



THE LONDON BOROUGH



London Borough of Bromley

Housing Strategy 2019 -2029

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Chapter 01

Context

Bromley, like many parts of the country and London in particular, is experiencing severe affordable housing pressures. Although the borough has managed to deliver slightly above its current target for new homes in recent years, high house prices and increasing rents have meant that the demand for affordable housing dramatically outstrips supply. Homelessness applications are increasing, and the need for homes, particularly those at a social rent, is growing all the time.

Bromley and its residents

Bromley is the largest London borough in terms of area, covering 59 square miles. Over half the borough is open countryside, much of which is Metropolitan Green Belt land. The borough is suburban and closely connected to the London economy, with many residents employed in other parts of the capital. It shares borders with Lewisham, Greenwich, Southwark, Lambeth, Bexley, Croydon, Kent and Surrey.

Bromley is the 6th most populated borough in London, with most people living in the north. There are approximately 331,000 residents living in an estimated 141,000 households. The population has increased by 9% since 2001 and is predicted to grow by a further 6% by 2027. The GLA estimates that the figure will grow to 393,000 in the next twenty years.

Bromley has the largest elderly population of all London boroughs. The 2011 census showed that 5% of Bromley's population was over 80 years of age, compared to 3% for London as a whole. In 2017, 17% of the borough's population was aged 65

and over. By 2022 this will be 18% and by 2027, it will be 19%.

Bromley has relatively low levels of deprivation – it is the 4th least deprived of the 33 London boroughs. There is a high employment level, with 78% of 16-64 year-olds in employment. Unemployment levels are low, and the borough has the second lowest out of work benefit claimant count in London. However, this does not mean that poverty is not a problem - 58% of Mottingham & Chislehurst North residents are considered to live in some of the most deprived areas of England.



Housing in Bromley

Bromley has a lower proportion of socially rented housing than anywhere else in London – 14%, compared to an average of 23%. Home ownership is high in the borough – 73% of housing is privately owned, compared to an average of 50% across London. Whilst the private rented sector has grown steadily in recent years, it remains relatively small – 14% of all housing, compared to an average of 27% across London.

There are over 3,500 sheltered or retirement housing units in Bromley, offering independent living for older people in self-contained homes. There are six extra care schemes in the borough. These provide self-contained flats at an affordable rent for older people who are capable of independent living but need access to 24 hour support to maintain this.

There are two Council-run traveller sites, and three privately-run sites in the borough, with a gypsy and traveller population that includes travelling show people. Bromley also has the largest settled traveller population in the UK.

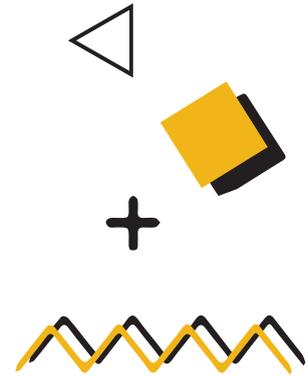


In December 2019 there were 3,253 households on the Council's Housing Register. In 2019/2020, 2,081 applicants approached the Council as homeless. 781 were owed a Prevention Duty and 583 were owed a Relief Duty under the Homeless Reduction Act. Of these, 446 progressed to a homeless application, of which 407 were deemed homeless and accepted on to the Housing Register.

The Council transferred ownership of its social housing stock to a housing association, Broomleigh, in 1992. The stock is now owned by the Clarion Group, the UK's largest social housing provider. 80% of the social homes in Bromley are owned and managed by Clarion, with Hyde Housing Association, A2 Dominion

and Amicus Horizon also having significant amounts of housing stock. These and other housing associations with stock in the Borough work together as the Bromley Federation of Housing Associations to promote social and affordable housing and to maintain a strong and constructive relationship with the Council.

The 2016 London Plan required a net figure of 641 additional homes to be provided in Bromley each year – a total of 6,413 in the ten years between 2015 and 2025. Bromley’s aim was 641 new homes per year until 2030, as set out in the Bromley Local Plan (2019). This target has been exceeded so far, and the Local Plan projects an increased average of 700 new homes per year until 2030. However, the Strategic Housing Market Assessment (SHMA) commissioned by the South



East London Housing Partnership carried out in 2014 calculated that Bromley may have a potential need for approximately 1,320 additional homes per year to meet demand. The draft of the new London Plan, currently out for consultation, reflects this higher figure, at 14,240 homes between 2019/20 and 2028/29, an average of 1,424 homes per year.

The targets set by the current London Plan and the Local Plan are for all new homes, taking no account of housing tenure or purchase/rental value. The picture for affordable housing is very different. In 2017/2018, 574 new homes were built. 88 of these homes were made available as affordable housing. This includes affordable housing which was available on the Council’s Housing Register, as well as properties which may have been made available through other providers, including shared ownership.



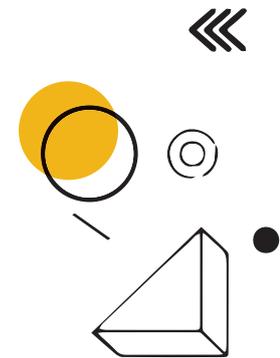
Chapter 02

Bromley's

Housing

Strategy

How we developed this strategy



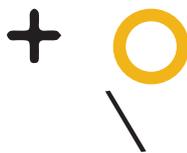
We developed this draft strategy first by examining all the evidence of housing need in the borough and looking at what is being done to address it.

We then explored the issues and possible solutions through a number of focus groups and interviews. We talked to local residents, business organisations, housing associations, private landlords and

representatives from the voluntary and community sector, as well as Council officers from every department and at all levels, from the Chief Executive to front-line staff. We also met with the Portfolio Holder responsible for Housing, to understand the political perspective.

We carried out a survey of residents and looked at data from the Older People's Housing Needs Survey carried out in 2018.

The draft strategy is now subject to formal consultation with residents and stakeholders. All responses will be considered and used to produce a final version, which will be published in Summer 2020 and available on the Council's website.



The strategy's purpose and how it fits with the Council's other plans

The purpose of this strategy is to set out what the Council plans to do over the next ten years to address housing pressures in the borough, and provide good quality housing for its residents, both now and in the future.

This Housing Strategy sits within a suite of corporate strategies which set out the Council's aspirations and plans for Bromley over the coming years.

