

About the draft Housing & Homelessness Strategy Priorities

Purpose of the Housing and Homelessness Strategy

Housing plays an important role in the health, social, environmental and economic wellbeing of everyone who lives in the borough.

The housing & homelessness strategy identifies the key issues around housing and homelessness in Ealing and sets out the vision and plans for the borough. It covers all tenures in both the private and affordable housing and complements the Local Plan, which focuses on the spatial plans and planning policies for housing.

The purpose of a housing strategy is to:

- Provide an overview of housing related issues in the area
- Identify any mismatch between supply and demand
- Identify issues regarding housing conditions
- Set out measures to prevent homelessness and rough sleeping
- Set out the key objectives for the authority and its partners
- Establish priorities for action and spending priorities
- Provides a delivery plan and policy direction

About the Consultation

The views of our residents, partners and stakeholders are very important to us. This is your opportunity to help shape housing priorities for the future of our communities. This consultation on the priorities will be used to help shape the plans for the next five years and inform the strategy. We will be publishing the draft strategy and delivery plan for feedback before it goes to Cabinet for approval by Members.

Who are we consulting with?

- Residents and those working in Ealing
- Registered Providers and other housing and support providers
- Private landlords and developers
- The Greater London Authority and London Mayor
- Other public bodies, health, Police, Fire Service
- Community and voluntary sector organisations
- Members
- Those seeking housing in Ealing
- Relevant internal services

Vision & Key Priorities

The council's draft vision for the new housing and homelessness strategy is to:

“Work in partnership to prevent housing crisis and meet local housing need by providing a range of good quality, sustainable, well managed, genuinely affordable homes”

The six emerging priority areas flowing from this vision are to:

- 1. Increase the supply of homes in Ealing**
- 2. Support high quality, sustainable homes and neighbourhoods**
- 3. Work to prevent homelessness and rough sleeping**
- 4. Well- managed, genuinely affordable homes**
- 5. Tackle housing inequality in the borough**
- 6. Safer, better managed private rented homes**

Priority 1: Increasing the supply of homes in Ealing

We want to develop a variety of types, sizes and tenures of homes to meet the range of housing needs identified, supporting vibrant, thriving communities.

Why is this Important?

- The Greater London Authority's overall housing delivery target in the London Plan has recently almost doubled from 1297pa to 2157pa. Homes for open market sale will need to form a key part of this increased delivery, along with affordable homes.
- Performance against the government's Housing Delivery Test also measures the delivery of new homes over the past three years against targets in that same period and can incur penalties.
- Ealing has delivered an average of 1747 net housing additions per year over the past 3 years (2018/19-20/21) and an average of 681 affordable homes a year. There is a clear step change needed to increase the delivery of homes of all tenures to meet the increased government housing delivery targets.
- Ealing's 2018 Strategic Housing Market Assessment identified a need for an additional 2004 homes per year for the period 2016-41 and 724 affordable homes per year, a split between 67% market and 33% affordable housing.
- Lower quartile house prices have increased by 20% over the past 5 years and were an average of £412,000 (March 2021) a ratio of x15.39 lower quartile gross annual workplace-based earnings, which would require a typical First Time Buyer to have a minimum household income of £75,000 pa, earning in the top 5.7% of households. Ealing's median gross annual earnings are £36,354 pa (CACI 2021).
- Affordability challenges are set to continue- JLL forecasted house price growth of 6.5pc in Greater London in 2022, with an average annual growth rate of 4.7pc over the next five years. In addition, high inflation continues, so a succession of rises in the Bank Rate are imminent pushing up mortgage rates, providing a further hit on affordability.
- With housing affordability being such an issue, it is no surprise that the most identified affordable housing need in Ealing (88%) is for low-cost social rented homes, typically homes for social rent managed by the Council or housing associations (SHMA 2018).

- Delivering genuinely affordable homes is a key priority of the Council and the council has delivered 2500 genuinely affordable homes with its partners over the past 4 years. Official government statistics show affordable housing delivery has increased to an average of 684 homes per year over the past 3 years (2018/19-20/21).
- Broadway Living, the Council's new wholly owned regeneration and development company has secured AHP funding to deliver a large affordable homes programme.
- There are many new and/or non-traditional housing tenures available that provide good quality homes, for example Build to Rent, Self-build, homes developed by Community Land Trusts.
- Over a half of the overall population growth (36,900 persons) is projected to be aged 60 or over, including an increase of 19,000 persons aged 75. The majority of these households will not wish to downsize from the family size homes they currently occupy. The GLA annual benchmark for Ealing 2015-2025 for specialist housing for older people is a total of 180 homes, including 135 for private sale, 40 intermediate and 5 affordable rent.

