

# **Harlow Draft Housing Strategy**

**2022 – 2027**

*More and better housing – of right type, in right place, and affordable*

## **Foreword**

I am delighted to present Harlow Council's new Housing Strategy 2022-27. The Covid-19 pandemic has seen a direct economic and social impact on people's lives and future prosperity. The Council's focus in this strategy will be therefore on establishing a strong recovery for Housing Services tackling housing need, providing support for tenants/leaseholders and re-establishing the delivery of the Housing Investment Programme (HIP) to keep our stock to the highest quality, safe, and improving housing conditions. The Council will work with its partner Harlow Trading Service (HTS) Housing & Regeneration Ltd, the private sector and registered social landlords to pursue this aim.

The Council continues to receive additional government grant to help and support those who find themselves sleeping rough with our Partner "Street to Homes". Together we are finding more settled housing solutions. We will continue to support tenants and leaseholders in financial difficulties with help and access to Government support.

The Council has a principle role in all this through its substantial proportion of the housing stock. We are determined that our homes are safe and well maintained. We want everyone to have a home they can afford and, where they wish, to raise a family in neighbourhoods where there is social cohesion and community wellbeing.

We have an ambition to build more council homes. We want all of our homes to be sustainable and affordable to heat, meeting the latest building standards. To achieve all this we will talk to our tenants, leaseholders and residents, to explain what we are doing and why. We will find out more about the people who live in our properties so that our services meet their needs. This is an ambitious plan, but we have the drive and ambition to see it delivered.

Councillor Simon Carter, Portfolio Holder for Housing

## Introduction

This strategy identifies our priorities for housing in Harlow over the next 5 years and beyond. It provides an overarching vision that promotes suitable, accessible and sustainable housing provision, across all tenures to meet the needs of all our residents.

## National Policy Context

The publication in February 2017 of the **White Paper, Fixing Our Broken Housing Market** set out Government's plans to boost the supply of new homes marking a shift of emphasis in investment priorities back towards rented housing. This was followed by the **Social Housing White Paper** published in November 2020 which outlined a Charter for Social Housing Residents setting out seven commitments that residents could expect from their landlord.

The **Homeless Reduction Act** in 2017 emphasised prevention, early intervention, and support for families and single people faced with homelessness. The Government's **Rough Sleeping Strategy** was then published in 2018 and gave a clear focus on ending rough sleeping by 2027 with significant Government funding available to support this strategy.

Changes made in the **National Planning Policy Framework (NPPF) 2021** emphasised the theme of significantly boosting the supply of homes, to meet the government's target of building 300,000 new homes annually by 2025.

**Permitted development rights**, introduced temporarily in 2013 to allow the conversion of offices to residential use, were made permanent in 2016, and extended to include conversions from light industrial use. The aim was to unlock brownfield sites and increase the number of new homes. However this had a significant impact on the Harlow area.

**Planning for the Future White Paper (2020)** set out to reform England's planning system aiming to streamline the planning process and introduce a new approach to plan making (although Government is reviewing its implementation). It also introduced First Homes as a tenure.

A range of measures have also been introduced to **raise standards in the private rented sector**. These include:

- **Homes (Fitness for Human Habitation) Act** which gives tenants the right to take their landlord to court in cases where their rented property poses health risks. The

Act applies to all tenancies created after 20 March 2019, with all existing tenancies being covered from 20 March 2020

- **Extension of HMO licencing** to include all properties which accommodate five or more people, from two or more separate households.
- **Tenant Fees Act 2019** which bans certain letting agent fees, and capping the level of tenancy deposits required. The aim is to reduce the costs that tenants can face in accessing and sustaining a tenancy.
- Proposal to **abolish ‘no fault’** evictions in the private rented sector. Section 21 notices currently allow a landlord to terminate a tenancy without a specific reason, outside of the initial fixed term. Further consultation is expected on this measure.

## **Local Policy Context**

### **Harlow Council Corporate Strategy 21-23**

Harlow District Council’s Corporate Plan sets out a vision to position the Council to be a vehicle to “extend opportunity and prosperity to all. Now is the time for joint working and seizing opportunities that will build a lasting legacy of growth, inward investment and shared prosperity for Harlow.

The Corporate Strategy prioritises homes that are safe and well maintained and the importance of everyone having a home they can afford and, where they wish, to raise a family in neighbourhoods where there is social cohesion and community wellbeing.

Our programme of regeneration and renewal will ensure that Harlow is truly fit for the future. Opportunity and prosperity will be reflected across all areas of the Town and resident’s lives.

