Enfield’s Housing Strategy
2012-2027

- Council and housing association tenants
- People with mobility needs
- Council tenants homes being rebuilt
- People with support needs
- People at risk of homelessness
- Older people

www.enfield.gov.uk
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FOREWORD

As a Council we have clearly stated our ambition to make Enfield a better place to live and work. Enfield’s Housing Strategy brings us closer to this ambition through its vision to “increase the supply of well managed, good quality and affordable homes; promote housing choices and build strong neighbourhoods.”

I am confident that Enfield’s Housing Strategy provides a clear direction for delivering high quality housing and services to our local residents now and in the future. It demonstrates the Council’s commitment to supporting local people in housing need, building more homes and improving the quality of our existing homes to help to build strong neighbourhoods.

Enfield’s Housing Strategy has been developed on firm foundations. It is supported by our Neighbourhood Regeneration plans and planning policies including area based activities. It provides the overarching framework for delivering housing and related services with our partners in a planned and co-ordinated way.

It also builds on our many strengths and achievements so far. These include meeting the government target for delivering new affordable homes. Carrying out improvement works to our housing stock. Issuing more grants to help people live independently at home and reducing the number of households becoming homelessness.

I acknowledge there are significant challenges ahead for us, our partners and our residents. The current economic climate provides some uncertainty within Enfield’s housing market and government policies on housing and welfare benefit reforms are still emerging. We face a growing population and in some parts of the borough increasing levels of deprivation and more people claiming benefits. Housing in Enfield has become less affordable for many households on a low income as rent and house prices have so far remained at the levels they reached before the economic downturn. The private rented sector will continue to play an important role in meeting housing need.

Enfield’s Housing Strategy responds to these challenges by allocating resources where they will be most effective in addressing local housing need. This Strategy includes plans for managing our own council housing finances, improving our housing estates and changing the way social rented homes are let. We also plan to work closely with the Greater London Authority and local housing associations to provide more affordable homes.
Enfield Council cannot deliver this Housing Strategy alone. I want local people to be more involved in helping us to design and improve our services. I have also made sure this strategy builds on the partnerships we have in place which includes joint working with statutory agencies, voluntary and community groups, private sector landlords and developers. We will do all that we can to bring new investment into our borough.

Enfield’s Housing Strategy illustrates our readiness to work together to meet the challenges that lie ahead.

_Councillor Ahmet Oykener_
_Cabinet Member for Housing and Area Improvements_
1. Executive Summary

Introduction
Enfield’s Housing Strategy provides the long-term vision for housing in the borough. It sets out high level aims to address the housing needs of local people, increase housing supply and improve the quality of homes and neighbourhoods. The Strategy provides the overarching strategic framework for delivering these aims in collaboration with our partners. It also builds on supporting housing related strategies, plans and policies that are already in place.

This summary covers:
- Scope and context for Enfield’s Housing Strategy
- Key facts about Enfield
- Vision, aims and objectives
- Delivery: priority actions for the first three years

Scope and Context for Enfield’s Housing Strategy
Our Housing Strategy has been shaped by the council’s strategic housing role, national and regional government policies and guidelines, statutory housing duties and our local housing ambitions. These are summarised below:

Strategic Housing Role
Enfield Council is a strategic housing authority; this role involves “strategic decisions and activities associated with effective planning and delivery to meet the housing needs of all residents across all tenures.”

Enfield’s Housing Strategy sets out how the council, working together with its partners, will fulfill its statutory duties, strategic functions and work towards achieving its housing aims over the next 15 years. Partnership working is key to attracting inward investment and making the best use of resources.

Government Housing Policy
Enfield’s Housing Strategy is being developed at a time of significant change and challenge brought about by government reforms to housing, health and welfare benefit policies and public sector budget savings. The reforms include new statutory duties, changes in homelessness legislation, the introduction of new types of affordable housing and social housing tenancies, council housing self-financing and significant public sector funding cuts. A detailed review of national and regional policy has informed Enfield’s Housing Strategy.

1 The Strategic Housing Role of Local Authorities: Powers and Duties, CLG, 2008
Local Housing Aims
The vision for Enfield Council is ‘to make Enfield a better place to live and work, delivering fairness for all, growth and sustainability and strong communities.’

These priorities have shaped Enfield’s Housing Strategy. It sets out our plans to promote fairness and tackle inequality by addressing housing need; to promote growth and investment through increasing the supply of well designed, environmentally sustainable new homes; and to build strong communities by involving residents in planning the future of their estates and neighbourhoods and improving housing conditions making sure homes are safe and healthy.

The diagram on the following page shows how Enfield’s Housing Strategy supports many of the overarching strategies and business plans developed by Enfield Strategic Partnership and the Council. These include Enfield’s Sustainable Communities Strategy and Local Development Framework. It also shows how Enfield’s Housing Strategy, which provides the overarching strategic direction for housing in the borough, will be delivered through a range of existing and developing housing and related plans and policies which are listed in the lower 3 boxes of the diagram. These supporting plans and policies contain more detailed information about how the aims and objectives of this Strategy will be delivered and references to them are made throughout the Housing Strategy.
This diagram shows the position at June 2012.
Local Evidence and Key Facts about Enfield

Enfield’s Housing Strategy has been informed by a review of housing demand and need, housing supply, affordability and housing conditions. Our detailed evidence has provided intelligence about our local housing market and key challenges for the borough.

Key facts about Enfield are summarised below:

- The population of Enfield is estimated to increase by 10,000 people by 2026 to 305,000
- The largest increase is expected to be of older people (over 80)
- Levels of migration cause high population churn with over 3,000 people moving to Enfield from outside the UK over the last 5 years
- Overall deprivation has increased; Enfield was the 64th most deprived borough in 2010 compared to 104th most deprived in 2004 out of 326 local authorities
- The gap between the more deprived East and less deprived West of the borough has increased over the last 3 years
- The percentage of households claiming housing benefit is 28%, up 44% in the last 6 years to 32,279
- Enfield has the second highest private tenant caseload of housing benefit claimants in London with over 18,000 claims
- The number of Job Seekers Allowance claimants has increased by 94% in the last four years to 10,500
- The proportion of homes rented privately has increased to an estimated 16% of the housing stock, from 12% in 2001
- The proportion of homes that are social rented is also around 16% and has remained static over the last 10 years at around 18,800 homes
- The average Enfield house price is £257,000, the average in London is £343,500
- House price affordability had decreased to 8.8 times the median income in 2011, from 4.25 in 1997

The vision, aims and objectives of the Enfield’s Housing Strategy have been developed to respond to our local context and key challenges.

**Enfield’s Housing Strategy vision, aims and objectives**
The vision of Enfield’s Housing Strategy is to:

“increase the supply of well managed, good quality and affordable homes; promote housing choices and build strong neighbourhoods”

The aims of Enfield’s Housing Strategy and objectives for delivery are set out below followed by priority actions for the first three years of the Strategy:
Aim 1: Address housing need and promote personalised housing advice, options and choices
We will do this by:
  o Preventing Homelessness
  o Addressing severe overcrowding
  o Delivering housing related support services

Key Priorities for 2012 – 2014 are to:
  • Keep under review the impact arising from government reforms to social housing policy and welfare benefits and monitor the effect on homelessness and demand for public services
  • Develop a Statutory Tenancy Strategy
  • Produce and implement a new Allocations Scheme
  • Introduce an on-line process for housing register applications and assessments linked to wider housing options for residents
  • Develop an Action Plan to reduce overcrowding in social rented housing
  • Promote affordable home ownership schemes
  • Implement the revised Housing Assistance Policy for people with care and support needs living in the private sector
  • Develop a revised Supporting People Strategy

Aim 2: Increase housing supply to meet the needs of local people
We will do this by:
  o Increasing the number and mix of homes of all tenures including affordable and family sized homes
  o Providing the right type and number of accessible and specialist homes
  o Making the best use of our housing stock

Key Priorities for 2012 – 2014 are to:
  • Contribute to Mayor of London’s new homes target for Enfield of an average of 560 per year to 2021
  • Contribute to the government’s Affordable Homes Programme
  • Develop a local Affordable Rent Policy
  • Develop a 30 year Housing Revenue Account Business Plan for council housing
  • Ensure compliance with planning requirements for adaptable and accessible new homes
  • Source housing options in the private rented sector for homeless households
  • Implement the Empty Property Policy and bring long term empty properties back into residential use
  • Reduce under occupation in social rented homes
Aim 3: Improve the quality of homes and neighbourhoods and contribute to strong communities
We will do this by:

- Improving the quality and sustainability of existing homes and neighbourhoods
- Improving standards and management of homes in the private rented sector
- Delivering well designed, environmentally sustainable new homes and neighbourhoods
- Addressing worklessness with a focus on the social rented sector

Key Priorities for 2012-2014 are to:

- Implement Enfield’s Estate Renewal Programme
- Implement the Council’s Decent Homes Programme
- Expand membership of the Accredited Landlords Scheme for private sector landlords
- Use enforcement powers to improve housing conditions in the private sector, including Houses in Multiple Occupation
- Make energy efficiency improvements across council and private sector homes
- Implement Enfield’s planning policies on design standards
- Provide training and employment opportunities for tenants of social rented housing

Housing Strategy Delivery Plan
Enfield’s Housing Strategy Delivery Plan sets out short, medium and long-term actions to deliver the aims. It will be monitored annually by Enfield Council and outcomes reported to the Housing Strategic Partnership Thematic Action Group. The Delivery Plan will be kept under review to make sure we continue to respond to the changes and challenges ahead.

Contacts and Enquiries
For enquiries about Enfield’s Housing Strategy please contact:

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<thead>
<tr>
<th>Lee-Anne Badrick</th>
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<tbody>
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<td>Strategic Development Team</td>
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2. Introduction

Welcome to Enfield’s Housing Strategy. Our Strategy sets out aspirations for housing in Enfield over the next 15 years.

As a strategic housing authority, Enfield Council is committed to integrating joint working and spatial planning in its approach to addressing housing need. Our housing plans will make an important contribution to regenerating neighbourhoods and improving the quality of life for local people in our borough. For this reason the 15 year timeframe of this Housing Strategy coincides with the timeline in the Core Strategy, Enfield’s planning framework, which will guide the long-term development of housing and infrastructure in the borough.

Building strong communities and providing excellent housing services are at the heart of this Housing Strategy. Good quality housing provides an important foundation for people’s lives and contributes to good health and wellbeing, cohesive communities and opens up opportunities for better access to employment and training. Engaging with residents, listening to them and actively involving them in planning and shaping services will provide better housing and services that meet their needs.

Our aims and objectives build on existing housing and related strategies and plans for the borough which provide a strong platform for our Housing Strategy. They also build on partnerships in place to deliver housing and related support services to Enfield’s residents and bring forward investment to the borough. Our partners include statutory agencies, social rented landlords, private sector landlords, developers, Enfield’s voluntary and community organisations and local landlords.

Enfield’s Housing Strategy is being developed at a time of significant change and challenge for public services, including housing, brought about by government budget savings and reforms to housing, health and welfare benefit policies. We will keep our plans under review to make sure we respond to these changes, and continue to work with our partners to attract inward investment and make the best use of all our resources to address the needs of local people.

A partnership approach to developing Enfield’s Housing Strategy

Partnership working is the key to making best use of our resources and delivering our strategic housing priorities. Many individuals and organisations work together to provide housing and housing related services in Enfield, deliver affordable housing, improve the quality of homes and neighbourhoods and provide excellent services that meet the needs of local residents.
This Strategy has been developed in collaboration with a wide range of individuals and organisations working in the housing sector. In particular, Enfield's Housing Strategy has been developed in partnership with members of Enfield’s Housing Strategic Partnership Thematic Action Group.

The key stages involved in reviewing our housing aspirations and developing the strategy were:

- A review of strategic objectives in the 2005-2010 Housing Strategy, with input from all of the ESP Thematic Action Groups
- A review of the national, regional and local policy context
- Consultation with a wide range of stakeholders including partners, councillors, members of the public, tenants and leaseholders and staff
- A review of statistical data and trends about housing in Enfield, including Enfield’s Strategic Housing Market Assessment and developing an Evidence Base
- Research into best practice
- Statutory public consultation on the draft Housing Strategy, including a range of internal and external partners
- Carrying out an Equalities Impact Assessment
- Developing a Delivery Plan to deliver Enfield’s Housing Strategy

**Vision and Aims of Enfield’s Housing Strategy**

The vision of Enfield's Housing Strategy is:

"increase the supply of well managed, good quality and affordable homes; promote housing choices and build strong neighbourhoods"

The aims of Enfield’s Housing Strategy are:

- **Aim 1:** Address housing need and promote personalised housing advice, options and choices
  
  We will do this by:
  - Preventing Homelessness
  - Addressing severe overcrowding
  - Delivering housing related support services

- **Aim 2:** Increase housing supply to meet the needs of local people
  
  We will do this by:
  - Increasing the number and mix of homes of all tenures including affordable and family sized homes
Providing the right type and number of accessible and specialist homes
Making the best use of our housing stock

➢ Aim 3: Improve the quality of homes and neighbourhoods and contribute to strong communities
We will do this by:
- Improving the quality and sustainability of existing homes and neighbourhoods
- Improving standards and management of homes in the private rented sector
- Delivering well designed, environmentally sustainable new homes and neighbourhoods
- Addressing worklessness with a focus on the social rented sector

Key principles embedded within our Housing Strategy are:
- The overarching priorities of Enfield’s Strategic Partnership
- Delivering value for money and attracting inward investment
- Improving customer service and customer access
- Working with the community to actively engage residents
- Promoting fairness, equality and diversity
- Improving the health and wellbeing of local people

Our Partners

A variety of partners and individuals will help to deliver the Housing Strategy vision and aims. They include:
- Department for Communities and Local Government (DCLG)
- Department of Work and Pensions (DWP)
- Department of Health (DoH)
- North London Sub-Regional Partnership comprising the boroughs of Barnet, Camden, Enfield, Haringey, Islington and Westminster
- North London Strategic Alliance which focuses on the strategic direction of North London in relation to housing growth, the economy, employment and transport.
- London Councils
- Greater London Authority (GLA)
- Homes and Communities Agency (HCA)
- North London Sub-Region (NLSR)
- Enfield Strategic Partnership
- Enfield’s Housing Strategic Partnership Thematic Action Group
- Enfield Council services including adult social care, education, public health, finance and legal services
• Enfield Residents
• Registered Social Landlords (RSLs)
• Private Developers
• Federation of Community Associations (FECA)
• Enfield Voluntary Action (EVA)
• Enfield Homes
• JobCentre Plus
• Metropolitan Police
• Fire Service
• National Heath Service (NHS) Enfield
• Supporting People Services
• Care Quality Commission (CQC) Registered Care Providers
• Citizens Advice Bureau
• Private Sector Landlords and Agents
• Enfield Single Homeless Forum
• The Carbon Trust
• Community and Voluntary Organisations
3. Outline of National, Regional and Local Context

Enfield’s Housing Strategy is being written during a period of significant change and challenge resulting from the Government’s major reforms to housing and welfare policy and reductions in local government funding for housing and related services. The reforms are set out below. The full impact of the changes will become clearer over time and Enfield’s Housing Strategy and Delivery Plan will be kept under review to ensure they remain relevant and up-to-date.

