



## Housing and Growth Committee

27 January 2020

**Title**

**Upper and Lower Fosters –  
Development Funding**

**Report of**

Chairman of the Housing & Growth Committee

**Wards**

Hendon

**Status**

Public

**Urgent**

No

**Key**

No

**Enclosures**

**Officer Contact Details**

Cath Shaw, Deputy Chief Executive,  
[cath.shaw@barnet.gov.uk](mailto:cath.shaw@barnet.gov.uk)

Director of Growth, Stephen McDonald,  
[Stephen.mcdonald@barnet.gov.uk](mailto:Stephen.mcdonald@barnet.gov.uk)

Susan Curran, Head of Growth, [susan.curran@Barnet.gov.uk](mailto:susan.curran@Barnet.gov.uk)

### Summary

Following the approval of the outline business case for the Upper and Lower Fosters scheme, Barnet Homes have been working with their professional team to take forward the scheme. It is anticipated that the full business case will be submitted to Housing and Growth Committee later in 2020. At the same time the council have been engaging with a potential third-party funder regarding a funding arrangement to build out the scheme. To continue to progress this scheme to full business case and secure grant funding from the GLA, this report asks Committee to note receipt of draft Heads of Terms from Sage Housing Limited and that officers are working on proposals to take the matter forward. The terms of the GLA grant agreement require a start on site by 31<sup>st</sup> March 2020 and so Barnet Homes need to start enabling works to meet the deadlines pending agreement on the final

HOT; albeit that the council will not have entered into any binding contract to fund the scheme by that time. Authority is therefore sought to draw down £65,400 of capital funds in this financial year to progress the scheme.

## **Officers Recommendations**

- 1. That the committee notes receipt of draft Heads of Terms from Sage Housing Ltd and that officers are working on proposals to take the matter forward.**
- 2. That the committee delegate authority to the Deputy Chief Executive in consultation with the Chairman of the Housing and Growth Committee to agree the terms of and authorise that the council enters into a grant agreement with the GLA to provide grant funding to facilitate the delivery of affordable housing if appropriate.**
- 3. That the Committee notes that an additional £65,400 is required to enable a start on site by end March 2020 subject to Housing and Growth Committee and Policy and Resources Committee approving the HRA business plan.**
- 4. That committee delegates authority to the Deputy Chief Executive to apply for any statutory consents that may be necessary to progress and deliver the scheme.**

### **1. WHY THIS REPORT IS NEEDED**

- 1.1 On 13 June 2019 the former Assets and Regeneration Committee (whose functions have now been transferred to the newly constituted Housing and Growth Committee) approved the outline business case for the development of 217 additional homes (of which 50% were designated as being affordable and 75 were extra care) and improved public realm on the Upper and Lower Fosters Estate in Hendon (“the OBC”). The OBC set out a number of delivery options to take the scheme forward, including an option envisaging the creation of private sale units to subsidise the provision of affordable units alongside other improvements. This delivery approach is consistent with the current planning approach. The other delivery options included funding through the Housing Revenue Account (HRA) and finding an external, third party funder.
- 1.2 Since the approval of the OBC, the council has received a funding offer from Sage Housing Limited. Sage is an affordable housing provider that is regulated by the Regulator for Social Housing and committed to providing high quality affordable homes. Sage exists to introduce new funding into the affordable housing sector.
- 1.3 Sage has plans to fund the delivery of over 20,000 affordable homes by 2022, aspiring to becoming one of England’s leading providers of social housing. Since its formation in May 2017, Sage has invested over £1.6bn across 10,200 homes, of which 1,800 homes have been delivered to date. The tenure of Sage’s homes, as of the end of December 2019 is 61% Affordable and Social Rent and 39% Shared Ownership.
- 1.4 At Upper and Lower Fosters, subject to agreement of the HOT, Sage would be contracted to fund the delivery of 142 of the additional housing units, at the same time enabling these to be 100% affordable (in addition to the 75 extra care units which are

being delivered separately by Barnet Homes). In exchange for the funding Sage Housing would acquire the units from the council on a long lease (250 years).