Priority 2: Supporting high quality, sustainable homes and neighbourhoods

We are seeking to create high quality homes & neighbourhoods for residents that are sustainable, healthy, energy efficient, safe and secure.

Why is this important?

- The key drivers are climate change/sustainability and improving fire safety and property conditions of both new and the existing stock of homes across all tenures.
- This objective supports the key corporate plan objective of "tackling the climate crisis".
- Supports the government's commitment to achieving carbon net-zero by 2050. Housing is responsible for 14% of carbon emissions.
- Regeneration and investment to improve the existing council housing stock is a key focus of the Asset Management Strategy to ensure council homes are maintained to a decent standard.
- Supports the goals of the Tenant's Charter in the Social Housing White Paper. The government is undertaking a review of the Decent Homes standard to determine whether it needs updating.
- Need to implement the safety improvements required following on from the Grenfell tragedy and the changes needed following the Hackitt Review into Building Safety and new laws and relations being introduced through the Fire Safety Act and Building Safety Bill. The Grenfell Tower fire also informed the contents of the government's White Paper, 'The Charter for Social Housing Residents', which proposes changes to the regulatory framework in the context of ensuring that residents' views are heard and taken into account by their landlords
- Good housing design contributes towards residents' well-being & satisfaction.
- One in ten households in London are struggling to afford to pay their energy bills and heat their homes during the winter months.
- The GLA require estate regeneration to have resident support and engagement and introduced a ballot requirement when the proposals involve the demolition of any social homes and the construction of 150 or more homes (of any tenure).

Priority 3: Working to prevent homelessness and rough sleeping

We want to prevent homelessness and rough sleeping by providing a range of advice and interventions to support offer a swift response to address homelessness and provide long-term accommodation solutions, reducing the need to use temporary accommodation.

Why is this important?

- It is a statutory requirement to have an up-to-date homelessness strategy and rough sleeping strategy.
- Addressing homelessness supports better health and welfare outcomes
- Supports the government target to end rough sleeping by 2027.
- Rough sleeping in Ealing has almost doubled over the past 4 years from 358 persons in 2017/18 to 624 in 2020/21. Most (82%) were accommodated, at least in short term accommodation. One of the main challenges is that around two thirds are not eligible for public funds.
- Effective homelessness prevention helps prevent housing crisis. Ealing undertook 1,340 preventions during 2020-21. The majority of households (69.8%) were found accommodation for 6 months plus. The majority (60%) of households were housed in the PRS, 20% with family or friends and only 8.5% in social rented housing.
- 2,439 households were assessed as homeless and Ealing accepted a main duty for just under half (1,205 households) under the legislation during 2020/21.
- Around a third of those accepted had a support need, with mental and physical health issues being the main support need. The priority need of around half was dependent children, followed by physical disability (17.7%) and mental health (12%).
- In terms of nationality, 71.6% of acceptances were British, 14.7% were non EEA, 13.1% were European. Only 28.7% of households were white, the majority were from a BAME backgrounds. Around a half of homeless acceptances were unemployed and just under a quarter were in full or part-time work.
- The most common reason for homeless in around a third of cases was that family or friends were no longer willing or able to accommodate, followed by the end of a PRS tenancy (20%).
- Housing in the private rented sector is expensive with rents averaging £1400 per calendar month in Ealing. Local Housing Allowance, which provides support for housing costs for eligible households on low incomes, is set at the lowest 30th percentile based on a list of rents for each Broad Rental Market Area. This makes it difficult for many residents to find homes to rent that are affordable and the loss of a private sector tenancy is one of the main causes of homelessness.
- There were 2,463 households in TA at the end of June 2021, including 3811 children. The majority (65%) were housed in PSL accommodation, 15% in hostels, 7.2% in B&B. Just over a third were housed in TA in other boroughs. Around a third of households living in TA were female single parents and another third were couples with dependent children. The cost of providing temporary accommodation is an ongoing financial pressure for the council because housing benefit subsidy rates have remained static. Homelessness prevention together with finding permanent accommodation reduces the need to use temporary accommodation.

Priority 4: Ensuring well- managed, genuinely affordable homes

We want to ensure regulated, affordable housing in Ealing (social housing and homes for low cost home ownership, such as shared ownership) owned or managed by Regulated Providers of Social Housing and the Council are well managed and affordable to residents.

