



Housing for young people in Waltham Forest

Research commissioned by Waltham Forest Council

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FORE WORD



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Leader of Waltham Forest Council



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Like many London boroughs, Waltham Forest Council is working hard to ensure all of our residents have a decent roof over their heads. We face the twin pressures of a rapidly expanding population and increases in house prices. This makes housing less affordable for our residents and the prospect of owning their own home seem ever farther away. Residents who rent face their own challenges in finding homes that meets their expectations, needs and price range.

This is why we have made delivering affordable housing and ensuring residents have a decent roof over their heads a key priority for the Council. These are issues that need to be urgently tackled by the Council working with the Mayor of London, the government and other partners.

These challenges are especially acute for young people in the borough. Waltham Forest is a young borough: 22 per cent of residents being aged 0 to 15 compared to 19 per cent nationally. Waltham Forest also has a high proportion of young working-age adults aged 25 to 49 (43 per cent compared to 34 per cent nationally).

Rapidly rising rents have led many young people to despair that they may not be able to leave their parents' home to find a flat or room in a shared property that they can call their own. People who work are increasingly struggling to save enough for a deposit to buy their own home, and they often find that their incomes are not yet high enough to be considered for help to buy schemes.

We want Waltham Forest to continue to be a place that these residents can continue to call their home. That is why we commissioned this research: to find out what housing options young people feel are open to them. We also wanted to learn more about what their needs are, and the trade-offs that people are willing to make so that they can continue to call Waltham Forest their home.

We are grateful to Kaizen and our Youth Independent Advisory Group for their hard work in reaching a significant number of people all over the borough, which has provided us with real insight about the hopes and fears of younger people for their housing options. We are further grateful to Social Life for their research and interviews with key stakeholders to help suggest policies that we could consider.

These insights detailed within this report will help us to ensure that our housing policies can meet the needs of this important group of residents. To make sure that the research is turned into positive actions the Council has developed a four-point action plan, which is presented within the report.

The challenge of meeting the diverse needs of younger people in Waltham Forest is significant, but we are confident that this research will help us to ensure that we are doing all we can and help us to continue to find innovative solutions with partners that will allow people to carry on calling Waltham Forest their home.

Contents

- 05 About this report
- 06 What young people in Waltham Forest said
- 09 Introduction
- 10 About the research
- 13 What we found
- 24 Conclusion
- 25 The Council's response
- 26 References
- 27 Image credits





About this report

This report sets out the findings of research into young people's views about their housing needs and prospects. This research was commissioned by Waltham Forest Council from Kaizen Partnership, Social Life and the Waltham Forest Young Advisors and included both face-to-face interviews with young people as well as desk research and interviews with housing campaigners, developers and other stakeholders.

In total 554 young people aged 35 and under were involved in the research. Interviews took place in July and August 2017. We would like to thank all the young people who shared their views, hopes, fears and aspirations with us.

This report has been written by Claire Gordon, Christina Dobbs Bayram, Nicola Bacon and Ife Akinroyeje from Social Life.

The research team

Kaizen Partnership is an award-winning social business that specialises in designing, delivering and facilitating cutting edge projects. Founded in 2000, we have delivered work across the community sector and in developing engagement thinking and practice, providing consultancy on this within the UK and internationally.

www.wearekaizen.co.uk

Social Life was set up by The Young Foundation in 2012 to work on innovation and placemaking. All our work is about the relationship between people and the places they live. We work in the UK and internationally.

www.social-life.co

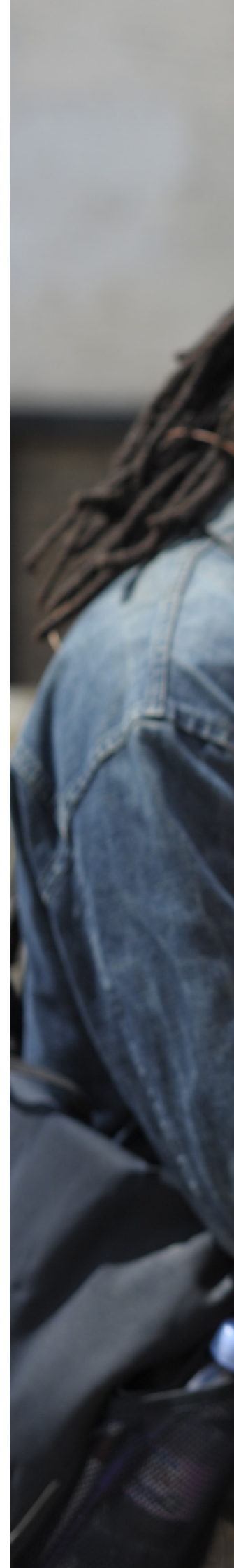
Waltham Forest Young Advisors are young people aged between 15 and 24, who work with the council and its partner services to help improve services for young people. They are part of the charity Young Advisors.

www.youngadvisors.org.uk

Youth Independent Advisory Group (YIAG) is a group of young people, some of whom are ex-offenders, victims of crime or come from areas where youth violence is a part of their lives. They run regular sessions at schools, pupil referral units, the youth offending service, and also engage with the police to improve community safety.

