



## Barnet Housing Strategy 2015 to 2025



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## Introduction- Chair of Housing Committee

Our housing strategy is based on a simple premise: that people who contribute to the life of the Borough should be able to live here, in good quality homes that they can afford.

In Barnet, we are building those homes. Our regeneration schemes are replacing run-down estates with thriving new mixed developments like the Stonegrove Estate in Edgware, which is now a successful new community; home to long-standing social tenants, young families and commuters. Together with the growth at Brent Cross, Colindale and Mill Hill East these schemes will deliver over 29,000 new homes and new infrastructure by 2029

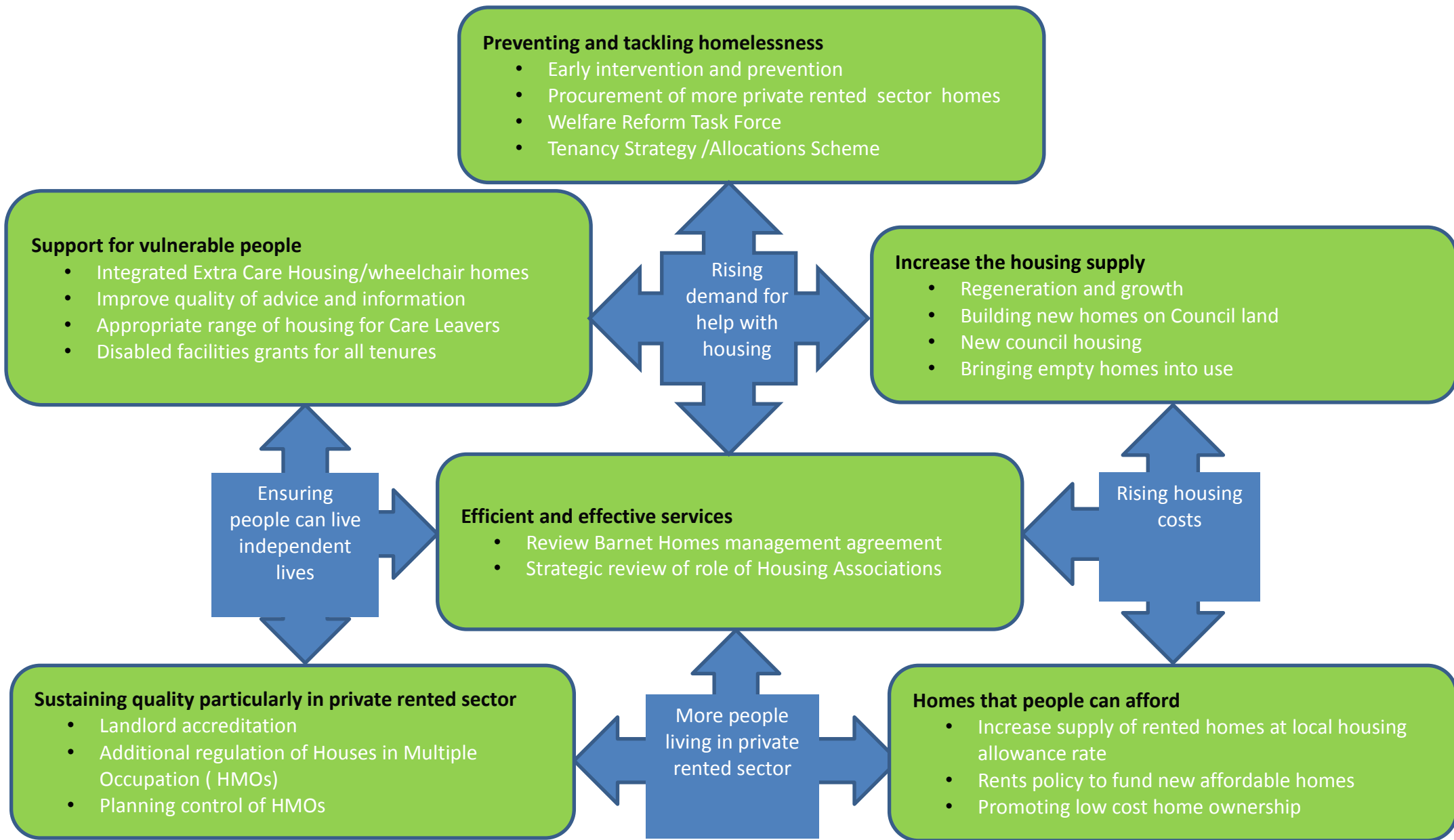
We have launched a programme of building council homes and have already delivered the first three with a further 40 currently on site.

The housing strategy also sets out how we will support existing residents. For those in the private rented sector, this means cracking down on the minority of rogue landlords and support to minimise the risk of homelessness. For many older and disabled residents the priority is to be able to continue enjoying an independent life in their own home. We will make sure that new developments include wheelchair accessible homes, and homes that can be adapted to meet people's needs as they get older. We will also ensure that the right specialist housing is available for those that need more support.

Finally, working with Barnet Homes and our joint venture company Re, we will continue our relentless drive to deliver housing services to residents – be they council tenants, leaseholders or private renters – as efficiently and effectively as possible.

**Councillor Tom Davey**

**Chair of Housing Committee**



## Executive Summary

London is a successful, thriving city, attracting investment and people from across the globe and with the best schools in the country. This brings many benefits to Barnet residents. But it also brings challenges. The increasing numbers choosing to live in London- and to stay here as their families grow- together with longer life expectancy, creates pressure on housing and other services.

Barnet has the largest population of any borough, with an estimated 393,000 residents. This is expected to grow by 76,000 over the next 25 years – an increase of 19% per cent. Within that, the number of children and older people will increase significantly.

This creates a number of challenges for Barnet residents and for public services, such as:

- Rising demand leads to higher house prices and rental costs.
- Fewer people can meet their aspirations to home ownership, and more are living in the private rented sector.
- The demand for housing and homelessness related services is increasing.
- More emphasis is needed on helping people- particularly older and disabled adults- to live independently at home.

Our housing strategy, therefore, has six themes:

- Increasing housing supply.
- Delivering homes that people can afford.
- Sustaining quality, particularly in the private rented sector.
- Preventing and tackling homelessness.
- Providing suitable housing for vulnerable people.
- Delivering efficient and effective services.

### Priority 1- Increasing the housing supply

Barnet's Housing Needs Assessment (HNA) indicates that the borough has a potential need for an additional 27,000 dwellings over this period.

The majority of Barnet's growth will be focussed on Brent Cross/Cricklewood, Colindale, and Mill Hill East, where there is capacity to deliver 20,000 new homes by 2029.

The development of Brent Cross/Cricklewood will deliver 7,500 new homes and up to 27,000 new jobs over the next 20 years. Colindale will make the largest housing contribution to the borough over the next 10 years, with approximately 10,000 new homes, and the regeneration of Mill Hill East will provide more than 2,000 new homes over the next 15 years.

The Council's largest estates in Grahame Park, West Hendon, Stonegrove/Spur Road and Dollis Valley are being regenerated. Dilapidated, poor quality housing is being replaced with

modern, high-quality mixed-tenure accommodation. The regeneration of Barnet's biggest estates will see 3,000 existing council dwellings replaced with 7,000 mixed tenure homes.

The strategy also sets out the Council's ambition to build new affordable homes on council housing land. This programme is already underway, the first new council houses in Barnet for over 20 years were completed in March 2014 and 40 more are currently on site.

The Council is also progressing plans to provide hundreds of new mixed tenure homes on its own non- housing land and other public sector sites, which will be funded through the sale of market housing.

Bringing empty properties back into residential use is another important way of increasing the availability of housing. Currently, there are approximately 1,300 homes in Barnet that have been empty for 6 months or more. Where owners wish to bring properties back into use, the Council will provide financial assistance in the form of Empty Property Grants.

### **Priority 2- Delivering homes that people can afford**

To ensure that new developments contribute to the delivery of affordable rented and low cost home ownership housing the Council is revising its Affordable Housing Supplementary Planning Document, which guides applicants, agents, developers and planners through the affordable housing delivery mechanism and clarifies Barnet's application of Local Plan and London Plan policy requirements.

The Council is committed to investing in new homes and will use the flexibilities in the housing revenue account and the receipts from sales from the Right to Buy to fund the building and acquisition of more affordable homes, as well as looking at alternative funding options such as working with public sector partners to release development land and establishing a Housing Association as a subsidiary of Barnet Homes.

Where council housing stock is sold to tenants under the Right to Buy Scheme or as a consequence of the Government's proposal on the disposal of high value council housing stock, this housing will be replaced through our programme of development and acquisition of new homes.

### **Priority 3- Sustaining quality, particularly in the private rented sector**

Everyone wants to live in a home that is of good quality and makes them feel safe. As such, Barnet's Housing Strategy will seek to improve the quality of housing across the borough, and in particular tackle the issue of poor quality housing in the private rented sector.

The high demand for homes has seen an increase in the number of Homes in Multiple-Occupation (HMOs) – particularly through the conversion of family homes into properties shared by unrelated people which, in some cases, are not well managed.

The Council will update how HMOs are regulated and crack down on rogue landlords and sub-standard properties, working directly with landlords and encouraging them to acquire formal accreditation through the London Landlords Accreditation Scheme.

Working with Barnet Homes we will also invest in existing council homes to maintain them to the Decent Homes Standard and also provide an accelerated programme of essential health and safety works on the regeneration estates.

#### **Priority 4- Preventing and tackling homelessness**

Barnet Council has taken action to reduce the number of homeless households living in emergency temporary accommodation and, in doing so, has enabled more families to remain close to their support networks in Barnet and in more settled accommodation.

This has been achieved through:

- Increasing focus on early intervention and homelessness prevention measures, such as tenancy sustainment, youth mediation and domestic violence support services.
- Formation of a Welfare Reform Taskforce to work closely with households affected by welfare reform to minimise the risk of homelessness.
- Through undertaking a financial assessment as part of the housing application and signposting applicants to debt advice provided by Citizens Advice Bureau and Christians Against Poverty.
- Increasing the effectiveness of our private rented sector procurement strategy, including the launch of the Let2Barnet team and landlord incentive scheme for private sector landlords, so that the number of affordable private sector lettings to homeless households increased from 121 in 2010/11 to 393 in 2014/15.
- Sourcing affordable accommodation in less expensive areas outside of Barnet.

Going forward, we will continue to work with private landlords to ensure that there is a good supply of affordable accommodation and work to sustain tenancies and prevent homelessness.

To make the best use of limited existing stock, the Council has also changed the way that these homes are allocated and restricted allocations to those households that are in the highest need, such as:

- The allocations scheme takes into account the contribution that people who are working or volunteering make to the community.
- In order to increase the turnover and availability of council homes, many new tenants now receive a fixed term tenancy of five years.

#### **Priority 5- Providing suitable housing to support vulnerable people**

The number of older residents in Barnet is expected to increase significantly as people live longer and healthier lives. The Council will ensure that there is a suitable variety of housing options to meet the needs of older people, including specialist supported housing which is

integrated with local facilities through a hub and spoke approach. We will explore opportunities for increasing the range of choices for older people who wish to downsize.

All new homes in the borough will meet the lifetime homes standard so that they are suitable for people with limited mobility, and many of the new properties will be close to transport and local amenities.

New wheelchair accessible homes will be provided through the Council's own development pipeline and in private developments, and improvements will be made to the quality of housing advice available to vulnerable groups.

The Council will ensure that young people leaving care receive help and assistance to make a successful transition to living independently.

#### **Priority 6- Deliver efficient and effective services to residents**

The Council's Arm's Length Management Organisation, Barnet Homes, has successfully improved tenant and leaseholder satisfaction by improving services and investing in council homes through the Decent Homes Programme.

The Council has reviewed its relationship with Barnet Homes and is putting in place a new management agreement to run for another 10 years to continue to develop and improve its housing needs and management services and to increase service efficiency.

Arrangements are already in place for the provision of other housing related council services, including regulation of the private rented sector and disabled facilities grants which are provided by Regional Enterprise, a joint enterprise between the Council and Capita, which was established in October 2013.

The Council will continue to work closely in partnership with local housing associations to deliver more affordable homes and maintain high standards of service.

Barnet's Housing Strategy sets out a considered and achievable approach to meeting the housing challenge facing the borough over the next decade. The Council is committed to the successful delivery of this strategy and will ensure that resources are prioritised to ensure success.



## Introduction

High quality housing, excellent schools, attractive green spaces, low levels of crime and good transport connections mean that Barnet is a successful, enterprising and popular place where people want to work and live.

