

# London Borough of Bexley Strategic Housing Market Assessment 2021

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London Borough of Bexley

Final Report  
November 2021

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# Executive Summary

## Introduction

The Borough of Bexley Strategic Housing Market Assessment 2021 (SHMA 2021) provides the latest available evidence to help to shape the future planning and housing policies of the area. The 2021 SHMA covers the period 2018 to 2038. The 2021 SHMA is based on the 2018 and 2020 SHMAs and takes into account the revised housing target for Bexley as set out in Table 3.1 of the 2021 London Plan dated March 2021 which identifies that a 10 year net target is 6,850. This equates to an annual target of 685 over the period 2019/20 to 2028/29.

The 2021 SHMA will help inform the production of the Council's Local Plan and the Housing Strategy along with supporting the work of the Council and its partners. It considers the affordable housing needs of households, the aspirations/expectations of those households moving in the market, and the need for particular types of dwelling by virtue of age or disability. This research provides an up-to-date analysis of the social, economic, housing and demographic situation across the area.

The 2021 SHMA is based on the content and structure of the 2018 SHMA which comprised:

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

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

Whilst much of the evidence in the 2021 SHMA report is based on the 2018 SHMA, future housing need calculations are measured over a 2021-2031 time period and based on the latest available data.

## Housing market context

### Dwelling stock

There are an estimated 98,599 dwellings across the Borough in 2021 (source: MHCLG Dwelling Stock LT100). 1,445 (1.5% are vacant which compares with 2.7% across England and 505 (0.5%) are long-term vacants (source: MHCLG Dwelling Stock Vacancy LT615).

The 2018 Household Survey shows that:

- 70.3% of occupied properties are houses, 24.3% are flats/maisonettes, 4.9% are bungalows and 0.5% are other property types (e.g. caravans);

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

## House prices and rents

In 2020, lower quartile prices across the Borough of Bexley were £295,000 (London £350,000, England £164,000) and median prices were £360,000 (London £477,500, England £249,000) (source: Land Registry Price Paid Data)

In 2020, lower quartile private rents were £949 each month (London £1,274, England £724) and median rents were £1,200 (London £1,651, England £1,148) (source: Zoopla Price Paid Data).

## Demographic drivers

The population of Bexley is estimated to be 249,301 in mid-2020 (source: ONS Mid-year population estimates 2021). By 2038, the population is projected to be 268,180 (source: 2018-based ONS population projections). Over the next few decades, there will be a marked increase in the number and proportion of older residents. The population aged 65+ years is expected to increase by 33.3% from 40,764 in 2018 to 54,321 in 2036 (source: ONS 2018-based Subnational Population Projections).

## Economic drivers

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

## Dwelling need, type and mix

The 2021 London Plan has established a target for 6,850 net new dwellings across the borough over the 10-year period 2019/20 to 2028/29 or an annual average of 685 dwellings.

Using the government's 'standard method' for calculating housing need which takes into account demographic change and affordable need, the minimum annual housing need is 1,295 for the period 2021 to 2031. This calculation incorporates the annual housing requirement identified in the 2021 London Plan which caps the level of need to 959 dwellings each year. However, a 35% cities uplift is applied to London Boroughs which results in the higher 1,295 figure. Planning Practice Guidance says 'it should be noted that the responsibility for the overall distribution of housing need in London lies with the Mayor as opposed to individual boroughs so there is no policy

assumption that this level of need will be met within the individual boroughs. (Paragraph: 034 Reference ID: 2a-034-20201216).

Detailed analysis of the relationship between households and their current housing circumstances, the future aspirations of moving households and what households would accept has been carried out. This helps to set out the range of dwellings by type and size appropriate over period 2018 to 2038. Table ES1 illustrates the proportion of dwellings by tenure appropriate for Bexley.

Analysis has also considered the need for affordable housing and an annual net imbalance of 1,378 has been calculated. This is a marked increase on the 965 evidenced in the 2018 SHMA and is due to increasing house prices and rents along with a reduction in affordable lettings.

In terms of new build, the policy requirement is for developers to provide a minimum of 35% affordable housing. The 2021 London Plan recommended a strategic requirement of 50% of dwellings to be affordable. A 50% affordable target is assumed in analysis and in terms of the split between social/affordable rented and intermediate tenure products, evidence continues to recommend a 70% rented and 30% intermediate tenures split.

<b>Table ES1 Overall dwelling type/size and tenure mix under baseline demographic scenario</b>				
<b>Dwelling size</b>	<b>Market (%)</b>	<b>Affordable Rented (%)</b>	<b>Affordable intermediate (%)</b>	<b>Total</b>
1 or 2-bedroom house	19.2	30.5	30.4	23.1
3-bedroom house	35.2	12.6	31.4	29.2
4 or more-bedroom house	21.2	4.9	10.5	16.1
1-bedroom flat	3.8	13.6	7.6	6.6
2 or more-bedroom flat	7.5	20.5	11.2	11.1
1-bedrom bungalow/ level-access	0.1	1.3	0.7	0.5
2-bedroom bungalow/ level-access	6.5	7.6	2.0	6.3
3 or more bedroom bungalow/ level-access	4.2	1.8	1.8	3.3
Other	2.3	7.4	4.5	3.8
<b>TOTAL</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Dwelling type</b>	<b>Market (%)</b>	<b>Affordable Rented(%)</b>	<b>Affordable intermediate (%)</b>	<b>Total</b>
House	75.6	47.9	72.3	68.4
Flat	11.3	34.0	18.8	17.7
Bungalow/level-access	10.9	10.7	4.4	10.1
Other	2.3	7.4	4.5	3.8
Total	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Number of bedrooms</b>	<b>Market (%)</b>	<b>Affordable Rented(%)</b>	<b>Affordable intermediate (%)</b>	<b>Total</b>
1	5.7	18.6	12.8	9.6
2	32.0	59.3	42.7	39.8
3	41.1	17.3	34.0	34.5
4	21.2	4.9	10.5	16.1
Total	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	100.0

## Older people and people with additional needs

A major strategic challenge for the Council is to ensure a range of appropriate housing provision, adaptation and support for the Borough's older population.

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

Currently there are around 3,644 units of specialist older person accommodation including around 1,186 units of residential care (C2) dwellings. Analysis of demographic change would suggest a need for an additional 448 units of residential

care (C2) units and 928 additional units of specialist older person residential (C3) units by 2038.

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

### People with additional needs

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

Specific accommodation needs identified include:

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

### Optional accessibility and wheelchair standard housing

The 2018 Household Survey indicates that 5.4% of households live in properties that have been adapted or purpose built for those with an illness/disability. Analysis of demographic data would suggest that the number of adapted properties will need to increase by 927 over the 2018 to 2038 period.

New build housing will play a role in providing additional adapted dwellings and the Council has adopted the London Plan policy D7 Accessible Housing. This is to ensure that:

- At least 10% of dwellings (which are created via works to which Part M Volume 1 of the Building Regulations applies) meet Building Regulation requirement M4(3) 'wheelchair user' dwellings.
- All other dwellings (which are created via works to which Part M Volume 1 of the Building Regulations applies) meet Building Regulation requirement M4(2) 'accessible and adaptable dwellings'.

# 1. Introduction

## Background

- 1.1 The London Borough of Bexley Strategic Housing Market Assessment (SHMA) 2021 has been commissioned by the London Borough of Bexley Council ('the Council') to provide an up-to-date evidence base to inform the development of the Council's Local Plan and the Housing Strategy in particular, along with supporting the work of the Council and its partners.
- 1.2 The Borough of Bexley SHMA 2021 updates the 2018 SHMA and supports the requirements of the National Planning Policy Framework. It is also prepared in compliance with the Government's Planning Practice Guidance (PPG) and takes into consideration the standard methodology for assessing housing need.
- 1.3 The SHMA report is tailored to the unique characteristics and needs of the Borough and the role it has within the wider London Housing Market Area. It provides the Council with guidance on the extent of overall housing need within the Borough, in terms of type, tenure and size, as well as the need for affordable housing and the specific housing needs of particular groups.
- 1.4 The 2021 SHMA is accompanied by a report prepared by Edge Analytics 'London Borough of Bexley Demographic Update' which provides up to date demographic evidence.

## Aim

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

## Objectives

- 1.6 The objectives of the 2018 SHMA remain relevant for the 2021 SHMA. Specifically, the SHMA evidence base:
  - a) determines the objectively assessed housing needs of Bexley to the year 2038, consistent with national planning policy, guidance and good practice, whilst considering the specific challenges Bexley faces as a London Borough;
  - b) assesses housing need in the specific context of the Borough by exploring local issues, as well as making comparisons with national, regional and sub-regional data;
  - c) provides robust evidence to inform future Local Plan and Housing Strategy policies that aim to ensure the appropriate mix of housing, including type, tenure and size, to achieve sustainable communities;
  - d) identifies the need for affordable housing of all types and tenure, having regard to the definitions found in the Mayor of London's 'Homes for Londoners: Affordable homes programme 2016-2021' SPG (2016);
  - e) identifies the housing needs of specific groups, including:
    - i) people wishing to build their own homes

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

## Government policy and guidance

- 1.7 The evidence base needs to take account of the requirements of the National Planning Policy Framework (NPPF). The latest version was published in July 2021 and supported by Planning Practice Guidance (PPG). The NPPF 2021 sets out the government’s planning policies for England and how these are expected to be applied. Paragraph 11 of the NPPF states that plans, and decisions should apply a *‘presumption in favour of sustainable development’*. As part of this, in relation to plan-making, it sets out that this means *‘that strategic policies should, as a minimum, provide for objectively assessed needs for housing...’*.
- 1.8 Paragraph 60 provides an important context to the policy for housing delivery, as follows:
- ‘To support the Government’s objective of significantly boosting the supply of homes, it is important that a sufficient amount and variety of land can come forward where it is needed, that the needs of groups with specific housing requirements are addressed and that land with permission is developed without unnecessary delay.’**
- 1.9 Paragraphs 61 to 63 relate to the evidence base requirements which underpin this study:
- Paragraph 61: **‘To determine the minimum number of homes needed, strategic policies should be informed by a local housing need assessment, conducted using the standard method in national planning guidance – unless exceptional circumstances justify an alternative**



**approach which also reflects current and future demographic trends and market signals. In addition to the local housing need figure, any needs that cannot be met within neighbouring areas should also be taken into account in establishing the amount of housing to be planned for.'**

**Paragraph 62: 'Within this context, the size, type and tenure of housing need for different groups in the community, should be assessed and reflected in planning policies including but not limited to: those who require affordable housing; families with children; older people; students; people with disabilities; service families; travellers; people who rent their homes; and people wishing to commission or build their own homes.'**

- 1.10 Paragraph 63: 'where a need for affordable housing is identified, planning policies should specify the type of affordable housing required'. Paragraph 65 requires that: 'strategic policy-making authorities should establish a housing requirement figure for their whole area, which shows the extent to which their identified housing need (and any needs that cannot be met within neighbouring areas) can be met over the plan period. Within this overall requirement, strategic policies should set out a housing requirement for designated neighbourhood areas which reflects the overall strategy for the pattern and scale of development and any relevant allocations.'**
- 1.11** The Localism Act 2010 introduced the 'Duty to Co-operate' as a replacement for Regional Spatial Strategy and this requirement is also established in National Planning Policy (NPPF 2021, Paragraphs 24-27). Section 110 requires local authorities and other bodies, including Local Enterprise Partnerships to co-operate in maximising the effectiveness of strategic matters within development plan documents. The provision of housing development is a strategic priority and the Council will have to ensure that it is legally compliant with the Localism Act at Local Plan examination.
- 1.12** In the case of London Boroughs, the Greater London Authority (GLA) is the strategic regional authority, with powers over various functions including planning. The London Plan therefore forms part of the statutory development plan for the Borough of Bexley.
- 1.13** Relevant PPG which relates to the SHMA evidence base includes:
- Housing and economic needs (with specific focus on affordable housing need);
  - Housing needs of different groups;
  - Housing for older and disabled people; and
  - Housing optional technical standards.
- 1.14** Of particular note, the standard method for assessing minimum housing need was updated in December 2020.
- 1.15** In the case of London Boroughs, the Greater London Authority (GLA) is the strategic regional authority, with powers over various functions including planning. The London Plan therefore forms part of the statutory development plan for the Borough of Bexley.

## Definitions

- 1.16 Definitions relating to affordable housing have been updated in NPPF 2021 Annex 2 and set out in Appendix B.
- 1.17 In addition, this SHMA recognises a further range of tenures which are being promoted by the Mayor of London in the Draft New London Plan:
- Homes based on **social rent** levels (which includes London Affordable Rent);
  - **London Living Rent** which offers Londoners on average incomes a below-market rent, enabling them to save for a deposit. The Mayor has set out London Living Rent levels that vary by ward across London, set at a third of local average household incomes. When funded through the Mayor's Affordable Homes Programme, London Living Rent is designed to offer sub-market rents for up to 10 years, helping households to save for a deposit. Eligibility is restricted to households that are currently renting, with a maximum income of £60,000 and who are not currently able to purchase a home (including through shared ownership) in the local areas; and
  - **London Shared Ownership** is based on the national shared ownership model but with extra assurances for Londoners over service charges.

## Strategic context

### National context

- 1.18 The housing policy landscape is entering a period of unusual fluidity and uncertainty. This fluidity is set to last for several years. Factors such as Brexit and the pandemic have been further complicated by the forthcoming Comprehensive Spending Review and the recent change in leadership in the rebranded Department for Levelling Up, Housing and Communities.

### Comprehensive Spending Review

- 1.19 Due at the end of October 2021, it is probable that capital investment will continue to flow post-CSR, although retrenchment of public revenue spending e.g. welfare benefits, social landlord rent increases etc. may well erode the momentum of the wider recovery in house prices and social landlord development.

### Implications of the Cabinet changes

- 1.20 The outcomes of the recent cabinet changes are yet to be formalised. Whilst commentators suggest a withdrawal from the target aspects of the "White Paper" the legislative slot for a Bill will probably be filled by proposals that overlap with the less controversial aspects of the "White Paper" e.g. slimmed down Local Plan processes, emphasis on design, etc. Aspects of the levelling up agenda are also likely to be formalised.
- 1.21 At this stage, it appears that long trailed proposals like First Homes and the new model shared ownership may well continue as key aspects of the

affordable housing development policy. The First Homes product has been welcomed by private developers. However, there was some drawing back by Robert Jenrick, so that product may have less prominence going forward.

## Building Safety Bill

- 1.22 The post-Grenfell Bill will apply to buildings of seven storeys or at least 18 metres in height. It has reached the committee stage in the House of Commons. It will:
- establish a legal regime to oversee higher-risk buildings;
  - and establish a Building Safety Regulator to drive improvements in building safety and performance standards in *all* buildings;
  - ensure residents have a stronger voice in the system, and establish additional protections for leaseholders in relation to financing remediation works;
  - create a new Homes Ombudsman Scheme;
  - increase access to redress through the Defective Premises Act 1972;
  - strengthen the obligations under The Regulatory Reform (Fire Safety) Order 2005; and
  - provide a stronger and clearer framework for oversight of construction products.

## Climate change

- 1.23 Climate change will increasingly impact on current and future housing. The COP26 Climate Summit will generate much new policy. The government has already determined to legislate to cut emissions by 78% by 2035 compared to 1990 levels. They also announced a Ten Point Plan for a £12 billion Green Industrial Revolution to accelerate the net zero transition and support up to 250,000 green jobs. For example, work is starting on a Glass Futures research facility to reduce the carbon footprint of glass making. Ahead of COP26, proposals will be announced that include a Net Zero Strategy.

### National Housing Market changes

- 1.24 Although not a policy change, and whilst it is too soon to be definitive, the pandemic may be generating new and significant structural alterations in housing markets. It will be important that the pre-pandemic aspirations of extant policies are recalibrated in the light of four emerging phenomena:
- the so called “race for space” linked in part with the emergence of more remote working;
  - the persisting aspiration for out of town housing in less populated locations;
  - the decline in town centre retail and replacement with web based purchasing; and
  - possible changes in Higher Education residential requirements driven by more remote teaching approaches.
- 1.25 The lack of job security, lower employment and lower economic activity are predicted to depress sale prices in the medium term. Shortages in skilled (HGV

drivers) and unskilled labour (crop pickers) and inputs (gas) combined with supply chain shortages suggest an increase in house prices and slower house building in the coming months.

## London Plan

- 1.26 The 2021 London Plan is the statutory spatial development strategy for Greater London, prepared by the Mayor of London. This is the adopted development plan and is a material consideration in planning decisions. The Plan covers the period to 2041 and sets out an integrated framework for the development of the whole of London, taking into account economic, environmental, transport and social factors.
- 1.27 The London Plan (Intend to Publish) seeks to be ‘different’ to previous plans (paragraph 0.0.18):
- ‘It is more ambitious and focused than any previous London Plans. The concept of Good Growth – growth that is socially and economically inclusive and environmentally sustainable – underpins the London Plan and ensures that it is focused on sustainable development.
- 1.28 **Policy GG4 Delivering the homes Londoners need** seeks to create a housing market that works better for all Londoners. Those involved with planning and development must ensure that more homes are delivered and support the delivery of the strategic target of 50% of all new homes being genuinely affordable. The supporting text to Policy GG4 draws on the findings of the London Strategic Housing Market Assessment 2017, setting out that London needs 66,000 new homes each year for at least 20 years, of which 43,000 should be genuinely affordable.
- 1.29 **Policy H4 Increasing Housing Supply** and associated Table 5.1 sets out ten-year targets for net housing completions that each local planning authority should plan for. For Bexley, Table 3.1 of the Plan establishes a target for 6,850 dwellings or an annual average of 685 dwelling completions each year .
- 1.30 **Opportunity Areas** are identified in the London Plan as places that offer scope for change and growth, including new homes and jobs. The scope for growth is strongly linked to existing or potential transport improvements. The Opportunity Areas identified within Bexley are:
- Bexley Riverside, and
  - Thamesmead and Abbey Wood.

## Thames Gateway

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

## Local context

- 1.32 The South East London Strategic Housing Market Assessment (SHMA) was undertaken by Cobweb Consulting on behalf of the South East London Housing

Partnership (published in June 2014), covering the five Boroughs of Bexley, Bromley, Greenwich, Lewisham and Southwark. The South East London SHMA identified a requirement for just under 7,200 dwellings per annum over the 2011-2031 period. However, it also identified a backlog of unmet need for affordable housing in South East London, identified at around 55,500. For Bexley, the SHMA evidenced an annual affordable shortfall of 837 each year, with a delivery of 2 and 3 bedroom affordable dwellings and a tenure split of 66% rented and 34% intermediate tenure.

- 1.33 The Borough of Bexley Local Plan includes the Core Strategy (adopted February 2012) and current policies set out in the Unitary Development Plan (UDP) (adopted 2004 but including Addendums 2007 and 2012).
- 1.34 The Council has started work on the preparation of a new Local Plan that will guide future development in the Borough up to 2040.
- 1.35 In 2015, the London Borough of Bexley and the GLA published the **Bexley Growth Strategy: Direction of Travel Document**, a joint statement of intent on the process on producing the Growth Strategy and planning framework. This set out that Bexley's Growth Strategy should be a material consideration, informed by the London Plan and informing and influencing the emerging Bexley Local Plan.
- 1.36 The Council adopted the Growth Strategy in December 2017, the first major document in updating the Local Plan documents. The Growth Strategy sets out the Council's strategic vision and objectives for the Borough's future development, seeking a '**positively managed**' approach to '**good growth**'.
- 1.37 Part III of the Growth Strategy (paragraph 5.2.8) sets out that a trajectory for the housing high growth capacity has been prepared:  

'Proposed housing growth of up to 31,500 new homes, with a large amount of the potential development not taking place until triggered by the completion of major transport infrastructure...'
- 1.38 The key infrastructure projects that will act as triggers for growth are identified as follows (paragraph 5.3.6):
  - the completion of a public transit corridor, in phases, from North Greenwich to Slade Green;
  - the completion of a docklands light rail (DLR) extension from Gallions Reach through Thamesmead to Belvedere;
  - the extension of the Elizabeth Line (Crossrail) east of Abbey Wood towards Ebbsfleet; and
  - the completion of road based river crossings connecting Belvedere with Rainham and Thamesmead with Gallions Reach.
- 1.39 In addition to the Borough-wide priorities, the Growth Strategy has a focus on the main growth areas of Thamesmead, Belvedere, Erith, Slade Green and Crayford, along with Bexleyheath, Sidcup, Welling and Foots Cray. The Growth Strategy sets out the vision and objectives for each of the growth areas.

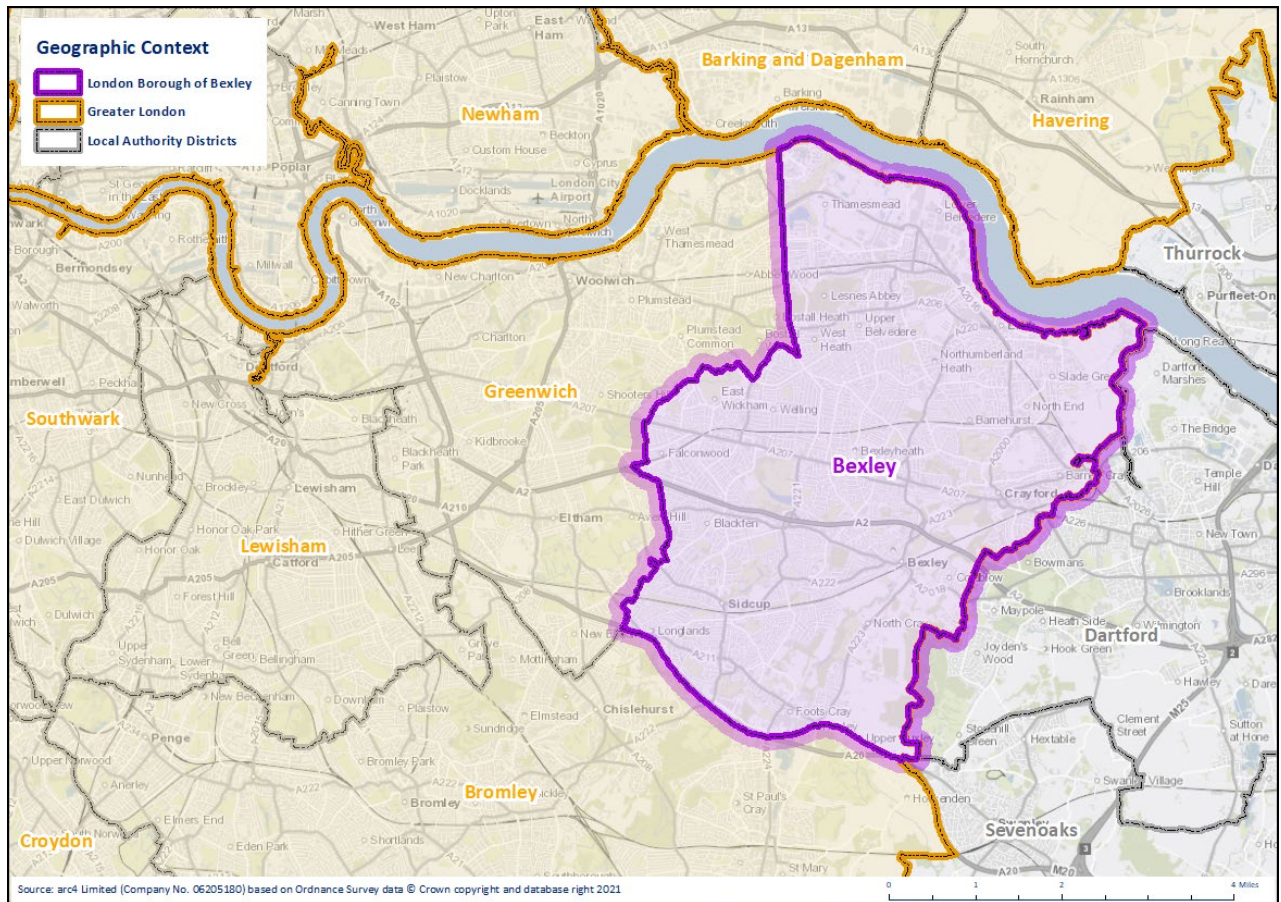
## COVID-19 impact

- 1.40 Regarding the COVID-19 situation, it is too early to consider the longer-term implication of the pandemic on demography, economy and housing but there are several emerging trends. The pandemic has accelerated trends in home working, retail and office use. There are implications for the housing offer, with a ‘race for space’ *within* dwellings, the need for larger gardens/outdoor space and better access to public space which may alter the demand/need for larger homes in less dense settings. A redistribution of demand between urban and more rural locations has also been suggested. Repurposing town centres and commercial buildings provides opportunities for new forms of residential occupancy, for instance micro-homes and co-living. The Edge Analytics report provides some useful indicators showing the impact of COVID-19 on workplace, travel and the use of amenities such as shops and parks.

## Geography

- 1.41 Map 1.1 illustrates the geographical context of the Borough of Bexley and the neighbouring local authorities.
- 1.42 The Borough of Bexley is located within south east London in the south east of England. The resident population of the Borough is estimated to be 249,301 in 2020 (source: Office for National Statistics mid-year population estimates). To the west the Borough of Bexley borders the London Borough of Greenwich, and to the south the London Borough of Bromley. The River Thames lies to the north, beyond which are the London Borough of Havering and the London Borough of Barking and Dagenham. Beyond the Thames to the north east there is also a small boundary with Thurrock, a unitary authority in the county of Essex. To the east lies Dartford, to the south of which is Sevenoaks, both of which are districts within the county of Kent.
- 1.43 Settlements within the Borough include locations that were older-established villages and hamlets such as Bexleyheath, Erith, Foots Cray, Welling, East Wickham, Belvedere, Barnes Cray and North Cray. Thamesmead was built as a new town on the Erith Marshes. Much of the wider Borough has experienced suburban development, with settlements including Albany Park and Barnehurst, whilst other areas reflect their previous farmland function: Blackfen, Northumberland Heath and West Heath.
- 1.44 In terms of access, the main road-routes through the Borough are the A2 trunk road, the A20 (Sidcup Bypass), the A207 (Watling Street), the A206 (to Woolwich and Dartford) and the A2016 (through Thamesmead). Three suburban trainlines pass through the Borough, the North Kent, Bexleyheath and Dartford Loop lines. There are currently no London Underground, London Tramlink or Docklands Light Railway (DLR) services within the Borough. However, Abbey Wood station in Bexley will benefit from a Crossrail service direct into central London and Paddington with a central section (which will form part of the Elizabeth Line).

**Map 1.1 The Borough of Bexley geographical context**



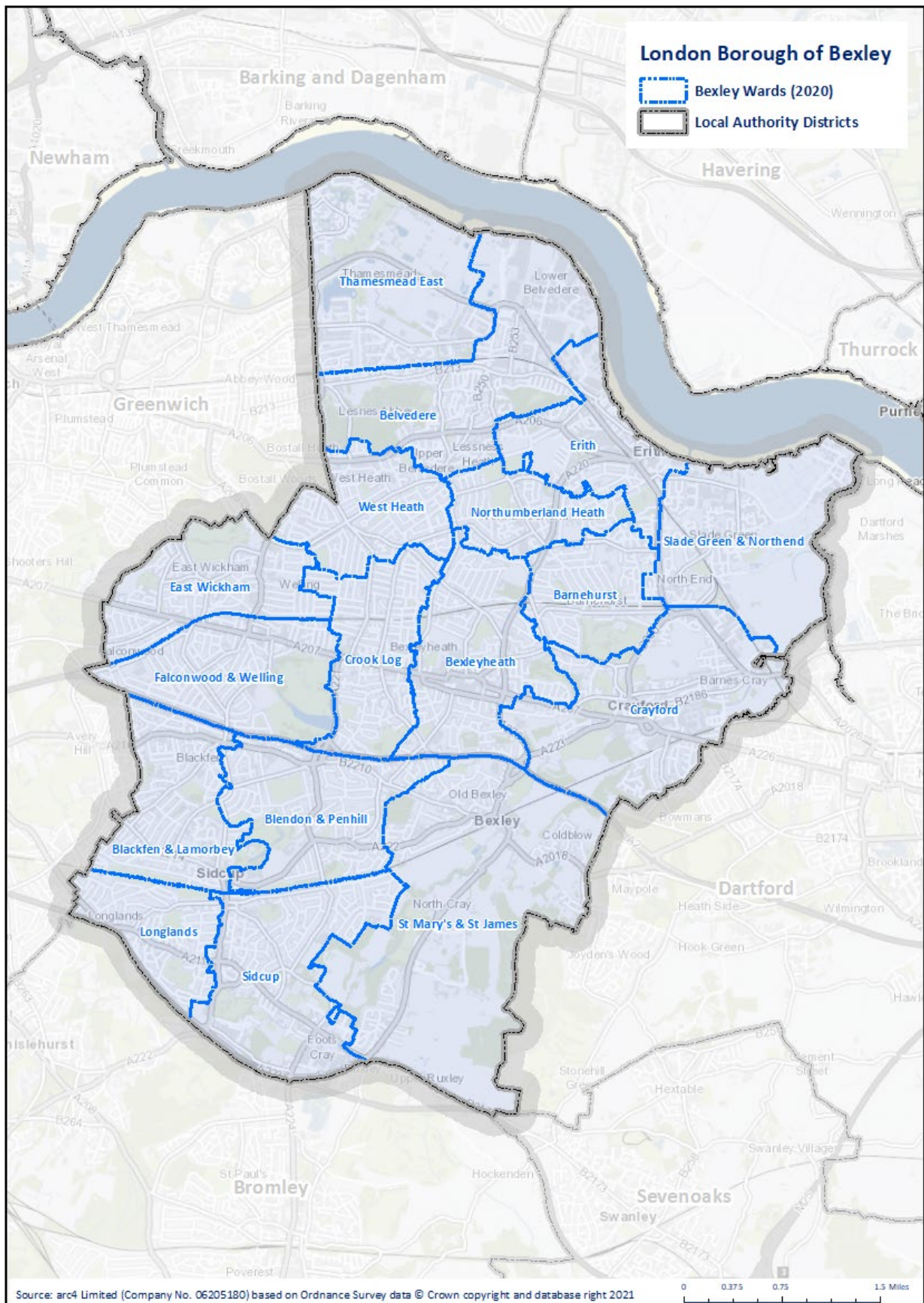
1.45 Household survey data is available down to postcode level and for the purposes of this report, data has been presented based on new wards (Table 1.1) and shown in Map 1.2.

**Table 1.1. Summary of wards**

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



**Map 1.2 Wards within the Borough of Bexley**



## Research methodology

- 1.46 The 2021 SHMA is based on the 2018 SHMA. A multi-method approach was adopted in the 2018 SHMA which comprised:
- A sample survey of households across the Borough of Bexley area was undertaken, with 31,000 households in the Borough contacted during March and April 2018 and invited to complete a questionnaire. 3,408 questionnaires were returned and used in data analysis. This represents a 11% response rate overall and a sample error of +/-1.65 at Borough level;
  - An online survey of stakeholders including 19 representatives from strategic and local organisations;
  - Interviews with supported housing, adult social care and older person professionals;
  - A review of secondary data provided by the Council including housing register and information on groups with additional needs;
  - Interviews with estate and letting agents operating within the Borough; and
  - A review of relevant secondary data including the 2011 Census, house price trends, CORE lettings data and CLG Statistics.
- 1.47 Further information on the research methodology is presented at Appendix A.
- 1.48 Whilst much of the evidence in this updated report is based on the 2018 SHMA, future housing need calculations are measured over a 2021-2031 time period and based on the latest available data. The 2021 SHMA also considers evidence over the period 2018 to 2038.

## Presentation of data

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

## Report structure

- 1.51 The Borough of Bexley SHMA 2021 report is structured as follows:
- **Chapter 2** considers the main features of the housing market dynamics including house price and rental trends, migration and travel to work patterns;
  - **Chapter 3** reviews the current housing stock and provides a detailed analysis of the main tenures;

- **Chapter 4** considers future housing need which takes account of the government’s standard methodology and alternative demographic assumptions;
  - **Chapter 5** considers the need for affordable housing;
  - **Chapter 6** considers household groups with particular housing needs including those with a disability and additional needs;
  - **Chapter 7** sets out an assessment of dwelling type and mix for future housing development within the Borough; and
  - **Chapter 8** concludes the report with a summary of findings and a consideration of strategic issues.
- 1.52 The report includes a technical appendix, which provides detailed material that underpins the core outputs of the SHMA. The technical appendix material includes:
- Research methodology (Appendix A);
  - Affordable Housing Definitions (Appendix B)
  - Housing need calculations (Appendix C);
  - Monitoring and updating (Appendix D);
  - Stakeholder survey (Appendix E).

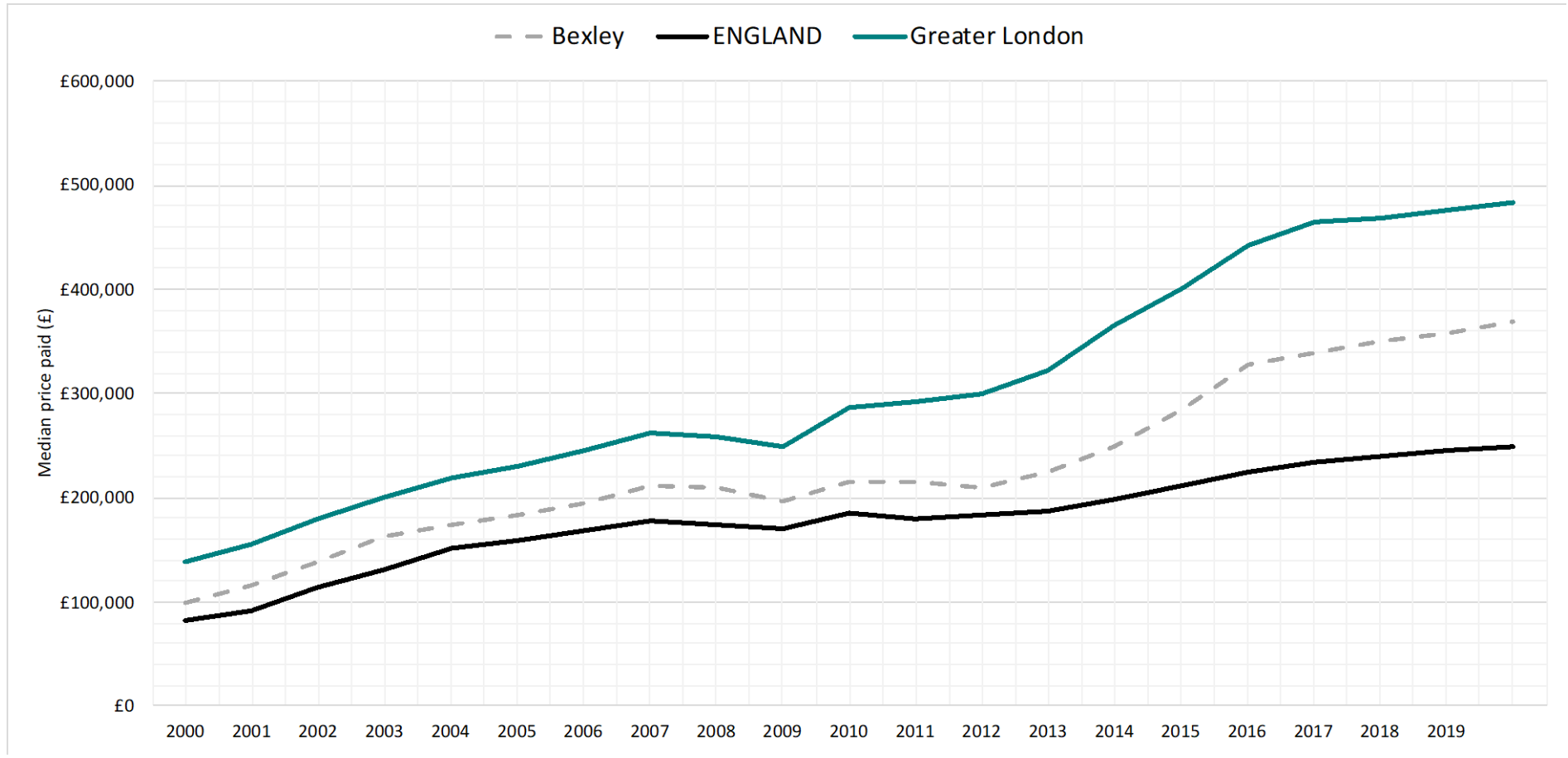
## 2. Understanding housing market dynamics

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

### House price trends

- 2.3 Figure 2.1 shows how house prices in the Borough area have changed over the period 2000 to 2020, based on full-year Land Registry price paid data. This is compared with London as a whole (all Borough areas) and England.

**Figure 2.1 Median house price trends 2000 to 2020: The Borough of Bexley, London and England**



Source: Data produced by Land Registry © Crown copyright 2018

- 2.4 Median house prices in the Borough of Bexley have been consistently lower than those for the London region, but above those for England as a whole. Median house prices in the Borough of Bexley more than doubled in the period 2000-2007, rising from £98,500 in 2000 to £212,000 in 2007. The next five years saw price stagnation, reflecting regional and national trends, with prices fluctuating between £196,000 and £215,000. However, the rate of growth has accelerated since, with the five-year period 2012-2018 seeing a rise from a median price of £210,000 to £345,000. During 2020 the median price increased to £370,000.
- 2.5 Overall, median prices have increased from £98,500 in 2000 to £370,000 in 2020, an increase of 275.6%. Table 2.1 sets out comparative house price change over this period, which indicates that this rate of growth is very similar to that experienced across the London Boroughs as a whole (+250%) and some of the neighbouring local authority areas such as Havering (+241%) and Dartford (+260%), and higher than the growth experienced across the South England as a whole (204%).