This section outlines the role of our national housing partners and the key policies and reforms influencing our Housing Strategy.

Department for Communities and Local Government
The Department for Communities and Local Government (DCLG) is responsible for setting the direction for housing in England. Key housing priorities are set out in “A Housing Strategy for England.”2 The large scale reforms and policy changes being made to achieve the government’s housing priorities are set out below and have shaped Enfield’s Housing Strategy. DCLG aims to:

1. Increase the number of houses available to buy and rent, including affordable housing. Policy changes to achieve this include:
   - A new 4 year Affordable Housing Programme with £4.5 billion pledged to provide up to 150,000 new affordable homes in England during 2011-2015. This represents a significant reduction in government funding for the programme
   - A New Homes Bonus, designed to incentivise new house building by providing local authorities with a grant payment for each additional new home, and further payments for new affordable homes

2. Improve the flexibility of social housing to increase mobility and choice and promote homeownership. Policy changes to achieve this include:
   - A new tenancy standard and a duty on local authorities to publish a Tenancy Strategy
   - Councils given more power over the development of their allocations schemes
   - Local authorities enabled to fully discharge a duty to secure accommodation by arranging an offer of suitable accommodation in the private rented sector
   - A nationwide social home swap programme to make it easier for social tenants to move within the social sector

• Implementing reforms to social housing policy affecting housing association and local authority tenants including:
  o A new Affordable Rent Tenancy (ART) for housing association tenants whereby rents can be charged at up 80% of local market rents. The government envisions higher rents will provide resources to invest in new affordable homes
  o Flexible tenancy options for local authority tenants with a minimum fixed term of five years

3. Protect the vulnerable and disadvantaged by tackling homelessness and supporting people to stay in their homes. To achieve this DCLG are continuing the Supporting People Programme with a budget of £6.5 billion secured over 4 years. However, this represents an 11.5% cut in expenditure.

4. Make sure that homes are of high quality and sustainable. Policy changes to achieve this include:
  • Major reforms to the way Council housing is financed with the introduction of Housing Revenue Account self-financing from April 2012
  • £2 billion investment over 4 years for completion of the Decent Homes Programme relating to Council owned homes
  • New energy efficiency measures including the replacement of the Warm Front scheme with the Green Deal scheme

There are two key government agencies with responsibilities for delivering the government’s housing policies. They are:
  • The GLA London Housing Board: It plays an important role in providing funding and support for local partnerships to provide affordable housing and deliver regeneration projects. It began operating in April 2012 when it took over the role and powers of the Homes and Communities Agency (HCA) in London
  • The Homes and Communities Agency: regulates registered social housing providers, including Registered Social Landlords and Local Authorities, through its Regulation Committee. The HCA has taken over the powers of the Tenants Services Authority which was closed in April 2012

The Localism Act sets out the government’s plans to introduce many of the initiatives under points 1 to 4 above. It also sets out government plans to devolve power, resources and knowledge to local people and community groups to enable them to find and implement solutions to their own needs. The government envisions this will be achieved by encouraging volunteering (e.g. to community projects or charity work) and increasing the number of community champions and community groups. When empowered by government at all levels these groups and individuals will identify and implement changes to improve the wellbeing of their local community.
Department of Work and Pensions
The Department of Work and Pensions is responsible for welfare benefits. Key policy changes from April 2013 include:

- A total household benefit cap of £26,000 per year for families with dependent children. Exemptions are made for households in employment for the prescribed number of hours each week
- A new benefit called Universal Credit will incorporate means-tested out of work payments, tax credits and housing benefit. It will be paid directly to recipients and has a 4 year implementation period
- Council tax localisation whereby the government will only cover 90% of the cost of paying Council Tax Benefit, Local Authorities must determine how the deficit will be met
- The amount of housing benefit received by working age social rented tenants will be dependent on the size of the household, not the size of the home. Under-occupying households are expected to make-up the shortfall in rent or move to a smaller property

Housing Benefit and Local Housing Allowance
Local Housing Allowance (LHA) is housing benefit paid to tenants of private sector accommodation. Changes which have affected Local Housing Allowance (LHA) recipients since April 2011 include:

- Payments for new tenants are capped according to number of bedrooms in the home
- Payments have been reduced from median rents to the lowest 30% of rents within the broad market rental area (3 out of 10 private rented homes locally will be affordable with Local Housing Allowance payments)
- Increased HB/ LHA deductions for non-dependents (that is, deductions from an applicant’s housing benefit entitlement for a non-dependent, usually an adult, living with them)
- From January 2012, the single room only rent applies to all those aged under 35s, previously applied to those under 25

Department of Health
The Department of Health’s White Paper ‘Our Health, Our Care, Our Say: A New Direction for Community Services’ sets out the vision to provide people with good quality social care services in the communities where they live. It confirmed that people want support when they need it, and they expect it quickly, easily and in a way that fits into their lives. Housing and related service providers have an important role to play in empowering people to take control of their own health and wellbeing and make their own choices about the services they receive.

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3 January 2006, www.dh.gov.uk
The Social Care Institute for Excellence (SCIE)\textsuperscript{4} identified a number of implications for housing providers including:

- Tailoring support to individual needs
- Offering choice in how and where people could live
- Ensuring homes are well designed, flexible and accessible
- Ensuring the people have access to information and advice to make good decisions about their support

The Public Health White Paper ‘Healthy People, Healthy Lives\textsuperscript{5}’ sets out the government’s commitment to transferring responsibility for public health to local authorities in 2013. The paper stresses the need for improved integration of housing and health services, and the important role housing plays in reducing health inequalities.

**Key Challenges**

The key challenges for housing services posed by the national policy context are:

- Preventing homelessness and supporting residents and tenants through welfare reform including LHA and housing benefit changes and from 2013 the total benefit cap, Universal Credit and Council Tax localisation. This will reduce the support some households receive for housing costs and will have implications for our local housing market, including the supply of private rented accommodation
- Supporting working age households who receive reduced support for housing costs as a result of benefit changes by addressing worklessness and providing training opportunities
- Creating a new Allocations Scheme to take account of the legislative and policy changes and local priorities
- Reviewing and remodeling housing options and advice services. This includes options for those at risk of homelessness in light of the legislative change to discharge the council’s homelessness duty into the private rented sector
- Increasing the mobility of social housing tenants though the government’s national mutual exchange scheme and regional pan-London mobility scheme
- Integrating a model of personalisation into the housing options and advice service and working closely with public health and adult social care to achieve this
- Increasing the supply of affordable housing in a climate of government budget cuts and economic uncertainty
- Making the new Affordable Rent Tenancy rent levels affordable for new housing association tenants and viable for housing association’s business plans

\textsuperscript{5} November 2010, www.dh.gov.uk
• Developing the statutory Tenancy Strategy which social landlords in Enfield must have regard to when developing their Tenancy Policies
• Delivering the government’s Decent Homes standard in all the council’s housing stock
• Implementing changes to council housing finance and becoming self-financing, in particular, capitalising on the opportunities this presents to improve the council’s stock, regenerate estates and in the future build new homes
• Delivering housing related support services for people with care and support needs in a climate of budget cuts and economic uncertainty
Enfield’s Strategic Housing Functions

Enfield Council’s strategic housing role is set out in the Housing Green Paper, *Homes for the future: more affordable, more sustainable* (2007). It is made up of the “strategic decisions and activities associated with effective planning and delivery to meet the housing needs of all residents across all tenures”. Enfield’s Housing Strategy draws on these five elements which are set out below:

- Assess and plan for the current and future housing needs of the local population across all tenures
- Make the best use of the existing housing stock
- Plan and facilitate new supply
- Plan and commission housing support services which link homes and housing support services
- Work in partnership to secure effective housing and neighbourhood management on an on-going basis

Enfield’s Statutory Housing Functions

Enfield Council also has statutory housing duties and must have regard to Codes of Practice and other government guidelines. Key areas include:

- Producing a 5 year Homelessness Strategy
- Providing free housing information and advice to households at risk of homelessness
- Having an Allocations Scheme for social rented homes
- Administering the Homelessness legislation
- Taking enforcement action to improve housing conditions
- Licensing for Houses in Multiple Occupation
- Administering grants (Disabled Facilities Grants)
- Operating a right to buy scheme for council tenants
- Engaging and involving residents
- Keeping separate council housing finances from other council finances and producing a 30 year Council Housing Business Plan

The Equalities Act

The Equalities Act 2010 consolidated all legal requirements on equality in one piece of legislation. The law requires all employers and service providers to treat their employees and service users fairly and not to discriminate on the basis of age, disability, gender reassignment, race including ethnic or national origins, religion or belief, gender, sexual orientation, marriage and civil partnership, pregnancy and maternity. Enfield and its partners are committed to ensuring fairness for all.

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6 The Strategic Housing Role of Local Authorities: Powers and Duties, CLG, 2008
**Equalities Framework for Local Government**
Enfield Council has a well established Corporate Equalities Scheme and is aiming for 'excellent' under the Equalities Framework for Local Government (EFLG) which has a strong focus on:

- Knowing our communities and equality mapping
- Regeneration, leadership, partnership and organisational commitment
- Community engagement and satisfaction
- Responsive services and customer care
- A modern and diverse workforce

Equalities Impact Assessments are a key feature of our work and one has been completed for the Housing Strategy to assess its potential impact on Enfield’s residents making sure it is fair and inclusive.

**Fairness in practice framework**
The principles of the council’s Health, Housing and Adult Social Care Fairness in Practice Framework (“Valuing Diversity, Tackling Discrimination”) have guided the development of this Housing Strategy. They set out good practice standards which all staff are expected to apply in their daily work.

**Annual Housing Equalities Report**
Enfield Council produces an Annual Housing Equalities Report (AHER) which examines and analyses equalities data collected on our staff, customers and the services we provide. The AHER incorporates a service improvement plan which makes recommendations and responds to findings throughout the report. The AHER and associated service improvement plans contribute to ensuring equalities is mainstreamed into housing services and there is a commitment to delivering excellence.

These statutory duties shape the way Enfield’s strategic housing functions and services are provided.

**Regional Housing Policy Context**

The regional strategies and plans relevant to Enfield’s Housing Strategy are:

- The London Plan (July 2011)
- The London Housing Strategy (December 2011)
- The London Housing Design Guide (August 2010)

**The Mayor of London’s Strategies for Housing**
The London Plan and Delivery Plan set out the Mayor’s strategy for development across Greater London. It includes aims to reduce inequality, improve community
safety, boost the economy and deliver more high quality homes.

The London Plan was formally published in July 2011, following examination in public and contains new homes delivery targets for each London Borough. The target for Enfield is to provide an average of 560 new homes each year until 2021. All new homes built in the borough will contribute towards meeting this target. More details are set out below under the Local Development Framework Core Strategy.

The Mayor has developed a revised London Housing Strategy\(^7\) to meet housing need under two overarching policies of:

- Empowering People
- Transforming Places

Enfield’s Housing Strategy conforms to the London Housing Strategy following a thorough review of the policy context set by regional government.

The Mayor has also issued a London Housing Design Guide. From April 2011, all homes built with government funding must meet standards in the guide.

**Mobility for London’s social housing tenants**

A pan-London mobility scheme is in place to help social housing tenants move between London boroughs. The scheme is designed to provide benefits such as enabling moves to increase the take up of employment and training opportunities to address worklessness. The scheme works on the basis of reciprocal letting arrangements between boroughs.

**North London Sub-Regional Partnerships**

Enfield plays an active role in the North London Sub-Region (NLSR), a partnership of the North London boroughs of Barnet, Camden, Haringey, Islington and Westminster. Sub-regional working is an important resource for sharing expertise, pooling resources and bidding for additional government funding for housing projects.

The NLSR works together on a variety of shared projects including housing growth and sustainability, tackling empty properties and addressing housing need including homelessness. The NLSR also provides joint responses to consultations where relevant.

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\(^7\) Mayor of London, The revised London Housing Strategy (for consultation with the public until 6\(^{th}\) March 2012), December 2011
employment and transport. The North London Development and Investment Framework sets out areas for housing growth and has a vision to “build and support sustainable communities and successful neighbourhoods where the quality and choice of housing, employment, community services and facilities is underpinned by a strong environment providing an enhanced quality of life for all.”

Local Housing Policy Context

Enfield’s Housing Strategy makes an important contribution to supporting the council’s overall vision and aims.

The vision for Enfield Council is ‘to make Enfield a better place to live and work, delivering fairness for all, growth and sustainability and strong communities.’

Enfield Council’s work is guided by three core principles. These are set out below together with the associated business plan aims.