However, we have developed an evidence base that has highlighted a number of issues that need to be addressed, including:

**An increasing population:** the latest projections from the Greater London Authority show that with an estimated 393,000 residents, Barnet is the most populous London Borough during 2015, and is set to see more growth, with a projected further population increase of 76,000 over the next 25 years.

The largest increases are expected among children and the elderly, and a particular challenge will be to provide appropriate housing choices for an increasing number of older people.

**Increased housing demand:** Increased demand for housing is already evident, with higher house prices and rents and increased levels of homelessness and people in emergency temporary accommodation.

Home ownership has fallen whilst private renting has increased as more people have found it difficult to buy their own home due to higher prices and reduced housing supply at affordable levels. Private renting is set to continue to increase and means that within 10 years half the properties in the borough are likely to be rented.

Rents are also rising and are increasingly beyond the reach of low income households which means that some people will need to consider living in more affordable areas outside of the borough.

**Financial constraints:** Whilst Barnet is a relatively wealthy place, there are pockets of deprivation. More than 20,000 households have been affected by the Government's welfare reforms which are designed to help people back into employment by making sure that work pays. This means that some households have found it harder to meet their housing costs and the Council has worked successfully with its partners, including Job Centre Plus, to assist over 1,400 households since April 2013, with a focus on helping people access employment or finding more affordable accommodation. In addition, there have been wider financial pressures that have had an impact on many households, including energy bills, wage constraint and higher housing costs.

The Council is required, by reduced funding from central government, to spend considerably less. By the end of 2020 the Council expects to have half the funding it

had in 2010 and therefore is determined to provide services in a more cost effective way while seeking to maintain quality and customer satisfaction. The reform of council housing finance provides an opportunity to invest in housing in a way that helps reduce some of these costs as well as providing income.

**The impact of growth and regeneration:** Capacity for 27,000 new homes in Barnet has been identified in the Local Plan, and these will be primarily delivered through our growth and regeneration plans. The challenge will be to ensure that the new homes are provided in a way that enhances the borough by creating quality places and delivers the type of homes that we need and not just the quantity.

The Council has already done much to address these issues, for example through its plans to deliver new homes at Brent Cross Cricklewood and Mill Hill East through growth and regeneration, and completion of the first new council homes for over 20 years. However, the extent of the housing challenges that face us mean that there are further actions we need to take and options to consider.

High demand for new homes from existing and new residents and rising housing costs mean that we will prioritise **increasing the housing supply**, including the use of our own resources to build new houses, and the **delivery of homes that people can afford**, including homes for rent at local housing allowance levels and low cost home ownership.

The increased level of private renting means that we will focus on **sustaining quality, particularly in the private rented sector**, including supporting good landlords whilst using discretionary powers to control and manage houses in multiple occupation where rogue landlords fail to meet minimum health and safety standards.

We will continue to help those that need assistance by tackling homelessness, with a focus on **prevention of homelessness** as well as making best use of our existing housing stock and helping people affected by welfare reform.

**Providing suitable housing to support vulnerable people**, including older residents, those with disabilities and mental health problems and young people leaving care will be a priority. This is not only because these are people in need of more appropriate housing but also because by providing the right housing we reduce the other care costs for the Council.

We will ensure that housing finances are optimised to maximise the amount of money to invest in delivering new homes, including a review of our rents policy. For council and housing association homes in the borough we will work with Barnet Homes, our Arm's Length Management Organisation (ALMO) to review the housing services they provide to ensure that they are cost effective and more generally fit for the future and therefore, able to deliver our wider objectives and **deliver efficient and effective services to residents**.

## Increasing the Housing Supply

### A Growing Borough

Since 2001, Barnet's population has increased by 23% from 319,000 to an estimated 393,000 and it is now the most populous London Borough. As Barnet grows and changes it is becoming more diverse; over a third of the population belongs to a black and ethnic minority group. Census data shows that ethnic minority groups as a percentage of the overall population have increased across all wards between 2001 and 2011.

This growth reflects the popularity of Barnet as a place to live, with high quality housing, good transport connections, excellent schools, attractive green spaces and low levels of crime. The population is expected to increase by a further 76,000 by 2039, the equivalent of a town the size of Guildford.

Population growth is expected to be spread across all age ranges, but particularly amongst children and older people, which will present challenges for meeting the respective needs of these groups, with a need for more schools, family sized homes and housing options that meet the needs of an ageing population.

The Council's Local Plan has identified capacity to build 27,000 new homes in the borough. This provides an opportunity to make sure that the on-going housing needs of residents are met, as well as ensuring that the borough remains a vibrant and dynamic place where individuals and businesses can thrive.

### A Framework for Delivery

Barnet's Local Plan was adopted by the Council in 2012 and sets out our approach to ensuring that growth is delivered in a way that enhances the borough over the next 15 years. A key element of the plan is Barnet's three strands approach, which seeks to ensure that growth is focused in areas that need investment and improvement, such as the housing and regeneration estates, whilst conserving the borough's classic suburban environment and protecting communal open spaces, particularly the green belt.

To better understand Barnet's changing population the Council commissioned a local Housing Needs Assessment (HNA). Barnet's HNA shows the types of accommodation that will be needed to meet the expected increase in households as well as meeting existing unmet need.

The Barnet HNA estimates that 27,350 new homes will be required between 2015 and 2025, suggesting that housing need may have been underestimated and has possibly reached a level where it exceeds capacity as identified in the Mayor's Strategic Housing Land Availability Assessment (SHLAA) from which a new housing target of 23,490 new homes for Barnet between 2015/16 and 2024/25 has been set in the London Plan 2015.

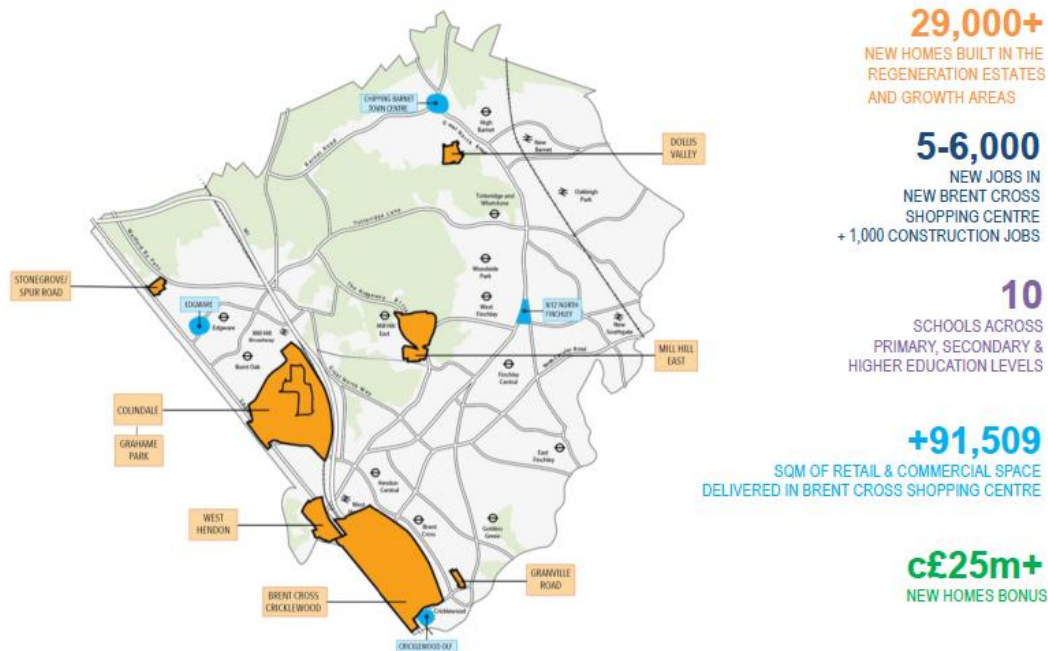
The annualised outputs from the HNA are summarised in the following table:

	1 bed	2 beds	2 beds shared	3 beds	3 beds shared	4 beds	Total	%
Total Requirement	831	456	786	277	224	161	2735	
Market for Sale	241	79	400	33	144	13	910	33%
Intermediate Ownership	364	193	231	119	56	58	1020	37%
Market Rent	79	102	86	67	12	50	396	14%
Affordable rent	148	82	69	58	13	39	410	15%
%	31%	17%	29%	10%	8%	6%		

The Local Plan 2012 recognised the need for a range of accommodation tenures and sizes to reflect the needs of a changing and growing population, and, taking account of the market’s predisposition to provide one and two bedroom homes, prioritised larger family homes of 3 bedrooms or more across affordable, intermediate and private developments.

## Regeneration and Growth

### REGENERATION PROGRAMME KEY OUTPUTS



The majority of growth will be focused in Brent Cross/Cricklewood, Colindale and Mill Hill East. These areas have the capacity to deliver up to **20,000 new homes** by 2029/30, of which 6,500 will come forward in the next 5 years, as well as opportunities for improvements to public transport and employment growth.

Brent Cross/Cricklewood - A long term scheme which will deliver **7,500 new homes** and up to 27,000 jobs over the next 20-30 years. In addition, the scheme will see a doubling in size of Brent Cross Shopping Centre, new community facilities, improved transport infrastructure

and new schools. At least 15% of new homes provided will be affordable in addition to 215 homes to replace Whitefield Estate.

**Colindale**- represents an opportunity to deliver sustainable housing growth, a new compact neighbourhood centre in an area well served by improved public transport services and high quality public open space. Colindale will make the single largest housing contribution to the Borough over the next 10-15 years and one of the biggest in North London with over **10,000 new homes**, of which more than half already have planning permission and significant numbers are under construction or have been completed. Of the 5,240 homes already in the pipeline, 1797 or 34% will be affordable, including 1,183 for rent.

**The Millbrook Park project** will see the regeneration of **Mill Hill East** and represents a major development opportunity in the heart of Barnet which will provide **2,174 new homes** of which 324 will be affordable. Within 15 years the regeneration of Mill Hill East will create a sustainable suburban village with a new mixed use high street, primary school, community facilities, open space and improved transport links.

**Estate regeneration**- focuses on the Council's largest estates, Grahame Park, West Hendon, Stonegrove/Spur Road and Dollis Valley, and seeks to replace poor quality mono-tenure estates with high quality and modern mixed-tenure developments. Much of this is achieved through taking advantage of existing low densities which provide the opportunity for a higher number of new homes financed through private sales. Once fully completed, estate regeneration will see 3,000 existing council dwellings replaced with almost **7,000 new mixed tenure homes**, with existing secure council tenants rehoused in new homes provided by housing associations.

Although hampered by the economic downturn, good progress has been made with the estate regeneration programme. A total of 534 new homes have already been delivered at Stonegrove/Spur Road, with the whole scheme expected to complete by 2018, and 257 new homes have been built at West Hendon. Grahame Park has proved more challenging, but 533 new homes have already been provided with 147 currently on site. Following the appointment of new delivery partners, Countryside Properties and London and Quadrant Housing Association, the first phase of Dollis Valley is now on site with the whole scheme expected to complete by 2021.

We recognise that regeneration can be a disruptive process for residents, particularly those that are living in non-secure accommodation, and will seek to minimise this disruption at the point that tenants are required to move by making use of flexibilities within our allocations scheme and providing advice and support. We will also consider buying out leaseholders in financial hardship when this will assist in the regeneration process.

## The Council's Housing Development Pipeline

The Council owns land and buildings across the borough that could be used to provide more housing where these are surplus to requirements. The Council has embarked on a programme of developing these sites itself which will ensure that new high quality homes that meet local housing need are delivered in a timely fashion. In addition the uplift in land values generated by development will be captured for the benefit of the Council so that it can be used to provide more new homes and help address the budget pressures faced by the authority.

The Council has identified 60 sites which have the potential to deliver hundreds of new homes on its own land over the next decade. This will focus on building new affordable homes for rent on existing pockets of council housing land, mixed tenure homes on other sites, and a range of other projects including new extra care housing for older people and starter homes for ownership.



New Council Homes March 2014

The Council has already commissioned Barnet Homes to build 43 new homes for rent as council housing, and the first 3 of these were completed in April 2014, with the rest on site and due to complete in 2016. Following on from a review of Barnet Homes' services, the Council and Barnet Homes are in the process of finalising a new 10 year management agreement, which will include a commitment to deliver more new homes on existing HRA land. This could include Barnet Homes establishing a Registered Provider which would enable them to own as well as manage the new homes.

An initial tranche of 5 sites have been identified on other council land which will provide in the region of 300 mixed tenure homes, of which approximately 40% (120) will be affordable either for rent or low cost home ownership. These new homes will be funded through receipts from the sale of market homes. Work is expected to start on building these homes early in 2016, and the Council is considering setting up a separate company as a vehicle for developing these with Re providing development agency services.