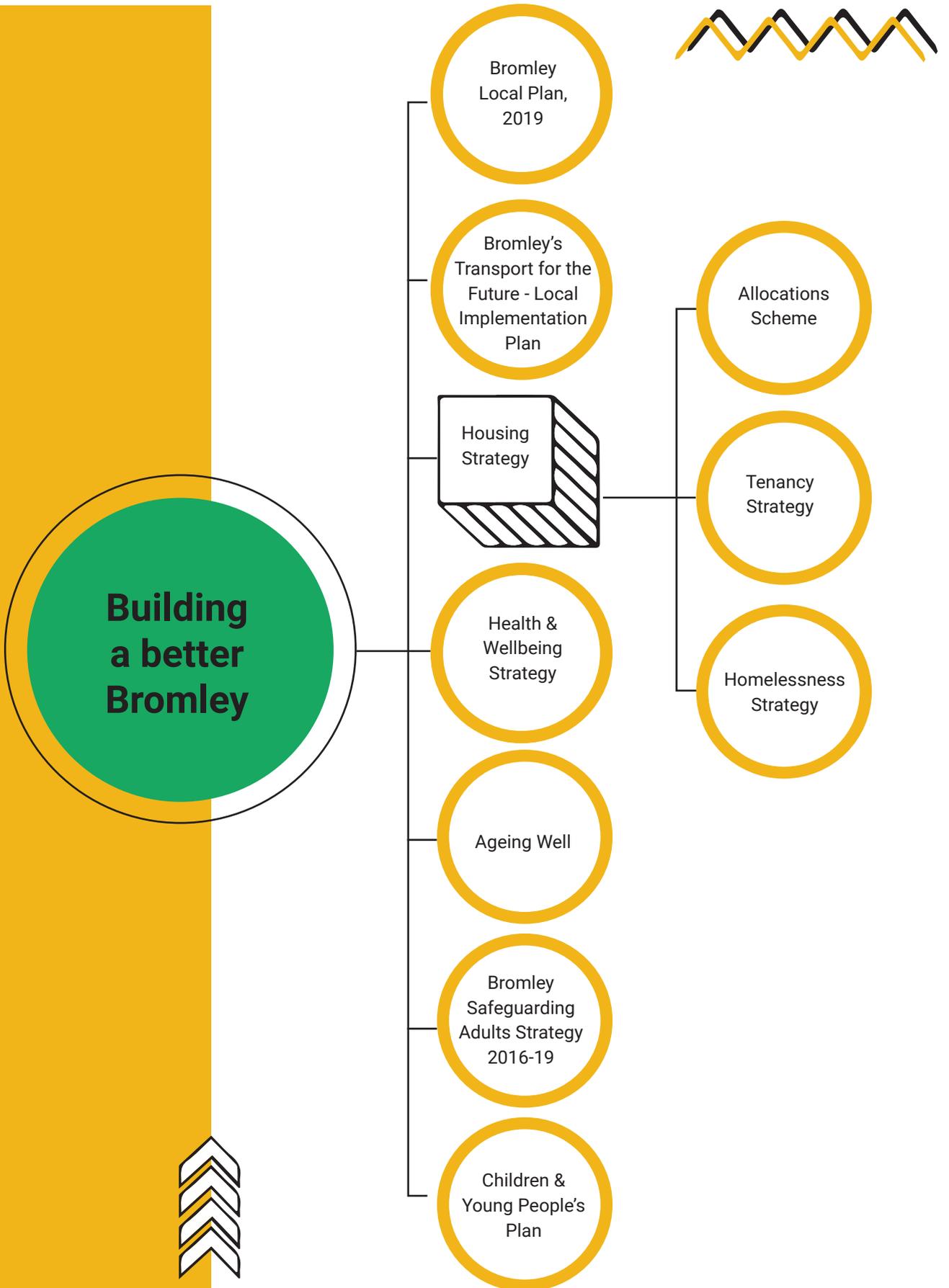
The overarching strategy for Bromley, 'Building a Better Bromley' identifies four key priorities:

- Ensure financial independence and sustainability
- Invest in our businesses and people
- Ambitious for all our children and young people
- Enhance our clean and green borough

The Housing Strategy supports these priorities. Investing in housing will, in

the longer term, reduce the financial demands on the public purse. Having a secure home in a decent condition is pivotal to an individual's health, safety, educational attainment, employability and mental wellbeing. Without it, all these are put at severe risk. Residential development also contributes towards the regeneration and prosperity of an area, providing Council Tax income, support for local businesses and contributions towards community facilities. Good housing design enhances the local environment for everyone.

The Housing Strategy sits alongside key corporate strategies, in particular the Local Plan. These strategies are all interrelated, requiring the successful delivery of all to achieve the Council's objectives. The Strategy is supported by a number of documents which support the delivery of the measures identified.



The Council's priorities for housing

We have identified four key priorities for us to address housing need in Bromley:

- More homes – increasing the number of homes in Bromley
- Better quality, more affordable homes
- Preventing and tackling homelessness
- Supporting vulnerable people

What we will do to address these priorities, and how we will achieve it, is set out in the next four chapters.



Chapter 03

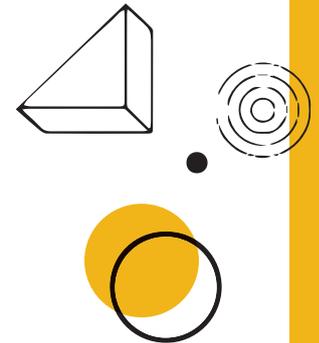
More homes



“We will ensure there is an appropriate supply of homes to meet the varied needs and incomes of the local population, which responds to changing demographics, in particular as the population ages.”

Bromley Local Plan
Objective, 2019

The issues and opportunities for Bromley



- The rising population of Bromley means that there is a significant demand for additional homes in the borough. The most recent Strategic Housing Market Assessment for the South East London Boroughs, in 2014, estimated that potentially over 1,300 new homes are needed each year.
- Although Bromley has comfortably met the target for additional new homes in the London Plan 2016, and expects to continue to do so, the draft for the revised London Plan sets a new target of 1,424. The Council has challenged this, but if it remains in place, this will require significantly more resources to achieve.
- Whilst the previous target for additional new homes has been met, the majority of these have been for the private market, which is unaffordable for those on low incomes or seeking to buy a home for the first time.
- Bromley has 22,000 acres of Green Belt land and the Local Plan is clear that this will not be used for residential development. There are also a large number of Conservation Areas and Areas of Special Residential Character, which restrict the amount of potential development in these locations.
- There are estates and areas of the borough which would benefit from regeneration, and this would be an opportunity to increase the density of housing, as well as to improve community facilities such as schools, libraries and leisure centres.
- There are opportunities for residential development in Bromley's town centres, but these must be carefully planned so that office and employment space is protected as far as possible.
- A number of housing associations have aspirations to build in Bromley.

Clarion, in particular, are keen to develop schemes, as the fact that they already manage a high number of homes in the borough makes this economically advantageous. Other housing associations are also keen to build on both large and smaller sites.

- There are also opportunities for residential development on Bromley's borders. This could be carried out in partnership with neighbouring local authorities, but must be balanced with economic and business development opportunities.
- Local residents are concerned that homes should not be built without proper consideration given to the infrastructure needs of the new residents, including water supply, transport, health services, schools and community facilities.
- There is now greater encouragement for local authorities to build homes to fill the gap in housing provision. 17 London boroughs have already set up wholly owned development companies and plan to build a total of 12,700 homes over the next five years. Local Housing Companies can be an effective way of building affordable housing, especially on smaller sites which are less viable for private developers, whilst ensuring high management and maintenance standards.

What we have done

- We have delivered a total of 2,301 new homes between 1st April 2015 and 31st March 2018, exceeding the target of 1923.
- We have identified in our newly revised Local Plan that the supply of new homes in Bromley will be an average of 700 per year until 2030, giving an additional 10,645 homes in the borough if targets are met.
- We have identified 13 allocated sites in the borough which would be suitable for residential and/or mixed use development. (Local Plan 2019, appendix 10.2).
- We have reduced the number of empty homes in the borough by half over the last ten years, by working with property owners and offering support and grants to restore properties, in exchange for the right to let them on an affordable rent to households on the Council's waiting list for a number of years or to get them back into use for private renting.
- An options appraisal was agreed to look at potential delivery vehicles through which the Council can build homes on sites it owns. This has been completed and is now being reviewed to consider the delivery options for Bromley.

What we will do and how

Our Goals:

Support the building of a minimum of 10,645 new homes in Bromley between 2015 and 2030, subject to the new London Plan. This figure includes 1,000 new homes on Council-owned land or acquired sites, ensuring the mix of size meets need.

Ensure that residential development is supported by an appropriate infrastructure of roads, transport, education, health and community facilities.

Review the opportunities for further residential development in the renewal areas identified in the Local Plan: Crystal Palace, Penge and Anerley, Bromley Common, The Cray Valley, Orpington, Mottingham and Ravensbourne, Plaistow and Sundridge.

Ensure the affordable housing targets set out in the Local Plan are achieved.

Ensure that s106 housing contributions are effectively used to maximise the delivery of affordable housing.

To achieve this we will:

Establish a dedicated Housing Development group within the Council, comprising officers with skills and experience in planning, regeneration and housing. This team will have clear links to all relevant services and will have sufficient authority to drive forward the agenda to build more homes in Bromley.

Produce neighbourhood guidance for all areas of Bromley, to give potential developers an indication of what sort of residential schemes would be acceptable in specific areas and facilitate them bringing forward planning applications.