The first principle is fairness for all:
- Serve the whole borough fairly and tackle inequality
- Provide high quality, affordable and accessible services for all
- Fairness for all

The second principle is growth and sustainability:
- A clean, green and sustainable environment
- Bringing growth, jobs and opportunity to the borough

The third principle is strong communities:
- Encourage active citizenship
- Listen to the needs of local people and be open and accountable
- Provide strong leadership to champion the needs of Enfield
- Work in partnership with others to ensure Enfield is a safe and healthy place to live

Enfield’s Housing Strategy supports the following local strategies and plans.

Enfield Strategic Partnership Plans

The Enfield Strategic Partnership (ESP) has an important role to play in addressing housing need by bringing together major public sector organisations, local businesses, community and voluntary groups to work together to improve the quality of life for local people. The ESP Board has a strategic overview of the Sustainable Community Strategy, Regeneration Strategy and Thematic Action Groups which

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8 Sustainable Community Strategy, 2009 - 2019
work towards achieving the ESP priorities.

Enfield Strategic Partnership has four overarching priorities. They are:

- **Prosperous** Communities – this covers economic prosperity, employment and training and educational attainment
- **Cohesive** Communities - this covers community engagement and capacity building and core infrastructural voluntary and community sector issues
- **Healthier** Communities – this addresses health issues across the Borough and across all groups
- **Safer** Communities – this covers all aspects of community safety and issues pertaining to the built environment.

Enfield’s Housing Strategic Partnership is a Thematic Action Group of the ESP and is responsible for supporting these ambitions in relation to housing in Enfield. The ambitions are embedded within our Housing Strategy.

An important priority for the ESP is creating successful, strong communities. The ESP is committed to engaging with the community, promoting active citizenship and involving local voluntary and community organisations through its Community Cohesion Strategy. Local people play an important role in shaping our local housing priorities.

**The Sustainable Community Strategy**

The strategy sets out the vision of the Enfield Strategic Partnership to make Enfield “A healthy, prosperous, cohesive community living in a borough that is safe, clean and green”. It provides the overarching framework for all key services in the borough. The needs of the community are at the heart of the strategy, which seeks to improve the borough for the benefit of all. The key commitments of the strategy which relate to housing are to:

- Deliver the housing element of regeneration plans
- Achieve sustainable housing growth and create places and communities that residents want to live in
- Improve housing conditions
- Ensure residents have the opportunity to live in a decent home they can afford
- Prevent homelessness

**The Community Cohesion Strategy**

The ESPs Community Cohesion Strategy “Enfield Together” demonstrates the vision of Enfield Council and its partners of ‘building a cohesive borough that all people can identify with, feel proud of and where everyone is valued, built upon positive relationships within and across local communities that create a sense of belonging.” Key aims are to create a borough where:
• Local people play an active part in civic and community life and contribute to local decision making
• Local people feel safe and are safe

The strategy aims to address inequality in the borough and promote equality of access and good relations between all our residents, using the ESP as a community leader to share information and learning to help achieve this goal.

Delivering the aims of “Enfield Together” will help to create a safer, more cohesive borough and encourage citizens to be pro-active, help each other and feel more able to help themselves. Enfield’s Housing Strategy supports these aims by making sure residents are involved in policy development and housing regeneration and development plans. This will contribute to creating places where people choose to live and want to stay, enhancing the stability of our neighbourhoods.

The Regeneration Strategy
This strategy sets out the council’s commitment to improving the lives of all our citizens. It is important in terms of housing as it seeks to provide more attractive and more affordable housing across the borough by developing new housing and improving our existing stock, offering houses that people choose to make their long term homes.

Other ESP plans which provide context for Enfield’s Housing Strategy are:
• Safer and Stronger Communities Partnership Plan (Safer and Stronger Communities Board TAG)
• Skills and Employment Strategy (Employment and Enterprise Board TAG)
• Children and Young People’s Plan (Children’s Trust Board)
• Health and Wellbeing Strategy (Health and Wellbeing Board TAG)

Enfield Council’s Plans and Initiatives

The Local Development Framework Core Strategy
The Local Development Framework Core Strategy is a key document in supporting the delivery of Enfield’s Housing Strategy as it sets the spatial planning framework for the long term development of the borough. The Core Strategy sets out plans to deliver 5,600 new homes in the 10 year period between 2011/12 and 2020/21. In addition over a 15 year period, from 2010/11 to 2024/25, the Core Strategy sets out plans for providing approximately 11,000 homes in total in regeneration areas and other locations across the borough. All of these new homes will make an important contribution to the Mayor’s housing delivery target for Enfield.

Housing development is being focused in regeneration areas where it can most effectively support the revitalisation of Enfield’s communities. These regeneration
areas are described below. In addition to new housing, the Core Strategy contains plans to create additional jobs and deliver new infrastructure where necessary to support new communities.

The Core Strategy makes sure investment decisions are coordinated and development is sustainable (Core Policies 2 to 6 are key to delivering housing). One of its key aims is to:

- Provide new and affordable homes for local people, and in particular for families, to cater for Enfield’s growing population with its above average numbers of children

The Core Strategy also contains a number of strategic objectives relevant to the delivery of Enfield’s Housing Strategy:

- To facilitate the provision of sustainably constructed new homes of exemplary space and design standards to meet the aspirations of local people
- To meet the housing needs identified in the Enfield Housing Market Assessment, improving the existing housing stock, developing new housing, including mixed tenure and providing housing that people choose to make their long term home
- To ensure new residential development is supported by good public transport, social, health, green and utilities infrastructure and achieve the maximum intensity of use having regard to development plan policy

Detailed information about how Core Strategy policies will contribute to each of the Housing Strategy objectives is contained in Section 5. A Development Management Document will be adopted in 2013 which will provide detailed guidance for developers and partners about the implementation of the Core Strategy Policies.

**Area Based Regeneration Plans**

Over the next 10-20 years, large scale growth and regeneration will take place in the context of area based regeneration plans to make sure regeneration happens in a coordinated way to create strong, sustainable communities. The Core Strategy identified four broad locations in which growth and neighbourhood improvement is to be focused. These areas have been chosen as they present the best opportunities for major regeneration which will have the biggest impact on reducing inequality and deprivation in Enfield as a whole.

The focal growth areas are Central Leeside and North East Enfield in the Upper Lee Valley, the area around the North Circular Road at New Southgate, the Borough’s major town centre Enfield Town and Edmonton Green. Within these areas growth will be focused in the Priority Areas at Meridian Water, Ponders End, New Southgate and around Enfield Town Station, details of which are as follows.
Edmonton Green
Edmonton Green has been identified by the Mayor for London as an area for regeneration. An Area Action Plan is being developed which will focus on the Town Centre and will consider changes to boost regeneration.

Meridian Water
Enfield’s eco-neighbourhood vision is to create up to 5,000 new homes over the next 20 years and up to 3,000 jobs in Meridian Water as a growth and extension of Edmonton and surrounding communities. To support these new homes and jobs, Meridian Water would also look to create 2 new primary schools and a secondary school alongside a range of community facilities.

Enfield Council is working closely with land owners, stakeholders (such as Transport for London and the Greater London Authority) and potential developers to shape the strategic vision and proposals for the area in a Masterplan.

Ponders End
Within the established community of Ponders End, redevelopment opportunities exist in three areas – Ponders End Central, South Street and Waterfront, to provide up to 1,000 new homes over the next 10 years with a range of sizes and tenures, including affordable homes, a new academy and open space improvements together with a coordinated approach to the renewal of the town centre and public realm. Residents of the Alma Estate are currently being consulted about the future of their estate as part developing plans for estate renewal.

New Southgate
The Masterplan for New Southgate sets out the aim to create around 900 new homes over the next 10 years and to shape development in New Southgate to create an attractive neighbourhood that meets the needs of existing residents. It includes a site that represents the borough’s western gateway and a mixed-use development opportunity. The plan includes regeneration of the Ladderswood Estate, redevelopment of the New Southgate Industrial Estate and improvements to shopping areas at New Southgate and around the iconic Arnos Grove tube station.

Enfield Town
A new retail-led mixed use development will be promoted in the area around Enfield Town Station, providing an opportunity to improve the public transport interchange and create a new urban environment which complements the Town’s historic core. This has the capacity to provide 500 new homes over the next 10 years, up to 10,000sqm of new retail floor space and new health and public sector services.

Area Action Plans
As part of the council’s Local Development Framework, Area Action Plans and more detailed Master Plans setting out the details for the development of each of these
areas are being prepared.

Regeneration is carefully planned with support from Area Partnership Boards which engage a range of local service providers, including social landlords and local people, in making improvements to the area they live or work in. Working together in this way we can determine the types of services and infrastructure that are needed alongside new homes to create sustainable communities e.g. transport, schools and health care services, and promote integration by ensuring local services are accessible to both existing and new communities.

**Personalisation Agenda in Enfield**

Adult Social Care Services in Enfield are being transformed under the government’s personalisation agenda. Housing and housing related support services can help residents with care and support needs to access appropriate housing to live independently in a home that suits their needs and with the support and care they choose.

Ensuring residents in housing need have access to good quality, clear information and advice about their housing options will enable them to make informed choices and find solutions to their own housing issues. Through Enfield’s Housing Strategy we make a commitment to ensuring customers are involved in the design, delivery and evaluation of services.

**Enfield Council’s Business Plan and the LEANER Programme**

Enfield Council’s Business Plan 2011-2014 sets out actions and the outcomes required to deliver the council’s aims. The plan provides a focus for using resources and providing services in an efficient way to maximise value for money. There are three outcomes which the council’s housing services will support to deliver:

- Homelessness prevented and good quality homes provided for local people
- Improved quality of life for residents through regeneration of priority areas
- A range of ways for residents, businesses and council staff to:
  - Engage with the council
  - Give their views
  - Influence decision making

The Council’s Business Plan is supported by Enfield’s LEANER Programme which further demonstrates the council’s commitment to providing value for money for residents by reducing waste, running more efficient services and targeting resources where they are most needed. The Housing Strategy supports the delivery of the Council’s Business Plan and the LEANER principles.
Housing related strategies and plans
Enfield’s Housing Strategy provides the overarching framework for a number of existing housing related strategies and plans that will help to deliver our local housing ambitions. These have been mapped out in a position statement which can be found in the Executive Summary of this Strategy. It will be regularly reviewed and updated.
4. About Enfield and the Housing Market

Enfield as a Place
Enfield is a distinct and varied London Borough. Its location in outer North London means it has large amounts of open green space in the north, and diverse suburban communities and a good range of industry sectors in the East. There are significant opportunities for growth, to improve and to widen the borough’s housing offer and to invest in and regenerate those areas that face significant challenges of socio-economic deprivation. These opportunities are identified in the council’s Regeneration Strategy.

Population Growth
GLA population estimates for 2010 record Enfield’s population as 295,877. The population predictions show an increase of around 10,000 people in Enfield to 2026, highlighting the need to provide more homes and make the best use of the stock we already have.

The largest increases in the population are predicted to be among people aged 60 and over, especially elderly people aged over 80. As people live longer lives and choose to stay in Enfield our housing services must respond by strengthening the housing offer and support services for older people. The increase in the population will have implications for a range of local services including health, schools and social care.

The GLA predicted little change in the proportion of children and young people (0 to 19 year olds), and those aged 20 to 39 that make up the population of Enfield. Strengthening housing advice and options for young people will help to prevent homelessness and combat the difficulties faced by some young people of finding affordable housing and gaining independence, as will supporting first time buyers into home ownership.

Population Mobility
Enfield experiences high population churn with more people moving into Enfield from outside the UK (3,060), compared to people moving out to international destinations (2,480) over the past 5 years. During the same period, more people moved out of Enfield to other parts of the UK (17,280), than moved into Enfield from the UK (15,600). This highlights the changing nature of the community in some areas of the borough: providing the right types of good quality housing has an important role to play in stabilising and strengthening local communities.

9 GLA 2010 Round London Plan Population Projections (January 2011)
10 Enfield’s Local Economic Assessment, February 2011
Welfare benefit reforms will further impact on Enfield’s population change. London Councils estimate that 18,500 claimants in London will be affected by current LHA changes, many of whom may move from expensive inner London areas to outer London boroughs, including Enfield, where rents are cheaper. The amount of movement will depend on the availability of rental properties in the borough and the willingness of landlords in central London to reduce rent levels. Any population increase is likely to increase levels of overcrowding and put pressure on local services including housing advice and options services and private sector housing.

**Poverty and Deprivation**

Enfield is one of the most deprived outer London boroughs with the most affluent areas in the centre and north-west of the borough, and the greatest deprivation in the south and east. In 2010, Enfield ranked the 64th most deprived borough (out of 326 boroughs in England), this compares to a ranking of 74th in 2007, and 104th in 2004. Some areas (wards) of the borough have improved their deprivation score; they are located in the central and western part of the borough. Areas in the south and east are where deprivation levels are highest. Targeted neighbourhood and estate regeneration plans are in place in these more deprived areas to attract inward investment and employment opportunities (see Local Policy Context section).

**Map 1.1** shows deprivation rankings in different areas (Super Output Areas) within the borough. A ranking of 1 represents the highest levels of deprivation in the borough.
Welfare Benefit Claims

Increasing levels of deprivation in the borough can be seen by a 25.5% increase in the number of working age people receiving benefits between 2001 and 2010. This is far higher than the 8.1% increase across London. The number of households claiming housing benefit in Enfield is 28.1% in 2011, an increase of 44% over the last 6 years. This is more than double the increase across London which was 20% over the same 6 year period. Enfield has the second highest private tenant caseload in London and the 7th highest nationally\(^{11}\). The number of Job Seekers Allowance claimants in Enfield has increased by 94% from March 2008 to April 2012\(^{12}\).

Inward migration of poorer households and increasing deprivation in the borough means higher demand for council services including housing advice and options services against a serious shortage of social rented housing. One of the impacts is a growing need to source and provide a full range of housing options for those in housing need, as well as support services to work with residents to sustain their tenancies, enable them to find their own housing solutions and address worklessness.

Deprivation, social housing and temporary accommodation

The charts below show the correlation between deprivation, social housing and the borough’s use of temporary accommodation.

