

BEXLEY



LABOUR

Help With Housing

Information Booklet

 **Labour | BEXLEY**
Building a New Bexley

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Message from Bexley Labour Councillors

– Creating a fairer, more compassionate Bexley

In our work as ward councillors, we know housing is one of the biggest issues facing Bexley residents as they struggle during a cost-of-living crisis and a housing crisis created by housing policies over the last 13 years. We believe that everyone deserves a safe and secure place to call home.

Bexley Labour believe in a better future to build genuinely affordable housing and council housing for the first time in a generation, so families can afford to live in Bexley and invest in a better future with new ideas, not out of date and tired policies that have not worked for years and cannot work in the future. Bexley Labour has a plan to deal with the challenges our borough faces.

Our priority is to use the council's powers and resources to address the housing crisis and protect parks and open spaces from being built on.

The Conservatives refuse to accept they have created a housing crisis in Bexley, yet people are denied a foot on the ladder and grown up children are forced to stay at home long after they hoped to fly the nest. Bexley Conservatives have allowed hundreds of properties to be built without a single affordable home being provided. Thousands of homes built, but none genuinely affordable to hard working local families and they have allowed social rented housing to be demolished with next to nothing being built in its place.

A future Labour council will address the borough's housing crisis and ensure residents housed by Bexley are given decent homes to live in.

I hope you find the information in this booklet useful, and please do get in touch if you need any help.

If you have no digital access to a computer or a smart phone, then please contact me on 07808 166202.

Stefano Borella
Leader of Bexley Group



The current housing picture in Bexley

as of 31st December 2023

- No. of rough sleepers: **12**
- If you are sleeping rough or have seen someone sleeping rough and want to connect them with support services, you can do so here:
<https://thestreetlink.org.uk/>
- Accepted homelessness cases (homeless): **541**
- How many children: **447**
- How many of these in TA (Temporary Accommodation) in LBB (London Borough of Bexley): **457**
- How many in TA outside LBB: **84**
- The number of people discharged into private-rented sector accommodation outside Bexley in the last year: **60**
- The percentage of private renters: **15%**
- Percentage of homeowners: **69%**
- Rented from registered provider: **16%**



Bexley's Waiting List for Social Housing

All local authorities must develop a housing allocation scheme which gives “reasonable preference” to certain categories of applicant.

Bexley Council do not have council properties of their own as they were all sold off to other housing providers. So, all social housing in the borough is owned and managed by a range of Registered Providers. The Council works in partnership with the Registered Providers (Housing Associations) and has nomination rights to properties that become available. These are either advertised on a bidding platform called Bexley HomeChoice or allocated as a ‘direct offer’.

Bexley's three main providers are Orbit, London and Quadrant (L&Q) and Peabody.

Applications to the waiting list, also known as the housing register, can be made online at Bexley HomeChoice:

<https://www.bexleyhomechoice.org.uk/>

Bexley Council uses the information you give to decide if you can join the housing register and where to put you on the waiting list.

Make sure you explain problems like overcrowding, poor conditions or repairs, no adaptations for medical problems or disability, violence, or harassment. If you are disabled or have mobility issues or any medical or welfare needs, make sure you include details. Get letters from your doctor or health professional to support your application.

By law, people who count as legally homeless, people living in overcrowded accommodation or very bad housing conditions, people who need to move because of a disability, medical, welfare or hardship reasons must be allowed to apply.

You cannot register for housing if you are from abroad and subject to immigration control, you are from abroad and you are not habitually resident in the UK or you are a British citizen and you are not habitually resident in the UK or you do not have five years continuous residency within Bexley Council.

If your application is accepted onto the waiting list, you will be able to bid weekly for a property using a computer. Please note you may wish to visit your local library instead where more computers may be available. If you are a member of the library, you can book a time slot for a computer at the library in advance.

This is Bexley's current lettings allocations policy which explains the bands 1-4 and how applications are assessed:

<https://www.bexleyhomechoice.org.uk/Data/Pub/PublicWebsite/ImageLibrary/Housing%20Allocation%20Policy%202021.pdf>

If you need further assistance, you can contact Bexley Housing Services by telephone: 020 3045 3100 or email:

housingoptionsservice@bexley.gov.uk Further advice can be found at: www.bexley.gov.uk/services/housing For bidding advice, you can contact the Allocations Team at: bas@bexley.gov.uk

Asking for a review of the Council's decision

It's important to check Bexley's allocation scheme to make sure you qualify to go on the waiting list before you ask for a review. If you don't qualify the council won't add you unless your circumstances change.

