

# WALTHAM FOREST HOUSING COMMISSION EVIDENCE

COMMISSION SESSION 3: HOW CAN  
WALTHAM FOREST MAKE THE GREATEST  
IMPACT FOR RESIDENTS?

16<sup>TH</sup> MARCH 2023

prd

## 1. The lived experience of ten years of rapid change

**Across all tenures, residents engaged felt that they have a lack of choice in where they live – exacerbated by rising prices and increased demand**

- Focus groups were asked why they chose to live in Waltham Forest. Participants highlighted family ties, community networks, and place infrastructure (such as green spaces) as the main reasons for living in the borough.
- Many long-term residents also highlighted that they moved to Waltham Forest as it was previously seen as a more affordable part of London. Data has shown that this has changed rapidly over the last decade. Declining affordability is resulting in a narrowing of choice for both private tenants and homeowners - creating a situation where residents say they are unable to move onto/up the housing 'ladder'.
- Residents living in social housing noted a lack of choice and challenges swapping their homes. This was particularly acute for residents with additional needs.

**The cost of living crisis is bringing affordability challenges into sharper focus. Whilst rising costs are affecting most residents, it is impacting different tenures in different ways**

- Waltham Forest was universally viewed as being an increasingly unaffordable place to live. Participants raised concerns about rising bills such as fuel, heating, and council tax – in addition to high housing costs.
- Participants provided insight into the challenges facing private renters. This was frequently defined by months of viewings, pressure to make quick decisions, and tenure insecurity.
- Data shows that Waltham Forest has one of the highest rates of overcrowding in Outer London. Several people spoke to us about their experience of overcrowding which tended to be as result of families out-growing small homes. Whilst social housing residents had attempted mutual exchange, none had experienced a successful swap.
- A number of focus group participants had experience of being on the housing waiting list. Residents spoke of frustration and confusion at how the system works and the best avenues to find help.

**Development was commonly perceived as not being for local people. Whilst most participants were not opposed to new housing, it was seen to be important that Waltham Forest prioritises the 'right' type of growth**

- Rapid change over the last ten years is contributing to perceptions of a divide between long-term and new residents. Participants often viewed development as being for the benefit of new residents, rather than existing communities.
- Participants were more likely to be positive towards development if it was viewed to address local challenges. Participants highlighted a lack of family-sized housing as a key challenge. It was also believed that the conversion of houses into flats and Houses of Multiple Occupancy was contributing to a lack of family homes. A key concern is a belief that community and public services are not keeping up with demand, and that more people moving into the area will exacerbate this challenge.
- Participants were sceptical about Shared Ownership as an affordable product, with some existing Shared Ownership tenants noting that it had become less affordable over time.



## 2. What Waltham Forest builds was considered by residents to be only part of the solution. Focus groups identified a range of priorities for the Commission to consider

**There were several asks that were consistent across all focus groups. This included:**

- A better understanding of council decision-making: residents we spoke to would like to see the Council consider how it listens, communicates, and demonstrates. They would like to be able to understand how and why decisions about housing are made.
- Review the use of the term ‘affordable’ housing: The use of the word ‘affordable’ is an emotive issue, as the majority of participants felt that the London Plan definition of affordable housing is not affordable for them.
- Put people before profit: There is a belief that the council could and should play more of a direct role in delivering housing
- Be bold: There was a desire to see the council “be bold” in terms of their thinking and how they hold developers to account.
- Support for people already living in the borough: There is a perception that housing decisions are focused on bringing people into the Borough, particularly those with higher incomes.

**Priorities for social housing tenants included:**

- Improving choice through mutual exchange to make swapping easier, and building more high-

quality social housing.

- Social housing tenants also believed the accessibility of support could be made more straightforward and there could be greater transparency in terms of the council’s housing priorities/eligibility criteria.

**Priorities for residents in the Private Rented Sector included:**

- Greater security of tenure, and concerns about landlords increasing rents with little or no warning. There was an aspiration to see more protection and regulation for people who rent in the private sector. People put forward ideas such as rent controls and learning from changes to tenants’ rights in Scotland

**Priorities for owner occupiers included:**

- Concerns about mortgage repayments and increased protection for leaseholders.