What young people in Waltham Forest said

- Young people feel that housing is **expensive**, very **hard to access**, **uncertain** and **insecure**. Many report feeling hopeless about their housing options. They are particularly concerned about cost, stagnation of wages, lack of affordable homes and housing in poor condition.
- **Less than half of the young people expect to live in Waltham Forest** in the future, three quarters of those interviewed expect to live in London. The majority of under 25s with children expect to stay in the borough.
- The young people interviewed had **high expectations of owning their own homes** in the future although less than half of 25-35 year olds interviewed think it will be possible before they are 35.
- The majority of young people interviewed moved to Waltham Forest with their parents or grew up in the borough. **Nearly half still live at home** with their parents or carer - almost **double that of the national average** - though the majority expect to leave home in their 20s.
- Around **four out of ten young people expect to have family support** to help buy a home, lower than the national average. Six out of ten expect no family support.
- Young people have **low awareness of innovative housing options** like custom build and co-housing, but were interested in these when they were given information.
- Regardless of age, **young people prioritised personal space and living alone**. They were most willing to compromise on location, moving away from family and friends, outdoor space and the housing type they would consider living in.
- Young people think **there is not enough information and advice** about their housing needs and options.
- This generation think that **Waltham Forest Council, the GLA and central government should do more to support young people** - suggestions included rent caps, reducing estate agent fees, interest-free loans, regulating landlords, and building more affordable housing specifically for young people and first time renters and buyers.









Introduction

Pressure on housing in Waltham Forest has grown dramatically since 2000. Soaring house prices and rising rents mean a borough once considered affordable is now a difficult place to find and keep a home. Young people are critically affected by this housing crisis - unable to get on the housing ladder, often stuck at home or facing high rents and insecurity in the private rented sector. Yet their voices often go unheard.

Waltham Forest Council commissioned this research to find out more about the housing experiences of young people under 35 living in the borough and what they think could be done given the constrained circumstances facing local government.

Drawing on the testimonies of Waltham Forest's young people and wider evidence, this report sets out the challenges they face as they navigate increasingly limited housing options. It also explores their expectations and aspirations for where and under what circumstances they will live in the future. The research also highlights some innovative approaches that could potentially expand the number of housing options available to young people in the borough.

In recognition of the extreme difficulties facing many individuals and families as they look for accommodation, Waltham Forest Council has put a high priority on housing, by increasing the supply of affordable housing and making efforts to improve the quality of the private rented sector.

This report sets out the council's response to this research, as it seeks to improve the housing situation for young people in the area.

About the research

The research was carried out by Kaizen Partnership, Social Life, Waltham Forest Young Advisors and YIAG group. This involved both primary and desk-based research. We carried out interviews across Waltham Forest during July and August 2017 to engage a wide range of young people living in the borough.

We spoke with young people on the streets and in public places in three areas: Walthamstow town centre and James Street, Leyton and Bakers Arms, and Highams Park. The consultation reached many young people whose views are seldom heard - 69 per cent of street survey respondents had not taken part in any consultation exercises before.

In total, 554 young people participated in the research:

- Kaizen carried out **227 individual street interviews** targeting 25-35 year olds, with an extended 26-question survey including both open and closed questions.
- Waltham Forest Young Advisors carried out **159 peer-to-peer interviews** targeting 18-25 year olds with a seven-question open-ended survey.
- This shortened open-ended survey was also used for **64 pop-up focus groups** conducted by both Kaizen and Waltham Forest Young Advisors.
- Social Life carried out **four in-depth interviews** with local young people about their housing journeys.

Social Life also carried out stakeholder interviews, speaking with developers, housing associations, housing campaigners and Waltham Forest Council.

This primary research was supplemented by an evidence and innovation review. Social Life reviewed secondary data to understand the wider context around young people and housing and innovative approaches to addressing the housing needs of younger generations.

Key for infographic on next page (page 11)

- | | |
|--|--|
|  Refers to peer-to-peer interviewees and focus group participants |  Refers to individual street interviewees (extended survey) |
|--|--|

**The infographic on page 11 includes data for both surveys. Some questions were only asked in the extended survey (these are shown in green and marked with an asterisk). Data shown in blue represents participants of the shortened open-ended survey.*

Due to rounding, some percentages may not add up to 100%.