You'll need to explain why you think you should be added to the waiting list. If anything has changed since your application, mention anything new that would make you more likely to get on the list.

What you'll need to put in your letter or explain at the interview will depend on why you're asking for a review.

For help with asking for a review, see:

<https://www.citizensadvice.org.uk/housing/applying-for-council-housing-or-a-housing-association-home/challenging-the-councils-decision-about-your-housing-application/>

If you need further help, you can contact Bexley Citizens Advice Bureau:

<https://www.bexleycab.org.uk/>

Waiting times for social housing in Bexley:

There is a housing crisis in London and the waiting time will be years, so often social housing is not the quickest way to get a settled home.

Bexley's current average waiting times for different bedroom-needs are:

Table of waiting times (in years) - The below data is based on actual lets within the past 24 months. Where the cell is blank, there have been no lets to tenants in the band and corresponding bed size.

Bed Size Need	Studio	1 Bed	2 Bed	3 Bed	4 Bed
Band 1		1.84	1.00	1.10	6.69
Band 2	0.15	2.20	2.28	4.53	
Band 3	1.86	1.83	7.48	11.39	
Band 4	6.88	5.02	1.08		
Total	4.50	2.97	4.11	3.20	6.69



Homelessness Applications

If you think you are going to become homeless or are already homeless, you should ask for help from the Council or any other advice agency as soon as possible.

You may be entitled to direct help from the Council, providing you meet all the requirements under the Homelessness Act. Otherwise, you will only be entitled to advice and assistance in finding accommodation.

Use Shelter's website to see what help the Council should give you:

https://england.shelter.org.uk/housing_advice/homelessness

Bexley Council has details of the process on their website:

<https://www.bexley.gov.uk/services/housing/prevention-and-relief-duties/risk-losing-your-accommodation>

What to expect in a homelessness assessment:

You will be provided with an appointment for a homelessness assessment, this can take an hour or so depending on your situation and the Officer will ask you questions about your current housing, members of your household, medical issues and income and also other questions that will help them decide what support you may need. You will need to provide ID, and



proof of your eligibility at the start of your application. Eligibility is your immigration and residence status, as there are different rules for British and Irish nationals, and for people from abroad.

Following the initial assessment the Council will ask for further information, and you will then be told whether the Council has decided that a duty is accepted.

You will be advised whether the Council have accepted a Prevention Duty, or a Relief duty.

Prevention Duty means that the Council has decided you are threatened with homelessness and eligible for assistance, and they will work with you to help prevent you becoming homeless.

The Council must give you a Personalised Housing Plan (PHP) which should consider your individual circumstances. This should give you details of the steps that they will take and the steps that you will be requested to take in order to prevent your homelessness. They need to keep the plan under review and notify you of any amendments.

Relief Duty means the Council has decided that you are homeless and eligible for assistance. They must 'take reasonable steps to help you find suitable accommodation that is available for at least six months.' This requires the local authority to work with you to help you find and keep accommodation.

The Council must give you a Personalised Housing Plan (PHP) which should consider your individual circumstances. This should give you details of the steps that they will take and the steps that you will be requested to take in order to relieve your homelessness. They need to keep the plan under review and notify you of any amendments.

Interim accommodation: The Council may offer emergency/ interim accommodation while they are making further enquiries into your case if there is reason to believe that you are homeless, eligible for assistance, and in priority need.

To check whether you are in priority need:

https://england.shelter.org.uk/housing_advice/homelessness/priority_need

Because of the Housing Crisis, interim/emergency accommodation is in low supply and the Council has to look for what is available on the day. The shortage means that the accommodation may not be self-contained, or located in Bexley.

As part of your application the Council will look at whether you are intentionally homeless, they will look at your local connection to Bexley, and then will decide whether you are owed a Main Duty.

Main Duty means that the Council must provide temporary accommodation until such time as the duty is ended, either by an offer of settled accommodation or for another specified reason.

Suitability: Accommodation should be suitable, please see details here:

https://england.shelter.org.uk/professional_resources/legal/homelessness_applications/suitability_of_accommodation_for_homeless_applicants/suitability_of_homelessness_accommodation

Challenges to accommodation suitability:

https://england.shelter.org.uk/professional_resources/legal/homelessness_applications/suitability_of_accommodation_for_homeless_applicants/challenges_to_accommodation_suitability#:~:text=If%20the%20accommodation%20offered%20is,of%20suitable%20to%20not%20suitable.