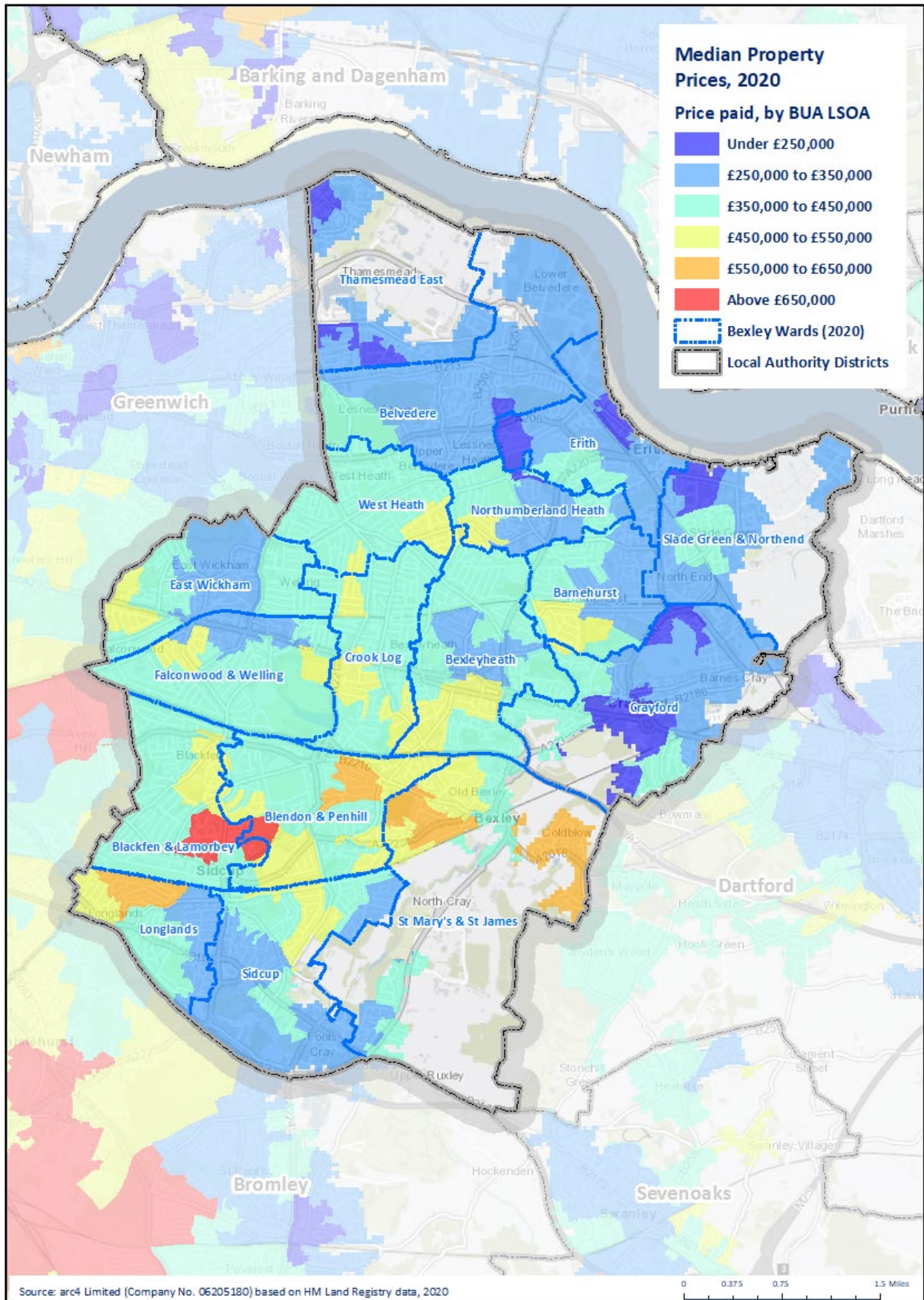
**Table 2.1 Comparative house price change 2000-2019 with neighbouring local authority areas, London, the South East and England**

Location	Median price (£)		% Change 2000-2020
	2000	2020	
Newham	£91,995	£400,000	<b>334.8</b>
Greenwich	£106,500	£440,000	313.1
Barking and Dagenham	£78,000	£320,000	310.3
Thurrock	£75,000	£290,000	286.7
<b>London</b>	<b>£138,000</b>	£483,000	<b>250.0</b>
<b>Bexley</b>	<b>£98,500</b>	<b>£370,000</b>	<b>275.6</b>
Havering	£110,000	£375,000	<b>240.9</b>
Dartford	£89,000	£320,000	259.6
<b>England</b>	<b>£82,000</b>	<b>£249,000</b>	203.7

Source: Data produced by Land Registry © Crown copyright 2018

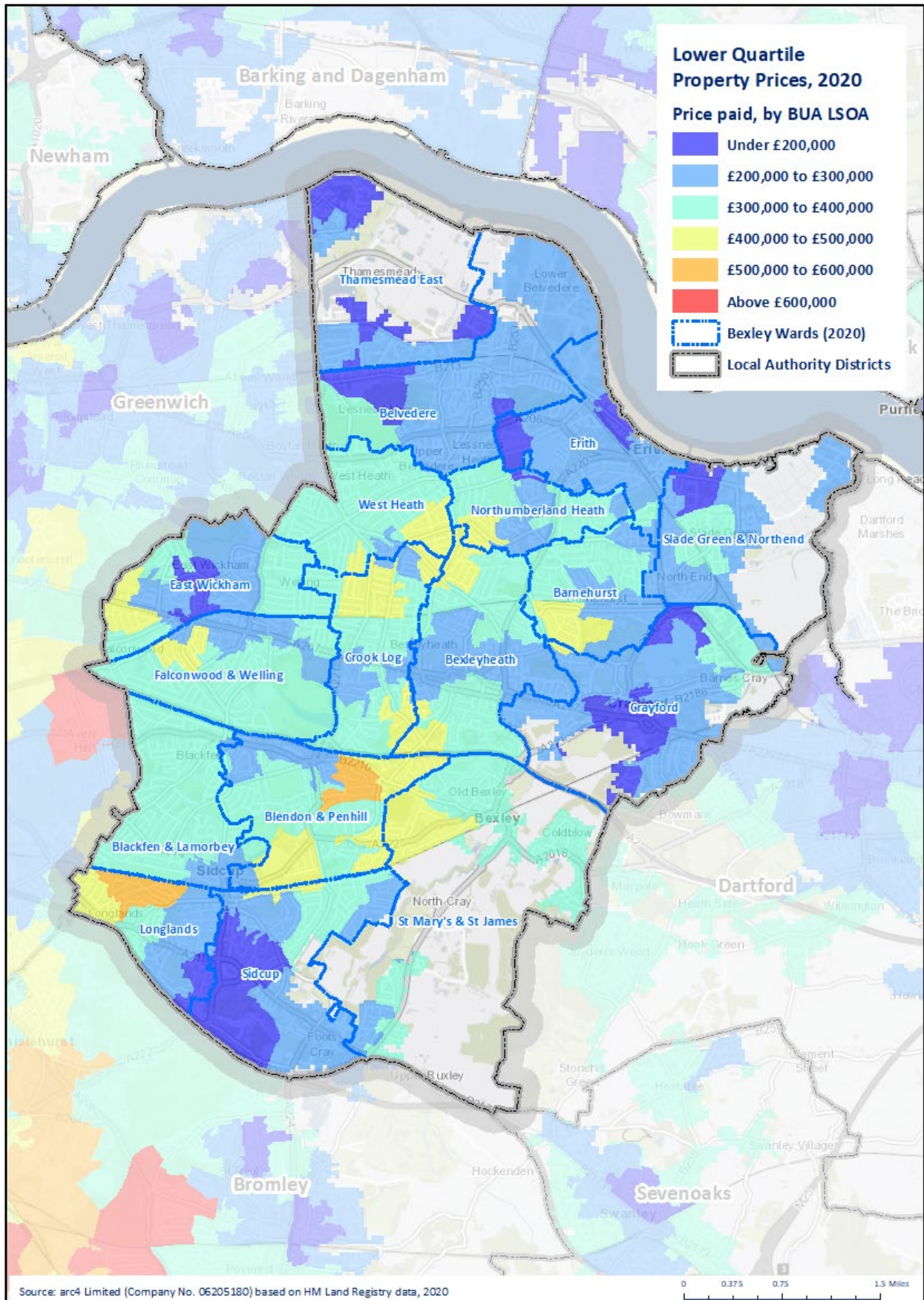
- 2.6 During 2020, median prices across the Borough of Bexley were £370,000 and lower quartile prices were £280,000. The distribution of median and lower quartile house prices during 2019 is illustrated in Maps 3.1 and 3.2. These indicate relatively higher prices in St Marys and St James Ward in the south of the Borough and Crook Log in the central area. They also show relatively lower prices in the northern wards.

**Map 2.1 Median house prices 2020 by LSOA**



Source: Data produced by Land Registry © Crown copyright 2020

**Map 2.2 Lower quartile house prices 2020 by LSOA**



Source: Data produced by and Registry © Crown copyright 2020



## Relative affordability

- 2.7 The relative affordability of open market dwellings in the Borough of Bexley is compared with the other local authorities in London and the South East in Tables 3.2 and 3.3. These tables are produced by the MHCLG, based on a ratio of earnings to house prices using Land Registry Price Paid and ONS Annual Survey of Hours and Earnings data.
- 2.8 In terms of relative affordability (ranked based on 2019 least-to-most affordable), the Borough of Bexley is the fourth most affordable local authority area of the eight local authority areas listed, with a lower quartile house price to income ratio in 2020 of 10.9, i.e. lower quartile house prices are 10.9x lower quartile gross earnings. Comparing lower quartile house prices with earnings in 2020, Bexley was more affordable than Newham, Greenwich, Sevenoaks, Havering and Barking and Dagenham Boroughs. However, it was less affordable than Dartford and Thurrock. The Borough of Bexley has consistently been more affordable than the London region average (13.2x earnings in 2020), but less affordable than the South East region (10.1x) and England (7.2x).

**Table 2.2 Relative affordability of lower quartile (LQ) prices by local authority area (residence based)**

Area	2017	2018	2019	2020
Newham	15.34	15.67	14.75	13.85
Greater London	13.95	13.72	13.67	13.19
Greenwich	13.53	12.98	13.37	12.16
Sevenoaks	13.33	14.73	11.97	13.47
Havering	12.46	12.23	12.06	11.53
Barking and Dagenham	12.36	12.16	12.31	10.93
<b>Bexley</b>	<b>11.43</b>	<b>11.86</b>	<b>11.49</b>	<b>10.93</b>
Dartford	11.26	10.51	10.07	10.26
South East	10.30	10.51	10.18	10.09
Thurrock	10.19	10.07	10.13	9.36
England	7.26	7.34	7.27	7.15

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

- 2.9 Similarly, in terms of relative affordability based on median prices, Bexley is the fourth most affordable local authority area, with a median income to house price ratio in 2019 of 9.7, as illustrated in Table 2.3. This is again based on Land Registry Price Paid and ONS Annual Survey of Hours and Earnings data.

Area	2017	2018	2019	2020
Newham	13.40	13.28	13.01	12.14
London	13.25	13.09	12.77	12.52
Greenwich	12.67	11.95	12.70	12.00
Sevenoaks	11.56	13.10	10.26	11.76
Havering	10.61	10.54	10.79	10.65
Bexley	10.01	10.04	9.68	9.28
Barking and Dagenham	10.00	10.40	10.76	9.63
South East	9.79	9.92	9.74	9.74
Thurrock	9.26	9.26	9.11	8.72
Dartford	9.32	8.91	9.26	8.40
England	7.92	8.04	7.83	7.84

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

## Household migration

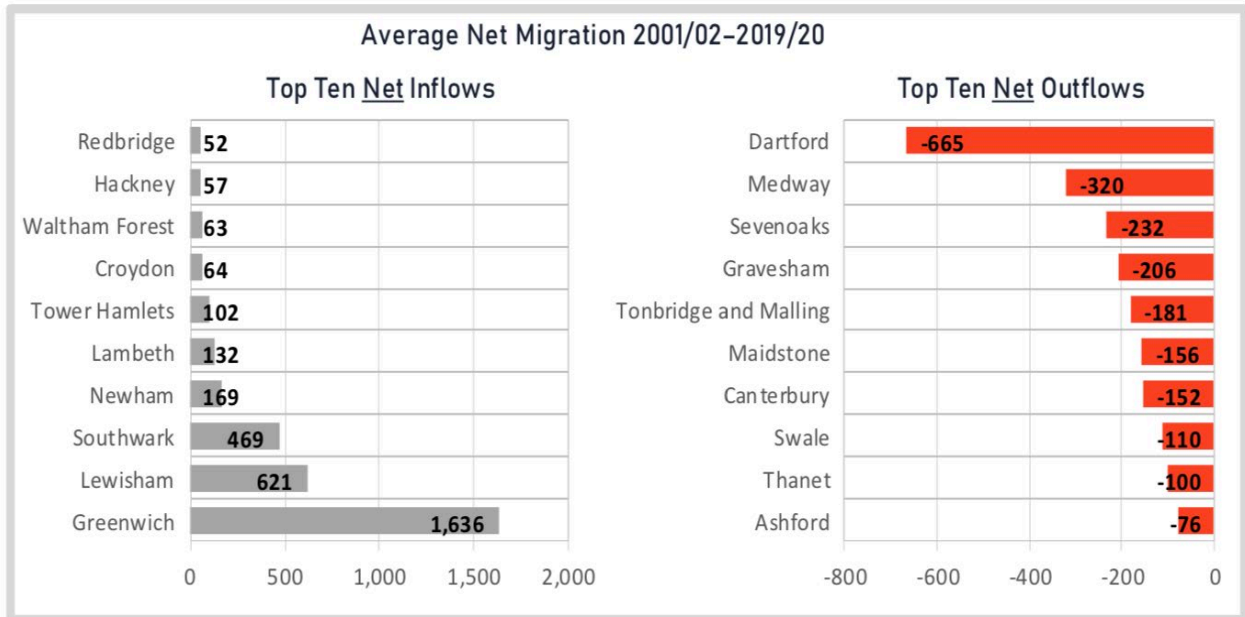
- 2.10 Data reported in the 2011 Census suggests that 62.2% of households who moved in the year preceding the Census originated from within Bexley. Table 2.4 summarises the origins of households based on 2011 Census data. Of the 14,933 households who moved into a new residence in Bexley during the year preceding the Census, 18.8% originated from Greenwich, 5.2% from Dartford, 4.2% from Lewisham, 4.1% from Bromley and 2.1% from Southwark.

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

Source: 2011 Census

- 2.11 Edge Analytics have provided more up to date migration analysis which shows that over the period 2001/2 to 2019/20, the top inflows have been from Greenwich, Lewisham and Southwark. Top outflows have been to Dartford, Medway, Sevenoaks and Gravesham.

**Figure 2.2 Key migration flows between Bexley and other districts 2001/2 to 2019/20**



Source: Edge Figure 14: Bexley net migration inflows and outflows 2001/2 to 2019/20 (source: ONS)

### Migration trends 2012-2020

- 2.12 Table 2.5 presents a detailed analysis of internal and international migration by year and Table 2.6 summarises the data by broad age and year groups. The base numbers may differ slightly from the ONS components of change analysis due to rounding but provides useful insight into the age group of migrants, their origins and destinations and the relative importance of international migration.
- 2.13 Key trends in migration over the period 2012 to 2020 include:
- consistent inflows from rest of London - mainly Greenwich and Lewisham;
  - consistent outflows to Dartford and the rest of Kent;
  - increasing net outflows to the Rest of England;
  - International net inflows consistent over the 2012-2020 period; and
  - An overall reversal in net population flows from strong net inflows, particularly in the period 2013-16, a net outflow in 2017 and more modest net inflows since 2018.
- 2.14 In terms of migration by age group:
- There has been a substantial and consistent inflow of under 30s and 30-64 age groups from Greenwich and Lewisham.
  - Outflows of under 30s and 30-64 age groups to Kent authorities.
  - International inflows of under 30s has remained a key flow and has been sustained over the period to 2020.
  - Net outflows of 65+ particularly to Kent authorities and the rest of England.

**Table 2.5 National and international migration by year**

YEAR	Bexley	GREATER LONDON REGION							SOUTH EAST REGION						ELSEWHERE UK				TOTAL (UK internal)	International	TOTAL (internal & international)
		Barking and Dagenham	Bromley	Greenwich	Havering	Lewisham	Newham	Rest of LONDON	Thurrock	Rest of Essex	Dartford	Sevenoaks	Rest of Kent	Rest of SOUTH EAST	ENGLAND (rest of)	NORTHERN IRELAND	SCOTLAND	WALES			
2012	Migrated OUT to	64	627	1,895	44	312	66	1,167	67	249	1,445	412	1,627	997	2,177	15	81	115	11,358	429	11,787
	Migrated IN from	82	576	3,439	60	845	260	2,007	38	131	792	163	643	572	1,344	15	70	52	11,090	960	12,050
	NET	17	-51	1,545	17	534	194	840	-29	-118	-653	-248	-984	-424	-833	0	-11	-62	-268	531	263
2013	Migrated OUT to	46	643	1,727	45	273	64	1,102	52	238	1,309	361	1,679	1,013	1,861	14	77	88	10,590	364	10,954
	Migrated IN from	77	622	3,343	44	941	213	2,232	45	182	747	202	729	498	1,401	16	80	64	11,435	970	12,405
	NET	31	-22	1,616	-1	668	150	1,130	-7	-55	-562	-159	-950	-515	-460	2	3	-23	845	606	1,451
2014	Migrated OUT to	46	562	1,612	48	303	77	1,016	55	270	1,388	423	1,703	1,128	2,139	17	80	89	10,955	415	11,370
	Migrated IN from	80	651	3,609	46	921	264	2,475	42	160	805	238	731	557	1,487	21	63	77	12,228	1144	13,372
	NET	35	89	1,998	-3	617	187	1,459	-13	-110	-583	-185	-973	-570	-652	4	-17	-11	1,273	729	2,002
2015	Migrated OUT to	59	625	1,760	63	313	68	1,060	59	232	1,511	463	2,026	1,119	2,340	16	118	111	11,942	430	12,372
	Migrated IN from	130	859	3,413	53	1,091	328	2,534	46	151	765	183	642	587	1,445	18	46	65	12,355	1284	13,639
	NET	71	234	1,653	-10	778	260	1,474	-14	-81	-746	-280	-1,384	-532	-895	2	-72	-46	413	854	1,267
2016	Migrated OUT to	47	663	1,602	59	342	84	1,038	69	209	1,529	440	2,144	1,021	2,298	16	112	94	11,765	523	12,288
	Migrated IN from	144	821	3,411	35	1,020	320	2,854	30	174	739	127	651	560	1,490	15	41	65	12,496	1408	13,904
	NET	97	158	1,809	-25	678	236	1,815	-38	-34	-789	-313	-1,493	-461	-808	-1	-71	-29	731	885	1,616
2017	Migrated OUT to	70	674	1,748	66	335	95	1,384	68	392	1,817	424	2,384	1,166	3,159	36	75	115	14,008	556	14,564
	Migrated IN from	146	723	3,336	66	1,117	358	3,010	77	214	811	176	688	642	1,890	9	60	70	13,393	1159	14,552
	NET	76	50	1,588	-1	782	263	1,626	8	-178	-1,006	-248	-1,696	-524	-1,268	-27	-15	-45	-615	603	-12
2018	Migrated OUT to	71	640	1,918	67	365	121	1,397	105	361	1,795	486	2,415	1,228	3,132	23	100	163	14,387	439	14,826
	Migrated IN from	137	820	3,555	60	1,104	352	2,947	71	216	776	199	685	698	1,909	22	55	85	13,688	1273	14,961
	NET	66	181	1,637	-6	738	231	1,550	-34	-145	-1,019	-287	-1,730	-530	-1,223	-1	-46	-79	-699	834	135
2019	Migrated OUT to	68	669	1,993	66	395	104	1,557	91	338	1,906	443	2,534	1,258	3,205	21	116	151	14,916	432	15,348
	Migrated IN from	184	813	3,619	73	1,109	437	2,899	73	245	849	171	796	682	2,135	16	62	83	14,245	1171	15,416
	NET	116	143	1,625	6	714	333	1,342	-18	-93	-1,058	-273	-1,737	-576	-1,070	-5	-53	-68	-671	739	68
2020	Migrated OUT to	65	541	1,651	48	295	100	1,325	63	306	1,299	348	2,089	1,153	2,970	31	84	132	12,500	481	12,981
	Migrated IN from	162	697	3,099	62	935	308	2,556	65	212	710	155	636	600	1,888	10	60	55	12,211	1140	13,351
	NET	97	156	1,448	14	640	208	1,231	2	-93	-589	-193	-1,453	-552	-1,082	-21	-24	-77	-289	659	370

Sources:

**Internal:** ONS detailed estimates of by origin and destination by local authorities age and sex

**International:** ONS Detailed time series 2001 -2020 (Table: MYEB2)

**Table 2.6 Summary of national and international migration by year group and age group**

PERIOD	AGE GROUP	Bexley	GREATER LONDON REGION							SOUTH EAST REGION						ELSEWHERE UK				TOTAL (UK internal)	International	TOTAL (internal & international)
			Barking and Dagenham	Bromley	Greenwich	Havering	Lewisham	Newham	Rest of LONDON	Thurrock	Rest of Essex	Dartford	Sevenoaks	Rest of Kent	Rest of SOUTH EAST	ENGLAND (rest of)	NORTHERN IRELAND	SCOTLAND	WALES			
2012-2014	<30	Migrated OUT to	90	781	2,712	59	455	129	1,885	86	337	2,043	470	2,243	1,796	3,723	17	116	173	17,116	641	17,757
		Migrated IN from	120	795	5,481	61	1,222	392	3,204	62	232	1,231	270	1,257	1,153	2,782	24	125	142	18,554	1,819	20,373
		NET	30	13	2,769	2	767	263	1,319	-24	-105	-812	-200	-986	-642	-941	7	9	-30	1,438	1,178	2,616
	30-64	Migrated OUT to	63	905	2,197	72	410	75	1,292	81	348	1,833	579	2,158	1,038	1,963	26	103	94	13,235	542	13,777
		Migrated IN from	112	828	4,443	88	1,318	333	3,193	63	191	1,008	254	692	406	1,241	25	80	41	14,314	1,131	15,445
		NET	49	-77	2,246	16	909	258	1,901	-18	-157	-826	-325	-1,466	-632	-721	-1	-23	-53	1,079	589	1,668
	65+	Migrated OUT to	7	41	107	2	12	4	440	8	68	120	89	755	362	492	3	18	24	2,551	25	2,576
		Migrated IN from	5	81	170	2	57	14	850	0	50	106	80	153	69	216	6	6	8	1,872	124	1,996
		NET	-3	40	63	0	44	11	411	-8	-19	-14	-9	-601	-294	-276	3	-12	-16	-679	99	-580
2015-2017	<30	Migrated OUT to	110	875	2,701	102	542	134	2,040	91	374	2,449	561	2,832	1,941	4,666	21	128	183	19,750	865	20,615
		Migrated IN from	216	1,010	5,027	72	1,384	483	3,705	77	279	1,198	234	1,182	1,237	3,268	26	73	141	19,611	2,356	21,967
		NET	106	134	2,326	-30	842	349	1,665	-14	-95	-1,251	-327	-1,650	-705	-1,398	5	-55	-42	-139	1,491	1,352
	30-64	Migrated OUT to	64	919	2,174	79	424	107	1,344	103	391	2,112	613	2,978	1,065	2,591	39	142	107	15,252	598	15,850
		Migrated IN from	198	1,135	4,568	78	1,665	505	4,354	70	234	1,007	206	648	469	1,374	15	62	53	16,638	1,365	18,003
		NET	134	216	2,394	-1	1,241	398	3,010	-32	-158	-1,105	-407	-2,331	-596	-1,217	-24	-80	-54	1,386	767	2,153
	65+	Migrated OUT to	4	5	2	6	2	1	521	3	64	24	62	1,036	371	541	7	35	30	2,713	46	2,759
		Migrated IN from	1	1	4	5	4	13	1,410	6	27	111	45	152	83	195	0	12	7	2,074	130	2,204
		NET	-3	-3	1	-1	1	11	890	2	-37	86	-16	-884	-288	-346	-7	-23	-23	-639	84	-555
2018-2020	<30	Migrated OUT to	127	831	2,896	86	572	175	2,412	128	514	2,384	538	3,040	2,063	5,622	39	144	235	21,806	757	22,563
		Migrated IN from	215	956	4,899	87	1,385	501	3,783	103	389	1,148	207	1,267	1,408	4,179	21	104	140	20,792	2,219	23,011
		NET	88	124	2,003	1	812	326	1,372	-25	-125	-1,235	-331	-1,773	-655	-1,443	-18	-40	-95	-1,014	1,462	448
	30-64	Migrated OUT to	75	883	2,483	93	458	145	1,764	125	428	2,332	617	3,230	1,279	3,096	34	136	180	17,360	570	17,930
		Migrated IN from	260	1,107	4,848	101	1,622	577	4,314	102	262	1,081	251	693	484	1,590	22	69	74	17,456	1,257	18,713
		NET	184	224	2,364	7	1,164	432	2,550	-23	-166	-1,252	-366	-2,537	-794	-1,506	-12	-68	-107	96	687	783
	65+	Migrated OUT to	2	88	117	5	23	6	214	6	61	198	114	843	319	589	1	20	31	2,637	25	2,662
		Migrated IN from	9	190	349	9	91	21	604	4	22	105	67	157	88	162	5	4	9	1,896	108	2,004
		NET	6	101	232	4	69	15	390	-3	-38	-93	-47	-686	-231	-427	4	-16	-22	-741	83	-658

Sources:

**Internal:** ONS detailed estimates of by origin and destination by local authorities age and sex

**International:** ONS Detailed time series 2001 -2020 (Table: MYEB2)

## Household survey household mobility analysis

- 2.15 The 2018 Household Survey identified that around 28.2% of households had moved home in the preceding five years.
- 2.16 Information from the Household Survey relating to households who moved home in the previous five years includes:
- A majority (55.4%) moved from a house, 35.2% from a flat/apartment, 1.7% from a bungalow, 6.0% from a maisonette and 1.8% from another property type;
  - 18.4% moved from a property with one bedroom/bedsit, around 35.2% previously had two bedrooms, 29.8% had three bedrooms, 12.9% from four bedrooms and 3.7% had five or more bedrooms;
  - In terms of tenure, 36.5% of moving households previously lived in an owner-occupied property, 40.5% previously lived in private rented or tied accommodation, around 8.3% had lived in affordable accommodation, 13.1% had been living with family or friends and around 1.7% stated 'other';
  - The three main reasons for moving were wanting larger property or one which was better in some way (22.9%), wanting to buy (18.1%) and forced to move (9.0%).
  - 34.0% said they are planning to move again within the next 5 years, with around 10.1% stating they would like to move but are unable to.
  - Of those planning to move again, over 80% would like to move to a house, with a further 9.5% wanting to move to a flat and around 5% a bungalow.
- 2.17 The 2018 Household Survey found that 21,479 (24.2%) households plan to move in the next five years. A further 7,682 (8.6%) households would like to move but are unable to. Around 68% of these households said that this is because they cannot afford to move.
- 2.18 The Household Survey identified the following characteristics relating to those households planning to move in the next five years:
- In terms of the number of bedrooms, around 39.0% of households would like three or more bedrooms and 38.6% would accept three bedrooms as a minimum in their next property;
  - 45.1% of households would like a detached house although only 15.4% would accept this type of property, and 9.7% would like some form of terraced house but around 20.0% would accept to move into this type;
  - Regarding tenure, households would consider a range of options but 69% stated they were most likely to move into owner occupation, 16.3% affordable rented, 7.6% intermediate tenure and 6.9% private renting.
  - The main reasons why households plan to move are because they want a larger property or one that is better in some way (35.4%), to move to a better neighbourhood/more pleasant area (13.1%) and wanting to buy (10.1%).

- 2.19 Table 2.7 sets out the stated first-choice destination of households planning to move in the next five years. The majority of people (51.1%) want to remain living within the Borough of Bexley. Of those planning to move outside of the Borough, 20.1% of households said they would like to move to Kent, 8.9% elsewhere in London (including Greenwich, Bromley and Southwark) and 18.0% elsewhere and outside the UK.

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

Source: 2018 Household Survey

## Travel to work trends

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

## Past trends in housing delivery

- 2.24 Over the past seven years (2012/13 to 2018/19) there has been an average of 506 completions (net) each year across the Borough of Bexley (Table 2.8). This compares with an annualised target over the period of 335 (2012/13 to 2014/15) and a target of 446 (2015/16 to 2018/19). A comparison of annual completions and the annual target is set out in graphical form in Figure 2.3.

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

Source: London Development Database; Bexley Annual Monitoring Returns

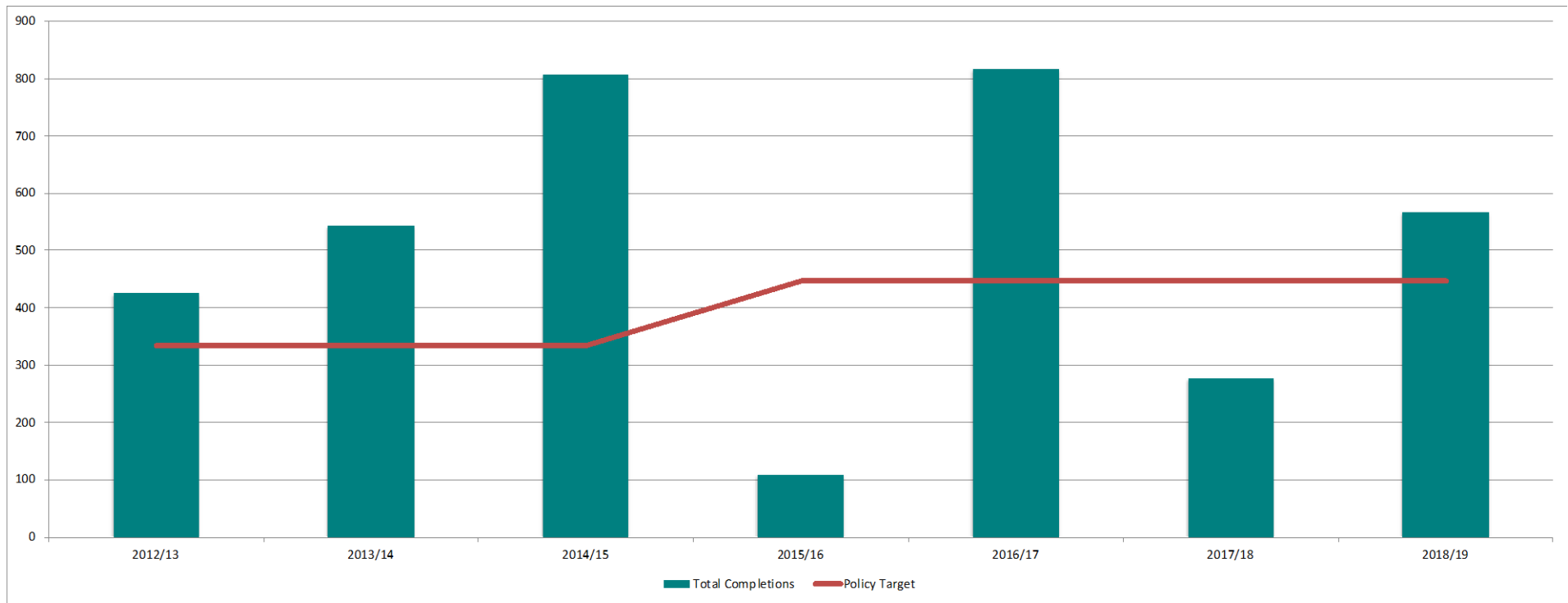
Notes:

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

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



**Figure 2.3 Dwelling completions compared with the annual target**

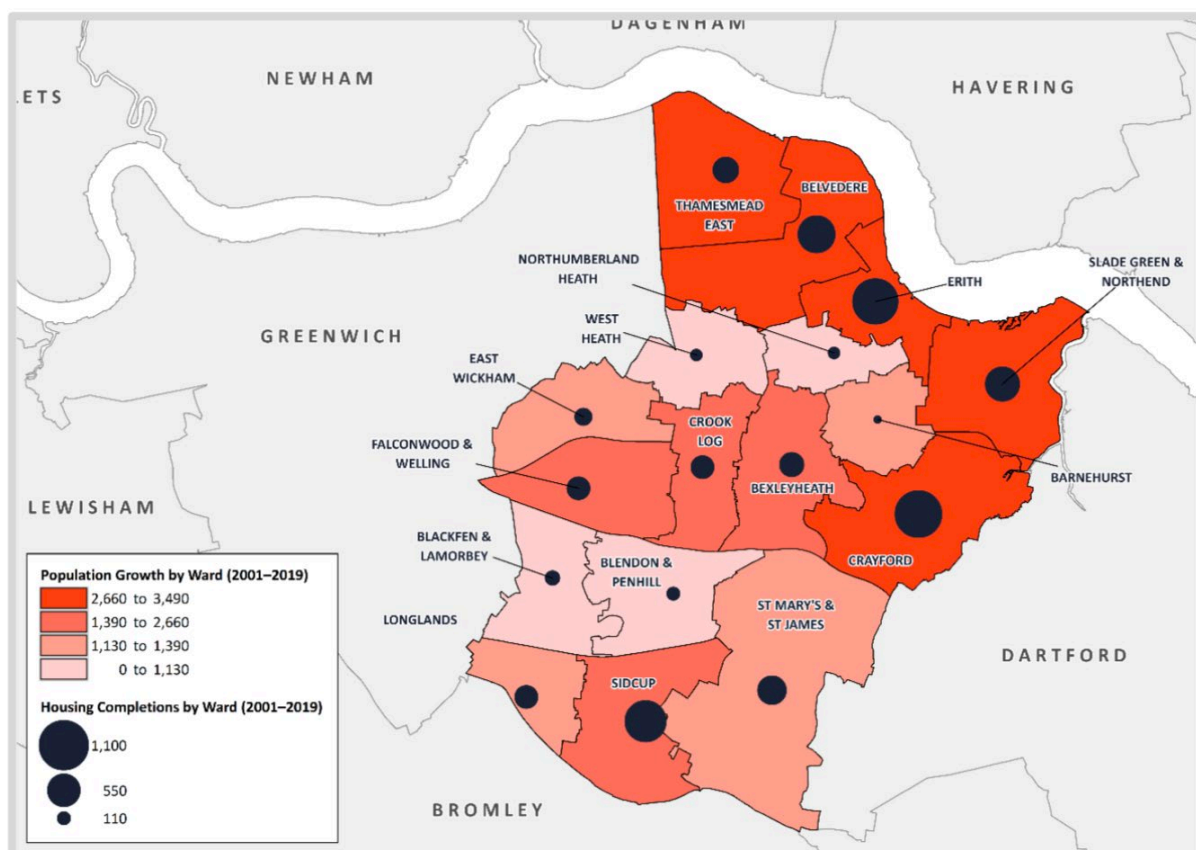


Source: Bexley and London Plan Annual Monitoring Reports

### Impact of newbuild on ward-level population change

- 2.25 Edge Analytics have considered the impact of housing completions on population change over the period 2001/2 to 2018/19 and this is illustrated in Map 2.3. The components of population change by ward are shown in Figure 2.4. The range of population and housing growth has not been uniform. Highest levels of population growth have been in Belvedere, Crayford, Thamesmead East and Erith. Crayford and Erith had had the highest net completions in the Borough. These areas are also identified as ‘Opportunity Areas’ in the Bexley Growth Strategy.
- 2.26 Population growth has been lowest in Blacken & Lamorbey, West Heath and Northumberland Heath but this corresponds with a relatively small net gain in housing completions.

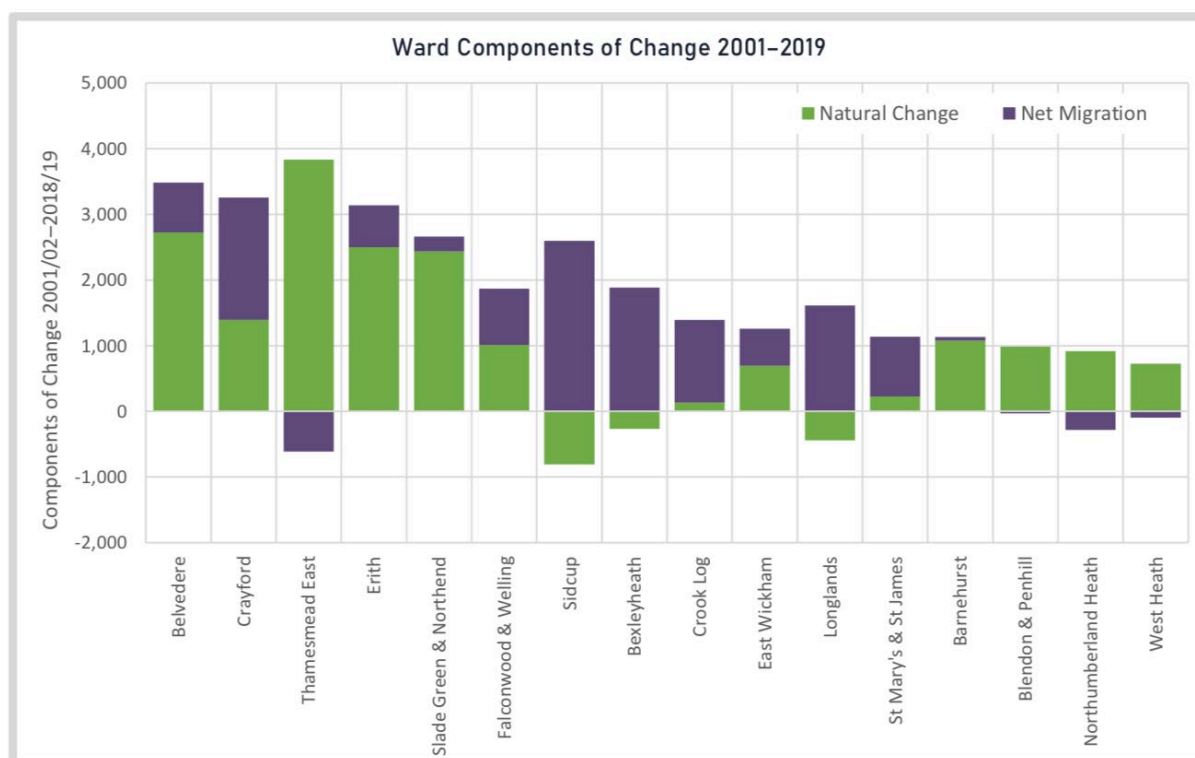
**Map 2.3 Bexley ward-level population change and housing completions 2001 to 2019**



*Contains Ordnance Survey Data © Crown Copyright and database rights 2021.*

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

- 2.27 As shown in Figure 2.4, natural change has had a positive contribution to population growth in the majority of wards, with the exception of Sidcup, Longlands and Bexley Heath. In these three wards, net migration has been the key driver of population growth.

**Figure 2.4 Bexley wards - Components of population change 2001/2 to 2018/19**

Source: Edge Analytics Figure 22

## Economic data

2.28 The following data provides a broad overview of the economic landscape of the Borough:

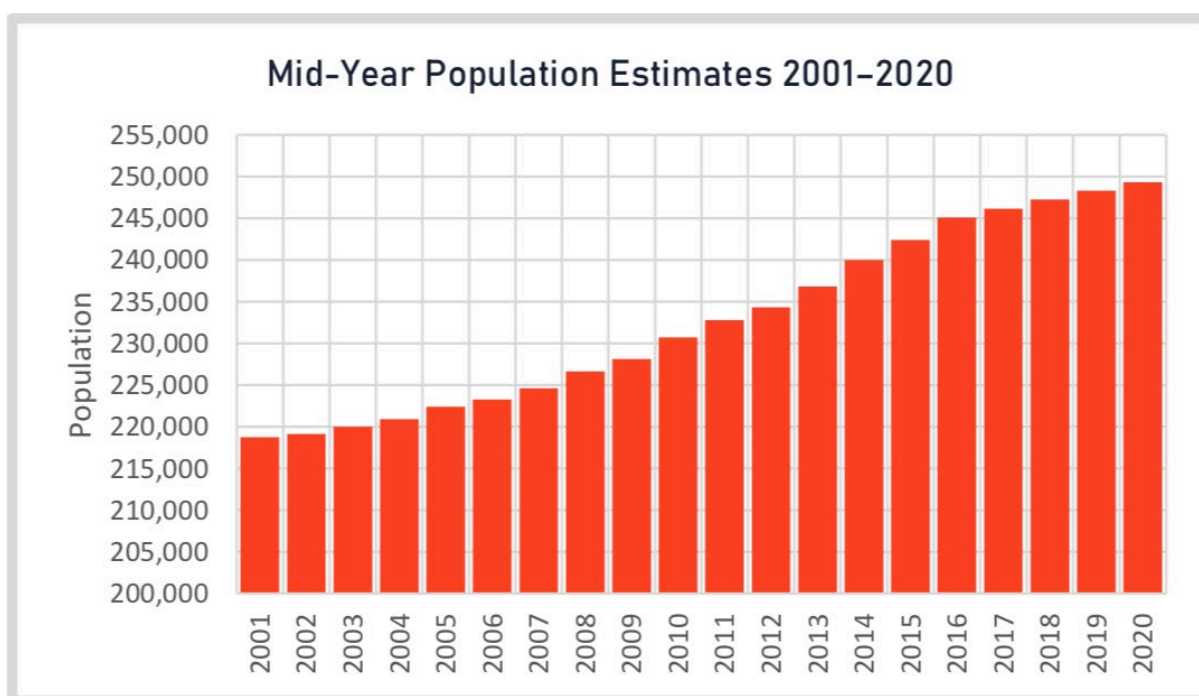
- 66.9% of Household Reference People are economically active and are in employment according to the 2018 Household Survey; a further 21.6% are retired; 4.7% are either looking after the home or provide full-time care; 4.3% are permanently sick/disabled; 2.1% are unemployed and available for work and 0.4% are in full-time education/training;
- According to the 2011 Census, 39.8% of residents in employment work in the Borough of Bexley. However, of the people who work in the Borough, 62.6% also live in the Borough;
- According to the Office for National Statistics (ONS) Annual Survey of Hours and Earnings, lower quartile earnings in 2017 across the Borough of Bexley were £23,614 each year, which compares with £26,000 for the Inner London region and £23,901 for the outer London region. The Lower Quartile earnings for England were £20,667;
- Median incomes in 2017 were £33,353, compared with regional medians of £36,129 and £33,735 for Inner and Outer London respectively and a national median of £29,085; and
- In terms of income, the 2018 Household Survey identified that across the Borough 25.4% of households receive less than £18,200 gross per year, 48.6% receive between £18,201 and £49,400 per year, 21.3% receive

between £49,401 and £101,400 per year and 4.7% receive at least £101,401 per year.