- 1.5 In return for their investment in affordable housing, Sage will receive London Affordable Rents (as defined by the GLA) less a provision for management and maintenance costs. On the shared ownership units Sage will receive the equity stake that has been sold plus rent on the remaining capital value (the current working assumption is the rent will be equivalent to 2.75% p.a. of remaining value, subject to contract), again minus the management and maintenance costs.
- 1.6 Officers will work to develop the proposal with the intention of bringing the draft Heads of Terms to the Housing and Growth Committee in Spring.
- 1.7 Any offer from Sage will be subject to the securing of grant funding from the GLA (£70,000 per London Affordable Rent unit and £38,000 per Shared Ownership unit) to support delivery of the homes. Of this grant funding £10,000 per shared ownership unit is subject to the development starting on site by end March 2020.
- 1.8 Barnet Homes will act as delivery agent on behalf of the council. It is proposed that Barnet Homes would also manage the properties in a direct arrangement with Sage.
- 1.9 The council will commission Barnet Homes to progress the scheme to allow the commencement of enabling works and procurement of the build contractor so that the maximum GLA funding can be secured. The full business case along with terms of the final agreements with Sage will be presented to the Committee for approval (currently programmed for the summer).

## **2. REASONS FOR RECOMMENDATIONS**

- 2.1 The Upper and Lower Fosters (ULF) estate is a typical post-war council estate extending to 3.19ha, and currently comprises 196 existing residential properties, including 28 'Sheltered Housing' units, across 11 residential blocks. The existing residential blocks range between 2 and 11 storeys. In addition to the existing residential accommodation, the site also comprises Cheshir Hall (D1 Use Class) within Cheshir House; green open space; and assorted outbuildings.
- 2.2 In December 2016 the former Assets, Regeneration and Growth Committee approved the preparation of a masterplan to fulfil the site's capacity to accommodate additional housing, integrated with local open space and street improvements to create a better place to live. On 13 June 2019 that committee approved the Outline Business Case to deliver 217 additional mixed tenure homes on the estate, of which 50% would be affordable, creating additional housing supply including much needed Extra Care facilities. As set out in the Outline Business Case wider benefits will see improved public realm supported by good quality architecture, reinforcing local identity.

### **Benefits of the proposed funding arrangement**

- 2.3 The funding arrangement offered by Sage Housing Limited would enable the scheme to deliver 100% affordable housing, comprising a mixture of shared ownership and London Affordable Rent housing. If the council were to deliver these units itself through the HRA,

it would inevitably need to allocate some of the new units as private sale units in order to cross-subsidise the delivery of the affordable units. Delivering all the homes as affordable housing not only helps meet housing need in the borough but also takes away the sales and marketing risk to the council that would be associated with delivering private sale units if the council were delivering the scheme itself. It also means that the council is not using HRA resources, freeing them up for additional affordable units on other schemes.

- 2.4 The delivery of new affordable homes for rent, as described above, will help to reduce homelessness by providing an alternative to expensive temporary accommodation and offer households in this position a better outcome.
- 2.5 At present the average net annual cost of providing temporary accommodation is £2,000 per household, and this cost is set to increase due to continuing inflationary pressures in the housing market associated with population growth and a limited supply of housing. This means that for every 100 additional new affordable homes built or acquired the council will save at least £0.200m in temporary accommodation costs within in the General Fund.
- 2.6 Barnet Homes manage the existing stock on the estate. Under the proposed funding arrangement Barnet Homes will also maintain and manage the additional properties meaning that there will only be one management agent on the estate and all residents will benefit from the service provided by Barnet Homes.

### **3. ALTERNATIVE OPTIONS CONSIDERED AND NOT RECOMMENDED**

- 3.1 The alternative option to these recommendations is not to progress discussions with Sage Housing Limited and for the council to either self-fund or refrain from progressing with the Upper and Lower Fosters scheme at the present time. This would make it difficult to meet the timescales to secure the maximum GLA grant funding.
- 3.2 The HRA does not have the capacity to fund a 100% affordable scheme at the current time which would mean that more private sale units would need to be introduced to subsidise the affordable. This introduces sales risk, and the need to obtain General Fund borrowing. By using third party funding, the council can utilise its available borrowing capacity to bring forward other capital schemes. It also means that the council is not using HRA capacity, freeing this to provide further additional affordable units on other schemes. In light of all these considerations, the arrangements with Sage are intended in overall terms to achieve a best value transaction demonstrating good value for money to the council. In the event that the transaction needs to be undertaken on a less than best basis this will be brought back to Committee for consideration.

- 3.3 The scheme has been developed through a co-design approach with the local community so not progressing would be detrimental to this process and to the relationship and trust that has been fostered. Not progressing would also mean that new housing on a key site would not be delivered to meet local need.