OF PEOPLE INTERVIEWED

554

young people participated

GENDER

52% female 47% male



52% female 48% male

CONNECTION TO AREA*

23% 20+ years
21% 10-20 years
22% 5-10 years
10% 3-5 years
12% 1-3 years
12% <1 year

ETHNICITY

43% 25% White
23% 27% Black
15% 32% Asian
13% 10% Mixed
4% 5% Other

EMPLOYMENT STATUS*

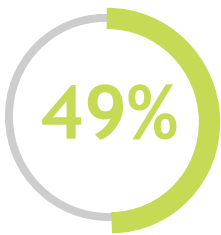
43% Full-time work
21% Student
14% Part-time work
10% Self-employed
9% Unemployed
10% Other

AGE

Under 18 8% 17%
18 to 24 35% 63%
25 to 34 47% 18%
35 and over 10% 2%

ADDITIONAL INFORMATION ABOUT PARTICIPANTS*

Still live at home with parents/carer*



Have children*



Would like to live in Waltham Forest in the future*



Had never been consulted*

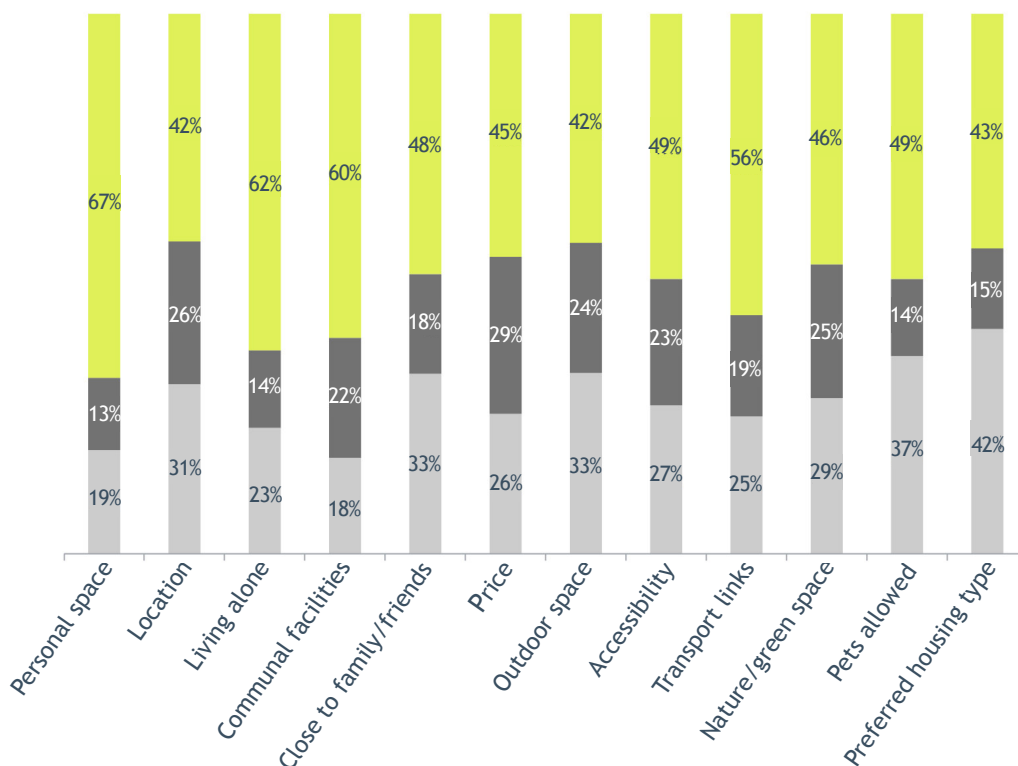


Will have family support to get onto the property ladder*

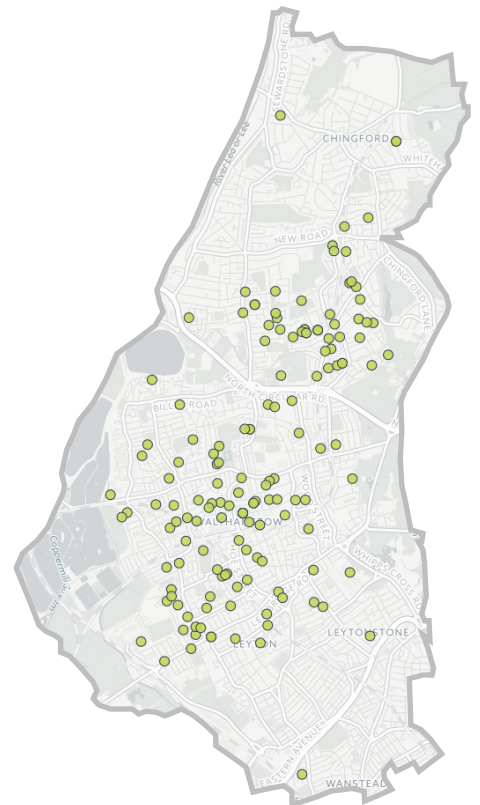


HOUSING COMPROMISES*

Yes, willing to compromise Possibly willing to compromise Not willing to compromise