![Homeless Acceptances and Deprivation 2010/11](image)

Although the correlation has weakened in recent years there is still a link at the local authority level in London between deprivation and the number of homeless acceptances.

\(^{11}\) Revenues and Benefits local data, June 2010
\(^{12}\) [www.nomisweb.co.uk](http://www.nomisweb.co.uk) - ONS Labour market statistics
Although overall numbers in temporary accommodation have declined substantially across London over the past 7 years some authorities have been much more successful at making dramatic reductions. At least part of the explanation for this discrepancy may lie in the amount of social housing in each borough.

There is a very strong correlation between the level of deprivation in a borough and the percentage of dwellings in that borough which are social housing. Considering this, a simple regression can be used to estimate the proportion of social housing in each borough based on its level of deprivation. This estimate, or the expected percentage of social housing, can then be plotted against the actual levels of social housing. The results in the chart below demonstrate the overall fit between the expected and actual levels, but also allow individual outliers to be identified.

![Chart showing % Social Housing: Actual and Expected based on Deprivation](http://www.communities.gov.uk/documents/housing/xls/1783239.xls)

Local Authorities reduce the number of households living in temporary accommodation (TA) by moving TA tenants to a permanent social rented home, and by not placing more homeless households in TA. Enfield has a lower than expected proportion of social housing and therefore a lower number of available social rented lettings than other local authorities that have a higher than expected proportion of social housing. This means other local authorities have a higher number of available social rented lettings and have been able to reduce their TA numbers more quickly. At the end of December 2011, Enfield Council had 1,968 households living in TA, the 6th highest number in London.

**Employment Growth**

Enfield’s economy has changed from being dominated by large businesses and manufacturing to a broader service-based economy comprised of smaller businesses. Projected employment growth between 2007 and 2031 is 10.1%; this is
lower than neighbouring boroughs of Barnet (12.1%), Haringey (15.5%) and higher than Waltham Forest (6.3%)\textsuperscript{13}. The employment opportunities are more limited in the current climate of government budget cuts and all round economic uncertainly. Linking tenants of social rented housing with opportunities to work or gain skills is an example of how housing providers and business can work together to address worklessness.

**Housing Markets in Enfield**

### Enfield Dwelling Stock by Tenure 2011\textsuperscript{14}

<table>
<thead>
<tr>
<th>Tenure</th>
<th>Dwellings</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local Authority</td>
<td>11,482</td>
<td>9.7%</td>
</tr>
<tr>
<td>Housing Association</td>
<td>7,350</td>
<td>6.2%</td>
</tr>
<tr>
<td>Other Public Sector</td>
<td>102</td>
<td>0.1%</td>
</tr>
<tr>
<td>Private Sector</td>
<td>99,670</td>
<td>84.0%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>118,600</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Social Rented Sector**

Just under 16% of Enfield’s housing stock is affordable social rented housing owned by Enfield Council and housing associations. The graph below shows that the amount of social rented housing stock in the borough has remained fairly static since 2001/02 with a slight decline in the first few years as the number of Right to Buy sales of council stock was higher than new RSL properties.

![](image.png)

Right to Buy sales have plummeted over the last 5 years with the result that the total number of social rented properties has begun to increase slightly. Government

\textsuperscript{13} London Plan, July 2011, p24

\textsuperscript{14} Communities and Local Government, www.communities.gov.uk/documents/housing/xls/20401801.xls
changes to the Right to Buy policy, including increasing discounts, is predicted to lead to an increase in the number of Right to Buy sales in the coming years.

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**Monthly Social Housing Rents in Enfield**

<table>
<thead>
<tr>
<th>Size (beds)</th>
<th>Housing Association rents</th>
<th>% of Market Rent</th>
<th>Local Authority rents</th>
<th>% of Market Rent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 bed</td>
<td>£372</td>
<td>49%</td>
<td>£322</td>
<td>43%</td>
</tr>
<tr>
<td>2 bed</td>
<td>£449</td>
<td>45%</td>
<td>£358</td>
<td>36%</td>
</tr>
<tr>
<td>3 bed</td>
<td>£548</td>
<td>44%</td>
<td>£413</td>
<td>33%</td>
</tr>
</tbody>
</table>

Social housing rent levels based on tenancies that began during 2011/12\(^{15}\) are higher in Housing Association properties than in council stock, but are less than half of comparable market rents.

In recent years shared ownership and to a lesser extent intermediate rent properties have supplemented traditional social rented homes as affordable housing products. From 2005 to 2010 nearly 600 of these types of properties became available in Enfield.

**Private Rented Sector**

Estimating the size of the private rented sector has been problematic since the census, when less than 12% of households were classified as renting from a private landlord, letting agency or other. Analysis conducted in 2010 based on the rising number of housing benefit claimants in privately rented accommodation concluded that the sector had grown to around 16% of the dwelling stock.

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\(^{15}\) CORE Annual Report, Enfield Area Summary Statistics April 2010 – March 2011
Rents in the private rented sector have increased by over 4% per year since 2004 with larger properties gaining more than smaller properties.

### Monthly Rental Costs in Enfield

<table>
<thead>
<tr>
<th>Size (beds)</th>
<th>Avg Rent 2012</th>
<th>Avg Rent 2004</th>
<th>Annual Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 bed</td>
<td>£793</td>
<td>£600</td>
<td>3.5%</td>
</tr>
<tr>
<td>2 bed</td>
<td>£1049</td>
<td>£735</td>
<td>4.5%</td>
</tr>
<tr>
<td>3 bed</td>
<td>£1300</td>
<td>£885</td>
<td>4.9%</td>
</tr>
<tr>
<td>4 bed and larger</td>
<td>£1599</td>
<td>£1090</td>
<td>4.9%</td>
</tr>
</tbody>
</table>

Despite the fact that increases in rental costs have been more modest than the increase house prices, they are still expensive when compared to incomes in the borough. A household on the median income\(^{18}\) would spend 40% of their gross pay to rent a typical 2 bed property in Enfield. This rises to over 49% of gross income for a 3 bed property.

Rents are more expensive, but not dramatically so, in the western half of the borough as data from the GLA shows:

### Monthly Rental Costs in Enfield 2012

<table>
<thead>
<tr>
<th>Property Size</th>
<th>West(^{19})</th>
<th>East(^{20})</th>
<th>LHA Rates(^{21})</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 bed</td>
<td>£834</td>
<td>£707</td>
<td>£800</td>
</tr>
<tr>
<td>2 bed</td>
<td>£1078</td>
<td>£978</td>
<td>£1001</td>
</tr>
<tr>
<td>3 bed</td>
<td>£1360</td>
<td>£1229</td>
<td>£1300</td>
</tr>
</tbody>
</table>

The private rented sector plays a very important part in providing housing for those for whom social rented housing and home ownership are not an option. Data from DWP showed that in February 2012 there were over 18,000 housing benefit claimants in the private rented sector in Enfield. This number does not include the nearly 2,000 households living in temporary accommodation most of whom are housed in the private rented sector.

Analysis from 2009 indicated that most of the housing benefit claimants in the private sector were living in the eastern half of the borough. In many wards in the east the number of claimants was actually higher in 2009 than the total number of private rented properties at the time of the 2001 census demonstrating the massive growth in the private rented sector in these areas. Enfield Council’s Core Strategy identifies

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16 GLA London Rents Map, [www.london.gov.uk/rents/](http://www.london.gov.uk/rents/), using rent data Feb 2012 from the VOA
17 Fordham Research Limited, (2005), *Enfield Housing Study*, Pg 20
18 PayCheck 2010, Intelligence Unit, Greater London Authority
19 The west of the borough includes the following postcode areas: EN2, N11, N13, N14 and N21
20 The east of the borough includes the EN1, EN3, N9 and N18 postcode areas
21 May 2012 LHA rates for the Outer North London Broad Rental Market Area which wholly contains the borough of Enfield
this over concentration of buy to let properties in Enfield’s private sector housing market, and a growing predominance of one and two bedroom dwellings predominantly the eastern area of the borough.

Relative to London, Enfield’s private sector is low cost22 and with good links to central London it is open to a wide range of investors and occupiers which increases competition for homes.

In addition, other London Boroughs source accommodation for their homeless households in Enfield and may place them unsupported into Enfield’s private rented sector posing a further challenge. In common with our North London neighbours, there are signs of a shortage of good quality private rented homes in Enfield for households at risk of homeless. There is a North London sub-regional protocol in place to manage the practice of out of borough placements.

Enfield’s Borough Investment Plan sets out some impacts of growth in the private rented sector, including the unregulated and unsupported growth within Enfield’s buy-to-let markets and poorly managed, low quality buy-to-let properties which house lower income households with high support needs. Enfield Council will continue to work in partnership with private rented sector landlords to improve and maintain high standards of accommodation and professional management and bring forward new supply of good quality private rented homes.

Owner Occupation
If the estimate of 16% for the size of the private rented sector is correct, the owner occupied sector comprises over 68% of all dwellings in Enfield. According to Land Registry data the average price of a home in Enfield more than tripled from 1995 to 2012 increasing from £81,700 to £257,000. House prices in Enfield are significantly lower than the London average of £343,500.

In contrast to rental costs, there is a sharp divide between house prices in the west of the borough and the east. From a dataset of actual property sales in 201023, the average house price in the west24 of Enfield was £334,000 but only £200,000 in the east. Part of this discrepancy is due to the types of properties available in both parts of the borough, but there is still a large difference in price between similar properties: for example terraced houses were 40% more expensive in the west.

House price affordability has decreased substantially. In 1997 median house prices in the borough were 4.25 times the median income, but that increased to more than

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22 Borough Investment Plan, 2012
23 www.houseprices.co.uk
24 For this analysis the west included the wards of Bowes, Bush Hill Park, Chase, Cockfosters, Grange, Highlands, Palmers Green, Southgate, Southgate Green, Town and Winchmore Hill with the remaining 10 wards classified as being in the east.
8.8 times in 2011\textsuperscript{25}. Although borrowing costs are much lower than previously, extremely large deposits are required to secure a mortgage making home ownership impossible for many.\textsuperscript{26} The result has been that the number of transactions in the property market in Enfield has halved since before the recession. The decline in house sales has been more pronounced in the less expensive east of the borough, probably reflecting that first time buyers have been more affected by a tighter mortgage market.

Despite the severity of the recession mortgage repossession claims in Enfield have declined since the onset of the economic downturn due to a combination of very low interest rates and support for struggling homeowners such as the Mortgage Rescue Scheme.

### Annual Mortgage Repossession Claims Enfield\textsuperscript{27}

<table>
<thead>
<tr>
<th></th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims</td>
<td>1055</td>
<td>1000</td>
<td>990</td>
<td>620</td>
<td>495</td>
<td>470</td>
</tr>
</tbody>
</table>

### Summary

The local housing markets in Enfield are complex and changing and need to be understood in the context of a rapidly growing private rented sector, migration flows and patterns of deprivation and poverty in particular areas of the borough. The increase in the number of private rented properties has exacerbated the trend towards a high population turnover making it more challenging to create sustainable communities with a balance of tenures. This knowledge will need to be carefully applied in planning the tenure mix of new housing, how new homes will be marketed and allocated and affordability, especially in light of welfare benefit reforms. As more homes shift from home ownership to privately rented, landlords of social rented housing have an increasingly important role to play in providing stable homes in sustainable communities.

### Summary of Key Challenges

A summary of the key challenges for housing services in Enfield based on the local context are set out below:

- An increasing population and growing proportion of older people presents the challenge of providing more housing options and services to meet increased demand, including services for those with care and support needs
- Population churn and migration, especially from outside the UK and predicted migration from inner London as a result of welfare benefit reforms, presents

\textsuperscript{25} Communities and Local Government, www.communities.gov.uk/documents/housing/xls/322286.xls

\textsuperscript{26} According to data from CLG the average deposit for a first time buyer in the UK reached 33\% of property prices in 2010 compared to only 17\% in 2006.

\textsuperscript{27} Ministry of Justice
the challenge of meeting the housing needs of changing communities and encouraging stable communities

- The contrast between affluence in the North and West of the borough and higher levels of deprivation in the South and East present the challenge of bridging the poverty gap

- Increasing overall deprivation, more housing benefit claimants, welfare benefit reform and economic uncertainty affecting employment opportunities mean the challenge of continuing to provide housing options and advice services which meet individual needs and supporting people out of benefits and into work

- High demand for social rented properties, especially family sized housing, presents the challenge of providing a range of housing options, sourcing homes in the private rented sector, providing larger homes, making the best use of our housing stock and empowering people to help themselves

- House prices and rental costs in Enfield are relatively cheap in London but unaffordable to many local people. This presents the challenge of providing affordable housing options, including low cost home ownership, and continuing to source good quality private rented accommodation in a competitive market
5. **Aims and Objectives of Enfield’s Housing Strategy**

**Aim 1: Address housing need and promote personalised housing advice, options and choices**

Enfield Council is continuing work towards ensuring people with care and support needs, including older people, people with disabilities and those with a long term illness, have more choice and control over their lives and are involved in making decisions about how their housing and support needs are met. This is part of our championing role in delivering the Personalisation agenda. We are committed to developing person centered housing advice and options services to enable individuals to take responsibility for assessing and finding solutions for addressing their housing need. We will work with local people and our partners to help individuals identify the resources available to them to take control of their housing situation to increase independence and choice.

We are committed to delivering high standards of customer service and working with our partners and customers to ensure fair and equal access for all. Greater use of information technology, website access and on-line self service options will help to improve access and choice across all tenures.

The objectives of this aim are:

1. Preventing homelessness
2. Addressing severe overcrowding
3. Delivering housing related support services

**Introduction**

This aim supports the ESP themes of prosperous and safe communities and the council aim of achieving fairness for all by addressing housing need in the borough, especially for those who have care and support needs.

**Objective 1: Preventing homelessness**

Enfield Council has set out its partnership approach to homelessness prevention in its Homelessness Strategy. Ensuring accommodation is available for people who are or may become homeless, and providing support services for people who are or may become homeless, or who need support to prevent them from becoming homeless again are important local priorities.