#### **4. POST DECISION IMPLEMENTATION**

- 4.1 Following approval of the recommendations the council will continue to work up a proposal to take the funding arrangement forward with the aim of bringing draft Heads of Terms to Committee in the Spring.
- 4.2 The council will also progress securing grant funding from the scheme with the GLA.
- 4.3 Under the terms of the existing Management Agreement, Barnet Homes will be commissioned as Development Agent to progress a start on site of enabling works and commence procurement of a contractor to deliver the scheme (including the 75 unit Extra Care scheme). Following this procurement, the full business case will be finalised and brought back to Committee in the Summer along with the final deal with Sage.

#### **5. IMPLICATIONS OF DECISION**

##### **5.1 Corporate Priorities and Performance**

- 5.1.1 The Corporate Plan 2019-2024 sets out the aim to ensure Barnet is a pleasant, well maintained borough that is protected and invested in by:
- a) Ensuring decent quality housing that buyers and renters can afford, prioritising Barnet residents that will be delivered by increasing supply to ensure greater housing choice for residents and delivering new affordable housing, including new homes, on Council-owned land.
  - b) Investing in community facilities to support a growing population, such as schools and leisure centres that will be delivered by investing in community facilities such as enhancing our indoor and outdoor sporting facilities and maintaining our 21st century libraries;
  - c) Responsible delivery of our major regeneration schemes to create better places to live and work, whilst protecting and enhancing the borough - delivered by working with The Barnet Group to deliver housing on smaller sites across the borough.
- 5.1.2 The Corporate Plan further sets out how the council will deliver these ambitions within financial constraints by ensuring that taxpayers money goes as far as it can through adhering to the following key principles:
- a) A fair deal - by delivering the services that matter most and making decisions to prioritise our limited resources alongside providing value for money for the taxpayer by ensuring we are transparent in how we operate.

b) Maximising opportunity - by taking a commercial approach to generating income, and looking for new opportunities to generate revenue from our estate, alongside capitalising on opportunities from responsible growth and development to boost the local economy

5.1.3 The draft London Plan and draft Local Plan recognise the need to deliver more housing in the Borough. The council's Housing Strategy 2019-2024 continues to emphasise that delivering more homes that people can afford is a key priority and sets out how the council will deal with a number of challenges including high prices, a shortage of affordable housing and the potential threats to the qualities that make the Borough attractive.

5.1.4 Delivering additional housing and an improved public realm at Upper and Lower Fosters is also a key element in the council's Growth Strategy.

## 5.2 **Resources (Finance & Value for Money, Procurement, Staffing, IT, Property, Sustainability)**

### **Finance**

5.2.1 To enable start on site by end of March 2020 an additional £65,400 is required for enabling works. Currently it is proposed to draw this down from the HRA, which is in addition to the £2.445m already identified currently in the HRA capital programme for this project. This has been included in the HRA business plan and is subject to approvals by the Housing and Growth Committee and the Policy and Resources Committee. Subject to contract, this funding will be recovered from Sage Housing Limited.

5.2.2 The proposal, subject to contract, is that the scheme will be fully funded by the combination of funding from Sage and GLA grant funding, i.e. that the scheme will incur no additional capital funding from the council.

5.2.3 Entry into the agreement with Sage will be subject to the council undertaking the necessary financial due diligence.

### **Value for money**

5.2.4 Sage is the first and largest private Registered Provider and therefore comparing with other similar providers has not been possible. Instead, value for money has been assessed against the alternative funding model, i.e. the council self-funding.

5.2.5 The proposed funding arrangement with Sage enables all 142 additional units to be delivered as affordable housing, i.e. the arrangement means that the council will not need to fund the scheme – either through borrowing and/or cross subsidy from private for sale. If wholly reliant on the latter, the scheme would require over half of the additional housing to be funded by private sale; significantly reducing the social benefit of the scheme while introducing considerable market risk into the project.

5.2.6 Alternatively, the council could fund via borrowing. However, by taking advantage of the Sage offer, the council is at liberty to apply any borrowing to the deliver more council affordable housing elsewhere.

- 5.2.7 The cost of funds is determined by reference to statutory London Affordable Rents and therefore funding risk is minimised.
- 5.2.8 Taking these factors into account this approach is considered to demonstrate better value for money than self-funding by the council.
- 5.2.9 As part of ongoing negotiations with Sage, officers will continue to benchmark the offer to ensure best value for the council.