Given the pressure on housing in London, some households may prefer to move away to less expensive areas outside of the Capital. In view of this, the Council is investigating the feasibility acquiring homes for use as council housing in more affordable areas outside of London, which could provide opportunities for existing tenants or homeless applicants to relocate by choice.

Where housing stock is sold to tenants under the Right to Buy Scheme, or in response to the Government's proposal on the disposal of high value council housing stock, these homes will

be replaced through our programme of development and acquisition of new affordable homes.

### Quality homes and places

Our latest assessment of housing delivery in Barnet shows that nearly 30,000 new homes can be delivered by 2029/30, of which 13,000 will come forward in the next 5 years. This significant growth will transform a number of places, particularly in the growth and regeneration areas in the west side of the borough. It is important to ensure that the new homes and places that are provided are of a high quality that complements and enhances Barnet's suburban character.

The Council will seek the highest standards of urban design in order to generate development proposals of landmark quality and create an accessible safe and attractive environment for people who live in, work in or visit Barnet's areas of housing and economic growth.

All new homes are required to meet Lifetime Homes and Lifetime Neighbourhood Standards<sup>1</sup> to provide accessible and adaptable accommodation for everyone, from young families to older people and individuals with a temporary or permanent physical impairment. It is also a Local Plan requirement that 10% of new homes will be fully wheelchair accessible.

Larger new developments are more successful if they are supported by local facilities at an early stage; Beaufort Park, a mixed tenure development in Colindale, provides a good example of where this approach has created high quality new homes supported from an early point by a boulevard with shops, restaurants and bars, and a landscaped park.



Landscaped park at Beaufort Park

More details about Barnet's approach to ensuring the quality of new homes is set out in the Residential Design Guidance<sup>2</sup> and Sustainable Design and Construction Supplementary Planning Documents<sup>3</sup> adopted in 2013.

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<sup>1</sup> Lifetime Homes, Lifetime Neighbourhoods: A National Strategy for Housing in an Ageing Society – Communities & Local Government Feb 08

<sup>2</sup> <https://www.barnet.gov.uk/citizen-home/planning-conservation-and-building-control/supplementary-planning-documents/residential-design-guidance.html>

## Empty homes

It is usual for an area to have a number of properties that are empty for short periods of time as a result of turnover within the housing stock and this can be seen as an indicator of a healthy housing market. However some properties remain empty for long periods and over time can cause problems such as disrepair to neighbouring premises as well as acting as a magnet for squatters and fly tipping. It is these neglected empty properties that are a drain on public sector resources and have an adverse effect on the perceptions of crime and general sense of well-being in the local area.

In October 2013 Barnet had 1,273 properties registered for Council Tax that had been empty for 6 months or more. At 0.91% of the housing stock this is slightly higher than the London average of 0.71%. By April 2015 this figure has risen by 2.3% to 1,302 properties of which 141 have been empty for 5 years or more. This figure is slightly misleading as it does not include a further 2,429 properties registered as second homes, which experience has shown are also often long term empty properties.

There are sometimes legitimate reasons for homes being empty, for example whilst probate is being resolved, however in the majority of cases this is not the case. With the on-going pressure on the housing market it is important that the number of properties remaining empty is kept to a minimum. This is also to the benefit of the property owners as their property would provide a rental income if it was made available for letting.

In order to deal successfully with long term empty properties the Council needs to understand the reason that the property became empty, and why it has remained empty. This strategy is aimed at bringing long term empty properties back into residential use. This may include long term vacant sites and redundant commercial units where there is the potential for conversion or redevelopment for housing purposes.

The Council will assist empty property owners in bringing their property back into use through a combination of advice, and financial assistance in the form of Empty Property Grants. All Empty Property Grants will be administered in line with the Council's Private Sector Housing Financial Assistance Policy<sup>4</sup>. The Council will gain nomination rights through this funding for homeless households.

In cases where the owner will not work with the Council to bring the property back into residential use the appropriate enforcement action will be taken ranging from the service of minor works notices to compulsory purchase of the property. The Council currently has seven properties at varying stages of the compulsory purchase order process. All

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<sup>3</sup> <https://www.barnet.gov.uk/citizen-home/planning-conservation-and-building-control/supplementary-planning-documents/sustainable-design-and-construction/sustainable-design-and-construction-spd-documents.html>

<sup>4</sup> <https://www.barnet.gov.uk/citizen-home/council-tax-and-benefits/grants-and-funding/private-sector-housing-financial-assistance-policy.html>



enforcement action will be completed in line with the London Borough of Barnet Development and Regulatory Services Enforcement Policy<sup>5</sup>.

#### **Achievements:**

- Between 2010 and 2015 5,392 new homes have been built in Barnet, including on the regeneration estates. 38% were affordable (social rent, affordable rent, low-cost homeownership) homes. This includes 800 new homes delivered in 2014/15 of which 398 were affordable
- First new council homes for over 30 years were completed at Alexandra Road and tenants moved in during April 2014
- Stonegrove/Spur Road was awarded 'Gold' in Q17 Annual Design Awards 2012
- 2013/14 – Amendments to Planning consent were agreed for Brent Cross/Cricklewood
- 2014/15 – Argent and Related Companies selected as Development Partner for Brent Cross/Cricklewood South
- 2013/14 - Planning consent was agreed for Phase 1 Dollis Valley and started on site
- 2014/15 – Dollis Valley Phase 2 detailed planning decision approved
- 2013/14 – Construction work commenced on two more phases of Stonegrove/Spur Road which will deliver 198 new homes, including 41 affordable
- 2014/15- 93 new homes completed with new residents in occupation at Stonegrove/Spur Road
- Construction of new 3 form primary school commenced at Mill Hill East IN 2014
- 2013/14 – Construction work was started on Phase 3a at West Hendon which will deliver 219 new homes, including 74 affordable
- 2014/15 – Estate management strategy agreed and signed off for West Hendon and CPO public inquiry completed

#### **Targets:**

- 462 homes, of which 169 will be affordable, will be completed on the regeneration schemes by 2016
- 40 new council homes will be delivered during 2016
- Plans for delivery of additional new council homes on HRA land by Barnet Homes will be in place by March 2016
- Re will complete the first tranche of development of around 280 homes on five council sites by 2018
- The Council review of other potential housing infill sites to be used to develop more homes will be completed by March 2016
- Opportunities for acquisition of new homes outside of London for use as affordable housing will have been fully explored by March 2016

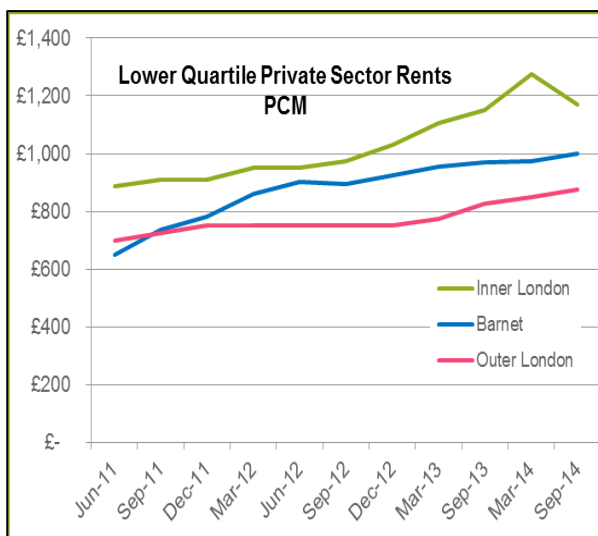
<sup>5</sup> [https://www.barnet.gov.uk/dam/jcr:3e02363a-c9a7-4f6e-bc10-60e8003f2ffc/DRS\\_Barnet\\_Enforcement\\_Policy\\_2013\\_Doc\\_.pdf](https://www.barnet.gov.uk/dam/jcr:3e02363a-c9a7-4f6e-bc10-60e8003f2ffc/DRS_Barnet_Enforcement_Policy_2013_Doc_.pdf)

- 26,000 new homes will be delivered by 2029/30, including:
  - 5,070 at Brent Cross/ Cricklewood (30% affordable)
  - 10,840 at Colindale (30% affordable)
  - 190 at Dollis Valley (30% affordable)
  - 2260 at Mill Hill East (15% affordable)
  - 650 at Stonegrove Spur Road (45% affordable)
  - 1180 at West Hendon (25% affordable)
  - 130 at Granville Road
  - 400 at North London Business Park (150 units affordable)
- 100 empty homes will be returned to residential use annually following council involvement
- The Council will initiate compulsory purchase action on a minimum of four empty homes annually

## Delivery of homes that people can afford

### Housing market

House prices in Barnet have remained high and are continuing to increase as, in common with the rest of London, demand for homes outstrips supply. The median house price in the borough is now £460,560, twelve times the median household income of £38,147 which has made home ownership increasingly difficult to access for many people, as evidenced by a fall in owner occupation of 12% between 2001 and 2011, and a corresponding increase in renting privately.



High demand and limited supply has also meant that private rents have increased, with lower quartile rents rising by 50% or £351 a month between June 2011 and September 2014, to become the 4<sup>th</sup> most expensive in outer London. Rental inflation has outstripped housing benefit entitlements making it increasingly difficult for lower income working households to find affordable accommodation in the borough.

Increasing the housing supply in the borough will help to ease the pressure on housing costs in the longer term, and as outlined elsewhere in this document the Council has plans that will be expected to see 26,000 new homes built over the next 10 years.

### Affordability

The Council recognises that a range of affordable housing supply is needed to meet the needs of the growing population and is revising its Affordable Housing Supplementary Planning Document (SPD), which guides applicants, agents, developers and planners through the delivery of affordable housing through mechanisms such as Section 106 Agreements. The SPD also clarifies Barnet's application of Local Plan, London Plan and national policy requirements in terms of housing delivery. The new SPD will be adopted in early 2016 following a period of public consultation.

### Rented homes at affordable prices

The Council recognises that different types of affordable housing are needed to meet a range of income levels and types of household across the borough. The rent regime for homes in the public sector, including council and housing association homes has become more complex. Council homes benefit from social rents which on average are £103 a week,

or about 30% of the average private rent of £341 a week in Barnet. Housing Association tenants pay on average 25% more than council tenants and for new homes will be charged affordable rents of up to 80% of market rents.

Beds	1	2	3	4+
Council	£90	£103	£117	£133
Housing Association	£117	£127	£143	£162
Private Sector <sup>6</sup>	£241	£310	£410	£783
Local Housing Allowance <sup>7</sup>	£185	£242	£303	£374

Average Rents in Barnet

The London Housing Strategy has proposed that two different approaches to affordable rents are used; with lower ‘capped’ rents, no more than 50% of market rents, targeted at those most in need and ‘discounted’ rents, no more than 80 per cent of market rents, prioritised for working households.

The Council recognises that new homes provided with the aid of grant will need to comply with the regime of affordable rents as described above. However, we think that for many people, including working households on modest incomes, affordable will mean a rent at Local Housing Allowance (LHA) level, which means that they will qualify for support in the form of Housing Benefit if their income is low enough to merit this. In view of this the Council will seek to increase the supply of rented homes at LHA level both by making use of its own resources to develop new homes directly and in partnership with others.

We will also explore innovative solutions to increase the supply of affordable purpose-built rented homes, including the encouragement of institutional investment in the private rented sector and modern new homes designed specifically for renters.

### Council housing rents

Council housing rents will be reduced by 1% a year for four years from April 2016 in accordance with government social housing rent policy. By 2020 average council rents will therefore be reduced to less than £100. After this time it is expected that rents will increase by Consumer Prices Index inflation plus 1%.

The Council believes that there is scope for council rents to provide more of a contribution to building more new affordable council homes, and will therefore charge 65% of average market rents or LHA rate, whichever is lower, on new-build council homes in much the same way as housing associations do now.

<sup>6</sup> Average Private Rental Market Statistics published, Valuation Office Agency June 2015

<sup>7</sup> North West London Broad Rental Market Area, LHA rates valid to 31 March 2016

## Promoting home ownership

We recognise that the aspiration that the majority of people have to own their own home has become increasingly difficult to achieve, as house prices have increased and access to mortgages has become harder, particularly for first time buyers.

The Government has reinvigorated the Right to Buy, which has helped more council tenants in Barnet to purchase their home, as well as providing funds that the Council can use to provide new affordable homes for rent. In addition, a number of residents have been able to take advantage of the *Help to Buy* scheme, and the Council will carry out more research to see if there is more that needs to be done to help people access this.

Through the Borough's affordable housing programme, 412 new homes for shared ownership have been delivered in Barnet since April 2011, and the Council will continue to work with developers and housing providers to deliver more low cost ownership options as part of its growth and regeneration plans.