Set up a cross-departmental Housing Implementation Board of senior officers, as set out in the Local Plan, to ensure that all opportunities for residential development, including the 13 allocated sites, are pursued, and to guide and support the work of the Housing Development Team.

Establish, as an offshoot of the Housing Implementation Board, a Housing Development Focus Group in partnership with the Bromley Federation of Housing Associations. This will bring Housing and, crucially, Planning officers together with affordable housing providers.

Identify precisely which Council-owned sites are suitable for residential development and, for each one, identify:

- The appropriate density for the site - how many homes could be built on it;
- What opportunities there are for mixed use development and renewal of other facilities such as schools, leisure centres and libraries;
- What mix of affordable and market-value homes and what size of properties is suitable for the site;
- What would be the most appropriate way of developing the site - partnership with a housing association or private developer; Council-owned delivery vehicle or some other method?
- The infrastructure requirements to support each development

Investigate the potential for a Council-owned Local Housing Company to develop and manage the new homes which are built on our sites.

Make sure that each development proposal looks carefully, in consultation with local Ward Councillors, residents, businesses and community organisations; at the infrastructure and community facilities needed to serve the additional homes, such as schools, health services, community facilities, roads, public transport, water supply.

Facilitate adequate consultation for each large site through local Ward Councillors to

consult with local residents, businesses and community organisations, to discuss and develop proposals which are appropriate

Encourage and promote the use of innovative and modern construction methods such as off-site construction, to speed up development, whilst maintaining high standards. We will also encourage development partners to offer apprenticeships and in-work training to Bromley residents including our care leavers.

Review the Bromley Town Centre Area Action Plan (2010) and develop town centre plans for Orpington and Penge. Consult with Business Improvement Districts on the regeneration of town centres, to understand the needs of retail businesses and ensure that the right mix of residential, office, retail and community use for each town centre is reached.

Review Council buildings to explore where there is potential for refurbishment or adding to existing floor space to provide additional residential units, and bring forward proposals for schemes to do this.

Bring responsibility for tackling empty homes into Housing, Planning & Regeneration and develop a new strategy to robustly pursue opportunities to bring empty homes back into use.

Chapter 04

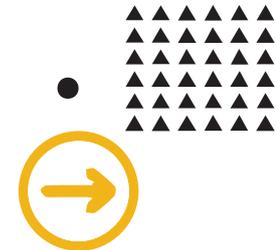
Better quality, more affordable homes



“When an applicant proposes a level below the 35% [affordable housing] or the tenure mix is not policy compliant, the Council will require evidence within a Financial Viability Appraisal that will be independently assessed.”

Bromley Local Plan, 2019

The issues and opportunities for Bromley



- All the social housing in Bromley is owned and managed by housing associations and private companies. The Council has no social housing of its own.
- House prices have risen dramatically in Bromley over the last decade. In 2009, the average cost of a home was £286,322. By 2019, it was £481,225, an increase of 68%.
- The Local Plan stipulates that, in schemes of more than 11 units, or where the residential floor space is more than 1000 square metres, 35% of the units should be affordable. However, it is less profitable for developers to build affordable homes, so, when assessing the viability of their schemes, they often argue that the requirement to do so should be reduced.
- Many of the sites identified in Bromley for residential development are small, and suitable only for developments of ten or less units.
- These schemes do not meet the threshold for a developer contribution towards affordable housing.
- Housing associations receive grant funding for every affordable home they build. However, the maximum grant available in London is £80,000 per property. Housing associations have to build homes for market sale to cross-subsidise. This, inevitably, limits the number of affordable homes they can build. Housing for social rent requires even higher cross-subsidy and means that a higher proportion of homes built by housing associations are now let at affordable rents (up to 80% of market rent) rather than social rent.
- Private rents have increased, well above the level of Local Housing Allowance(LHA), which is the upper limit of benefits that can be received towards housing costs. The average rent of a two bedrooomed home is £1,411 per month (www.home.co.uk). The total benefit that

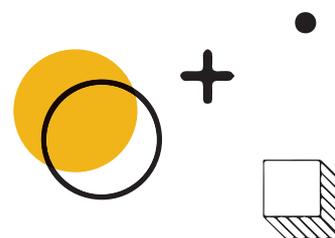
can be claimed for a dwelling of this size is £1,097 per month – a significant gap. This means that private rents are unaffordable to many households on a low income, even if they receive the maximum possible welfare benefits.

- Housing association rents have also increased. Many homes which had previously been for lower social rent are now having to be offered at affordable rent (up to 80% of market rent). This is beyond the reach of many low income households and means that the supply of social rented properties has diminished.
- Because of higher rents, low income and changes to benefits, more households are falling into rent arrears. It is estimated that around 6,000 households in the borough are in rent arrears. A financial problem, and fear of eviction due to rent arrears, causes enormous stress for both individuals and families. This can lead to mental health issues, relationship breakdown and a number of related problems.
- Private landlords are often reluctant to take tenants who are on benefits, even when they are working, as they have concerns as to the sustainability of the tenancy.
- Lower paid workers, including those in key roles, are finding it very difficult to get accommodation they can afford within a reasonable travelling distance of the borough. As a result of this, the health and social care sectors, in particular, report difficulty recruiting and retaining staff.
- The overall quality of housing in Bromley is not fully known, as the last survey of housing conditions was carried out in 2005. Private tenants are often reluctant to complain about rogue landlords as they fear eviction, so complaints are not a good indication of the situation. However, issues that are reported to the Council's Public Protection Team include severe overcrowding, serious cold and damp issues and lack of proper facilities for cooking, washing and hygiene. There have been an increasing number of complaints about poor quality repairs in housing association homes.
- The current licensing scheme for Homes in Multiple Occupation (HMOs) covers those homes occupied by five or more people regardless of the number of storeys. Conversions of these properties are often done cheaply and without due attention to safety.



What we have done

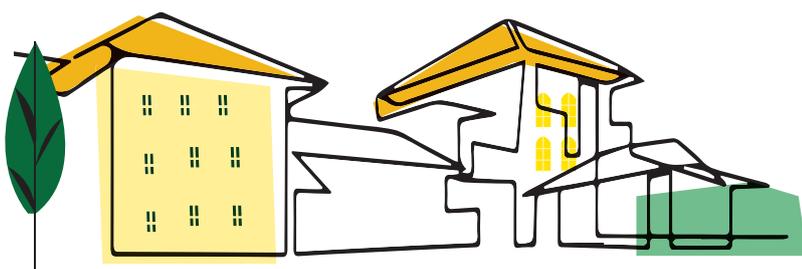
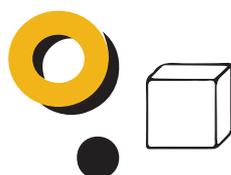
- We have worked with housing associations to address repairs issues.
- The Local Plan requires residential developments of over 11 properties to either make 35% of the homes affordable, or to provide funding for affordable homes elsewhere. Of that 35%, we require 60% to be for social or affordable rent, and 40% for intermediate rent.
- We have set up a scheme to incentivise private landlords to let their properties to tenants from Bromley’s housing register. All properties are required to meet minimum standards and are inspected, ensuring that standards are high.



- We have a specialist Money Advice service that helps people to cope with the impact of welfare benefit reform and offers advice, regarding entitlements of support and prevention of homelessness.

What we will do and how

Housing associations are keen to understand the needs of the Council in terms of what proportion of social, affordable and market housing they require.



Our Goals:

Continue to keep under review the Affordable Housing Supplementary Planning Document to ensure it reflects current demand and pressures and ensure this remains reflective of changes in the housing market and housing need.

In addition to the immediate target of 1,000 new affordable homes, agree a target for the number of additional affordable homes we intend to build on Council-owned land, acquired sites and in partnership with private developers and housing association partners in the borough by 2030 to address the housing needs of local residents and sustain reductions in the use of temporary accommodation.

Produce affordable homes by using funding. To do this, we will use funding from a variety of sources, including utilising Section 106 housing contribution, our Growth Fund and development grants.