### **Harlow Local Development Plan**

In December 2020 Harlow’s latest Local Development Plan was adopted. One of its main aims is to ensure a sufficient supply of sustainable, high quality homes across a range of tenures and types in the district to fully meet Harlow’s Objectively Assessed Housing Need. It sets out the planning policies that will shape the growth and development of the town up to 2033.

The housing policies have been expanded upon in the Council’s Affordable Housing and Specialist Housing Supplementary Planning Document which was adopted in October 2021.

### **Harlow Town Plan**

The Town Plan (currently in draft) sets out a vision for Harlow at 100, identifying how the town could grow and develop over the next 26 years. It aims for Harlow to be one of the best towns in Britain to raise your family and to send your children to school;

the best place to start a business; the best place to live and to be a place of aspiration, innovation and prosperity for all.

### **Harlow Homelessness and Rough Sleepers Strategy 2019-24**

In October 2019 Harlow Council adopted its new Homelessness and Rough Sleepers Strategy. This has the overarching objective of eliminating rough sleeping and providing a service that focuses on the prevention of homelessness.

### **Housing Strategy 22-26**

This Housing Strategy is part of a joined up and coordinated approach that supports the Council's wider ambitions and priorities. The provision of more and good quality housing at varying price points enables local people to afford to continue to live locally, whilst ensuring that the town is attractive to people who are looking to relocate to the town. Carefully considering how the strategy is implemented will help to reduce the Council's carbon emissions and positively support the "climate emergency" that the Council declared in 2019.

### **Our Strategic Housing Vision:**

*More and better housing of the right type, in the right place and affordable.*

The Housing Strategy aims to deliver on the Council's key corporate priorities:

Priority 1: **Creating a suitable supply of new housing to meet local housing needs**

Priority 2: **Address the housing needs of target and vulnerable groups**

Priority 3: **Improving housing in the Private Sector**

Priority 4: **Supporting the Regeneration of Harlow**

### **How the Strategy has been developed**

This Strategy has been shaped by national policies and our local context, and, informed by local housing market and local housing needs evidence. It also references and links into a series of other key Council policies and background documents including:

- Harlow Local Plan adopted in 2020
- Strategic Housing Market Assessment (SHMA)
- Affordable and Specialist Housing Supplementary Planning Document (adopted in 2021)
- Essex County Council's Joint Strategic Needs Assessment 2019
- Homelessness & Rough Sleepers Strategy 2019

- Harlow and Gilston Garden Town Vision and other supporting documents including the Affordability evidence base
- Harlow Housing Delivery Test Action Plan 2019
- Community Resilience Strategy
- The developing Town Plan (currently out for consultation)

The Housing Strategy will provide the links between key Council departments enabling them to deliver their priorities.

- the **Regeneration Team** (strategic housing issues such as supporting Planners in negotiating the appropriate housing mix and developing new Council housebuilding schemes),
- **Planning department** (in negotiating planning applications and developing policies linked to strategic housing)
- **Environmental Health** (responsible for the licensing of Houses in Multiple Occupation)
- **Housing Department** (especially the Housing Options Team in relation to Nominations Agreements with Registered Providers)

More broadly, the Strategy will help inform Council policies and activity relating to strategic housing and it will act as a guide for future Council investment decisions. It will also support the Council in how it engages with partners and other key organisations, including Registered Providers, Developers and land owners.

### Local Context:

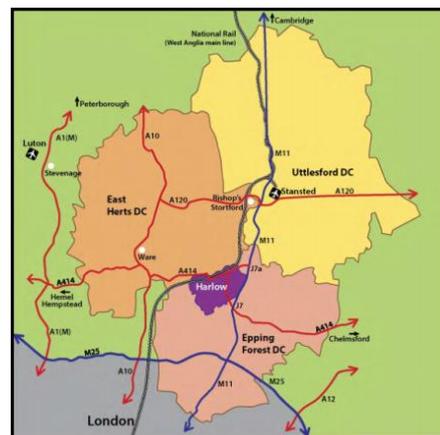
Harlow is located on the Essex / Hertfordshire border, between London and Cambridge.