We will also explore other means of helping people access home ownership, for example the potential for building smaller more affordable starter homes for people who would prefer to own a smaller home outright rather than a larger one through shared ownership. Pocket Homes, for example, are at least 20% cheaper than comparable market properties in the area, providing an opportunity for people on middle incomes to access home ownership.

Pocket homes are on average 38 square meters with a separate living room/kitchen and bedroom and shared amenity spaces such as court yards and roof gardens. They are well insulated and built to Code Level 4 and are Lifetime Homes compliant. Pocket residents are on average 32 years old with a household income of between £30,000 and £40,000 per annum.

They have restricted eligibility ensuring that buyers have a household income below the Mayor's maximum household income<sup>8</sup> threshold for eligibility for affordable housing schemes and the lease includes conditions that obliges owners to follow the same eligibility rules when selling their home. There are also restrictions on renting the home out.

A Housing Bill will be published during 2015 to support home ownership. The Council will seek to work with the government on its new starter homes initiative which will increase the supply of new starter homes which will exclusively be offered to young first time buyers at a 20 per cent discount below their open market value.

Where possible, the Council will establish a policy on the local marketing of properties to ensure people living and working in the borough have the opportunity of purchasing homes built on council land before marketing more widely.

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<sup>8</sup> £65,000 per annum

**Achievements:**

- 2,070 affordable homes have been delivered in Barnet, from 2010 to 2015. 77% of these were affordable homes for rent including social rent and affordable rent.
- 362 new homes for shared ownership have been delivered in Barnet since April 2011

**Targets:**

- The Council will develop business case for delivery of purpose-built private rented sector units during 2016
- The Council will develop clear plans for delivery of more low cost home ownership by 2016

## Sustaining quality, particularly in the private rented sector

The role of the private rented sector (PRS) in meeting the housing needs of the borough has increased significantly over the last decade. Between 2001 and 2011, the number of private rented homes rose from 17% to 26% of homes in the borough. Our analysis of affordability and housing need going forward suggests that the private rented sector will continue to grow over the next ten years by a further 9% percentage points to represent 35% of homes in the borough.

Private rented sector homes provide flexibility and choice for people. However, the nature of the market means that there are many small scale landlords often with only one or two properties, which makes it more difficult to ensure a consistent quality across the sector. In addition, due to the high level of demand for housing, there has been a tendency towards an increase in the number of homes in multiple-occupation (HMOs) in the borough, particularly through the conversion of family homes into properties shared by 3 or more unrelated people, and in some cases these are not well managed.



**Illegal conversion which could only be accessed by stooping tackled by Barnet's private sector housing team**

The Council already works with local landlords and letting agencies to raise standards through a landlord forum run by Barnet Homes and by encouraging them to acquire formal accreditation through the London Landlords Accreditation Scheme.

In addition, through services provided by R<sup>e</sup>, Barnet works jointly with the Police and other partners to address sub-standard housing conditions in the private sector, including Houses in Multiple Occupation, “beds in sheds” and squats.

Along with more than 100 other Local Authorities the Council has signed up to support Shelter's “Evict Rogue Landlords Campaign”<sup>9</sup>.

In order to ensure that the growing private rented sector continues to offer good quality and safe homes, the Council intends to review how HMOs are regulated and consider other options.

The Council's current approach to tackling problems with HMOs is mostly driven by tenants who ask for help with improving their living accommodation. This means that difficult or potentially dangerous situations are only dealt with once they have arisen instead of being

<sup>9</sup> [http://england.shelter.org.uk/campaigns/fixing\\_private\\_renting/evict\\_rogue\\_landlords](http://england.shelter.org.uk/campaigns/fixing_private_renting/evict_rogue_landlords)

prevented in the first place. An Additional Licensing Scheme would place a responsibility on the landlord to inform the Council that their property is in multiple occupation and encourage them, with the Council's support, to ensure that they meet the required standards. The Council can then prioritise dealing with the properties of most concern and focus upon those landlords who fail to licence them to make the most effective use of its resources.

In addition the Council intends to implement an Article 4 Direction which withdraws permitted development rights which allow the conversion of dwelling houses to small HMOs (which accommodate 3 to 6 residents) without planning permission.

Working with Barnet Homes we will also invest in existing council homes to maintain them to the Decent Homes Standard and also provide an accelerated programme of essential health and safety works on the regeneration estates.

### **New purpose-built PRS**

The Council recognises that purpose built PRS when located within or around town centres can help address distinct housing needs as well as support labour mobility.

Long term private rent schemes are those that have been purpose built as rental units, are in single ownership and are subject to a covenant which ensures the units will stay in private rent for at least the covenanted period.

The economics of purpose built private rented homes that are held in a single ownership and are intended for long term rental differ from mainstream market housing for sale.

The Council will consult on a new Affordable Housing Supplementary Planning Document during 2015. This will consider options to provide purpose-built PRS with discounted market rent (intermediate rent).

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#### **Achievements:**

- 463 landlords have been accredited through the London Landlord Accreditation Scheme (27% increase since 2011/12)
  - Council signed up to Shelter's "Evict Rogue landlords Campaign"
  - 174 tenanted properties were made free from Category 1 hazards<sup>10</sup> following intervention by the Private Sector Housing Team since 2011/12 (50% increase)  
62 licences were issued in 14/15 compared to 46 in 2013/14. There are currently 154 licensed HMOs in Barnet
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<sup>10</sup> Housing Health and Safety Rating System



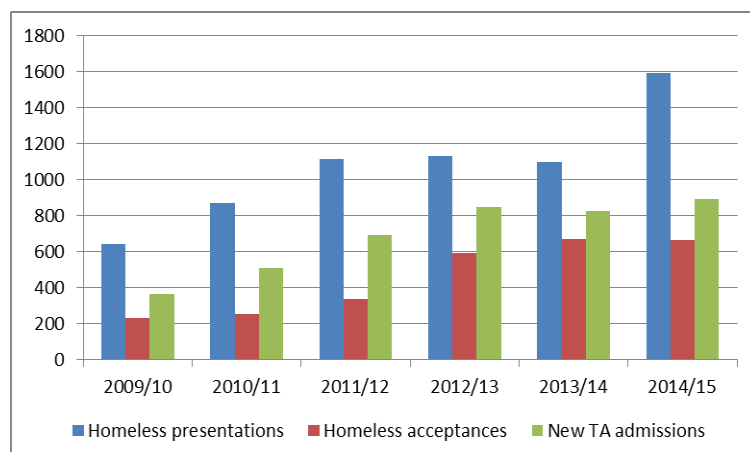
**Targets:**

- Article 4 Direction and Additional Licencing on HMOs will be consulted on during 2015
- Subject to outcome of consultation Article 4 Direction and Additional Licencing implemented in May 2016
- 570 landlords will be accredited through the London Landlord Accreditation Scheme by 2020
- The Council will develop business case for a purpose-built PRS scheme during 2016

## Preventing and tackling homelessness

### Overview

The number of households presenting as homeless and the number of households being accepted as homeless has increased significantly over the past five years. As a consequence the number of new admissions into temporary accommodation, used for households that are homeless has also risen.



The key reasons for the increased demand on services include:

- Increased housing costs combined with restrictions on housing benefit has resulted in more households moving out of Central London to Outer London boroughs, including Barnet. This is evidenced by a significant increase in the number of households claiming housing benefit in Barnet and a fall in housing benefit claims in Central London.
- The number of households seeking help with their housing has been increasing throughout London because of the high cost of owning or renting a home. In September 2014 only 5.6% of properties listed on Right Move were available at local housing allowance rates.
- Private sector rents have increased faster in Barnet than in other parts of London and they are the 4<sup>th</sup> highest out of 16 Outer London boroughs, meaning that more low-income households may approach the Council for assistance with their housing.
- Some households have found it difficult to manage welfare reforms such as the benefit cap and the removal of spare room subsidy.

As demand has increased, there has also been a reduction in the supply of affordable homes available to people facing homelessness, particularly in the private rented sector where the level of support provided through housing benefit has not kept pace with increases in private rents. It has become increasingly difficult to procure privately rented properties that fall within Local Housing Allowance levels resulting in increased use of emergency accommodation and escalating costs for the Council as the amount that is paid for these units is often not fully funded by housing benefit.

The Council recognises the disruption and stress that homelessness places on households who lose or risk losing their home. This is particularly the case for families with children in local schools and households engaged with local support services such as Social Care. Wherever possible, Barnet Homes and other partners will assist households at risk of homelessness to either stay in their existing home or find a new home that is affordable and suitable to their needs.

In Barnet, we are proud that we have avoided the use of bed and breakfast accommodation for homeless households, especially because its use across England by other boroughs increased by 55% between 2012 and 2014. However, we are concerned that a consequence of increased homelessness has been a significant increase in the use of self-contained emergency accommodation, which increased from 204 in April 2011 to over 600 by March 2013. Measures have already been taken to reduce the number of people in emergency accommodation which had fallen to 455 by March 2015, including:

- Increasing focus on early intervention and homelessness prevention measures, such as tenancy sustainment, youth mediation and domestic violence support services.
- Formation of Welfare Reform Taskforce to work closely with households affected by welfare reform to minimise the risk of homelessness.
- Through undertaking a financial assessment as part of the housing application signposting applicants to debt advice provided by Citizens Advice Agency and Christians Against Poverty.
- Increasing the effectiveness of our private rented sector procurement activity, including the launch of the Let2Barnet team and incentives to private sector landlords, so that the number of affordable private lettings to homeless households increased from 121 in 2011/12 to 393 in 2014/15.
- Sourcing affordable accommodation in less expensive areas outside of Barnet.

Our strategy for preventing and tackling homelessness and reducing the use of temporary accommodation will continue to be threefold, with a focus on early intervention and prevention, increasing the supply of affordable housing available to homeless households, and making best use of our existing resources to manage demand. We will also continue to ensure that households affected by welfare reforms designed to get people back into work, such as the benefits cap, are supported through the changes.

Our strategic ambition around preventing and tackling homelessness will be fully supported by our key partner, Barnet Homes. The Barnet Homes Housing Options Strategy and accompanying delivery plans will provide greater detail on how increased homeless prevention and affordable supply will be achieved.

### Preventing homelessness

The Council recognises that it is far better to help households avoid the upheaval and stress of becoming homeless and will seek to prevent homelessness and reduce the use of temporary accommodation wherever possible through services provided by Barnet Homes, with a particular focus on the following:

**Private rented sector tenancy sustainment:** Evictions from the private sector are now the most common cause of homelessness in Barnet. Barnet Homes will increase specialist tenancy sustainment resources to increase homeless preventions amongst residents who approach Barnet Homes for assistance and are at risk of being made

homeless from their private rented sector accommodation. Barnet Homes will work with tenants and landlords and provide specialist advice and assistance to resolve issues such as rent arrears, disrepair and threats of illegal eviction to ensure that wherever possible the homelessness is prevented and the tenant can remain in their home.

**Young people:** Barnet Homes will continue to provide effective prevention services for young people by providing intensive family mediation to resolve conflict and, where this is not possible, provide planned moves into suitable alternative accommodation. This will include working closely with the Council and supported accommodation providers to ensure that those in highest need are given the right support. Barnet Homes will also expand the Get Real project which is an innovative model of shared housing for young people who want to access and sustain education, training and/or employment. Given the fact that the government has announced that it intends to remove the automatic entitlement of housing benefit for young people aged 18 to 21, Barnet Homes will work in local schools to explain the realities of youth homelessness.

**Victims of domestic violence:** Barnet Homes will provide specialist advice and support to those at risk of violence and ensure that a holistic approach is taken of the victims' needs. Barnet Homes will also expand the provision of our Sanctuary Scheme which installs safety measures in homes where a household is at risk of violence. Furthermore, Barnet Homes will work with Solace Women's Aid to set up a new refuge in Barnet which will enable more women fleeing domestic violence to be assisted with their housing options in a supported and safe environment.

**Welfare reform:** Welfare reforms designed to help people into work have meant that more households have been at risk of losing their home, and the Council has worked closely with its partners to establish a taskforce led by Barnet Homes. The Welfare Reform Taskforce has brought together staff from Barnet Homes, the Council's Housing Benefit service, Job Centre Plus and Future Path to work with households affected by welfare reform with a focus on providing specialist advice and assistance to them at an early stage to help them into employment. We will continue to take this approach as Universal Credit is fully implemented over the next few years. Barnet Homes will continue to work closely with our Welfare Reform Taskforce partners, Job Centre Plus, Capita and Future Path, to minimise homelessness amongst those affected by Welfare Reform. From autumn 2016 the benefits cap will reduce to £23,000 in London. Whereas the initial cap affected mainly large households in the private rented sector, a cap at £23,000 will affect a greater variety of households, including Barnet Homes tenants.