**This feedback from residents suggests that there needs to be wider strategy and policy levers to improve residents experience of housing. Themes from the focus groups and ethnographic research have been triangulated against key resident concerns. This includes the following wider priorities to consider:**

- Addressing perceptions that development is not ‘for’ local people by going further in

developing evaluation criteria to ensure clear and targeted local communications on the benefits of development.

- Addressing perceived lack of clarity about the council’s priorities through community-level dialogue partners
- Addressing disparity between affordable housing policy definition and what residents can afford
- Addressing the perceived lack of choice amongst social housing tenants and rushed decision-making by alleviating ‘immediate decision’ pressures.
- Support tenants by establishing local mechanisms to report infringements by private landlords.
- Addressing perceived lack of opportunities for local businesses in new developments by working with developers to establish requirements for social-infrastructure and local entrepreneurship-friendly commercial spaces in new developments.

# Engagement approach

Methodology

Key evidence themes

Testing feedback

Recommendations

**Ethnographic evidence:**

- Individual experiences of change. This included 1-on-1 and group interviews.
- Observational analysis of how people interact with new developments
- Triangulation with the wider socio-economic picture

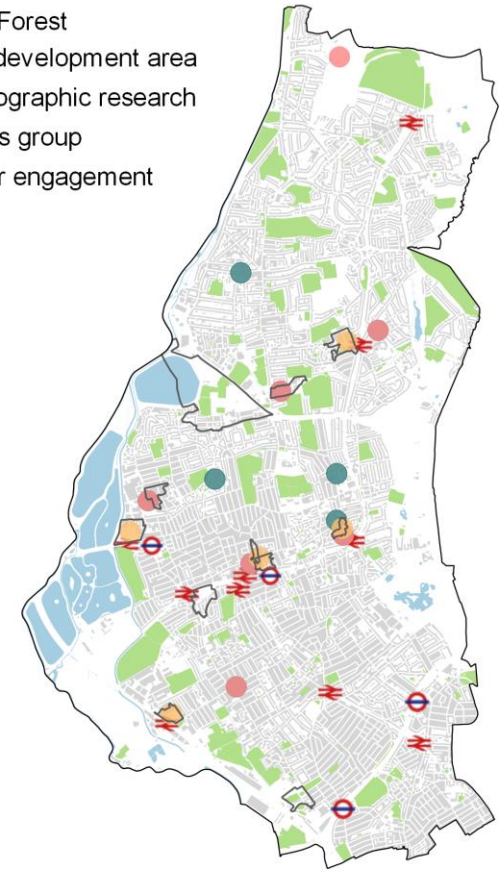
**Focus groups:**

- A total of nine focus groups took place between 23rd February and 1st March 2023. Four online focus groups brought together people based on their circumstances: people who live in social housing, people who live in private accommodation (homeowners and renters), people who have health issues and / or additional needs that impact on their housing need and a general session for other people who wanted to share their experiences.
- Five face to face focus groups took part in areas of Waltham Forest that have seen significant development.
- Data gathered was analysed using inductive coding. Whereby we reviewed the data collated and looked for words or phrase that participants use repeated and use this as codes to look for themes and patterns in responses.
- **In total 95 people were part of the conversations that inform this output.**

Where possible, qualitative feedback has been tested against available quantitative data. This is typically publicly available Census data, or data held by the London Borough of Waltham Forest. This has been used to test discrepancies between resident perception and what the quantitative data is telling us.

- We asked focus group participants to propose recommendations and actions that they would like the Commission and the council to consider.
- The consultant team grouped these requests into key themes to identify potential actions which might be considered to act on resident feedback.

Waltham Forest  
□ Key development area  
● Ethnographic research  
● Focus group  
● Other engagement



Note: other engagement includes attendance at pre-arranged events such as Housing Surgeries