Review our approach to affordable housing targets in the Local Plan and the exceptional circumstances that will allow these to be waived.

Make sure that at least 80% of the homes built on Bromley Council-led developments will be for affordable rent and offered to households to meet the Council's statutory rehousing responsibilities.

Support housing association partners to develop by enabling them to bid for financial support to build affordable homes and work with them to improve the quality and sustainability of affordable homes in Bromley.

Where we are involved, work to improve standards and security of tenure in the social and private rented sector, and have an increased number of private landlords signed up to accept referrals from the Council.

To achieve this we will:

Make the Housing Development group responsible for scrutinising the viability assessments for every residential development planning application, and robustly challenging them where appropriate.

Review the viability assessment process to ensure it is as robust as possible, including the option to publish the viability assessments submitted with planning applications, so that the mix of market and affordable homes is open to public scrutiny. This is to ensure transparency and delivery of affordable housing where viable on new development sites.

Explore the potential delivery vehicles to not only build homes on Council-owned sites, but to manage the homes for the Council, ensuring high quality homes, security of tenure and excellent tenancy management standards.

Ensure that our definitions of 'intermediate' housing and 'affordable' and 'social' rent, remain up to date, taking into account market rents and local incomes in Bromley. Revisit the breakdown of requirements for these three categories of housing in the Local Plan as required during the 10 year period.

Set aside a proportion of new homes built to be let to key workers where there is demand.

Work collaboratively with landlords to review and improve our incentive schemes, ensuring that they remain competitive, and seek to drive up standards in private sector.

Lobby government to raise the Local Housing Allowance for Bromley and reduce the gap between benefits and rents.

Work in partnership with the Bromley Federation of Housing Associations to support the regeneration of estates needing extensive work and the improvement of existing properties. Ensure all housing associations commit to an agreed

standard for the management and maintenance of homes.

Work with smaller housing association partners interested in the development of smaller sites to encourage the building of homes on infill sites which are less attractive propositions for larger organisations to develop.

Review data on housing conditions and develop a strategy for proactively monitoring and raising housing conditions in the borough, establishing a business case for increased investment in Environmental Health-based interventions to prevent homelessness on the grounds of housing condition.

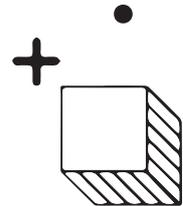
Introduce mandatory licensing for HMOs of all sizes and invest in resources to monitor and enforce this.



Chapter 05

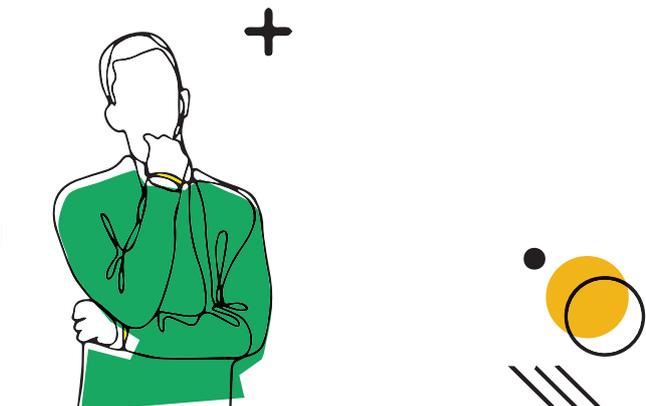
Preventing and tackling homelessness

The issues and opportunities for Bromley



- The number of people being made homeless is increasing. In 2020, 2,081 applicants approached the Council as homeless. 781 were owed a Prevention Duty and 583 were owed a Relief Duty under the Homeless Reduction Act. Of these, 446 progressed to a homeless application, of which 407 were deemed homeless and accepted on to the Housing Register.
- **The three main causes of homelessness in the borough are:**
 - Loss of private rented accommodation;
 - Parents or friends no longer willing to provide accommodation;
 - Relationship breakdown and domestic violence.
- In Bromley, as in many parts of the country, changes to welfare benefits have made it harder for tenants to pay their rent. The introduction of Universal Credit, with built-in delays and direct payment to tenants has made landlords less willing to accept low income households and left tenants in difficult financial positions. Research by the Residential Landlords Association in 2018 found that 61% of landlords with tenants on Universal Credit have seen them go into rent arrears.
- In April 2019 there were 1,556 households in temporary accommodation in Bromley. This figure more than doubled in five years – in April 2013, it was 764. Nearly 80% of those households include dependent children.
- Because there is so little affordable housing in Bromley, most temporary accommodation placements are outside the borough – 73% as at March 2020. Most of these out of borough placements are a significant distance away. Pressure on accommodation in the borough means that current policy is to place people (where possible) within 75 minutes travelling time from schools and up to 90 minutes from their place of work.

- This means they may have to move away from their support networks. Some may choose to travel back to Bromley daily for school, medical care, work and to stay in touch with friends and families.
- Temporary accommodation is usually privately rented, and many landlords charge on a nightly basis, which is very expensive. The amount people can claim in benefits towards their housing costs is capped at well below the actual cost of temporary accommodation. The cost to the Council of temporary accommodation over and above the amount claimed in benefit in 2019-20 was over £5m. At the current rate of homelessness growth, this is projected to exceed £7.5m within four years.
- Once people are in temporary accommodation, there is so little affordable housing available in Bromley that they often have to stay there for some time. As an example, waiting times are in excess of 4 years for accepted homeless households requiring 2 bedroom accommodation.
- The Council does its best to monitor conditions and impose minimum standards and has deployed additional resources to visit and monitor accommodation conditions and maintenance standards.
- There is an increase in the number of young people presenting themselves as homeless. In 2017/18 the number of 16-24 year olds accepted as homeless was 141. In 2018/19, a total of 493 young people approached the Council for housing advice. Of these, 87 proceeded to a full homeless application with 47 applicants subsequently accepted as homeless. Many of these are made homeless as a result of parental eviction.
- Most people who are homeless are 'hidden homeless'. Although they are not necessarily seen regularly sleeping on the street, they will often be 'sofa surfing', moving between friends, and will often end up rough sleeping on an irregular basis.
- An increasing number of single people without a priority need are approaching the Council for housing advice, often as a result of relationship breakdown.



What we have done

- We have published a Homelessness Strategy which sets out in detail how we are preventing and tackling homelessness, and we are making good progress with implementing the actions.
- We have worked in partnership with Mears to purchase 400 properties for use as temporary accommodation, however, most of these properties are out of borough.
- We have converted two former care homes which were no longer viable into temporary accommodation for homeless people.
- We have contributed £3.3m over the last two years to Clarion's affordable housing programme, which will provide 186 affordable homes by 2021.
- We have an extensive programme of homelessness prevention work in place, supporting households at an early stage to help them before they reach crisis point and to keep them in their homes. Between 2012 and 2017, we prevented 9,712 households from becoming homeless.
- We have reduced anti-social behaviour (ABS) in four priority areas in the borough by 36% through our ASB Strategy, in partnership with the police, fire service and housing associations. This has reduced the likelihood of people being evicted because of anti-social behaviour.
- We have support workers to help people who are homeless or at risk of homelessness, and run advice and support surgeries in a wide range of locations around the borough.
- We have acquired managed accommodation to house young people who have been evicted from the parental home whilst their situation and circumstances are assessed.
- We have eliminated the use of private, temporary bed and breakfast accommodation for homeless 16-17 year olds. We have also eliminated the use of this type of accommodation for households where there is a pregnant household member or young children.

What we will do and how

Our Goals:

Seek to significantly reduce the number of households in temporary accommodation and sustain this reduction.

Seek to reduce the proportion of households in nightly paid temporary accommodation at any one time.

Reduce the amount spent on nightly paid temporary accommodation by securing alternative more cost effective accommodation.

Improve the perception and understanding of homelessness in the borough and the issues that cause it through a proactive awareness raising campaign in order to increase access to early intervention and private sector accommodation.

Reduce the number of homeless applications through early intervention and support to prevent and relieve homelessness wherever possible.