**Single homeless people:** Our partner, St Mungo's Broadway, supports single homeless people to secure accommodation in the private rented sector. This

assistance will be utilised to prioritise assistance for certain groups of single homeless people (including those leaving supported accommodation because of substance abuse or they are high risk or ex-offenders) so that they are able to move into settled accommodation. Another partner, Homeless Action in Barnet (HAB), will continue to work closely with Barnet Homes, St Mungo's Broadway and other agencies to assist rough sleepers. Rough sleepers are often transient, crossing borough boundaries and Barnet Homes will continue to work with the North London Housing Partnership to develop and deliver initiatives to reduce rough sleeping across the region.

**Partner engagement:** Barnet Homes will increase its work with local support providers and agencies, including key council services such as Social Care, to ensure that they support and enable our agenda around increasing early intervention and prevention. This will include increasing awareness of both the homeless prevention support provided by Barnet Homes and the partners' own role in enabling homelessness prevention.

### **Increasing the supply of homes for households facing homelessness**

Barnet has also embarked on a programme of building new council homes for the first time in over 20 years as described in section 3, and will also explore the possibility of purchasing homes directly in more affordable areas which could be let to households who can no longer afford to remain in the borough.

Barnet Homes has worked closely with private landlords to increase the supply of affordable private rented sector homes both in the borough and further afield by developing a marketing strategy with a clear brand, Let2Barnet, and the employment of skilled negotiators with experience of working with private landlords.

### **Making best use of existing resources and reducing the use of temporary accommodation**

Subsidised housing, including council and housing association homes have become increasingly scarce, and the Council has already made changes to the way that these homes are allocated, including restricting the our allocations scheme to those households that are in the highest need and expecting housing applicants to accept the first suitable offer of accommodation they receive. At the same time, our scheme recognises the contribution that people who are working or volunteering make to the community. The Council's Tenancy Strategy has been implemented and many new tenants now receive a fixed term tenancy of either two or five years, with the aim of increasing the turnover of council homes and increasing the availability of council homes for those that need them. The Tenancy Strategy will help ensure that council tenants who have the financial ability to find accommodation through low-cost homeownership initiatives and the private rented sector are encouraged to do so.

Affordable housing in Barnet is a precious and finite resource. We will ensure that it is prioritised for those who need it most, including vulnerable households and those making a community contribution. Barnet Homes will continue to ensure that its assessment and decision-making processes around housing need and housing allocation are robust and will work closely with our Corporate Anti-fraud Team to help identify fraudulent applications. Barnet Homes will also work with other partners, such as social care and health services, to ensure that those households with the highest level of need to stay in Barnet are prioritised for assistance.

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**Achievements:**

- Homeless preventions increased by 99% between 2012/13 and 2013/14 to 894. A further 832 homeless preventions were achieved in 2014/15
- The creation and launch of the Barnet Homes Let2Barnet brand in 2012 has proved extremely successful with the scheme providing almost 900 affordable private rented properties for homeless households and those at risk of becoming homeless. Annual affordable PRS supply increased by 224% between 2011/12 (121) and 2014/15(392) as a result of
- The Council's Placements Policy was implemented in 2013 to ensure that housing applicants are offered accommodation that is affordable and suitable
- 3 new council homes were delivered in 2013, the first homes built by the council since 1991 and 40 more on site to be delivered by 2017/18
- Welfare Reform Task-force has contacted 1,403 households since July 2013. Of these 439 have gained employment and 86 have moved into more affordable accommodation In 2013/14 and 2014/15 the Taskforce prevented the homelessness of a total of 365 households affected by the Benefit Cap
- Two innovative Get Real flats set up resulting in positive outcomes for the young homeless people involved and positive recognition from professionals working in the youth homeless field
- Barnet Homes helped 133 council tenants to move into smaller homes (including 62 trade downs and 51 mutual exchanges) during 2014/15
- Changes to the Council's Housing Allocations Scheme from February 2015 which to make best use of a limited housing supply

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**Targets:**

- Barnet Homes will achieve at least 700 homeless preventions in 2015/16
- The Council and Barnet Homes will develop a detailed Homelessness and Temporary Accommodation action plan by March 2016
- Barnet Homes will enable at least 325 affordable private sector lettings to homeless households and those at risk of homelessness in 2015/16
- Barnet Homes will host 3 London Landlord Accreditation Scheme landlord development courses per year to increase the number of accredited landlords
- Barnet Council will work with Barnet Homes, Job Centre Plus and Registered Providers on a local support framework for universal credit to ensure that the potential for homelessness is minimised in 2015/16
- Working with partners such as Social Care and local advice agencies, Barnet Homes will develop an Early Intervention and Homeless Prevention Action Plan by March



## Providing suitable housing to support vulnerable people

There are some residents with specific needs that mean that they require particular types of accommodation and / or support to sustain suitable housing. The Council is committed to supporting vulnerable people, including older people, adults with long-term conditions (for example physical disabilities, mental health, learning disabilities and autism) and young people leaving care to meet their housing needs and aspirations. This may be done either by commissioning specialist support to help people stay in their homes or providing specialist accommodation for those not able to live independently, preferring supported housing over more institutional and expensive residential care.

### Older People

We know that the older population in Barnet is set to increase significantly over the next 30 years.

A report commissioned by the Council in 2014 which focused on Housing and Care for Older People identified 2 housing profiles for older people in the Borough:

- The over 60 population is 64,690 now and is projected to be 109,849 by 2041- an increase of 41%.
- The over 90s population is set to increase fourfold from under 3,000 in 2011 to almost 12,000 in 2041.
- There will be more over 90 year olds than 85-89 year olds from 2035

- Older people who tend to have some, or in some cases, all of the equity that they need to fund a move and will be moving for lifestyle reasons or may be thinking about their future care needs.
- Older people who tend to have little or no equity to fund a move and are more likely to be moving due to a care crisis.

The Council's strategy is to make it easier for older residents to plan ahead for their housing needs as they approach old age, so that those that want to make planned downsize moves are able to do so and ensure that those with high care needs have a non-residential care choice when care in their own home no longer meets their needs, including those with dementia. The Council also recognises that informal support networks are important for people as they grow older as this helps to prevent social isolation and loneliness.

### Advice for people planning for older age

The Age UK Barnet "[Later Life Planner](#)" service helps people to manage and plan for the challenges that ageing brings, whilst retaining independence, choice and control in their lives. This service provides advice on welfare and benefits, housing or support services as well as how to keep healthy, fit and active. The team is based at Age UK Barnet's offices but advisors also work out in the community to reach as many people as possible across the borough.



The Dementia Adviser service provided by the Alzheimer’s Society offers information for Barnet residents about all aspects of living with dementia and supports people to access services.

[My Care My Home](#) is a free advice service for individuals and their families who need advice about housing and care and how to pay for it. The service provides access to a range of information such as details of local home care providers, care homes or care in sheltered or Extra-care schemes.

All these schemes, and help for older people who need to leave hospital, can also be accessed from the Council’s social care online directory called [Social Care Connect](#).

[Outreach Barnet](#) provides short term housing related support and advice for people with support needs. Funded by the Council, it is free of charge to customers. The service helps people maintain their accommodation by offering a range of support which promotes independence and empowerment. 1046 residents accessed this service between July 2014 and April 2015.

## Housing options for older people

### New homes

As described in chapter 1, Barnet’s growth and regeneration programme will deliver in excess of 30,000 new homes by 2030. Many of these will be suitable for people to grow older in as they are designed to lifetime standards, comply with current energy efficiency standards, and are sited close to transport and amenities.

### Co-housing

The ‘New Ground Cohousing’ development in Union Street, High Barnet will be the UK’s first senior cohousing community for older women and has been planned for 16 years by the group Older Women Co-Housing – (OWCH) and Hanover Housing Association. Construction started in March 2015. The scheme will provide homes for women aged over 50 in 25 flats, including 8 social rented flats. The scheme has pre-sold all but one of the flats for sale and shared ownership to date suggesting that this is an attractive option for active movers who are planning for their old age. The Council will consider further schemes in the future.

#### Co-housing in a nutshell

Co-housing communities are created and run by their residents. Each household has a self-contained, personal and private home but residents come together to manage their community, share activities, eat together. Co-housing is a way of combating the alienation and isolation many experience today, recreating the neighbourly support of the past.

## Supported housing options

It is important that the right sort of housing is provided to help older people with a range of support needs requiring help with managing everyday tasks. The Council has identified that there is already a shortfall in supply of supported housing for older people as an alternative to residential care homes, with the former providing a more flexible and affordable approach that can help older people live more independently for longer. At present approximately 80 people each year would benefit from a better outcome if they could be placed in supported housing. The Council believes that older people would benefit from more extra-care housing units and will look to the development pipeline to find further opportunities for developing such schemes.

### Extra care

There are currently 136 Extra Care Housing (ECH) flats in Barnet all of which are owned and managed by registered providers (RPs) and charitable service providers. An additional 50 homes will be delivered by 2017/8, by Barnet Homes at Moreton Close. In addition, the Council is developing 100 specialist integrated homes on a hub and spoke model where accommodation is linked to health and care support and other community facilities to be delivered by 2025 – including 50 homes for sale. Hub and spoke models can offer services and facilities to the wider community, as well as to residents of the scheme. This means that a range of services including housing support can be provided from a central point over a defined geographical area to people within the surrounding community.

#### Extra Care Housing

These are usually flats, sometimes bungalows, link or terrace houses which have been developed or adapted to provide 24 hour care cover “on site”. With an Extra-care scheme you combine the privacy and independence of your own house with the security and confidence of knowing that care support is close at hand on call if you need it any time day or night. Many of the schemes also have other facilities such as communal lounges.

### Care and Repair Service

The [Care and Repair Service](#) provided by **R<sup>e</sup>** helps older residents and disabled people of all ages who live in the private sector to live independently and safely in their own homes. It is the main source for advice on housing adaptations, repairs and improvements, finding suitable contractors, grant funding streams and other financial assistance (including charity funding) as well as helping residents to access benefit entitlement. Whilst residents can choose to deal with the arrangement of their own adaptation and building works, the majority opt for the supported service provided by Care and Repair which covers minor and major building works to improve quality of life and independence for vulnerable people. The supported service covers all aspects from completing the application form for a Disabled Facilities Grant, to getting estimates and supervising the works through to

completion. Many of the services are provided free of charge. However, we are unable to provide all of our services this way and for some works a fee based on the cost of works will be charged.

### **Disabled Facility Grants (DFGs)**

Disabled residents including residents with a disabled child may apply for help towards the cost of adaptation of their home whether it is owner-occupied or rented from a council, housing association or private landlord. The grant must be for somebody who is registered disabled or would qualify to be registered. How much a resident gets depends on an assessment of their income.

### **Housing for adults with long-term conditions**

Supported housing can provide settled accommodation, offer security of tenure and provide increased opportunities for independent living for adults with a range of long-term conditions, including dementia, learning disabilities, autism, physical, neurological and sensory disabilities, and problems with substance misuse, including drugs and alcohol.

Our strategy is to stimulate provision to provide a variety of options for housing and support rather than one size fits all, including helping people with support needs access the Private Rented Sector

The current Supported Living Framework will expire in 2017. In 2015-16 the Council will start a project to shape and model its approach to how supported living services should be commissioned beyond 2017. Discussions with providers and key stakeholders will help to inform our approach.

### **Physical disability**

In terms of accommodation type, we recognise the need for homes which can offer level access for wheelchair users and those with decreased mobility, and have stipulated that all new homes must meet the Lifetime Homes Standard, and that 10% must be fully wheelchair accessible. In addition, we will provide a number of wheelchair accessible homes on council owned land supported by the Housing Revenue Account Investment Programme, including 9 new build fully accessible wheelchair properties currently planned and a further 5 new wheelchair properties every 2 years. Generally self-contained accommodation is preferable, although we are considering the potential for small shared settings for groups of friends who wish to live together.

## Learning disability and autism

The proportion of people with learning disabilities (PWLD) is under 0.5% of the overall Barnet population; however over 11% of Adult Social Care service users have learning disabilities. A 14% growth in the number of residents with moderate to severe learning disabilities is projected over the next decade<sup>11</sup>.

Demand for good quality housing is increasing and more specialist housing with support will be required to meet the needs of residents with learning disabilities, enabling people to live independently. There are proposals<sup>12</sup> to give people with learning disabilities, Autism and mental health conditions more rights to choose the care and support they receive. Whilst this is subject to consultation and a

### Winterbourne View

The Winterbourne View Joint Improvement Programme and Concordat requires local authority housing and social care and health commissioners to work closely together to develop creative solutions to find and develop appropriate housing for people with learning disabilities who are ready to leave hospital.

programme of legislation, it is a significant policy shift which will mean that PWLD and autism will have a right to be treated and supported near their home and family, and wherever possible in community settings. There will also be a reduction in the number of beds available in hospital assessment and treatment units. This change will be in addition to the increase in numbers of people with complex needs who will be accommodated in community settings. The trend towards increased community based provision and decreasing residential care will continue in the future and we will continue to seek to meet the needs of PWLD who are ready to move from hospital to supported accommodation in the community.