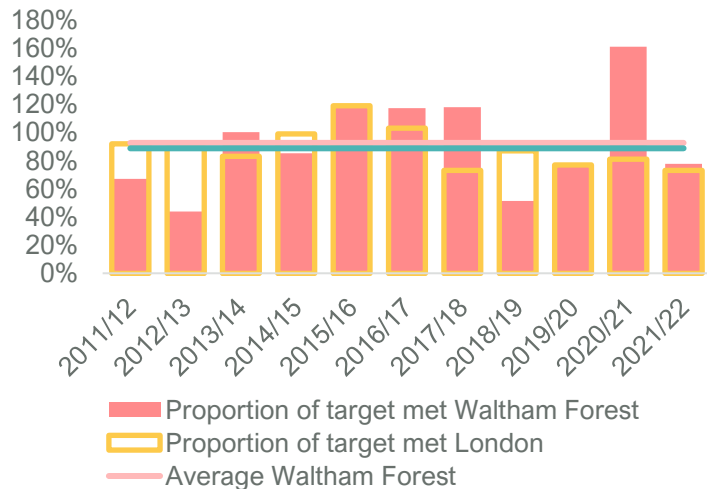
# INTRODUCTION

## Responding to the national housing crisis: Significant delivery including almost 3,000 new affordable homes

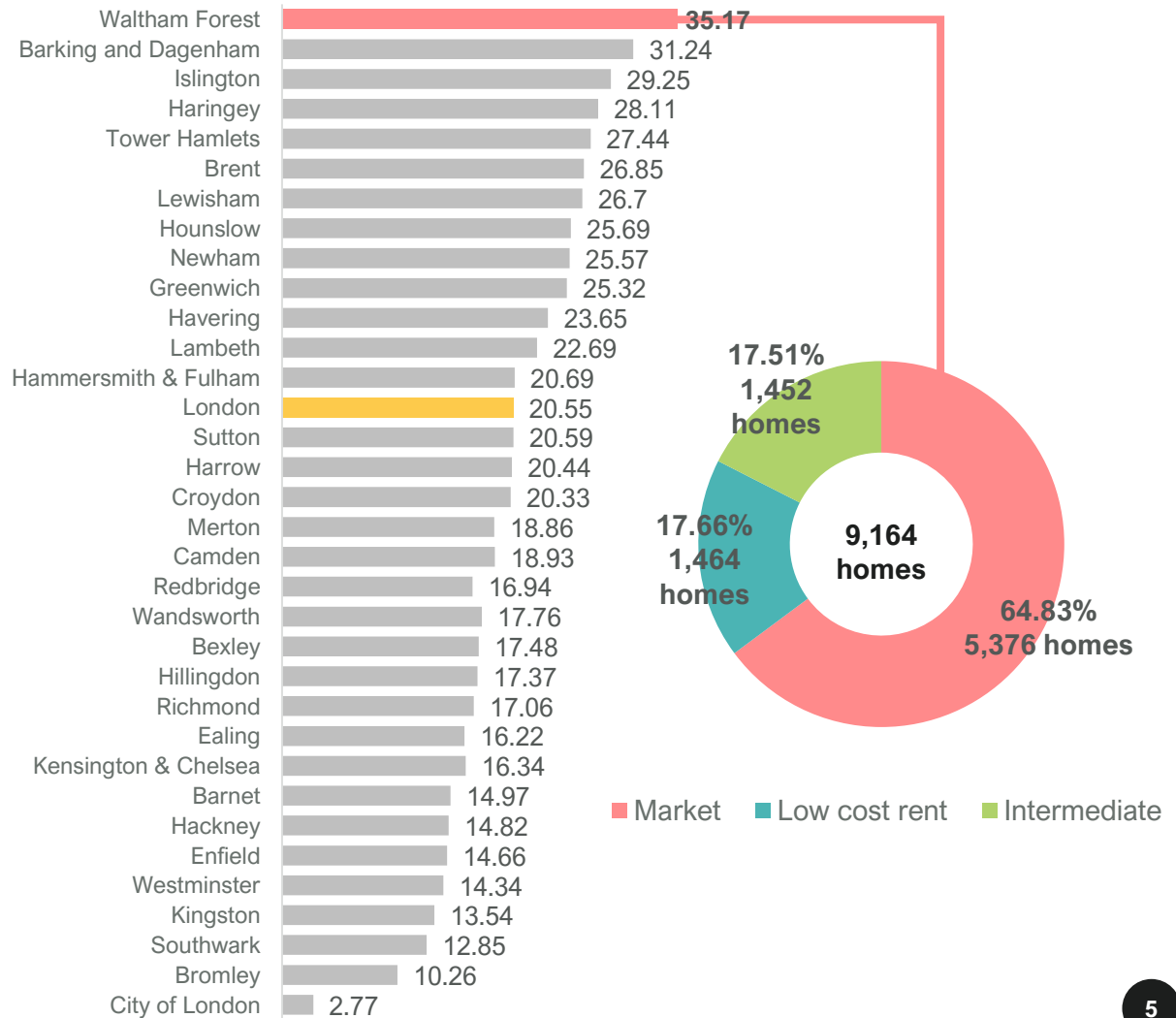
The evidence presented within this document outlines the human impact of a decade of change in Waltham Forest. This explores complex and emotive topics such as area change and affordability. Much of this is a reflection of a national housing crisis which is creating challenges for every borough in London.