### Historic demographic trends

- 2.29 Figure 2.5 (data presented in Table 2.9) considers how the population of Bexley has changed over the period 2001 to 2020 using official ONS population data. Over this period, the population has increased 11.9% or by around 26,000. As reported by Edge Analytics, the range of population growth has been closely aligned to the national average (11.8%) but lower than the South East London average (17.9%) and Greater London (20%) averages.

**Figure 2.5 Population change in Bexley 2001 to 2020**

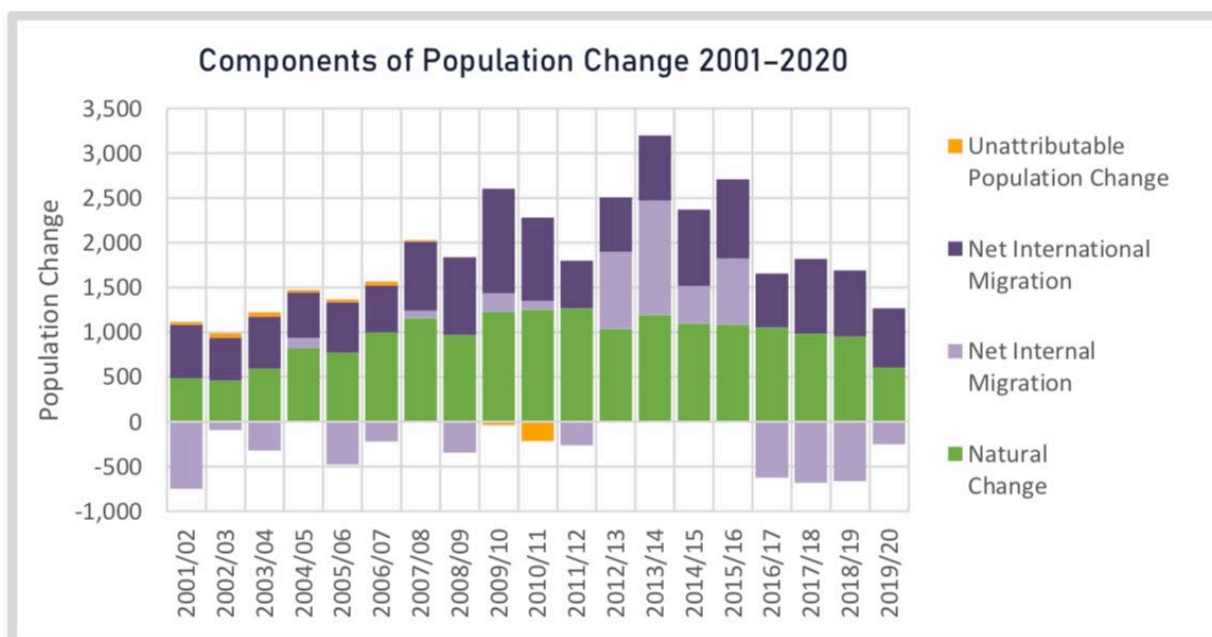


Source: Edge Analytics Report Figure 4 from ONS Mid-year estimates

<b>Table 2.9 Population change in Bexley 2001 to 2019</b>	
Mid 2001	219,123
Mid 2002	220,016
Mid 2003	220,917
Mid 2004	222,391
Mid 2005	223,280
Mid 2006	224,625
Mid 2008	226,652
Mid 2009	228,146
Mid 2010	230,711
Mid 2011	232,774
Mid 2012	234,308
Mid 2013	236,816
Mid 2014	240,016
Mid 2015	242,387
Mid 2016	245,095
Mid 2017	246,124
Mid 2018	247,258
Mid 2019	248,287

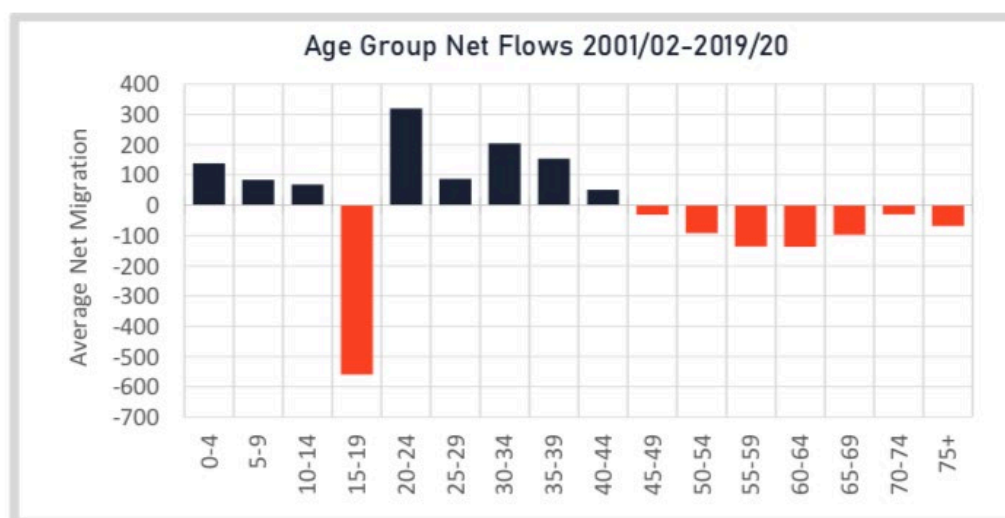
- 2.30 Figure 2.6 considers the components of population change 2001-2020 and shows the relative influence of natural change, net internal migration and net international migration on annual population change. This shows that natural change (births over deaths) has had a consistently positive impact upon annual population growth, averaging +948 each year, although the contribution of natural change has reduced slightly since its peak in 2011/23. International migration has had a similarly positive impact upon population growth, averaging +707 each year. Overall net internal migration has averaged -48 each year but increased to an average of -556 each year the last four years (2016/17 to 2019/20). The age profile of internal migrants is summarised in Figure 2.7.

**Figure 2.6 Components of population change in Bexley 2001 to 2020**



Source Edge Analytics Figure 3 based on ONS data

**Figure 2.7 Bexley internal migration age profile 2001/2 to 2019/20**

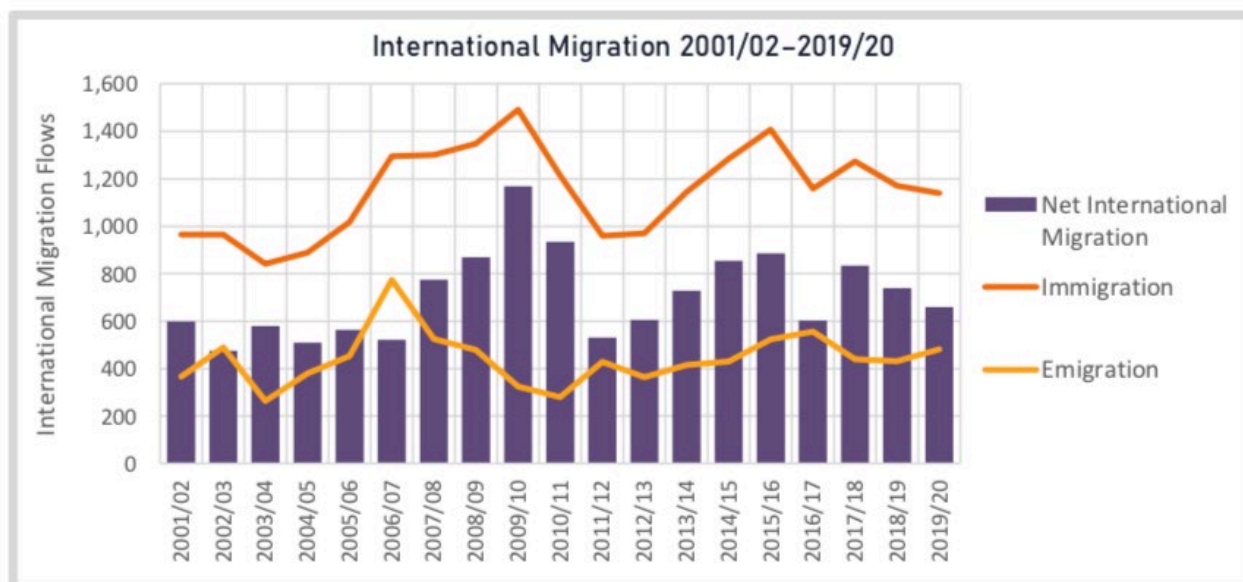


Source : Edge Analytics Figure 15 based on ONS data

- 2.31 The role of international migration has resulted in net population growth each year since 2001. Figure 2.8 considers the level of immigration and emigration over the period 2001/2 to 2019/20 and the net impact on population change.
- 2.32 Edge Analytics reports that for Bexley, immigration and emigration flows have followed a similar trend historically, resulting in a relatively steady net international migration flow. An increase in immigration combined with a fall in emigration between 2007/08 and 2009/10, resulted in a sharp increase in net international migration flows to Bexley, followed by a decrease in the subsequent year as a result of a fall in immigration. Whilst emigration flows remained relatively stable since, immigration flows similarly peaked in 2015/16, decreasing thereafter.

- 2.33 National Insurance Number (NINo) registrations provide an insight into work-based in-migration including migrants whose stay may be shorter than 12 months. Edge Analytics indicates that registrations peaked in 2006 in excess of 500, falling to approximately 250 in 2013 and recovering thereafter. However, 2020 has shown a sharp decline in registrations from all origin groups.

**Figure 2.8 Bexley international migration flows 2001/2 to 2019/20**



Source : Edge Analytics Figure 18 based on ONS data

### A qualitative perspective on housing market dynamics and drivers

- 2.34 Previous sections of this report have focused on describing the policy context and the widely accepted ‘big picture’ quantitative indicators such as price and affordability trends and flows of people. However, the price and rental Maps 2.1 and 2.2 illustrate that housing costs vary considerably across the Borough. An understanding of why price and affordability vary across Bexley is crucial. The following qualitative research is designed to explain this at a local level and add context to the analysis of Bexley’s sub areas in later chapters of the report.

### Key qualitative finding

- 2.35 Interviews with estate agents and observations revealed that:

- The character and price of the local housing supply is closely related to road and rail transport links in the following groupings:
  - Abbey Wood, Belvedere and Erith;
  - Welling and Bexleyheath;
  - Bexley, Crayford and Sidcup;
- Whilst all of these areas have a mixed private sector and public sector housing stock their character is defined by the age and style of large scale period residential development;
- Abbey Wood, Belvedere and Erith to the north of the Borough are typified by older terraced housing reflecting growth as a London residential area later in

the 19<sup>th</sup> Century, however this differs from western Thamesmead which is a 1960's 'new town';

- Welling and Bexleyheath, are largely sub-urban in nature being densely developed and populated to house London's growth across the 20<sup>th</sup> Century;
- Bexley, Crayford and Sidcup have a more diverse role reflecting their origins within the county of Kent;
- Local market suburban housing markets are driven largely by employment within the city of London and more recently the Crossrail development terminating at Abbey Wood station;
- Supply from re-sale and re-let market housing is currently constrained because of uncertainty arising from the Brexit process;
- There were currently low volumes of new build housing on sale though two large sites were under construction. It was evident that local housebuilders were building on small sites and individual plots. We noted several affordable developments under construction.

## Introduction

- 2.36 The following information has been obtained from interviews with estate and letting agents and from our observations when visiting the Borough. Our aim was to get a better understanding of housing market dynamics and the geography of sub-markets. We have reported agent views and perceptions as stated by them.
- 2.37 All re-sale agents stressed that supply was down mostly because of the economic uncertainty associated with Brexit. As a result, houses coming onto the market sold quickly and prices remained strong due to excess demand.
- 2.38 We came across little market new build activity on any scale and we are therefore unable to achieve any information regarding the market for new build housing. Groundwork in 2019 had commenced on a large central site in Bexleyheath, but work was not sufficiently advanced for a sales office to be established. We observed a significant amount of affordable housing under construction. We also observed recently completed construction on a significant scale in all parts of the Borough.

## Thamesmead

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

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



## Abbey Wood, Belvedere and Erith

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

## Welling and Bexleyheath

- 2.43 Welling and Bexleyheath, are largely suburban in nature being densely developed and populated to house London's growth across the 20<sup>th</sup> Century. They are connected by the A207 and a railway line that connects to London Bridge via Eltham and Lewisham.
- 2.44 The major house type across both areas are semi-detached and detached family homes. These were mostly developed in the 20<sup>th</sup> century inter-war years. Welling and Bexleyheath have significant retail, leisure and commercial services, however the greater part of the area is formed of a series of housing developments with small local service centres – small shopping parades and convenience stores. Agents had an impressive knowledge of the characteristics of individual housing developments, many being able to name the 1930's developer and how the house types differed between developments. A key distinguishing characteristic affecting house price is whether the gap between homes is sufficient to allow extensions to the home whilst retaining car parking space. Agents explained that market demand was driven by London families wishing to live in a suburban rather than an urban environment and it was important that they could accommodate growing families. They would also seek to customise the appearance of their homes. 2-bedroom homes are in short supply to provide less expensive accommodation to new households than the 3-bedroom type that forms the predominant supply. Detached homes are sought after and attract a premium price.
- 2.45 The area remains attractive to east London and inner London based households who take around 40% of both resale and rental vacancies. We were told that interest from investors remains strong when a house is for sale needing renovation. These vacancies tend to arise from older people as they pass away or relocate to the coast.

## Bexley, Crayford and Sidcup

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

## Stakeholder views on market drivers

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

- Population growth, with growing demand; and
- A historic shortfall in housebuilding.

## Concluding comments

- 2.52 The purpose of this chapter has been to consider the general housing market context of the Borough of Bexley and its inter-relationships with other areas. By reviewing house prices, relative affordability, migration, travel to work patterns and dwelling completions, a picture of the market dynamics of the Borough emerges.
- 2.53 House prices in Bexley remain lower than those for London as a whole. In 2020, the median house price in Bexley was lower than that for the London Boroughs of Greenwich and Havering and the district of Sevenoaks (Kent); however, it was higher than the median price in Barking and Dagenham, Dartford and Thurrock. Relative affordability, taking account of average earnings, shows a similar trend. Bexley is more affordable than the London-wide average and all of the local London Boroughs except for Barking and Dagenham. However, it is less affordable than Thurrock, Dartford and the South East region.
- 2.54 2011 Census migration data indicates a significant number of local moves. Likewise, the 2018 Household Survey found that of those households planning to move in the next five years, around one-half (51.1%) want to remain living within the Borough of Bexley.
- 2.55 In terms of travel-to-work patterns, the 2011 Census indicates that 39.8% of those residents of the Borough who are employed work within the Borough area, including working from home. Around 60% of the employed population commute out of the Borough to their place of work. By contrast, of the individuals who work in the Borough, 62.6% also live within Bexley. Out-commuting is therefore considerably higher than in-commuting.
- 2.56 A qualitative assessment of the overall housing market breaks the Borough down into four distinctive constituent areas: Thamesmead; Abbey Wood, Belvedere and Erith; Bexleyheath and Welling; and Bexley, Crayford and Sidcup.

### 3. Housing stock review

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

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

- 3.2 The most recent data available from various sources relating to dwelling stock and households is reported in Table 3.1.

<b>Table 3.1 Dwelling stock and household estimates</b>		
<b>Data source</b>	<b>Total Dwellings</b>	<b>Source</b>
2017 Valuation Office Agency	97,850	VOA Table CTSOP1.0
2018 Valuation Office Agency	98,510	VOA Table CTSOP1.0
2019 Valuation Office Agency	98,810	VOA Table CTSOP1.0
2020 Valuation Office Agency	96,350	VOA Table CTSOP1.0
2017 MHCLG Dwelling Stock Estimates	97,630	MHCLG Live Tables on Dwelling Stock Table 100
2018 MHCLG Dwelling Stock Estimates	97,910	MHCLG Live Tables on Dwelling Stock Table 100
2019 MHCLG Dwelling Stock Estimates	98,391	MHCLG Live Tables on Dwelling Stock Table 100
2020 MHCLG Dwelling Stock Estimates	98,599	MHCLG Live Tables on Dwelling Stock Table 100
2018 Council Tax	98,007	Council
<b>Data source</b>	<b>Total Households</b>	<b>Source</b>
2018 Council Tax (est.)	97,764	Council
2014-based DCLG Household Projections 2018 figure	100,338	MHCLG
2016-based DCLG Household Projections 2018 figure	98,701	MHCLG
2016-based GLA Household Projections 2018 figure (Central Scenario)	100,038	GLA
GLA 2016-based Housing-Linked	98,911	GLA
20180based ONS household projections 2021 figure	99,924	ONS

- 3.3 Council Tax data 2018 reports a total of 98,007 dwellings and 97,764 households across the Borough and this latter figure is taken as the total number of households for the purposes of the Household Survey analysis. This may be a slight underestimate in the number of households based on other sources, but the principle of survey analysis is to consider patterns and processes in household dynamics and their relationship with the housing market in general. This assumption is therefore reasonable and proportionate.

- 3.4 Baseline dwelling and household statistics for each of the wards is set out in Table 3.2.
- 3.5 The latest 2020 MHCLG dwelling stock figure is 98,599.

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

Source: 2018 Council Tax

- 3.6 According to 2020 MHCLG dwelling stock statistics, there were 1,445 vacant dwellings (representing 1.5% of the total dwelling stock of 98,599) and 505 long-term vacant (0.5% of dwelling stock) across the Borough. This compares with national rates of 2.7% (all vacants) and 1.0% (long-term vacants) in 2020. The vacancy rate in the Borough is below the 'transactional vacancy level' of 3%, which represents the proportion of stock which would normally be expected to be vacant to allow movement within the market. This is a reflection of the high demand for accommodation in the Borough.

### Property size and type

- 3.7 Based on the 2018 Household Survey, the vast majority (70.3%) of occupied properties are houses (of which 5.8% are detached, 41.9% are semi-detached and 22.5% are terraced/town houses), 18.6% are flats/apartments, 5.7% are maisonettes, 4.9% are bungalows and 0.5% are other types of property including park homes/caravans.
- 3.8 Of all occupied properties, 11.2% have one bedroom/bedsit/studio, 24.9% have two bedrooms, 44.0% have three bedrooms, 16.4% have four bedrooms and 3.5% have five or more bedrooms.
- 3.9 Table 3.3 shows property type and size information for the Borough as a whole, based on the findings of the Household Survey.

<b>Table 3.3 Property type and size of occupied dwellings across the Borough of Bexley</b>						
<b>Property Type</b>	<b>No. Bedrooms (Table %)</b>					<b>Total</b>
	<b>One/ bedsit</b>	<b>Two</b>	<b>Three</b>	<b>Four</b>	<b>Five or more</b>	
Detached house	0.0%	0.3%	1.8%	2.5%	1.1%	5.8%
Semi-detached house	0.2%	3.4%	25.0%	11.1%	2.1%	41.9%
Terraced house / town house	0.3%	5.7%	14.2%	2.3%	0.2%	22.5%
Bungalow	0.4%	2.7%	1.5%	0.2%	0.1%	4.9%
Maisonette	0.6%	4.3%	0.6%	0.1%	0.0%	5.7%
Flat / apartment	9.3%	8.4%	0.7%	0.2%	0.0%	18.6%
Other	0.4%	0.1%	0.1%	0.0%	0.0%	0.5%
<b>Total</b>	<b>11.2%</b>	<b>24.9%</b>	<b>44.0%</b>	<b>16.4%</b>	<b>3.5%</b>	<b>100.0%</b>
<i>Base (Valid response)</i>	<i>10,764</i>	<i>24,125</i>	<i>42,509</i>	<i>15,899</i>	<i>3,400</i>	<i>96,697</i>

Source: 2018 Household Survey

3.10 Table 3.4 compares the occupied dwelling stock profile with the 2017 Valuation Office Agency data. The main variation is higher proportions of households living in four bedroom dwellings were represented in the Household Survey and fewer households living in three bedroom dwellings.

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

Source: 2018 Household Survey; 2017 VOA

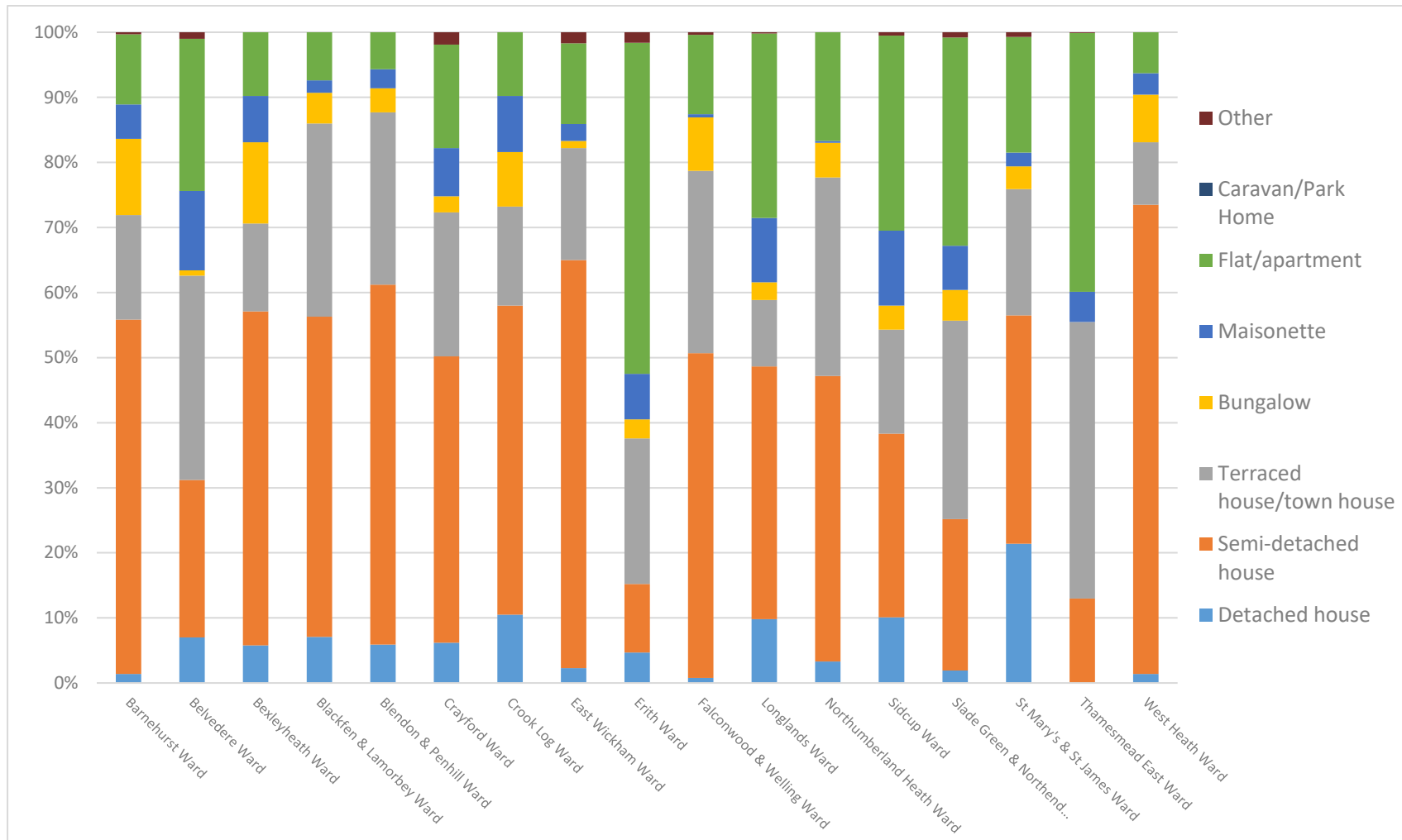
- 3.11 How property type varies by the ward areas is set out in Table 3.5 and Figure 3.1 and 3.2 using 2018 Household Survey evidence. Wards with significantly above-average concentrations of particular property types are highlighted in Table 3.5. Across the whole Borough area, 41.6% of dwelling stock is semi-detached; this rises to 72.1% of stock in West Heath Ward. A further 22.4% of the housing in Bexley is terraced or town houses, but in Thamesmead East this figure is 42.5%. While only 5.8% of the Borough stock is detached housing, the St Marys & St James Ward has 21.4% detached dwellings. Flats/apartments account for 18.5% of dwellings across the Borough of Bexley, with a high of 50.9% in Erith ward. By comparison, 5.6% of Borough stock is maisonettes and 4.9% is bungalow dwellings.
- 3.12 Figure 3.2 shows variations in number of bedrooms across the ward areas and Bexley as a whole (final bar). This shows a high proportion of larger properties with four or more bedrooms in Blendon & Penhill (34.1%) and St Marys & St James (33.0%) Wards. A high proportion of smaller (one and two bedroom) properties are seen in Erith (65.9%) and Belvedere (50.8%) Wards. The highest proportions of three-bedroom dwellings are found in West Heath (61.3%) and Crayford (55.2%) Wards.

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

Source: 2018 Household Survey



**Figure 3.1 Property type by ward**

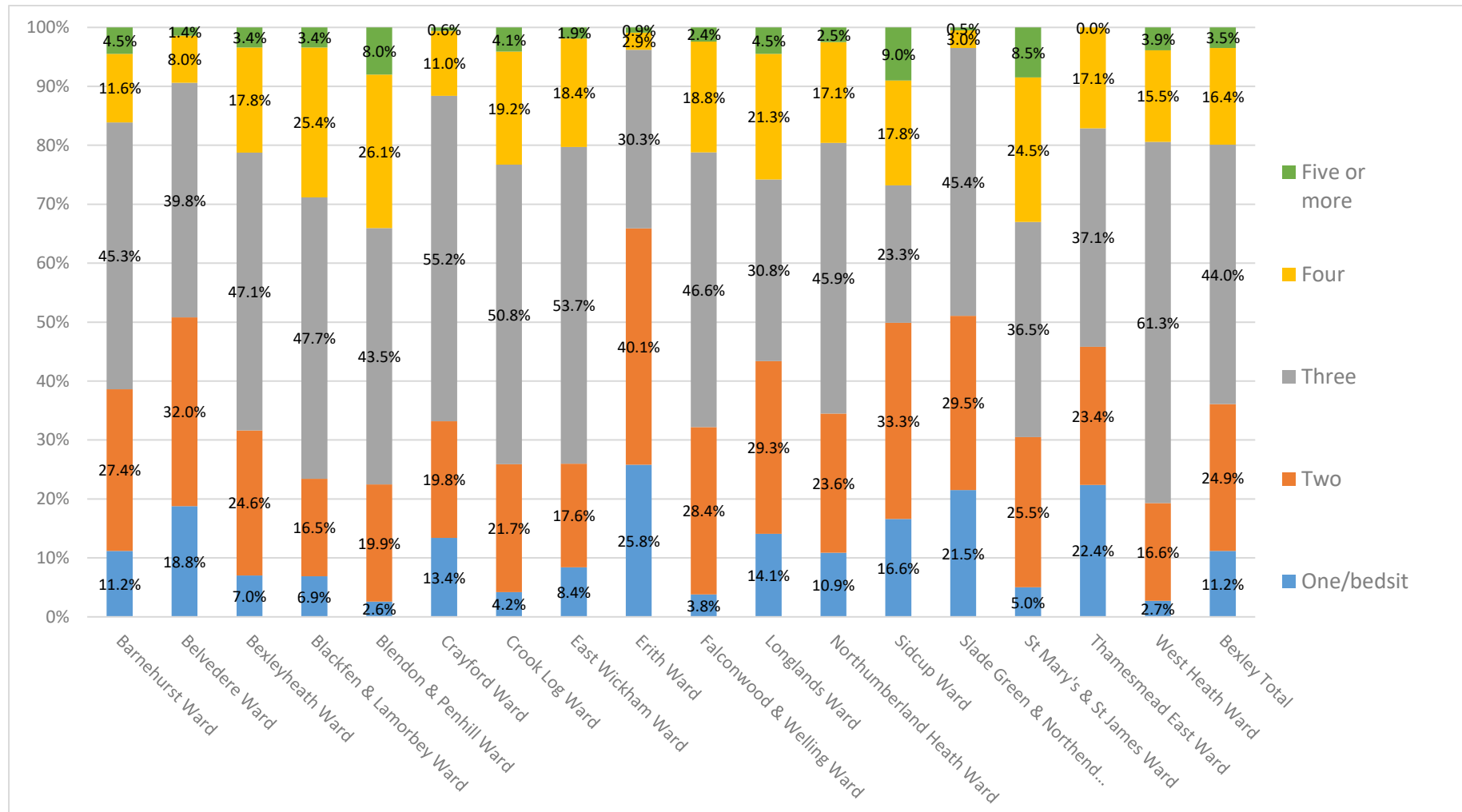


Source: 2018 Household Survey

<b>Ward</b>	<b>1-bedroom/ bedsit</b>	<b>2-bedroom</b>	<b>3-bedroom</b>	<b>4-bedroom</b>	<b>5-bedroom or more</b>	<b>Base</b>
Barnehurst Ward	11.2%	27.4%	45.3%	11.6%	4.5%	4,532
Belvedere Ward	18.8%	32.0%	39.8%	8.0%	1.4%	7,001
Bexleyheath Ward	7.0%	24.6%	47.1%	17.8%	3.4%	6,546
Blackfen & Lamorbey Ward	6.9%	16.5%	47.7%	25.4%	3.4%	6,418
Blendon & Penhill Ward	2.6%	19.9%	43.5%	26.1%	8.0%	6,193
Crayford Ward	13.4%	19.8%	55.2%	11.0%	0.6%	6,545
Crook Log Ward	4.2%	21.7%	50.8%	19.2%	4.1%	6,363
East Wickham Ward	8.4%	17.6%	53.7%	18.4%	1.9%	5,992
Erith Ward	25.8%	40.1%	30.3%	2.9%	0.9%	4,380
Falconwood & Welling Ward	3.8%	28.4%	46.6%	18.8%	2.4%	6,507
Longlands Ward	14.1%	29.3%	30.8%	21.3%	4.5%	4,260
Northumberland Heath Ward	10.9%	23.6%	45.9%	17.1%	2.5%	4,131
Sidcup Ward	16.6%	33.3%	23.3%	17.8%	9.0%	6,800
Slade Green & Northend Ward	21.5%	29.5%	45.4%	3.0%	0.5%	4,803
St Mary's & St James Ward	5.0%	25.5%	36.5%	24.5%	8.5%	4,535
Thamesmead East Ward	22.4%	23.4%	37.1%	17.1%	0.0%	6,003
West Heath Ward	2.7%	16.6%	61.3%	15.5%	3.9%	6,047
<b>Bexley Total</b>	<b>11.2%</b>	<b>24.9%</b>	<b>44.0%</b>	<b>16.4%</b>	<b>3.5%</b>	<b>97,055</b>

Source: 2018 Household Survey

**Figure 3.2 Number of bedrooms by ward**



Source: 2018 Household Survey

## Property condition

- 3.13 The 2018 Household Survey reviewed the extent to which households were satisfied with the quality of their accommodation. Overall 86.1% of respondents expressed satisfaction (43.8% were very satisfied and 42.3% were satisfied); 9.0% were neither satisfied nor dissatisfied; a total of 4.9% expressed degrees of dissatisfaction, of whom 3.4% were dissatisfied and 1.5% were very dissatisfied.
- 3.14 Table 3.6 explores how the level of dissatisfaction with the quality of their accommodation varied by tenure, type and age of property. Note that the data relates to perception and across the private and social rented sectors this may be more reflective of tenant expectations in landlord responses to repairs.
- 3.15 Household Survey data indicates that households in affordable (48.0%) and private rented (28.4%) accommodation expressed higher levels of dissatisfaction than those living in owner occupation (23.6%).
- 3.16 In terms of property type and age, dissatisfaction with the quality of accommodation was highest amongst respondents living in flats/apartments (43.6%), terraced house/town house (25.6%) and semi-detached houses (20.7%) and amongst residents who knew the age of their property, the properties built 1985-2004 (10.6%).

<b>Table 3.6 Dissatisfaction with quality of accommodation by tenure, property type and property age</b>			
<b>Tenure</b>	<b>No. Dissatisfied</b>	<b>% Dissatisfied</b>	<b>Base</b>
Owner Occupier	1,101	23.6	70,922
Private Rented	1,325	28.4	11,931
Affordable	2,239	48.0	14,911
<b>Total</b>	<b>4,665</b>	<b>100.0%</b>	<b>97,764</b>
<b>Property Type</b>	<b>No. Dissatisfied</b>	<b>% Dissatisfied</b>	<b>Base</b>
Detached house	63	1.4	5,623
Semi-detached house	935	20.7	40,708
Terraced house / town house	1,158	25.6	21,870
Bungalow	98	2.2	4,767
Maisonette	105	2.3	5,490
Flat / Apartment	1,973	43.6	18,080
Other	192	4.2	517
<b>Total</b>	<b>4,524</b>	<b>100.0%</b>	<b>97,055</b>
<b>Property Age</b>	<b>No. Dissatisfied</b>	<b>% Dissatisfied</b>	<b>Base</b>
Unsure/don't know	2,377	53.2	17,692
Pre 1919	332	7.4	7,694
1919 to 1944	424	9.5	34,386
1945 to 1964	404	9.0	13,667
1965 to 1984	356	8.0	11,049
1985 to 2004	472	10.6	7,097
2005 onwards	106	2.4	4,325
<b>Total</b>	<b>4,470</b>	<b>100.0%</b>	<b>95,909</b>

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

Source: 2018 Household Survey

## Repair problems

- 3.17 The 2018 Household Survey asked respondents about satisfaction with the state of repair of their home. 78.6% of respondents expressed degrees of satisfaction (34.9% satisfied and 43.7% very satisfied); 12.8% were neither satisfied nor dissatisfied; and 8.6% expressed degrees of dissatisfaction (6.7% dissatisfied and 1.9% very dissatisfied) with the state of repair.
- 3.18 Asked if their home had any repair problems, around 54.7% of households across the Borough stated that they have no repair problems. The repair problems mentioned most frequently across the Borough include windows (15.9%), dampness/mould growth (14.3%) and bathroom/toilet (14.0%).
- 3.19 Table 3.7 summarises the range of repair problems by tenure. The main repair problem among households living in owner occupation stated was concerning windows (13.2%) and in private rent the main repair issue was dampness/mould growth (31.8%). In affordable housing the main repair problem was with dampness/mould growth (26.5%) and around 40.6% said they had no repair problem, the lowest proportion amongst all the tenure categories.

