than 33% of their income on an **affordable rented home** of either one, two, three or four bedrooms.
- A household with an annual household income of **£33,830** would spend less than 33% of their income in a one-bed **intermediate rented home**, and just slightly above 33% on a two-bed home intermediate rented homes.
- A household with an annual household income of **£41,943** (average mean teacher's salary in Enfield²¹) would spend less than 33% of their income on a 1-bed or two-bed **intermediate rent home**. A 3-bed intermediate rent home would cost slightly above 33% of their income.

This analysis is based on the data displayed on the graphs below, using CACI Paycheck data 2017 (check date), DfE School workforce Data 2017, and local rent levels as at March 2019.

²⁰ CACI Paycheck, Non Equivalentised Household Income Data, 2018

²¹ DfE School workforce data 2017



Appendix 2: Definition of affordable housing products

Draft London Plan Affordable Housing definition (2017)

The London Plan's definition is broadly consistent with the 2012 National Planning Policy Framework (NPPF), and is as follows:

Affordable housing is Social Rented, Affordable Rented and Intermediate Housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices.

Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.

Social rented housing is owned by local authorities and private registered providers, for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes and Communities Agency.

Affordable rented housing is let by local authorities or private registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80 per cent of the local market rent including service charges.

Our council homes, let at affordable rent levels, will be set at the London affordable rent level, determined by the Greater London Authority. These are comparable to 50% of market rents and are lower than the Local Housing Allowance. (LHA)

Intermediate housing includes 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. These can include shared ownership and equity loans and other low-cost homes for sale and intermediate rent, but not affordable rented housing.

Homes that do not meet the above definition of affordable housing, such as "low cost market" housing, may not be considered as affordable housing for planning purposes.