The data shows that Waltham Forest's delivery has responded to this challenging context. Over the last ten years, Waltham Forest has achieved a higher proportion of its housing target (93%) than the London average (89%). Of this, Waltham Forest has secured the highest proportion of affordable housing out of any borough in London.

Waltham Forest delivery performance against target relative to London, 2011-2022



Proportion of affordable (low cost rent and intermediate) housing delivered, 2011/12 – 2021/22 (%)



## Despite delivery success, the borough is significantly less affordable than it was ten years ago

Despite significant delivery, the both London and Waltham Forest have become significantly more unaffordable over the last ten years.

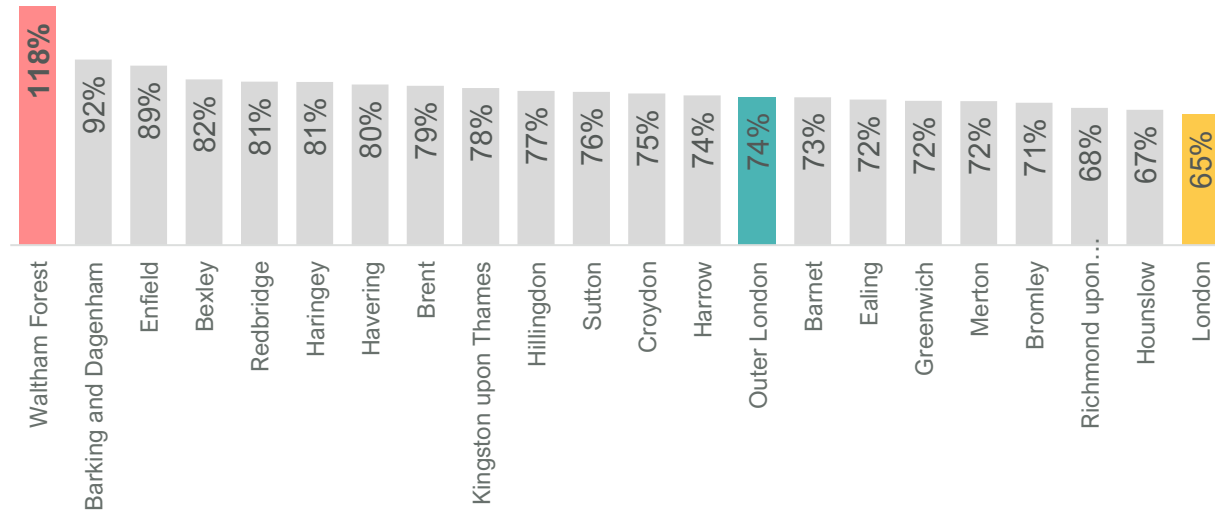
Waltham Forest has experienced the highest rate of house price growth of all London boroughs, with house prices increasing by 118% since 2011. This is considerably higher than the London (+65%) and Outer London (+74%) averages over the same period.

Private rents are also increasing across London. In 2021-22, mean private rents in Waltham Forest were £1,381 per calendar month. This is lower than the Outer London (£1,497) and London (£1,629) averages.