### **Procurement**

- 5.2.10 Procurement of a contractor to deliver the scheme will be managed by Barnet Homes.

### **Property**

- 5.2.11 As set out in the report to the former Assets Regeneration and Growth Committee on 13 June 2019 the existing estate belongs to the London Borough of Barnet. The regeneration programme at Upper and Lower Fosters includes replacement of 25 poor quality sheltered units (Cheshir House), pram sheds and demolition of a number of under-utilised garages and development of 217 additional homes (75 extra care and 142 residential homes). The funding provided by Sage Housing Limited would enable all of the 142 residential homes to be delivered as affordable units, rather than requiring 50% of the housing to be for private sale in order to cross subsidise the development.
- 5.2.12 Part of the site assembly for the development will include negotiations with various third parties including leaseholders to acquire their pram sheds to enable the development and agreement of terms on the replacement thereof. There are some complex title/land issues to resolve which are outlined in broad terms attached to the Exempt Report

### **5.3 Social Value**

- 5.3.1 Any contractors or development partners will be encouraged to provide opportunities for employment, training and apprenticeships for local people and use local suppliers where appropriate.

### **5.4 Legal and Constitutional References**

- 5.4.1 Council Constitution Article 7.5 states that the remit of the Housing and Growth Committee includes responsibility for regeneration strategy and oversight of major regeneration schemes, asset management, employment strategy business support and engagement.
- 5.4.2 The Council Constitution, Article 10 Table A states that Housing and Growth Committee is responsible for authorising all acquisitions and disposals over 500K.
- 5.4.3 The council has a range of powers including the general power of competence under Section 1 of Chapter 1 of the Localism Act 2011 to do anything that individuals can do subject to any specific restrictions contained in legislation and Section 111 of the Local Government Act 1972 which provides that a local authority has power to do anything which is calculated to facilitate, or is conducive or is incidental to, the discharge of its functions.

- 5.4.4 The Site is held by the Council for Part II Housing Act purposes in the Councils HRA. There may be a number of statutory constraints which could apply depending on what the final in principle HOT which are to be brought back to Committee say. Any land appropriated to planning as comprised in the Site will automatically result in a transfer of that land from HRA to General Fund which will result in accounting consequences as the HRA will need to be adjusted for the market value of the land appropriated.
- 5.4.5 Section 122 provides that where land that belongs to the Council is no longer required for the purpose for which it is held, the Council may appropriate it for any other purpose for which it is authorised by statute to acquire land. Under section 227 of the Town and Country Planning Act 1990 the Council is authorised to acquire land for “planning” purposes. As such, the Council may appropriate land from its current purpose to planning purposes, subject to the provisions in section 122.
- 5.4.6 It is therefore necessary to establish the purposes for which the land is held and thereafter to appropriate the land, it must be considered to be “no longer required for the purpose for which it is held immediately before the appropriation”. This question has to be dealt with as part of the appropriation decision making process and if land is identified and ready for development, this can potentially fulfil this requirement.
- 5.4.7 Any third-party rights such as easements and covenants affecting the land so appropriated are cleansed and rights of those affected are commuted into compensation subject to a valid claim being made as provided for pursuant to sections 203 and 204 of the Housing and Planning Act 2016. The power of appropriation can now only be exercised on the same basis and by satisfying the same socio-economic benefit tests as for compulsory purchase.
- 5.4.8 The liability for payment of compensation rests with the owner of the land at the time the works are carried out. This may be a consideration for a third party if the land is being transferred out. A residual liability remains with the council should the council’s successor default on its obligation to pay compensation.
- 5.4.9 Land held for the purposes of Part II of the Housing Act 1985 which includes a dwelling house or part of a dwelling house cannot be appropriated to planning purposes without the consent of the Secretary of State pursuant to s 19 of the Housing Act 1985 and thereafter cannot be disposed of at less than best without the consent of the Secretary of State.
- 5.4.10 Housing land appropriated to planning purposes cannot be disposed of at less than best value and no general consents apply. The express consent of the Secretary of State will be required under section 233 of the TCPA prior to any disposal if the disposal were to be other than at best value. Consent obtained under s25 of the Local Government Act 1988 (the L GA 1988”) will not override a requirement for consent under this section.
- 5.4.11 Secretary of State consent may be required pursuant s25 of the Local Government Act 1988 ( 2010) in respect of a disposal of land both HRA and GF where financial assistance or any gratuitous benefit has been provided to a registered provider subject to the 10 million pounds annual cap whereby the council can provide financial assistance in any one year up to that amount as certified by the Chief Executive or Chief Legal officer based on the difference of the restricted and unrestricted value of the land.



