

Urgent action is needed to provide family housing in Enfield

There are well over 11,000 new homes in Enfield's housing pipeline but most of these homes will not be the housing that Enfield actually needs.

Our research shows that the drive to meet new housing targets will deliver very high numbers of small flats. Whilst this enables Enfield Council to meet its overall housing target, it does not meet the urgent need for family sized homes.

This unmet need will have serious and lasting health consequences.

Research suggests that the current strategy for housing will not only fail to address the current overcrowding problems in Enfield but may well exacerbate the issue. There are already over 14,000 households in Enfield classified as overcrowded, due to a lack of family housing in the borough. This is concerning because - as this report highlights - overcrowding is associated with significant health and wellbeing outcomes. Covid-19 has bought into sharp focus the importance of having sufficient indoor and outdoor space, yet the majority of homes in Enfield's housing pipeline are small flats without gardens.

Our research also shows that affordable housing targets are routinely missed, especially targets for genuinely affordable social rent housing. Enfield, like many London Boroughs, has a severe shortage of housing that local people can afford to buy or rent, but the situation in Enfield is particularly acute. There are already 11,000 Enfield residents, including 5,000 children, living in temporary accommodation – much of which is unsuitable for their needs (e.g. families living in a single room) - a situation made worse by the lack of genuinely affordable housing in the borough.

The negative impacts of unaffordable housing can affect people from all walks of life. Research shows that high housing costs are linked to feelings of instability and anxiety and means many people are living in accommodation unsuitable for their needs.

This research suggests that Enfield's housing needs are being routinely side-lined in a drive to meet overall targets. We think that now more than ever, a new approach to housing is required that focuses on **needs**, **not numbers**.

Better Homes Enfield.



one | RESEARCH OBJECTIVES

The research objectives were to:

- Establish whether Enfield is on course to meet new housing targets
- Assess the extent to which the applications being submitted and approved reflect local housing needs in terms of the size of the homes being delivered
- Assess the extent to which the applications being submitted and approved meet affordable housing needs

two | RESEARCH METHODOLOGY

We reviewed 31 major planning applications (i.e. developments which would deliver 10+ housing units), most of which were made between 2016 and 2020. None, as far as we are aware, had previously been counted towards housing delivery targets.

Information in each application was coded according to the following deliverables:

- 1. The overall number of housing units
- 2. The number and type of affordable housing units
- 3. The number of 1, 2, 3 and 4+ bedroom affordable homes
- 4. The number of 1, 2, 3 and 4+ bedroom market homes

Each of these deliverables was assessed against the relevant policies in Enfield's Development Plan. This enabled us to establish the extent to which each application would contribute towards delivering the housing Enfield needs.

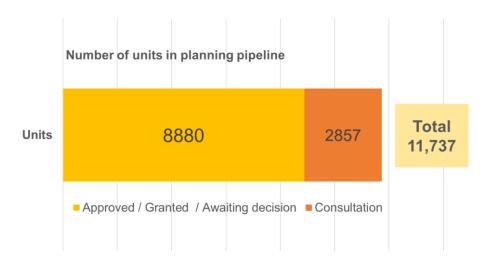
Summary of developments reviewed: Work had started on 13 of the developments, 8 had been granted, 4 were awaiting a decision, and 6 were applications in progress. Developments ranged between 11 and 2,300 units. Four of the applications were for permitted development office conversions, totalling 241 units.

A further five schemes were included for part of the analysis. These schemes were at the consultation stages and have been included to give an indication of the overall housing pipeline but there was not sufficient information available to include these in the analysis of tenure or housing mix. Further information is in the appendix.

three | RESEARCH FINDINGS AND COMMENTARY

3.1 Overall Housing Units

Our analysis indicates that there are currently 11,737 homes in the planning pipeline, just from major applications (including those at consultation stage). Not all of these homes will be built within the next 10-years, nevertheless, this analysis suggests that Enfield is in a good position to meet the overall housing target set by the London Plan ¹.



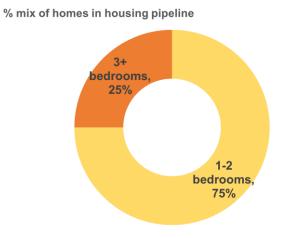
Note: This analysis is of total/gross delivery and does not account for the homes lost in order to deliver new housing units e.g. as part of regeneration schemes.

¹ The London Plan sets Enfield a 10-year housing target of 12,460 additional homes or 1,246 new homes per year [1], a substantial increase on the previous target of 798 [2].

3.2 Housing Size

Only two of the applications in the housing pipeline (i.e. 6%) would deliver the number of 3+ bedroom homes required by the Development Plan ².

Of the 8,880 homes in the housing pipeline that we examined in detail, only 25% will have 3 or more bedrooms – the large majority will be 1- or 2-bedroom flats.



This means that 2,247 of the 8,880 homes would be 3+ bedroom homes, which is 3,349 below the number required by the Development Plan.