**Table 3.7 Repair problems by property tenure**

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

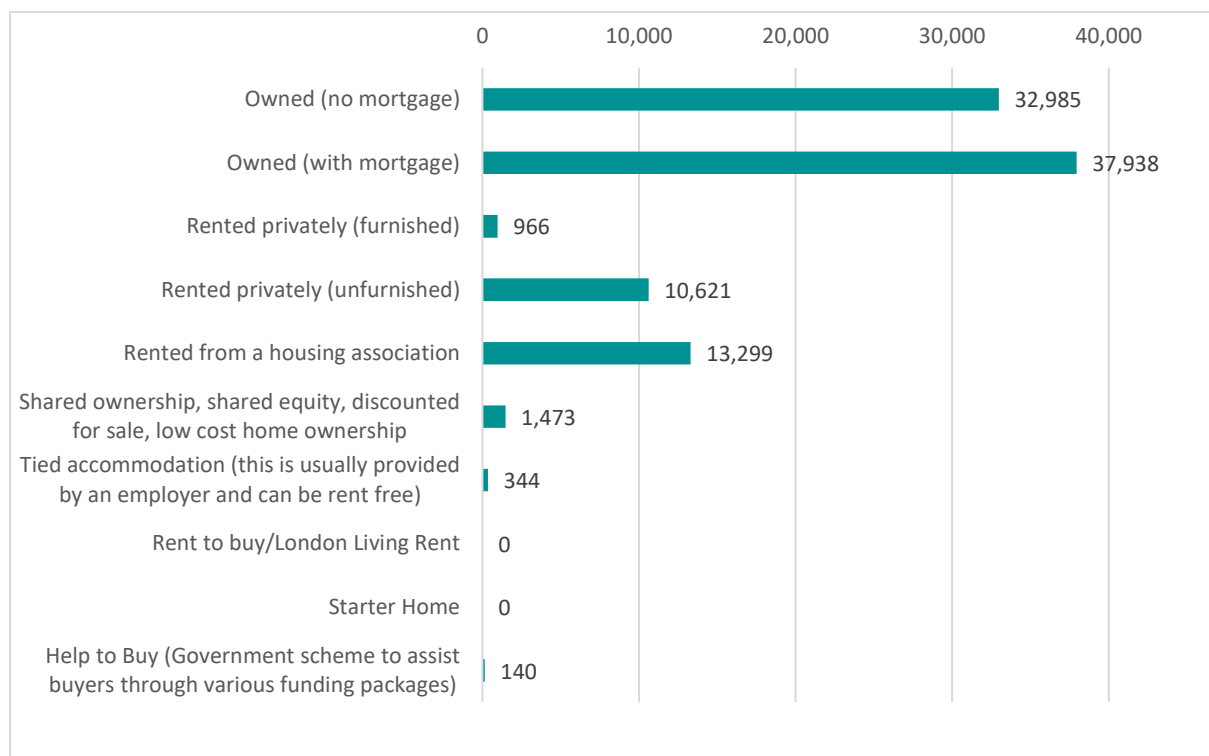
Source: 2018 Household Survey

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

## Property tenure

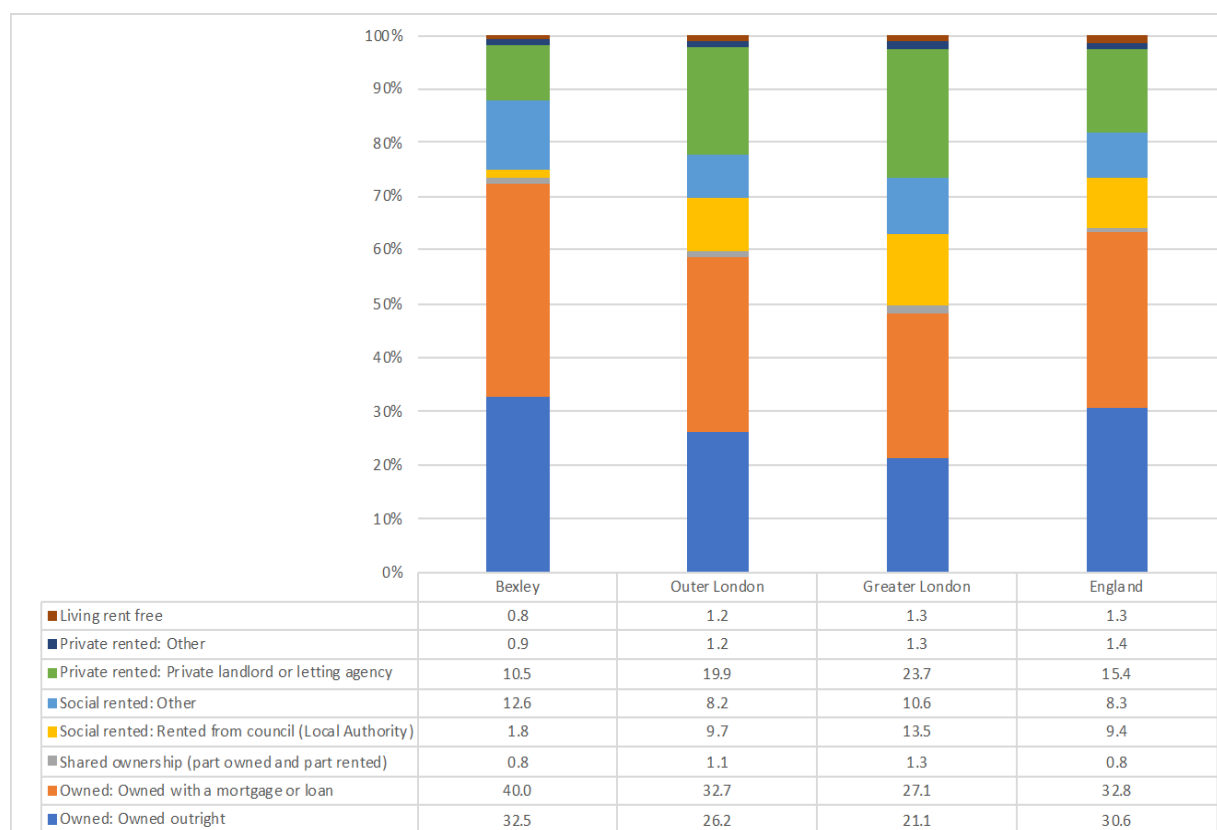
- 3.21 Based on the findings of the 2018 Household Survey, the tenure profile of the Borough of Bexley is summarised in Figure 3.3. Overall, based on the Household Survey evidence, 72.5% of occupied dwellings are owner-occupied, 12.2% are private rented (including tied accommodation), 13.6% are rented from a social housing provider and 1.6% are intermediate tenure dwellings. The tenure profile is based on the 2011 Census as there is no comparative data available to assess the change of profile since 2011. However, it is worth noting that nationally the proportion of private rented dwellings has increased from 18.5% according to the 2011 Census to 20.3% in 2016/17 (source: 2016/17 English Housing Survey) and across Greater London the proportion has increased from 26.4% (2011 Census) to 30% in 2016/17 (source: 2016/17 English Housing Survey).
- 3.22 Assuming that the PRS has grown 10% over the period 2011 to 2016/17 which reflects national trends, the tenure profile would alter slightly to 71.2% owner occupied, 13.4% private rented and 15.2% affordable tenures.

**Figure 3.3 Borough of Bexley: tenure profile of occupied dwellings**



Source: 2018 Household Survey

3.23 Figure 3.4 compares the tenure profile of the Borough with the profile of London based on 2011 Census data. Compared with these areas, the Borough had the highest level of owner occupation and the lowest proportions of private renting and affordable housing.

**Figure 3.4 Borough of Bexley: tenure profile compared with other areas****Table 3.8A Property tenure in Bexley compared with London profile**

Tenure	Bexley	Outer London	Greater London	England
Owned: owned outright	32.5	26.2	21.1	30.6
Owned: owned with a mortgage or loan	40.0	32.7	27.1	32.8
Shared ownership (part owned and part rented)	0.8	1.1	1.3	0.8
Social rented: rented from council (Local Authority)	1.8	9.7	13.5	9.4
Social rented: other	12.6	8.2	10.6	8.3
Private rented: private landlord or letting agency	10.5	19.9	23.7	15.4
Private rented: other	0.9	1.2	1.3	1.4
Living rent free	0.8	1.2	1.3	1.3

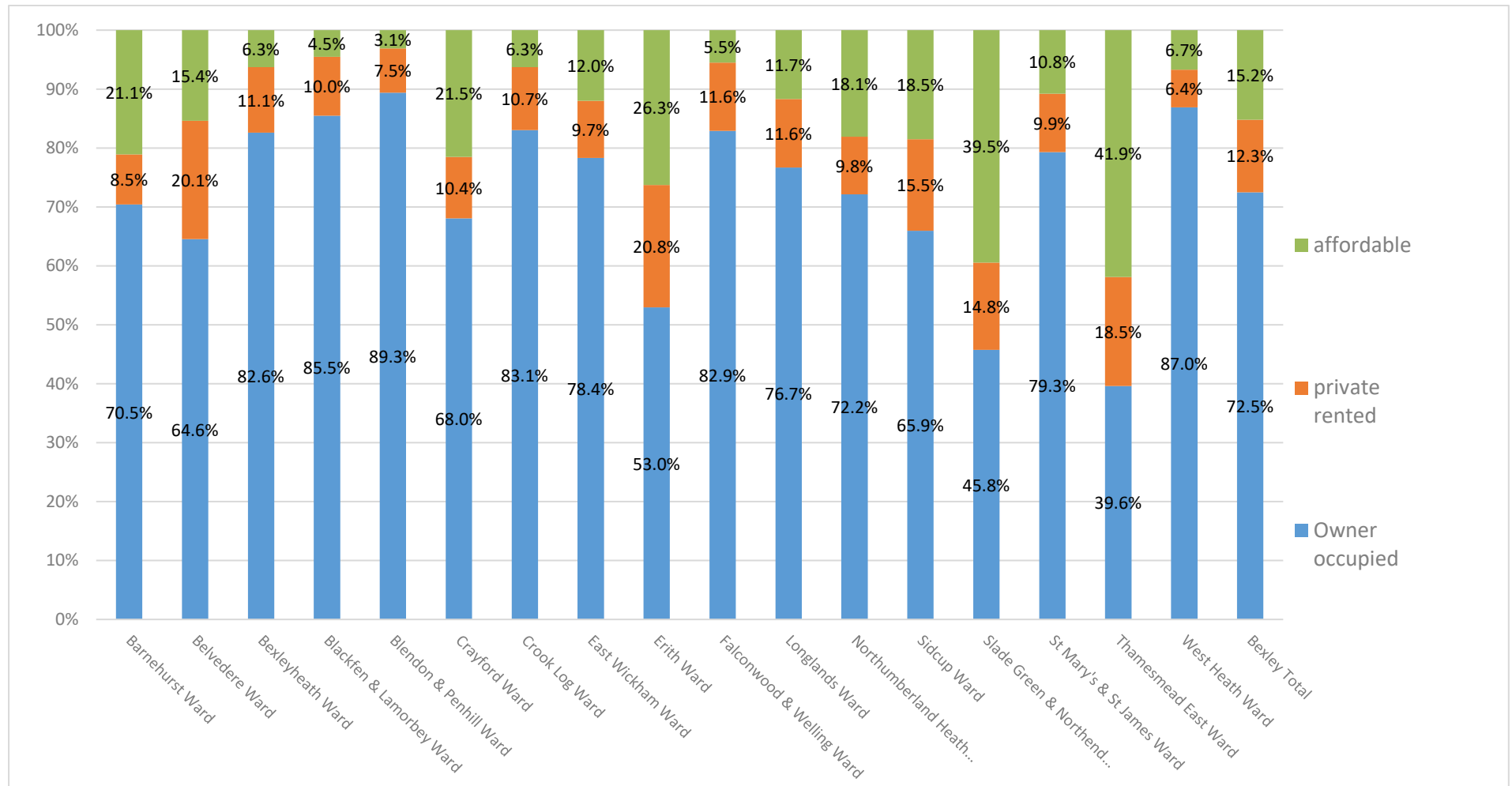
3.24 The tenure profile varies across the Borough, as set out in Table 3.8B and Figure 3.5, based on the findings of the 2018 Household Survey. This indicates that the proportion of owner occupied dwellings is highest in Blendon & Penhill (89.3%) and West Heath (87.0%) Wards; private renting in Erith (20.8%) and Belvedere (20.1%) Wards; and affordable housing in Thamesmead East (41.9%) and Slade Green & Northend (39.6%) Wards.



<b>Table 3.8B Property tenure by ward</b>				
<b>Analysis area</b>	<b>Owner occupied</b>	<b>Private rented</b>	<b>Affordable</b>	<b>Base</b>
Barnehurst Ward	70.5%	8.4%	21.1%	4,569
Belvedere Ward	64.5%	20.1%	15.4%	7,001
Bexleyheath Ward	82.6%	11.1%	6.3%	6,546
Blackfen & Lamorbey Ward	85.5%	10.0%	4.5%	6,449
Blendon & Penhill Ward	89.3%	7.5%	3.1%	6,193
Crayford Ward	68.0%	10.5%	21.5%	6,662
Crook Log Ward	83.0%	10.7%	6.3%	6,363
East Wickham Ward	78.4%	9.6%	12.0%	6,148
Erith Ward	52.9%	20.8%	26.3%	4,505
Falconwood & Welling Ward	82.9%	11.6%	5.5%	6,507
Longlands Ward	76.7%	11.6%	11.7%	4,310
Northumberland Heath Ward	72.2%	9.8%	18.1%	4,187
Sidcup Ward	65.9%	15.5%	18.5%	6,863
Slade Green & Northend Ward	45.8%	14.7%	39.6%	4,867
St Mary's & St James Ward	79.3%	9.9%	10.8%	4,545
Thamesmead East Ward	39.6%	18.6%	41.9%	6,004
West Heath Ward	87.0%	6.3%	6.7%	6,047
<b>Bexley Total</b>	<b>72.5%</b>	<b>12.2%</b>	<b>15.3%</b>	<b>97,766</b>

Source: 2018 Household Survey

**Figure 3.5 Property tenure by ward**



Source: 2018 Household Survey

## Owner-occupied sector

- 3.25 The 2018 Household Survey identified that 72.5% (70,923) of households across the Borough of Bexley are owner-occupiers. 33.7% of all households (32,985) own outright and 38.8% of all households (37,938) have a mortgage.
- 3.26 The Household Survey provides the following information on owner occupied stock:
- Most owner-occupied properties are houses (82.7%), with 7.5% detached, 50.8% semi-detached and 24.4% terraced; a further 5.4% are bungalows, 11.8% flats/maisonettes and 0.2% other property types;
  - 49.7% of owner occupied properties have three bedrooms, 25.5% have four or more bedrooms; a further 20.6% have two bedrooms and 4.2% have one bedroom;
  - 9.8% of owner-occupied stock was built pre-1919, 44% was built between 1919 and 1944; 17.5% between 1945 and 1964; 14.1% between 1965 and 1984 and 14.6% has been built since 1985.
- 3.27 A range of socio-economic and demographic information on residents has been obtained from the 2018 Household Survey. Some interesting observations relating to owner-occupiers include:
- In terms of household type, 24.9% are couples with children under 18, 22.2% of owner occupiers are older (65 or over) singles and couples, 17.3% are couples (under 65 with no children), 14.0% are couples with adult children (18+), 12.1% are singles (under 65), 3.0% are lone parents with adult children and 2.7% are lone parents with children under 18, 2.1% are other household types and 1.8% are households that span more than two generations;
  - 68.3% of Household Reference People (Heads of Household) living in owner occupied dwellings are in employment, a further 24.7% are permanently sick or disabled, 3.3% are wholly retired from work and 3.6% are in other activity such as in education/training or looking after the home.
  - 16.8% of owner occupied households receive less than £18,200 gross per year, 51.2% receive between £18,200 and £49,400 per year, 26.0% receive between £49,400 and £101,400 per year and around 6.0% receive at least £101,400 per year; and
  - In terms of length of residency, 38.4% of owner occupiers have lived in the same property for 20 years or more.
- 3.28 Over the period 2000 to 2020, Land Registry data reveals that lower quartile, median and average house prices across the Borough of Bexley increased dramatically. This is summarised in Table 3.9.
- 3.29 It is interesting to note that in 2000, a household income of £19,273 was required for a lower quartile price to be affordable; by 2020 this had increased to £75,857. In comparison, an income of £25,329 was required for a median priced property to be affordable in 2000 compared with £95,143 in 2020.

Borough of Bexley	House Price		Income to be affordable*	
	Lower Quartile	Median	Lower Quartile Price	Median Price
2000	£74,950	£98,500	£19,273	£25,329
2001	£87,000	£116,973	£22,371	£30,079
2002	£109,995	£139,500	£28,284	£35,871
2003	£130,000	£163,000	£33,429	£41,914
2004	£144,995	£175,000	£37,284	£45,000
2005	£152,995	£183,000	£39,342	£47,057
2006	£159,000	£195,000	£40,886	£50,143
2007	£170,000	£212,000	£43,714	£54,514
2008	£167,000	£210,000	£42,943	£54,000
2009	£163,000	£196,000	£41,914	£50,400
2010	£170,000	£215,000	£43,714	£55,286
2011	£170,000	£215,000	£43,714	£55,286
2012	£169,000	£210,000	£43,457	£54,000
2013	£165,000	£225,000	£42,429	£57,857
2014	£175,000	£250,000	£45,000	£64,286
2015	£190,000	£275,000	£48,857	£70,714
2016	£205,000	£325,000	£52,714	£83,571
2017	£254,000	£345,000	£65,314	£88,714
2018	£285,000	£350,000	£73,286	£90,000
2019	£285,000	£357,500	£73,286	£91,929
2020	£295,000	£370,000	£75,857	£95,143

Source: Data produced by Land Registry © Crown copyright 2020

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

### Stakeholder views on the owner-occupied sector

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

## Private rented sector

- 3.33 The Government's Housing Strategy (November 2011) (source: Laying The Foundations; A Housing Strategy for England, 2011), set out the government's plans to boost housing supply. It recognised an increasingly important role for the private rented sector, both in meeting people's housing needs and in supporting economic growth by enabling people to move to take up jobs elsewhere and to respond to changing circumstances.
- 3.34 The private rented sector in England is growing; the Census figures for 2011 confirmed that the sector now totals 16.8%, an increase from 8.8% in 2001. Increasing house prices pre-2007 and the struggling sales market when the down turn came are both factors that have underpinned the growth of the rental market for both 'active choice' renters and 'frustrated would-be' homeowners. Tenure reform and less accessible social rented housing are also likely to be an increasing factor to the growth in the private rented sector and the sector clearly now plays a vital role in meeting housing needs as well as providing an alternative to homeownership.
- 3.35 Local authorities have an important role in ensuring that the private rented sector meets both these requirements. Balancing good quality supply with demand will help to stabilise rents and encouraging good quality management will improve the reputation of the sector and encourage longer term lets and lower turnover. However, this is a challenging task where existing partners need to be encouraged to participate and new partners and investors need to be identified.
- 3.36 The 2018 Household Survey found that the private rented sector accommodates around 12.3% (11,931) of households across the Borough of Bexley; of these 11.9% are privately rented and 0.4% live rent free or in tied accommodation.
- 3.37 In terms of the cost of renting, Tables 3.10 and 3.11 set out the comparative median and lower quartile rents for the Borough of Bexley, London, South East and England as a whole using Valuation Office Agency rental data.
- 3.38 The tables indicate that 2018/19 lower quartile (£875 pcm) and median (£1,100 pcm) rental prices are lower in the Borough of Bexley than in London as a whole but higher than the prices in the South East and England.
- 3.39 Comparing the rental price in 2018/19 with that of 2013/14 indicates that there has been an increase of around 29.4% in lower quartile and 25% in median rental prices in the Borough of Bexley during the period. The rate of increase has been higher in the Borough of Bexley than across London, the South East and England. Table 3.12 presents private rental data by number of bedrooms.

<b>Table 3.10 Comparative median rental price 2013/14-2018/19</b>			
<b>Location</b>	<b>Median price by year (£)</b>		<b>% change 2013/14-2018/19</b>
	<b>2013/14</b>	<b>2018/19</b>	
Bexley	850	1,100	29.4
London	1,300	1,495	15.0
South East	760	875	15.1
England	<b>595</b>	<b>695</b>	<b>16.8</b>

Source: VOA rental data

<b>Table 3.11 Comparative lower quartile rental price 2013/14-2018/19</b>			
<b>Location</b>	<b>Lower quartile price by year (£)</b>		<b>% change 2013/14-2018/19</b>
	<b>2013/14</b>	<b>2018/19</b>	
Bexley	700	875	25.0
London	1,000	1,200	20.0
South East	605	700	15.7
England	<b>475</b>	<b>525</b>	<b>10.5</b>

Source: VOA rental data

<b>Table 3.12 VOA Rental statistics for Bexley 2018/19</b>					
<b>No. bedrooms</b>	<b>Count of rents</b>	<b>Mean</b>	<b>Lower quartile</b>	<b>Median</b>	<b>Upper quartile</b>
Room rent	40	£577	£550	£585	£672
Studio	40	£648	£600	£675	£725
One bedroom	150	£821	£750	£825	£900
Two bedrooms	310	£1,076	£995	£1,050	£1,200
Three bedroom	210	1,293	1,200	1,300	1,400
Four or more bedroom	40	£1,579	£1,450	£1,500	£1,700

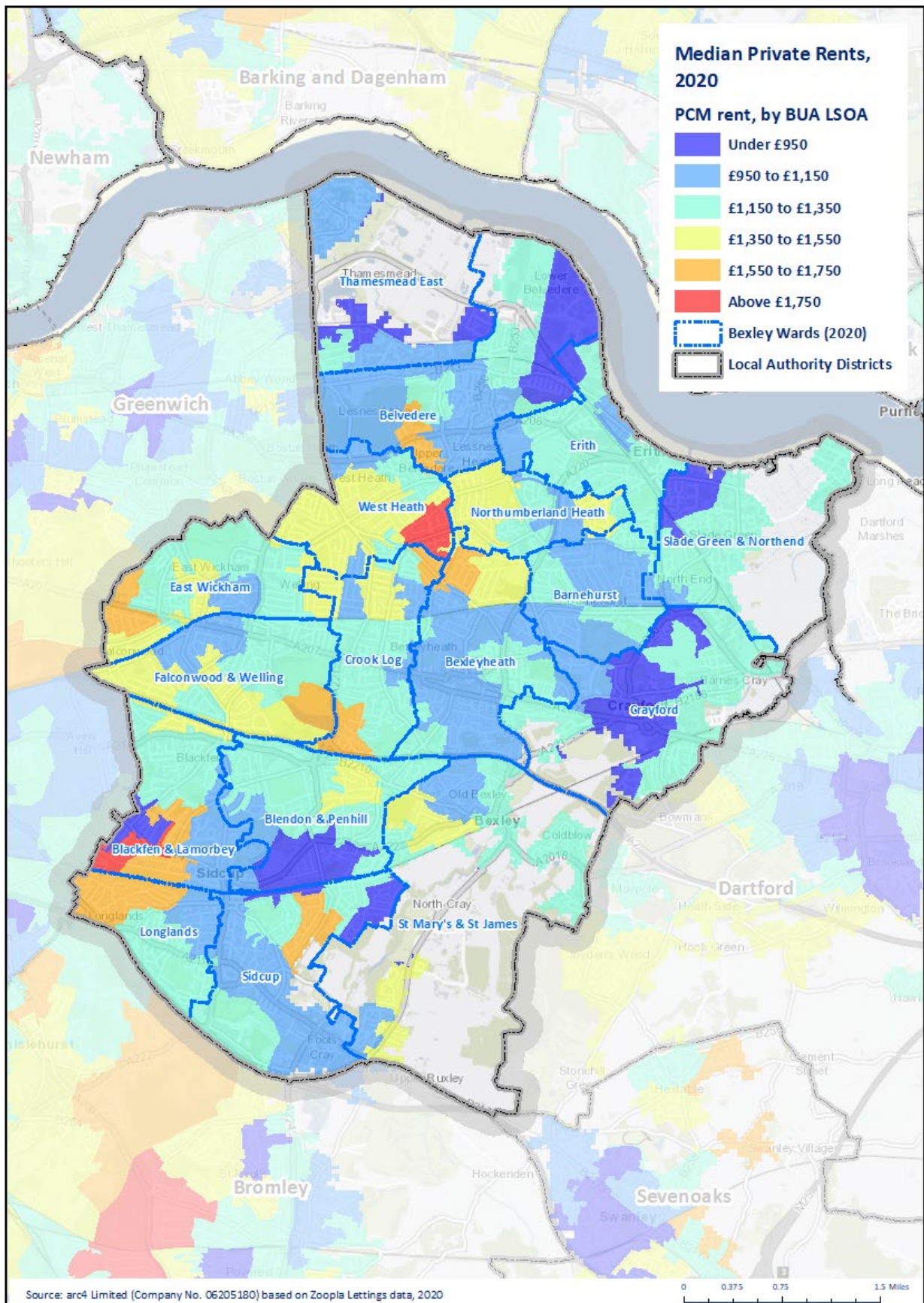
Source: Valuation Office Agency private renting statistics

- 3.40 In terms of spatial variation, Map 3.1 and Table 3.13 show 2020 median rents across the wards. This indicates that private rents tend to be highest in the south of the Borough, and lowest in the northern wards.

<b>Table 3.13 Private rents 2020 by ward</b>		
<b>Ward</b>	<b>Lower Quartile Rent</b>	<b>Median Rent</b>
Barnehurst Ward	£1,001	£1,148
Belvedere Ward	£949	£1,148
Bexleyheath Ward	£962	£1,148
Blackfen & Lamorbey Ward	£901	£1,148
Blendon & Penhill Ward	£1,001	£1,248
Crayford Ward	£875	£1,101
Crook Log Ward	£1,101	£1,248
East Wickham Ward	£1,001	£1,248
Erith Ward	£849	£1,101
Falconwood & Welling Ward	£949	£1,200
Longlands Ward	£1,014	£1,200
Northumberland Heath Ward	£1,049	£1,248
Sidcup Ward	£949	£1,148
Slade Green & Northend Ward	£949	£1,148
St Mary's & St James Ward	£1,001	£1,200
Thamesmead East Ward	£886	£1,101
West Heath Ward	£1,101	£1,300
<b>Bexley Total</b>	<b>£949</b>	<b>£1,200</b>

Source: Zoopla Price Paid data

**Map 3.1 2020 median rents across Bexley by LSOA**



Source: Zoopla PPD 2019



- 3.41 Table 3.8 (above) indicates the proportion of stock made up of private rented dwellings by local analysis area. This indicates that the highest proportions of private rented stock are found in Erith (20.8%), Belvedere (20.1%) and Thamesmead East (18.6%) Wards.
- 3.42 The 2018 Household Survey found that 55.1% of private rented properties are flats/apartments or maisonettes, 39.6% of private rented properties are houses (of which 18.9% are terraced, 18.6% are semi-detached and 2.1% are detached); a further 3.2% are bungalows and 2.2% other types of housing. 26.2% of privately rented properties have one bedroom/bedsit, 39.5% have two bedrooms, 28.2% have three bedrooms and 6.1% have four or more bedrooms.
- 3.43 Around 6.7% of private rented stock was built before 1919 and 6.2% from 2005 onwards. Around 57.0% of respondents stated that they didn't know or were unsure when their property was built.
- 3.44 29.8% of private renting households have lived in their accommodation for less than two years.
- 3.45 In terms of income, the 2018 Household Survey found that 33.1% of households privately renting receive less than £18,200 gross per year, 50.1% receive between £18,200 and £49,400 per year, 14.7% receive between £49,400 and £101,400 per year and 2.1% receive at least £101,400 per year.
- 3.46 75.6% of Household Reference People (Heads of Household) living in private rented accommodation are employed, 7.8% are permanently sick/disabled, 3% are wholly retired from work and 13.6% are in other activity including in education/training and looking after the home.
- 3.47 For households eligible for help with their private sector rent, the amount they can receive is based on Local Housing Allowance Rates. Bexley is located in the Outer South East London Broad Rental Market Area (BRMA) (A Broad Rental Market Area is an area 'within which a person could reasonably be expected to live having regard to facilities and services for purposes of health, education, recreation, personal banking and shopping, taking account of the distance of travel, by public and private transport and from those facilities and services'. A BRMA must contain 'residential premises for a variety of types, including such premises held on a variety of tenures' PLUS 'sufficient privately rented residential premises, to ensure that, in the rent officer's opinion, the LHA for the area is representative of the rents that a landlord might reasonably be expected to obtain in that area' Source: VOA BRMA statistics) and for 2020/21, the rates are:
- Shared accommodation rate - £103.56 per week
  - 1-bedroom rate - £205.96 per week
  - 2-bedroom rate - £253.15 per week
  - 3-bedroom rate - £299.18 per week
  - 4-bedroom rate - £368.22 per week

## Affordable sector

- 3.48 The 2018 Household Survey found that there are around 14,912 households who live in an affordable (social rented or intermediate tenure) property across the Borough of Bexley, accounting for 15.3% of all occupied dwellings. Of these, 13,299 households live in accommodation rented from a housing association and 1,613 live in intermediate tenure properties, mainly shared ownership. The latest 2020 regular for Social Housing Statistics Data Return (SDR) reports a total of 14,757 affordable dwellings across the Borough.
- 3.49 The Household Survey identified that flats/apartments and maisonettes account for 59.9% of occupied affordable accommodation (52.4% flats/apartments and 7.6% maisonettes), 35.2% are houses (of which 18.2% are semi-detached, 16.6% are terraced and 0.3% are detached), 3.9% are bungalows and 1.0% other types of housing. In terms of size, affordable dwellings in Bexley typically have one/bedsit (32.6%), two (33.8%) or three (29.1%) bedrooms, with a further 4.4% having four or more bedrooms.
- 3.50 In terms of household composition, the 2018 Household Survey found that 28.2% are singles under 65, 19.1% are older singles and couples (one or both aged over 65 years), 14.4% are couples with children under 18, 14.1% are lone parents with children under 18, 13.8% are couples or lone parents with adult children living at home, 6.7% are couples under 65 with no children, 1.8% are households that span more than two generations and a further 1.8% are other household types.
- 3.51 Amongst the older households (13.1% of whom are singles over 65 and 6.0% are couples), 38.8% have lived in their current affordable property for over 20 years or more. Almost 60.0% live in a flat/maisonette, around 12.0% live in a terraced house and 13.4% live in a semi-detached property. Around 54.0% of those aged over 65 live in a 1 bedroom property and 24.7% live in a 2 bedroom property.
- 3.52 54.5% of Household Reference People living in affordable housing are in employment. A further 17.7% are wholly retired from work, 17.6% are permanently sick/disabled, 5.2% are unemployed and 7.4% look after the home/are caring for someone.
- 3.53 Incomes are generally low, with 63.2% of households in affordable housing receiving an income of less than £18,200 gross per year (and around 10.0% receive less than £5,200 per year). A further 34.3% receive between £18,200 and £49,400 per year and 2.4% receive over £49,400 per year.
- 3.54 In terms of the potential to encourage higher-earning households currently living in affordable accommodation to consider intermediate tenure products, the Household Survey data indicates that less than 3.0% of these households have a gross annual income of £49,400 or more. The cheapest intermediate product in the Borough of Bexley according to the tenure options data requires an income of £47,571 and therefore only a small proportion living in affordable housing can achieve the transition from affordable to intermediate housing.

## Stakeholder and estate agent views on affordable housing

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

## Relative affordability of housing tenure options

- 3.58 The relative cost of alternative housing options across the Borough of Bexley and the ward areas is explored in Table 3.14. This includes affordable and market rent options and intermediate tenure options, including London Living Rent. Table 3.15 shows the income required for alternative tenure options to be affordable and Table 3.16 presents the assumptions underpinning the analysis. Note that the model assumes that all tenures are available in all wards although in reality some tenure options may not be currently available.
- 3.59 Table 3.15 indicates that for open market housing at Borough-level the minimum gross income required is £32,537 (for lower quartile or entry-level renting) or £75,857 (for lower quartile or entry-level house prices). These amounts do vary by area, for example income requirements for entry-level renting range between £29,109 in Erith Ward and £44,571 in West Heath Wards. For entry-level home ownership, income requirements range between £46,286 in Erith and £92,571 in West Heath Wards.

<b>Table 3.14 Cost of alternative tenure options by ward</b>									
<b>Tenure option</b>	<b>Price (2020)</b>								
	<b>Barnehurst Ward</b>	<b>Belvedere Ward</b>	<b>Bexleyheath Ward</b>	<b>Blackfen &amp; Lamorbey Ward</b>	<b>Blendon &amp; Penhill Ward</b>	<b>Crayford Ward</b>	<b>Crook Log Ward</b>	<b>East Wickham Ward</b>	<b>Erith Ward</b>
Social Rent (average)	£472	£472	£472	£472	£472	£472	£472	£472	£472
Affordable Rent (monthly cost)	£918	£918	£918	£918	£998	£881	£998	£998	£881
London Affordable Rent	£690	£690	£690	£690	£690	£690	£690	£690	£690
London Living Rent	£1,040	£981	£1,190	£1,220	£1,192	£1,092	£1,259	£1,174	£995
Market Rent - Lower Quartile	£1,001	£949	£962	£901	£1,001	£875	£1,101	£1,001	£849
Market Rent - Median	£1,148	£1,148	£1,148	£1,148	£1,248	£1,101	£1,248	£1,248	£1,101
Market Rent - Average	£1,180	£1,114	£1,142	£1,137	£1,259	£1,085	£1,300	£1,205	£1,100
Market Sale - Lower Quartile	£298,500	£229,000	£295,000	£350,000	£346,000	£220,000	£342,500	£327,500	£210,000
Market Sale - Median	£346,500	£300,000	£385,000	£408,000	£425,000	£303,000	£411,250	£390,000	£300,000
Market Sale - Average	£354,866	£290,384	£405,627	£452,949	£437,739	£416,104	£427,686	£377,642	£363,254
London Shared Ownership (50%)	£173,250	£150,000	£192,500	£204,000	£212,500	£151,500	£205,625	£195,000	£150,000
London Shared Ownership (25%)	£86,625	£75,000	£96,250	£102,000	£106,250	£75,750	£102,813	£97,500	£75,000
Help to buy	£346,500	£300,000	£385,000	£408,000	£425,000	£303,000	£411,250	£390,000	£300,000
Discounted Home Ownership (30%)	£242,550	£210,000	£269,500	£285,600	£297,500	£212,100	£287,875	£273,000	£210,000
Discounted Home Ownership (25%)	£259,875	£225,000	£288,750	£306,000	£318,750	£227,250	£308,438	£292,500	£225,000
Discounted Home Ownership (20%)	£277,200	£240,000	£308,000	£326,400	£340,000	£242,400	£329,000	£312,000	£240,000

Continued overleaf/...

Tenure option	Falconwood & Welling Ward	Longlands Ward	Northumberland Heath Ward	Sidcup Ward	Slade Green & Northend Ward	St Mary's & St James Ward	Thamesmead East Ward	West Heath Ward	Bexley Total
Social Rent (average)	£472	£472	£472	£472	£472	£472	£472	£472	£472
Affordable Rent (monthly cost)	£918	£918	£918	£918	£998	£881	£998	£998	£960
London Affordable Rent	£690	£690	£690	£690	£690	£690	£690	£690	£690
London Living Rent	£1,040	£981	£1,190	£1,220	£1,192	£1,092	£1,259	£1,174	£1,113
Market Rent - Lower Quartile	£1,001	£949	£962	£901	£1,001	£875	£1,101	£1,001	£949
Market Rent - Median	£1,148	£1,148	£1,148	£1,148	£1,248	£1,101	£1,248	£1,248	£1,200
Market Rent - Average	£1,180	£1,114	£1,142	£1,137	£1,259	£1,085	£1,300	£1,205	£1,244
Market Sale - Lower Quartile	£298,500	£229,000	£295,000	£350,000	£346,000	£220,000	£342,500	£327,500	£295,000
Market Sale - Median	£346,500	£300,000	£385,000	£408,000	£425,000	£303,000	£411,250	£390,000	£369,000
Market Sale - Average	£354,866	£290,384	£405,627	£452,949	£437,739	£416,104	£427,686	£377,642	£435,073
London Shared Ownership (50%)	£173,250	£150,000	£192,500	£204,000	£212,500	£151,500	£205,625	£195,000	£184,500
London Shared Ownership (25%)	£86,625	£75,000	£96,250	£102,000	£106,250	£75,750	£102,813	£97,500	£92,250
Help to buy	£346,500	£300,000	£385,000	£408,000	£425,000	£303,000	£411,250	£390,000	£369,000
Discounted Home Ownership (30%)	£242,550	£210,000	£269,500	£285,600	£297,500	£212,100	£287,875	£273,000	£258,300
Discounted Home Ownership (25%)	£259,875	£225,000	£288,750	£306,000	£318,750	£227,250	£308,438	£292,500	£276,750
Discounted Home Ownership (20%)	£277,200	£240,000	£308,000	£326,400	£340,000	£242,400	£329,000	£312,000	£295,200

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

<b>Table 3.15 Income required for alternative tenure options</b>									
<b>Tenure option</b>	<b>Price (2020)</b>								
	<b>Barnehurst Ward</b>	<b>Belvedere Ward</b>	<b>Bexleyheath Ward</b>	<b>Blackfen &amp; Lamorbey Ward</b>	<b>Blendon &amp; Penhill Ward</b>	<b>Crayford Ward</b>	<b>Crook Log Ward</b>	<b>East Wickham Ward</b>	<b>Erith Ward</b>
Social Rent (average)	£16,199	£16,199	£16,199	£16,199	£16,199	£16,199	£16,199	£16,199	£16,199
Affordable Rent (monthly cost)	£31,488	£31,488	£31,488	£31,488	£34,231	£30,199	£34,231	£34,231	£30,199
London Affordable Rent	£23,657	£23,657	£23,657	£23,657	£23,657	£23,657	£23,657	£23,657	£23,657
London Living Rent	£35,654	£33,618	£40,784	£41,841	£40,863	£37,428	£43,175	£40,255	£34,113
Market Rent - Lower Quartile	£34,320	£32,537	£32,983	£30,891	£34,320	£30,000	£37,749	£34,320	£29,109
Market Rent – Median	£39,360	£39,360	£39,360	£39,360	£42,789	£37,749	£42,789	£42,789	£37,749
Market Rent – Average	£40,457	£38,194	£39,154	£38,983	£43,166	£37,200	£44,571	£41,314	£37,714
Market Sale - Lower Quartile	£76,757	£58,886	£75,857	£90,000	£88,971	£56,571	£88,071	£84,214	£54,000
Market Sale – Median	£89,100	£77,143	£99,000	£104,914	£109,286	£77,914	£105,750	£100,286	£77,143
Market Sale – Average	£91,251	£74,670	£104,304	£116,473	£112,561	£106,998	£109,976	£97,108	£93,408
London Shared Ownership (50%)	£59,191	£51,420	£65,722	£69,617	£72,505	£52,061	£70,266	£66,733	£51,660
London Shared Ownership (25%)	£44,960	£39,099	£49,910	£52,860	£55,050	£39,616	£53,375	£50,715	£39,339
Help to buy	£69,300	£60,000	£77,000	£81,600	£85,000	£60,600	£82,250	£78,000	£60,000
Discounted Home Ownership (30%)	£65,835	£57,000	£73,150	£77,520	£80,750	£57,570	£78,138	£74,100	£57,000
Discounted Home Ownership (25%)	£70,538	£61,071	£78,375	£83,057	£86,518	£61,682	£83,719	£79,393	£61,071
Discounted Home Ownership (20%)	£75,240	£65,143	£83,600	£88,594	£92,286	£65,794	£89,300	£84,686	£65,143

Continued overleaf/...