- 5.4.12 Secretary of State consent may be required pursuant s25 of the Local Government Act 1988 (2014) which mirrors the 2010 General Consent above save that it can only be applied to a disposal of HRA land but can be used for a disposal to any third party subject to the conditions laid out in that Act which require that any housing development on the land is privately let as housing accommodation as defined by section 24(3) of LGA 1988.
- 5.4.13 It will be necessary to obtain vacant possession of the pramsheds at the site. A decant strategy is in place which will enable re-provision on a one-for-one basis for all users. However, should there be any individuals who object to relocating, the only available option would be for the Council to invoke its compulsory purchase powers pursuant to The Town and Country Planning Act 1990, the Local Government (Miscellaneous Provisions) Act 1976 and the Acquisition of Land Act 1981. Compulsory purchase powers can only be used where the Council has a compelling case to do so in the public interest. The Council would need to be able to demonstrate that it has such a case and in the absence of the re-provision being accepted monetary compensation would need to be made.
- 5.4.14 If any areas to be disposed of include land designated as open space then the Council will need to comply with the requirements of section 123 (2A) of the 1972 Local Government Act which requires that any Council prior to disposing of any land consisting of or forming part of an open space advertise its intention to do so for not less than 2 consecutive weeks in a local newspaper and that any objections to the proposal are considered before any decision is made.
- 5.4.15 In the event that the disposal does not proceed at best value and in accordance with s 123 of the LGA 1972 then the terms of any less than best disposal would need to be considered in the context of whether this may raise any State Aid issues given that prima facie a sale at an undervalue is considered as providing benefit to a third party from a public source.

## 5.5 Risk Management

### Funding risks

- 5.5.1 There is a risk that grant funding from the GLA will not be secured at the level of £70,000 per London Affordable Rent unit and £38,000 per shared ownership unit. To mitigate this risk Barnet Homes have developed a programme to enable start on site of early works by end of March 2020. This can be largely funded through existing HRA monies allocated to the development. An additional £65,400 has also been sought for enabling works as described in paragraph 5.2.1 above, subject to approval of the HRA Business Plan. Discussions are also ongoing as to whether Sage can cashflow this £65,400.
- 5.5.2 Development costs are still to be confirmed through the tender process for the design and build contract. There is therefore a risk that development cost will exceed the amount offered by Sage. Much of the design completed to date is detailed enough for contractors to give certainty in their tender prices. Further site due diligence and surveys are being instructed for inclusion in the tender pack, helping to de-risk the site for potential tenderers. The tender process will seek to limit the amount of provisional sums,

thereby giving greater confidence in the tender prices. If value engineering is required, quality will be ensured through using robust specifications and design controls. However, this will be subject to further discussion with Sage.

5.5.3 The tenders will be analysed by qualified chartered surveyors, who will also prepare a value for money statement.

5.5.4 The working assumption is that the development will be fully funded through the combination of GLA grant funding and funding from Sage. We recognised this is a risk that needs careful management in the process of preparing the full business case.

5.5.5 There is a risk that as the Heads of Terms are not binding on either party and subject to contract that the sale does not proceed albeit that the enabling works will have been commenced and money expended.

### **Programme / Delivery Risk**

5.5.6 Regular engagement on a co-design basis with residents & stakeholders is critical to ensure buy-in through all development phases. This is now being taken forward by Barnet Homes.

5.5.7 Prolonged phasing or delivery programme could add additional costs to the project and may not optimise delivery.

5.5.8 There are risks around obtaining vacant possession and clean title of the site. HB Public Law are instructed to regularly review any ongoing title issues with a view to delivering a site capable of being developed in accordance with the planning permission and to advise on any title or other issues going forward.

5.5.9 Any offer from Sage Housing is inter alia subject to achieving the grant of planning consent. A resolution to grant is currently in place, however the terms of a s106 agreement still need to be agreed and GLA approval is currently awaited.

### **Estate management risks**

5.5.10 There is a risk that involvement of a third-party funder will lead to dual ownership on the estate and different management regimes etc. The aim is to mitigate this by entering into contract with Sage Housing for Barnet Homes to provide estate wide management and maintenance. This is still being negotiated.