WHERE PARTICIPANTS LIVE*







What we found

Population & economy

Waltham Forest is a fast-growing borough. 275,843 people live in the area and the population is projected to increase by a quarter between 2014 and 2039.¹ The borough has a relatively young population, with a high proportion of children under 15 and fewer people over 45 than the national average. 51 per cent of the population is under 35 although the proportion of young people is expected to decline over the next 20 years.²

Waltham Forest has seen a 12 per cent annual business growth rate, twice as high as the London average.³ There has been a growth in creative businesses, as other parts of London become less affordable. However, Waltham Forest residents tend to be employed in “lower occupational categories” - less highly skilled and lower paid work - than other London boroughs. This is reflected in average earnings, which at £30,900 are below the London median.⁴ Young people are particularly hard hit by unemployment - the largest age group of out-of-work benefits claimants are 18-to-24-year olds (3.1 per cent in Waltham Forest versus 2.5 per cent across London).⁵

Housing

House prices have increased more in Waltham Forest than in anywhere else in England from 2016 to 2017.⁶ However they are still lower than the London average, and the proportion of people owning their homes in the borough is decreasing.

Waltham Forest’s private rental sector doubled in size between 2001 and 2011. Today, it is home to 29 percent of households, larger than the social rented sector. Almost half of private renters are aged 16-34.⁷

39 per cent of people living in private rented housing have dependent children. Affordability is a concern, since 2012 rents have risen by 33 per cent. Today the median rent for a two-bedroom property in the borough is £1,275.⁸

Over 22,000 students live in Waltham Forest during term time, including 16-18 year olds. 55 per cent live with their parents.⁹

According to Waltham Forest’s Strategic Housing Market Assessment, the greatest housing need in the borough is for accommodation at social rent levels as well as intermediate housing, including private rented accommodation subsidised by housing benefit payments.¹⁰

There is a shortage of larger housing stock to accommodate families. Older residents make up a larger proportion of owner occupiers, and owner-occupied homes tend to be larger, and are more likely to be under occupied, than private or social rented homes.

Feelings about the current housing situation

Young people in Waltham Forest feel that housing is expensive, hard to access, uncertain and insecure. Cost was the issue that was most frequently raised, however concerns were also voiced about the lack of security of housing options, poor housing conditions, and the continued uncertainty this creates around their future.

“I feel very sad at the situation, it’s very bad. Owning a property in Waltham Forest is almost impossible for anyone let alone youngsters ... The main concern is the price - there needs to be more affordable houses for youngsters to stay in London.”

- Young woman, 34, Asian/Asian British

Many reported feeling hopeless about their housing prospects, and worried about what the future will bring. Concerns were raised about the impact of high housing costs on their standard of living and on their working lives.

“I am worried about the current housing situation because young people will not be able to afford housing. People may have to get two jobs to afford housing.” - Young man, 21, Asian/Asian British

In spite of anxieties about housing, around 70 per cent of the young people interviewed rated Waltham Forest as a positive place to live and work. However, they fear being priced out of the area and worry they will struggle to stay in London. In the UK, 34 per cent of 16-19 year olds are living in poverty, a higher proportion than any other age group.¹¹

Young people reported feeling overlooked or under-prioritised. Some expressed frustration that there was not enough support, others felt the voices of the young were being ignored.

“Young people don’t take priority, even if homeless. Their situation is not considered serious.” - Young man, 21, Asian/Asian British



**An example
of innovative
housing
options**

Home-sharing

Older people with spare rooms and a desire for company or extra support are matched with younger people seeking affordable accommodation.

Share & Care UK

Matches young people, generally over the age of 24, with older homeowners. In exchange for a room, the young person undertakes 10 hours of domestic tasks a week. Both parties pay a monthly fee to the organisation - for young people this is well below market rent levels.



Javid

Gender: Male

Age: 21

Ethnicity: Asian

Case study

Born in New Jersey, USA, at the age of seven Javid along with his family moved to Leytonstone to live closer to their relatives. Javid's mother bought a three-bedroom flat in the area, however with seven members in the family, the flat became overcrowded, and the family moved to a more spacious house in Essex in 2009, renting out their Waltham Forest property. Although the family were very happy with their home in Essex, they encountered a lot of racism and in 2011 the family moved back into their Leytonstone home.

Javid likes living in Waltham Forest. "I just like it in general", "everyone is close" Javid says, and he enjoys what he describes as the "community feel", diversity and range of youth organisations.

At the same time, Javid believes that gangs and anti-social behaviour are still issues for young people living in certain areas. Javid also noted high travel costs and the closure of youth spaces as serious concerns for local young people.