<b>Table 3.15 Income required for alternative tenure options</b>									
<b>Tenure option</b>	<b>Falconwood &amp; Welling Ward</b>	<b>Longlands Ward</b>	<b>Northumberland Heath Ward</b>	<b>Sidcup Ward</b>	<b>Slade Green &amp; Northend Ward</b>	<b>St Mary's &amp; St James Ward</b>	<b>Thamesmead East Ward</b>	<b>West Heath Ward</b>	<b>Bexley Total</b>
Social Rent (average)	£16,199	£16,199	£16,199	£16,199	£16,199	£16,199	£16,199	£16,199	£16,199
Affordable Rent (monthly cost)	£32,914	£32,914	£34,231	£31,488	£31,488	£32,914	£30,199	£35,657	£32,914
London Affordable Rent	£23,657	£23,657	£23,657	£23,657	£23,657	£23,657	£23,657	£23,657	£23,657
London Living Rent	£40,467	£43,659	£33,155	£44,593	£42,246	£34,919	£31,576	£41,923	£38,160
Market Rent - Lower Quartile	£32,537	£34,766	£35,966	£32,537	£32,537	£34,320	£30,377	£37,749	£32,537
Market Rent - Median	£41,143	£41,143	£42,789	£39,360	£39,360	£41,143	£37,749	£44,571	£41,143
Market Rent - Average	£41,691	£43,989	£42,137	£41,246	£39,943	£42,651	£82,080	£45,531	£42,651
Market Sale - Lower Quartile	£88,714	£75,857	£78,814	£64,286	£67,886	£90,000	£59,143	£94,757	£75,857
Market Sale – Median	£102,407	£109,286	£91,543	£84,600	£83,571	£112,371	£79,457	£107,357	£94,886
Market Sale – Average	£106,658	£111,104	£91,442	£220,116	£87,955	£119,389	£73,150	£108,017	£111,876
London Shared Ownership (50%)	£68,186	£72,711	£61,163	£56,665	£56,028	£74,862	£53,411	£71,658	£62,968
London Shared Ownership (25%)	£51,830	£55,255	£46,541	£43,153	£42,680	£56,914	£40,720	£54,510	£47,813
Help to buy	£79,650	£85,000	£71,200	£65,800	£65,000	£87,400	£61,800	£83,500	£73,800
Discounted Home Ownership (30%)	£75,668	£80,750	£67,640	£62,510	£61,750	£83,030	£58,710	£79,325	£70,110
Discounted Home Ownership (25%)	£81,072	£86,518	£72,471	£66,975	£66,161	£88,961	£62,904	£84,991	£75,118
Discounted Home Ownership (20%)	£86,477	£92,286	£77,303	£71,440	£70,571	£94,891	£67,097	£90,657	£80,126

Source: Data produced by Land Registry © Crown copyright 2018, Zoopla 2018, CLG, London Living Rent based on 2021/22 prices

<b>Table 3.16 Assumptions in assessing income required for alternative tenure options</b>		
<b>Tenure</b>	<b>Tenure price assumptions</b>	<b>Affordability assumptions</b>
Social rent (Genuinely Affordable)	2020 Rents from Regulator of Social Housing Statistical Data return (SDR)	Up to 35% of gross income is affordable
Affordable Rent (Affordable)	Based on 80% of median market rent	Up to 35% of gross income is affordable
London Affordable Rent (Genuinely Affordable)	Affordable homes based on social rent levels for low income households. Based on 2020 Affordable Rent data from SDR return	Up to 35% of gross income is affordable
London Intermediate Rent ('London Living Rent') (Genuinely Affordable)	Homes for middle-income households struggling to save for a deposit based on a third of average local household incomes and adjusted for the number of bedrooms – a significant discount on market rent in most London Boroughs. Data based on 2021/22 ward-level prices	Up to 35% of gross income is affordable
Market Rent – lower quartile	Prevailing prices	Up to 35% of gross income is affordable
Market Rent – median	Prevailing prices	Up to 35% of gross income is affordable
Market Rent – upper quartile	Prevailing prices	Up to 35% of gross income is affordable
Market Sale – lower quartile	Prevailing prices	90% LTV, 3.5x gross income
Market Sale – median	Prevailing prices	90% LTV, 3.5x gross income
Market Sale – average	Prevailing prices	90% LTV, 3.5x gross income
London Shared ownership (50%)	Total price based on median price and 50% ownership. Mortgage based on 40%. 10% deposit on total price, annual service charge £395, Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x gross income for equity and 35% of income for rental element
London Shared ownership (25%)	Total price based on median price and 35% ownership. Mortgage based on 30%. 5% deposit on total price, annual service charge £395, Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x gross income for equity and 35% of income for rental element



<b>Table 3.16 Assumptions in assessing income required for alternative tenure options</b>		
<b>Tenure</b>	<b>Tenure price assumptions</b>	<b>Affordability assumptions</b>
Discounted home ownership (30%)	30% discount on full value (assumed to be median), 5% deposit on full price, remainder mortgage based on 3.5x income (similar to proposed FirstHome product)	90% LTV, 3.5x gross income
Discounted Home Ownership (25%)	30% discount on full value (assumed to be median), 5% deposit on full price, remainder mortgage based on 3.5x income	90% LTV, 3.5x gross income for equity and 35% of income for rental element
Discounted Home Ownership (20%)	20% discount on full value (assumed to be median), 5% deposit on full price, remainder mortgage based on 3.5x income	90% LTV, 3.5x gross income for equity and 35% of income for rental element
London Help to buy	Total price based on median price. Mortgage based on 55% equity. 40% loan and deposit of 5%. Loan fee of 1.75% in year 6 of outstanding equity loan increasing annually from yr7 at RPI+1%	95% LTV, 3.5x gross income for equity

- 3.60 Figure 3.6 summarises the relative affordability of alternative tenures at the Borough level, setting out the income and deposit required for different options set against prevailing lower quartile and median earnings. It uses lower quartile and median earnings derived from the ONS Annual Survey of Hours and Earnings for 2020.
- 3.61 This indicates that only social/London Affordable Rents are affordable for households on lower quartile earnings. For households on median earnings, all rental options are affordable in addition to lower quartile renting. Shared ownership at 25% was just outside the affordable threshold for median income households
- 3.62 The comparison of local incomes with the cost of local house prices and rents illustrates the affordability challenge faced by residents within the Borough of Bexley. It also shows the particular problem faced by households who do not have either existing equity or savings to buy on the open market.

**Figure 3.6 Borough of Bexley household income and housing costs**



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

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

## Concluding comments

- 3.63 The purpose of this chapter has been to explore the current housing market dynamics affecting and influencing the housing market within the Borough. This chapter has provided detail on the current profile of dwellings by type, tenure and size along with property condition and property prices.
- 3.64 The 2018 Household Survey shows that the majority of properties in the Borough are houses (70.3%), 24.3% are flats/apartments/maisonettes, 4.9% are bungalows and 0.5% other types of housing. 36.1% of properties have one or two bedrooms, 44.0% of existing properties contain three bedrooms and a further 19.9% contain four or more bedrooms.
- 3.65 While 72.5% of households live in owner occupation and a further 12.2% in private rented accommodation, an analysis of house prices and private rental costs indicates that open market housing has become hugely more expensive in the Borough in recent years and remains above the national average prices.
- 3.66 Despite this, the 2018 Household Survey reveals that only 15.2% of the housing stock is affordable accommodation. The highest proportions of this stock tenure are located within Thamesmead East (41.9%) and Slade Green & Northend (39.6%) Wards.
- 3.67 The relative affordability of alternative tenures has been analysed and overall a household income of at least £16,199 is required for social rent (excluding housing benefit), at least £23,657 for London Affordable Rent and at least £38,160 for London Living Rent. In terms of open market options, an income of £32,537 is needed for entry-level market renting (lower quartile) and £75,857 for entry-level open market purchase (lower quartile).

## 4. Future housing need

### Introduction

- 4.1 This chapter considers the future number of dwellings needed across the Brough of Bexley. The chapter should be read in conjunction with the ‘London Borough of Bexley Demographic update’ report prepared by Edge Analytics (August 2021) which considers:
- the housing need standard method outcome based on December 2020 Planning Practice Guidance (PPG)
  - the underlying demographics of the borough, alternative demographic scenarios, future economic scenarios and whether housing targets need to be adjusted to support economic growth.
- 4.2 The Edge Analytics report considers the periods 2018 to 2038.

### Establishing housing need using the ‘standard method’

- 4.3 The 2021 National Planning Policy Framework (NPPF) (Paragraph 60) states *‘to determine the minimum number of homes needed, strategic policies should be informed by a local housing need assessment, conducted using the standard method in national planning guidance - unless exceptional circumstances justify an alternative approach which also reflects current and future demographic trends and market signals. In addition to the local housing figure, any needs that cannot be met within neighbouring areas should also be taken into account in establishing the amount of housing to be planned for’.*
- 4.4 PPG defines housing need as ‘an unconstrained assessment of the number of homes needed in an area’ (PPG Paragraph: 001 Reference ID: 2a-001-20190220).
- 4.5 PPG comments that ‘the standard method uses a formula to identify the minimum number of homes expected to be planned for, in a way which addresses projected household growth and historic under-supply. It identifies a minimum annual housing need figure. It does not produce a housing requirement figure.’(PPG Paragraph: 002 Reference ID: 2a-002-20190220).
- 4.6 In December 2020, Planning Practice Guidance updated the standard methodology for assessing overall housing need which involves: setting a baseline; adjusting for affordability; capping increases where necessary and applying uplifts in some urban areas; and considering if it is appropriate to plan for a higher housing need figure.

### Step 1: Setting the baseline (2021-2031)

- 4.7 Planning Practice Guidance states that a baseline should be set using 2014-based national household projections for the local authority area. The projections are used to calculate the average annual household growth over a 10-year consecutive period. (PPG Paragraph 004 Reference ID: 2a-004-

20201216). This is taken as the period 2021 to 2031 to provide the most up to date assessment of minimum housing need under the standard method.

- 4.8 Over the period 2021 to 2031, DGLG 2014-based household projections are set to increase by 12,719 or 1,272 each year (Table 4.1). Table 4.1 also considers alternative GLA projections (explained in Table 4.2) which generally show a lower level of household growth.

Projection	2021 households	2031 households	2021-31 Household change	Annual Change
DCLG 2014-based	104,115	116,834	12,719	1,272
GLA 2016-based Central	103,283	114,862	11,579	1,158
GLA 2016-based short-term	103,995	116,721	12,726	1,273
GLA 2016-based long-term	103,325	115,010	11,685	1,169

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

## Step 2: An adjustment to take account of affordability

- 4.9 The average annual projected household figure from Step 1 is the adjusted based on the affordability of the area using median workplace-based affordability ratios published by the ONS.

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

- 4.10 The latest affordability ratio (2020) and associated affordability uplift is set out in Table 4.3.

<b>Year</b>	<b>Median price to income affordability ratio</b>	<b>Adjustment factor*</b>
2020	<b>11.97</b>	1.498

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

4.11 The reason for the affordability adjustment is set out in PPG:

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

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

*The affordability adjustment is applied in order to ensure that the standard method for assessing local housing need responds to price signals and is consistent with the policy objective of significantly boosting the supply of homes. The specific adjustment in this guidance is set at a level to ensure that minimum annual housing need starts to address the affordability of homes.’* (PPG Paragraph 006 Reference ID: 2a-006-20190220).

4.12 Table 4.4 sets out the components of the dwelling need calculation using 2021 as a base year and 2020 affordability ratios. The basic demographic need under the 2014-based DCLG household projections are presented along with the affordability adjustment to establish the total annual dwelling need using the standard methodology.

<b>Time period</b>	<b>Baseline annual demographic need</b>	<b>Affordability Adjustment</b>	<b>Adjustment factor</b>	<b>Total dwelling need under standard methodology</b>
2021-2031	1,272	633	1.498	1,905

4.13 This establishes an annual need for 1,905 dwellings.

### Step 3: Capping the level of any increase

- 4.14 PPG states that ‘the standard methodology may identify a minimum local housing need figure that is significantly higher than the number of homes currently being planned for. The cap is applied to help ensure that the minimum local housing need figure calculated using the standard methodology is as deliverable as possible’ (PPG Paragraph 007 Reference ID: 2a-007-20190220). The PPG continues ‘the cap reduces the minimum number generated by the standard method but does not reduce housing need itself. Therefore, strategic policies adopted with a cap applied may require an early review and updating to ensure that any housing need above the capped level is planned for as soon as is reasonably possible’ (PPG Paragraph 007 Reference ID: 2a-007-20190220).
- 4.15 How the cap is calculated ‘depends on the current status of relevant strategic policies for housing’ (PPG Paragraph 004 Reference ID: 2a-004-20201216).
- 4.16 The 2021 London Plan is the latest adopted plan and this establishes a 10 year target of 6,850 and an annual target of 685.
- 4.17 The PPG states ‘where these policies have been adopted within the last 5 years (at the point of making the calculation), the local housing need figure is capped at 40% above the average annual housing requirement figure set out in the existing policies. (Paragraph: 004 Reference ID: 2a-004-20201216). The cap is therefore 959 dwellings each year.

### Step 4: Cities and urban centres uplift

- 4.18 A 35% uplift is then applied for those urban local authorities in the top 20 cities and urban areas list devised by ONS (PPG Paragraph 004 Reference ID: 2a-004-20190220). This applies to London Boroughs. The capped housing need figure of 959 is therefore uplifted by 35%. Planning Practice Guidance says ‘it should be noted that the responsibility for the overall distribution of housing need in London lies with the Mayor as opposed to individual boroughs so there is no policy assumption that this level of need will be met within the individual boroughs. (Paragraph: 034 Reference ID: 2a-034-20201216).

### Housing need using the standard methodology

- 4.19 Based on the December 2020 PPG standard methodology and 2020 affordability ratios, the minimum local housing need for the Borough of Bexley , from 2021, is **1,295** dwellings each year.

### Potential adjustments to the standard method

#### Overview

- 4.20 Having identified the minimum housing need under the standard model, further demographic analysis considers alternative demographic scenarios. A review of alternative demographic scenarios provides the evidence to confirm if the standard method provides an appropriate base for the assessment of need or whether there are any exceptional circumstances that would justify an alternative approach.
- 4.21 There is also provision in PPG to adjust the minimum housing need:



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

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

- *growth strategies for the area that are likely to be deliverable, for example where funding is in place to promote and facilitate additional growth (e.g. Housing Deals);*
- *strategic infrastructure improvements that are likely to drive an increase in the homes needed locally; or*
- *an authority agreeing to take on unmet need from neighbouring authorities, as set out in a statement of common ground.*

*There may, occasionally, also be situations where previous levels of housing delivery in an area, or previous assessments of need (such as a recently produced Strategic Housing Market Assessment) are significantly greater than the outcome from the standard method. Authorities will need to take this into account when considering whether it is appropriate to plan for a higher level of need than the standard model suggests.'* (PPG Paragraph 010 Reference ID: 2a-010-20201216).

#### 4.22 To inform this analysis:

- Edge Analytics have reviewed variant population scenarios, alternative migration scenarios, housing-led and employment-led scenarios and different rates of household formation.
- The Council has provided details of relevant growth strategies and strategic infrastructure developments and any decisions to meet unmet need from neighbouring local authorities.

4.23 Table 4.5 sets out alternative dwelling need under a series of alternative demographic scenarios. Full details are available in the Edge Analytics Demographic Update report August 2021. Table 4.5 includes alternative Household Representative Rates (HRRs). HRRs are defined as the probability of anyone in the particular demographic group being classified as a household representative. Although the latest evidence continues to suggest that the level of household formation has fallen from historic levels, many Local Plans are responding to national policy initiatives aimed at reversing this trend. It is likely that younger age groups have seen the most significant change in household formation due to a combination of housing undersupply and affordability issues,

which in some areas may have led to ‘suppressed’ rates of household formation. Two headship rates are considered in Table 4.5:

- HH14 refers to the headship rates underpinning the 2014-based ONS population projections (SNPP-2014).
- HH14-R sensitivity considers the impact of returning household formation rates to their 2001 values across 25-34 and 35-44 age groups.

Scenario	Description	Annual dwelling need under alternative Household Representative Rates	
		HH-14	HH14R
Standard Method	Models the population impact of the MHCLG's standard method target based on December 2020 Planning Practice Guidance. Calculation based on 2021-2031 period and 2020 affordability ratios	1,295	
SNPP 2014	Replicate the ONS 2014-based SNPP <i>Principal</i> projection, using historical population evidence for 2001–2014.	1,319	1,712
GLA-2016 Central	Replicated the GLA 2016-based Central scenario, using historical population evidence 2001-2016.	1,181	1,568
GLA-2019 High	Replicates the GLA 2019-based High scenario, using historical population evidence for 2001–2019. This scenario assumes higher levels of international migration. Internal migration assumptions are based on a ten-year period (2009/10–2018/19).	1,157	1,564
GLA-2019 Central Upper	Replicates the GLA 2019-based Central Upper scenario, using historical population evidence for 2001–2019. Migration assumptions are based on a ten-year period (2009/10–2018/19).	1,086	1,479
GLA-2019 Central Lower	Replicates the GLA 2019-based Central Lower scenario, using historical population evidence for 2001–2019. Internal migration assumptions are based on a five-year period (2014/15–2018/19). International migration assumptions are based on a ten-year period (2009/10–2018/19).	1,036	1,431
GLA-2019 Low	Replicates the GLA 2019-based Low scenario, using historical population evidence for 2001–2019. This scenario assumes lower levels of international migration. Internal migration assumptions are based on a ten-year period (2009/10–2018/19).	976	1,349
SNPP-2018 High	Replicates the ONS 2018-based SNPP Higher Migration scenario, using historical population evidence for 2001–2018. This variant assumes higher levels of international migration.	942	1,317
PG-2020 Long Term	Uses an ONS 2020 MYE base year and calibrates its migration assumptions from a nineteen-year period (2001/02–2019/20).	820	1,190
PG-2020 Short Term	Uses an ONS 2020 MYE base year and calibrates its migration assumptions from a six-year period (2014/15–2019/20).	805	1,178
SNPP-2018 Low	Replicates the ONS 2018-based SNPP Lower Migration scenario, using historical population evidence for 2001–2018. This variant assumes lower levels of international migration.	688	1,027

Source: Edge Analytics Bexley Demographic Update August 2021 Tables 1 and 3

### Alternative demographic evidence

- 4.24 The standard method need calculation establishes a minimum housing need of 1,295 dwellings each year. Only one of the alternative demographic scenarios under the 2014 headship rates (HH14) results in a higher housing need. However, under the HH14-return scenario which considers a return to 2001 levels of household formation, 7 scenarios result a higher level of need than the standard method calculation. The highest need is 1,744 under the SNPP 2014 HH-14 return scenario.
- 4.25 PPG is clear that the 2014-based projections provide the basis for the standard method calculation. There are no exceptional circumstances that would justify an alternative approach to establishing a minimum housing need figure. However, the demographic analysis does suggest that higher annual delivery may need to be considered if there is a change in the level of household formation.

### Regeneration Strategies and strategic infrastructure improvements

- 4.26 The Bexley Growth Strategy was adopted December 2017. This is a non-statutory document which sets out the Council's strategic vision and objectives for the Borough's future development. The strategy sets out that, subject to the provision of the right levels of infrastructure in the right locations, how up to 31,500 new homes and 17,500 new jobs can be delivered across the Borough over a 30 year time horizon under a 'High Good Growth' scenario. This would equate to the annualised delivery of around 1,050 dwellings each year. However, this scale of delivery is dependent upon government funding for new transport hubs, land and infrastructure in advance of development otherwise a 'lower good growth figure' would result.
- 4.27 No further uplifts to the housing number are necessary to support this level of dwelling need.

### Meeting unmet need from other local authorities

- 4.28 The 2021 London Plan carefully considered the distribution of housing growth across London. The Borough has not been asked to meet unmet need for other areas.

### Affordable housing need

- 4.29 A detailed analysis of affordable housing need in accordance with PPG is presented at Technical Appendix C. This establishes an overall gross affordable need of 2,021 and after taking into account affordable lettings and newbuild the net shortfall is 1,378 each year based on unmet need being cleared over 20 years. This justifies the need for a robust affordable housing policy. The Council does not need to meet this in full as PPG says 'the total affordable housing need can then be considered in the context of its likely delivery as a proportion of mixed market and affordable housing developments, taking into account the probable percentage of affordable housing to be delivered by eligible market housing led developments. An increase in the total housing figures included in the plan may need to be considered where it could help deliver the required number of affordable homes (PPG Paragraph 024

Reference ID: 2a-024-20190202). However, the Council should be mindful of the 2021 London Plan strategic target of 50% of new dwellings across London to be genuinely affordable.

- 4.30 The recommended tenure split is 70% social/affordable rented and 30% affordable home ownership.
- 4.31 Given the considerable uplift in overall housing need based on the standard method, a further upwards adjustment to accommodate more affordable housing is not suggested.

### Housing to support economic growth

- 4.32 Edge Analytics have considered the impact of each demographic scenario upon potential employment growth within the Borough. This considers the relationship between population and employment using key assumptions on economic activity rates, unemployment and commuting as set out in their report. The economic activity rates determine the estimated annual change in the Borough's resident labour force, whilst the unemployment rate and commuting ratio links the labour force to workplace-based employment in the Borough.
- 4.33 The average annual employment change 2018-38 which can be supported under alternative scenarios ranges between +365 and +935 under alternative demographic scenarios.
- 4.34 The Council should compare this with any plans for strategic jobs growth to ensure that dwelling needs reflect wider corporate objectives. Any potential adjustment to the housing need figure can then be proposed if required.

### Older and specialist housing need

- 4.35 The SHMA in Chapter 5 evidences a need for around 1,376 additional units of older persons accommodation to 2038 which includes 928 C3 planning use class units such as Extra Care and sheltered/retirement housing and 448 units of C2 residential care units. This translates to an annual need for 46 C3 units and 22 C2 units. It is anticipated that the C3 need will be delivered as part of the housing need figure and no further adjustments are necessary. There is also likely to be an ongoing need for a small number of specialist housing units for people with additional needs which is expected to be accommodated within the housing need figure.

### Previous delivery levels

- 4.36 Table 2.8 set out annual dwelling completions over the period 2012/13 to 2018/19 and compared this with policy targets. This indicates that the actual level of delivery has been consistently above annual targets since 2012/13. PPG notes that **‘the affordability adjustment is applied to take account of past under-delivery. The standard method identifies the minimum uplift that will be required and therefore it is not a requirement to specifically address under-delivery separately.’** As the standard method is being followed, and there are no shortfalls in delivery, no adjustment for previous delivery levels is required.

## Alternative approaches to the standard method

- 4.37 Within PPG (Paragraph: 001 Reference ID: 2a-001-20190220) there is provision to use an alternative to the standard method where exceptional circumstances justify an alternative approach which also reflects current and future demographic trends and market signals. This chapter has carefully reviewed the relevant aspects of the standard method which would warrant an alternative approach to housing numbers to be considered. No exceptional circumstances have been identified.

## Concluding comments

- 4.38 The 2021 London Plan has established a target of 6,850 net dwellings to be built in the Borough of Bexley over the period 2019/20 to 2028/29 or 685 each year.
- 4.39 The 2020 standard method calculation establishes a baseline minimum annual need for 1,295 dwellings based on demographics, an adjustment to take account of affordability, a cap linked to the London Plan figure and a cities and urban centres uplift. A comprehensive analysis of alternative demographic scenarios confirms that this standard method baseline provides an appropriate base for the assessment of need.
- 4.40 The 1,295 minimum need provides sufficient housing to meet local demographic, affordable and specialist needs. This compares with an average delivery of 506 dwellings over the past 7 years (2012/13 to 2018/19).

## 5. Affordable Housing Need

### Introduction

- 5.1 The 2021 NPPF (Paragraph 62) requires that the size, type and tenure of housing needed for different groups in the community should be assessed and reflected in planning policy. It sets out that these should include, but not be limited to, those who require affordable housing, families with children, older people, students, people with disabilities, service families, travellers, people who rent their homes and people wishing to commission or build their own homes.
- 5.2 The 2021 NPPF (Paragraph 63) also states that where a need for affordable housing is identified, planning policies should specify the type of affordable housing required.
- 5.3 PPG considers how the housing need of particular groups relates to overall housing need calculated using the standard model:

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

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

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

**The household projections that form the baseline of the standard method are inclusive of all households including Travellers as defined with Planning Policy for Traveller Sites’ (source: Paragraph 001 Reference ID: 67-001-20190722).**

- 5.4 In considering the need for different types of housing, the PPG makes specific reference to: affordable housing, housing for older people, housing for people with disabilities, the private rented sector, self-build and custom housebuilding and student housing.
- 5.5 This chapter uses evidence from secondary data sources and the Household Survey to assess affordable housing requirements in the Borough. Chapter 7 then considers the needs of particular groups through primary and secondary data analysis and through discussions with key stakeholders. The evidence

presented will assist the Council and its strategic partners in making policy decisions regarding future housing development.

## Affordable Housing Needs Assessment

- 5.6 A robust and defensible assessment of affordable housing need is essential for the development of housing policies.
- 5.7 The 2021 NPPF defines affordable housing as follows:  
'housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers)...' (Annex 2).
- 5.8 The 2019 NPPF provides detailed definitions of different forms of affordable housing (see Appendix B); there are also specific London tenures, defined by the Mayor of London. These definitions are set out in Chapter 1 of this report.
- 5.9 This section considers affordable housing need for those households who cannot afford to meet their needs in the open market through home ownership or private rental.
- 5.10 Two sources of evidence have been considered in the assessment of affordable housing need: firstly, analysis based on 2018 Household Survey evidence and relevant secondary data; and secondly analysis based on the Council's housing register.

## Assessing affordable housing need using the 2018 Household Survey

- 5.11 The 2018 Household Survey provided a range of evidence on the scale and range of need within communities across the Borough. Detailed analysis is presented at Appendix C of this report and follows PPG. The needs analysis has been updated to take account of change in house and rental prices, along with changes in affordable supply through relets and sales.
- 5.12 Table 5.1 sets out housing need across the Borough based on the Household Survey and reasons for household need. This shows that there are 13,631 existing households in need, which represents 13.9% of all households.



<b>Table 5.1 Housing need in the Borough of Bexley</b>		
<b>Category</b>	<b>Factor</b>	<b>Borough of Bexley Total</b>
Homeless households or with insecure tenure	N1 Under notice, real threat of notice or lease coming to an end	1,283
	N2 Too expensive, and in receipt of housing benefit or in arrears due to expense	1,114
Mismatch of housing need and dwellings	N3 Overcrowded according to the 'bedroom standard' model	6,002
	N4 Too difficult to maintain	1,268
	N5 Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household	2,514
	N6 Household containing people with mobility impairment or other special needs living in unsuitable accommodation	2,161
Dwelling amenities and condition	N7 Lacks a bathroom, kitchen or inside WC and household does not have resource to make fit	370
	N8 Subject to major disrepair or unfitness and household does not have resource to make fit	535
Social needs	N9 Harassment or threats of harassment from neighbours or others living in the vicinity which cannot be resolved except through a move	1,072
<b>Total no. households in need (with one or more housing needs)</b> Note this is <u>not</u> the sum of the factors listed above because households can experience more than one of these needs		<b>13,631</b>
Total Households		97,728
<b>% households in need</b>		<b>13.9%</b>

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

Source: 2018 Household Survey

5.13 Table 5.2 summarises overall housing need (before further analysis to test the extent to which households can afford open market provision to offset their need) by ward and the extent to which housing need varies across the Borough. The proportion of households in need is highest in the Thamesmead East (30.0% of households) and Slade Green & Northend (20.3%) Wards and lowest in Crook Log (7.7%) and Blendon & Penhill (8.1%) Wards.

<b>Table 5.2 Households in need by ward</b>			
<b>Ward</b>	<b>No. of households in need</b>	<b>% of households in need</b>	<b>Total No. households</b>
Barnehurst Ward	627	13.7	4,569
Belvedere Ward	1317	18.8	7,001
Bexleyheath Ward	639	9.8	6,546
Blackfen & Lamorbey Ward	763	11.8	6,449
Blendon & Penhill Ward	500	8.1	6,193
Crayford Ward	979	14.7	6,662
Crook Log Ward	489	7.7	6,363
East Wickham Ward	787	12.8	6,148
Erith Ward	847	18.8	4,505
Falconwood & Welling Ward	829	12.7	6,507
Longlands Ward	393	9.1	4,310
Northumberland Heath Ward	632	15.1	4,187
Sidcup Ward	712	10.4	6,863
Slade Green & Northend Ward	986	20.3	4,866
St Mary's & St James Ward	458	10.1	4,545
Thamesmead East Ward	1801	30.0	6,003
West Heath Ward	874	14.5	6,047
<b>Borough Total (households in need)</b>	<b>13,631</b>	<b>13.9</b>	<b>97,728</b>

Source: 2018 Household Survey

5.14 Table 5.3 demonstrates how the proportion of households in housing need varies by tenure and household type for the Borough. Private rented households are more likely to be in housing need, at 30.8% of households, followed by 26.6% in affordable housing and 8.4% of owner occupiers.

<b>Table 5.3 Housing need by tenure</b>			
<b>Tenure</b>	<b>No. H'holds in need</b>	<b>% H'holds in need</b>	<b>Total no. households</b>
Owner Occupier	5,983	8.4	70,922
Private Rented	3,679	30.8	11,931
Affordable	3,967	26.6	14,911
<b>Borough Total (All households in need)</b>	<b>13,631</b>	<b>13.9</b>	<b>97,764</b>

Source: 2018 Household Survey

5.15 Table 5.4 sets out housing need by type of household. Households that span more than two generations (62.2%) and larger families with dependent children (couples and lone parents) are more likely to be in housing need (37.2% of couples and 66.9% of lone parents with three or more children under 18 in Bexley are in housing need). The Household Survey data identifies 15,146 households with adult children living with parent(s), which provides a broad indication of the scale of hidden housing need. Of these, 2,490 were categorised as being in housing need (16.4%), although this rises to 25.0% of

households with lone parents and adult children (compared with 13.9% of couples with adult children).

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

Source: 2018 Household Survey

- 5.16 In addition to establishing the overall affordable housing requirements, analysis considers the supply/demand variations property designation (i.e. general needs and older person) and property size (number of bedrooms). Analysis provides a gross figure (absolute shortfalls in affordable provision) and a net figure (which takes into account supply of existing affordable accommodation). Modelling suggests an annual gross imbalance of 2,021 dwellings and after taking account of affordable supply an annual net imbalance of 1,378 affordable dwellings across the Borough of Bexley as shown in Table 5.5. This represents an increase on the net need of 965 evidenced in the 2020 SHMA update.
- 5.17 In terms of the size of affordable housing required, when the likely annual affordable supply is taken into account, the overall shortfalls are 17.1% one-bedroom, 59.3% two-bedroom, 17.0% three-bedroom, 5.1% four or more-bedroom general needs and 1.5% older person dwellings. It is therefore appropriate for the continued delivery of affordable housing to reflect underlying need.
- 5.18 Analysis is based on the next ten years and in the absence of any updated information this should be extrapolated forward over the period to 2038.

**Table 5.5 Net annual affordable housing imbalance by property size and designation 2018/19 to 2022/23**

Designation	No. Beds	%	Number
General Needs	1	17.1	236
	2	59.3	816
	3	17.0	235
	4	4.2	58
	5	0.8	12
Older person	1	1.1	16
	2	0.2	3
	3	0.2	3
Total		100.0	1378

Sources: 2018 Household Survey; RP CORE Lettings and Sales

## Tenure split

- 5.19 In order to consider an appropriate affordable housing tenure split, the SHMA considers London and national policy, past trends in delivery and the relative affordability of alternative tenure options. Household income is not available from the housing register but CAMEO household income data and Household Survey data have been used to investigate the relative affordability of different tenure options.
- 5.20 Policy H6 of the 2021 London Plan sets out a split of affordable products that should be applied to development:
- A minimum of 30% low-cost rented homes, as either London Affordable Rent or Social Rent, allocated according to need and for Londoners on low incomes;
  - A minimum of 30% intermediate products which meet the definition of genuinely affordable housing, including London Living Rent and London Shared Ownership;
  - the remaining 40% to be determined by the borough as low cost rented homes or intermediate products based on identified need.
- 5.21 The NPPF also states that 10% of dwellings on larger sites should be made available for affordable home ownership.
- 5.22 Table 5.6 sets out evidence relating to affordable housing tenure based on the relationship between local household incomes to house prices and actual affordable tenure delivery. These data help to establish an appropriate tenure split which takes account of the London Plan policy and local need. Updated analysis would indicate that a 66% rented and 34% intermediate tenure split would be appropriate for the Borough of Bexley (which concurs with the 2014 SHMA). Based on this updated information, a broad target of 70% rented and 30% intermediate tenure remains appropriate.

Tenure option	% based on affordability comparing local household incomes to price*	Actual delivery 2015/16 to 2019/20	Recommended target
Social/affordable	64.9	67.0	70.0
Intermediate	35.1	33.0	30.0
Total	100.0	100.0	100.0

\*Based on analysis of 2018 Household Survey incomes to prices using a 50% shared ownership price based on 2020 values

### Property type preferences

5.23 Analysis of property type preferences is based on what existing households in need would accept and the range of dwellings moved into by newly forming households requiring affordable accommodation. Analysis of property type preferences suggests that a mix of houses (39.6%) and flats (53.2%) is appropriate along with a small number of bungalows/level access dwellings (4.0%) and other types of property (3.0%).

Type preferences	Existing (%)	Newly-forming (%)	Total (%)
House	53.0	37.3	39.8
Flat	24.7	58.6	53.2
Bungalow	14.1	2.1	4.0
Other	8.2	2.0	3.0
<b>Total</b>	100.0	100.0	100.0
Base	324	1,697	2,021

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

Source: 2018 Household Survey

### Assessing affordable housing need using housing register evidence

5.24 The Bexley housing register provides a useful snapshot of the range of households needing affordable housing in the Borough and have registered their needs with the Council. There were 6,580 applicants on the Housing Register in October 2018. Table 5.8 summarises the range of households on the list by current tenure. The housing register as of September 2021 had 6,819 applicants. However, no detailed breakdown of the reasons why households were on the register were available. This section therefore uses the information from 2018.

<b>Table 5.8 Current tenure of households on the housing register</b>		
<b>Current Tenure</b>	<b>Number</b>	<b>%*</b>
<b>Existing household - not in social/affordable rented accommodation</b>	<b>3599</b>	<b>57.4</b>
In Council-provided Private Rented Leased accommodation	329	5.2
In Council temporary/emergency accommodation	852	13.6
Private Tenant	2368	37.7
Other private	50	0.8
<b>Existing households - in social/affordable</b>	<b>1733</b>	<b>27.6</b>
<b>Newly-forming households</b>	<b>908</b>	<b>14.5</b>
Sharing with friends/relatives	754	12.0
Lodging	46	0.7
No fixed abode	75	1.2
Armed Forces	30	0.5
Other	3	0.0
<b>From specialist accommodation</b>	<b>34</b>	<b>0.5</b>
<b>Not Specified</b>	<b>306</b>	
<b>TOTAL</b>	<b>6,580</b>	6274

\*Excluding current tenure not specified

- 5.25 Overall, 57.4% of applicants are existing households not currently in social/affordable renting (of this number 37.7% are living in the private rented sector and 18.8% were living in Council provided private rented leased accommodation or temporary/emergency accommodation). A further 27.6% are existing households already in social/affordable rented housing. Only 14.5% are newly forming households and of these 12.0% were sharing with friends or relatives. The register also includes 30 households who were moving from armed forces accommodation.
- 5.26 In terms of age profile:
- 22.7% were aged under 30;
  - 29.7% were aged 30-39;
  - 35.8% were aged 40-59; and
  - 11.7% of applicants were aged 60 and over
- 5.27 The main reasons for being on the housing register are summarised in Table 5.9. The three dominant reasons for being on the housing register were community contribution (29.8%) i.e. there is an economic, voluntary/carer or educational reason why the accommodation is needed; overcrowding 24.2% and homelessness (19.2%). Community contribution would include housing need for key workers.

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

- 5.28 The housing register does not provide income information or details on the location choices of applicants. However, assuming that all households on the register cannot afford open market prices or rents, modelling of affordable need based on housing register data can proceed.
- 5.29 By applying the PPG methodology for assessing housing need, the annual net imbalance of affordable need based on the housing register evidence was calculated to be 517 each year using 2018 housing register data (Table 5.10). Using data from the 2021 housing register and updated information on affordable relets, sales and newbuild, the 2021 housing register would suggest a shortfall of 958 each year.
- 5.30 This remains lower than that reported in analysis based on 2018 Household Survey evidence and likely to reflect the fact that the housing register reports more acute levels of need compared with the wider survey evidence which also includes those households in need but not expressing a need for affordable housing on the housing register.

<b>Table 5.10 Needs Assessment Summary for Bexley</b>			
<b>Step</b>	<b>Stage and Step description</b>	<b>Calculation</b>	<b>Bexley Total</b>
<b>Stage 1: CURRENT NEED</b>			
<b>1.1</b>	<b>TOTAL in need and cannot afford open market (buying or renting)</b>	<b>Total</b>	<b>5,883</b>
<b>Stage 2: FUTURE NEED</b>			
2.1	New household formation (Gross per year)	Based on 1.435% national household formation rate	<b>2,255</b>
2.2	Number of new households requiring affordable housing	% based on likely numbers on the register	<b>41.6%</b>
2.2	Number of new households requiring affordable housing	Number cannot afford	<b>937</b>
2.3	Existing households falling into need	Annual requirement	<b>included in 1.1</b>
<b>2.4</b>	<b>TOTAL newly-arising housing need (gross each year)</b>	<b>2.2 + 2.3</b>	<b>937</b>
<b>Stage 3: AFFORDABLE HOUSING SUPPLY</b>			
3.1	Affordable dwellings occupied by households in need	Households in 1.1 who are in affordable dwellings	<b>1,796</b>
3.2	Surplus stock	Vacancy rate <2% so no surplus stock assumed	<b>0</b>
3.3	Committed supply of new affordable units	Estimated over 5 years	<b>765</b>
3.4	Units to be taken out of management	None assumed	<b>0</b>
3.5	Total affordable housing stock available	3.1+3.2+3.3-3.4	<b>2,561</b>
3.6	Annual supply of social re-lets (net)	Annual Supply (3yr ave)	<b>587</b>
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub-market levels	Annual Supply (3yr ave)	<b>56</b>
3.8	<b>Annual supply of affordable housing</b>	<b>3.6+3.7</b>	<b>643</b>
<b>Stage 4: ESTIMATE OF ANNUAL HOUSING NEED</b>			
4.1	Total backlog need	1.1-3.5	<b>3,322</b>
4.2	Quota to reduce over 5 years (20%)		<b>20%</b>
4.3	Annual backlog reduction	Annual requirement	<b>664</b>
4.4	Newly-arising need	2.4	<b>937</b>
4.5	Total annual affordable need	4.3+4.4	<b>1,601</b>
4.6	Annual affordable capacity	3.8	<b>643</b>
4.7	<b>NET ANNUAL SHORTFALL (4.5-4.6)</b>	<b>NET</b>	<b>958</b>



## Property size

- 5.31 Analysis of the property size needs of households on the housing register results in the profile of stock presented in Table 5.11.

**Table 5.11 Net annual affordable housing imbalance by property size and designation based on housing register evidence**

	General Needs			Older Person	Total
	1 Bed	2 Beds	3+ Bed		
Borough total	345	304	272	38	<b>958</b>
% data	36.0	31.7	28.3	4.0	100.0

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

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

## Summary

- 5.35 This chapter and the associated appendices provide a clear definition of housing need and affordable housing required, along with a step-by-step explanation of the housing needs assessment model.
- 5.36 Analysis has identified a total of 13,631 existing households in housing need, representing 13.9% of all households across the Borough of Bexley based on Household Survey evidence.
- 5.37 Updated affordable housing need analysis which takes account of changes in affordable supply and house/rental price changes since 2018 reveals that there is a net annual imbalance of 1,378 affordable dwellings across the Borough based on the Household Survey and an annual imbalance of 958 based on 2021 housing register data.
- 5.38 Overall, analysis would suggest an affordable tenure split of 66% social rented/London Affordable Rent and 34% intermediate tenure based on trends in delivery over the past 5 years and the income profiles of households in need derived from Household Survey evidence.

- 5.39 In terms of the size of affordable dwellings required, analysis based on the Household Survey indicates the following affordable need by dwelling size: 18.2% one-bedroom, 59.4% two-bedroom, 17.2% three-bedroom, 5.1% four or more-bedroom. Evidence from the housing register points to a higher need for smaller dwellings.
- 5.40 The previous 2014 SHMA evidenced an annual affordable shortfall of 837 each year, with a tenure split of 66% rented and 34% intermediate tenure.