## **5.6 Equalities and Diversity**

5.6.1 Under the Equality Act 2010, the council must have due regard to the need to: a) eliminate discrimination, harassment, victimisation and any other conduct that is prohibited by or under the Act; b) advance equality of opportunity between those with a protected characteristic and those without; c) promote good relations between those with a protected characteristic and those without. The 'protected characteristics' referred to are; age; disability; gender reassignment; pregnancy and maternity; race; religion or belief; sex; sexual orientation. It also covers marriage and civil partnership with regards to eliminating discrimination.

- 5.6.2 The council is committed to improving the quality of life for all, and wider participation in the economic, educational, cultural, social, and community life in the Borough.
- 5.6.3 The development at Upper and Lower Fosters will make a significant contribution to the provision of additional affordable housing in the Borough as well as promotion of further construction jobs.
- 5.6.4 At this stage, the proposal does not raise any issues under the council's Equalities Policy and does not have a bearing on the council's ability to demonstrate that it has paid due regard to equalities as required by the legislation. No immediate equality impacts are anticipated because of this proposal; however, a full EIA will be considered at Full Business Case stage.

## 5.7 **Corporate Parenting**

- 5.7.1 Barnet Council have a small number of care leavers in temporary accommodation. Increasing the supply of affordable housing is therefore a corporate parenting issue.

## 5.8 **Consultation and Engagement**

- 5.8.1 A community engagement and co-design strategy has been adopted for this project, which encourages residents to play a full role in developing the improvement proposals from design through to post-delivery.
- 5.8.2 The aim has been to ensure that the masterplan and planning application for Upper and Lower Fosters is developed with the informed and representative participation of the community who live and work on and around the estate. The co-design strategy has been developed with the following values at its core:
- Representation – of all directly impacted community members and stakeholder groups, with participatory methods tailored to their specific needs
  - Honesty and transparency – ensuring that communications are clear, timely, accurate and without hidden agendas
  - Continuity – ensuring community input throughout the design and construction process
  - Best practice – learning from case studies and best practice in the sector.
- 5.8.3 In doing so, this project ambitiously puts community members at the centre of deciding what gets built and where. This approach is referred to as co-design and has underpinned all major project milestones and design decisions.
- 5.8.4 The principle of co-design has been carried forward since the design was frozen prior to submission to planning.
- 5.8.5 Barnet Homes have ensured that residents have been kept up to date with the progress of the planning submission and assured them that no changes have been put forward.

Barnet Homes have commissioned their community engagement officer to take on the role of main conduit for resident's feedback and future consultation. The Barnet Homes New Build team ensured there was a smooth transition from HAT Projects and the Allies and Morrisons community engagement team so that residents continued to be assured their voices would be heard.

5.8.6 In November 2019 a Community Steering Group was held with both the old tenant liaison team (HAT/Allies Morrison) and the new. The Barnet Homes New Build team gave a short proposal on how future communications and consultations could take place and this was discussed around the table. It was agreed that a regular newsletter would be circulated to all residents with project updates and that the opportunity to contribute to future design will be around the public realm.

## 5.9 **Insight**

5.9.1 The council's Housing Strategy and emerging Local Plan respond to evidence such as the Strategic Housing Market Assessment and other needs assessments that have identified a need for increased housing delivery. Barnet has 393,000 residents and this figure is expected to grow by 76,000 over the next 25 years; an increase of 19%.

5.9.2 The delivery of new affordable rented homes will help to meet the objective in the Council's Housing Strategy to prevent and tackle homelessness, by reducing the use of temporary accommodation. There are currently more than 2,700 households living in temporary accommodation which presents significant budgetary pressures for the council.

5.9.3 Barnet's Health and Wellbeing Strategy recognises the importance of access to good quality housing in maintaining Well-Being in the Community.

5.9.4 Lack of affordable housing is highlighted in Barnet's Joint Strategic Needs Assessment (JSNA) as one of the top three concerns identified by local residents in the Residents' Perception Survey.

## 6. **BACKGROUND PAPERS**

6.1 Housing and Growth Committee, 12 December 2016, <https://barnet.moderngov.co.uk/documents/s36542/Upper%20and%20Lower%20Fosters.pdf>

6.2 Housing and Growth Committee, 13 June 2019, Upper and Lower Fosters, <https://barnet.moderngov.co.uk/ieListDocuments.aspx?CId=696&MId=8640&Ver=4>