Enfield has the 6th highest number of homeless households living in temporary accommodation (TA) in London, with 1,968 households at December 2011. Numbers have fallen significantly from 3,354 in December 2005. This is due to a large reduction in the number of homeless households accepted for a housing duty under
the homelessness law. The number hit a new low in 2010/11 with only 206 households accepted as homeless compared to 661 households in 2008/09 and 1,186 in 2002/03. The council’s significant investment in tenancy sustainment services and in particular increased use of Homefinders tenancies in the private rented sector is the main factor behind this dramatic decline. Family or friend ejections, which made up over half of all homeless acceptances in 2010/11, were the most common reason for homelessness. Loss of private rented accommodation is the second most prevalent reason.

Government welfare reforms will put added pressure on public services including local housing options and advice services. These include reductions in Housing Benefit and Local Housing Allowances particularly affecting claimants of working age who are not working the prescribed minimum number of hours each week. Families living in larger properties have their rents limited by LHA caps and those living in expensive inner London areas are expected to migrate to cheaper outer London areas including Enfield. Households which include non dependent members receive reduced Housing Benefit and working age social rented tenants under occupying their homes will also receive less housing benefit and will risk rent arrears and eviction if they do not make up the shortfall or move to a smaller property.

Enfield Council will continue to provide a strong focus on targeted tenancy sustainment and welfare benefit advice services for preventing homelessness. Plans for a new Universal Credit and total benefit cap for non-working households and Council Tax Benefit localisation will restrict the type of housing that is affordable to those receiving benefits and put pressure on local services. The council together with the Housing Strategic Partnership and other stakeholders will continue to gather intelligence, model and monitor the impact of these reforms on households affected and on Enfield’s housing market.

Addressing rough sleeping is a government priority. Enfield currently has low levels of rough sleeping with between 3-5 rough sleepers on any one night. Welfare reforms, including changes to Housing Benefit rules for single people under 35 who will only be able to claim a single room rent allowance are expected to lead to an increase in homelessness. Households with medium and high support needs where shared housing is not regarded as a good housing solution are particularly at risk. Specialist rent deposit schemes models such as the Substance Misuse Rent Deposit service which brings together government funded floating support service with a Rent Deposit scheme have been successful in encouraging private landlords to offer tenancies to households with support needs. The council’s Rough Sleepers Action Plan sets out the range of interventions and housing options in place to prevent and address homelessness. Enfield’s Single Homeless Forum will keep plans under review in light of the changes.
The current economic climate, increasing unemployment and welfare reforms will increase demand for housing options and advice services including tenancy sustainment. Legislative changes will allow the council to discharge its homelessness duty into the private rented sector and will require service delivery models and funding streams to be kept under review. The impact of investment decisions in delivering the Homelessness Strategy are assessed and costed annually to ensure value for money with a strong focus on interventions that have the greatest impact.

**Housing Advice and Options**

A wide range of statutory, voluntary and community organisations in Enfield provide housing options and advice services for those at risk of homelessness and those in housing need. The council’s Housing Options and Advice Service has a strong focus on addressing the second highest cause of homelessness which is loss of private rented homes. Private tenants are helped to remain in their homes by liaising and negotiating with landlords to resolve tenancy disputes, defend possession proceedings, reinstating tenants who have been illegally evicted from their homes and resolving rent arrears. Supporting homeowners at risk of homelessness is an important local priority through government mortgage rescue schemes and collaboration with Enfield Citizens Advice Bureau to save homeowners from repossession.

A range of housing options are available for those in housing need and are set out below including:

**Social rented and affordable housing**

**Enfield Council’s Housing Allocations Scheme**

In Enfield there is a serious shortage of social rented homes to meet the needs of everyone who wants one. At March 2012, Enfield had 7,900 applicants on the Housing Register. Each year less than 14% of applicants will be eligible for housing. In 2011/12 a total of 884 homes were let through the council’s Allocations Scheme. Of this, 200 were homes with three or more bedrooms. Large social rented homes are in short supply, and alternative options to social rented housing are required to meet housing need in Enfield.

Enfield Council is developing a revised Allocations Scheme which will take into account policy reforms which give local authorities more control over their Allocations Schemes and those who join the waiting list for social housing. We will keep the Scheme under review to ensure it meets local priorities.

The way in which applications for council homes are made and assessed is under review. An on-line application system is being developed to improve the efficiency and effectiveness of the service.
Promoting Mobility Schemes for Social Housing Tenants
Implementing the government’s national mutual exchange scheme and the regional pan-London mobility scheme and building these options into our Allocations Scheme will increase choice for tenants. We will work with our partners to make information and support available to social housing tenants who wish to move as part of our commitment to providing high quality housing options services.

Developing a Statutory Tenancy Strategy
Enfield Council is developing a Statutory Tenancy Strategy for social rented housing which is a requirement under the government’s social housing policy reforms. All social housing landlords in Enfield must have regard to this when developing their own Tenancy Policies for homes to let in the borough. Tenancy Policies must set out the kinds of tenancies which will be issued in given circumstances and to whom.

Private rented homes
The high demand and limited supply of social and affordable rented housing means that private rented homes are an essential source of housing supply for people in housing need. The council will continue to work in partnership with private sector landlords to source good quality private rented sector housing for households at risk of homelessness and work towards ensuring high standards of management in this tenure as set out under Aim 3 below.

Promoting affordable home ownership schemes
There is a lack of affordable private sector housing in Enfield and the council will continue to work with our partners including housing associations and the Greater London Authority to provide options of affordable and shared home ownership schemes. These schemes are aimed at first time buyers, or people renting their home in the private or social housing sector, including those who are able to afford more than social rents but not market rents or sale prices. These schemes can be difficult to access and as part our commitment to improving customer service, we will produce more accessible information to de-mystify this option so that it becomes a real choice.

The council will continue to offer social housing tenants opportunities to access home ownership through schemes such as right to buy, where the tenant can purchase their council owned property at a discounted rate, and grant to vacate (GTV) schemes, where the tenant receives a grant to help them buy a home on the open market. The GTV Scheme will be kept under review to ensure it provides value for money.

Developing clear housing pathways for local people
Enfield Council’s retained housing services are in the process of adopting the ‘7 Steps of personalisation’ as the model of service delivery to empower those approaching the council for assistance with finding somewhere to live. Where gaps
are identified in services, clear pathways will be developed with our partners which enable customers to take responsibility for addressing their housing and support needs.

**Objective 2: Addressing Severe Overcrowding**

Severe overcrowding can be detrimental to health and wellbeing of families with children. According to Enfield’s Housing Market Assessment (2010), overcrowding is extremely low in the owner occupied sector, while around 15% of households renting privately are overcrowded. A review of overcrowded households on the council’s housing register living in private rented sector show that most were able to secure appropriately sized accommodation without recourse to help from the council. Of the social renting households on Enfield’s Housing Register wanting to transfer to another property, approximately 40% are overcrowded. This means there are usually 600 overcrowded social renting households, with social rented housing in short supply, resources are focused on assisting the 70 to 80 households classified as severely overcrowded.

**Collecting data about levels of overcrowding**

Good Intelligence about levels of overcrowding within the social rented housing stock is essential for understanding the issue and targeting resources to those most in need of help.

**Providing housing advice and options to address overcrowding**

The London Plan and Delivery Plan sets out a commitment to addressing severe overcrowding within the social rented sector. We are committed to tackling severe overcrowding with a particular focus on improving the health and well being of families with children. We will keep under review levels of overcrowding and embed principles set out in the DCLG guidance on tackling overcrowding in our Overcrowding Action Plan. These include providing practical help and casework support, providing alternative housing options or space saving ‘in-situ’ solutions.

Our approach to tackling overcrowding will build on existing plans for tackling homelessness. Enfield’s housing advice and options approach to preventing homelessness has helped to address severe overcrowding within the private rented sector where there has been a good supply of Homefinder tenancies. Rent Deposit Schemes have particularly been focused on helping adult children to find affordable housing, and enabling overcrowded households living in social rented housing to move through the Fresh Start rent deposit scheme. Welfare and housing reforms may impact on the availability of homes in the future.

Large scale regeneration projects can make an important contribution towards addressing levels of severe overcrowding. Research undertaken by the North London Sub Region showed that familiarity and reputation of an area are important
considerations affecting decisions about mobility. The use of local lettings plans within Allocations Schemes and careful marketing of new growth areas will be important for attracting those in housing need to move.

**Making best use of Enfield’s social rented housing stock**

Addressing under occupation within the social housing stock to free up larger size homes for families as well as exploring loft conversions and extensions to homes will also make an important contribution to addressing overcrowding. These are considered under Aim 2.

**Objective 3: Delivering housing related support services**

Enfield’s Joint Strategic needs Assessment (JSNA) has informed the council’s local health and well-being priorities over the next three years and been used to inform the council’s strategic housing priorities. Support for independent living is an important priority.

A partnership approach is essential for delivery housing related support to those with care and support needs. Multi-agency housing assessment models for those with specialist housing and support needs, including those with mental health issues, physical disabilities, learning difficulties, older people, young people, older people, ex-offenders and people leaving hospital care are essential for bringing together services to work with individuals to assess housing and support needs and identify appropriate housing options.

Support for independent living across all tenures will be achieved by:

**Effective Co-ordination of Disabled Facility Grant Activity**

Disabled Facilities Grants (DFGs) are an important means of helping households live independently in their own homes. The council’s mandatory DFG scheme is targeted at disabled persons living in the private sector, including the tenants of housing associations. It enables householders to remain living in their homes independently or with support. A full range of adaptations may be undertaken depending on the needs of the household, the most common adaptations are stair lifts and level access shower facilities.

**Supporting private tenants to repair and improve their homes**

Enfield’s Home Improvement Agency is an important service providing practical support to vulnerable elderly owner-occupiers and private tenants in repairing, improving, maintaining or adapting their homes. The service aims to help and empower people with care and support needs, including older and or disabled people, to maintain an independent lifestyle. The service works in partnership with other agencies including care professionals to ensure that the customers’ needs are met as seamlessly as possible. Where remaining in their home is no longer a
suitable housing option, practical support and advice on alternative housing solutions are provided.

**Supporting council tenants to live independently at home**
The council’s Housing Revenue Account Business Plan includes resources to provide aids and equipment to council tenants with care and support needs. The 30 year capital costs forecast “has been weighted in the early years to allow for the existing backlog expenditure.”

**Enfield’s Supporting People Programme**
Enfield’s Supporting People (SP) Programme provides essential housing and housing related support to promote independence and prevent people from losing their home or needing more intensive or institutional forms of care. Services are targeted at those with care and support needs and include older people, disabled people, vulnerable young people, ex-offenders and people with drug or alcohol issues. Service providers offer a range of services including help with managing a tenancy, organising finances and applying for benefits, accessing training or education and also provide a community alarm service. Enfield’s Supporting People Strategy sets out commissioning and procurement intentions and measures for improving services.

**Safeguarding Vulnerable People**
The council has a duty to safeguard vulnerable people and will work with partners in the voluntary and community sector to protect the safety of those suffering any kind of abuse or harassment, including anti-social behavior or domestic violence. Housing services can safeguard people by establishing a timely and coordinated response and supporting the person to move home, sometimes to a different area if this is suitable. Support for households in these situations is provided by a range of partners including women’s aid organisations in the case of domestic violence, Enfield Citizens Advice Bureau, and services provided by Enfield Council (Housing Advice and Options and Supporting People).

**Reviewing the Needs of Gypsies and Travellers**
We will work with the Mayor of London to continue to review the requirement to provide gypsy and traveller sites in the borough. Currently, there are no gypsy and traveller sites in Enfield, however planning policies are in place which set out the criteria for sites should Enfield be required to provide them. These are located in Core Policy 6 of Enfield’s Core Strategy.

**Developing an Older Persons Accommodation Strategy**
This strategy will complement the Health and Adult Social Care Commissioning Intentions for Accommodation Services which includes addressing the needs of older

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28 Savills, 30 year Capital Costs Forecast Report, Nov 2011
people with care and support needs who require specialist accommodation. It will be developed in partnership with our public health and adult social care colleagues, and local support providers and users.

Population growth in Enfield is predicted to be greatest among the older population (60+) over the next 15 years. We therefore need to plan for housing and support services to respond to the predicted increase in demand, especially as a growing number of older people are choosing to live interpedently with support at home.

As the population grows, the majority of older people are predicted to own their own home or rent privately. We will encourage older people to plan for their housing options for later life at an early stage. We will also provide housing advice to older people, including those who own a home and are in housing need due to low income and may need to downsize to a smaller property.

We have identified low demand for traditional residential care accommodation in Enfield as more people choose support to live independently at home, and the council is rationalising its sheltered housing stock in response to low demand. By contrast, demand for supported housing for older people with specialist needs, such as learning disabilities or dementia is expected to increase. We will continue to work with our partners to review the provision of housing for older people in the borough with support needs including supported housing, sheltered housing and extra care homes.

**Providing Specialist Youth Homelessness Services**

Addressing youth homelessness amongst 16 and 17 year olds is an ongoing priority. The council will continue the successful partnership approach to delivering the joint Youth Homelessness Action Plan focusing on homelessness prevention and providing appropriate housing and support services, including supported housing.

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29 Health and Adult Social Care Market Statement 2010
30 Health and Adult Social Care Market Statement 2010
Aim 2: Increase housing supply to meet the needs of local people

The objectives of this aim are:

1. **Increasing** the number and mix of new homes of all tenures including affordable and family sized homes
2. Providing the right type and number of accessible and specialist homes
3. Making the best use of our housing stock

This aim supports the ESP theme of prosperous and cohesive communities and the council’s aims of fairness for all, growth and sustainability and strong communities.

Enfield’s Local Development Framework (LDF) Core Strategy sets out plans for housing growth in the borough and the requirements for larger size homes and adapted homes to meet identified housing need. Working with partners to attract inward investment and housing growth is important within a climate of budget constraints. Housing growth is incorporated into our area based neighbourhood regeneration plans.