## 6. The needs of different groups

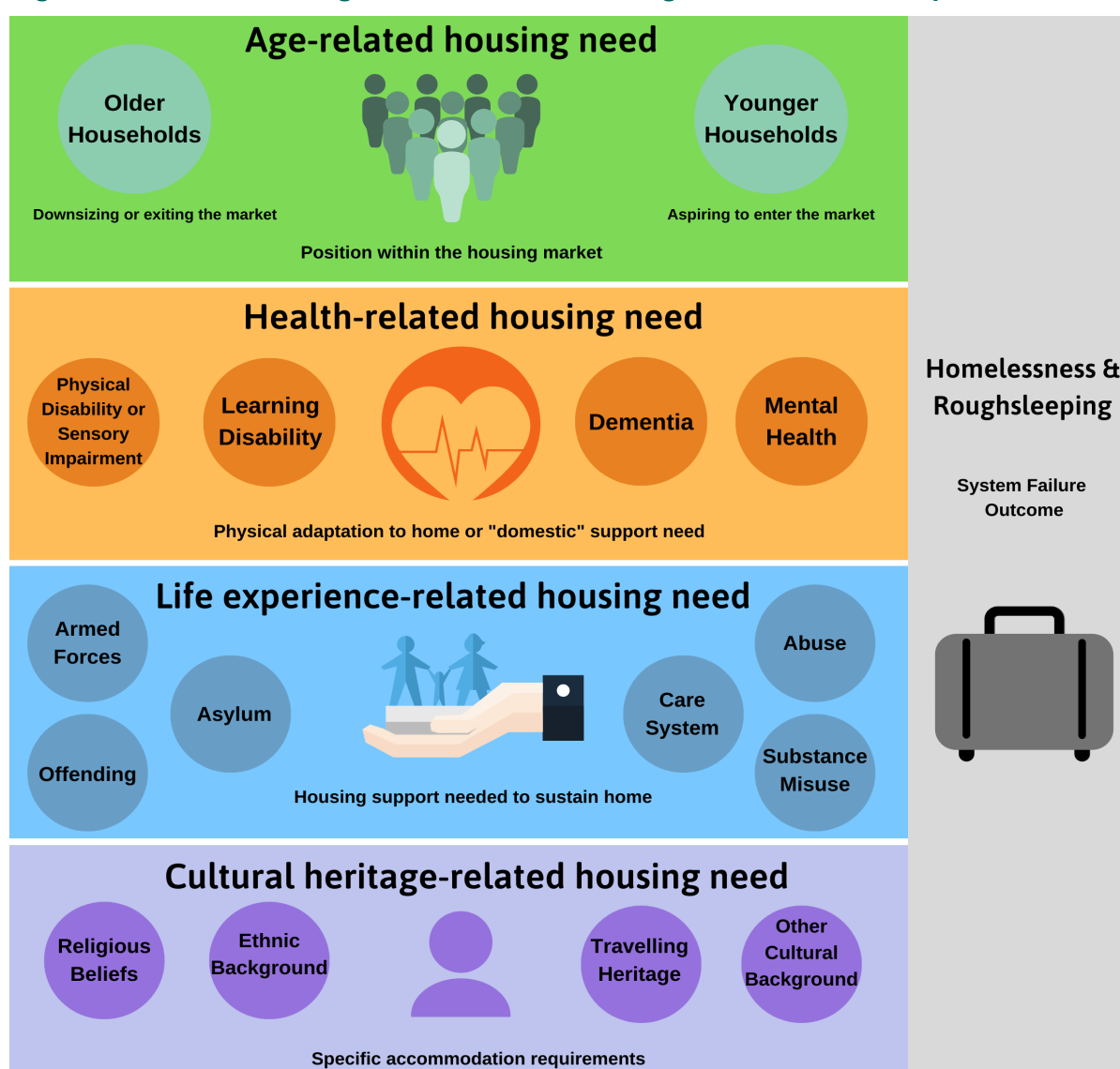
### Introduction

6.1 Paragraph 61 of the NPPF refers to housing needs for different groups in the community and these fall into two broad groups: housing for people with additional needs and housing for specific household types.

### Housing for people with additional needs

6.2 This group includes older people and accommodation for people with disabilities which are further sub-divided into those with health-related and life-experience related needs as summarised in Figure 6.1.

**Figure 6.1** Establishing need associated with age, health and life experience



The evidence base has been established based around these broad principles:

- people with additional needs are generally accommodated in mainstream housing and provided with care and support when needed;

- some people will have complex and multiple needs and therefore may fall into several different categories of need;
  - some people require long-term accommodation to provide support for ongoing needs; and some require short-term supported housing which aims to support people for a period of time before moving on/back into mainstream housing; and
  - most people with additional needs will not need specialist supported housing but they may need adaptations to their homes and/or care and support provided in other ways.
- 6.3 A range of data has been collected to assess the housing needs of people with disabilities and additional needs. This section considers data which sets out the likely scale of residents who have particular disabilities and additional needs; and then considers any evidence regarding the nature of dwelling stock required to help meet the needs of different groups.
- 6.4 The data assembled falls into the following categories:
- national sources including the Census, national disability prevalence rates applied to the Borough population, Disability Living Allowance statistics;
  - data from the 2018 Household Survey;
  - qualitative data obtained from service providers within the Council through in-depth discussions;
  - quantitative data obtained from service providers and the Insight Team at the Council (and at this juncture the support and excellent range of evidence provided should be acknowledged);
  - feedback from stakeholder consultation events for people with additional needs; and
  - feedback from general stakeholder consultation carried out as part of the SHMA process.
- 6.5 It should be noted that there can be variation in the estimates of residents with particular disabilities and additional needs. There are several reasons for this, for instance a person may self-report as having an illness/disability on the 2011 Census or the 2018 Household Survey but not be known to service providers; and some data may be collected for specific administrative purposes, for instance when someone presents themselves to service providers for assistance. There are also variations in the timescales for data reported across different groups. Therefore, the data is not necessarily consistent across each of the needs groups, but a genuine attempt has been made to compile available data from published sources, primary research and data from Council officers and consider the accommodation needs of particular groups.

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

- 6.6 A range of sources can be drawn upon to establish the overall scale of disability/support needs across the Borough. The extent to which specific

accommodation for different groups may be required is then explored using available data and specific gaps in understanding are also highlighted.

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

### Household Survey evidence

- 6.8 Across the Borough of Bexley, the 2018 Household Survey identified 44,969 people who stated they had an illness/disability (18.2% of residents). A total of 36,940 households (37.8%) contained at least one person with at least one illness/disability.
- 6.9 Table 6.1 summarises the proportion of households containing someone with a particular illness or disability by ward. The most frequently mentioned illnesses/disabilities across the whole Borough are long-standing health conditions (7.5%), physical mobility/impairment (4.9) and ‘other’ (3.4%).

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

Source: 2018 Household Survey

Note people could state more than one illness/disability

### 2015-2018 Adult Social Care Market Position Statement

- 6.10 The Market Position Statement sets out a range of intelligence on prevalence rates across a range of groups to assist with evidence-based commissioning of housing and support. The document encourages care providers from all sectors to develop innovative proposals that address the demands highlighted in the document. A diverse range of service provision is sought to help achieve commissioning principles and overarching vision for Adult Social Care in Bexley which is to:
- Prevent or delaying care and support needs;
  - Intervening early to help people maintain independence and avoid admission into hospital;

- Ensuring ‘joined-up’ services with health colleagues;
  - Greater choice and control, including personal budgets to develop ‘the local care market to ensure the quality and diversity of provision’;
  - Safeguarding: everyone is treated with dignity and respect;
  - Improve the outcomes for residents: a sustainable system that supports the most vulnerable people and delivers value for money; and
  - Support people to live as independently as possible.
- 6.11 Evidence in the MPS for particular needs groups is presented where appropriate in this chapter.
- 6.12 In-depth interviews with Adult Social Care Commissioners indicated that the JSNA had been updated and that one of the biggest challenges in Bexley in housing and public health is a major childhood and adult obesity rate (as per JSNA). This drives them to want the SHMA to contain the need for the creation of healthy environments to live in and new built environments to encourage alternative transport other than cars. This point was emphasised in a meeting with the Director of Public Health who also highlighted the importance of good design in housing. He cited the legacy of Thamesmead and the unsafe routes inherent in its design.
- 6.13 Other issues were identified as:
- learning disability out of area placements particularly for people with challenging and difficult needs – all the specialist units are out of area;
  - mental health – there is very little supported housing; and
  - applications from people experiencing homelessness – mental health is disproportionately represented.
- 6.14 The following sections relate to specific needs groups and draw together available evidence on the number of people with particular disabilities/additional needs. Any relevant information from stakeholders is also presented along with available evidence of particular housing or support needs for the needs group.

## Age-related housing need

- 6.15 Age-related housing need relates to the needs of specific age groups in the housing market due to life events and the impact this has on the need for dwellings of particular sizes/types and affordability. For older households this includes ‘rightsizing’ and adaptation of existing dwellings. For younger households, affordability is a particular concern and this has been considered elsewhere in the report. For this section we therefore focus upon the needs of older persons for particular unit types.

## Housing for older people

- 6.16 The NPPF Annex 2 defines older people as **‘people over or approaching retirement age, including the active, newly-retired through to the very frail elderly; and whose housing can encompass accessible, adaptable**

**general needs housing through to the full range of retirement and specialist housing for those with care and support needs.'**

- 6.17 PPG recommends the following are considered in an assessment of older persons need:
- The future need for specialist accommodation (including but not restricted to age-restricted general market housing, retirement living or sheltered accommodation, Extra Care or housing with care), broken down by type and tenure.
  - The need for care in residential care and nursing homes (C2).
  - The need for co-housing communities.
  - The role of general housing and in particular bungalows and homes that can be adapted to meet a change in needs.
- 6.18 PPG notes that **'plan-making authorities will need to count housing provided for older people against their housing requirement'** (source: PPG June 2019 Paragraph: 016 Reference ID: 63-016-20190626).
- 6.19 Over the period 2018 to 2038, the number of people aged 65 and over is expected to increase by 33.3% and by 2038 there will be an additional 13,550 residents aged 65 and over.
- 6.20 The 2018 household survey indicates that the majority of people aged 55 and over (71.5%) want to remain in their current home with help and support when needed (Table 6.2). There is also interest in a range of options including sheltered, Extra Care, co-housing and open market accommodation from older age groups.

<b>Table 6.2 Older persons' housing options</b>				
<b>Housing option</b>	<b>% would consider by age group</b>			
	<b>55-64</b>	<b>65-74</b>	<b>75+</b>	<b>All 55+</b>
Continue to live in current home with support when needed	60.4	78.5	84.7	71.5
Buying a property on the open market	31.0	20.9	7.4	22.1
Rent a property from a private landlord	1.6	1.3	0.7	1.3
Rent from a housing association	13.1	3.5	3.9	8.2
Sheltered accommodation – renting from housing association	14.8	14.0	14.0	14.4
Sheltered accommodation – renting from private landlord	1.5	1.6	2.6	1.8
Sheltered accommodation – buying	13.1	19.6	17.2	15.9
Sheltered accommodation – shared ownership	2.2	2.1	2.4	2.2
Extra Care housing – renting from housing association	10.0	8.0	10.0	9.5
Extra Care housing – renting from private landlord	0.4	1.1	1.6	0.9
Extra Care housing – buying	8.8	14.6	15.3	12.0
Extra Care housing – shared ownership	0.9	2.0	2.1	1.5
Residential care home	4.1	5.4	11.8	6.5
Co-housing	4.9	6.4	4.7	5.3
Go to live with children or other relatives/friends	5.4	2.5	5.8	4.8
Other	3.5	1.3	2.9	2.8
<i>Base (total households responding)</i>	11,860	6,400	6,583	24,843

Source: 2018 Household Survey

6.21 Tables 6.3 and 6.4 summarise the data at ward and Borough level. This evidence suggests a need to continue to diversify the range of older persons' housing provision. Additionally, providing a wider range of older persons' accommodation has the potential to free-up larger family accommodation.



**Table 6.3 Older person housing options being considered (%)**

Older persons option	Ward					
	Barnehurst Ward	Belvedere Ward	Bexleyheath Ward	Blackfen & Lamorbey Ward	Blendon & Penhill Ward	Crayford Ward
Continue to live in current home with support when needed	82.5	76.5	82.9	79.0	80.1	71.5
Buying a property in the open market	21.7	17.0	23.0	20.6	17.9	18.6
Rent a property from a private landlord	0.0	1.6	0.9	0.9	4.8	0.0
Rent from HA	5.4	9.7	0.9	2.0	7.3	5.7
Sheltered Accommodation - Renting from HA	4.8	20.5	13.7	7.8	6.7	12.1
Sheltered Accommodation - Renting from Private Landlord	1.1	2.9	2.8	0.0	5.5	2.1
Sheltered Accommodation - Buying	12.2	11.7	19.8	20.7	26.9	10.2
Sheltered Accommodation - Shared Ownership	1.1	0.0	4.6	2.0	0.9	2.9
Extra Care Housing - Renting from HA	7.5	13.5	10.9	6.8	7.2	10.6
Extra Care Housing - Renting from Private Landlord	1.1	2.9	0.9	0.0	1.6	0.0
Extra Care Housing - Buying	14.3	3.1	21.4	17.2	20.0	5.1
Extra Care Housing - Shared Ownership	0.0	0.0	4.6	3.9	1.8	2.9
Residential Care Home	6.6	6.3	15.2	10.4	11.3	3.9
Co-housing	5.3	0.0	11.0	9.8	1.8	5.4
Go to live with children or other relatives	10.2	8.1	6.8	4.5	0.8	5.1
Other	3.4	0.0	2.8	4.5	0.9	1.0
Base (households responding)	1,088	1,784	2,003	1,581	1,537	1,917

Source: 2018 Household Survey

**Table 6.3 Older person housing options being considered (%) continued**

Older persons option	Ward					
	Crook Log Ward	East Wickham Ward	Erith Ward	Falconwood & Welling Ward	Longlands Ward	Northumberland Heath Ward
Continue to live in current home with support when needed	74.9	76.4	57.2	78.5	83.5	68.1
Buying a property in the open market	28.3	21.3	26.4	19.3	18.9	37.2
Rent a property from a private landlord	0.0	0.9	3.1	0.0	0.0	0.0
Rent from HA	3.1	3.5	22.3	1.4	8.9	17.3
Sheltered Accommodation - Renting from HA	10.1	12.0	24.5	8.2	14.2	19.8
Sheltered Accommodation - Renting from Private Landlord	1.0	0.9	1.8	1.4	1.1	0.3
Sheltered Accommodation - Buying	18.4	16.5	18.2	21.2	21.4	6.9
Sheltered Accommodation - Shared Ownership	1.9	2.1	1.0	1.8	3.1	9.7
Extra Care Housing - Renting from HA	2.9	6.8	22.3	1.4	7.1	9.1
Extra Care Housing - Renting from Private Landlord	1.0	0.9	1.0	0.0	1.1	0.0
Extra Care Housing - Buying	16.5	7.6	13.5	15.3	17.1	1.5
Extra Care Housing - Shared Ownership	1.9	0.0	0.0	0.0	2.0	0.0
Residential Care Home	4.8	1.7	2.2	11.4	14.6	0.9
Co-housing	8.8	2.1	4.7	3.2	1.7	0.5
Go to live with children or other relatives	1.9	4.3	0.0	4.9	3.1	0.3
Other	5.6	5.2	1.0	3.6	2.2	0.0
Base (households responding)	1,768	1,919	1,157	1,744	1,097	739

Source: 2018 Household Survey

**Table 6.3 Older person housing options being considered (%) continued**

Older persons option	Ward					
	Sidcup Ward	Slade Green & Northend Ward	St Mary's & St James Ward	Thamesmead East Ward	West Heath Ward	Borough Total
Continue to live in current home with support when needed	56.5	59.5	61.7	32.8	73.4	71.5
Buying a property in the open market	20.9	12.2	24.2	32.9	24.8	22.1
Rent a property from a private landlord	3.7	2.2	2.8	0.0	0.8	1.3
Rent from HA	4.5	20.8	16.3	28.3	5.5	8.2
Sheltered Accommodation - Renting from HA	18.4	33.8	24.0	25.8	3.8	14.4
Sheltered Accommodation - Renting from Private Landlord	0.0	2.2	6.3	0.0	0.8	1.8
Sheltered Accommodation - Buying	6.5	5.1	18.2	5.0	21.8	15.9
Sheltered Accommodation - Shared Ownership	1.1	5.8	1.3	0.5	1.6	2.2
Extra Care Housing - Renting from HA	11.6	17.9	18.1	15.7	1.9	9.5
Extra Care Housing - Renting from Private Landlord	0.5	2.2	2.8	0.0	0.0	0.9
Extra Care Housing - Buying	4.9	3.7	17.9	5.4	14.9	12.0
Extra Care Housing - Shared Ownership	0.0	2.2	3.0	0.5	0.8	1.5
Residential Care Home	2.6	3.6	4.4	0.3	5.1	6.5
Co-housing	3.2	5.8	12.5	1.7	9.3	5.3
Go to live with children or other relatives	2.6	4.5	8.7	0.7	11.4	4.8
Other	3.7	3.7	2.6	5.0	0.8	2.8
Base (households responding)	1,552	1,113	1,056	1,201	1,589	24,843

Source: 2018 Household Survey

**Table 6.4 Older person housing options being considered (number)**

Older persons option	Ward					
	Barnehurst Ward	Belvedere Ward	Bexleyheath Ward	Blackfen & Lamorbey Ward	Blendon & Penhill Ward	Crayford Ward
Continue to live in current home with support when needed	898	1,364	1,661	1,249	1,231	1,371
Buying a property in the open market	236	304	460	326	275	357
Rent a property from a private landlord	0	28	19	15	74	0
Rent from HA	59	173	19	31	112	109
Sheltered Accommodation - Renting from HA	52	365	275	124	103	231
Sheltered Accommodation - Renting from Private Landlord	12	52	56	0	85	41
Sheltered Accommodation - Buying	133	208	397	328	414	195
Sheltered Accommodation - Shared Ownership	12	0	93	31	14	55
Extra Care Housing - Renting from HA	82	240	219	108	110	203
Extra Care Housing - Renting from Private Landlord	12	52	19	0	25	0
Extra Care Housing - Buying	156	56	428	272	308	98
Extra Care Housing - Shared Ownership	0	0	93	62	27	55
Residential Care Home	72	112	304	164	174	74
Co-housing	58	0	221	155	27	104
Go to live with children or other relatives	111	145	137	71	12	98
Other	37	0	56	71	14	19
Base (households responding)	1,088	1,784	2,003	1,581	1,537	1,917

Source: 2018 Household Survey

**Table 6.4 Older person housing options being considered (number) continued**

Older persons option	Ward					
	Crook Log Ward	East Wickham Ward	Erith Ward	Falconwood & Welling Ward	Longlands Ward	Northumberland Heath Ward
Continue to live in current home with support when needed	1,325	1,467	662	1,369	916	503
Buying a property in the open market	501	409	305	337	207	275
Rent a property from a private landlord	0	18	36	0	0	0
Rent from HA	55	68	258	24	98	128
Sheltered Accommodation - Renting from HA	178	231	284	143	156	146
Sheltered Accommodation - Renting from Private Landlord	17	18	21	24	12	2
Sheltered Accommodation - Buying	326	316	210	370	235	51
Sheltered Accommodation - Shared Ownership	34	40	12	31	34	72
Extra Care Housing - Renting from HA	52	131	258	24	78	67
Extra Care Housing - Renting from Private Landlord	17	18	12	0	12	0
Extra Care Housing - Buying	291	145	156	267	188	11
Extra Care Housing - Shared Ownership	34	0	0	0	22	0
Residential Care Home	84	32	25	198	160	7
Co-housing	156	41	54	55	19	4
Go to live with children or other relatives	34	82	0	86	34	2
Other	99	99	12	62	24	0
Base (households responding)	1,768	1,919	1,157	1,744	1,097	739

Source: 2018 Household Survey

**Table 6.4 Older person housing options being considered (number) continued**

Older persons option	Ward					Total
	Sidcup Ward	Slade Green & Northend Ward	St Mary's & St James Ward	Thamesmead East Ward	West Heath Ward	
Continue to live in current home with support when needed	877	662	652	394	1,166	17,766
Buying a property in the open market	325	136	256	395	394	5,500
Rent a property from a private landlord	58	25	30	0	13	315
Rent from HA	70	231	172	340	88	2,035
Sheltered Accommodation - Renting from HA	285	376	253	310	60	3,573
Sheltered Accommodation - Renting from Private Landlord	0	25	67	0	13	445
Sheltered Accommodation - Buying	101	57	192	60	346	3,938
Sheltered Accommodation - Shared Ownership	17	64	14	6	26	554
Extra Care Housing - Renting from HA	180	199	191	189	30	2,361
Extra Care Housing - Renting from Private Landlord	7	25	30	0	0	229
Extra Care Housing - Buying	76	41	189	65	236	2,983
Extra Care Housing - Shared Ownership	0	25	32	6	13	369
Residential Care Home	40	40	46	4	81	1,616
Co-housing	49	64	132	20	148	1,305
Go to live with children or other relatives	41	50	92	9	181	1,186
Other	57	41	27	60	13	690
Base (households responding)	1,552	1,113	1,056	1,201	1,589	24,843

Source: 2018 Household Survey

## Older persons' moving intentions

- 6.22 Of all older person households (65+ years), the 2018 Household Survey found that 9.3% would like to move in the next 5 years; 2.3% would like to move but are unable to; and 88.4% do not want to move in the next 5 years (but they would move in the longer term).
- 6.23 Of households with an HRP aged 65 and over who are unable to move, one-third (33.9%) stated they could not afford to because other properties are too expensive; one-fifth (20.7%) stated that there is a lack of suitable property of the type wanted and 13.5% stated that there is a lack of suitable property in the area wanted. 7.2% said that the need to receive support was a limiting factor, and a further 6.1% mentioned a lack of properties with the required adaptations (Table 6.5).

<b>Table 6.5 Reasons why households with an HRP aged 65 and over are unable to move</b>	
Cannot afford to (other properties too expensive)	33.9
Lack of suitable property: with adaptations needed	6.1
Lack of suitable property: in the area wanted	13.5
Lack of suitable property: of type wanted	20.7
Need to give support	1.9
Need to receive support	7.2
Employment	0.5
Economic uncertainty	3.4
Other reasons	12.8
<i>Base (households responding)</i>	623

Source: 2018 Household Survey

- 6.24 Of households with an HRP aged 65 and over and planning to move, the Household Survey found that the main reasons for moving were health problems and/or needing housing suitable for an older or disabled person, mentioned by 30.9% of these respondents. A further 10.8% said that they need a smaller property as their current property is too difficult to manage and 15.2% said that they need a smaller property for other reasons.
- 6.25 Table 6.6 considers the future housing choices being considered by older households within the next 5 years by reference to their current number of bedrooms and the number of bedrooms aspired towards and expected to move to. Most households expect to either downsize or stay in the same-sized property, although higher proportions (56.7%) expect to move to a smaller property.

<b>Table 6.6 Future housing choices of older households (downsizing/upsizing)</b>		
<b>Housing choice</b>	<b>Aspiration (%)</b>	<b>Expectation (%)</b>
Downsizing (moving to a smaller property)	46.8	56.7
Staying same	45.4	38.9
Upsizing (moving to larger property)	7.8	4.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>
Base (households responding)	1404	1224

Source: 2018 Household Survey



## Future need for specialist older person accommodation and residential care institutions

6.26 Table 6.7 sets out the categories of specialist older person accommodation as shown on the Elderly Accommodation Counsel (EAC) website (source: [www.housingcare.org](http://www.housingcare.org) ) and Council information.

Category	Number of units	Description
Age-exclusive housing	201	Schemes or developments that cater exclusively for older people, usually incorporate design features helpful to older people, and may have communal facilities such as a residents' lounge, guest suite and shared garden, but do not provide any regular on-site support to residents.
Care homes	515	A residential setting where a number of older people live, usually in single rooms, and have access to on-site care services. Since April 2002 all homes in England, Scotland and Wales are known as 'care homes', but are registered to provide different levels of care. A home registered simply as a <b>care home</b> will provide personal care only - help with washing, dressing and giving medication.
Care home with nursing	671	A home registered as a <b>care home with nursing</b> will provide the same personal care but also have a qualified nurse on duty twenty-four hours a day to carry out nursing tasks. These homes are for people who are physically or mentally frail or people who need regular attention from a nurse.
Enhanced sheltered/close case	0	Sheltered housing that provides more in facilities and services than traditional sheltered housing but does not offer the full range of provision that is found in an Extra Care housing scheme.
Retirement housing	993	Housing developments of a similar type to sheltered housing (see below), but built for sale, usually on a leasehold basis.
Extra Care housing	120	Extra Care Housing is housing designed with the needs of frailer older people in mind and with varying levels of care and support available on site. People who live in Extra Care Housing have their own self-contained homes, their own front doors and a legal right to occupy the property. Extra Care Housing is also known as very sheltered housing, assisted living, or simply as 'housing with care'. It comes in many built forms, including blocks of flats, bungalow estates and retirement villages. It is a popular choice among older people because it can sometimes provide an alternative to a care home.
Sheltered housing	1,174	Sheltered housing means having your own flat or bungalow in a block, or on a small estate, where all the other residents are older people (usually over 55). With a few exceptions, all developments (or 'schemes') provide independent, self-contained homes with their own front doors.
Total	3,674	

Source: EAC database [www.housingcare.org](http://www.housingcare.org); Council lists of accommodation

- 6.27 Across the Borough, there are around 3,674 units of specialist older persons accommodation. This includes 1,186 units of residential care (C2) dwellings.
- 6.28 Analysis would indicate that 36.8% of specialist older person provision including sheltered housing is owned by registered providers and 63.2% by private organisations and charities.
- 6.29 Table 6.8 considers the ratio of older people to current provision and then applies this ratio to future household projections. This results in the need for 928 additional specialist older persons accommodation (C3) and 448 additional units of residential care provision (C2) over the plan period to 2038.

<b>Current provision (and planning use class)</b>	<b>Number of units 2018</b>	<b>Number aged 75 and over 2018</b>	<b>Number aged 75 and over 2038 (projected)</b>	<b>Change in need</b>
		<b>20,060</b>	<b>27,637</b>	
		<b>Ratio of population to provision</b>	<b>Ratio applied to 2038 population</b>	
Specialist older person(C3)	2,488	0.124027916	3,428	940
Residential Care (C2)	1,186	0.059122632	1,634	448
Total	3,674		5,062	1,388

- 6.30 Regarding current and future need for older person's accommodation, in-depth interviews (June 2018) with Adult Social Care Commissioners indicated that:
- Bexley does not have an Extra Care housing (ECH) offer for those requiring accommodation with care available 24/7;
  - Bexley has the third highest rate of people aged 65 and over in London (17% of Bexley's total population), and those aged 85 and over make up 2% of the total population (source: ONS Mid-year population estimates 2015). The population of Bexley is also ageing faster than the rest of London – there was a 10% increase in the population aged over 65 years from 2003-2012. By 2030, there is predicted to be a 32% increase in people aged over 65. The largest percentage change will be in the "oldest" older people – a 25% increase in those aged 90 and over by 2020, and a 95% increase by 2030.
  - The higher populations of older people living alone are found in the south of the Borough, in particular the south east. However, over a quarter of older people residents registered on the housing register live in Erith, north of the Borough.
  - In terms of demand, officers stated that people aged 65 and over make up the majority of the Bexley Adult Social Care client group (64% in 2015/16). A significant proportion of clients are aged 85 and over (30%) (source: LB Bexley SALT return 2015-16).

- Officers have issued a brief to registered providers for schemes of not less than 60 units with a dependency mix of one third low dependency, one third moderate dependency and one third high dependency. Tenure mix (market sale, market rents, and affordable rents) is to be determined by need and scheme by scheme economic viability.
- Registered providers expressed enthusiasm and a commitment to pursue these further. The existence of the London Mayor’s Care and Support Specialised Housing Fund is acknowledged.
- Officers recommended that the development of Extra Care Housing become a formal strategy sitting as part of the Corporate Plan delivery plan and that officers are authorised to pursue arrangements with registered providers to bring forward plans for schemes over the next 5 years, subject to capital allocations and all of the usual permissions and authorisations;
- Older people living in under-occupied housing stock because their only other option is residential or nursing care – variety and alternative accommodation is desperately needed.

### Senior cohousing communities

- 6.31 Senior cohousing is specifically mentioned in PPG as a housing option for older people: ‘Senior cohousing communities are created and run by residents, based on the intention to live with a group of people of a similar age. The sites often consist of self-contained private homes as well as shared community space. Some communities offer an additional option for informal care.
- 6.32 This option should be considered by the Council as part of a diverse range of accommodation for older people.

### People with dementia and early onset dementia

- 6.33 The PPG makes specific reference to dementia and that **‘there should be a range of housing options and tenures available to people with dementia, including mainstream and specialist housing. Innovative and diverse housing models should be considered where appropriate’** (source: PPG Paragraph: 019 Reference ID: 63-019-20190626).
- 6.34 The PPG also outlines the characteristics of a dementia- friendly communities:
- easy to navigate physical environment;
  - appropriate transport;
  - communities shaped around the views of people with dementia and their carers;
  - good orientation and familiarity;
  - reduction in unnecessary clutter; and
  - reduction in disorienting visual and auditory stimuli.
- 6.35 2020 POPPI/PANSI data estimates there are 78 people with early onset dementia and 3,628 people aged 65 and over with dementia (Table 6.9). By

2038, the number of people aged 65 and over with dementia is projected to increase by 37.6%, with an increase of 45.7% amongst the 85+ age group. The number with early onset dementia is expected to increase slightly.

<b>Dementia</b>	<b>2020</b>	<b>2038</b>	<b>% Change 2020-2038</b>
Early onset dementia (30-64)	78	88	12.3%
Dementia (65-74)	726	936	28.9%
Dementia (75-84)	1,479	1,984	34.1%
Dementia (85 and over)	1,423	2,073	45.7%
Dementia (total 65+)	3,628	4,992	37.6%

Source: POPPI/PANSI and ONS population projections

A report by the All Party Parliamentary Group (APPT) on Housing and Care for Older People published a report on Housing for People with Dementia in July 2021

[https://www.housinglin.org.uk/\\_assets/Resources/Housing/Support\\_materials/Reports/HCOP\\_APPG\\_Dementia\\_Housing\\_and\\_Care\\_Inquiry-LowRes.pdf](https://www.housinglin.org.uk/_assets/Resources/Housing/Support_materials/Reports/HCOP_APPG_Dementia_Housing_and_Care_Inquiry-LowRes.pdf)

6.36 This set out 23 recommendations which included:

- Recognise potential future loneliness and how we can maintain our family connections and wider social networks in the communities we live in before or after diagnosis.
- Consider whether to move whilst we are able: rightsizing and moving to the right place and environment whilst able to still develop new routes and make new friends.
- Make preventive changes, incrementally, to the home environment; such as when upgrading property or installing new technology, or where we require additional personal care and support to help us to live independently.

6.37 Regarding housing and planning, the report recommended:

- Support increased provision of Extra Care housing / assisted living accommodation and retirement housing that is dementia-ready, with top-sliced grant-aid through Homes England.
- Strengthen MHCLG guidance to local planning authorities. LPAs should respond to demographic change and the need for more homes designed for older people, including those with dementia, through Local Plans specifying requirements for age-friendly housing.

### The role of general housing and in particular bungalows and homes that can be adapted to meet a change in needs

6.38 The profile of dwellings occupied by households aged 65 and over by age group based on 2018 household survey data is show in Table 6.10. This shows

that the majority (65.4%) live in houses, particularly those with 3 or more bedrooms; 12.8% live in bungalows, 21% in flats and 0.8% in other dwelling types. The table also shows the dwelling type and size aspirations and expectations of older people planning to move in the next 5 years. Given the anticipated increase in older person households, it is important that the Council recognises the impact this will have on the range of dwelling types and sizes being developed over the plan period.

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

Source: 2018 Household Survey

- 6.39 The provision of appropriate adaptations to existing dwelling stock can help people lead independent lives. PPG also asks councils to consider the extent to which existing dwelling stock can help meet the needs of older people (source: PPG 2019 Paragraph: 017 Reference ID: 2a-017-20190220).
- 6.40 The 2018 Household Survey found that overall 5.4% of all properties across the Borough have been adapted or purpose built for a person with a long-term illness, health problem or disability. 5.6% of households said they require care or support to enable them to stay in their current home. 58.1% of households stated that there is sufficient space for a carer to stay overnight if this was needed.
- 6.41 Table 6.11 summarises this data by ward and highlights areas with high levels of adaptation and high levels of need for care/support. It also highlights areas where there are lower levels of space available for a carer to stay overnight. In terms of adaptations, these are most prevalent in Slade Green & Northend Ward (10.8% of households), Belvedere (9.1%) and Bexleyheath (8.7%). Interestingly, it is Slade Green & Northend Ward (9.6%) where the highest levels of care/support to enable household members to stay at their home were also reported. By comparison, households living in Slade Green & Northend, Erith and Thamesmead East Wards typically have lower than average proportions of dwellings with sufficient space for a carer to stay overnight.

**Table 6.11 Adaptations, support requirements and space for carer to stay by local analysis area**

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

Source: 2018 Household Survey

### Estimating future need for adaptations and home improvement

6.42 The 2018 Household Survey asked whether adaptations were required by households (Table 6.12). This takes account of the PPG which asks Councils to consider the extent to which existing dwelling stock can help meet the needs of older people. When asked about adaptations and home improvements required in the home, households aged 65+ years generally stated a need for adaptations related to mobility issues. These include adaptations to bathrooms (15.6% of 60-84 HRP households and 16.6% 85+ households), internal handrails (11.5% 60-84 and 14.9% 85+), external handrails (8.8% 60-84 and 16.1% 85+) and stairlifts (16.3% 85+). By comparison, younger households (HRP under 60 years) most frequently mentioned home improvements such as double glazing (15.4%), more insulation (16.3%) and better heating (14.3%).

**Table 6.12 Adaptations and home improvements required either now or in next 5 years by age group**

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

Source: 2018 Household Survey

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

### Assistance in the home

- 6.45 The range of assistance required from all households including older person households by 60-84 and 85+ age groups is explored in Table 6.13. The level of assistance required increases with age group and the majority of 85+ households require help with repair and maintenance, gardening, cleaning the home and other practical tasks.

**Table 6.13** Type of assistance required either now or in next five years by age group

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

Source: 2018 Household Survey

6.46 Given the high proportion of older households who want to continue living in their own home (Table 6.13 and associated discussion), the provision of home-based assistance, support and care is an increasingly important issue in the meeting of housing needs for older people. The key challenge for local authorities is the funding of services for growing numbers of older people.

### Health-related housing need

6.47 A range of sources can be drawn upon to establish the overall scale of disability/support needs across the Borough of Bexley. In summary:

- The 2011 Census reported that across the Borough 83% were in very good or good health, 12.4% were in fair health and 4.7% in bad/very bad health (particularly across older age groups). Long term health problems are summarised in Table 6.14. A total of 39,350 residents (17%) were in fair/bad/very bad health which compares with 18.3% across England.
- 7.1% (16,300) of residents reported that their daily activities were limited 'a lot' and 8.6% (19,800) 'a little' which compares with 8.3% and 9.3% respectively across England. This is mainly associated with older age groups.
- 7,070 people received Disability Living Allowance in 2018 or 2.9% of the population.
- The ONS Family Resources Survey 2016/17 estimates that around 20.4% of the population nationally has a disability. This translates to around 50,500 people across Bexley in 2021 and is projected to increase to around 63,065 by 2038.

**Table 6.14** Long-term health problem or disability

Age Group	Measure of health (%)		
	Very good or good health (%)	Fair health (%)	Bad or very bad health (%)
Age 0 to 15	97.2	2.2	0.6
Age 16 to 24	95.4	3.6	1.0



Age 25 to 34	93.2	5.3	1.5
Age 35 to 49	87.5	9.2	3.3
Age 50 to 64	74.4	18.3	7.3
Age 65 to 74	59.6	29.9	10.5
Age 75 to 84	43.9	40.0	16.1
Age 85 and over	30.5	45.4	24.1
All categories: Age	83.0	12.4	4.7
Total by measure of health	191,553	28,545	10,804

Source: 2011 Census Table DC3302EW

### Physical disability

- 6.48 POPPI and PANSI (Projecting Older People Population Information/Projecting Adult Needs and Service Information, Oxford Brookes University/Institute of Public Care) provides data on the likely prevalence in 2020 of a range of physical disabilities and how this is expected to change by 2038 (Table 6.15). In 2020, there were an estimated 16,201 people with mobility issues across all age groups which is projected to increase to 19,493 by 2038 mainly due to an increase in the number of people aged 65 with mobility issues.

<b>Table 6.15 Physical disability prevalence</b>			
<b>Disability (age group)</b>	<b>2020</b>	<b>2038</b>	<b>% change 2020-2038</b>
Impaired mobility (18-64)	8,145	8,710	6.9%
Mobility (unable to manage at least one activity on own) (65+)	8,056	10,783	33.8%
Moderate or serious personal care disability (18-64)	7,181	7,704	7.3%
Serious visual impairment (18-64)	98	103	4.8%
Moderate or severe visual impairment (65+)	3,701	4,872	31.6%
Severe hearing loss (18-64)	891	946	6.2%
Severe hearing loss (65+)	3,565	4,795	34.5%
All with mobility issues (impaired mobility 18-64 and mobility 65+)	16,201	19,493	20.3%

Source: POPPI/PANSI and 2018-based ONS population projections

#### 6.49 General comments from Adult Social Care interviews:

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

- Age UK have a group providing get togethers for friends.
- 6.50 Regarding specific accommodation needs we were told that what is needed is:
- An affordable version of a ‘McCarthy and Stone’ property in the town centres; and
  - Affordable Extra Care for older people.

### People with sensory impairments

- 6.51 According to the Department of Health, there were 25 partially sighted and 35 blind residents in Bexley in 2014. In addition, there were 50 blind people with additional needs (15 physical disability, 10 deaf with speech and 20 hard of hearing). There were also 60 partially sighted people with additional needs (30 physical disability and 20 hard of hearing).
- 6.52 In addition, there were 50 blind people with additional needs (15 physical disability, 10 deaf with speech and 20 hard of hearing). There were also 60 partially sighted people with additional needs (30 physical disability and 20 hard of hearing).
- 6.53 A total of 180 residents receive Disability Living Allowance due to blindness.
- 6.54 According to the Department of Health, there were 1,365 people registered as deaf or hard of hearing in Bexley in 2010 (latest available data). The age profile is set out in Table 6.16.

Table 6.16 Residents who are registered as deaf and hard of hearing					
	0-17	18-64	65-74	75 and over	Total
People registered as deaf by age group	20	145	35	30	230
People registered as hard of hearing by age group	15	150	115	855	1,335

Source: Department of Health

### Learning disability and autism

The number of people across all age groups with moderate or severe learning disabilities is estimated to be around 953 in 2020 rising to 1,027 by 2038 (Table 6.17). There is a notable growth in the number of people aged 65 and over with learning disabilities. Around 1,845 people have autistic spectrum disorders in 2020 and this is expected to increase to 2,028 by 2038.

Table 6.17 Learning disability and autism			
Learning disability (age group)	2020	2038	% change 2020-2038
Total (18-64)	3,675	3,847	4.7%
Total (65+)	856	1,127	31.6%
Moderate or severe (18-64)	840	879	4.7%
Moderate or severe (65+)	113	148	30.8%

Moderate or severe (all ages)	953	1,027	7.8%
People with LD living with a parent (18-64)	307	316	2.9%
Downs syndrome (18+)	95	100	5.1%
Challenging behaviour (18-64)	68	71	4.9%
Autistic spectrum disorders (18-64)	1,476	1,547	4.8%
Autistic spectrum disorders (65+)	369	481	30.4%

Source: POPPI/PANSI

6.55 General comments from Adult Social Care interviews:

- High proportions of people in this group live with their families and may not have accommodation needs associated with their disability.

6.56 Regarding current accommodation provision:

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

6.57 Specific accommodation needs:

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

### The Transforming Care plan

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

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

6.59 The scale of need in Bexley was estimated as:

- Group 1: one person in long term in-patient care. They also identified one out of area placement needed for a man whose placement is unsuitable, but they need a bespoke housing and care solution.
- Group 2: mainly unknown due to lack of historic data (recently 4 people were unknown to services and had a relatively short in-patient stay but needs may have been educational rather than housing).
- Group 3: between two and four children per year group would come through at aged 18 needing housing. Young people are leaving home earlier and so one of their recommendations is to build a small number of units every one to two years to start to reach a balance after a number of years of building.

6.60 Consultants recommended:

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

#### People with behaviors which challenge

6.61 Since February 2018, officers report between 3 and 7 inpatients at any one time. These clients when well enough for discharge will return to original placement, home or require a placement to be sourced.