### From New Town to Garden Town

From its inception as a New Town in 1947, Harlow has been developed on **sustainable principles with the aim of creating balanced communities.**

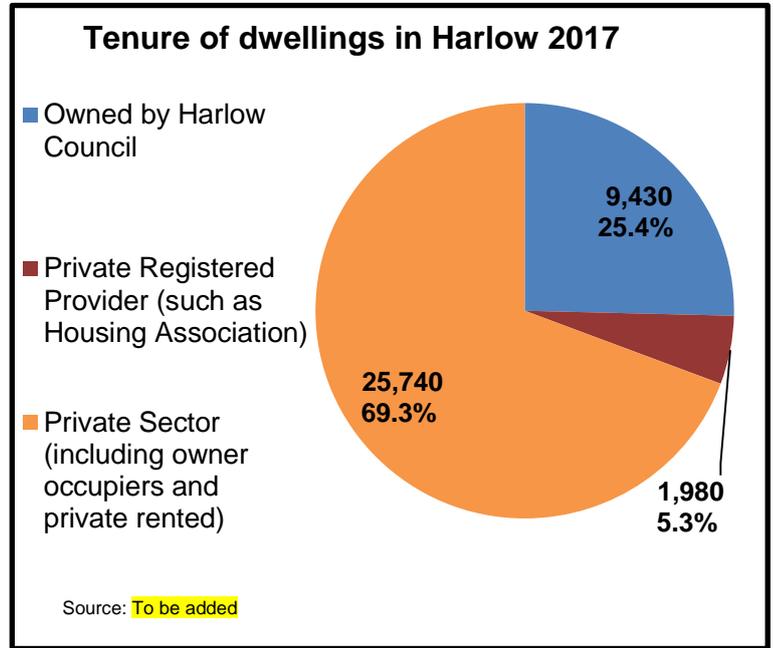
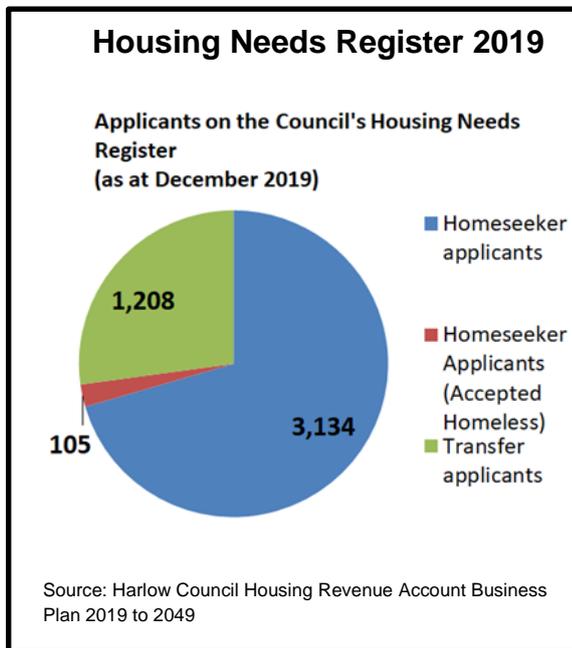
The New Town of Harlow was planned around the concept of Neighbourhoods; located within each neighbourhood would be retail provision, services such as health and education, and employment space. This concept has recently been revisited and promoted by the Town and Country Planning Association and Sports England as the “**20-minute neighbourhood**”. This is seen as a way of creating healthier, active communities, with people living locally and meeting daily needs within a 20-minute walk from home.

Balanced communities were aimed to be created within each neighbourhood by providing a diverse housing offer that could meet the housing needs of all sections of the community through their different life stages. Within each neighbourhood the





In the 2019 **Indices of Multiple Deprivation**, Harlow was ranked 100 out of 316 of the lower tier Local Authorities in England. This places Harlow in the bottom 40% of the most deprived lower tier authorities nationally<sup>4</sup>. This is also seen in the chart below with the number of residents on the Councils Housing Needs Register requiring affordable housing.



## House prices

Between October 2010 and October 2019 average house prices in Harlow increased by 69.55%. Since 2019 house prices have continued to increase.

In October 2021, the average house price in Harlow was **£297,000**<sup>5</sup>. In the last quarter of 2020, median house prices in Harlow were £290,000 which was 10.6% higher than the average house price in England.

## Income of Harlow residents

Harlow has a significant number of households which have low disposable income. In 2021, 163,491 households in Essex had a discretionary monthly income of less than £125 (representing 28% of all households). Certain wards are more affected than others, as an example 61% of Bush Fair's population had less than £125 discretionary income a month<sup>6</sup>.