In order to respond to the shift in growing community provision and support needs of PWLD and Autism, work is underway on the level and type of accommodation required. Over the last five years, Barnet has seen a reduction in the number of people with learning disabilities in residential settings and a significant increase in the number of people in supported living from 138 in 2010/11 to 262 in 2014/15. Supported living enables more choice, control and community inclusion and the current supported living framework expires in 2017 and we are undertaking a project to model and shape the procurement of supported living post 2017. The private rented sector is also providing increased opportunities for people with learning disabilities both in terms of supported living and move on.

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<sup>11</sup> Source: Projecting Older People Population Information (POPPI) and Projecting Adult Needs and Service Information (PANSI) 2015

<sup>12</sup> [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/409816/Document.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/409816/Document.pdf)

Barnet is developing a 0-25 service and this work will involve looking at how to proactively plan for the housing needs of young adults with learning disabilities, particularly those with the most complex needs.

People with learning disabilities, especially those with lower needs are more likely to experience social isolation, less choice or access to housing and high levels of unemployment. Barnet currently funds Barnet Mencap to deliver the “Bright Futures” service which, as well as leisure activities and employment support, provides short term support with housing, benefits and other issues for people with learning disabilities, autism and Asperger’s.

According to the Barnet Insight Report<sup>13</sup>, 57 (35%) service users with Autism were living in residential care homes during 2012/13, which suggested that there was a need for more specialist supported housing schemes.

One example is Speedwell Court, a local development for people with high functioning autism and Asperger’s syndrome has been developed in partnership with Origin Housing. Speedwell Court has 10 self-contained studio flats, where residents can live for up to two years and enables service users to gain important life skills for independent living to support their move-on plans. The move-on pathway for service users is for them to transfer to more independent accommodation with access to specialist support if they need it.

National forecasts show the number of young adults with Autism is expected to increase by 2.7% over the next 5 years, with a local increase of 8.7% expected within Barnet. There is therefore a need to have a clearer picture on the needs of people with autism to inform the planning of services.

#### **Views of the people with learning disabilities (PWLD)**

A housing workshop was held with the Learning Disabilities Partnership Board in April 2014. Participants identified their main issues and barriers to moving:

- Lack of choice of accommodation and location, importance of PWLD living close to family, friends and support networks how can this fit with personalisation
- Changes to welfare benefits and increasing costs of housing , affordable properties are often very small
- Need greater access to adaptation services.
- Importance of having accessible and independent information including examples of all the types of housing schemes and options
- Having the right support from family, social worker or key worker to make the right choices - are the right tools available to work through realistic options?
- Making sure we are planning for future needs particularly people with complex needs
- Making sure private landlords understand the needs of PWLD.

## Mental Health

Adults with severe and enduring mental health problems face high rates of unemployment, social isolation, poorer physical health and insecure housing arrangements. Within Barnet, the numbers of people supported by their General Practitioner is higher<sup>14</sup> than the average numbers for England as a whole. Major depression can double the lifetime risk of developing Type 2 Diabetes and depression has also been proven to be a risk factor for the development of heart disease<sup>15</sup>. Approximately a quarter of people with physical illness develop mental health problems as stress causes depression and anxiety.

We expect the numbers of residents of Barnet with mental health problems to increase and by 2025 there are projected to be 65,280 people with a mental health condition in Barnet.

Mental health problems can be caused by, or exacerbated by, an unsettled living situation. In 2010 only 53% of people in Barnet in contact with secondary mental health services were living in settled accommodation<sup>16</sup>. Given this picture, we would therefore expect to see the numbers seeking support in securing accommodation to increase.

Mental health services are focusing on enablement to support people who develop mental health problems to have a good quality of life- greater ability to manage their own lives, stronger social relationships, a greater sense of purpose, the skills they need for living and working, improved chances in education, better employment rates and a suitable and stable place to live.

The work to develop a community model of social work in mental health identified the following challenges:

- Increasing number of detentions under the Mental Health Act to respond to crisis, driving pressures within residential placements.
- Increasing spend on residential care both in terms of unit cost and increasing service unit numbers at a rate which is unsustainable.
- Limited housing options to enable people to move on from residential care and supported living which then challenges the supply of supported accommodation.

Additionally there are instances where individuals are being placed in residential settings because of a lack of local supply of alternatives. There is the need for the development of a wide range of accommodation options, including home ownership schemes, with a varying spectrum of support to meet the differing needs of the adult mental health population and to ensure the supply of accommodation enables progression through the care pathway to independence.

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<sup>14</sup> The prevalence of mental health problems recorded on GP registers is higher in Barnet (0.95%) than the England average (0.84%).

<sup>15</sup> Royal College of Psychiatrists, No Health Without Mental Health 2011

<sup>16</sup> Barnet JSNA 2011-15

The Council plans to Increase the range of sustainable accommodation options for people with mental health problems in conjunction with the NHS.

Housing advice and support should be person-centred, offering an individual approach that recognises the person's own skills and strengths and promotes choice. It not only needs to focus on the security of accommodation, but to utilise prevention services that can enable a person to retain their home, such as debt counselling, cleaning and repair services and other support available to them.

### Young People Leaving Care

The Council recognises the responsibilities it has to help young people in care to find and keep appropriate accommodation as they reach adulthood. This means ensuring that young people leaving care are helped to prepare for living independently and supported through the transition from living in a care setting to their own home. Young people in this situation need advice on managing their finances, flexibility about when they move out of care to minimise disruption, for example to their education, and access to accommodation in other areas, for example if they want to go to university in another part of the country.

Barnet Homes, who manage the allocation of homes for the council, works closely with the Council's Onwards and Upwards team that provides support for young care leavers, and a clear referral pathway between the two organisations has been established for new referrals. In addition, there is active joint management of cases to ensure that issues that may be hampering a young person from securing or keeping accommodation, such as rent arrears or anti-social behaviour are addressed. A range of housing options are in place for care leavers, including a Foyer, supported housing and shared accommodation, and a training flat has been established where young people can spend time learning how to manage their own home. Barnet Homes has also established the *Get Real Project*, which provides shared accommodation for young people, including care leavers.

In recognition of its corporate parenting role, the council has recently made changes to its Housing Allocations Scheme to give young care leavers more priority for council and housing association homes.

#### Achievements:

- Site was identified and funding agreed for new Extra Care Housing Scheme at Moreton Close
- Planning permission was granted for Co-housing project which has started on site
- Council re-commissioned generic and mental health housing related floating support services
- Supported Living Housing Scheme was established at Speedwell Court in 2013
- 221 Disability Facility Grants were approved and completed in 2014/15

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**Targets:**

- “New Ground” Older Women’s Co-Housing (OWCH) Scheme will open in February 2016
- New extra care housing scheme at Moreton Close will be completed by 2017/18
- The Council will start a project to shape and model its approach to how supported living services should be commissioned beyond 2017 during 2015/16
- The Council will work with users and their representatives to produce accessible information on housing options for people with learning disabilities and autism by 2016
- Private Sector Housing Team in Re will reduce the average time for the administration of Disabled Facilities Grant works to 186 days from 2015
- Private Sector Housing Team will increase the number of people supported to remain in their homes through the Disabled Facilities Grant scheme from 2015



## Deliver efficient and effective services to residents

### Management of Council Housing Services

Barnet Homes delivers the full housing management services for the 10,000 tenanted and 4,000 leasehold properties owned by the Council. It also provides the housing options and homelessness services to the whole of the borough. It was set up in 2004 as an Arm's Length Management Organisation (ALMO). In February 2012 it became a subsidiary company along with Your Choice Barnet, to The Barnet Group, a local authority trading company, wholly owned by Barnet Council. Your Choice Barnet (Limited) is an adult social care company providing services to adults with learning and physical disabilities.

Barnet Homes, as the ALMO, was created to deliver improvements to the condition of the Council's housing stock through the government's Decent Homes programme and to improve services to tenants and leaseholders. Barnet Homes was successful in delivering the Decent Homes programme and improving tenant satisfaction, and in 2010 the Council's Housing Strategy confirmed that the Council wanted to retain Barnet Homes and explore the potential for them to deliver additional services. In January 2012 the Council transferred the Housing Needs Service to The Barnet Group, with Barnet Homes responsible for delivering the service.

During the first half of 2015 the Council worked with The Barnet Group to review the current arrangements, assess value for money and efficiencies and ensure the continued delivery of good quality housing services for residents. The Council also considered how Barnet Homes could help meet the wider strategic need of increasing housing supply. Following a review of the options and consultation with tenants and leaseholders, the Council plans to put in place a new 10 year management agreement for the delivery of its housing services, to take effect from 1<sup>st</sup> April 2016. This will include the development of new affordable housing.

### Regional Enterprise (R<sup>e</sup>)

R<sup>e</sup>, a joint enterprise between the Council and Capita, was established in October 2013 following a competitive tendering exercise. The objective of this approach is to make use of Capita's private sector expertise to increase the efficiency of and grow the services provided by R<sup>e</sup> to both save the Council money whilst also ensuring that services which are essential to support growth and prosperity in the borough are maintained and improved.

As well as providing planning, environmental health, highways and trading standards services, R<sup>e</sup> also manages services responsible for taking forward the Council's growth and regeneration plans and planning strategies including the Local Plan. In addition, as part of the Environmental Health function R<sup>e</sup> delivers regulatory services for the private rented

sector, including registration of Homes in Multiple Occupation, as well as delivery of the council's strategy for bringing empty private sector homes back into use.

### Housing Associations

Housing Associations, also known as Registered Providers, have a key role to play in providing low cost housing in the borough and helping the Council to deliver its wider housing objectives, including our Estate Regeneration programme. Housing Associations currently manage over 7000 homes in Barnet, including for rent and low cost home ownership, and are the main providers of new affordable homes in the borough, with more than 600 homes built since April 2012, exceeding targets set by the Council.

As well as providing new homes, it is important that high quality services are provided to people living in housing association properties, and the Council carries out regular monitoring and benchmarking of the performance being delivered by registered providers.

We have been working proactively with local housing providers to deliver the outcomes of Welfare Reform to ensure a tailored service is provided to all residents who have been affected by the changes to help them get back into work, and we are now working to meet the need for improved employment and training opportunities available in Barnet.

The Council will continue to work in partnership with Housing Associations to deliver more affordable homes and maintain high standards of service, including through the Barnet Housing Association Liaison Group which remains an excellent opportunity for housing providers to share experiences, promote good practice and highlight areas for increased partnership working.

We also want to explore how we can work more strategically with housing associations to meet the housing challenges facing the borough.

#### Achievements

- Through a series of challenge sessions the Council has developed a new management agreement with Barnet Homes to take effect from April 2016
- **R<sup>e</sup>**, a joint venture with Capita which will deliver the Council's growth and regeneration programme established
- More than 600 new affordable homes delivered by housing associations since April 2012

#### Targets

- Complete a strategic review of the role of Housing Associations in helping the Council to deliver its objectives by October 2016

## Appendix 1 – Financing the Housing Strategy

### 1. Increasing the supply of Housing through Regeneration and Growth

The Council's development partners are currently responsible for a substantial amount of the Council's costs to bring these schemes to fruition.

Principal Development Agreements and Regeneration Agreements allow the Council to recover its costs at certain stages of the regeneration projects.

For each scheme, the Council's costs are budgeted and recorded on a monthly basis, and are invoiced either quarterly or towards the end of each financial year, depending on the terms of the agreement with the development partner.

### 2. Council Housing and Housing Needs Services

The Council has agreed a series of efficiencies through a reduction in the Management Fee paid to Barnet Homes for the delivery of homelessness and housing advice services.

A saving of £2.84 million in the Housing Revenue Account (HRA) Management Fee has been negotiated with Barnet Homes subject to agreement from Policy and Resources committee. This will create additional headroom in the HRA and enable the Council to build more affordable homes than it otherwise would be able to, with a minimal impact on service delivery.

### 3. Delivery of Affordable Housing

Changes to national rents policy mean that the HRA is only able to support a very limited programme of house building. In view of this, the Council is exploring the option of Barnet Homes establishing a Registered Provider which would develop, own and manage new homes outside without the need for HRA funding. This approach would enable HRA funded to be directed to a programme of acquiring homes on the open market in more affordable areas for use as council housing, maximising the number of affordable homes delivered.