For the past five years, Javid's mum has been battling cancer. Having worked all her life this had an impact on the family financially. Those able to work got jobs to contribute to the bills. Javid works two jobs: a zero hours contract and part-time in a restaurant.

Javid has ambitions to start his own business, and by the age of 26, he hopes to own his own home. Javid is also considering moving to the USA, as he has family there and most recently one of his sisters moved there to start a business.

Javid is unsure where to go for more housing information but he would consider alternative housing options including property guardianship. As we talked to Javid about his housing options, he made notes on his phone, further indicating that he is very much unaware of what options he has as a young person.

If Javid was not able to stay in his family home, or his family were to move to the USA without him he states, "I dunno how I'll survive in terms of housing ... I don't think I could rent a flat, that would be impossible... a struggle, I'd have to work very long hours, so I'll probably need to rent a room."

Javid thinks the council should make it easier for homeless young people, and those at risk, to find housing; provide support workers to help with employment, education and housing, and more education and information about housing for young people.

The experience of renting

The private rented sector is home to many of the borough's young people. Research highlights that young people see benefits in the flexibility and locations available with rented homes.¹² However, conditions in the sector are often considered a problem, with little protection for tenants, poor quality housing and steep rent rises. Private renters in England are more likely to live in poorer-standard housing than those living in other tenures and spend higher proportions of their gross income on housing costs.¹³

A quarter of those who completed the extended survey were living in privately rented homes: 38 per cent of over 25s compared to 11 per cent of under 25s.

“Old properties, bad conditions. Waltham Forest needs to check the private landlords. Conditions of rented property is so bad. It’s unfurnished - too much to pay.”

- Young woman, 25-29, Mixed White and Black Caribbean

“Waltham Forest needs to advise landlords to spend on their property, so that the people living on rent can live properly.”

- Young man, 35, Asian/Asian British

Some raised issues around relationships with landlords and the need for better regulation. Insecure tenancies mean young people often have to move at short notice, faced with unaffordable rent increases or ‘no fault’ evictions. The loss of an assured shorthold tenancy is now the most common cause of homelessness.¹⁴

The cost of renting continues to rise above inflation - increasing by 3.7 per cent in London in 2015-16, and projected to rise faster than house prices over the coming five years.¹⁵ Cost was already the key concern articulated in the research, and many will find it very difficult to pay these rising costs.



**An example
of innovative
housing
options**

Property guardianship

For young people seeking low-cost rents, property guardianship is often an appealing option. These otherwise empty properties are let out to ‘guardians’ at discounted rates to prevent the buildings from lying vacant. Tenancies are generally short-term with a short notice period, so can be highly insecure. Some schemes are managed with a social purpose and link low rents to participating in community activities.

Dot Dot Dot

Dot Dot Dot offers property guardianships throughout London and beyond. As well as offering low cost rentals, it seeks to promote wider benefits by ensuring that tenants in its properties volunteer time to community projects.



Colette

Gender: Female

Age: 28

Ethnicity: White Other

Case study

Colette was born and raised in Waltham Forest, in a Greek Cypriot family. When her parents first moved to London, they lived above her uncle's fish and chip shop on Blackhorse Lane. Her father was a self-employed electrician and after a few years had saved enough money to buy a semi-detached home in the borough, where Colette grew up.

After university, Colette returned to Waltham Forest and moved into another house the family had purchased six years ago with an interest-only mortgage - the 3-bedroom property was bought before house prices in the borough soared. Today, Colette lives there with her sister and a friend, paying below market rent. Because her family owns the house she knows it is secure and available to her for the long term.

When she moved back to Waltham Forest, she decided to open a coffee shop in Walthamstow along with her family. They have been running the business for the past three years and recently opened another small business in the borough.

Colette feels Waltham Forest has become a more desirable place to live, especially for people looking to buy their first homes. "Before I was ashamed that I was from Walthamstow - it was more known for its gangs, crime, it was run down - but now it's super trendy, it's getting cleaner and things are getting better here."

However, she is aware that the changes are creating tensions. "I still like the rawness of it; it's multicultural, with lots of different people... but on the other side you have businesses and people being pushed out due to cost and the changing demographic. Many of the old businesses can't compete with the new ones." While she has heard some residents complain about affordability and trendy businesses popping up, she explains that many newcomers are looking forward to the continuing development of the area.

From the business, Colette has been able to accumulate some savings. She and her sister are debating if they want to invest in a home or alternatively buy a boat to live in. "You can't afford to buy as an individual - it's too expensive. I'm not in a relationship right now and couldn't afford to buy alone. My sister and I fortunately get along really well, so we'd invest in something together."