Reduce the number of parental evictions through proactive support to families to secure planned housing pathways.

Increase the supply of self-contained temporary accommodation, with a view to eliminating the use of units with shared facilities.

To achieve this we will:

Continue to ensure the provision of a comprehensive and proactive

early intervention and homelessness prevention service.

Develop and publish a business case to demonstrate that investment in building accommodation within the borough will reduce our reliance on temporary accommodation.

As part of the overall target for an additional 1,000 homes, complete the construction of at least 80 homes using off-site construction methods in the borough by 2021 to use as a direct alternative to nightly paid accommodation and then seek sites to accommodate a further 100 by 2022.

Work with owners of existing nursing and residential homes which are not viable, and support them, if appropriate, to turn these into temporary accommodation units or redevelop them to provide long term general needs accommodation. Explore the potential to engage in further property purchase schemes in order to increase access to good quality affordable accommodation.

Run a communications campaign to raise awareness of homelessness issues in Bromley and address stereotypical views of what homeless people are like.

Review our Allocations Scheme and procedures to make sure they are meeting the current needs of applicants and

actively contribute to homelessness prevention and relief.

Review and clarify our nomination rights with each housing association in the borough in order to maximise the number of properties available for nomination.

Continue our work on tackling anti-social behaviour, recognising how this can prevent homelessness, and renew our strategy for dealing with this.

Explore the potential to use mediation services for those at risk of homelessness.

Lead the Homelessness Forum with partner agencies in the voluntary and statutory sectors to deliver the homelessness strategy ensuring a coordinated and proactive approach to preventing and relieving homelessness.

Review the effectiveness of our housing advice outreach surgeries and develop the service according to our findings.

Develop and run a homelessness awareness programme for secondary schools, to build resilience and understanding amongst young people.

Review our supported accommodation for young homeless people and care leavers and provide emergency

assessment units within this.

Increase the range of housing options available to young people to prevent homelessness and support the pathway to independence.

Develop a common lettings plan to promote greater mobility between existing housing association tenants.

Explore the potential benefit of an analytics tool to identify households at risk of falling into rent arrears and to enable early intervention and support to be given to prevent them becoming homeless.

Increase and promote the advice available to single people seeking housing, working with the voluntary sector to promote deposit guarantee schemes and help them access private rented accommodation.



Chapter 06

Supporting Vulnerable People

The issues and opportunities for Bromley

- Bromley has an ageing population. Many older people are living alone – in 2015, the number of people aged over 75 and living alone in the borough was estimated at over 13,500, and this is predicted to rise to 19,000 by 2030. Whilst many people prefer to stay in their own homes as long as possible, some express a wish to move into more suitable accommodation. Over half the people consulted for Bromley’s Ageing Well Strategy thought that their current home would be inappropriate or need adaptations in the future.
- Some older people are already living in homes which are no longer suitable for them. The homes may be too large for their needs, or unsafe for them because of poor lighting, trip hazards or some other problem. However, whilst there is a reasonable supply of extra care housing, there is a diminishing amount of housing suitable for independent older people available.
- The allocation of housing for clients of Adult Social Care and Children’s Social Care is currently carried out separately to the allocation of general needs housing, which is managed by Housing. This may limit options and cause duplication of work.
- There is a shortage of specialist accommodation for people with mental health issues and learning disabilities in the borough, especially younger people with special educational needs.
- The process of getting adaptations carried out for people with physical disabilities using the Disabled Facilities Grant can be lengthy, and funding is subject to a national means test which takes little account of local circumstances.
- Young people aged 18+ and leaving care have few options in terms of housing and are particularly vulnerable if housed out of the borough, away from their support networks.

- Some homeless people have major health needs, increased drug, alcohol and mental health issues and often are not registered with GPs.
- A higher proportion of households in Bromley become homeless as a result of domestic violence than many areas in London. Domestic violence is a cause of homelessness that needs a particularly specialist approach and support for refugees is vital.
- The health of homeless people is identified as a priority in our 2018-22 Health & Wellbeing Strategy.
- We work in partnership with our in-house Support and Resettlement Team and the voluntary and community sector to support people who are vulnerable and to promote their health and wellbeing.

What we have done

- We have developed a number of housing options for vulnerable people, including supported accommodation, managed temporary accommodation, extra-care, community rehabilitation flats and the Shared Lives scheme. Since 2017/18 we have used extra-care as a short-term option for people leaving hospital but unable to return home.
- We have published 'Ageing Well', a strategy to meet the changing needs of older people in Bromley, in partnership with NHS Bromley. One of the four outcomes is "My home meets my aspirations and needs" and the strategy identifies a number of actions to be taken to meet this outcome. We also commissioned a more in depth Older People's Housing Needs Survey to gain better understanding of residents' views and concerns.
- We have joint placement panels, involving social workers and housing officers, to look at the accommodation needs of young people leaving care, and have eliminated the use of bed and breakfast placements for care leavers.
- The Local Plan specifies that 90% of new build housing must be accessible and adaptable, and that 10% must be capable of adaptation for wheelchair users.

What we will do and how

Our Goals:

Have a structured, multi-disciplinary approach to commissioning services and addressing the needs of households with highly complex issues.

Increase the amount of accommodation available to people with specialist needs such as mental health issues, physical and learning disabilities to ensure the suitability of all placements.

Encourage developers to include specialist homes for older people in their schemes, particularly those located in town centres.

Develop information-sharing protocols with boroughs where we have placements, so that households moving there can be provided with appropriate support straight away.

House every child leaving care within the borough unless they have suitable support elsewhere which means an out of borough placement is better for them.

To achieve this we will:

Ensure that all updated versions of the 2008 Affordable Housing Supplementary Planning Document reflect changes in the demand for and supply of specialist housing for older people and people with support needs.

Identify sites which are particularly appropriate for a high proportion of homes for older people and give design guidance accordingly.

Review the way in which we commission accommodation for care leavers, older people and people with support needs, allocating all but the most complex cases through a single system.

Stipulate that a number of one-bedroomed properties suitable for young people leaving care are included in all the schemes that are developed on Council-owned sites and will consider the needs of young people in other residential developments that are put forward for planning approval.

Identify Council-owned sites which are suitable for supported accommodation as part of mixed use development and develop supported housing scheme.

Introduce a new scheme to support people to stay in their homes and to keep them healthy, using money allocated to the borough as part of the Disabled Facilities Grant. We will move the administration of this scheme and the Disabled Facilities Grant into the Housing Service, to provide a more seamless approach to adaptations to ensure the effective use of Disabled Facilities Grants to meet the needs of vulnerable households.

Identify the families who are the most intensive users of housing, social care and health services and those

with educational welfare needs and develop joint support plans for these.

Establish a structured approach to bringing officers from Housing, Public Health, Adult Social Care, Children's Social Care and Education together with other agencies, such as social landlords to take a holistic approach to particularly complex cases, and discuss the needs of families and vulnerable people at risk of eviction or about to be rehoused.

Work with housing associations to identify households which are under-occupying or where the householder wants or needs to move to a more suitable home. Explore the potential to introduce incentives and support to encourage and help older people to move into more suitable accommodation.

Promote the Staying Put Scheme, where lodgers provide 10 hours of support per week for a homeowner in exchange for low rent accommodation.

Look at alternative ways in which older people and people with special needs can be accommodated, such as 'co-living' and make recommendations for the inclusion of such initiatives in further plans.

Work with the Bromley Federation of Housing Associations to establish a protocol for working with households

at high risk of eviction and preventing homelessness.

Develop a life skills training programme for assisting people to sustain their accommodation and prepare for longer term housing.

Review our money advice services and reshape these to make sure they are meeting changing needs.

Review and update our Tenancy Strategy to clarify our expectations of housing associations in the borough.

Ensure that Housing officers are highly proactive in looking out for potential safeguarding issues when they have any contact with residents, and ensure that housing providers are trained in identifying and referring safeguarding issues.