Help if you are homeless because of domestic abuse:

https://england.shelter.org.uk/housing_advice/homelessness/help_if_youre_homeless_domestic_abuse

Help if you are autistic and homeless:

A multi-agency group with Resources for Autism, Westminster City Council, St Mungo's, National Autistic Society and Homeless Link created a toolkit, which includes case studies from homelessness charities and autistic people:

<https://homeless.org.uk/knowledge-hub/autism-and-homelessness/>

Help and advice if you are renting your home

Types of tenancies:

Use this tenancy checker if you're not sure about what kind of tenancy you should have.

https://england.shelter.org.uk/housing_advice/private_renting/types_of_renting_agreement

Eviction Process:

There are 3 stages to a private rental eviction. The tenant does not have to leave their home immediately after they are served the first notice.

The three stages are as follows:

- **Stage 1** – Section 21 or Section 8 is notice that the landlord wants you to leave.
- **Stage 2** – Court action (notice of an application by your landlord for possession of your accommodation).
- **Stage 3** – Notice from bailiffs that they require you to leave the property.

The resident should approach the Council immediately they are served any notice, but they should not leave their home immediately at Stage 1.

Shelter link for help if you are facing an eviction:

https://england.shelter.org.uk/housing_advice/eviction



Is your home fit to live in?

Landlords have responsibilities to make sure their properties are fit for people to live in. A rented home is unfit to live in when conditions or safety issues are so bad that it's not reasonable for you to live there. This could be because the poor conditions:

- affect your health seriously
- put you at risk of physical harm or injury
- mean you cannot make full use of your home

Landlords must make sure your home is fit to live in throughout your tenancy.

Examples of things that could make a home unfit include:

- gas safety risks
- unsafe electrics
- fire safety issues
- damp or lack of heating
- rats, mice or other pests
- structural or internal disrepair
- unsanitary toilets, bathrooms or kitchens

Your home is only unfit if the problems in the property make it unsuitable to live there.

You can take **court action** if you think your home is unfit to live in.

The court could order your landlord to:

- carry out any work needed
- pay you compensation

Your landlord has more responsibilities if you live in a house of multiple occupation:

https://england.shelter.org.uk/housing_advice/private_renting/houses_in_multiple_occupation_hmo

Useful contacts can be found below:

https://england.shelter.org.uk/get_help

<https://www.bexley.gov.uk/services/housing/repairs-and-maintenance/property-disrepair-including-damp-and-mould> The Team's contact details are 020 3045 3456 or email rentitright@bexley.gov.uk

Private renters who are struggling with paying rent should make sure they are receiving the maximum income they are entitled to via wages, benefits as well as any grants you may be eligible for. You can do this by checking your entitlements via a benefits calculator at: www.entitledto.co.uk/

<https://www.bexley.gov.uk/services/benefits-and-financial-help/benefits/help-rent-or-council-tax>

<https://www.london.gov.uk/programmes-strategies/housing-and-land/improving-private-rented-sector/check-a-landlord-or-agent>



How to look for a new home

For affordable social housing across the country, please register with these websites:

<https://homefinderuk.org/>

<https://movingsoon.co.uk/>

If you are already a Housing Association tenant, you can register with a national mutual exchange service or a similar web-based organisation which helps social tenants swap homes, such as:

<https://www.homeswapper.co.uk/>

<https://www.houseexchange.org.uk/>

<https://www.exchangelocata.org.uk/>

and can sign up for an internal mutual exchange or transfer schemes offered by your landlord.

Information for private renters can be found at:

<https://www.bexley.gov.uk/services/housing/housing-options/finding-private-rented-home>

https://england.shelter.org.uk/housing_advice/private_renting

This is the government guide which shows you how to look for a private-rented property:

<https://www.gov.uk/government/publications/how-to-rent>

The Local Housing Allowance (LHA) rate is the maximum benefit you can claim for help with paying your rent. Please remember this is based on your household need and not the size of the property. You can find the LHA rate for different areas/postcodes here:

<https://lha-direct.voa.gov.uk/>

You can check how much benefit you are entitled to here -

www.betteroffcalculator.co.uk

When looking for a property please remember that your maximum benefit is not the maximum rent you can afford. You must have enough money to live on as well.