6.62 To ensure that there is a local offer for these clients, commissioners are at the planning permission stage to build 10 apartments on the Hainault site and NHSE is contributing to the building costs.

6.63 The Council has an at risk register for these clients. For LD/MH we currently have 15 clients.

#### People with complex needs

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

#### Mental health

6.65 2020 POPPI/PANSI data estimates there are around 28,724 residents with a common mental health disorder (Table 6.18). The number of people aged 18-64 with a common mental health disorder is expected to increase over the

period to 2038. Depression amongst people aged 65 or over is expected to increase considerably.

**Table 6.18 Mental health prevalence**

<b>Mental health 18-64</b>	<b>2020</b>	<b>2038</b>	<b>% change 2020-2038</b>
Common mental disorder	28,724	30,109	4.8%
Borderline personality disorder	3,646	3,822	4.8%
Antisocial personality disorder	4,990	5,231	4.8%
Psychotic disorder	1,057	1,108	4.8%
Psychotic disorders (2 or more)	10,885	11,410	4.8%
<b>Older people with depression</b>	<b>2020</b>	<b>2038</b>	<b>% change 2020-2038</b>
Depression 65+	3,582	4,719	32%
Severe depression (65+)	1,137	1,507	33%

Source: POPPI/PANSI

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

- many people with mental health problems are living in the community with family carers and were below the radar of housing and/or social care in Bexley.
- known cases are evidenced in the Quality and Outcomes Framework QOF register which is maintained by primary care services (data presented above).
- whilst service providers exist in Bexley and provide outreach, residential support or care and support, the aspiration is to develop more supported housing and therefore there would need to be an increase in the workforce able to support people in the community with complex mental health problems to enable this to happen.
- out of Borough placements number around 45-46 people who have a wide range of need. They are all section 117 placements with aftercare funding ('After-care' means the help you get when you leave hospital. You are entitled to section 117 after-care if you have been in hospital under section 3, 37, 45A, 47 or 48 of the Mental Health Act 1983. Section 117 means that you will get free after-care when you leave hospital.). Some of these people are borderline nursing care as they are older. Some need to move into their own tenancy and a small number of these people will require high secure accommodation and support for life.
- there are more people with mental health problems living in the north of the Borough.

#### Specific accommodation needs

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

- 50 residential or supported living placements funded by health, either wholly or in most cases jointly with the local authority under s117 (majority placed outside of Bexley);
  - 5 rehab patients at Barefoot Lodge (Oxleas);
  - 18 short term (<24 month) rehab placements at Chapel Hill (MCCH);
  - 17 in satellite housing supported by MCCH (including 5 with ASD diagnosis at Glynde Road); and
  - 35 individuals receiving intensive housing support through Oxleas (CMHRES).
- 6.68 In summary, therefore, that is 125 individuals receiving some level of housing / rehab support. There may be a few others with ‘mental ill health’ known to LBB but not having met thresholds for health funding.
- 6.69 The Insight team also told us that there is a need for more affordable 1-bedroom supported living dwelling and that around 50 people require longer term supported living accommodation.
- 6.70 There were thought to be currently 6-8 patients in acute care awaiting accommodation.
- 6.71 There is a need for more supported housing provision, particularly in the north of the Borough, comprising individual units, bungalows and flats so people can live as part of their community with 24/7 support and in some cases a warden.
- 6.72 The potential to re-purpose existing supported housing is now being realised.

#### Mental health/drug and alcohol abuse service users’ consultation event

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

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

Not enough specialised housing e.g. for people with autism	Commission specialist housing to meet needs
Lack of appointees to help people manage their direct payment budget	

### Accessible and wheelchair standard housing

- 6.74 The 2018 Household Survey indicates that 5.4% of households live in properties that have been adapted or purpose built for those with an illness/disability. Analysis of demographic data would suggest that the number of adapted properties will need to increase by 1,930 over the period 2018 to 2038. This figure has been derived from data on the number of households with adaptations by age group of the Household Reference Person; how the number of households by HRP age group is expected to change; and applying the proportion of adapted properties to future household numbers by age group.
- 6.75 PPG states that **‘where an identified need exists, plans are expected to make use of the optional technical housing standards (footnote 46 of the NPPF). To help bring forward an adequate supply of accessible housing. In doing so planning policies for housing can set out the proportion of new housing that will be delivered to the following standards:**
- **M4(1) Category 1: Visitable dwellings (the minimum standard that applies where no planning condition is given unless a plan sets a higher minimum requirement);**
  - **M4(2) Category 2: Accessible and adaptable dwellings; and**
  - **M4(3) Category 3: Wheelchair user dwellings**

**‘Planning policies for accessible housing need to be based on evidence of need, viability and a consideration of site-specific factors ’** (source: PPG June 2019 Paragraph: 009 Reference ID: 63-009-20190626)

- **M4(1) Category 1: Visitable dwellings (the minimum standard that applies where no planning condition is given unless a plan sets a higher minimum requirement);**
- **M4(2) Category 2: Accessible and adaptable dwellings; and**
- **M4(3) Category 3: Wheelchair user dwellings**

**‘Planning policies for accessible housing need to be based on evidence of need, viability and a consideration of site-specific factors ’** (source: PPG Paragraphs: 008 Reference ID: 56-008-20160519 & 009 Reference ID: 56-009-20150327).

- 6.76 Regarding evidencing the need for accessible housing, PPG states:

**‘Based on their housing needs assessment and other available datasets it will be for local planning authorities to set out how they intend to**



**approach demonstrating the need for Requirement M4(2) (accessible and adaptable dwellings), and/or M4(3) (wheelchair user dwellings), of the Building Regulations. There is a wide range of published official statistics and factors which local planning authorities can consider and take into account, including:**

- **the likely future need for housing for older and disabled people (including wheelchair user dwellings).**
- **size, location, type and quality of dwellings needed to meet specifically evidenced needs (for example retirement homes, sheltered homes or care homes).**
- **the accessibility and adaptability of existing housing stock.**
- **how needs vary across different housing tenures.**
- **the overall impact on viability.’** (source: Para: 007 Reference ID: 56-007-20150327).

6.77 Optional accessibility standards for dwellings were introduced by the government in 2015 to provide a mechanism for improving accessibility of housing for those with additional needs. National standards have been established and contained within Part M Volume 1 of the Building Regulations source:

[https://www.planningportal.co.uk/info/200135/approved\\_documents/80/part\\_m\\_-\\_access\\_to\\_and\\_use\\_of\\_buildings](https://www.planningportal.co.uk/info/200135/approved_documents/80/part_m_-_access_to_and_use_of_buildings) as set out in Table 6.19. Only one accessible housing standard can apply to any dwelling. The M4(2) accessible and adaptable dwelling standard is based on, and in 2015 effectively replaced, the ‘Lifetime Homes’ standard.

**Table 6.19 Summary of accessible housing standards**

<b>Standard Label</b>	<b>Standard title</b>	<b>Level of accessibility provided</b>	<b>Mandatory or optional</b>
M4(1)	Visitable dwellings	Level access not necessarily provided into the dwellings – few accessibility features	Mandatory
M4(2)	Accessible and adaptable dwellings	Level access is provided into the dwelling – easy to adapt to make more accessible – not suitable for most wheelchair users	Optional
M4(3)	Wheelchair user dwellings	Dwellings suitable for wheelchair users: either wheelchair adaptable (a) or wheelchair accessible (b)	Optional

6.78 It should be noted that Part M of the Building Regulations sets a distinction between wheelchair accessible (a home readily useable by a wheelchair user at the point of completion) and wheelchair adaptable (a home that can be easily adapted to meet the needs of a household including wheelchair users) dwellings (source: PPG Paragraph: 009 Reference ID: 56-009-20150327).

6.79 In order to establish an appropriate target for M4(3) dwellings, Table 6.20 sets out a series of assumptions regarding wheelchair use from the English Housing Survey and a report by Aspire Housing Association. Applying these

assumptions would suggest a target of around 5% of newbuild to meet M4(3) wheelchair accessible standard is required.

- 6.80 According to PPG (source: PPG Paragraph: 009 Reference ID: 56-009-20150327), 'Local Plan policies for wheelchair accessible homes should be applied only to those dwellings where the local authority is responsible for allocating or nominating a person to live in that dwelling.' This would imply that the onus on wheelchair accessible housing delivery is with the local authority/registered providers, but private developers should also be encouraged to build to M4(3) wheelchair accessible or adaptable homes where appropriate. Any final targets should be set within the context of likely levels of delivery.

**Table 6.20 Wheelchair use assumptions and resulting annual need**

Assumption	% requirement	Number each year (based on net annual target of 685 new dwellings)
Wheelchair use from the English Housing Survey 2018/19 – households using wheelchair all the time	0.6%	4
Wheelchair use from the English Housing Survey 2018/19 – households using wheelchair either indoors or outdoors	3.0%	21
Wheelchair need based on survey responses which indicate 927 households need wheelchair adaptations 2018-2038	6.7%	46
Aspire report on wheelchair accessible housing (*)	10%	69
Average of indicators	5.1%	35

(\*) Wheelchair Accessible Housing: Waiting for appropriate housing in England, Aspire October 2014 recommends that the national government should set a minimum requirement of 10% of all new build properties across all tenures to be wheelchair accessible.

- 6.81 Given the ageing demographic of the Borough and the identified levels of disability amongst the population, it is recommended that a policy to provide new homes built to accessibility standards is included in the Local Plan.
- 6.82 New build housing will play a role in providing additional adapted dwellings and the Council has adopted the London Plan policy D7 Accessible Housing. This is to ensure that:
- At least 10% of dwellings (which are created via works to which Part M Volume 1 of the Building Regulations applies) meet Building Regulation requirement M4(3) 'wheelchair user' dwellings.
  - All other dwellings (which are created via works to which Part M Volume 1 of the Building Regulations applies) meet Building Regulation requirement M4(2) 'accessible and adaptable dwellings'.
- 6.83 It should be noted however that any percentage requirements for accessible housing are subject to cumulative viability testing. It is also recommended that needs are monitored closely given the ageing population over the plan period.

## Life experience-related housing need

### Armed forces

- 6.84 The Borough of Bexley is a signatory to the Armed Forces Covenant which seeks to provide support in a range of areas including housing to in-service and ex-service personnel. The Government's First Homes policy identifies people connected with the Armed Forces as an eligible group for First Homes.
- 6.85 The 2018 Household Survey identified that 0.2% of households across the Borough include someone who is currently in the Armed Forces. 0.4% of

households identified as including someone who has served in the Armed Forces in the past five years.

- 6.86 0.1% of households identified as including current or ex-Armed Forces personnel with injuries that require adapted accommodation. 0.1% of households identified as including current personnel who will require temporary supported accommodation when they leave the Armed Forces.
- 6.87 The housing register currently has 30 Armed Forces applicants:
- 33% require one-bedroom properties;
  - 43.3% require two-bedroom properties;
  - 20.0% require three-bedroom properties; and
  - 3.3% require four or more-bedroom properties.

### Rehabilitation support for substance users (drugs and alcohol)

- 6.88 Data for 2016/17 obtained from Council officers indicates:

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

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

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

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

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

- people who use drugs and alcohol in contact with services are mainly in receipt of benefits. It is hard to find affordable accommodation so many people end up in HMOs. Some people end up in a revolving door cycle because HMO living is not conducive to rehabilitation so they end up needing further cycles of rehab or support;
- there is a 3-stage process involving patient detox, residential rehabilitation and a dry house. There is no stage 3 dry house in Bexley. A stage 3 house is a dry house often run by charitable organisations. People who wish to remain abstinent can go there for up to 2 years. They are usually a 3 or 4-bedroom house.
- there is a clear link between drugs and alcohol misuse, housing need and homelessness.

- people who have accommodation but no support, are in danger of losing their accommodation.
- it was highlighted that unless people have an associated need, for example they have children or a mental health problem they don't get support and have to find suitable accommodation in the private rented sector.

### Specific accommodation needs

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

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

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

### Young people with support needs

#### Foster care

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

### Other stakeholder views on specialist housing in Bexley

6.93 Several of the stakeholder survey respondents are directly involved in the specialist housing sector. They work with a range of client groups including: older people, people with physical disabilities, people with learning disabilities, people with mental health problems, the Transforming Care Programme (TCP) cohort (mental health with learning difficulties, MH with LD), people with substance misuse issues and care leavers. The findings of the online survey are set out in full in Appendix E, but this section sets out some of the key issues relating to specialist housing provision.

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

- some people, including those with mental health problems, can live in their own homes but cannot afford their own property so the Council is involved in arranging appropriate housing.
- people with learning disabilities, the TCP cohort (MH with LD) and physical disabilities – supported living and residential homes in the Borough, but a lack of local availability often results in people being placed out of Borough.
- people with substance misuse issues – one stakeholder noted that where service users have completed residential treatment some go on to Stage

Three housing, but there is no provision of this type of accommodation in Bexley. Another respondent stated that service users who have addiction issues do not qualify under statutory housing legislation unless they have co-existing issues; many are therefore sofa-surfing or living in accommodation that is unsuitable.

- care leavers – a lack of supported accommodation for this group locally was reported. One stakeholder stated that accommodation provision is needed for these young people post-25 when the leaving care service ends its support. Greater development of support and accommodation is needed under the JHA provision / Southwark judgement.
- 6.95 Stakeholders were asked whether they felt that there is enough accommodation for these client groups in terms of current need (next five years) and the longer term (2023-2034). One respondent felt that there was a need for further work to project need and demand. One of the stakeholders stated that more specialist accommodation and support is needed as some people have to be placed out of Borough on a temporary basis. A lack of supported living properties was reported for clients who have behaviours that challenge themselves and others. In addition, there is a cohort of ageing parent carers who will become unable to continue to provide support in the next five years, resulting in a need to plan accommodation requirements.
- 6.96 Over the longer term (2023-2034) respondents indicated the following accommodation needs:
- sheltered accommodation for those with learning disabilities;
  - properties that are adapted for physical disabilities;
  - secure tenancies;
  - very sheltered housing;
  - service-user specific accommodation;
  - accommodation for people who may present a risk to others such as MAPPA subjects or people who have a history of drug and alcohol use;
  - providers able to deal with people who may fluctuate in health and who may present a risk of deterioration.
- 6.97 Stakeholders were asked about their biggest housing stock shortages for independent living. One stakeholder reported a shortage of adapted flats and sheltered housing for people with learning disabilities (LD) with provision on-site for support. They noted that the location of stock can be a factor, as it is not preferable to move LD clients away from their existing community and support networks and their familiar transport links. Another stakeholder reported a lack of accommodation for mental health needs when combined with drug and alcohol use. A third stakeholder mentioned the availability of ‘downsizer’ homes for elderly residents, commenting that many would move into a smaller home in the right location if accommodation was available – freeing up larger homes for family use.

## Summary of need of accommodation for people with additional needs

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

## Housing for specific household types

### The private rented sector

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

### Self-build and custom housebuilding

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

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

### Family housing/households with children

- 6.103 The 2018 Household Survey found that families (that is couples and lone parents) with dependent children (aged under 18) account for over one-quarter (29.1%) of households across the Borough of Bexley. A further 15.5% of all households are couples and lone parents with adult children (aged 18 or over) living with them. The analysis assumes therefore a total of 44.6% of households who are families (including those with adult children still living at home).
- 6.104 The current dwelling profile and market aspirations of families (including those with adult children living at home), as identified in the Household Survey, are summarised in Table 6.21. This suggests a particular aspiration for houses with three, four or more bedrooms (79.8% of families). Of these, 42.7% would like to move to a property with 4 or more bedrooms. In comparison, 19.5% would accept a move to a 4 or more bedroom property. Relatively few families have an aspiration or would accept moving to a flat or bungalow.

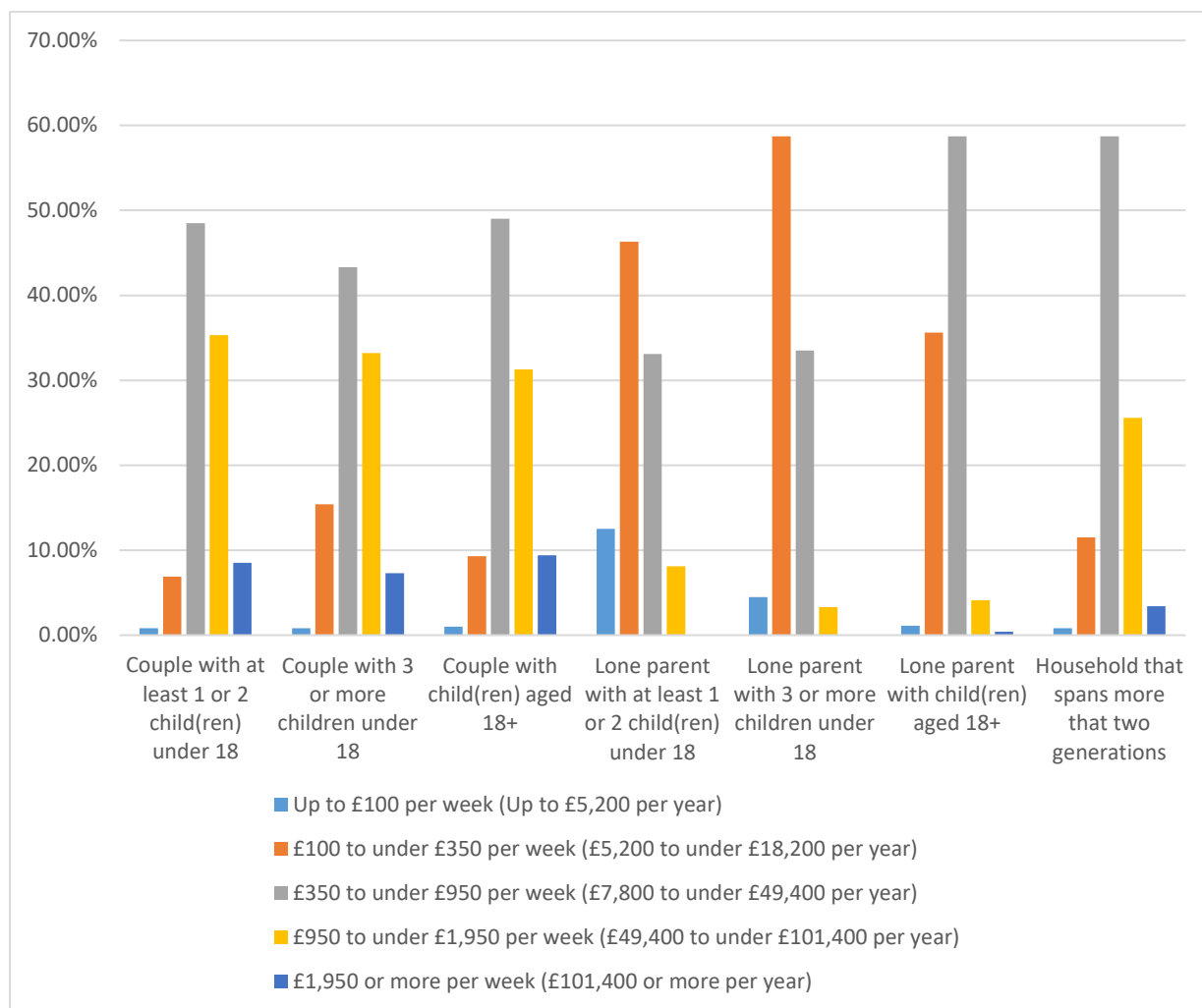


<b>Table 6.21 Property type preferences – families</b>			
<b>Dwelling type</b>	<b>Current dwelling</b>	<b>Like</b>	<b>Accept</b>
Detached house/cottage 1-2 Beds	0.2%	2.3%	5.8%
Detached house/cottage 3 Beds	2.0%	19.4%	9.4%
Detached house/cottage 4 or more Beds	4.9%	30.0%	5.5%
Semi-detached house/cottage 1-2 Beds	2.2%	2.5%	6.5%
Semi-detached house/cottage with 3 Beds	29.2%	11.1%	24.8%
Semi-detached house/cottage 4 or more Beds	18.9%	12.1%	10.5%
Terraced house/cottage 1-2 Beds	4.6%	2.8%	5.0%
Terraced house/cottage 3 Beds	17.2%	6.6%	11.5%
Terraced house/cottage 4 or more Beds	3.9%	0.6%	3.5%
Bungalow 1-2 Beds	0.6%	1.1%	3.4%
Bungalow 3 Beds	1.3%	3.5%	4.1%
Flat/Apartment 1 Bed	0.4%	1.7%	0.5%
Flat/Apartment 2 Beds	1.8%	0.0%	0.8%
Flat/Apartment 3 or more Beds	9.9%	3.4%	6.6%
Other 1-2 beds	2.7%	2.2%	0.5%
Other 3+ beds	0.0%	0.0%	0.7%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Base (Valid responses)	44,828	9,759	8,661
<b>SUMMARY</b>			
Houses 1/2 Beds	7.0%	7.6%	17.3%
Houses 3 Beds	48.4%	37.1%	45.7%
Houses 4 or more Beds	27.7%	42.7%	19.5%
Bungalow	1.9%	4.6%	7.5%
Flat	12.1%	5.1%	7.9%
Other	2.7%	2.2%	1.2%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Base (Valid responses)	44,828	9,759	8,661

Source: 2018 Household Survey

6.105 Income data obtained through the 2018 Household Survey is set out in Figure 6.2. This indicates that couples with children (dependent and adult) tend to have relatively high incomes when compared with the Borough-wide average. By comparison, lone parents with children have lower-than-average incomes.

**Figure 6.2 Family incomes comparison**



Source: 2018 Household Survey

6.106 In terms of housing need (see Table 5.4), compared with the overall proportion of households in need of 13.9%, around 18.3% of all families are in housing need. Overall, 19.3% of families with children under 18 are in housing need and 16.4% of families with adult children living at home are in housing need. The proportion of households in need is highest amongst lone parents with 3 or more children under 18 (851 or 66.9%) and couples with 3 or more children under 18 (1,811 or 37.2%).

6.107 Modelling of affordable housing requirements suggests that a range of affordable dwellings are required which will help to address the needs of families.

6.108 Looking further into the tenure occupied by families in housing need suggests that around 20.6% of couples with children living in housing need currently live in private rent, and 32.6% live in affordable housing. The data suggest that around 39.0% of lone parents in housing need are currently living in affordable accommodation, followed by around 35.5% living in private rent.

## Student households

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

## Co-living

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

## Houses in multiple occupation

- 6.111 A house in multiple occupation (HMO) is a property rented out by at least three people who are not from one 'household' (for example a family) but share facilities like the bathroom and kitchen. A licence is required for a 'large' HMO, defined as a property where all of the following apply:
- It is rented for 5 or more people who form more than 1 household;
  - Some or all tenants share toilet, bathroom or kitchen facilities; and
  - At least one tenant pays rent (or their employer pays it for them)
- 6.112 According to official data, there are 1,400 HMOs across Bexley in 2015/16 (source: Local Authority Housing Statistics 2016/17) of which 120 are licenced. This compares with an estimate of 700 HMOs in 2011 (source: Housing Strategy Statistical Appendix 2011/12). It should be noted that the Borough has issued an Article 4 Direction which applies to the whole Borough and requires planning consent for a change of use from C3 to C4.

## Homeless and previously homeless households

- 6.113 Ministry of Housing, Communities and Local Government (MHCLG) Homelessness Statistics for the period 2009/10 to 2019/20 are presented in Table 6.22. Over this period, an annual average of 395 have been accepted as homeless/duty owed.

<b>Table 6.22 Homeless decisions and acceptances 2009/10 to 2016/17</b>		
<b>Year</b>	<b>Decisions made</b>	<b>Accepted as homeless (Duty owed from 2017/18)</b>
2009/10	261	128
2010/11	519	204
2011/12	922	346
2012/13	597	349
2013/14	583	420
2014/15	744	498
2015/16	706	483
2016/17	713	508
2017/18	799	500
2018/19	968	485
2019/20	694	427
Total	7,506	4,348
Annual average	682	395

Source: MHCLG Homelessness Statistics

- 6.114 The 2018 Household Survey identified a small number of households who had been previously homeless or living in temporary accommodation and had moved to their present accommodation in the past five years.
- 6.115 Table 6.23 presents a range of information relating to the characteristics of previously homeless households/living in temporary accommodation and the dwelling choices that they have made. 62.2% of households previously homeless have moved into social rented or affordable accommodation and 33.7% into private rented accommodation, while 4.2% now live in owner occupied dwellings. Three-quarters (76.6%) of previously homeless households/living in temporary accommodation have moved into flats, apartments or maisonettes, with most moving into small dwellings (44.9% with one bedroom/bedsit).
- 6.116 The incomes of previously homeless households are generally low with 23.8% receiving less than £100 each week, and a further 53.0% receiving between £100 and £350 each week. While 35.1% of previously homeless households identified as single adults under 65 years, a significant 52.3% of households include children under the age of 18. Of these, 29.8% are lone parents with one or two children.

<b>Table 6.23 Characteristics of households previously homeless</b>			
<b>Household Type</b>	<b>%</b>	<b>Property Type</b>	<b>%</b>
Single Adult (under 65)	35.1	House	19.0
Single Adult (65 or over)	2.6	Maisonette/Flat/apartment	76.6
Couple only (both under 65)	6.5	Other	4.5
Couple only (65 or over)	0.9		
Couple with 1 or 2 child(ren) under 18	6.7		
Couple with 3+ children under 18	7.9		
Lone parent with 1 or 2 child(ren) under 18	29.8		
Lone parent with 3+ children under 18	7.9		
Other	2.5		
<b>Total</b>	<b>100.0</b>	<b>Total</b>	<b>100.0%</b>
<b>Current tenure</b>	<b>%</b>		
Owner Occupied	4.2		
Private Rented	33.7		
Social Rented/Affordable	62.2		
<b>Total</b>	<b>100.0</b>		
<b>Current income (Gross weekly)</b>	<b>%</b>	<b>Property size</b>	<b>%</b>
Under £100	23.8	Studio/1 Bed	44.9
£100 to <£350	53.0	2 Beds	34.8
£350+	23.2	3 or more Beds	20.3
<b>Total</b>	<b>100.0%</b>	<b>Total</b>	<b>100.0%</b>

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

Source: 2018 Household Survey

### Households in temporary accommodation

- 6.117 The number of households accepted as homeless by local authorities and the number of households in temporary accommodation (TA) continues to increase in England and is a particular issue in Bexley.
- 6.118 Households accepted as homeless in England have increased by 8% when comparing 2017/18 to 2013/14 and households in TA have increased by 37% when compared to 2013/14. The growth in demand for housing services is particularly prevalent in London where there has been an increase of 28% in TA and a 9% decrease in households accepted as homeless from 2013/14 to 2017/18 (source: Shelter Databank; MHCLG Live tables on homelessness ).
- 6.119 This compares to a 129% increase in the number of households in TA in Bexley (from a comparatively low base) and a 19% increase in the number of households accepted as homeless and in priority need. The number of children in TA has also significantly grown by 148% from 746 children in TA at the end of 2013/14 compared to 1,850 children in TA at the end of 2017/18 (source: Shelter Databank data for Bexley ). This compares to an increase of 32% in London and 48% in England for the number of children in TA over the same 5-year period. Data for the period 2018 to 2020 is not reported in MHCLG statistics.

6.120 The significant increases in the number of accepted homeless households along with a reduction in the number of affordable lettings made available in Bexley has resulted in rapid growth in the number of clients in TA. The overall trend for the number of affordable rented homes available to let each year has been declining and at the same time there has been a decrease in the supply of new build affordable rented properties.

#### Black and Minority Ethnic households (BAME)

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

6.122 In terms of spatial trends, analysis of ethnicity across the ward areas shows some variations. Above-average proportions of HRPs identified as White British in Blendon & Penhill Ward (90.9%), Blackfen & Lamorbey (89.6%) and West Heath (88.3%). Compared with the Borough average of 6.3%, higher proportions of HRPs identified as Black/African/Caribbean/Black British in Thamesmead East Ward (30.6%) and Slade Green & Northend Ward (15.1%). In Erith a high of 6.8% HRPs identified as Asian/Asian British, compared with the Borough-wide average of 3.7%.

6.123 Based on the 2018 Household Survey, housing information relating to BAME households includes:

- Around 58.0% are owner occupiers, 24.8% rent privately and 17.2% live in affordable housing (social rented or intermediate tenures); and
- 27.9% BAME households were in some form of housing need (compared with 13.9% of all households), with key needs factors being overcrowding (47.9% of households in need) and 19.2% sharing facilities with other households.

6.124 The 2011 Census identified 623 people with Gypsy and Traveller ethnicity living in 204 households. Of these, 15 people (six households) lived in a caravan or other temporary structure and the remainder in bricks and mortar accommodation (house/bungalow or flat/maisonette/apartment).

6.125 The MHCLG Traveller Caravan Count (January 2020) identified a total of 36 caravans in the Borough of Bexley. All of these were on authorised private sites (with planning permission). The MHCLG Count of Travelling Showpeople caravans (undertaken annually every January) recorded no Travelling Showpeople's caravans in January 2020. The GTAA 2021 update has found there are sufficient pitches available over the five year period 2018/19 to 2022/23 and an overall need for 4 pitches to 2038 based on a cultural definition of need of which the PPTS need is 0.5 pitches. Future planning policy should acknowledge this level of need.

## Summary

- 6.126 This chapter has considered the needs of different groups in line with the NPPF and requirements of the brief. Key findings are now summarised.
- 6.127 In terms of older people, it is evident that the vast majority of older people wish to stay within their existing homes. For most, this is an informed and appropriate choice where current and future housing needs can be addressed through in situ solutions (including adaptations).
- 6.128 A key conclusion is that there needs to be a broader housing offer for older people across the Borough and the SHMA has provided evidence of scale and range of dwellings needed.
- 6.129 A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across the Borough's population. Although it is a challenge to quantify the precise accommodation and support requirements, the SHMA has helped to scope out where needs are arising.

## 7. Dwelling type and mix

### Introduction

- 7.1 The purpose of this chapter is to consider the dwelling type and size mix which is appropriate for Bexley. There are two main data sources that inform this analysis: household projections and data exploring the relationship between households and dwellings derived from the Bexley 2018 Household Survey.
- 7.2 The latest GLA 2016-based household projections are used to establish the number of households by HRP and household type and how this is expected to change over the plan period 2018-2038.
- 7.3 Household Survey data can be used to establish the relationship between HRP age group and household type and the dwelling types and sizes occupied (Table 7.1). The Household Survey also provides data on household aspirations and what households would expect to move to. This data can also be broken down by HRP age group and household type.
- 7.4 By combining this range of data, it is possible to model the likely change in dwelling type/size requirements with reference to:
- The current relationship between HRP/household type and dwelling type/size and whether this remains constant over the plan period (demographic baseline);
  - Household aspirations by HRP/household type (aspirations); and
  - What households would accept by HRP/household type (accept).

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

- 7.5 Table 7.2 summarises the change in the number of households by age group and household type over the period 2018-38 based on GLA 2016-based household projections.

**Table 7.2 Change in number of households by age group 2018-2038**



Year and Household Type	Household Reference Person Age Group						Total
	15-24	25-34	35-44	45-59	60-84	85+	
<b>2018</b>							
One Person	596	2,439	2,952	6,135	11,944	3,168	27,234
Couple only	167	2,515	1,486	3,822	12,560	1,028	21,578
HH with 1/2 Child(ren)	956	5,720	9,816	10,768	634	9	27,904
HH with 3 Children	63	1,282	2,721	1,579	33	1	5,679
Other Multi-person	342	1,094	957	8,465	5,981	805	17,643
Total	2,124	13,049	17,932	30,769	31,153	5,012	100,039
<b>2038</b>							
One Person	574	1,535	3,082	7,846	14,469	4,874	32,380
Couple only	50	1,727	1,325	2,047	17,582	2,155	24,885
HH with 1/2 Child(ren)	1,255	5,142	10,667	15,449	1,156	9	33,679
HH with 3 Children	90	1,466	2,648	2,430	45	1	6,679
Other Multi-person	407	1,511	1,190	10,361	10,000	2,148	25,617
Total	2,376	11,381	18,911	38,133	43,252	9,186	123,240
<b>Change 2018-38</b>							
One Person	-23	-904	130	1,711	2,525	1,706	5,146
Couple only	-117	-787	-161	-1,775	5,021	1,126	3,307
HH with 1/2 Child(ren)	299	-578	851	4,681	522	0	5,775
HH with 3 Children	27	184	-73	851	11	0	1,000
Other Multi-person	66	417	233	1,896	4,019	1,343	7,974
Total	252	-1,668	980	7,364	12,098	4,175	23,201

Source: 2016-based GLA Household Projections

## Demographic baseline scenario

- 7.6 Under the demographic baseline, the relationship between HRP/household type and dwelling type/size remains constant over the plan period. The impact of this on overall dwelling type/mix is shown in Table 7.3. Analysis indicates that the majority of need will be for 2-bedroom (23.1%) and 3-bedroom (47.3%) dwellings followed by four or more bedroom (19.4%) and one-bedroom (10.1%) dwellings. Regarding dwelling type, analysis suggests a broad split of 71.3% houses, 19.3% flats, 8.8% bungalows (or level-access accommodation) and 0.7% other types.

**Table 7.3 Impact of change in households by age group on dwellings occupied: baseline demographic**

Dwelling type/size	Age group of Household Reference Person							Total	% change
	15-24	25-34	35-44	45-59	60-84	85+			
1 Bed House	0	0	9	51	39	0	98	0.4	
2 Bed House	0	-235	109	609	1,056	268	1,808	7.8	
3 Bed House	18	-576	392	3,237	5,230	1,828	10,130	43.7	
4 or more Bed House	51	-137	199	1,939	2,233	220	4,505	19.4	
1 Bed Flat	66	-259	84	566	1,046	457	1,959	8.4	
2 Bed Flat	117	-393	147	577	1,324	497	2,269	9.8	
3+ Bed Flat	0	-37	25	104	147	0	240	1.0	
1-2 Bed Bungalow	0	0	4	131	668	647	1,450	6.3	
3+ Bed Bungalow	0	-22	10	113	299	190	590	2.5	
1 Bed Other	0	0	0	27	45	47	119	0.5	
2 Bed Other	0	-10	0	0	0	21	11	0.0	
3+ Bed Other	0	0	2	9	10	0	21	0.1	
<b>Total</b>	<b>252</b>	<b>-1,668</b>	<b>980</b>	<b>7,364</b>	<b>12,098</b>	<b>4,175</b>	<b>23,201</b>	<b>100.0</b>	

Dwelling size	Age group of Household Reference Person							Total	% change
	15-24	25-34	35-44	45-59	60-84	85+			
1	66	-259	93	659	1,208	579	2,347	10.1	
2	117	-637	260	1,302	2,970	1,357	5,368	23.1	
3	18	-634	428	3,464	5,687	2,018	10,981	47.3	
4 or more	51	-137	199	1,939	2,233	220	4,505	19.4	
<b>Total</b>	<b>252</b>	<b>-1,668</b>	<b>980</b>	<b>7,364</b>	<b>12,098</b>	<b>4,175</b>	<b>23,201</b>	<b>100.0</b>	

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

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

## Aspiration scenario

7.7 Under the aspiration scenario, the relationship between HRP/household type and dwelling type/size is based on the aspirations of households who are intending to move in the next 5 years. The profile of dwellings is applied to changes in HRP/household type over the plan period. The impact of this on overall dwelling type/mix is shown in Table 7.4. Analysis indicates that the majority of need is still for 2-bedroom (37.6%) and 3-bedroom (32.3%) dwellings followed by one bedroom (15.5%) and four or more bedroom (14.5%) dwellings. Regarding dwelling type, analysis suggests a marked shift towards bungalow/level access accommodation (which is a reflection of the underlying ageing of the population), with broad split of 48.7% houses, 17.4% flats, 23.2% bungalows (or level-access accommodation), with a marked increase in other property types (10.7% which is principally older persons' specialist accommodation).

**Table 7.4 Impact of change in households by age group on dwellings occupied: aspirations**

Dwelling type/size	Age group of Household Reference Person						Total	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1 Bed House	0	0	0	44	32	0	76	0.3
2 Bed House	88	-212	129	1,135	1,553	0	2,692	11.6
3 Bed House	119	-707	395	2,273	2,208	887	5,176	22.3
4 or more Bed House	45	-638	347	2,047	1,578	0	3,379	14.5
1 Bed Flat	0	0	11	438	578	0	1,027	4.4
2 Bed Flat	0	-29	31	244	1,727	783	2,756	11.9
3+ Bed Flat	0	-17	38	233	10	0	263	1.1
1-2 Bed Bungalow	0	-11	0	374	2,466	626	3,455	14.9
3+ Bed Bungalow	0	-25	0	533	1,120	313	1,941	8.3
1 Bed Other	0	0	9	0	478	1,618	2,105	9.1
2 Bed Other	0	0	0	46	210	0	256	1.1
3+ Bed Other	0	-29	18	0	139	0	128	0.6
<b>Total</b>	252	-1,668	980	7,364	12,098	4,227	23,253	100.0

Dwelling size	Age group of Household Reference Person						Total	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1	0	-1	21	525	1,376	1,691	3,612	15.5
2	88	-251	160	1,754	5,667	1,336	8,754	37.6
3	119	-778	452	3,038	3,476	1,200	7,508	32.3
4 or more	45	-638	347	2,047	1,578	0	3,379	14.5
<b>Total</b>	252	-1,668	980	7,364	12,098	4,227	23,253	100.0

## Accept scenario

- 7.8 Under the accept scenario, the relationship between HRP/household type and dwelling type/size is based on what households would accept to move to if they are intending to move in the next 5 years. The profile of dwellings is applied to changes in HRP/household type over the plan period. The impact of this on overall dwelling type/mix is shown in Table 7.5. Analysis indicates a stronger need for two bedroom dwellings (45.1%) followed by 3-bedroom (32.5%) dwellings followed by one bedroom (15.8%) and four or more bedroom (6.5%) dwellings. Regarding dwelling type, analysis continues to suggest a marked shift towards bungalow/level access accommodation, with broad split of 42.4% houses, 21.5% flats, 21.3% bungalows (or level-access accommodation) and 14.7% other property types (principally older persons' specialist accommodation).