<sup>4</sup> [http://dclgapps.communities.gov.uk/imd/iod\\_index.html#](http://dclgapps.communities.gov.uk/imd/iod_index.html#)

<sup>5</sup> Source: Hometrack data as 4/10/21 Median average prices, based on sales in the previous 3 months of sales)

<sup>6</sup> Source: Essex County Council, Financial Wellbeing Resident vulnerability July 2021

As can be seen in the evidence above, Harlow is ranked in the bottom 40% of the most deprived lower tier authorities, it experiences high levels of housing need, alongside increasing house prices and lower than average salaries. Residents experience affordability issues when looking for a suitable housing solution to meet their needs.

The average gross annual income for a Harlow resident working full time in October 2021 was **£25,291**  
*Nomis 2020*

## **Delivering our Housing Priorities:**

### **Priority 1: Creating a suitable supply of new housing to meet local housing needs.**

Locally, within Harlow, it has been identified (taking into account the needs of existing residents and the planned level of growth for the town) that between 2011 and 2033 there is:

- **A total housing need of 7,409** additional dwellings within Harlow
- **A Policy requirement of 9,200** dwellings to support regeneration and affordability
- And within that, an **affordable housing need of 3,400** additional dwellings.

As part of the objectively assessed evidence base for the Local Plan, the Council has identified more than a **5 year land supply**. This identifies a pipeline of developments sites equating to a total of 5,558 dwellings, made up of 4,723 committed dwellings (with valid planning permission at 31 March 2019) and 834 allocated dwellings up to the end of 2024. Of the 834 allocated dwellings, 249 are within Council owned land. In addition a Strategic Site has been allocated in the East of Harlow for 2,600 dwellings. This will deliver the much needed housing supply that Harlow needs.

Harlow has experienced significant challenges that have made it difficult to deliver the required level of affordable housing through the planning system recently. Viability assessments of housing schemes submitted for planning have resulted in fewer affordable housing units being delivered over recent years. The Affordable and Specialist Housing Supplementary Planning Document (SPD) will be used to ensure that 30% affordable housing is delivered on applicable development sites using viability evidence to support our requirements when needed.

## **Council Housebuilding**

Our Council housebuilding programme focuses on delivering homes for social rent that are affordable for residents on our Housing Needs Register.

During 2021 a scheme of 16 two and three bedroom houses started on site at Bushey Croft. A further scheme of two houses replacing a structurally damaged house was also commenced at The Hill, Old Harlow.

The Council is committed to developing and delivering a pipeline of sites to build out as new Council Housing. The pipeline is being developed through a methodical review and prioritisation of a number of underutilised sites such as ex-garage sites, infill sites and car-parks that are located across the town. Feasibility studies are being undertaken to understand which sites can deliver housing that achieves value for money and contributes to the wider regeneration of areas.

Funding opportunities such as taking advantage of the new financial freedom that lifts the cap on Housing Revenue Account borrowing, the use of retained Right to Buy (RTB) receipts and grant funding from Homes England are being explored to help deliver the housing.

The Council's housebuilding programme can support the Council's carbon reduction targets by adopting low carbon, low energy and water efficient standards. Energy efficient / low carbon homes will reduce the running costs for tenants, which will help reduce fuel poverty, enable tenants to have more money to pay for other essentials, potentially resulting in reduced levels of rent arrears and supporting the Council's aim of social inclusion.

### **Key Actions**

We will:

Implement the Affordable and Specialist Housing Supplementary Planning Document (SPD) to ensure that 30% affordable housing is delivered on applicable development sites using viability evidence to support our requirements when needed.

Work with developers, landowners and Housing Associations to ensure that affordable housing is delivered by the planning system.

Strengthen relationships with our Housing Association partners, ensuring that opportunities are maximised, this will include introducing a Registered Provider panel to explore joint working and create greater housing opportunities across the housing sector.

Investigate the provision of First Homes, a Government priority as part of our affordable housing requirements and publish an addendum to this SPD to give additional guidance to the Council's requirements for First Homes based on evidence reflecting Harlow's needs where this can be applied.

Maintain and promote the Self Build Register delivering appropriate numbers of serviced plots to meet the needs indicated by the Self-build Register.

Explore alternative funding sources for new affordable homes, including Housing Revenue Account (HRA) borrowing, right to buy receipts and Homes England funding through the Council's investment partner status.

Deliver a successful Council house building programme, delivering 150 homes between 2022 and 2026 to meet local needs.

Use the Council's house building programme to deliver better suited accommodation for older people in the District freeing up larger Council homes.

As part of the Council housebuilding programme deliver energy efficient / carbon neutral new homes which will create savings for our residents in the future.