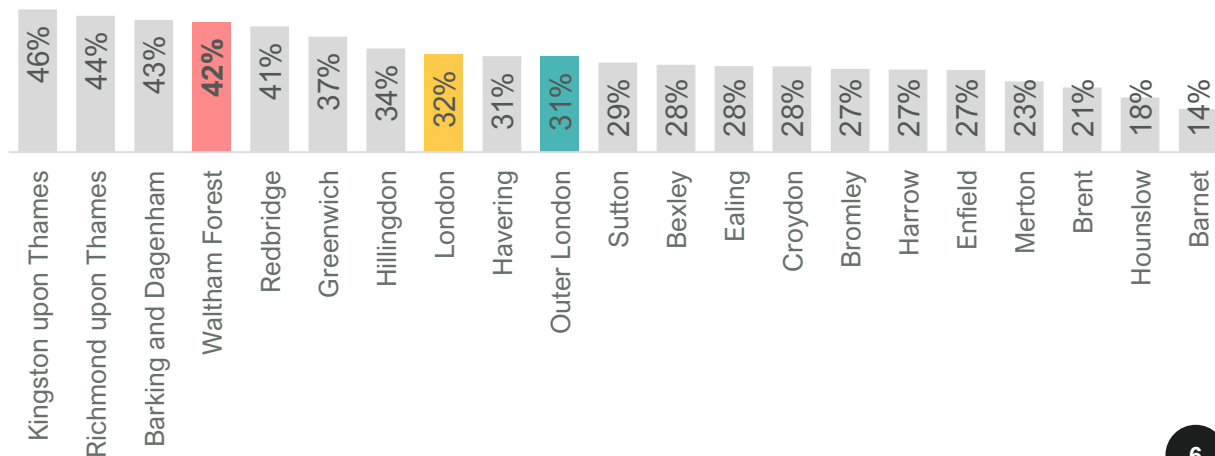
Whilst Waltham Forest is still cheaper than other areas, prices have increased at a much faster rate than most outer London boroughs.

Historic data has shown that the average resident in 2019 was spending 7% more of their basic pay on rent than they were in 2011 – which is likely to be even higher in 2023.

Mean house price change in Outer London, 2011-2021



Change in private rents, Q1 2012-Q1 2019



## These national trends are creating challenges for residents and increased demand for council services

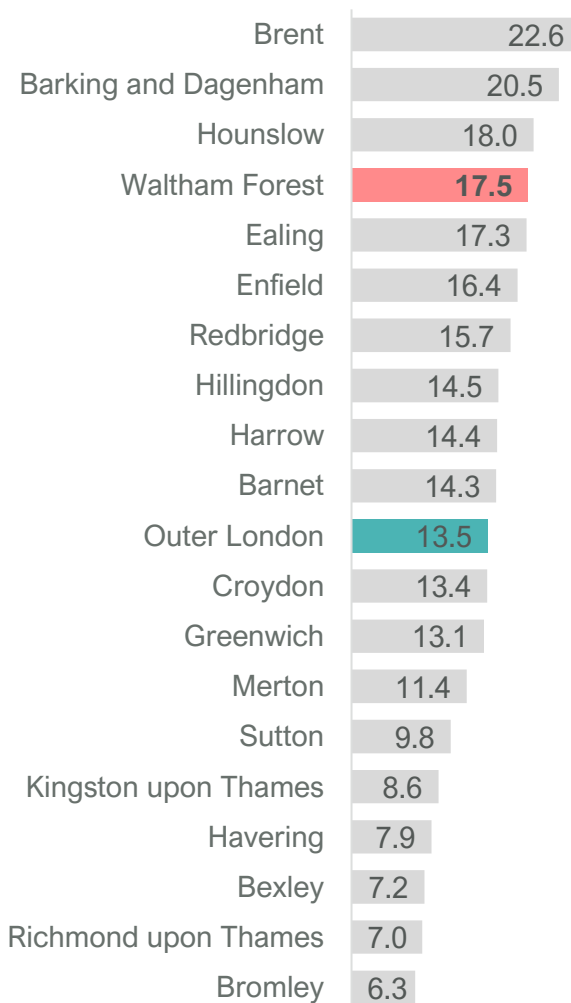
Across London, increasing costs are contributing towards rising levels of household overcrowding. Research from the Trust for London showed that the proportion of households that were overcrowded has increased since 2007 (London Poverty Profile). Across London, social housing tenants and private renters are most likely to experience overcrowding. In 2021, 18% of households in Waltham Forest were overcrowded – above the Outer London average (14%).