Enfield’s new homes delivery target set by the Mayor of London is to provide an average of 560 new homes each year until 2021.

Objective 1: Increasing the number and mix of homes of all tenures including affordable and family sized homes

Private developers and housing associations are the main providers of new homes in the borough. In Enfield the supply of new build homes decreased from 1,000 completions in 2006/07 to 170 completions in 2009/10 as house building felt the effects of the recession. In 2010/11 and 2011/12 the number increased to average 680 each year.

We will increase the supply of new affordable housing by:

**Meeting Local Affordable Housing Targets**

The council has targets for the provision of affordable housing on new developments set in the Core Strategy. On sites of 10 or more new units 40% of additional units should be affordable; within the 40% affordable provision, 70% should be social rented, 30% should be intermediate. On smaller sites of 9 or fewer new units 20% of additional units should be affordable or the developer should make a financial contribution towards affordable housing to be provided elsewhere. The council will continue to negotiate with developers to make sure all new developments contain affordable housing in line with Core Policy 3. This approach contributes towards the

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31 DCLG House Building Statistics; live table 253
The creation of mixed and sustainable communities where affordable and private sector homes are provided alongside each other.

As set out in the Core Strategy the exact contribution towards affordable housing will take into consideration site-specific land values, grant availability, viability assessments, market conditions and the relative importance of other planning priorities and obligations on the site. The council has developed a Section 106 Supplementary Planning Document (SPD) which provides details on the type and level of likely contributions to assist with negotiations and help ensure necessary infrastructure is delivered. The council has also begun to develop its Community Infrastructure Levy (CIL) policy which will replace part of the Section 106 SPD by setting out contributions from developers towards supporting infrastructure for new developments (excluding affordable housing). The viability of CIL alongside affordable housing contributions will be carefully considered.

**Contributing to the Government’s Affordable Homes Programme and developing an Affordable Rent Policy**

The government has defined affordable housing within the National Planning Policy Framework\(^{32}\). It includes social rented, affordable rented housing and intermediate affordable housing.

Under the government’s Affordable homes Programme 2008-11 Enfield was successful in leveraging in government funding to deliver 883 new affordable housing units. 580 were for social rent and 303 were intermediate rent. New supply exceeded the Homes and Communities Agency’s Affordable Housing target for Enfield of 648 units.

With cuts to government housing budgets arising from the Comprehensive Spending Review 2010, major changes have been introduced to the Government’s Affordable Homes Programme 2011-2015 with the introduction of a new Affordable Rent Tenancy. Registered Providers, with Homes and Communities Agency agreement, are able to charge higher rents up to a maximum of 80% market rents as a means of increasing funding for new affordable housing. Government funding will be considerably reduced and replaced with private finance and borrowing. Bringing forward new affordable housing supply for social rent will be extremely challenging and involve the housing associations, the Greater London Authority, developers and the council working together to make the best use of all available resources including land, finance and opportunities for attracting inward investment. The biggest challenge is ensuring affordable rental costs for tenants and the right type of housing supply balanced against ensuring the financial viability of housing schemes.

Enfield Council will develop an Affordable Rent Policy and Statutory Tenancy

Strategy to guide Registered Providers on affordable rent levels in the borough and support housing policies in the emerging Development Management Document (DMD). The DMD will set out detailed guidance and standards to deliver the Core Strategy policies and is due to be adopted by summer 2013.

**Using the New Homes Bonus**
In 2010 the New Homes Bonus was introduced by the government to boost funding for local housing growth and incentivise new house building over the next 6 years. A bonus is paid to the council for each new home provided and empty homes brought back into use (see objective 3); new affordable homes attract an additional payment. Enfield Council will continue to maximise income from this funding source and invest it into community services including initiatives to increase housing supply.

**Making best use of Council Housing Assets**
The reform of council housing financing means the council will have more control over using its resources and assets to increase the supply and quality of social rented homes and make better use of the existing housing stock longer term. The council, together with its partners, is already leading on significant regeneration initiatives through its estate renewal programme despite the economic climate and difficult market conditions. Housing Revenue Account reforms open the door for the council to develop and build social rented homes.

**Enabling Programme**
Enfield Council’s Housing Enabling Team works closely with Registered Social Landlords (RSLs) and other partners to fund affordable housing schemes which support local priorities. Schemes which have recently been supported by the programme include supported housing schemes, converting temporary accommodation to permanent social lettings, buying back a freehold property and carrying out loft conversions.

The Enabling Programme has supported RSLs to provide more homes for people in housing need in Enfield. In 2010/11, the enabling programme supported RSLs to acquire an additional 17 homes with average funding of £34,800 for each additional home. Over the last 3 years, funding through the Enabling Programme has supported RSLs to provide an additional 50 homes for social rent in Enfield33.

**Increasing Investment in the Private Rented Sector**
Enfield Council is committed to working with institutional and individual investors to boost the supply of good quality, well managed private rented homes in the borough.

Most private sector landlords operate on a small scale owning less than 10

33 All figures taken from the Housing Strategy Statistical Appendix
properties each\textsuperscript{34}. The economic downturn has made it more difficult for these smaller landlords to borrow money to invest in new housing, yet demand for housing continues to put pressure on Enfield’s housing market.

Institutional investors have the scale of funds required to deliver significant amounts of high quality new private rented homes in the borough. They can be, for example, pension funds or insurance companies. These investors are seeking a good return, professional management of their assets to reduce void periods, high build quality for new homes and popular locations.

Institutional investment will be beneficial to increasing the supply of new homes and meeting housing demand. Importantly, it will encourage the development of a more ‘professional’ private rented sector\textsuperscript{35}.

Enfield’s Borough Investment Plan sets out our aim to identify opportunities for investment by institutions to provide more high quality private rented homes in the borough. We will do this by working with the Greater London Authority and other investment partners.

As with all housing growth, new supply of private rented sector housing should be sustainable and contribute to mixed tenure communities. High quality, well managed new private rented homes will meet a range of housing needs for local people.

**Increasing Family Sized Homes**
Increasing the number of affordable family sized homes to meet identified housing need is an important priority. The council’s plans for delivering more family sized homes are set out in Policy 5 of the Core Strategy which has targets to boost the supply of larger homes of all types and tenures. The council will continue its extension and de-conversions programme for social rented homes funded by North London Sub Regional resources to increase the supply of larger social rented properties.

\textsuperscript{34} Independent review of the potential for institutional investment in the private rented sector, CLG, December 2011

\textsuperscript{35} Investment in the UK private rented sector, HM Treasury, February 2011
Objective 2: Providing the right type and number of accessible and specialist homes

We are committed to providing the right type and number of homes that provide flexible, adaptable and accessible accommodation across all tenures. This will increase housing choice and personal control for people with care and support needs, promote independence and support the council’s personalisation agenda.

Delivering accessible and adaptable homes
Standards for the quality of new housing in Enfield are set out in Policy 4 of the Core Strategy. All new homes are required to meet the lifetime homes standard so they are adaptable to meet the needs of older people, disabled people and those who require care and support. Lifetime homes are designed to meet the changing needs of a household so they can remain in their home in the long-term if they choose and any care and support they may need can be delivered in a safe and appropriate environment.

Core Policy 4 of the Core Strategy also sets out the requirement for 10% of new housing in the borough to be fully wheelchair accessible. Enfield Council has also developed its own Wheelchair Design Guide. Providing accessible homes within mixed tenure developments will support the delivery of the council’s personalisation agenda. Developing traditional residential care homes will be controlled and supported accommodation services will be provided to enable people to live independently in their own homes.

Meeting the housing needs of adults with care and support needs
Health and Adult Social Care (HASC) commission specialist accommodation and support services for people with care and support needs in the borough including:

- People with Physical Disabilities
- People with Learning Disabilities
- People with Mental Health support needs
- Older People

Enfield Council will work in partnership to plan future housing supply and services and improve existing services. We will do this by continuing to review the needs of people who require specialist housing and support services, and ensuring commissioning priorities feed into our plans for housing development which are to be adopted in the emerging Development Management Document.

Key priorities for better meeting the housing requirements of adults with support and care needs are set out in Enfield’s Health and Adult Social Care Market Statement and further detailed in the draft version of the Health and Adult Social Care
Commissioning Intentions for Accommodation Services.

The draft strategic objectives set out in these documents can be summarised as follows:

1. To increase housing choice for people with care and support needs living in Enfield, by developing an appropriate supply of good quality, mixed tenure specialist accommodation options to meet the changing needs of existing and emerging communities.

2. To ensure that people with care and support needs and their families / carers (including hard to reach groups) have good access to clear and consistent information about specialist accommodation options in Enfield, so that they are empowered to plan for the future and make informed decisions about where and how they are supported to live.

3. To maximise opportunities for independent living by improving the quality of design and accessibility of specialist accommodation.

4. To better understand the changing aspirations of people with care and support needs and their carers in relation to specialist accommodation services and empower service users and their carers to take an active role in shaping future provision.

5. To support the development of modern, innovative accommodation models that meet changing aspirations, extend choice and empower people with care and support needs to take control of the services they receive in line with the personalisation agenda.

6. To support the enablement and re-ablement of people with support and care needs and contribute to the prevention and early intervention agenda through the development of short stay specialist accommodation options.

7. To ensure the availability of culturally accessible and socially inclusive specialist accommodation services to support Enfield’s diverse population and facilitate community cohesion.

8. To ensure the availability of accommodation services that effectively meet the specialist or acute needs of people living in the borough, including those with profound and multiple learning disabilities, dementia and autism.

9. Work in partnership with the market to raise quality standards in specialist accommodation, and make efficient use of resources to deliver the best outcomes for service users

The rationale, gap analysis and commissioning intentions relating to each of these strategic objectives are detailed in the draft Health and Adult Social Care Commissioning Intentions for Accommodation Services and are supported by the Council’s Core Strategy Policies 4, 5 and 6. The council will work in partnership with stakeholders to meet these strategic objectives and implement commissioning intentions.
Objective 3: Making the best use of our housing stock

Increasing Private Rented Sector Housing Supply
The private rented sector plays a very important role in Enfield’s strategic approach to meeting housing need and for many is a positive lifestyle choice providing convenience and flexibility for people such as mobile workers.

The private rented sector offers an alternative to statutory homelessness and overcrowded conditions in social housing and can provide appropriate housing for those with care and support needs. The council has enabled households to access private rented sector homes to meet their needs where social rented homes can not, for example, the severely disabled or very large households.

Enfield Council is committed to making best use of our existing housing stock by promoting sustainable growth in the private rented sector to provide good quality housing choices.

Through Enfield’s Housing Strategy we will make best use of our housing stock by:

Using the Private Rented Sector to Meet Housing Need
Enfield Council’s work with the private sector landlords and agents is regarded by Communities and Local Government as good practice. The barriers that can prevent low income households from renting privately can be reduced by the efficient administration of rent deposit/ bond schemes, Local Housing Allowance and Housing Benefit claims.

Since 2006, investment in Enfield’s Homefinder rent deposit/ bond scheme has been particularly successful in tackling the main causes of homelessness and meeting the needs of ‘priority need’ households under the homelessness legislation. The council also supports landlords to sustain tenancies by providing tenancy support alongside our rent deposit/ bond schemes. This adds value and helps prevent tenancy breakdown. The scheme is kept under review to ensure it provides value for money in terms of incentive payments and rent levels. In 2010 Enfield ceased paying deposits and expanded the range of options available such as bond guarantee agreements, housing benefit payment direct using the new benefit safeguarding guidance, and investigating Housing Association Lease Direct Schemes. This is achieving significant financial savings and improving the sustainability of access to private rented accommodation.

The schemes have been used to drive quality improvements in the private rented sector by ensuring all properties have relevant safety certificates (Gas/Electric), Energy Performance Certificates and meet the Decent Homes standard. Properties are inspected and photographed to protect deposit monies paid to landlords and agents after the tenant has signed a 12 month tenancy. 752 households were
assisted by the scheme in 2010/11, and 595 in 2011/12.

Further evidence of the successful partnership between the council and private sector landlords and agents is the Substance Misuse Rent Deposit Scheme. It is developed through the council’s Drug Action Team and funded by the National Treatment Agency and makes accommodation available to a particularly challenging group. The use of floating housing related support has improved the outcomes for residents of the scheme. 54 people have been assisted since 2009\(^{36}\), the value offered by this scheme has secured ongoing funding support for the service.

**Bringing Empty Properties Back into Use**

Bringing empty properties back into use through negotiation, an incentive scheme and enforcement provides a qualitative and quantitative gain in the borough’s private sector housing stock. Again the approach has been developed in collaboration with our North London Sub-Regional partners. The Empty Property Policy is in place to make best use of empty housing stock in the private sector, with dedicated resources in place to lead this function. The Policy is being refreshed for 2012.

Enfield’s strategic approach consists of three elements:

- Research and intelligence gathering
- Advice, support and assistance
- Enforcement

Since 2007, Enfield has a database which includes an extensive street survey of all private sector properties registered with the Council Tax department as being empty for 6 months or more. This database informs the basis for the Enfield enforcement / Compulsory Purchase Order programme referred to above.

Advice and guidance is offered to empty property owners to bring their homes back into use. The Grants and Nomination Scheme provides practical assistance for owners of long term derelict empty properties which require extensive renovations. Once improved, they are used to re-house a family from temporary accommodation for a minimum of 5 years.

Enforcement through the use of Compulsory Purchase powers is used when all other options have been exhausted.

Bringing empty properties back into use is an important corporate priority and the use of all available tools and initiatives will continue.

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\(^{36}\) As at December 2011
Accommodation Services Portfolio for homeless households
The council’s accommodation portfolio mix includes good quality homes for temporary accommodation which meet the needs of homeless people. 1,705 homes, 82% of the supply, was sourced from the private sector at September 2011. A supplier Accreditation Scheme is in place to increase standards of quality.