The affordability will change depending on what benefit you receive; how many people live with you and any earned income you receive. Your affordability will also be reduced if you are subject to the Benefit Cap:

https://england.shelter.org.uk/housing_advice/benefits/dealing_with_the_benefit_cap

Once you know your affordability you can search for a property using the following links:

- Find a Flat
- Friday Ad
- Gumtree
- Homes24
- House Ladder
- I Am the Agent
- Local Housing Solutions
- Loot
- Nestoria
- OpenRent
- Placebuzz
- Prime Location
- Rightmove
- SmartLet
- Spare Room
- Stone Housing
- Zoopla
- dignityhousing



Once you have found a property with a landlord/estate agent who is willing to offer you a tenancy which is safe, affordable, and suitable, you will need to secure the property by means of a deposit and rent in advance. The council may be able to assist you with deposit/rent in advance if you meet the criteria:

[https://www.bexley.gov.uk/services/housing/discretionary-housing-payments-and-cost-living-support-fund/apply-dhp-and-col#:~:text=Discretionary%20Housing%20Payments%20\(DHP\)%20allow,they%20have%20a%20financial%20shortfall.](https://www.bexley.gov.uk/services/housing/discretionary-housing-payments-and-cost-living-support-fund/apply-dhp-and-col#:~:text=Discretionary%20Housing%20Payments%20(DHP)%20allow,they%20have%20a%20financial%20shortfall.)

For help with your housing costs you should apply to Universal Credit (DWP) for an assessment - eligibility and financial assessment applies.

<https://www.gov.uk/housing-and-universal-credit>

How to rent privately if you're from Ukraine:

<https://www.gov.uk/guidance/renting-private-accommodation-homes-for-ukraine>



Help for people who own their home

Assistance for homeowners can be found at www.gov.uk/housing-and-universal-credit/property-you-own and https://england.shelter.org.uk/housing_advice/repossession

How to deal with missed mortgage payments

From 1 August 2023 you can get early legal advice if you are at risk of losing your home because of a mortgage or a loan problem.

This advice is free no matter what your income is.

Search for a local adviser on gov.uk. Tick 'Housing Loss Prevention Advice Service'.

Missing a mortgage payment does not mean you will lose your home.

Most lenders do not start repossession action until you have missed at least 3 payments.

Even then it should be a last resort and they should delay if you agree a repayment plan.

If you cannot afford food and other essentials, you could get an [emergency grant or loan](#).





Get debt advice

A debt adviser can help you:

- work out a budget
- prioritise your debts
- get more time to deal with debt
- speak to your lender and other companies you owe money to

The breathing space scheme can help people with mortgage arrears:

<https://www.stepchange.org/how-we-help/breathing-space-scheme.aspx>

It pauses the repossession process for up to 60 days while you get debt advice.

Pay as much as you can

It's better to pay something even if you cannot afford your full monthly payment.

Small regular payments help to build trust with your lender. They show you can:

- stick to a budget
- prioritise your mortgage arrears

Work out a plan to pay off mortgage arrears:

https://england.shelter.org.uk/housing_advice/repossession/how_to_pay_off_mortgage_arrears

Show your lender you can pay back the missed payments over time.

Contact your mortgage lender

Speak to your lender as soon as you think there might be a problem.

Ask how they can help you.

Tell them when your situation should improve. For example, the date you will:

- start a new job or take on more hours

- go back to work after maternity or sick leave
- get benefits or support for mortgage interest (SMI) payments

Your lender can be more helpful if you tell them about problems early on.

If you've not missed a mortgage payment yet

If you're struggling with higher mortgage interest rates you could:

- extend your mortgage term
- switch to interest only payments for 6 months

These options can reduce your monthly payments now. But they will cost more over the lifetime of the mortgage.

Most banks and building societies have signed the government's mortgage charter.

If your lender has signed, you will not need an affordability check.

Your lender still needs to do an affordability check if you want to:

- change to an interest only mortgage permanently
- extend your mortgage term beyond your expected retirement date

Ask about a payment break

Payment breaks can be a useful option if your situation is likely to improve soon.

But they can affect your credit score.

You must agree a payment break with your lender. Do not just stop paying anything.

Your lender can reduce or stop your payments for a set period of time.

Your payments usually go up after the payment break ends. This is because any money you did not pay during the break is added to the amount you owe.

Mortgage payment breaks are also called payment holidays.