These factors are also culminating to put more pressure on Waltham Forest’s statutory services, such as homelessness alleviation.

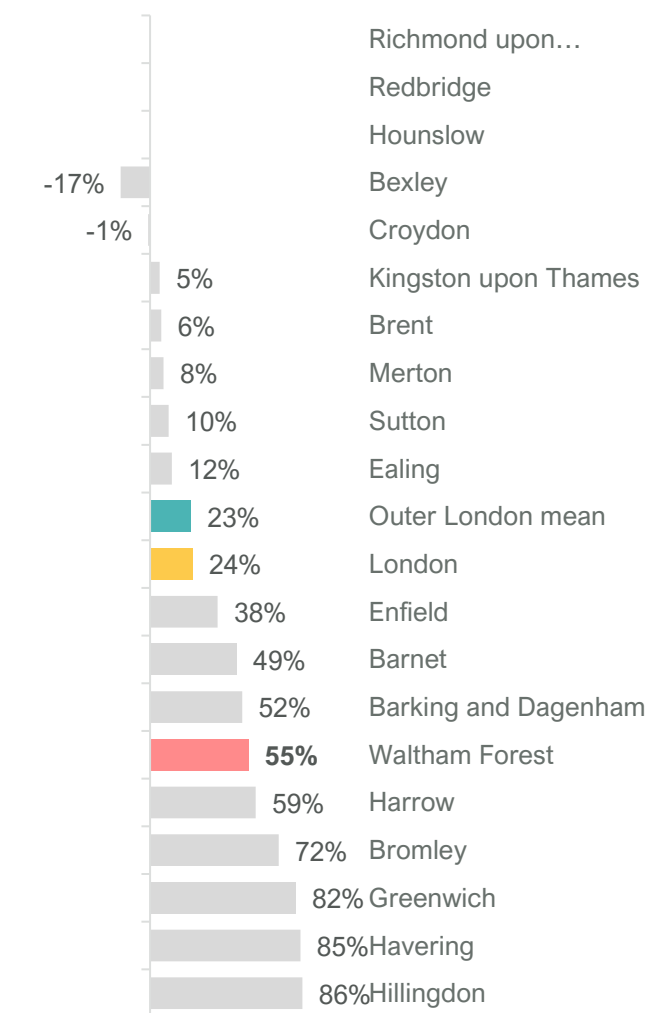
Local authorities have duties to prevent and relieve homelessness for all homeless applicants who are eligible based on their immigration status.

The proportion of residents in Waltham Forest who have been assessed as homeless has increased significantly since 2019. There has been a 55% growth in the number of households who were recorded homeless in 2022 compared with 2019 levels.

Proportion of households overcrowded, 2021



Change in households assessed as homeless, 2019-2022





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# WHAT WE HEARD FROM RESIDENTS

THE LIVED EXPERIENCE OF TEN YEARS OF RAPID CHANGE



## 1. The lived experience of ten years of rapid change

1.

**Across all tenures, residents feel that they have a lack of choice in where they live – exacerbated by rising prices and increased demand**

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- Many long-term residents also highlighted they moved to Waltham Forest as it was previously a more affordable part of London. Data has shown that this has changed rapidly over the last decade. Declining affordability is resulting in a narrowing of choice for both private tenants and homeowners - creating a situation where residents say they are unable to move onto/up the housing 'ladder'.
- Residents living in social housing noted a lack of choice and challenges swapping their homes. This was particularly acute for residents with additional needs.

2.

**The cost of living crisis is bringing affordability challenges into sharper focus. Whilst rising costs are affecting most residents, it is impacting different tenures in different ways**

- Waltham Forest was universally viewed as being an increasingly unaffordable place to live. Participants noted concerns about rising bills such as fuel, heating, and council tax – in addition to high housing costs.
- Participants provided insight into the challenges facing private renters. This was frequently defined by months of viewings, pressure to make quick decisions, and the insecurity of tenure.
- The data showed that Waltham Forest has one of the highest rates of overcrowding in Outer London. Several people spoke to us about their experience of overcrowding which tended to be as result of families out-growing small homes. Whilst social housing residents had attempted mutual exchange, none had experienced any success.
- A number of focus group participants had experience of being on the housing waiting list. Residents spoke of frustration and confusion at how the system works and the best avenues to find help.