They have been looking into purchasing the house that they are currently living in from their parents, and taking on the mortgage. She says her parents would sell it to them at the price they originally paid six years ago - less than half of what it would cost now. However, she is concerned that buying a home might tie her down - "I'd feel stuck". Meanwhile a boat would allow them to buy a home without taking on much debt, giving her more flexibility if she chooses to move or travel abroad. However, she doesn't feel it would be a long-term plan.

For Colette, staying in Waltham Forest depends on there continuing to be a young population in the area. She fears if there are not opportunities for young people to create their own businesses, or if they get priced out of the area altogether, the area will lose its character and appeal.

"If Waltham Forest loses its young population, the people that are learning and growing, then I don't want to live here anymore."

Inequalities of choice and experience

There are stark differences in options and future prospects for young people from different backgrounds. Young people with a good education, access to parental support (including help with rent and buying), and the ability to return to the family home face problems with housing but have a greater prospect of future housing comfort, and more flexibility to move to other parts of London or the UK. They also have a better chance of accessing some affordable housing schemes such as help-to-buy.

Young people with fewer skills and qualifications, little or no family financial support or option of returning to the family home, have more restricted and precarious future prospects. There is a statutory safety net for young people with maximum needs - for example the Council supports young people coming out of care - but this is a small number and the vulnerable young people who fall outside of this category find it difficult to get help from agencies. They are likely to have fewer housing options outside the borough and need to rely more on support networks around friends, family and locality.

While these two groups overlap in practice, inequalities will increase as welfare reforms and competition in the private and social rented sector mean housing options for lower income groups tighten further.

Only four out of ten of young people in Waltham Forest expect to have family support to help buy a home, considerably below the national average. A 2017 study, found that 62 per cent of under 35s in the UK had help to buy from their families, London buyers were given £29,400 on average from friends and family members.¹⁶ According to the research, a quarter of young people aged 25-44 years old were helped by their family with rent, security deposits, or letting agents' fees.

Young people without recourse to parental support have poorer prospects of buying a home. Interviewees said more should be done to address the growing disparity between those who can access help from family and friends, and those who have to fend for themselves.

As well as financial help, more young people are staying in the family home for longer, in particular young men. Growing numbers of young people are boomeranging in and out of the parental home, as they find and lose accommodation, or save for a deposit.¹⁷

In Waltham Forest, nearly half of the respondents of the extended survey were living with their family, almost double that of the national average.¹⁸ 73 per cent of under 25s were still living at home, and 29 per cent of over 25s.

For those living in the social rented sector the Under Occupancy Charge, often known as the 'bedroom tax,' has made it more difficult to offer grown-up children a room at home. According to a 2014 study, only a quarter of young people living in the parental home wanted to be there.¹⁹

“Help people more that don't have a family network to support them.”

– Young man, mid 20s, Black/Black British

“Young people want to be out of their parents' homes, with their freedom and own personal space, but that's not an option for most people from here right now.”

– Young woman, 28, White Other



Damara

Gender: Female

Age: 25

Ethnicity: Mixed

Case study

Damara was born and raised in Waltham Forest. She grew up with her parents and siblings as a housing association tenant. At 17 she was kicked out of her family home. She spent several months living in temporary accommodation before moving into the YMCA where she stayed for over a year.

She describes how young people living in temporary accommodation can at times be vulnerable to negative influences from other residents. At the same time, she worries that if young people do not have more secure housing options, they may have to go back to abusive home environments which can put them in dangerous situations - "Don't force young people back home".

In spite of this, Damara said navigating her housing options was relatively easy as she had a lot of support from housing officers along the way. During her stay at the YMCA, Damara was allocated her current housing association home. She is currently living in a one-bedroom flat, where she lives with her three children, two-year-old twins and a seven-month old.

Damara has lived there for six years now. The housing association is quick to respond to issues in the property, such as ongoing problems with damp.

Damara is currently a full-time parent, receiving income support and housing benefit - which is enough to support her and her family.

She enjoys living in the area, "I really like the diversity in the area, Wood Street wasn't always this way."

However, she is concerned about the pollution and says that Waltham Forest overall is not very neighbourly - "when walking down the street people don't say hello" - although the street near hers does organise street parties and events for the neighbourhood, which she likes.

She is currently researching housing options outside London and would like to move to a bigger property which can better accommodate her children.

She says there are house swaps available to rural areas as many people want to move into London. Damara loves greenery and would like to live closer to the countryside, however she also needs to stay close enough to her partner who lives in London.

In the future, Damara hopes to buy her own house with a garden and has been saving all her life to make this possible. She also has plans to start her own business in food or selling organic products. "Work hard for now... and don't have too many expectations for the future."

While Damara feels her housing journey has been fairly smooth, she believes she was one of the last lucky ones. Today, she sees many people struggling to get housing and not receiving the same support she did. Damara feels the council and government have a duty to ensure that "housing is safe and secure for everyone."