StepChange has more on payment holidays:

<https://www.stepchange.org/debt-info/pay-off-or-reduce-debt/payment-holiday-for-debt-repayments.aspx>



Check if you have insurance

You may have taken out insurance when you took on the mortgage.

Insurance could cover your mortgage payments for a time if you've lost your job, or cannot work because of an accident or ill health.

The most common types of insurance that can help are:

- mortgage protection insurance
- income protection insurance
- critical illness cover

Check with your lender or broker if you're not sure if you have this type of insurance.

Selling your home

You may be thinking about **selling your home**, for example, to downsize or pay off debts.

Speak to a debt adviser before selling as there could be other options available. You might need financial advice if your situation is complex.

If your lender starts court action

You still have time to get advice and support.

Most lenders have signed the government's mortgage charter.

It says that people with mortgages will not be forced to leave their home within a year of their first missed payment.

Sheltered Housing/ Supported Living

What is sheltered housing?

Sheltered housing, sometimes referred to as retirement housing, could suit you if you want to live independently but need a bit more support or if you want to live in a smaller home that's easier to manage.

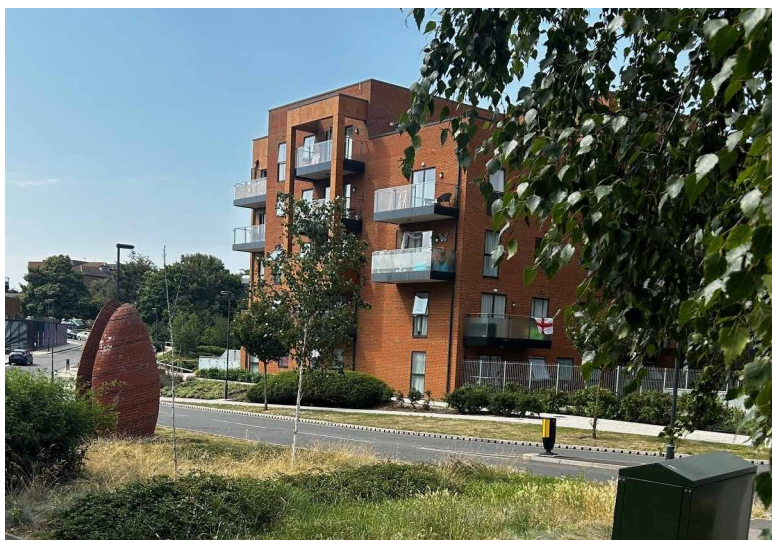
It's usually only available to those aged 55 and over.

Some common features of sheltered housing include:

- help from a scheme manager (warden), or support staff
- 24-hour emergency help through an alarm system
- communal areas, such as gardens or lounges
- social activities for residents.

Features vary from scheme to scheme. Some schemes offer more support than others. If you're interested in a particular scheme, make sure you understand which services are available, how much they cost, and whether you'd be eligible for any help with these costs.

Meals, help around the home and personal care services such as help with bathing aren't usually provided. You can arrange



a package of services from the local authority or a private care agency.

More information can be found regarding sheltered housing on the Age UK website

<https://www.ageuk.org.uk/information-advice/care/housing-options/sheltered-housing/>

More information on housing in later life can be found on the link below, including assisted living, extra care housing and adaptations to your existing property.

<https://www.ageuk.org.uk/information-advice/care/housing-options/>

Supported living

The Children and Families Act 2014 (section 30) requires Local Authorities to publish a Local Offer website.

It sets out in one place information about provision they expect to be available in Bexley across education, health and social care for children and young people who have special educational needs and disabilities (SEND).

This includes those who are on SEND support but do not have an Education, Health, and Care (EHC) plan.

Please use the link below for more information

<https://www.bexleylocaloffer.uk/AboutUs>



If you do not have recourse to public funds

A person who is subject to the 'no recourse to public funds' (NRPF) condition, or who does not have any current immigration permission, will not be eligible for homelessness assistance or a housing allocation from the Council. Please see the links below for help and advice.