Mobility - Enabling Movement between Tenure Types
Enfield’s Community Housing Service is working with private landlords and RSLs to convert temporary accommodation into assured shorthold tenancies. This requires co-operation from both the property owner and the tenant, who voluntarily relinquishes their homelessness status under a Qualifying Offer.

Making Best use of the Social Rented Housing Stock
Ways in which the council will continue to make best use of social rented housing stock in the borough are:

Reducing under occupation
Helping tenants living in larger social rented homes to downsize releases homes for letting to families with children in need of a larger home. Addressing under occupation in social rented housing is important to ensure our housing stock is used in the most effective way. We will keep under review our approach to addressing under occupation as well as incentive schemes and support for under occupying households wanting to move to a smaller and perhaps more manageable home.

Enfield’s Fresh Start Rent Deposit Scheme
This successful Rent Deposit Scheme has been highlighted as best practice by Communities and Local Government. It operates according to the same principles as the council’s Homefinder Scheme and assists Council and RSL tenants who wish to move to a private rented home of their choice. Over the last five years 182 social rented tenants have been assisted by the scheme.

Managing empty council homes
The council will continue to minimise the amount of time that council owned homes are empty between lettings or during refurbishment work. Void periods and turn-around times are kept under review and action will be taken to reduce void times.

Auditing Council Homes
A rolling programme of tenancy audits every 4 years is essential for making best use of the council’s housing stock and important for:

- Checking that the legal tenant is in occupation
- Updating records about Enfield’s housing stock
- Identifying properties that are overcrowded or under occupied
- Tackling social housing fraud
Council Housing Asset Management Strategy
The council’s 30 year Housing Revenue Account (HRA) Business Plan is informed by a comprehensive Asset Management Strategy which will guide the management and maintenance of HRA assets. It will also provide the basis for prioritising future estate regeneration, informing the estate renewal plan and exploring other opportunities to make best use of the council’s HRA assets.
Aim 3: Improve the quality of homes and neighbourhoods and contribute to strong communities

The objectives of this aim are:
1. Improving the quality and sustainability of existing homes and neighbourhoods
2. Improving standards and management of homes in the private rented sector
3. Delivering well designed, environmentally sustainable new homes and neighbourhoods
4. Addressing worklessness with a focus on the social rented sector

Introduction
We are committed to providing good quality, safe and sustainable housing and neighbourhoods for Enfield’s residents. This makes a positive contribution to health, wellbeing and quality of life for all including older people, disabled people and those with care and support needs.

This aim supports the ESP theme of safe and prosperous communities and the council’s aims of fairness for all, growth and sustainability and strong communities.

Objective 1: Improving the quality and sustainability of existing homes and neighbourhoods

Improving the Quality of Enfield’s Social Rented Homes and Neighbourhoods
Improving the council’s housing stock is an important priority. Major reforms to council housing finance took effect from April 2012. New self-financing arrangements mean councils have more flexibility and control over stock investment decisions and spend on improving their housing stock. It is envisaged this will give councils more resources and flexibility whilst enabling tenants to hold their landlord to account with more transparent financial arrangements. A 30 year Housing Revenue Account Business Plan and supporting Asset Management and Treasury Management Plan are informing the self-financing arrangements and guiding long term management of the council’s housing finances. These plans set out the resources available in the Housing Revenue Account and how they can be most effectively used to fund the management, maintenance and investment in the council’s housing stock, carefully balancing this with the aspiration to repay debt and to regenerate council estates.

Implementing Enfield’s Decent Homes Programme
The council’s Decent Homes Programme involves ongoing investment in improvements to its housing stock to ensure council homes meet the Decent Homes standard and tenants live in a safe and healthy home. This means that all council homes will meet the minimum standard for housing set out in the Housing Health and Safety Rating System, are in a reasonable state or repair with reasonably modern facilities and services and are reasonably well insulated and can be easily
heated. In 2011, a total of 6,500 council owned homes failed the Decent Homes Standard.

In 2009 Enfield was awarded Decent Homes funding of £137 million after the council’s Arms Length Management Organisation, Enfield Homes, was awarded a two 2 stars quality rating by the government. The current programme is being funded from a second successful bid for £32 million of government Decent Homes top-up funding for 2011/12 and 2012/13, and a provisional funding allocation of £26.6 million for 2013/14 and 2014/15, providing additional resources to support the continued delivery of the programme. An overarching principle of the Housing Revenue Account Business Plan is to achieve the Decent Homes standard on all council properties by year 5 of the plan and maintain this standard thereafter.

**Improving Energy efficiency**

Enfield’s Strategic Partnership is committed to creating an environmentally sustainable borough. The council’s Decent Homes Programme includes measures to improve the energy efficiency of existing housing such as installing energy efficient boilers, upgrading windows and improving insulation. Energy efficiency is measured using the Standard Assessment Procedure (SAP) rating. This will reduce carbon emissions and ease fuel costs for low income households. Tenants and leaseholders will continue to have access to advice about how to reduce fuel bills.

**Involving the community in housing and neighbourhood improvements**

Enfield Homes’ community engagement mechanisms reflect Enfield Council’s commitment to involving and empowering local people by making sure residents and tenants are involved in managing and making improvements to the council’s stock and the areas where they live. Dedicated community involvement officers organise annual community events across the borough to reach out and engage with local people. The Enfield Homes Management Board includes tenant representatives, and Estate Improvement Panels have been set up to enable estate residents to decide how to spend funding for environmental improvement works.

In order to enhance tenant and leaseholder involvement in service improvements, and take on the HCA Regulation Committee’s approach of co-regulation, Enfield Homes has an engagement framework consisting of a Customer Senate with Service Panels. The Customer Senate will work closely with the Board of Management to scrutinise and recommend improvements to services; the Service Panels would give interested customers the opportunity to look at specific areas of service in more detail, such as repairs and investment and neighbourhood management.

Enfield Homes also jointly manage 13 Community Halls on housing estates across the borough with Federation of Enfield Community Associations (FECA). The vision for the halls is to “establish these halls as thriving centres for creativity, support,
Implementing Enfield’s Estate Renewal Programme for Council Estates

Within a climate of government budget cuts and economic uncertainty, the council is continuing to work with its partners to bring investment into Enfield by undertaking an ambitious estate renewal programme. It is an important part of the council’s overall strategy to regenerate deprived areas and renew poor housing stock.

A 30 year Estate Renewal Plan is being developed to support wider council housing self-financing plans. It will include a review of investment opportunities and viability for the redevelopment of all council owned estates. The council has ambitious plans to deliver up to 16 estate renewal projects over the next 30 years, subject to affordability.

The Plan will put in place an estate renewal programme to target resources now and in the future to make the best use of the council’s assets. The Plan will include a set of high level objectives which will govern the way the estate renewal programme is delivered.

Where estates for renewal are located within regeneration areas, the programme will be in keeping with Enfield’s wider neighbourhood regeneration plans. The council will continue to review the potential to bring forward estates within its regeneration priority areas.

Some estate renewal projects are already underway and at various stages of development; most advanced are the redevelopment of the Highmead Estate in Angel Edmonton and the Ladderswood Estate in New Southgate. These two projects are programmed to deliver 650 new homes by 2017.

The Highmead and Ladderswood projects have been taken forward in partnership with developers and housing associations. The council will continue to work with a range of private and not-for-profit investors to deliver its objectives whilst exploring the new opportunity for the council to deliver its own social housing.

To encourage developers to invest in Highmead and Ladderswood, the council took a proactive approach to reduce the risk to them in taking on the project. This was achieved by making sure tenants and leaseholders living on the estates were supported to move, preparing the site for development and obtaining planning consents. The council will continue to use this approach to encourage developers to invest in other estates and generate competition for sites.

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37 Enfield Homes’ website [www.enfieldhomes.org](http://www.enfieldhomes.org), 2011
The council will explore all opportunities for funding to support the costs associated with preparing an estate for development and will continue to work with bodies such as the Greater London Authority to secure grant funding for affordable housing.

All new developments will meet high design and energy sustainability standards referred to under objective 2 and integrate into and enhance the surrounding neighbourhood.

**Involving and supporting residents through estate renewal**

Resident consultation is central to designing the estate redevelopment and estate residents are involved from the outset and are consulted at all stages of the project. The programme of work seeks to minimise disturbance and decanting of affected tenants. The council will support tenants to move to an appropriate home by being re-housed into a new affordable home in the new development or if the tenant chooses, a home away from the estate.

**Planning the types of new homes**

To ensure the needs of tenants wishing to remain in the newly developed estate can be met, the housing mix for new social housing will be informed by the housing needs of the tenants. The council’s approach is to set rent levels for these new homes at or close to target rents so long as this remains consistent with government policies. Leaseholders may decide to buy into a new property on the estate and their housing needs will also take priority in determining the type homes available, for example, intermediate or private properties.

Council estates are often located in areas with higher levels of social housing than elsewhere in the borough. Estate renewal schemes in these areas can increase the proportion of owner occupation to achieve a more sustainable mix of tenures.

**Additional affordable housing**

On estates where additional affordable housing can be provided the tenure mix will meet the council’s planning polices and will include the Affordable Rent Tenancy. The council will continue be flexible in its approach to rent levels in this tenure, whilst having regard to affordability.

**Improving safety in the community by addressing anti-social behaviour**

The ESP aspires to make Enfield safer and the Housing Strategic Partnership has made it a priority to look at ways of responding effectively to anti-social behavior. There is an established partnership approach to tackling anti-social behaviour (ASB) and youth crime on council estates which comprises of Safer Neighbourhood Teams and the Antisocial Behaviour Team, estate managers and caretakers at Enfield Homes. These groups also work with the council’s Community Safety Unit and the Police to combat estate-based crime. This approach will continue and provides value.
for money by identifying and reducing duplication within services.

The council is committed to improving community safety, particularly on its housing estates and will continue to improve estate security by extending CCTV surveillance. This is recognised by the Safer and Stronger Communities Board as a valuable and sustainable deterrent to crime and anti-social behavior when used in appropriate circumstances.

**Improving the Quality of Private Sector Homes and Neighbourhoods**

Improving poor conditions in the private sector is extremely important for the prevention of ill health and improving well being of local residents. Ensuring homes are decent, safe and warm are important local priorities. Property conditions vary considerably across the borough and together with our partners we will ensure our resources are targeted appropriately to meet our statutory obligations and tackle the worst conditions.

We will improve the quality of private sector homes in the borough through a range of initiatives:

**Improving health and wellbeing**

We will work with our partners to implement and publicise the council’s Housing Assistance Policy. It helps to alleviate housing need for households who are not in a position to improve or repair their home themselves by identifying services, financial and other assistance covering:

- Adaptations for the benefit of disabled persons through Disabled Facilities Grants which are described in Aim 1
- The condition of private sector housing (where there is a category 1 hazard under HHSRS)
- The energy efficiency of private sector homes addressing issues of fuel poverty and affordable warmth
- Security measures, particularly for the elderly, disabled and vulnerable groups such as survivors of domestic violence or racially aggravated abuse

**Improving private sector housing conditions**

Enfield has been successful in bidding for external funding through the North London Sub Region (NLSR) to deliver large-scale interventions for achieving decent homes locally in the private sector. Our strategic direction has been for planned investment in tackling thermal comfort with interventions targeted at households with care and support needs on low incomes who receive means tested benefits.

Delivering large-scale interventions has been achieved through survey work, installing heating and energy efficiency measures and identifying category 1 hazards.
Where possible, Enfield Council will use the NLSR funding to target improved energy efficiency in the private rented sector. This will help to ensure vulnerable people remain safe and warm, help to reduce fuel poverty and have the welcome side effect of reducing Enfield’s carbon emissions.

**Enforcement activity to improve conditions**

The Housing Act 2004 provides the council with a legislative framework for improving private sector housing conditions and includes enforcement powers. Under the Housing Health and Safety Rating System (HHSRS) the condition of a dwelling is assessed by identifying all possible hazards which may be a risk to the occupier. They are divided into category 1 and category 2 hazards. The council is under a duty to deal with any category 1 hazards that may be present. Enfield’s Housing Enforcement Team will take the most appropriate action to deal with any category 1 disrepair and always try to work co-operatively with landlords. If landlords are reluctant to carry out the required repairs, enforcement action will be taken. In most cases this will involve serving a Notice that specifies the work to be carried out within a set time period. Failure of the landlord to carry out works may result in works in default being undertaken by the council, incurring charges and/or prosecution.

The Housing Enforcement Team deals with around 1000 complaints of disrepair every year. The demand for the service is likely to increase as the numbers of private tenants, particularly those on benefits, continues to increase in Enfield and the welfare benefit changes take effect. We have drawn up a new Enforcement Charging Policy that should give us the ability to charge landlords where we are forced to serve legal notices or carry out works in default. Implementing this Policy will give us more powers to force landlords to carry out repairs and will help us to raise income to improve the service.

Enforcement action is only undertaken on owner-occupiers in special cases where an individual’s circumstances have an adverse impact on themselves and/or others.

We will work in partnership with other departments in Environmental Services to implement the findings of the review of Private Rented Housing Legislative and Regulatory Powers. We will jointly use all our legislative and regulatory powers to target and improve neighbourhoods that are perceived as declining because of poor street scene.

**Houses in Multiple Occupation (HMOs)**

In the past it has proved difficult to obtain a true figure for the number of HMOs within the borough. However, we estimate that there are around 1,200 HMOs in

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38 A review of Private Rented Housing Legislative and Regulatory Powers, Kevin Hughes - Deputy Commissioner London Fire Brigade, January 2011
Enfield. We believe the numbers have fluctuated over time due to a number of reasons including:

- Financing of the housing market through the growth of buy to let mortgage product which fuelled the number of HMOs
- Changes in housing benefit rules, such as the introduction of the single room reference rent for under 35s in 2011

Enfield Council intends to create a new database of HMOs which will assist in keeping track of the numbers of HMOs in the borough.