3.

**Development was commonly perceived as not being for local people. Whilst most participants were not opposed to new housing, it is important that Waltham Forest prioritises the 'right' type of growth**

- Rapid change over the last ten years is contributing to perceptions of a divide between long-term and new residents. Participants often viewed development as being for the benefit of new residents, rather than existing communities.
- Participants were more likely to be positive towards development if it was viewed to address local challenges. Participants highlighted a perceived lack of family-sized housing. It was also believed that the conversion of houses into flats and Houses of Multiple Occupancy was contributing to a lack of family homes. A key concern is a belief that community and public services are not keeping up with demand, and that more people moving into the area will exacerbate this challenge.
- Participants were sceptical about Shared Ownership as an affordable product, with some existing Shared Ownership tenants noting that it had become less affordable over time.
- Local businesses are vital to Waltham Forest's economy. There is evidence to suggest that more can be done to maximise value from ground floor uses in new developments by making spaces more attractive/viable to independent local businesses.

**1a**

**RESIDENT FEEDBACK**

# **CHOICE IN WALTHAM FOREST**

**ACROSS ALL TENURES, RESIDENTS  
FEEL THAT THEY HAVE A LACK OF  
CHOICE IN WHERE THEY LIVE –  
EXACERBATED BY RISING PRICES  
AND INCREASED DEMAND**

## 1A: CHOICE IN WALTHAM FOREST

### Why people live in Waltham Forest (1) : family ties, community, and place infrastructure

Participants gave a number of reasons for living in the borough ranging from having grown up in the area and having strong family ties to Waltham Forest.

Others explained that it was related to their children's school and/or friend networks.

Green and community infrastructure was also highlighted as key attractors to living in Waltham Forest. Participants praised the area's spaces and places, such as Walthamstow Wetlands and the proximity to Epping Forest, as well as the links to Central London and community provision.

*"I live near the forest, there is greenspace on my doorstep. It feels like the right place to live."*

**General Online Focus Group**

*"I have to stay here my children go to school here, they are studying for their GCSE's I can't even think about moving until after they've finished those."*

**Lea Bridge Focus Group Participant**

*"We moved to Waltham Forest in 2010 to start a family. It has good schools and a diverse community which meant we could easily fit in."*

**General Online Focus Group**

*"There is a lot happening in the area, new things opening, new places to go."*

**Lea Bridge Focus Group Participant**



## 1A: CHOICE IN WALTHAM FOREST

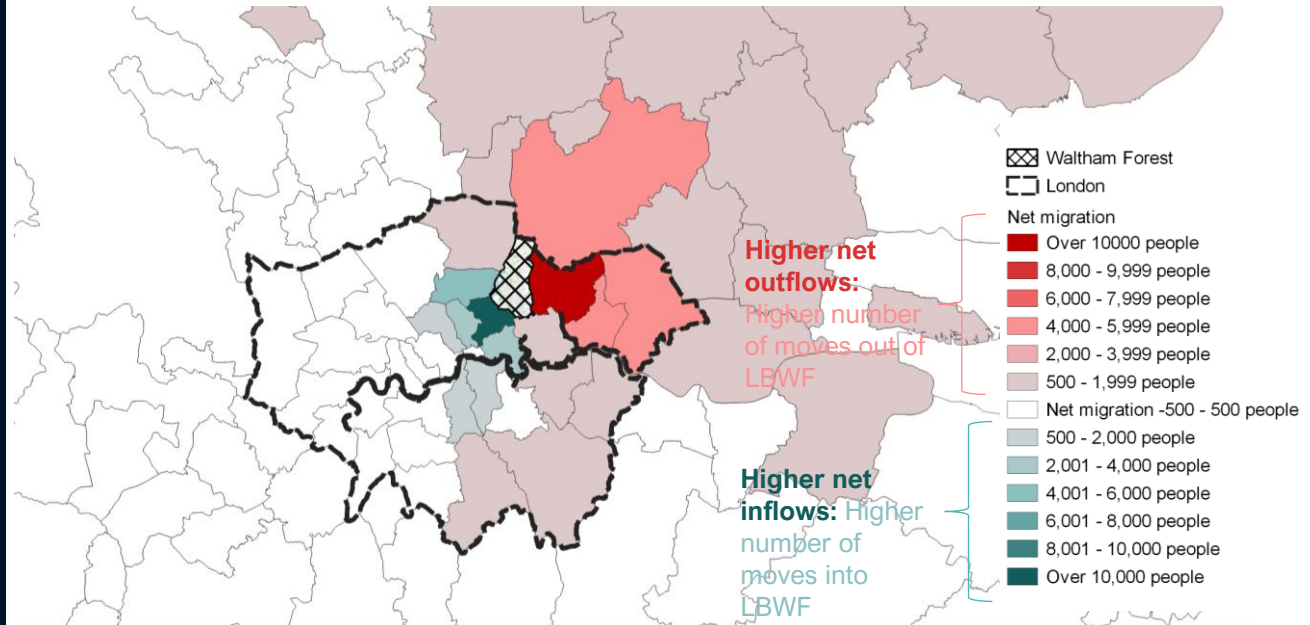
### Why people live in Waltham Forest (2): a previously affordable London borough