REFUGEE ACTION, offers help and advice for refugees and asylum seekers on issues including the asylum process and how to access support, advice on poverty and homelessness:

<https://www.refugee-action.org.uk/our-services/>

REFUGEE COUNCIL: <https://www.refugeecouncil.org.uk/>

NRPF NETWORK, a national network safeguarding the welfare of destitute families, adults and care leavers who are unable to access benefits due to their immigration status:

<https://www.nrpfnetwork.org.uk/>

SHELTER: https://england.shelter.org.uk/housing_advice/benefits/claiming_benefits_if_you_have_no_recourse_to_public_funds

GOVERNMENT WEBSITE FOR IMMIGRATION ASSISTANCE:

<https://www.gov.uk/find-an-immigration-adviser>

CITIZENS ADVICE BUREAU FOR IMMIGRATION ADVICE:

<https://www.citizensadvice.org.uk/immigration/get-help/get-immigration-advice/>

PRAXIS, they give advice, provide support, and campaign so that migrants and refugees in the UK can live with safety, dignity and respect: [praxihttps://www.praxis.org.uk/](https://www.praxis.org.uk/)

LEWISHAM REFUGEE AND MIGRANT NETWORK, they provide free independent advice to refugee, asylum seekers and migrant communities and work with people across London:

<https://www.lrmn.org.uk/>

Debt/Money advice

BREATHING PLACE SCHEME, can help people struggling with debt, including rent or mortgage arrears:

https://england.shelter.org.uk/housing_advice/eviction/breathing_space_help_with_rent_or_mortgage_arrears

www.gov.uk/government/publications/debt-respite-scheme-breathing-space-guidance/debt-respite-scheme-breathing-space-guidance-for-creditors#starting-a-breathing-space

CITIZENS ADVICE BUREAU, can help you deal with mortgage or rent arrears:

<https://www.citizensadvice.org.uk>

SHELTER, specialist debt advice service:

https://england.shelter.org.uk/professional_resources/debt_advice

Bexley Labour Group, help with cost-of-living information booklet

<https://www.bexleylabour.org.uk/wp-content/uploads/sites/513/2023/01/Bexley-Cost-of-Living.pdf-small.pdf>



Mental Health

OXLEAS MENTAL HEALTH SERVICES:

<https://oxleas.nhs.uk/services/service/mental-health-hub-bexley-53/>

<https://oxleas.nhs.uk/help-in-a-crisis>

Mental Health Crisis Line: 0800 330 8590 (24-hour service)

SHOUT, a 24/7 UK crisis text service available for times when people feel they need immediate support:

Text the word 'SHOUT' to '85258' to be put in touch with a trained Crisis Volunteer (CV).

SAMARITANS, whatever someone is going through, a Samaritan will face it with them.

They are available 24 hours a day, 365 days a year.

Tel: 116 123, or email: jo@samaritans.org

MIND IN BEXLEY: <https://mindinbexley.org.uk/crisis-cafe/>

OTHER SERVICES IN BEXLEY: <https://www.bexleylocaloffer.uk/Services/5397>



Advice from your elected representatives and trade unions

Bexley's Labour Councillors hold 12 of the 45 seats in the London Borough of Bexley in Belvedere, Erith, Northumberland Heath, Slade Green & Northend, and Thamesmead East.

We have produced this booklet to assist residents who require support in the cost-of-living crisis. Constituents requiring support with council services can find our contact details at www.bexleylabour.org.uk/

Abena Oppong-Asare is the Labour Member of Parliament for Erith & Thamesmead. Constituents requiring support with Government agencies can find her contact details at: [www. https://www.abenaoppongasare.com/](https://www.abenaoppongasare.com/)

Daniel Francis is the Labour Member of Parliament for Bexleyheath and Crayford. Constituents requiring help with government agencies can email him on daniel.francis.mp@parliament.uk

To confirm who your councillors and MP are please enter your postcode at: www.writetothem.com

Join a Trade Union

Working people standing together and negotiating with managers as one means that, on average, union members get higher pay than non-members, better sickness and pension benefits, more paid holiday, the right to more flexible working hours.

Unions argue for working people to be treated with respect, work to end bullying and harassment at work and stand up against unfair treatment of all kinds. They also train workers in safety and health and tackle the causes of ill health at work.

You can find the correct union for you at www.tuc.org.uk/join-a-union

Labour's Councillors – and the areas they represent

Belvedere



Esther Amaning
Labour

Erith



Nicola Taylor
Labour

**Northumberland
Heath**



Baljeet Gill
Labour

**Slade Green &
Northend**



Stefano Borella
Labour

**Thamesmead
East**



Zainab Asunramu
Labour



Sally Hinkley
Labour



Chris Ball
Labour



Wendy Perfect
Labour



Anna Day
Labour



Larry Ferguson
Labour



Jeremy Fosten
Labour



Mabel Ogundayo
Labour



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