Research has shown a heavy concentration of HMOs in the southwest of the borough with a moderate amount in the east following the A10/Hertford Road corridor. Nearly 70% are located in the wards of Bowes, Palmers Green, Southgate Green and Winchmore Hill. Future proactive work on HMOs will target these areas.

The Housing Act 2004 introduced a requirement for the council to have a mandatory licensing scheme for HMOs which covers certain high risk HMOs. These are defined as three storey or more, which are occupied by five or more persons not living together as a single family with some shared facilities. The number of three storey properties in Enfield occupied in this way is very small. The majority of HMOs in the borough have been found to be two storeys. Currently there are 44 licensed HMOs in Enfield and applications have levelled off at about 10 new licenses per year.

The Housing Act 2004 also enables the council to improve conditions within all types of HMOs by identifying and remedying hazards. It gives powers to abate overcrowding. Further regulations made under the Act require HMOs to be properly managed. A review of Private Rented Housing Legislative and Regulatory Powers showed the importance of these powers. It demonstrated how they could be used in collaboration with other departments in improving declining neighbourhoods. The council intends to implement the findings of this review.

Enfield Council’s enforcement powers to deal with fire precautions within HMOs overlap with those of the Fire Authority. How these responsibilities will be shared is set out in the Fire Protocol document.

**Improving safety in the community by Addressing Anti-Social Behaviour**

Intelligence sharing between partner organisations is an important aspect of the council’s enforcement role with intelligence shared between organisations including the Council’s Community Safety Team, Environment and Street Scene Department, Revenues and Benefits Service, UK Borders Agency, the Metropolitan Police and

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39 A review of Private Rented Housing Legislative and Regulatory Powers, Kevin Hughes - Deputy Commissioner London Fire Brigade, January 2011
40 Protocol between LFEPA and Enfield Council – awaiting ratification
sub regional partners. An outcome from joint working has included two well publicised prosecutions for gross overcrowding in private rented properties.

Intelligence is also shared between the Community Safety partners and the Council’s Envirocrime Services to build the evidence base to identify areas where action is required to tackle Anti Social Behaviour and improve the quality of neighbourhoods.

**Improving Energy Efficiency**
The council will continue to work with partners and the North London Sub-Region to access funding for energy efficiency grants for households with care and support needs under the Housing Assistance Policy. Grants can pay for energy efficiency measures such as boiler upgrades, insulation or window replacement to alleviate fuel poverty for vulnerable households. All adaptations made through the Housing Assistance Policy use energy efficient technology.

Planning policies are in place to support sustainable energy supply and usage in existing developments through the use of retrofitting, they are described in Core Policy 20.

In the short term, the Re:New retrofit scheme will deliver simple energy efficiency measures and water saving measures in 1500 households in Lower Edmonton, Upper Edmonton and Haselbury. Enfield Council has also successfully bid to be part of the Re:New 2 scheme which will be focused in Cockfosters. Households in these targeted areas will be given energy efficiency advice and where appropriate, referrals to utilities companies to arrange for larger insulation works such as loft and wall insulation. In the longer term, Enfield will work with the government and utility companies to maximise the number of households that are assisted through the Green Deal scheme.

The council and its partners will continue to publicise government run energy efficiency schemes to residents in the private sector. These schemes provide support to make home improvements such as adding insulation or heating upgrades to reduce carbon footprint.
Objective 2: Improving standards and management of homes in the private rented sector

Enfield Council is committed to driving up standards of management and professionalism and supporting a good quality private rented sector which meets the needs of local people. The private rented sector in Enfield has grown rapidly over recent years and created concerns that some landlords letting properties do not view themselves as a business and fail to obtain sufficient knowledge about their role and responsibilities under the current regulatory framework.

The standards and management of private rented sector homes will be improved by:

Expanding Membership of Enfield’s Landlord Accreditation Scheme
The council recognises that most landlords and agents in Enfield deliver good services and maintain and manage their properties to a reasonable standard. Many are prepared to work with the council to raise standards and make an important contribution to meeting the housing needs of those threatened with homelessness or with care and support needs.

The council has taken a number of steps to support landlords and agents to operate in a manner that addresses poor standards of property management and maintenance, and prevents anti-social behaviour by tenants.

Enfield has a well established partnership with landlords and agents since the launch of the Landlord Accreditation Scheme in 2000. It is open to landlords and agents by application. Enfield Council undertakes spot inspections and if standards are met the organisation is welcomed onto the scheme. The benefits of joining include access to Council Tax and Housing Benefit support. Membership currently stands at 60 landlords; plans are in place to expand the scheme.

Expanding Membership of Enfield’s Responsible Landlords Forum
An additional benefit is access to Enfield’s Responsible Landlords Forum where matters of mutual interest are discussed including good practice in private renting. The Forum also provides a useful knowledge base to aid the council's early understanding of issues and pressures emerging in the local private sector housing market.

The role of the Accredited Landlords Scheme is key in maintaining and improving standards of management in the private rented sector, as well as encouraging new supply of private rented accommodation in the borough. The council wishes to increase involvement in the Forum further as part of the drive to improve the quality of accommodation and property management in the borough.

This successful and creative partnership has enabled the council to achieve best
value in terms of procurement of accommodation to meet the needs of homeless households in temporary accommodation, secure a supply of private sector assured shorthold tenancies to meet housing need through the Homefinder rent deposit/bond scheme, and create partnerships to meet the needs of vulnerable households, such as homeless young people.

**Accrediting suppliers of Temporary Accommodation**

Enfield Council has improved the condition of housing procured for use as temporary accommodation. Enfield’s homelessness service requires over 1,500\textsuperscript{41} units of compliant temporary emergency accommodation for homeless households owed a statutory housing duty under the homelessness law.

Since December 2008, the council has 4 year contracts in place for procuring good quality temporary accommodation through an accredited process. The contracts are valued at £18m over 4 years and provide value for money in terms of cost as well as flexibility. Quality standards are assured as the service procured is measured against the Decent Homes Standard and standards set out in the Community and Local Government Homelessness Code of Guidance\textsuperscript{42}. A rolling programme of inspections is in place and a Provider Forum to ensure best value and good quality accommodation.

**Producing good practice guides for private sector landlords and agents**

The council will continue to produce and issue good practice guides which address housing standards and safety, tenancies, good management practice and advice about managing houses in multiple occupation. Website information for landlords will be kept under review.

**Involving providers in Enfield’s Supporting People Forum**

Enfield has one of the largest proportions of private providers of Supporting People services in the country - 8 out of 36 providers - and 8% of all clients are housed in their schemes. Private providers are both national companies and local family-run enterprises.

A quarterly Supporting People Providers Forum is used to communicate and consult on developments with the private providers, as well as encourage interaction between organisations – leading to both shared learning and healthy competition.

\textsuperscript{41} At October 2011

\textsuperscript{42} Cabinet Report of the Director of Health and Adult Social Care, Creation of Accredited List of Providers of temporary accommodation to Enfield Council (8.10.2009)
Objective 3: Delivering well designed, environmentally sustainable new homes and neighbourhoods

This objective draws together the key Core Strategy policies which will contribute towards the delivery of well designed, environmentally sustainable new homes in Enfield.

Implement Enfield’s Planning Policies on Design Standards

Enfield’s Core Strategy strategic planning framework incorporates London Plan policies and the Mayor of London’s housing design guide and highlights the importance and value of developing high quality, design-led, environmentally sustainable new housing as set out in Core Policies 4, 9 and 30. Guidance on design standards will be set out in Enfield’s Development Management Document which is due for adoption in 2013, or the forthcoming Enfield Design Guide.

Energy efficient new homes

Core policy 6 of the Core Strategy states that all new homes should comply with the Code for Sustainable Homes (CfSH) which sets out energy efficiency and sustainability standards which apply to all new build homes. The CfSH aims to reduce carbon emissions by measuring new homes in terms of energy usage and CO2 emissions, water usage, materials, surface water runoff (flooding and flood prevention), waste, pollution, health and well-being, management and ecology. The CfSH uses a one to six star rating; Enfield Council’s Core Strategy requires all new homes to exceed the level 3 star rating, the emerging Development Management Document will increase this to level 4 star rating. Sustainable design and construction statements and energy assessments are required with every planning application to make sure carbon emissions are minimised.

Regeneration and estate renewal schemes will comply with the Council’s Code level requirements and opportunities to use energy efficient technologies including centralised energy networks will be explored.

Implement Safer by design Planning Policies

The ESP aspires to make Enfield’s neighbourhoods safer and communities stronger. Core policies 9 and 30 of the Core Strategy recognise that well designed housing developments can reduce crime, the fear of crime and anti-social behaviour. Standards and guidance relating to creating safe and secure environments will be set out in the Development Management Document to be adopted in 2013, with specific guidelines to promote good design in areas of the borough where safety is a particular concern, these include “hotspots” identified in Edmonton and Enfield Town.

Implement Planning Policies for improving the Quality of Neighbourhoods

To promote good quality and healthy neighbourhoods, Enfield’s planning policies determine the location of new housing to protect existing open space and set
standards for the provision of amenity space as part of new developments. Core Policies 11 and 34 aim to improve the quality and accessibility of green space in Enfield for recreational activities and identify future needs for this type of space. This includes areas used for outdoor sports and play areas and the expansion of the cycle network to make this affordable mode of transport a safer option. Positive benefits can be to divert anti-social behaviour and relieve overcrowding, especially for families with children or for young people, reduce obesity and decrease the risk of health problems including cardio vascular disease.

**Objective 4: Addressing worklessness with a focus on the social rented sector**

The number of people claiming Job Seekers Allowance has increased in Enfield and nearly 70% of existing social housing tenants rely on full or partial housing benefit to pay their rent. In the current economic climate with increasing unemployment, it is difficult for many households to find work. The government’s welfare benefit reforms mean that from April 2013 households that are working the prescribed number of hours each week will be exempt from the total benefit cap. The council will work with our partners and those in the employment and skills sector to offer opportunities for residents and tenants in social rented housing to access work or improve their skills through training or volunteering opportunities to enhance their job prospects.

**Providing job opportunities on housing development schemes**

Housing development and regeneration schemes create job opportunities in a range of disciplines for local people and businesses. Social landlords are therefore in a strong position to promote and create opportunities for jobs and skills training for tenants of social rented housing.

In support of this the government requires that bids for grant funding for affordable housing include an employment and skills statement outlining how apprenticeships will be created or supported as part of a development scheme.

The council will continue to negotiate with developers through the planning application process for employment and training packages to be provided as part of the construction and management of large developments. In some cases this will be extended so the developer is obliged to use local companies to source materials and to recruit employees using local services.

RSL partners who develop new homes provide employment and training opportunities on their construction sites. The Construction Training Initiative (CTI) is an example of a successful partnership scheme which provides apprenticeships and on-the-job training and work experience for eligible local college students. There are

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43 Housing Strategy Evidence Base
opportunities for apprentices to obtain paid employment as a result of successfully completing the CTI scheme.

The council’s Estate Renewal Programme provides opportunities for employment in Enfield through Enfield Jobsnet which takes part in multi-service hubs on estate development sites to help local residents to find work or training. The increased investment in the council’s own stock improvements brought about by HRA self financing activities will help to increase these opportunities further.

**Encouraging training opportunities**

We will continue to encourage social housing landlords to provide opportunities for volunteering, training or employment initiatives for their tenants, or to direct their tenants to information, advice and guidance services provided by local partners. Social landlords have set up successful social enterprises and other initiatives such as gardening projects which engage residents in volunteering to improve their estate.

Enfield Homes will also continue to work closely with the Federation of Enfield Community Associations to deliver community events and engagement activities, and to empower tenants through training and personal development. A range of courses are offered in subjects including English for Speakers of Other Languages, basic household repairs and CV writing.

**Supporting local businesses through our housing aims**

Delivering the Housing Strategy aims of increasing housing supply to meet the needs of local people and improving the quality of homes and neighbourhoods will increase the range and quality housing options available in Enfield. This will provide more housing choice and stability for local people who will be better placed to find and sustain employment locally.

**Promoting Mobility schemes for Social rented Tenants**

The Pan-London Mobility Scheme and the government’s national mutual exchange scheme prioritise moves for social housing tenants to access work or training. Enfield Council will review its use of these schemes to support tenants for example, by reducing their travelling costs by moving to a home nearer to their place of work.
6. Delivering Enfield’s Housing Strategy

A wide range of housing and related strategies and plans are already in place providing strong foundations for delivering the vision and aims of Enfield’s Housing Strategy. These strategies and plans will be kept under review and new ones will be developed as required to respond to key policy reforms which are set out in section 3, National Housing Policy Context. The council’s partners and Enfield residents play an important role in delivering our plans and providing capacity and resources which add value.

Enfield’s Housing Strategy Delivery Plan sets out in detail how our aims and objectives will be achieved. A diagram mapping out supporting strategies and plans has been produced and is located in the Executive Summary of this strategy. It will be regularly reviewed and updated.

Resources for Delivering Enfield’s Housing Strategy

Resources for delivering Enfield’s Housing Strategy are set out in detail in the Delivery Plan. Resources include:

- Council assets (land use/property disposals)
- Council budgets
- GLA funding
- Affordable Housing Programme
- Planning obligations (CIL and Section 106)
- Developer partners
- Decent Homes Funding
- Housing Revenue Account (HRA) self-financing arrangements
- Affordable Rent Model
- New Homes Bonus
- Empty Homes Funding
- Supporting People Funding
- Homelessness Grant
- Hardship Fund
- Disabled Facilities Grants
- Right to Buy receipts
- Mortgage Rescue Funding
- Energy Company Schemes
- Bids for other funding
7. Performance Monitoring

Enfield's Housing Strategy will be regularly reviewed and updated to reflect changes in government policy and changing needs, expectations and priorities of our partners and customers.

Enfield’s Housing Strategy and its supporting Delivery Plan will be reviewed and monitored by Enfield’s Housing Strategic Partnership (HSP) Board. The HSP Board will be supported in this task by Enfield’s Community Housing Services.

A Performance Management Framework is in place within Enfield Council to monitor the delivery of local authority strategies and plans.