Poor prospects for vulnerable young people

Young people on low incomes, with little family support face the greatest difficulties finding a home that meet their needs.²⁰ There is evidence that chaotic housing pathways among young people are becoming more common and protracted, as increasing numbers oscillate between sofa-surfing, staying with family, the private rental sector and other accommodation.²¹ Young people who are made homeless often suffer from multiple and complex needs. Homeless Link's research found that 34 per cent of homeless young people have mental health issues.²²

Benefits changes, landlord discrimination and high competition for private tenancies have a stark impact on vulnerable young people dependent on housing benefit. A 2012 study found that across the UK, only 13 per cent of shared housing is affordable under the Shared Accommodation Rate (which restricts benefit payments to the rate of a single room in a shared house for people under 35).²³

Research has highlighted the very different experiences of shared housing for those on benefits who have little choice of flatmates or accommodation, versus young professionals with more options and hopes of moving into their own homes in the future.²⁴



**An example
of innovative
housing
options**

Shared housing schemes

Finding the right flatmates can be challenging. Charities have developed programmes to match tenants and support young people as they share accommodation with others.

Edinburgh Cyrenians' Flatmates Scheme

This matches tenants for shared accommodation, carrying out assessments and gathering references. Once matched, a tailored package of ongoing support is offered, including mediation services, to help participants maintain their tenancies.

Move On Up

Quaker Social Action developed these supported flatshares for carers aged 18-25. Rents are set at the LHA Shared Accommodation Rate, they offer affordable and stable housing for young people going through similar experiences.



Lucas

Gender: Male

Age: 24

Ethnicity: Mixed

Case study

Lucas has lived in Waltham Forest all his life. While growing up, Lucas and his sister suffered abuse at home. At 13, Lucas' sister moved out of the family home and stayed with friends until she was provided with temporary accommodation.

Lucas says that there are many young people like his sister, sleeping on friend's sofas to escape troubles at home - "there's a hidden homelessness problem". However, he also notes that because finding accommodation is so hard, many young people stay in difficult situations at home.

At 18, Lucas himself moved out. Like many other young people, he had little knowledge of housing at this point or awareness of the challenges of independent living. His support worker was instrumental in finding him accommodation, helping with paper work which Lucas finds challenging because of his dyslexia.

Initially, he moved into emergency accommodation for homeless adults in the borough and after a few months moved into supported accommodation, where he stayed for a year. Lucas liked living there, he had his own room and shared facilities with other young people.

At the time Lucas worked on a zero-hours contract and received Universal Credit. However, his wages were inconsistent and his Universal Credit was often miscalculated - sometimes he did not have enough money to get through to the end of the month.

Lucas's financial situation worsened when he travelled abroad to do three months of voluntary work. During this period he accumulated rent arrears that progressed into long-term debt.

Finding it hard to pay off his debt and rent while on a zero hours contract, Lucas moved back into his family's council home. With much of his pay contributing to the rent and housing repairs, Lucas has very little disposable income and his family often borrows money from friends and colleagues to get by. For the foreseeable future, or at least till he gets a better paying job, Lucas sees himself living at home.

When he does move out, Lucas hopes to live with his partner and her three-year-old child. His ultimate goal would be to move abroad or out of Waltham Forest, ideally to a modern home somewhere quieter, safer, where he can buy a house and settle down with his partner.

While he likes living near friends and family, he does not always feel safe in his area. If he were to stay in Waltham Forest, he feels living in private accommodation or in a different neighbourhood would give him a better sense of security.

Expectations and aspirations

Many of the young people interviewed expected to own their own homes in the future. Among those who completed the extended survey, 42 per cent believed they would be able to buy their own homes before they were 35. Only six per cent did not aspire to be homeowners, 17 per cent felt they would never be able to own their own home. As young people get older their hopes of being homeowners diminish.

Around 40 per cent of respondents to the extended survey would like to live in Waltham Forest in the future, but many feel they are being priced out. A higher proportion of under 35s with children wanted to stay in the borough.

“I want to live in Waltham Forest; it’s my area, and I have everything I need here, but owning a home here will probably take 30 or more years.” - Young man, 26, Asian/Asian British

“Would love to stay in Waltham Forest, but do not think can even rent here.” - 4 young women and men, 18 to 20 years old

The extended survey also asked young people what they would be most and least willing to compromise on in order to find a home. Respondents were least willing to compromise on personal space and living alone.

Knowledge of housing options

Most young people we interviewed have little knowledge about potential housing options. The majority of young people have little support or advice about different possibilities. A third of respondents highlighted the need for more housing advice and education.

“Running programmes in schools and colleges for education for young people. They should get them thinking young.”
- Young man, early 30s, Asian/Asian British

The research also found very low awareness among young people about newer housing options, such as custom build, co-housing, and rent-to-buy. However, many expressed interest once given information. Rent to Buy schemes were particularly appealing.