- This priority covers the management of regulated affordable homes in the borough-RP housing and council owned housing stock. Approximately 15% of the housing stock in Ealing are affordable homes, either homes for low cost rent or intermediate homes (such as shared ownership). Ealing Council manages 11,513 homes (2021) and there is a further 15,050 social housing units managed by 62 RPs.
- 29% of people in households in the private rented sector are spending more than a third of their income on housing costs, compared with 10% of social renters and 3% of owner-occupiers. We look to negotiate with developers to secure genuinely affordable housing through the planning system and S106 agreements, which both provides greater security of tenure (if social rented) and is more affordable, reducing the reliance on welfare benefits.
- Homes for low-cost rent often house vulnerable and low-income households. Around two-thirds are in receipt of welfare support to help with housing costs, many are in low paid employment.
- There is a high demand for social housing with 10,875 households on the general waiting list, 15% are accepted as homeless, around a third are living in insanitary or overcrowded housing or otherwise living in unsatisfactory housing conditions and 5% need to move due to a physical disability.
- There is a long wait to be allocated a social rented property with only 454 lettings last year (2020/21), with 251 in council homes, the remaining 201 lettings were nominations to other social housing landlords. Only the applicants in the highest priority bands are likely to be housed.
- The Social Housing White Paper has introduced a new Tenant's Charter and will introduce an improved regulation and inspection regime of social housing landlords, including the council.
- The HRA is a ring-fenced council budget and forms approx. a third of the council's with an overall capital expenditure at £376.5m planned over the next 5 years.

Tackling housing inequality

We want to address all forms of housing inequality and provide fair access to affordable homes. There are a significant proportion of residents who face housing affordability issues, tenure insecurity, poor quality housing or simply housing unsuitable for their needs.

The Joseph Roundtree Foundation's Minimum Income Standard (MIS) reflects what members of the public think is needed for a minimum socially acceptable standard of living in the UK. In 2020, the MIS equated to an income of £37,400 per year to support a couple with two children, slightly higher than the equivalised mean income for Ealing £34,992 (CACI, 2021). This indicates that families living in Ealing with a below average income will struggle financially and are likely to experience housing affordability issues.

A combination of greater investment in social housing, more secure private tenancies, and reversing reductions in housing benefit support – such as the cuts to Local Housing Allowance (LHA) – will be needed to improve the contribution of housing to health. Locally, we can work to support households in maximising their income, offering support to those experiencing overcrowding and work to maximise the delivery of new, good quality, low cost rented households as well as work to improve the quality of accommodation available in the PRS through priority 6.

Why is this important?

- There has been a wide range of research demonstrating the links between poor health outcomes from living in poor-quality, over-crowded and unsuitable accommodation. Housing is a key determinant of health, and poor housing conditions continue to cause preventable deaths and contribute to health inequalities.
- The pandemic has further highlighted the health implications of housing. Poor housing conditions such as overcrowding and high density are associated with greater spread of COVID-19, and people have had to spend more time in homes that are overcrowded, damp or unsafe. Around a third (3524 households) on the Council's general waiting list are occupying insanitary or overcrowded housing.
- BAME households are more likely to live in the private rented sector, be on low incomes and to be paying rents they cannot afford, experience over-crowding and damp.
- Younger adults, people from ethnic minority backgrounds, and those on low incomes are more likely to experience housing affordability problems (spending more than 30% of their income on housing). Source: Department for Work and Pensions, Households below average income.
- 63% of Londoners living in social housing have an annual income below the Minimum Income Standard (JRF) and 47% of those in privately rented accommodation are living below the MIS.
- Fuel poverty is highest in social housing with an estimated 14% of households in Ealing experiencing fuel poverty, followed by those living in the PRS (13%) and owner occupied (7%) (Private sector stock condition survey, 2020).
- Wholesale gas prices in December 2021 were nine times higher than a year previously. A £600 increase in energy bills is predicted by the Resolution Foundation. These increases in energy prices are highly likely to lead to an increase in the number of households in fuel poverty.
- Eight of 23 (one third) wards (Northolt West End, Norwood Green, Southall Broadway, Southall Green, Dormers Wells, South Acton, Northolt Mandeville, Greenford Broadway) ranked in the 20% most deprived wards nationally (England). (IMoD 2019).
- 26% of private renters have lived in their home for less than 1 year, compared to fewer than 8% of social renters and 2% of owner-occupiers. Children in poverty were almost twice as likely to have moved home three or more times by the age of 14 years as children not in poverty. This can cause interruptions in education and social participation, which can negatively affect later lives. There is also an association between frequent residential moves and poorer health, including mental health issues and health conditions. This may be due to the factors that require moves, such as economic insecurity, as well as the moving process itself. (Source: Health Foundation analysis of UCL Centre for Longitudinal Studies, Millennium Cohort Study, sweep 5).
- Ealing had the 5th highest landlord eviction rates in London at 2.66 per 1000 households pre-pandemic. For the latest data Q2 2020/21 covers the pandemic period where evictions were paused and Ealing had the 3rd highest in London (0.18). The Trust for London found evidence that it is boroughs with a high proportion of low-income families with children living in the private rental sector (PRS) that is correlated with high eviction rates.
- Covid-19 has exposed and amplified these deep rooted poverty and structural inequalities, which have disproportionately impacted BAME communities who have suffered higher covid-19 death rates and the greatest health impacts. The report

“Build Back Fairer: The Covid-19 Marmot Review” reported in detail on this. Housing conditions were found to be directly related to risk of infection and mortality from COVID-19. Unemployment and poverty increased as a result of the pandemic, leading to greater unaffordability of housing and difficulty in meeting housing costs.