<b>Table 7.5 Impact of Change in households by age group on dwellings occupied: accept</b>								
<b>Dwelling type/size</b>	<b>Age group of Household Reference Person</b>							<b>% change</b>
	<b>15-24</b>	<b>25-34</b>	<b>35-44</b>	<b>45-59</b>	<b>60-84</b>	<b>85+</b>	<b>Total</b>	
1 Bed House	48	-48	28	188	246	0	462	2.0
2 Bed House	119	-456	268	1,491	1,445	0	2,867	12.4
3 Bed House	45	-734	342	2,633	2,713	0	4,999	21.5
4 or more Bed House	0	-158	161	831	685	0	1,519	6.5
1 Bed Flat	0	-96	47	557	1,490	0	1,998	8.6
2 Bed Flat	40	-120	82	535	579	1,898	3,013	13.0
3+ Bed Flat	0	-18	0	0	0	0	-18	-0.1
1-2 Bed Bungalow	0	-39	0	751	1,880	0	2,591	11.2
3+ Bed Bungalow	0	0	17	291	1,293	759	2,360	10.2
1 Bed Other	0	0	15	0	899	0	913	3.9
2 Bed Other	0	0	20	0	755	1,518	2,294	9.9
3+ Bed Other	0	0	0	88	115	0	203	0.9
<b>Total</b>	<b>252</b>	<b>-1,668</b>	<b>980</b>	<b>7,364</b>	<b>12,098</b>	<b>4,175</b>	<b>23,201</b>	<b>100.0</b>
<b>Dwelling size</b>								
	<b>Age group of Household Reference Person</b>							<b>% change</b>
	<b>15-24</b>	<b>25-34</b>	<b>35-44</b>	<b>45-59</b>	<b>60-84</b>	<b>85+</b>	<b>Total</b>	
1	48	-148	90	833	2,855	0	3,676	15.8
2	159	-610	370	2,689	4,438	3,416	10,462	45.1
3	45	-752	359	3,012	4,120	759	7,544	32.5
4 or more	0	-158	161	831	685	0	1,519	6.5
<b>Total</b>	<b>252</b>	<b>-1,668</b>	<b>980</b>	<b>7,364</b>	<b>12,098</b>	<b>4,175</b>	<b>23,201</b>	<b>100.0</b>

## Summary of scenarios

- 7.9 Table 7.6 summarises the outcome of the dwelling type/mix scenario analysis. The key message is by taking into account what people aspire to and what they would accept, there is a marked shift towards a need for smaller dwellings and a reduced emphasis of houses in favour of flats and bungalows/level access accommodation. Of particular note is the marked increase in need for other property types, principally older persons' specialist housing, under both the aspiration and accept scenarios. However, factors such as density – and particularly seeking to maximise dwelling density in new developments – will also be important for the Council to consider in terms of their policy response. An overall average figure has been presented which takes into account the baseline, aspiration and accept data. This is a reasonable basis for establishing overall dwelling mix by size, type and tenure.

<b>Table 7.6 Summary of dwelling type/mix scenarios</b>				
<b>Dwelling type/size</b>	<b>Demographic baseline (%)</b>	<b>Aspiration (%)</b>	<b>Accept (%)</b>	<b>Average (%)</b>
1/2 Bed House	8.2	11.9	14.3	11.5
3 Bed House	43.7	22.3	21.5	29.2
4+ Bed House	19.4	14.5	6.5	13.5
1 Bed Flat	8.4	4.4	8.6	7.1
2/3 Bed Flat	10.8	13.0	12.9	12.2
1-2 Bed Bungalow	6.4	14.9	11.2	10.8
3+ Bed Bungalow	2.5	8.3	10.2	7.0
Other	0.7	10.7	14.7	8.7
<b>TOTAL</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Dwelling type</b>	<b>Demographic baseline (%)</b>	<b>Aspiration (%)</b>	<b>Accept (%)</b>	<b>Average (%)</b>
House	71.3	48.7	42.4	54.1
Flat	19.3	17.4	21.5	19.4
Bungalow	8.8	23.2	21.3	17.8
Other	0.7	10.7	14.7	8.7
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Number of bedrooms</b>	<b>Demographic baseline (%)</b>	<b>Aspiration (%)</b>	<b>Accept (%)</b>	<b>Average (%)</b>
1	10.1	15.5	15.8	13.8
2	23.1	37.6	45.1	35.3
3	47.3	32.3	32.5	37.4
4	19.4	14.5	6.5	13.5
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

## Overall dwelling mix by tenure

- 7.10 A final adjustment is made to the analysis which takes into account detailed analysis of market demand, affordable need and the need for intermediate tenure dwellings. This takes into account the range of affordable rented and intermediate housing needed and the types of dwelling that would be accepted; and a blend of the aspirations and expectations of those wanted to move in the market. The reason for including aspirations is that there is greater potential for market movers to realise their market aspirations.
- 7.11 Table 7.7 presents the dwelling type and size profile appropriate for Bexley for each tenure group. This assumes an annual target of 685 dwellings based on the 2021 London Plan target and an affordable housing target of 50% with a 70% rented and 30% affordable home ownership tenure split.

<b>Table 7.7A dwelling type and size need by tenure (%)</b>				
<b>Dwelling size</b>	<b>Tenure</b>			<b>All tenures</b>
	<b>Market</b>	<b>Affordable Rented</b>	<b>Affordable intermediate</b>	
1 or 2-bedroom house	19.2	30.5	30.4	23.1
3-bedroom house	35.2	12.6	31.4	29.2
4 or more-bedroom house	21.2	4.9	10.5	16.1
1-bedroom flat	3.8	13.6	7.6	6.6
2 or more-bedroom flat	7.5	20.5	11.2	11.1
1-bedrom bungalow/ level-access	0.1	1.3	0.7	0.5
2-bedroom bungalow/ level-access	6.5	7.6	2.0	6.3
3 or more bedroom bungalow/ level-access	4.2	1.8	1.8	3.3
Other	2.3	7.4	4.5	3.8
<b>TOTAL</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Dwelling type</b>	<b>Market</b>	<b>Affordable Rented</b>	<b>Affordable intermediate</b>	<b>All tenures</b>
House	75.6	47.9	72.3	68.4
Flat	11.3	34.0	18.8	17.7
Bungalow/level-access	10.9	10.7	4.4	10.1
Other	2.3	7.4	4.5	3.8
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Number of bedrooms</b>	<b>Market</b>	<b>Affordable Rented</b>	<b>Affordable intermediate</b>	<b>All tenures</b>
1	5.7	18.6	12.8	9.6
2	32.0	59.3	42.7	39.8
3	41.1	17.3	34.0	34.5
4	21.2	4.9	10.5	16.1
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

<b>Table 7.7B dwelling type and size need by tenure (number)</b>				
<b>Dwelling size</b>	<b>Tenure</b>			<b>All tenures</b>
	<b>Market</b>	<b>Affordable Rented</b>	<b>Affordable intermediate</b>	
1 or 2-bedroom house	66	73	31	170
3-bedroom house	120	30	32	183
4 or more-bedroom house	73	12	11	95
1-bedroom flat	13	33	8	53
2 or more-bedroom flat	26	49	12	86
1-bedrom bungalow/ level-access	0	3	1	4
2-bedroom bungalow/ level-access	22	18	2	43
3 or more bedroom bungalow/ level-access	14	4	2	20
Other	8	18	5	30
<b>TOTAL</b>	<b>342</b>	<b>240</b>	<b>103</b>	<b>685</b>
<b>Dwelling type</b>	<b>Market</b>	<b>Affordable Rented</b>	<b>Affordable intermediate</b>	<b>All tenures</b>
House	259	115	74	448
Flat	39	82	19	140
Bungalow/level-access	37	26	5	67
Other	8	18	5	30
<b>Total</b>	<b>342</b>	<b>240</b>	<b>103</b>	<b>685</b>
<b>Number of bedrooms</b>	<b>Market</b>	<b>Affordable Rented</b>	<b>Affordable intermediate</b>	<b>All tenures</b>
1	19	45	13	77
2	109	142	44	296
3	141	42	35	217
4	73	12	11	95
<b>Total</b>	<b>342</b>	<b>240</b>	<b>103</b>	<b>685</b>

Note Table 7.7 (number) is subject to arithmetical rounding errors which means that, if turned into a %, the total all tenures column would be slightly different to the percentages reported in Table 7.7 (%) all tenures column

## Conclusions

- 7.12 The purpose of this chapter has been to explore the relationship between households and dwellings occupied to establish an indication of appropriate dwelling mix for Bexley over the plan period.
- 7.13 Having established future household change and the implications this has for dwelling type, size and tenure mix, the Council can make informed strategic decision in the range of dwellings to be built over the period 2018 to 2038.

## 8. Conclusion: policy and strategic issues

- 8.1 This document has been prepared to equip the Council and their partners with robust, defensible and transparent information to help inform strategic decision-making and the formulation of appropriate housing and planning policies. The work also takes account of existing and emerging government policy and guidance.
- 8.2 The Borough of Bexley SHMA 2021 will help the Council plan for a mix of housing based on current and future demographic trends, market trends and the needs of different groups in the community. Specifically, the study identifies the size, type and tenure of housing required by considering current market demand relative to supply; and also identifies a continued affordable housing imbalance across the Borough.
- 8.3 This concluding chapter summarises key messages from the research findings, structured around a commentary on the current and future housing markets and key local strategic issues.

### The Borough context

- 8.4 The original 2018 SHMA brief asked us to assess housing need in the specific context of the Borough. Our conclusions about what makes Bexley distinctive are now set out:

### Bexley's housing markets

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

### Particular pressures

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



## Future housing need and drivers for change

- 8.9 We have evidenced the need for housing based on the MHCLG standard methodology using a range of demographic data. The SHMA has followed the MHCLG standard methodology and established a range of housing needs outputs based on alternative demographic projections.
- 8.10 The 2021 London Plan has established a target of 6,850 net dwellings to be built in the Borough of Bexley over the period 2019/20 to 2028/29 or 685 each year.
- 8.11 The 2020 standard method calculation establishes a baseline minimum annual need for 1,295 dwellings based on demographics, an adjustment to take account of affordability, a cap linked to the London Plan figure and a cities and urban centres uplift. A comprehensive analysis of alternative demographic scenarios confirms that this standard method baseline provides an appropriate base for the assessment of need.
- 8.12 Planning Practice Guidance says ‘it should be noted that the responsibility for the overall distribution of housing need in London lies with the Mayor as opposed to individual boroughs so there is no policy assumption that this level of need will be met within the individual boroughs. (Paragraph: 034 Reference ID: 2a-034-20201216).

## Dwelling type and mix

- 8.13 The relationship between household change and dwelling type/size and tenure requirements have been fully explored. Evidence will help the Council deliver an appropriate range of dwelling stock for residents over the plan period. There is a need for a broad range of dwellings, with a particular emphasis on two and three bedroom dwellings. When household aspirations and what people would accept are considered, there is a marked shift towards a need for smaller dwellings and a reduced emphasis on houses in favour of flats and bungalows/level access accommodation. There is also a marked increase in the need for older persons’ specialist accommodation.
- 8.14 Regarding affordable need, there is an annual imbalance of 1,378. This compares with 965 in the 2018 SHMA and 837 in the 2014 SHMA. The latest analysis reflects a reduction in the affordability of market prices and rents and a reduction in lettings.
- 8.15 Analysis indicates that appropriate dwelling profiles are:
- Affordable rented: 18.3% one-bedroom, 59.4% two-bedroom, 17.3% three-bedroom, 5.0% four or more-bedroom.
  - Affordable intermediate: 10.1% one-bedroom, 30.8% two-bedroom, 37.8% three-bedroom, 21.3% four or more-bedroom.
- 8.16 Evidence from the housing register points to higher need for smaller dwellings. An appropriate affordable tenure split for the Borough of Bexley would be around 70% rented and 30% intermediate tenure.

## Meeting the needs of older people and those with disabilities

- 8.17 There is evidence to support a programme of accommodation delivery to help meet the needs of older people and those with disabilities. Although the vast majority of older people want to remain in their own home with support when needed, there is a need to diversify options available to older people wanting to move to more appropriate accommodation. Currently there are around 3,644 units of specialist older person accommodation including around 1,186 units of residential care (C2) dwellings. Analysis of demographic change would suggest a need for an additional 928 units of specialist (C3) units and 448 additional units of residential care (C2) to 2038.
- 8.18 A key conclusion is that there needs to be a broader housing offer for older people across the Borough and the SHMA has provided evidence of scale and range of dwellings needed.
- 8.19 A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across the Borough's population. Although it is a challenge to quantify the precise accommodation and support requirements, the SHMA has helped to scope out where needs are arising.
- 8.20 Given the changing demographics of the Borough, it is wholly appropriate that the Council has a policy of ensuring new dwellings meet optional accessibility standards as set out in the London Plan. These are 90% for M4(2) accessible and adaptable and 10% for M4(3) wheelchair adapted properties. It is also assumed that there will be ongoing adaptation of existing dwellings to support those with additional needs.

## Final comments

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

## Introduction to Technical Appendices

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

## Technical Appendix A: Research methodology

### Overall approach

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

### Baseline dwelling stock information and Household Survey sample errors

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

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

Source: Council Tax Data 2017

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

## Weighting and grossing

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

- **Tenure** (the proportion of affordable (social rented and intermediate tenure) and open market dwellings based on 2011 Census data);
- **Age of Household Reference Person** based on the proportions of household reference people aged under 65 and 65 or over living in affordable and open market provision derived from the 2011 Census; and

- **Council Tax occupied dwellings** based on the number of occupied dwellings and used as a grossing factor in the weighting to ensure that there is a suitable uplift on the Census 2011 data.
- A.4 Ultimately, the survey element of the assessment is sufficiently statistically robust to undertake detailed analysis and underpin core outputs of the study down to the survey areas presented in Table A1. Furthermore, the survey findings are enhanced and corroborated through analysis of secondary data and stakeholder consultation.

## Technical Appendix B: Affordable housing definitions

### Affordable housing definitions

Definitions relating to affordable housing are presented in the NPPF 2021 (Annex 2):

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

- a) **Affordable housing for rent:** meets all of the following conditions: (a) the rent is set in accordance with the government's rent policy for social rent or affordable rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes, affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).
- b) **Starter homes:** is as specified in Sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute and any such secondary legislation at the time of plan-preparation or decision-making. Where secondary legislation has the effect of limiting a household's eligibility to purchase a starter home to those with a particular maximum level of household income, those restrictions should be used.
- c) **Discounted market sales housing:** is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.
- d) **Other affordable routes to home ownership:** is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low-cost homes for sale (at a price equivalent to at least 20% below local market value) and Rent to Buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision or refunded to government or the relevant authority specified in the funding agreement.

## Technical Appendix C: Housing need calculations

### Introduction

- C.1 Identifying the scale of affordable housing need is a key consideration of planning practice guidance. This is a separate calculation to the overall housing need figure derived using the standard model and set out in PPG paragraphs 18 (Reference ID: 2a-018-20190220) to 24 (Reference ID: 2a-024-20190220). The affordable housing need analysis helps to establish the overall scale of affordable housing need by location, type, size and tenure and whether the council should plan for more dwellings to help meet the need for affordable housing.
- C.2 PPG states that ‘all households whose needs are not met by the market can be considered in affordable housing need (**PPG Paragraph: 018 Reference ID: 2a-018-20190220**)’. PPG then considers how affordable housing need should be calculated:
- ‘Strategic policy-makers will need to estimate the current number of households and projected number of households who lack their own housing or who cannot afford to meet their housing needs in the market. This should involve working with colleagues in their relevant authority (e.g. housing, health and social care departments). (**PPG Paragraph: 019 Reference ID: 2a-019-20190220**)’*
- C.3 The PPG focuses on the use of existing (secondary data). Where possible this is supplemented with primary household survey data. For Bexley, data from the 2018 household survey, affordable housing lettings and material from the latest 2021 housing register provides an appropriate range of sources from which a robust estimate of affordable housing need can be calculated.
- C.4 There are four broad components to the needs assessment method. These have remained relatively unchanged through the different guidance issued by government and focus on:
- Step A. Existing household in need (current unmet gross need).
  - Step B. Future households in need.
  - Step C. Affordable supply.
  - Step D. Annual need for affordable housing.
- C.5 To be consistent with the standard method for calculating overall housing need, the affordable housing need is annualised over a ten-year period.
- C.6 Table C1 provides an overall summary of needs analysis.



<b>Table C1 PPG Needs Assessment Summary for the London Borough of Bexley</b>			
<b>Step</b>	<b>Stage and Step description</b>	<b>Calculation</b>	<b>LB Bexley Total</b>
<b>Stage 1: CURRENT NEED</b>			
1.1	<b>TOTAL</b> in need	Current need	13,631
1.2	<b>TOTAL</b> in need and cannot afford open market (buying or renting)	82.2% cannot afford	11,207
<b>Stage 2: FUTURE NEED</b>			
2.1	New household formation (gross per year)	Based on national rate and aspiration	2,218
2.2	% of new households requiring affordable housing	% Based on actual affordability of households forming	74.8%
		Number	1,659
2.3	Existing households falling into need	Annual requirement	38
<b>2.4</b>	<b>TOTAL newly-arising housing need (gross each year)</b>	<b>2.2 + 2.3</b>	<b>1,697</b>
<b>Stage 3: AFFORDABLE HOUSING SUPPLY</b>			
3.1	Affordable dwellings occupied by households in need	Households in 1.1 who are in affordable dwellings	3,968
3.2	Surplus stock	Vacancy rate <2% so no surplus stock assumed	0
3.3	Committed supply of new affordable units	Estimated 5 years	765
3.4	Units to be taken out of management	None assumed	0
3.5	Total affordable housing stock available	3.1+3.2+3.3-3.4	4,733
3.6	Annual supply of social re-lets (net)	Annual Supply	587
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub-market levels	Annual Supply	56
<b>3.8</b>	<b>Annual supply of affordable housing</b>	<b>3.6+3.7</b>	<b>643</b>
<b>Stage 4: ESTIMATE OF ANNUAL HOUSING NEED</b>			
4.1	Total backlog need	1.1-3.5	6,474
4.2	Quota to reduce (over 20 years)	Annual reduction	5%
4.3	Annual backlog reduction	Annual requirement	324
4.4	Newly-arising need	2.4	1,697
4.5	Total annual affordable need	4.3+4.4	2,021
4.6	Annual social rented capacity	3.8	643
<b>4.7</b>	<b>NET ANNUAL SHORTFALL (4.5-4.6)</b>	<b>NET</b>	<b>1,378</b>

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

Data presented in the table may be subject to rounding errors

## Stage 1: Current need

- C.7 PPG **Paragraph 021 Reference ID 2a-021-20190220**) states that ‘strategic policy-making authorities can establish the unmet (gross) need for affordable housing by assessing past trends and current estimates of:
- the number of homeless households;
  - the number of those in priority need who are currently housed in temporary accommodation;
  - the number of households in over-crowded housing;
  - the number of concealed households;
  - the number of existing affordable housing tenants in need (i.e. householders currently housed in unsuitable dwellings); and
  - the number of households from other tenures in need and those that cannot afford their own homes, either to rent or to own if that is their aspiration.’
- C.8 PPG notes that care should be taken to avoid double-counting and to only include those households who cannot afford to access suitable housing in the market. Table C1 sets out the overall scale of current need before affordability testing is carried out.
- C.9 Using the 2018 Household Survey, an up to date position on the number of households in each of the above categories of need can be established (Table C2) for the period starting 2018.

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

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

Source: 2018 Household Survey

## Total current housing need summary

- C.10 Having established the scale of need in Step 1.1, total current housing need from existing households across the Borough and who cannot afford open market is 11,207. The affordability threshold was tested against median property prices and the cost of privately renting in the Borough.
- C.11 Step 1.2 then considers those households who can afford to privately rent in the Borough but who cannot afford to buy a property on the open market and would like to buy in the Borough.
- C.12 This analysis has been based on ward-level median prices for 2020 derived from Land Registry address-level data and private sector rents was based on lettings reported by Zoopla during 2020 (Table C3). When testing the affordability of private renting, a property is affordable if rents are less than 35% of gross household income.

<b>Ward</b>	<b>Median price (£)</b>	<b>Median Private Rent (Per calendar month)</b>
Barnehurst Ward	£346,500	£1,148
Belvedere Ward	£300,000	£1,148
Bexleyheath Ward	£385,000	£1,148
Blackfen & Lamorbey Ward	£408,000	£1,148
Blendon & Penhill Ward	£425,000	£1,248
Crayford Ward	£303,000	£1,101
Crook Log Ward	£411,250	£1,248
East Wickham Ward	£390,000	£1,248
Erith Ward	£300,000	£1,101
Falconwood & Welling Ward	£398,250	£1,200
Longlands Ward	£425,000	£1,200
Northumberland Heath Ward	£356,000	£1,248
Sidcup Ward	£329,000	£1,148
Slade Green & Northend Ward	£325,000	£1,148
St Mary's & St James Ward	£437,000	£1,200
Thamesmead East Ward	£309,000	£1,101
West Heath Ward	£417,500	£1,300
<b>LB of Bexley</b>	<b>£369,000</b>	<b>£1,200</b>

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

## Stage 2: Future housing need

- C.13 PPG Paragraph 021 considers the number of newly-arising households likely to need affordable housing. Projections of need should take account of new household formation, the proportion of newly-forming households unable to buy or rent in the market area and an estimation of the number of existing households falling into need. This process should identify the minimum household income required to access median-priced market housing and the proportion of newly-forming households who are unable to access market housing.

### Step 2.1 New household formation (gross per year)

- C.14 The needs analysis blends a range of data together to establish a gross household formation rate. This includes the national gross formation rate of 1.435% based on an average of rates reported in the English Housing Survey 2017/18 to 2019/20 applied to the borough (2,218 each year); past trends in household formation (780 each year); and households expressing a desire to form new households (4,470 each year) to establish a gross formation rate of 2,218 each year.

### Step 2.2 New households requiring affordable housing

- C.15 Analysis of median market prices relative to the income/savings of households who have formed in the past five years suggests that 74.8% could not afford median house prices or private sector rents.
- C.16 Therefore, the total number of newly-forming households who could not afford open market prices or rents across the Borough is calculated to be 1,659 each year.

### Step 2.3 Existing households expected to fall into need

- C.17 An estimate of the number of existing households falling into need each year has been established using the 2018 Household Survey evidence. This indicated that around 190 households moved into affordable/social renting because they fell into housing need in the preceding 5 years. This results in an annualised figure of 38.

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

- C.18 Total newly arising need is calculated to be 1,697 households each year across the Borough.

## Stage 3: Affordable housing supply

- C.19 The needs assessment model reviews the supply of affordable units, taking into account how many households in need are already in affordable accommodation, stock surpluses, committed supply of new affordable dwellings and dwellings being taken out of management (for instance pending demolition or being used for decanting).

### Step 3.1 Affordable dwellings occupied by households in need

- C.20 This is an important consideration in establishing the net levels of housing need as the movement of these households within affordable housing will have a nil effect in terms of housing need (source: Strategic Housing Market Assessment Guidance (CLG, August 2007).
- C.21 A total of 3,968 households are current occupiers of affordable housing in need. Although the movement of these households within affordable housing will have a nil effect in terms of housing need (i.e. they already live in affordable housing), the types of property they would 'free up' if they moved is considered in modelling.

### Step 3.2 Surplus stock

- C.22 A proportion of vacant properties are needed to allow households to move within housing stock. Across the social rented sector, this proportion is generally recognised as being 2%. Stock above this proportion is usually assumed to be surplus stock. Modelling assumes no surplus social rented stock across the Borough of Bexley.

### Step 3.3 Committed supply of new affordable units

- C.23 The model assumes a committed supply of 830 affordable dwellings over the next 5 years. This is based the actual delivery reported in MHCLG Table 1011C of 764 dwellings or 153 each year which is multiplied by 5 to estimate annual delivery of 765 over the next 5 years.

### Step 3.4 Units to be taken out of management

- C.24 The model assumes there will be no social rented units taken out of management over the next five years.

### Step 3.5 Total affordable housing stock available

- C.25 It is assumed that there are 4,733 affordable dwellings available over the five-year period arising from households moving within the stock (3,968 from movement within the stock and 765 committed new build).

### Step 3.6 Annual supply of social re-lets

- C.26 The needs model considers the annual supply of social re-lets. Borough-level data on lettings is available from CORE and this has been analysed for the three year period 2017/18 to 2019/20 Analysis suggests that there is an annual average of 587 social/affordable rented dwellings let.

### Step 3.7 Annual supply of intermediate re-lets/sales

- C.27 There are an estimated 1,123 units of intermediate tenure dwellings across the borough. Analysis assumes that 5% of dwellings are relet/sold which equates to 56 each year.

## Summary of Stage 3

- C.28 Overall, the model assumes a total affordable housing stock availability of 4,733 dwellings and an annual supply of 643 affordable/social rented lettings and intermediate tenure sales.

## Overview

- C.29 Analysis has carefully considered how housing need is arising within the Borough of Bexley by identifying existing households in need (and who cannot afford market solutions), newly-forming households in need and existing households likely to fall into need.
- C.30 This has been reconciled with the supply of affordable dwellings which considers location, size and designation (i.e. for general needs or older person). Based on the CLG modelling process, analysis suggests that there is an overall annual net imbalance of 1,374 dwellings. This compares with 965 dwellings in the 2020 SHMA update. This increase is principally due to an increase in local house prices and rents and a reduction in the number of affordable lettings coming available.
- C.31 Stage 4 brings together the individual components of the needs assessment to establish the total net annual shortfall. This is also broken down by property size.

## Stage 4: Annual Housing Need

### Step 4.1 Total backlog need

- C.32 Step 4.1 is the total backlog need which is derived from the number of households in Step 1.1 minus total affordable housing stock available (Step 3.5). The total backlog need is 6,474.

### Steps 4.2 to 4.6

- C.33 Step 4.2 is a quota to reduce the total backlog need which is assumed to be 5% each year so that the backlog need is addressed over a twenty year period.
- C.34 Step 4.3 is the annual backlog reduction based on Step 4.2 (324 each year).
- C.35 Step 4.4 is a summary of newly-arising need from both newly forming households and existing households falling into need (1,697 each year).
- C.36 Step 4.5 is the total annual affordable need based on Steps 4.3 and 4.4 (2,021 each year).
- C.37 Step 4.6 is the annual social rented/intermediate tenure capacity based on Step 3.8 (643 each year).

### Total net imbalance

- C.38 Table C4 summarises the overall annual net affordable housing requirements for the London Borough of Bexley by designation (general needs and older person) and property size.

<b>Table C4 Net annual affordable housing imbalance by property size and designation 2018/19 to 2022/23</b>			
<b>Designation</b>	<b>No. Beds</b>	<b>%</b>	<b>Number</b>
General Needs	1	17.1	236
	2	59.3	816
	3	17.0	235
	4	4.2	58
	5	0.8	11
Older person	1	1.1	16
	2	0.2	3
	3	0.2	3
<b>Total</b>		<b>100.0</b>	<b>1378</b>

Sources: 2018 Household Survey; RSL CORE Lettings and Sales

Data subject to rounding errors



## Technical Appendix D: Monitoring and updating

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

#### Introduction

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

#### Updating of baseline housing needs and affordable housing requirements

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

#### Changes in house prices and rental costs

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

### Capacity of the social rented sector

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

### Availability of intermediate tenure housing

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

### Annual adjustments to affordable requirements

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

### Updating of contextual information

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

### Reflections on the general strategic context and emerging issues

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

## Concluding comments

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

## Technical Appendix E: Stakeholder survey

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

### Priorities

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

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

E.3 Building affordable homes to rent and building affordable homes to buy were ranked as the highest priorities by stakeholders, with 85% and 75% of respondents (respectively) considering these as high priority.

E.4 Building properties designed for people with specialist needs and building properties designed for older people were also ranked highly by stakeholders, with 60% or more of respondents considering these to be high priority.

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

- The possibility of new modular homes;
- Providing supported accommodation for care leavers and young people with additional needs and vulnerabilities;
- Better liaison with housing associations regarding current adapted properties (database); and
- Linking housing with appropriate support from statutory services and the third sector.

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

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

### Open-market housing: owner-occupied and private rental

- E.12 Asked what they considered the current limitations of the housing market to be across the Borough of Bexley, stakeholders mentioned a lack of sites coming forward and complicated land assembly, combined with landowner aspirations being unrealistic. A need to change perceptions of the north of the Borough (including Thamesmead) being less attractive than the south was noted, along with a need to provide more mixed communities. Another stakeholder stated that there is insufficient quantity and variety of housing stock, with a predominance of suburban style accommodation that is not appealing or suitable to many segments of society.
- E.13 With specific reference to specialist housing provision, limitations were identified as a lack of stock, lack of good quality specialist housing and affordability issues.
- E.14 In terms of demand, one stakeholder reported that there is demand for all types of housing in the Borough, in particular for affordable family housing and low-cost home ownership initiatives for first-time buyers. It was noted that there is ‘**a fair amount**’ of underoccupancy in the housing stock that was transferred to

registered providers in the late 1990s; it was suggested that this stock could potentially be used as part of the solution to meeting demand for family housing. One of the specialist housing respondents noted that people with fewer resources are unable to drive demand.

- E.15 Stakeholders were asked for their views on house price and rental price trends in the survey area, including the impact of changes in mortgage finances. It was noted that Bexley remains relatively more affordable than many of the neighbouring London Boroughs, being '**relatively good value**' and a place where people '**can get more for their money**'. However, increases in house prices and rents were reported and predicted, including the impact of Cross Rail on areas such as Abbey Wood.
- E.16 There was very limited feedback from stakeholders regarding the private rented sector (PRS) in Bexley. One respondent acknowledged that changes in the economy and welfare have impacted the PRS in Bexley, as they have across the capital; however they noted that Bexley is less affected by overseas property developers than many other parts of London.
- E.17 Affordability was generally acknowledged to be a problem across the Borough area, '**areas that used to be very affordable are no longer so**'. One stakeholder identified that in terms of home ownership, affordability is more of an issue in the south of the Borough.
- E.18 In terms of anti-social behaviour (ASB), this was acknowledged to be a problem by two stakeholders. One noted that this has historically been an issue on some estates in the north of the Borough, negatively impacting the reputation of the area.

### New housing provision

- E.19 It was reported that there have been around 350 dwelling completions per year across the Borough in the last few years (at the time of drafting the 2018 SHMA). Key areas for new build development were identified as including regeneration activities in the north of the Borough, specifically mentioned were the Thamesmead Estates and areas such as Erith Park and Arthur Street estate regeneration.
- E.20 Respondents considered that demand for new development is strong across the Borough, with transport links and market perception being acknowledged as important factors. Key areas of demand for new development were identified as the north of the Borough (due to affordability), Sidcup and Welling.
- E.21 In terms of the demand profile, strong demand for low-cost home ownership products was mentioned by one stakeholder. They noted that the rents in the private rented sector are lower than neighbouring Boroughs, but travel costs are higher for those working in central London. As a result, shared ownership often represents a better option than private renting.
- E.22 Demand for new-build housing was considered to come from both households currently living within Bexley and households seeking to move to the area from elsewhere. Demand for rented accommodation was considered to be predominantly from within the Borough.

- E.23 Stakeholders were asked where they consider new housing should be built. One respondent felt that new homes should be built **‘throughout the Borough’**. Another respondent stated that they agreed with the areas identified in the Growth Strategy, including Erith, Thamesmead and Sidcup. Another respondent noted that Bexley has distinct areas: Erith, Thamesmead, Belvedere, Slade Green, Bexleyheath and Crayford. They felt that there is a need to assess the requirements in each area and also to consider transport infrastructure when planning new developments. The potential extension of the Elizabeth Line was mentioned in this context. It was also suggested that there may be areas of industrial land where a mix of light industry and housing development would be appropriate.
- E.24 In terms of the types of new housing that should be built within the Borough of Bexley, stakeholders suggested the following:
- All housing types, with a high proportion of affordable accommodation;
  - A range of **‘genuinely affordable’** housing, including rent and sale options of different sizes;
  - Rented housing which could be used to allow under-occupiers to downsize – flatted schemes in small blocks;
  - Family-sized housing;
  - Outright market sale;
  - Other specialist housing; and
  - Properties for rental via the third sector for people with particular needs such as mental health.
- E.25 A few of the stakeholders identified their commitment to the development of new housing within the Borough. This included strategic stakeholders who are keen to support an increase in housing supply generally within London, particularly affordable housing. One housing association representative identified Bexley as one of the organisation’s *‘key’* Boroughs; they commented that the Borough is relatively affordable for home ownership and there is strong demand for affordable rented homes. There was limited current development taking place amongst the stakeholders. One housing association reported that they have future plans to regenerate some of their existing estates.
- E.26 Barriers to new development reported by stakeholders include:
- Viability, as building costs are similar to other Boroughs but values are lower. This has implications for delivering affordable housing as part of mixed tenure schemes, as cross-subsidy is reduced;
  - Land availability;
  - Complicated site assembly;
  - Unrealistic landowner aspirations; and
  - Need for improved transport and other infrastructure requirements such as schools.



- E.27 In terms of the future, one stakeholder envisages the new-build dwelling market growing in the short- to medium-term; however, they highlighted the need for infrastructure to be in place to support development, including transport links. Another stakeholder stated that much depends upon how pro-active the Borough is with the progression of their Growth Strategy.
- E.28 In terms of the key messages in the SHMA relating to housing markets, respondents made the following points:
- There is unmet housing need in all sectors which needs to be addressed;
  - There is a need for a range of good quality housing, maximising density and affordable housing provision;
  - The Growth Strategy aspirations must be fully embraced;
  - Interventions are required to bring forward sites for development;
  - Regarding the PRS, there is a need for rents to be affordable and landlords to be reasonable;
  - There is a need for the rental market to be well-regulated to ensure there are no rogue landlords; and
  - One stakeholder reported that Greenwich is currently working in partnership with Bexley, the GLA and TfL to develop an Opportunity Area Planning Framework for the Thamesmead and Abbey Wood Area. The study should reflect that functional housing market areas often do not align with Borough boundaries.

### Affordable housing

- E.29 The stakeholder survey included a number of registered providers and housing associations who work within Bexley. However, only one provided information regarding their stock and for confidentiality reasons it is not appropriate to report the details of their response. However, there is a range of affordable housing accommodation within the Borough, with new schemes being built to the London Housing Design Guide standards. Site availability was mentioned as a barrier to new development in the area. In addition, the reductions in rental income imposed by the government in July 2015 were acknowledged to have had an impact on the number and type of affordable housing that has been developed since. However, the respondent also felt that the reinstated rent settlement (Consumer Price Index plus 1% from 2020) will encourage organisations to develop further social housing in the future but depending on site availability. Shared ownership was identified as a preferred affordable housing product, predominantly for singles, couples and some families. The south of the Borough was again identified as a location of choice. No Black and Minority Ethnic (BME)-related issues were identified, nor any ASB problems.
- E.30 In terms of key messages for the Strategic Housing Market Assessment relating to affordable housing, it was noted that there needs to be an increase in affordable housing.

## Specialist housing

- E.31 Several of the stakeholder survey respondents are directly involved in the specialist housing sector. They work with a range of client groups including: older people, people with physical disabilities, people with learning disabilities, people with mental health problems, the Transforming Care Programme (TCP) cohort (mental health with learning difficulties, MH with LD), people with substance misuse issues and care leavers.
- E.32 Specialist housing stakeholders were asked to provide information on the accommodation that is currently available to these client groups. The feedback included:
- Some people, including those with mental health problems, can live in their own homes but cannot afford their own property so the Council is involved in arranging appropriate housing.
  - People with learning disabilities, the TCP cohort (MH with LD) and physical disabilities – Supported Living and residential homes in the Borough, but a lack of local availability often results in people being placed out of Borough.
  - People with substance misuse issues – one stakeholder noted that where service users have completed residential treatment some go on to Stage Three housing, but there is no provision of this type of accommodation in Bexley. Another respondent stated that service users who have addiction issues do not qualify under statutory housing legislation unless they have co-existing issues; many are therefore sofa-surfing or living in accommodation that is unsuitable.
  - Care leavers – a lack of supported accommodation for this group locally was reported. One stakeholder stated that accommodation provision is needed for these young people post-25 when the leaving care service ends its support. Greater development of support and accommodation is needed under the JHA provision / Southwark judgement.
- E.33 Stakeholders were asked whether they felt that there is enough accommodation for these client groups in terms of current need (next five years) and the longer term (2023-2034). One respondent felt that there was a need for further work to project need and demand. Another suggested that the Insight team could provide projections of need. One of the stakeholders stated that more specialist accommodation and support is needed as some people have to be placed out of Borough on a temporary basis. A lack of supported living properties was reported for clients who have behaviours that challenge themselves and others. In addition, there is a cohort of ageing parent carers who will become unable to continue to provide support in the next five years, resulting in a need to plan accommodation requirements.
- E.34 Over the longer term (2023-2034) respondents indicated the following accommodation needs:
- Sheltered accommodation for those with learning disabilities;
  - Properties that are adapted for physical disabilities;

- Secure tenancies;
  - Very sheltered housing;
  - Service-user specific accommodation;
  - Accommodation for people who may present a risk to others such as MAPPA subjects or people who have a history of drug and alcohol use;
  - Providers able to deal with people who may fluctuate in health and who may present a risk of deterioration.
- E.35 Stakeholders were asked how housing policy changes have affected their ability to deliver services to vulnerable groups over recent years. It was mentioned that a reduction in revenue funding has been an issue. One stakeholder also reiterated that it is increasingly difficult to find suitable accommodation for people with addiction issues who are still in treatment, and for those who have completed treatment and require accommodation. The important roles of housing support workers, clear care plans and communication pathways were highlighted. Another stakeholder noted that a lack of available provision has made it harder to support young people. A third respondent reported a current problem, that Article 4, requiring planning permission for HMOs, is deterring care providers from developing within the Borough. A further respondent expressed the view that pressure is more about available resources than changes in housing policy.
- E.36 Asked about areas of high and low demand for specialist housing, one stakeholder reported that the majority of service users accessing treatment live in the north of the Borough. However, following treatment they may feel that their chances of continuing recovery are better in another part of the Borough, within a different environment. Another stakeholder from the specialist sector stated that, as these groups are vulnerable, demand is away from the large estates of social housing in the north of the Borough. They identified that adapted properties for CB and PD are the main demand.
- E.37 In terms of changes in client groups, one respondent reported that there are more vulnerable residents in the affordable rented sector overall, with a range of varying needs. Another respondent mentioned a greater awareness of domestic abuse, drug and alcohol use and people with chaotic lifestyles.
- E.38 Barriers to the development of further supported housing and/or support services were identified as including:
- A lack of funding;
  - A need for expertise in managing and supporting residents, including support in maintaining their home; and
  - A need for on-site/24-hour support (a lack of out-of-hours support available).
- E.39 In terms of anti-social behaviour in the supported housing sector, one respondent confirmed that ASB can be a problem. Another stated that their clients living in general needs housing report levels of ASB directed towards them. A third stakeholder commented that ASB can be a problem and may

create additional pressures for people with mental health problems who may experience abuse and stigma.

- E.40 Stakeholders were asked about their biggest housing stock shortages for independent living. One stakeholder reported a shortage of adapted flats and sheltered housing for people with learning disabilities (LD) with provision on-site for support. They noted that the location of stock can be a factor, as it is not preferable to move LD clients away from their existing community and support networks and their familiar transport links. Another stakeholder reported a lack of accommodation for mental health needs when combined with drug and alcohol use. A third stakeholder mentioned the availability of 'downsizer' homes for elderly residents, commenting that many would move into a smaller home in the right location if accommodation was available – freeing up larger homes for family use.
- E.41 One stakeholder responded to the survey question asking about the key issues regarding the physical adaptation of properties. They commented on the fact that sometimes properties are suitable but access to them often is not, indicating a need for more ground floor accommodation with wheelchair access. They also noted a need for the provision of assistive technology as a built-in feature.
- E.42 In terms of additional comments and key messages for the Strategic Housing Market Assessment in relation to supported living, independent living and older people's housing, one stakeholder reported that in the past they have been able to access one-bedroom accommodation for people completing residential rehab; however experience has shown that moving from a residential setting into lone accommodation can be detrimental to ongoing recovery, with little in the way of financial assistance to help someone set up a home. It is a big step when a person is moving from a supportive structured environment into independent living. They recommended that stage three housing offers a home with others who have also completed treatment, where abstinence from substance use is the norm and where people feel safe. This enables people to make the transition to independent housing in a safe and measured way. The stakeholder reported that in other London Boroughs people can remain in stage three housing for up to two years before accessing independent social housing. Another stakeholder from the specialist housing sector reported that client groups very much want to feed into this consultation and they are arranging appropriate forums to facilitate this.