“Prioritise young people for Rent to Buy schemes which will allow the poorest to get a foot on the property ladder.”
- Young woman, 23, Jamaican



Examples of innovative housing options

Advice & information

Improving knowledge among young people about issues around housing, including their options, rights and entitlements, can help them navigate the housing market. Education can also give young people the knowledge they need to maintain tenancies and live independently.

St Basil's STaMP

St Basil's developed their Schools Training and Mentoring Project (STaMP) as an early intervention programme to prevent homelessness. The programme uses peer educators to teach young people about the realities of housing and how to manage their options.

Tower Hamlets Private Renters' Charter

Tower Hamlets Private Renters' Charter sets out clear, simple information about the rights and standards that private renters should expect. Organisations such as Citizen's Advice East End and Shelter have taken part, pledging to help renters improve their situation in Tower Hamlets. It is available in eight languages.

Custom-build

Self and custom builders can reduce the costs of having a property by using their own labour in construction and fittings, and saving on finishes.

Naked House

This new custom-build developer offers homes with bare-bone interior fit outs, and claims to reduce the cost of sale by around 15 per cent. The company is seeking to build on leased public land, which it claims will enable a total cost reduction of 40 per cent. A pilot project is currently being rolled out in Enfield, backed by the Mayor of London.

Compact homes

As land values continue to rise, some developers are offering smaller homes at a discounted cost.

Pocket Living

These compact homes are designed for local, first-time buyers. At around 38 sq m for a one-bedroom flat, their small size means they are around 20 per cent cheaper than the market equivalent. There are plans to build Pocket Homes in Waltham Forest.

Y-Cube

These modular micro-homes have been developed by the YMCA. Y:Cube Mitcham built 26 micro-homes as secure move-on accommodation for young people in housing need, with rents set at LHA one-bed allowance. They can also be installed on temporary sites, such as PLACE/Ladywell in Lewisham.



Conclusion

Waltham Forest, once a borough sought out for its affordability, has now become a difficult place to find and keep a home. London's housing pressures affect all social groups. However, young people with fewer resources and supports are often at the sharp end of the problem.

In recent years, young people have seen a reduction in their housing options. It can be difficult for them to live independently, and the homes that are available in the private rented sector can be expensive and highly insecure. At the same time, young people have to manage the reality of public sector austerity and welfare reform, rising student debt and increasing housing costs.

Our research has found that young people often feel hopeless about their housing options. They describe the housing situation as expensive, hard to access, uncertain and insecure. Although aspirations for home ownerships are high, only four out of ten young people in the borough expect to receive financial support from their family to help them buy a home, lower than the national average.

For young people with fewer skills and qualifications, and those without financial support from their families - or who may not be able to stay in the family home because there is no space - the situation is particularly harsh. Housing inequality is increasing and while those with the most desperate needs, including looked after young people, remain agencies' statutory responsibility, there is a substantial group of unsupported young people in the borough whose options of finding a stable and affordable home are very low.

Acknowledging both the scale of housing need and the constraints on the public sector to take action, Waltham Forest Council has responded to this research by committing to the following four-point action plan.



The Council's response

In response to this research, and acknowledging the severe housing pressures that many young people in the borough face, Waltham Forest Council will:

- Develop a **new multi-pronged campaign of advice and information** for young people of different ages and at different life stages, aimed at improving young people's knowledge about housing options and their confidence in dealing with the complexity of the housing market.
- Work in partnership with Waltham Forest Developments Ltd, other developers, housing associations and other public sector providers to develop initiatives and schemes that **improve the range of housing options for young people**, increase the amount of affordable housing, and improve support for tenants.
- Waltham Forest Developments Ltd will **actively develop innovative solutions, leading best practice in the provision and enabling of affordable homes for young people** in the borough and north east London. This will include best practice from Waltham Forest and other boroughs, as well as new initiatives like modular construction, custom build, homesharing and housing with shared communal facilities.
- Work with the Mayor of London to **deliver more affordable housing particularly at the lower rent levels** that are needed in the borough. The council will lobby government to take measures to improve the quality of the private rented sector, for greater protection from unscrupulous landlords and to reduce costs and increase stability for tenants.

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Foreword:	London Borough of Waltham Forest
Page 4/5:	London Borough of Waltham Forest
Page 6/7:	Kaizen Partnership
Page 8/9:	Katherine Green
Page 12/13:	Palmers Green Community
Page 14:	FirstStop Advice
Page 16:	Tom Hull
Page 20:	Quaker Social Action
Page 23:	[from top to bottom] St Basils London Borough of Tower Hamlets Naked House Pocket Living Y:Cube, Rogers Stirk Harbour + Partners
Page 24/25:	Anthony Coleman



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