Expand the capacity of the Housing Occupational Therapy team, to advise developers and monitor the accessibility of all new homes, rigorously enforce the criteria in the Local Plan and increase the number of accessible homes in the borough.

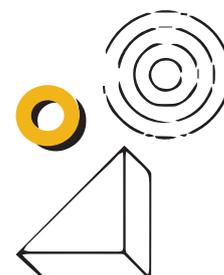


Chapter 07

Delivering this strategy

In order to monitor our progress in delivering the targets and actions identified in this strategy, we will adopt 20 key measures. These will give us information about how we are doing each year. Targets will be reviewed and set annually.

How we will measure progress



HS1	Number of new homes built in the borough
HS2	Number of new homes built on Council-owned land
HS3	Number of affordable homes built in the borough
HS4	Number of affordable homes built on Council-owned land
HS5	Number of homes for social rent built in the borough
HS6	Number of homes for social rent built on Council-owned land
HS7	Number of households in temporary accommodation
HS8	Amount spent on nightly paid temporary accommodation
HS9	% Of homeless households in temporary accommodation within Bromley
HS10	Amount spent on nightly paid temporary accommodation
HS11	Number of homeless applications
HS12	Number of parental evictions
HS13	Number of households in temporary accommodation with shared facilities
HS14	% Of newly built homes that are built to the Lifetimes Homes standard
HS15	% Of newly built homes that are wheelchair accessible
HS16	Number of adaptations made to enable people to remain at home
HS17	Number of homes designed for people with specialist needs including older people, available within Bromley
HS18	Number of specialist homes for older people within Bromley
HS19	% Of homeless households in temporary accommodation within Bromley
HS20	% Of care leavers housed within the borough

How we will monitor and report the delivery of the Strategy

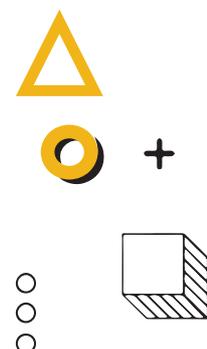
The implementation of this strategy will be led by a Housing Strategy Implementation Board comprising senior managers from across the Council, but particularly Housing, Planning, Regeneration, Environmental Health, Commissioning and Finance. It will be accompanied by an equalities impact assessment to ensure that it continues to meet the needs of the local community.

An action plan will be developed, with a named officer to lead on each action, and an identified timetable for milestones and completion. This will be reviewed annually to provide the opportunity to respond to any emerging trends including changes in the

housing market and levels of housing need. Lead officers will report progress against their actions on a quarterly basis and this report will be scrutinised by the Housing Strategy Implementation Board. The Board will then report each quarter to the Chief Executive and the Corporate Leadership Team on an exception basis.

The Director of Housing, Planning & Regeneration will report progress to the Portfolio Holder for Renewal, Regeneration & Housing on a monthly basis. An update report will be presented to the Cabinet annually.

A short report will be published annually to inform the public about progress.



Draft for Consultation

Setting the scene

- Bromley is experiencing severe affordable housing pressures.
- Although the borough has managed to deliver slightly above its current target for new homes in recent years, demand for affordable housing dramatically outstrips supply due to:
 - High house prices
 - Increasing rents
- Homelessness applications are increasing, and the need for affordable homes, particularly those at a social rent, is growing all the time.

About Bromley and our residents

- **59 square miles** - largest London borough
- **6th most populated** borough in London
- **331,000 (approx) residents** living in an estimated 141,000 households:
 - 9% increase in population since 2001
 - 6% predicted growth by 2027
 - Estimated to increase to 386,606 in next 10 years

- **Ageing population**
 - 2017 - 17% aged 65+
 - 2022 - 18% aged 65+
 - 2027 - 19% aged 65+
- **78% of 16-64 year olds in employment**
- **3rd lowest out of work benefit claimant count in London**

Housing in Bromley Ownership

- **13% socially rented - 18,000 people living in socially rented housing in Bromley**
 - London average - 23%
 - Lower than anywhere else in London
 - 80% owned by Clarion Housing Group
- **68% privately owned (buying with a mortgage or outright)**
 - London average - 51%
- **14% private rented sector**
 - London average - 26%

Sections of the population

- **Ageing population**
 - 3,500 sheltered or retirement housing units
 - 6 extra care schemes
- **5 traveller sites**
 - 2 council-run
 - 3 privately-run
- **Largest settled traveller populations in the UK**

Housing Overview 2018/19

- **3,457 households on the Housing Register**
- up from 3,332 in May 2018
- **2,940 households approached the Council as Homeless**
- 302 were deemed homeless and accepted onto the Housing Register

Building and development

- Bromley Local Plan (2019)
- **average of 700 new homes per year until 2030**
- Strategic Housing Market Assessment (2014)
- **calculated potential need for approx. 1,320 new homes per year**
- Draft London Plan (out for consultation)
- **sets new target at 1,424 new homes per year**

Priorities for housing



More homes increasing the number of homes in Bromley



Better quality, more affordable homes



Preventing and tackling homelessness



Supporting vulnerable people

More homes increasing the number of homes in Bromley

We will:

- Support the building of 10,605+ new homes by 2030
- Develop 1,000 new homes on Council-owned land or acquired sites by 2022
- Ensure developments supported with infrastructure - roads, transport, education, health and community facilities
- **Review opportunities in the renewal areas referred to in the Local Plan:**
- Crystal Palace, Penge and Anerley, Bromley Common, The Cray Valley, Orpington, Mottingham and Ravensbourne, Plaistow and Sundridge
- Achieve affordable housing targets set out in Local Plan
- Use s106 housing contributions effectively to maximise delivery of affordable housing

Better quality, more affordable homes

We will:

- Revise the Affordable Housing Supplementary Planning Document (2008)
- Agree a target of additional affordable homes to be built by 2030
- Review the exceptional circumstances that allow the affordable housing targets in the Local Plan to be waived

- Ensure 80%+ of homes in Bromley-led developments are for affordable rent
- Support housing associations to develop more affordable housing
- Improve standards and security of tenure in the affordable and private rented sector
- Increase the number of private landlords signed up to accept tenants from our waiting list

Preventing and tackling homelessness

We will:

- **Reduce:**
 - number of households in temporary accommodation
 - proportion of households in nightly paid temporary accommodation
 - number of homeless applications through early intervention and support
 - number of parental evictions through proactive support to families
- Deliver an awareness raising campaign to increase access to early intervention and private sector accommodation
- Increase supply of self-contained temporary accommodation, with a view to eliminating the use of units with shared facilities

Supporting vulnerable people

We will:

- Use multi-disciplinary approach to commissioning services

- Increase the amount of accommodation available to people with specialist needs - such as mental health issues, physical and learning disabilities
- Encourage developers to include specialist homes for older people in their schemes
- Develop information-sharing protocols with other local authorities so that households moving there can be provided with appropriate support straight away
- Ensure that every child leaving care is provided with suitable accommodation this could include housing locally if this is appropriate

Delivering this strategy

20 key measures will monitor our progress in delivering the targets and actions

- Targets will be reviewed and set annually
- Equalities impact assessment to be published
- Action plan to be developed

Regular reporting systems

- Including a short annual public report

Delivering this strategy

Visit www.bromley.gov.uk/housing

Email housing.compliance@bromley.gov.uk

Appendices

Appendix 01:

Key points from consultation

Appendix 02:

Members of the Housing Strategy
Working Group

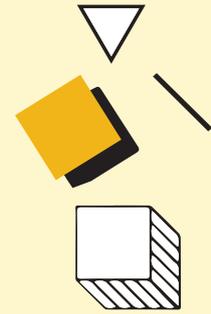
Appendix 03:

Glossary

Appendix 04:

Bibliography

Appendix 01: Key points from consultation



The housing strategy was developed using a range of sources to compile a comprehensive evidence base to inform the priorities and actions proposed. Issues and potential solutions were then explored with a range of stakeholders including local residents, business organisations, housing associations, private landlords and representatives from the voluntary and community sector, as well as Council officers from every department and at all levels, from the Chief Executive to front-line staff.