In addition, Barnet Homes have secured £2.47m funding from the GLA 2015/18 affordable housing programme to support building 101 new homes at a total cost of £19.1m.

For council land outside of the HRA, the approach will be to bring forward mixed tenure developments, with the cost of the affordable housing being funded through sale of units for sale.

### 4. Tackling Homelessness

Containing budget pressures associated with the costs of temporary accommodation continues to be a challenge especially with the demand to bring forward early decanting for

regeneration. Detailed plans are in place to contain those costs and this will be monitored through existing governance structures.

#### 5. Housing Revenue Account Proposed Capital Programme:

Investment to ensure that council owned housing stock is well maintained and that statutory health and safety obligations are met. Also includes investment to improve Granville Road and deliver 41 new council homes.

<b>HRA Proposed Capital Programme £'000</b>	<b>15/16</b>	<b>16/17</b>	<b>17/18</b>	<b>18/19</b>	<b>19/20</b>
Major Works	10,019	5,950	4,950	4,550	4,550
Regeneration	2,665	1,415	1,270	900	720
Mech. Engineering/Gas	11,003	8,294	7,443	6,592	6,257
Voids and Lettings	2,588	3,400	3,400	3,400	3,400
Misc. Repairs	2,214	2,345	2,345	2,255	2,205
40 New Council Homes	1,017	6,762	520		
Moreton Close Extra Care	420	7,106	2974		
Additional Extra Care		500	8,460	3,540	
Advance Acquisitions (regen)		2,000	4,773	2000	
Acquisitions programme		6,125	3,150		
<b>Total</b>	<b>29,926</b>	<b>43,897</b>	<b>36,311</b>	<b>21,237</b>	<b>17,132</b>

The proposed programme above is expected to be approved through the budget setting process.

#### 6. Barnet Homes General Fund Capital Programme:

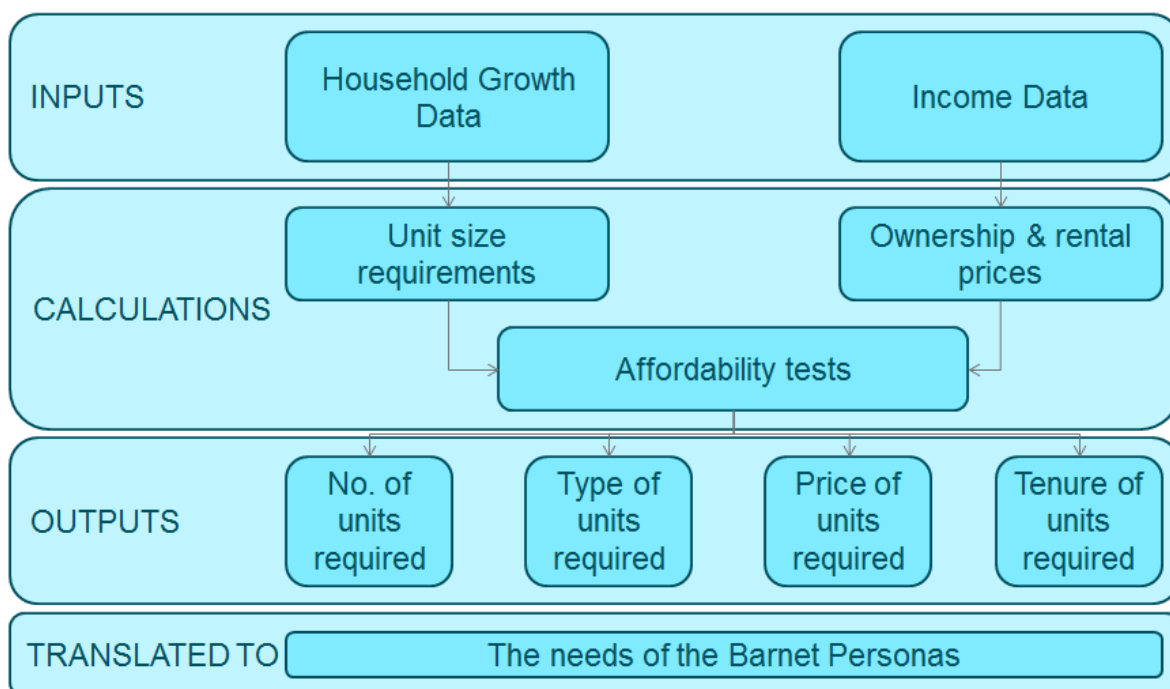
Investment to refurbish General Fund hostels.

	<b>TOTAL CAPITAL FUNDING £'000</b>				
<b>General Fund</b>	<b>2015-16</b>	<b>2016-17</b>	<b>2017-18</b>	<b>2018-19</b>	<b>Total</b>
Hostel Refurbishment Programme	148				148

## Appendix 2- Housing Needs Assessment October 2014

We know that Barnet’s population is increasing, and it is important to understand the type of homes that will be needed to accommodate this growth. The council have commissioned a Housing Needs Assessment to provide analysis of the expected household growth, existing unmet need and affordability, and provide an estimate of the number, size and tenure mix that will be needed over the next 10 years. The assessment also considers how housing need is distributed across a set of personas that represent the type of households living in the borough.

The approach taken is summarised in the following table.



In addition, affordability was assessed on the basis of Department of Works and Pensions figures for the minimum household income needed after housing costs have been taken into account + 10% as follows, examples of which are:

- £ 6,656 for a single adult
- £11,440 for a couple
- £18,564 for a couple with 2 children

Using the approach, the assessment identified that over the next 10 years a total of 27,350 new homes will be required, and that the majority of households housing need could be met by the private rented sector as follows:

**Barnet Housing Market Assessment 2015/16 – 2024/25**

	1 bed	2 bed	2 Bed Shared	3 Bed	3 Bed shared	4 Bed	Total	Comment
Total Requirement	8309	4555	7864	2768	2240	1614	27350	This is the total number of units needed
80% Market Rent	8309	4555	7864	2768	2240	1614	27350	Households who could afford 80% market rent
Market Rent	7523	3536	7001	2099	2123	1111	23393	Of the total, this many could afford market rent
Shared Ownership	6043	2714	6307	1519	1998	717	19298	Of the total, this many could afford shared ownership
Owner Occupation	2406	785	4002	334	1440	134	9101	Of the total, this many could afford to buy a home with a mortgage

This suggests that over the next ten years, there will be an annual need for 2735 new homes each year. The household projections show that two thirds of the new households in the borough will be couple or single people without children, generating a need for smaller units or accommodation that is suitable for sharing.

In addition, whilst 86% of new households could afford the private rented sector, increasing to 100% at 80% of local market rents, only 33% will be able to afford home ownership at full market rates, although this rises to 71% for shared ownership.

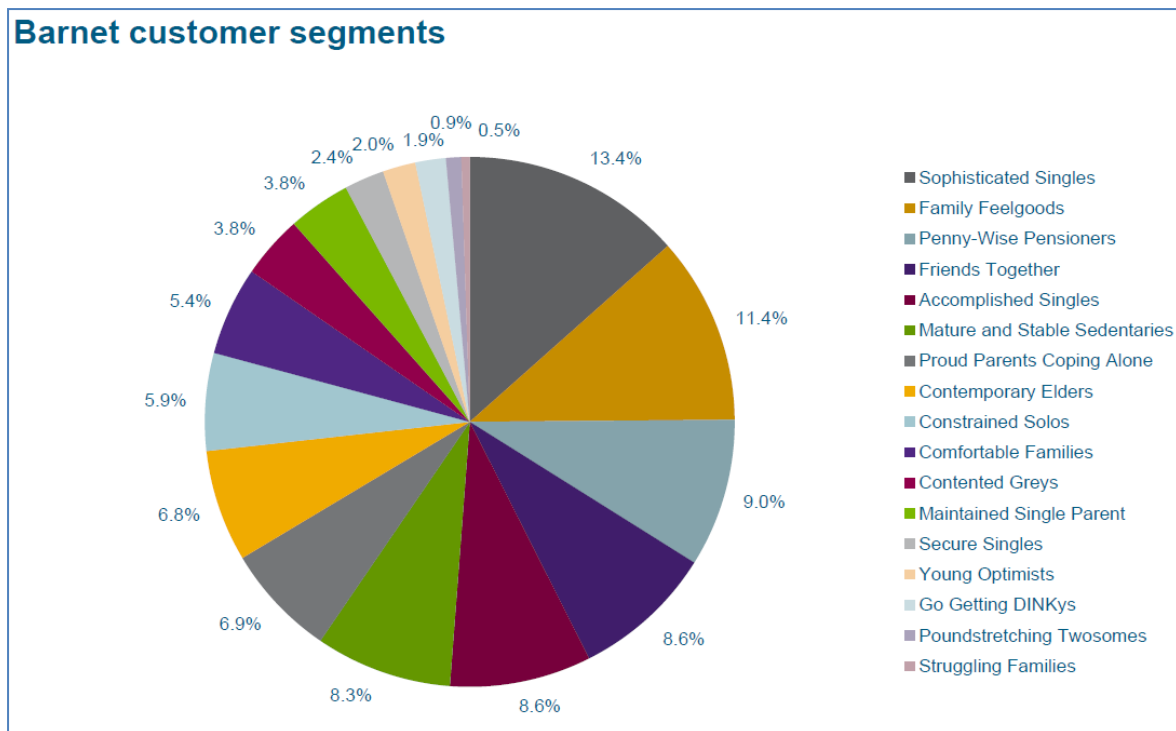
In terms of size, the overall mix of accommodation needed to meet housing need, will be 30% one bedroom homes, 46% two bedroom homes, 18% three bed homes and 6% 4 bed or larger. Within this, the projections show that higher proportions of two and three bedroom homes will be required for those that can afford home ownership.

The above analysis can be used to give the following annual requirement for new homes:

	1 bed	2 beds	2 beds shared	3 beds	3 beds shared	4 beds	Total	%
Total Requirement	831	456	786	277	224	161	2735	
Market for Sale	241	79	400	33	144	13	910	33%
Intermediate Ownership	364	193	231	119	56	58	1020	37%
Market Rent	79	102	86	67	12	50	396	14%
Affordable rent	148	82	69	58	13	39	410	15%

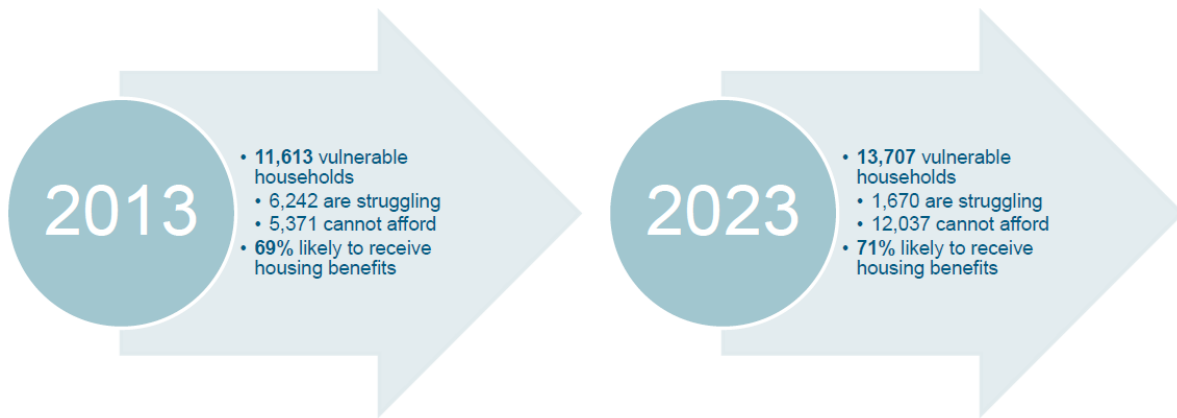
## Barnet Customer Segments and affordability

In addition to the Housing Needs Assessment, we have also carried out a study into the affordability of housing and how this is likely to change over the next 10 years. This study looked across a set of representative personas that have been developed based on Call Credit Cameo data (**CAMEO** classification system provides detailed customer analysis & customer segmentation).



The study considered the types of housing each household could afford at present, and assumes that incomes will increase by 23% and housing costs by 40% over the coming ten years, based on how these have changed during the last few years. This inevitably shows that more people will find struggle to meet their housing costs by 2023.