- Locally in January 2021, LBE set up an independent Race Equality Commission chaired by Lord Simon Woolley tasked with listening to people in Ealing and to come up with proposals to address the impact of inequality on their wellbeing and life chances. The Inquiry will shortly provide a written report to the Council for examination.
- LBE also commissioned DWC to review the council’s approach to equality, diversity and inclusion. Their report has been published and one of the key recommendations was that ‘high priority status’ is given to race equality and this should be placed at the centre of the Council’s HR, customer delivery and core business strategies.

Priority 6: Safer, better managed private rented homes

The private rented sector has substantially expanded over the past 20 years and private rented homes are more likely to have safety issues and be non-decent. We want to use our regulatory and licensing powers to ensure private rented homes are safe, of a good standard and well managed.

Why is this important?

- More than 85% of homes in Ealing are in the private sector, either owner occupied or privately rented.
- The PRS has expanded from 23% at the time of the 2011 Census to an estimated 38.1% in 2021, representing an increase of 65.7% over the last 10 years.
- Houses in multiple occupation, commonly known as HMOs, are a subset of PRS properties and are typically properties or buildings that are shared between different individuals, households or families. HMOs can vary greatly in use, size and design. They include bedsits, hostels, “bed and breakfast” accommodation, halls of residence, and some buildings converted into flats. There are 8,360 HMOs in Ealing, of which around 1500 are licensable. 5,130 of these are shared amenities HMOs and 3,247 are converted building HMOs. The wards of Acton Central (789) and Southfield (727) have the highest numbers of HMOs. Northolt West End has the lowest number (70) of HMOs.
- Privately rented properties are less likely to comply with safety requirements than other types of housing and are more likely to be classified as non-decent. An estimated 13% of private rented homes (589,000 properties) have at least one category 1 hazard – a serious threat to health and safety – with associated costs to the NHS estimated at £340 million per year. This compares with 10% of owner-occupied homes and 5% of social housing. In addition, an estimated 23% of private rented homes are classified as non-decent.
- Category 1 hazards are those where the most serious harm outcome is identified, for example, death, permanent paralysis, permanent loss of consciousness, loss of a limb or serious fractures. Around 22% (12,000 homes) PRS homes in Ealing have Category 1 HHSRS hazards. The national (England) average in 2019 was 13%. Southall Broadway (53.4%) and Southall Green (38.8%) wards are predicted to have the highest % of PRS properties with category 1 hazards. Southfield has the lowest at 12.8%

- PRS properties were over twice as likely to suffer dilapidations and to be the source of noise complaints but were as likely as other properties to perpetrate other forms of anti-social behaviour (ASB).
- Licensed HMOs were exceptionally prone to dilapidations especially if other risk factors such as Housing Benefit were associated.
- Together with mandatory HMO licensing, Ealing currently has a boroughwide additional licensing scheme and a selective licensing scheme in the wards of Acton Central, East Acton, South Acton, Southall Broadway and Southall Green. Since the introduction of these schemes in January 2017, a total of 10,308 licences have been granted.
- Ealing Council has recently undertaken a consultation and is updating the additional borough-wide licensing scheme and selective licensing schemes in East Acton, Southall Broadway and Southall Green (phase 1) from April 2022. A further 12 wards are being considered for future introduction in phase 2. The new additional licensing scheme applies to:
 - All HMOs that are rented to three or more occupiers in two or more households that share (or lack) toilet, washing and cooking facilities (section 254 HMOs).
 - Converted building HMOs, as defined by section 257 of the Housing Act 2004, but only where all accommodation units are privately rented and the building and accommodation units are in the same ownership or control, or considered by the housing authority to be effectively under the same ownership or control. This includes buildings within mixed use developments or above non-residential premises. An additional licence is not required where a building has been converted into no more than two flats.
- Build to Rent is an emerging sub-market which has expanded exponentially in recent years. BTR properties are built specifically for renting and are professionally managed (often by the profit-making subsidiary of a Registered Provider of social housing), providing good quality rented accommodation. As affordable homes are usually required as part of planning application, BTR can help meet local housing need providing discounted rented homes. Ealing has the fourth highest number of BTR properties in London (source: www.ukbuildtorent.com) with 29 BTR schemes homes scattered across the borough (only Newham, Brent and Tower Hamlets having higher numbers) containing an estimated 4,225 BTR homes.