Public Consultation took place between 27th August 2019 and 21st October 2019. 75 consultees responded to the online survey and 77% of consultees advised that they are residents of Bromley borough. The remainder were from private landlords Housing Associations, Private Landlords, Letting Agents, Healthcare, Education, members of staff at Bromley Council and Councillors of Bromley Council.

Locations of homes

95% of people who completed the survey felt that more homes should be built. Few favoured using Green Belt, but the majority of people felt that infill sites (the use of vacant or underutilised sites within existing developments), empty properties and brownfield land should be used to provide more homes in the first instance.

Type of homes

A number of recommendations were made including; supported housing, social housing, private housing, student accommodation, lifetime/adapted housing. Some of the suggestions put forward mentioned that there was a need for affordable one bedroom properties to accommodate downsizing opportunities for those that are under-occupying. It was felt that this would also help to address sofa surfing and to assist adult children who are unable to move out of their family homes due to affordability

concerns. The proportion of young people in Britain aged 20 to 34 who live with their parents has risen from 19.48% in 1997 equating to 2.4 million people to 25.91% in 2017 equating to 3.4 million people.

A number of responses recommended that Bromley Council should own and new build properties, as opposed to housing associations, and that housing associations and that any new build properties should be dispersed throughout the borough so they would not be concentrated within the same areas.

It was generally felt that more houses, not high-rise flats, should be built and these should also be Lifetime Homes. Concerns were highlighted about the high rental levels and the need to ensure there is relevant affordable housing, including social, affordable rents and private rented properties, particularly in more deprived areas.

Considerations

Consultees felt that the needs of certain groups of people, for example people with disabilities or the elderly, should be assessed when considering whether or not to build and where to develop. The infrastructure that was highlighted as necessary to be considered and incorporated into any housing development plans included the location

of hospitals, drug & alcohol services, face-to-face advice centres, GPs, community centres, specialist mental health services, educational facilities, water, waste, police and fire services.

Transport links - road, the Bakerloo line proposals and trams - were highlighted as necessary for additional housing to be considered in specific areas. If enhanced they could also potentially increase employment in the borough which also increases the likelihood for residents to be able to buy a property.

The results highlighted a need to better understand the complex needs of residents in order to provide appropriate housing suitable for specific needs. It was reported that there needs to be increased opportunities for the charitable sector to be involved in planning processes as well as ensuring Members are provided with all of the information including pressures and challenges for the Council in order to inform planning applications.

Recommendations from respondents for the consultation

The comments in this section were received from people who completed the consultation. Several suggestions were made about Section 106

contributions and how these should be utilised - encouraged in more accessible areas, rather than create isolated social housing clusters which could cause cultural division.

Setting Section 106 contributions aside for homeless persons accommodation.

Downsizing in housing association accommodation for those that are under-occupying their property should be encouraged, providing support and assistance to help tenants with the process and cost.

Implement a skills commissioning plan/ MCA/workforce development strategy incorporating the London Living wage as well as building contracts that produce good quality homes.

More partnership working to increase development of properties and the opportunity for affordable lettings with all types of landlords. This follows the seven principles set by Housing First England.

The CIH report, Building Bridges September 2017, was referred to and the general responses mirror these recommendations.

Conclusion

In summary, the people who completed

the survey agreed that additional housing is required in Bromley, but the wider picture needs to be considered; More homes are required, concern was raised about the number of people located in temporary housing placed outside of the Borough.

Types of homes - analysis of what type and size of accommodation is required for older persons, supported housing for people with a range of issues, such as autism, mental health issues, disabled adapted accommodation

Innovation - make use of emerging technologies - modular homes.

Affordability - ability for the 'next generation' to be able to afford to live and work in Bromley.

Planning Processes - transparency, ease of contact to ask questions at an early stage.

Community - any developments should consider impact on local residents, infrastructure for example: health, education, transport, parking etc.

The results of the consultation process were positive, confirming that the proposed priorities are correct. Careful consideration needs to be given to what

type of housing is developed, where it is located and how it fits the needs of the immediate as well as the wider community.

Many young people who aspire to live independently and work in Bromley are unable to do so because of the high cost of renting and buying.

The needs of older persons were also mentioned. The results from the housing



More social housing that is affordable is required and consultees felt that Bromley Council should own and manage any properties that are developed.

It was widely agreed that more housing is required but consultees felt that the Green Belt land in Bromley is a massive attribute for a London Borough and they do not want the overall picture of Bromley to disappear.

Consideration needs to be given to what will most positively impact the community of Bromley as a whole, taking into account its residents and their needs.

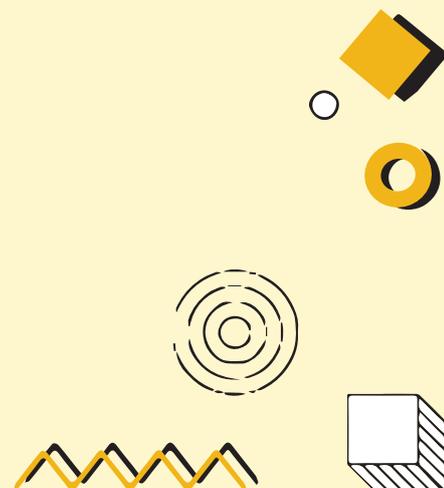
needs survey carried out in 2018 found that the majority of older people would like to remain in their homes for as long as possible and this will only be achievable with Lifetime Homes.

Investing in housing will, in the longer term, reduce the financial demands on the public purse. Good quality, affordable housing is required and for specific supported housing, it must be well designed, accessible and safe taking into account the needs of the people that may live there.

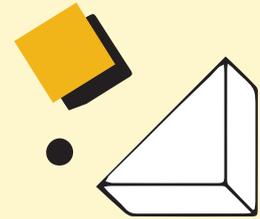


Appendix 02: Members of the Housing Strategy Working Group 2019 - 2029

- Bromley Federation of Housing Associations
- Business Improvement Districts
- Chislehurst & Sidcup Housing Association
- Clarion Housing Group
- The Hyde Group
- LBB - Adult Social Care
- LBB - Anti-Social Behaviour Team
- LBB - Children’s Social Care
- LBB - Commissioning
- LBB - Corporate Leadership Team
- LBB - Environment & Community Services
- LBB - Education
- LBB - Housing Department
- LBB - Housing Transformation Board
- LBB - Finance
- LBB - Planning
- LBB - Portfolio Holder for Housing, Planning & Regeneration
- LBB - Public Protection
- LBB - Regeneration
- LBB - Special Educational Needs
- LBB - Strategy & Performance
- Optivo
- Phoenix Community Housing
- Private Landlords
- Public Health
- Residents Association
- Voluntary Sector



Appendix 03: Glossary



A

Affordable homes: They are homes that are no more than 80% of the average local market rent.

Arrears: It is a sum of money that is owed and should have been paid earlier.

B

Bed and Breakfast Accommodation (B&B): Households are placed in B&B accommodation, because of a lack of suitable accommodation. Most B&Bs used by Councils are not like hotel accommodation, and are often run specifically for homeless households. Residents placed in B&B may have to share facilities with other households / residents.



C

Chartered Institute of Housing (CIH): Is the independent voice for housing and the home of professional standards.

D

Domestic Abuse: Women's Aid has defined it as an incident or pattern of incidents of controlling, coercive, threatening, degrading and violent behaviour, including sexual violence, by a partner, family member or carer.

F

Forums: It is a meeting / medium where ideas and views on a particular issue can be exchanged. People can talk about a problem or matter especially of public interest.

G

Greater London Assembly (GLA): It is the strategic city wide government for the city of London. The GLA holds the Mayor of London accountable, investigates issues and influences policy development.

H

Hidden Homeless: This often describes people staying with friends or relatives because they lack other housing opportunities. This population is considered 'hidden' because they do not access homeless supports and services, despite their need for them. For this reason, they do not appear in standard homelessness statistics.