## **Priority 2: Address the housing needs of target and vulnerable groups**

### **Homelessness**

Harlow has had consistently higher rates of applicants accepted as homeless and in priority need than the East of England and England<sup>7</sup>. The Council has at any one time in the region of 250 to 280 households living in temporary accommodation<sup>8</sup>.

During 2021/22 it is expected that there will be a 20% increase in the numbers requiring Temporary / Emergency Accommodation as a result of the impact of easing regulations to the private rented sector as Covid-19 lockdown measures are eased. These issues and the solutions required are covered by our separate Homelessness and Rough Sleepers Strategy.

### **The need for supported housing**

Across the District, there is a need for more supported housing. Evidence shows us that 10.1% of the population aged 18 to 64 years old has a moderate or serious disability. The 2015 SHMA<sup>9</sup> identified the need for 10% of new build market housing and 15% of Affordable Housing to meet M4(3) standards and therefore be suitable for wheelchair users.

In September 2021 Harlow Council accepted the recommendations of a report from the Scrutiny Committee seeking to improve the provision of housing accommodation in Harlow for adults with moderate / severe learning disabilities.

---

<sup>7</sup> Measured by: numbers of homelessness acceptances per 1000 households of the population for area. Source Harlow Homelessness and Rough Sleeping Strategy 2019 - 2014

<sup>8</sup> Source Harlow Homelessness and Rough Sleeping Strategy 2019 - 2014

<sup>9</sup> SHMA – Strategic Housing Market Assessment

In 2021 Essex County Council identified the need for 60 additional extra care units for older people within Harlow.

We will work with Essex County Council to identify and address the future housing needs of older people, people with learning disabilities and other vulnerable persons whether this be to provide housing within our Council housebuilding programme or in partnership with a Housing Association.

### **Housing for people under 35**

People under 35 years old are being priced out of the housing market in all tenures. The local housing market is experiencing high prices and rents relative to local incomes. The lack of a stable home can make it harder for young people to obtain and retain employment and can impact on their ability to access decent training and skills to help them progress. This also has an impact for local employers trying to attract the right staff to work in the local area.

### **Key workers**

Key workers provide essential services to local communities. They work predominately in the public sector and without whom key parts of the infrastructure of health and social care, education, law enforcement and other vital frontline services cannot function.

They generally do not qualify for social housing unless they meet the specific priority need criteria on the Housing Needs Register. Escalating housing prices both to purchase and to rent accommodation means that housing is unaffordable for key workers. We will investigate the feasibility of providing affordable housing schemes for key workers supporting local employers to recruit and retain staff.

### **Key Actions**

We will:

Implement the Council's Homelessness and Rough Sleepers Strategy 2019 to 2024.

Review the quality and supply of temporary accommodation, exploring the need for a more permanent solution to help reduce expenditure on temporary accommodation.

Work with Essex County Council to identify and address the future housing needs of older people, people with learning disabilities and other vulnerable persons.

Implement the recommendations of the Scrutiny Report on Housing and accommodation requirements for adults with a moderate / severe learning disability.

Implement and monitor Policy H5 of the Local Plan and implement the Affordable Housing and Specialist Housing SPD to ensure adequate numbers of accessible and wheelchair adapted homes are built.

Investigate examples of good practice and innovative housing models that could be adopted in Harlow that could provide affordable housing for people under 35 years old.

Investigate the feasibility of providing affordable housing schemes for key workers supporting local employers to recruit and retain staff.

### **Priority 3: Improving housing in the Private Sector**

The number of households in Harlow that are living in private rented housing has grown substantially from 4% in 2001 to 26% in 2018 (a growth of 650%). Households have become more reliant on the private rented sector for housing as house prices have grown and priced local people out of being able to afford to buy in Harlow. An increase in Houses in Multiple Occupation (HMO's) and the growth of office conversions has also contributed.

Permitted development conversions have created over 1,000 new residential units in Harlow in the last few years; the majority of these are located in industrial/employment areas with poor living environments. If 1,000 residential units had been built via schemes that need planning permission it would be expected that 30% would be affordable units. In response to the serious issue of the level of Permitted Development conversions within the town, in 2019 Harlow Council served Article 4 Directions on remaining office buildings within the town. This was to ensure that no further office building could be converted into residential accommodation without applying for planning permission.

By October 2021 no further Permitted Development conversions were created within the buildings on which the Article 4s were served on. The original Article 4 Directives were renewed in 2021.

The private rented sector is seen as a major part of the solution to help prevent homelessness in Harlow both for use as temporary accommodation and as permanent housing solutions for those at risk of homelessness. However "No fault" evictions from Private Rented Sector (S21 notices) is also the main reason for homelessness. We want to ensure that residents have access to good quality housing advice and understand their housing rights when required.