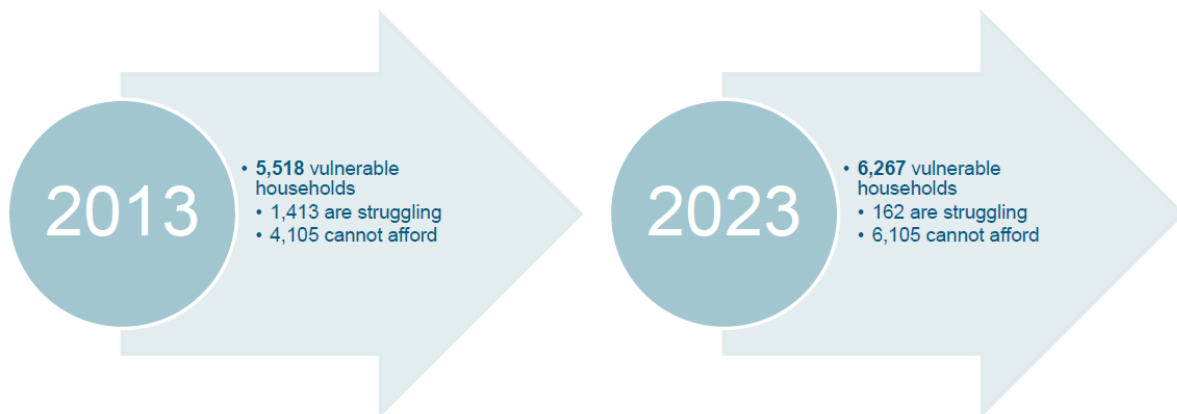
For rented accommodation, the assessment shows that there are currently an estimated 11,613 households who have difficulties with paying their rent, including 5,371 who have less than the DWP minimum household income once they have paid their rent, suggesting that they cannot afford private rented accommodation. The overall number who are likely to have difficulties with rent payments increases to 13,707 by 2023, but within this 12,037 will be below DWP minimum household incomes once they have paid their rent.



<b>Rent Affordability 2013</b>	30-40k	25-30k	20-25k	15-20k	10-15k	10k
Friends Together					740	444
Comfortable Families	856	578	395			
Mature and Stable Sedentaries			517			
Young Optimists						
Constrained Solos					505	377
Struggling Families				242	57	48
Proud Parents Coping Alone				837	1,046	795
Penny Wise Pensioners						1,390
<b>Rent Affordability 2023</b>						
	37-50k	30-37k	25-30k	18-25k	12-18k	12k
Pound-stretching Twosomes			331	98		
Friends Together					814	489
Comfortable Families	933	630	430			
Mature and Stable Sedentaries			625			
Young Optimists						
Constrained Solos					526	392
Struggling Families				266	63	53
Proud Parents Coping Alone			268	921	1,151	875
Penny Wise Pensioners						1,390
<b>RED=Number who cannot afford rent</b>		<b>Amber = Number Struggling to pay rent</b>				

The number of households that will not afford to keep up with existing mortgage payments will increase by 49% in 2023, to over 6.1k. This is because most household groups that struggle to make their mortgage payments at present will not be able to afford making them at all. It is likely that they were in another lifestyle segment when they bought the house, but in their new circumstances they cannot afford a mortgage.





<b>Mortgage Affordability 2013</b>				
		15-20k	10-15k	10k-
Pound Stretching Twosomes		<b>9</b>		
Friends Together		<b>418</b>	<b>394</b>	<b>161</b>
Young Optimists		<b>263</b>	<b>293</b>	<b>113</b>
Constrained Solos		<b>732</b>	<b>674</b>	<b>450</b>
Proud Parents Coping Alone		<b>529</b>	<b>991</b>	<b>491</b>
<b>Mortgage Affordability 2023</b>				
	25-30k	18-25k	12-18k	12k-
Pound Stretching Twosomes		<b>11</b>		
Friends Together		<b>460</b>	<b>433</b>	<b>177</b>
Young Optimists		<b>274</b>	<b>304</b>	<b>118</b>
Constrained Solos		<b>835</b>	<b>768</b>	<b>513</b>
Proud Parents Coping Alone	<b>162</b>	<b>581</b>	<b>1,090</b>	<b>540</b>
<b>RED=Number who cannot afford mortgage</b>	<b>Amber = Number Struggling to pay mortgage</b>			

### Appendix 3 - Barnet Council's partners in the delivery of the housing strategy

The Barnet Group	Regional Enterprise (R <sup>e</sup> )	Private rented sector landlords and agents	Housing associations	Regeneration partners	Others
<ul style="list-style-type: none"> <li>Assessment of housing and homelessness applications</li> <li>Management of council's housing stock</li> <li>Delivery of new homes</li> </ul>	<ul style="list-style-type: none"> <li>Regulation of the private rented sector</li> <li>Delivery of regeneration and growth programme</li> <li>Disabled facilities grants for private sector</li> </ul>	<ul style="list-style-type: none"> <li>Supply of homes for rent</li> <li>Stock investment</li> <li>Purpose built PRS</li> </ul>	<ul style="list-style-type: none"> <li>Delivery of new homes</li> <li>Low cost home-ownership</li> <li>Examples of housing associations include: Notting Hill, Home, Group, Network Stadium</li> </ul>	<ul style="list-style-type: none"> <li>Delivery of new homes and communities</li> <li>For list of regeneration partners see appendix 3</li> </ul>	<ul style="list-style-type: none"> <li>Examples include:</li> <li>Outreach Barnet in tenancy sustainment</li> <li>Onwards and Upwards in supporting young people leaving care</li> <li>Clinical Care Commissioning Group for care and support</li> </ul>
<b>Tenants and residents</b>					

## Housing Strategy Glossary of Terms

**Affordable housing:** Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market.

**Affordable Rent 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% of the average local market rent (including service charges, where applicable).

**Arms-Length Management Organisation – ALMO:** A situation where an organisation is established to manage council housing stock. The properties remain council owned and tenants remain council tenants. The ALMO in Barnet is called Barnet Homes.

**Black and minority ethnic (BME):** a term commonly used to refer to all people who are members of minority ethnic communities. It includes Bangladeshi, Pakistani, Indian, and Indian Other, Chinese, Asian Other, Black African, Black Caribbean mixed, other mixed background and other ethnic.

**Decent Homes Standard:** All social housing must meet the Decent Homes Standard, to be warm, weather-proof, and have reasonably modern facilities.

**Disabled Facilities Grant (DFG):** a mandatory grant, subject to means testing, which is available to provide certain adaptations to a dwelling for disabled persons.

**Empty Dwelling Management Order (EDMO):** an Order that enables the council, in certain circumstances, to take management control of a dwelling in order to secure occupation of it.

**Empty Property:** For statistical purposes, empty properties are those which have been vacant for more than 6 months.

**Extra Care Housing:** housing schemes comprising self-contained dwellings designed to enable older people to self-care for longer and give them access to care and other services, which helps retain their independence.

**House in Multiple Occupation (HMO):** a dwelling occupied by more than one or numerous households.

**Flexible tenancy:** a form of secure tenancy which lasts for a fixed—term period of 2 or 5 years. The tenancy may be extended for a further term. Also known as fixed-term tenancies. Given that most flexible tenancies also have an introductory first year these tenancies actually last for 3 or 6 years.

**Floating Support:** Is a service that is delivered to a family or an individual that is not tied to accommodation. Floating support services provide service users with a support package that is based upon their assessed needs and as independence increases, the level of support is reduced.

**Greater London Authority (GLA):** A strategic body constituted under the Greater London Authority Act 1999, consisting of the Mayor of London, the London Assembly and staff,

which has responsibility for producing regional policy in a number of areas, including transport, economic development, planning, housing and the environment for London.

**Green Belt:** A national policy designation that helps to contain development, protect the countryside and promote brownfield development. Development is strictly controlled in the Green Belt.

**Handyperson Scheme:** a service provided by the In touch Home Improvement Agency covering essential repairs and maintenance that are too small for general contractors to price but are too difficult for older and disabled clients to tackle on their own.

**Homes and Communities Agency (HCA):** A body set up by the Government, which provides assistance, regulation and control of Registered Providers landlords (RP's).

**Housing Revenue Account (HRA):** This is the Council's landlord's account, which shows all of a Local Authority's income and expenditure arising from its role as the owner of housing. The account is 'ring fenced'; that is, no transfer can be made between it and the rest of the Council's accounts, the 'General Fund'. Other powers and duties of a Housing authority, for example the duty to the homeless, the 'enabling' role in promoting Housing Association activity in the area, and grants for private sector housing are General Fund activities.

**Intermediate housing:** 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 equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing.

**Lifetime tenancy:** a form of secure tenancy which lasts for the life of the tenant. Includes a tenancy agreement which sets out certain rights, including the right to buy

**Lifetime Homes:** the Lifetime Homes standard is a set of design criteria that provide a model for building accessible and adaptable homes.

**Lifetime Neighbourhoods:** a government strategy for ensuring that housing and planning policies take account of the aspirations and changing lifestyles of people as they grow older.

**Local Plan:** This sets out the Council's plans for all land use and development in the borough, along with its policies for planning issues such as affordable housing.

**Local Housing Allowance (LHA):** This is a simplified housing benefit system for people on benefits or low incomes who rent from private landlords. LHA is based on the number of rooms people are allowed, not how much rent is charged. The number of rooms allowed depends on who lives with the tenant.

**Local Tenancy Strategy:** sets out the type of tenancy a new tenant may be allocated, such as a non-secure tenancy, a fixed-term flexible tenancy (of 2 or 5 years) or a lifetime tenancy. Fixed term and lifetime tenancies are secure tenancies under the law and confer certain rights such as the Right to Buy.

**Local Plan Core Strategy:** This is the principal document in the Local Plan. It contains the Council's overall ambitions and priorities for the borough and will be used to decide what Barnet should be like in 2027.

**Market Housing:** Private housing for rent or sale, where the price is set in the open market.

**Multi Agency Public Protection Arrangements (MAPPA):** Is the name given to arrangements for the responsible authorities tasked with the management of high risk offenders.

**Multi Agency Risk Assessment Conference (MARAC):** Is part of a coordinated community response to domestic abuse.

**NEET:** Stands for Not in Education, Employment or Training. It is a measure used nationally to identify how many young people are not engaged in learning or work after the end of compulsory schooling.

**New Homes Bonus:** Provides local authorities with a grant payment equal to the national average for the council tax band on each additional property built. Grant payment is paid for a six year period (per completed property), as a non-ring fenced grant. Includes enhancement for new affordable homes completed.

**Private Sector Enforcement:** Private sector enforcement work completed by the Private Sector Housing Team in Re to improve the condition of accommodation in the Private Sector.

**Private Sector Leasing Scheme:** a scheme operated by an RSL or local authority whereby private housing is leased for a period of time and used to meet the needs of households on the housing register.

**Registered Social Landlord (RSL):** - A social housing organisation that is registered with the Homes & Communities Agency and is often referred to as a housing association.

**Registered Providers:** Registered Provider landlords are independent non-profit making housing associations aiming to provide affordable homes for people in housing need. Also known as Housing Associations.

**Regional Enterprise Ltd (Re):** A joint venture between Capita plc and Barnet Council delivering strategic planning, regeneration, building control and environmental health services.

**Rent Policy:** Sets out how rents on council homes are determined.

**Right to Buy:** Government policy that allows tenants of local authorities to purchase their home from the council.

**Sale of high value council homes:** Government policy to help fund the replacement of properties sold under the extended Right to buy for housing association tenants by requiring local authorities to manage their housing assets more efficiently, with the most expensive properties sold off and replaced as they fall vacant.

**Section 106 Agreements:** These agreements confer planning obligations on developers in order to achieve the implementation of relevant planning policies such as the provision of affordable housing as part of the development.

**Section 215 Notices:** Section 215 (s215) of the Town & Country Planning Act 1990 (the Act) provides a local planning authority with the power, in certain circumstances, to take steps requiring land (including a building) to be cleaned up when its condition adversely affects the amenity of the area. It is one of the tools that can be used to tackle empty properties.

**Secured by Design:** a national scheme which focuses on crime prevention at the design, layout and construction stages of homes and commercial premises.

**Shared Ownership:** Shared ownership homes offer a low cost way to get on the home ownership ladder. People buy a share in a property owned by a housing association, starting from 25%, and pay rent on the remainder at an affordable rate.

**Sheltered Housing:** Homes for persons over the age of 60 years or vulnerable people with a support need, usually with a Scheme Manager on site or on call to offer to help and support with a 24 hour lifeline service.

**Social Rented Housing:** is owned by local authorities and private registered providers (as defined in section 80 of the Housing and Regeneration Act 2008), for which guideline target rents are determined.

**Special Needs:** People with special needs including older people, those with physical or learning disabilities, mental ill health or people who are vulnerable for other reasons.

**Target rent:** rent set by formula which takes into account the value of the property and the number of bedrooms. Target rents are currently increased by Consumer Prices Index inflation plus 1%. Also referred to as Formula rents