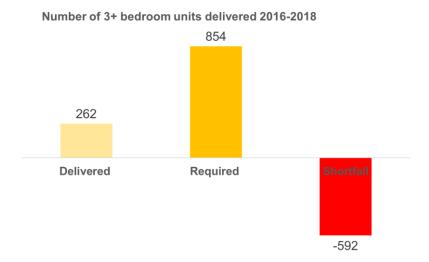


Number of 3+ bedroom units in planning pipeline

At this rate, over the next 10 years the number of new 3+ bedroom homes built will be 4,672 below what Enfield needs.

² Enfield's Development Plan and Strategic Housing Market Assessment (SHMA) set-out the housing needs of the borough. Enfield's Development Plan says that new developments should include a mix of housing to meet housing need and sets a target for 3+ bedroom homes of 60%-65%, in part to address overcrowding and homelessness [3]. More recently, Enfield's SHMA recommended that 50% of new homes should have 3 or more bedrooms [4]

We reviewed the new housing that was built between 2016 and 2018. This analysis showed that there was already a shortfall of 592 new 3 + bedroom homes.



Why does this matter? Other research shows that a shortage of 3+ bedroom homes is already having serious consequences. The SHMA noted that 11.2% of households in Enfield are overcrowded, compared to a national average of 4.6%. This means over 14,500 households in Enfield are classified as overcrowded. In 2018, the Parliamentary Office of Science & Technology (POST) published summarised evidence on the health effects of overcrowding and lack of space saying that [5]:

"... most families living in overcrowded homes said their living conditions affected their mental health, stress, privacy and sleep quality. Concerns about children's physical health, as well as their ability to play and study, were frequently raised. The Housing Health and Safety Rating System15 also refers to the increased risk, from overcrowding and lack of space, of accidents, infectious diseases, condensation, and mould. Living in overcrowded housing negatively affects children, including being associated with respiratory issues"

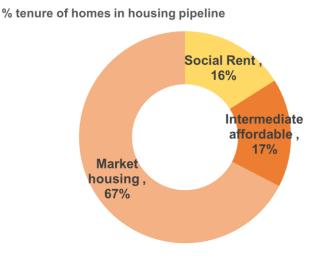
In summary, Enfield needs far more family homes just to meet the existing need, not building these, and instead building huge numbers of smaller flats, is likely to further exacerbate Enfield's overcrowding issues over the medium to long term.

Enfield's overall 10-year target is 12,460 homes of which between 4,984 and 6,230 need to be 1- 2-bedroom properties. Our analysis shows that there are already 6,633 1-2-bedroom properties in the housing pipeline. **The emphasis must now switch to delivering the family sized accommodation that Enfield needs.**

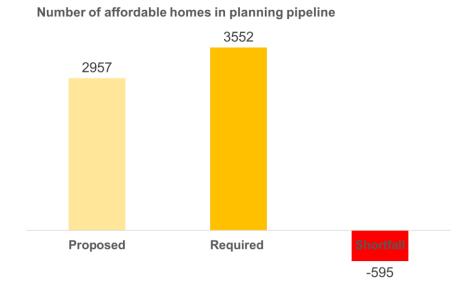
3.3 Affordable Homes

Only 11 of the 31 applications met the target for the overall level of "affordable" housing, and just 7 met the level required for social rent housing 3.

Of the 8,880 homes in the housing pipeline that we examined in detail, 33% will be classed as "affordable" and only 16% will be at Social Rent levels.

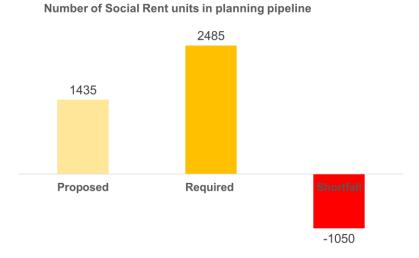


Our analysis of affordable housing showed that there would be a deficit of 595 "affordable" homes.



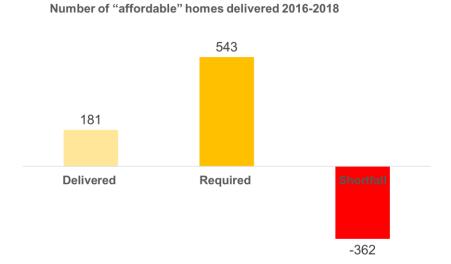
³ Enfield's Development Plan says that 40% of new housing delivered through major applications should be affordable and that 70% of this should be at social rent levels [6].

The deficit will be far worse for the delivery of genuinely affordable social rent housing, with a projected shortfall of 1,050 social rent homes.