Local Housing Allowance (LHA) Rates have not kept up with market rents since 2010, are currently frozen at 2016 rates and continue to be so. Harlow residents on benefits who are privately renting will need to find over £40 per week (over £160 per month) to pay for their rent and "top up" the rent element of their benefits. This results in residents having less money to pay for food and other essential expenses and could result in them getting into debt.

## Key Actions

We will:

Continue to administer our successful HMO licensing scheme, maintaining the HMO register and taking action against landlords that do not maintain their properties in good condition.

Set up a Harlow Landlords Forum to help monitor standards, highlight potential grant opportunities and support homeless prevention initiatives such as promoting Rent Deposit Guarantee Scheme.

Continue to develop better relationships with Councils who are making out of town placements of homeless people into the Harlow Permitted Development accommodation and monitor the effectiveness of the Protocols between Harlow Council and other Councils that have been put in place.

Monitor and review empty homes in the District ensuring that properties do not fall into disrepair and are available for let or purchase.

Raise awareness of tenant's rights in relation to Section 21 notices – ensure access to good quality housing advice in a timely fashion.

### Priority 4: Supporting the Regeneration of Harlow

Housing does not exist in isolation. Good quality developments can help regenerate and revitalise the wider area it is located in; helping to improve the attractiveness of the area and acting as a catalyst for further investment.

Delivering the right housing in the right places will support the growth ambitions of the town. Creating high quality places with housing at a variety of price points will help facilitate the success of the planned major investments that are taking place in the town (such as the relocation of the hospital, relocation of the UK Health Security Agency (UKHSA) and the development of the Enterprise Zone by helping to attract new businesses and staff to live and work in the town.

The new communities that will be built as part of the Harlow and Gilston Garden Town may provide a sharp contrast with the quality of the existing neighbourhoods. Therefore, it continues to be a priority to find ways to support the renewal of Harlow's neighbourhoods. Whilst large scale regeneration programmes may be difficult to achieve, smaller infill housing developments will be implemented as part of the Council Housebuilding programme

Ensuring that Harlow's Town Centre is vibrant and thriving is essential to achieving sustainable inclusive growth of the town. A **Masterplan for the Town Centre** has been produced and will form part of a Town Centre Supplementary Planning Document. It outlines the opportunities for major regeneration and remodelling of the

Town Centre along with highlighting the opportunities to bring forward residential development in the Town Centre to help reinvigorate and regenerate the area.

A high quality environment will help attract potential employers to relocate into the town. The right housing offer (housing that is high quality, affordable and has the right mix of housing sizes and tenure) will also help employers to recruit and retain staff.

In order to build the quantum of housing that is expected to be delivered in and around Harlow over the next five years, the construction industry needs access to skilled people. Ideally, housing developments will be able to provide local residents with employment and training, our relationship with Harlow college construction skills hub will help deliver this.

### **Key Actions**

We will:

Actively work in partnership with the Harlow and Gilston Garden Town partners to successfully deliver the growth planned via the Garden Town project.

Implement the Town Centre Masterplan and develop a Town Centre Supplementary Planning Document.

Explore funding opportunities to help deliver housing as part of regeneration schemes within the Town Centre.

Investigate the feasibility of Town Centre sites being used for specialist housing such as key worker housing, older people's housing, affordable housing options for people aged under 35 years or inter-generational housing schemes.

Apply the Garden Town Sustainability Checklist to all planning applications to support the net zero ambitions.

Ensure appropriate digital infrastructure is included in all new housing developments.

Work with Harlow College to support the Construction Skills hub which will support the delivery of a local skilled construction workforce. Ensure that Employment and Skills conditions are included within all large housing development planning applications to maximise the training and employment opportunities available for local residents from development.

### **Consultation and Engagement**

The strategy was developed by working closely with a Housing Strategy Subgroup of the Council Cabinet Overview Working Group who reviewed the content over a series of meetings at the end of 2019.

A summary of the proposed content was subject to public consultation in February 2020 which demonstrated clear support for the priorities and themes identified. However progress of the adoption of this strategy was delayed due to the impact of the Coronavirus pandemic. A further public consultation will follow once the draft document has political sign off.

### **Action Plan**

A more detailed action plan is available in Appendix 1.

### **Monitoring and Review**

Progress on the Housing Strategy Delivery Action Plan will be monitored and reviewed annually.