Homeless: You may be homeless if you live in unsuitable housing, do not have the right to stay where you are, or if you are sleeping rough.

Homelessness Strategy: The Homelessness Act 2002 states that local authorities must have a strategy for preventing homelessness in their district. The strategy applies to anyone at risk

of being homeless. Councils must also relieve homelessness where someone has been found to be homeless but is not owed a duty to secure accommodation under the Homelessness Act.

Homelessness prevention: It has been defined by the Ministry for Housing, Communities and Local Government (MHCLG) as a local authority "providing people with the ways and means to address their and other needs to avoid homelessness".

Homelessness Relief: It is when a local authority is unable to prevent homelessness, but helps someone to secure accommodation.

House in Multiple Occupation (HMO): Is a property rented out by at least 3 people who are not from 1 'household' (for example a family) but share facilities like the bathroom and kitchen. It's sometimes called a 'house share'.

Housing Association/ Registered Social Landlord (RSL): It is a non-profit organisation, and they rent properties to low income households with particular needs. Their portfolio consists of social and affordable rented properties, and they provide options for low cost home ownership.

Housing First England: Is a housing and support approach which gives people who have experienced homelessness and chronic health and social care needs a stable home from which they rebuild their lives. Provides intensive, person-centred, holistic support that is open-ended and places no conditions on individuals.

Housing Strategy: Identifies key interventions required to meet current and future housing need.

Housing Tenure: Is the legal status under which someone has the right to live in a property. The two most common forms of tenure are home ownership and renting. Home ownership is when a property is owned outright or bought with mortgage or loan. The second type of tenure is renting which has two forms - social and private renting.

L

Landlord:

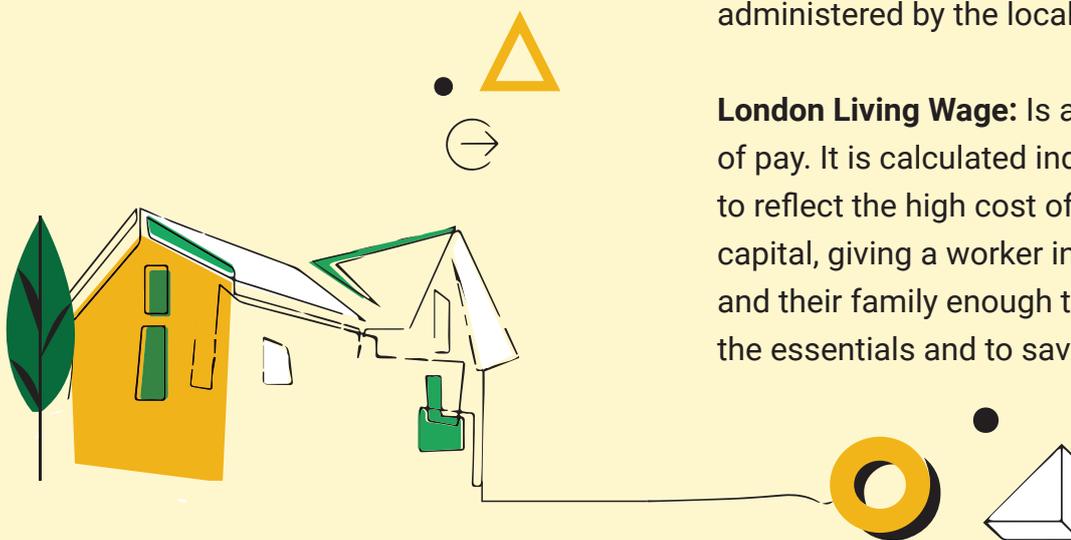
It is an owner of a property, and the landlord leases their property to an individual or business, and they are called tenants.

Leaving Care: It is a service for young people aged 16 plus to 25. It ensures that young people do not leave care until they are ready, and that they receive effective support once they have left.

Lifetime Homes Standard: Is a series of sixteen design criteria intended to make homes more easily adaptable for lifetime use.

Local Housing Allowance: It is a housing benefit that helps people renting from private landlords. The LHA is administered by the local council.

London Living Wage: Is an hourly rate of pay. It is calculated independently to reflect the high cost of living in the capital, giving a worker in London and their family enough to afford the essentials and to save.



N

Nightly Paid Accommodation (NPA): It is typically short term accommodation. Rent is calculated on a daily basis as opposed to weekly or monthly as is the case in the private sector.

P

Private Rented Sector (PRS): The PRS is a property that is owned and rented out by a private landlord. It is the fastest growing tenure in the country, and 14% of Bromley residents live in private rented housing.

Public Health England: Exists to protect and improve the nation's health and wellbeing, and reduce health inequalities.



R

Rough sleeping: It is the most visible form of homelessness. Rough sleeping has been defined as people sleeping or bedded down in open air, building or other places not designed for habitation.

S

Shared Ownership: Is an alternative home ownership scheme which gives first time buyers, and those that do not currently own a home, the opportunity to purchase a share in a new build or resale property.

Social Care: It is a local government service that provides and promotes the welfare of vulnerable people. Social service better the wellbeing of children, adults and the elderly.

South East London Housing

Partnership: It is partnership made up of the 5 boroughs in the South East London sub-region. They are Bexley, Bromley, Greenwich, Lewisham and Southwark.

Stakeholder: It is a person or group that has an interest in an organisation.

Stakeholders can affect or be affected by an organisation’s actions, objectives and policies.

Statutory homelessness: Homelessness is defined within the terms of the homelessness legislation and it determines when local authorities will have a duty to offer accommodation.

Section 106: Planning obligations under Section 106 of the Town and Country Planning Act 1990 (as amended), commonly known as s106 agreements, are a mechanism which make a development proposal acceptable in planning terms, that would not otherwise be acceptable. They are focused on site specific mitigation of the impact of development. S106 agreements are often referred to as ‘developer contributions’ along with highway contributions and the Community Infrastructure Levy.

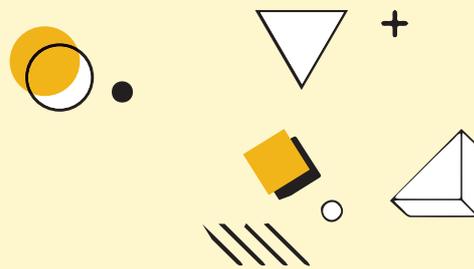
T

Temporary Accommodation:

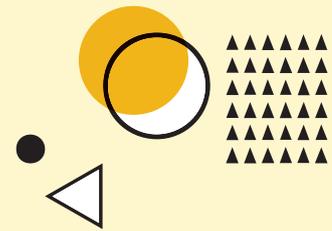
Local authorities place households in an interim accommodation, when permanent housing is not available, or when households are awaiting a decision on their homelessness application.

W

Welfare Reform: It is when government changes or amends social welfare policies. The goal is to reduce number of individuals / families dependent on government assistance, so claimants of benefits can be self-sufficient. It affects how much monetary support people are entitled to.



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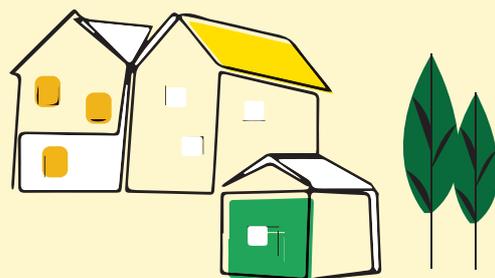
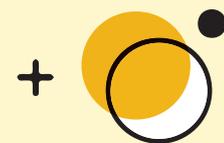
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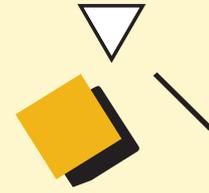
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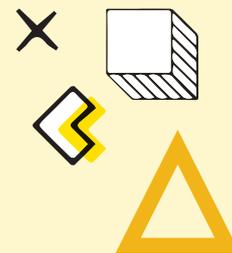
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