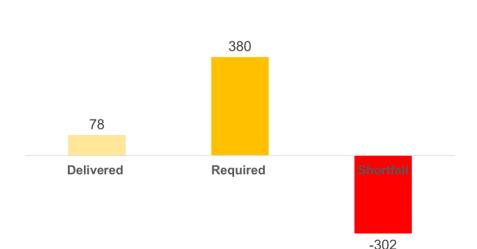
Note: A number of regeneration/housing renewal schemes are included in the applications we assessed. Some of these reduce the numbers of affordable and social rent homes as they are replacing existing affordable homes, but this has not been accounted for in our analysis. If these losses were factored in, then the affordable/social housing deficits would increase by several hundred units.

We also assessed the affordable housing actually built between 2016 and 2018. This analysis showed a shortfall of 362 "affordable" homes.



Furthermore, there was a shortfall of 302 social rent homes built between 2016-2018.

Number of Social Rent homes delivered 2016-2018



Why does this matter? A lack of affordable housing is already having significant consequences. Currently, there are 11,000 Enfield residents, including 5,000 children living in temporary accommodation [7] – accommodation which is often unsuitable, expensive and anything but temporary.

Other research shows that housing affordability can have serious negative impacts on health and wellbeing. For example, a 2017 report by Shelter reported that 1 in 5 adults (21%) had experienced a mental health issue as a result of housing within the last 5 years, and that housing affordability was the most frequently referenced cause. There are too many cases of people having to sacrifice the amount they spend on food to pay housing costs as well as of people feeling they are forced to live with a partner because they cannot afford to live apart [8].

In summary, Enfield's overall 10-year target is 12,460 homes of which 7,476 will be market housing (i.e. not classed as "affordable"). Our analysis indicates that there are already 7,863 market housing homes in the housing pipeline. **The emphasis must now** switch to delivering the genuinely affordable homes that Enfield needs.



four | INSIGHTS AND RECOMMENDATIONS

- 1. There are a large number of new homes in the pipeline. Enfield appears to be broadly on track to reach its new housing target. This offers an opportunity to switch the strategy from one of striving for housing numbers to one or striving for needsbased housing provision.
- **2. There is not enough family housing being built in Enfield.** There needs to be a far greater focus on delivering homes with 3 or more bedrooms.
- 3. **High density schemes have over delivered 1- and 2-bedroom flats.** Proposals for high density housing need to be more creative and deliver a broader mix of homes (e.g. include larger apartments for families). The current disprorationate focus on large blocks of small flats without gardens needs to be challenged.
- 4. Flats delivered via permitted development have been small and unaffordable. The Council should look to control permitted development to help control the supply, type and quality of flats being built in Enfield (e.g. via an Article 4 direction).
- 5. There is not enough genuinely affordable new housing in Enfield. Schemes, particularly those on public land and regeneration schemes, need to significantly increase the proportion of social rent homes being built.
- 6. Key figures are difficult to locate and are inconsistently reported. Key metrics such as housing mix and tenure need to be reported in a clear and consistent format in officer reports, with numeric differences between the proposal and policy requirements consistently flagged.
- 7. The increased housing targets means things are changing fast. More regular updates of the housing pipeline are needed to inform evidence-based decision making about planning applications. These figures should be easily accessible to stakeholders e.g. the public, councillors, and developers. Setting up a system of informal monthly updates and publishing the results would be helpful and not particularly onerous.

References

- The London Plan (intend to publish)
 https://www.london.gov.uk/sites/default/files/intend_to_publish_-_clean.pdf
- Enfield, Annual Monitoring Report and updated Housing Trajectory 2019
 https://new.enfield.gov.uk/services/planning/annual-monitoring-report-and-housing-trajectory-2019-planning.pdf
- 3. The Enfield Plan, Core Strategy, 2010-2025 https://new.enfield.gov.uk/services/planning/area-action-plans/planning-policy-information-the-enfield-plan-core-strategy-november-2010.pdf
- 4. London Borough of Enfield, Strategic Housing Market Assessment update, 2015 https://new.enfield.gov.uk/services/planning/enfield-strategic-housing-market-assessment-planning.pdf
- 5. House of Commons Library, Number 1013, 31 March 2020, Overcrowded housing https://commonslibrary.parliament.uk/research-briefings/sn01013/
- 6. The Enfield Plan, Core Strategy, 2010-2025
 https://new.enfield.gov.uk/services/planning/area-action-plans/planning-policy-information-the-enfield-plan-core-strategy-november-2010.pdf
- 7. We need a better understanding of the links between homelessness and ethnicity https://betterhomes-enfield.org/2020/06/19/we-need-a-better-understanding-of-the-links-between-homelessness-and-ethnicity/
- 8. See:

https://england.shelter.org.uk/ data/assets/pdf file/0003/268752/The Human Cost.pdf https://england.shelter.org.uk/professional resources/policy and research/policy library/policy library folder/research the impact of housing problems on mental health

Appendix

Further information on research methodology.

Only applications delivering 10 or more units were included in the analysis i.e. major applications. This analysis is a snapshot in time based on the original proposal/application as submitted rather than later iterations.

Please email us if you would like further information about the applications and developments included in the analysis.

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