Many participants chose to live in Waltham Forest as it was viewed to be affordable when they moved to the area.

This pattern is reinforced by the quantitative evidence presented to the Commission on internal migration to the borough. This showed that Waltham Forest has seen significant net migration inflows from more expensive adjacent boroughs such as Hackney and Haringey.

Despite this, many of these participants noted that this has changed and the borough is no longer seen as affordable.

Net internal migration between local authority areas, 2012-2020



*I moved here when it was relatively affordable, before the door closed on affordable housing here. I've marvelled at how rents and house prices have gone up since.*

**Private Housing Focus Group Participant**

*When I moved in it was cheaper you got a lot for your money, that's changed now.*

**People who have health issues and / or additional needs Focus Group**

# 1A: CHOICE IN WALTHAM FOREST

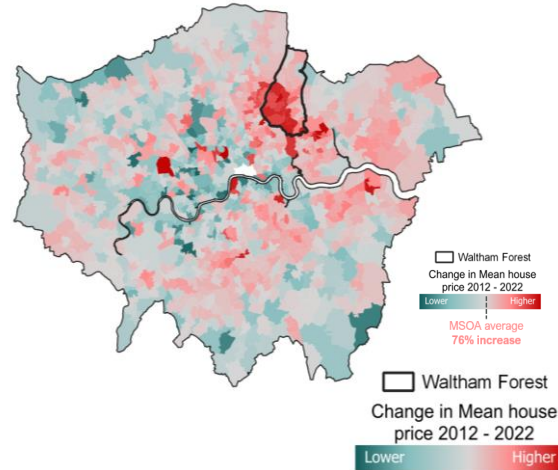
## What the data shows: Waltham Forest's changing position in London

This perceived affordability shift is reinforced by the data. The evidence shows that Waltham Forest is one of the fastest changing boroughs in London in affordability terms. Between 2011 and 2021, Waltham Forest experienced the fastest house price growth of any borough in London.

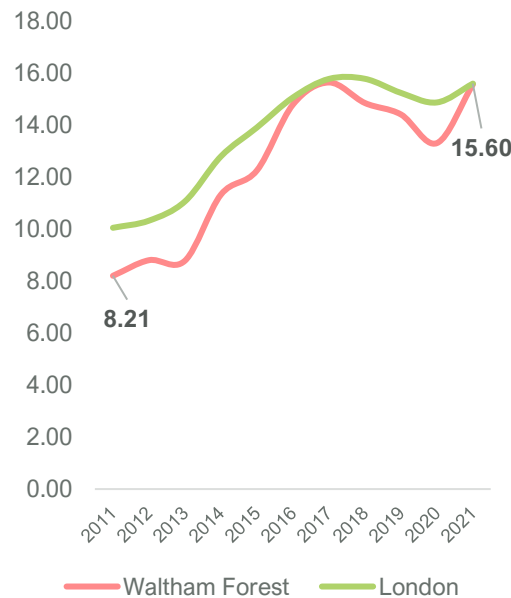
This has changed the borough's position in London. In 1995, median house prices in Waltham Forest were the third lowest in the capital, however by 2022, they were the fourteenth lowest.

Earnings have not kept pace with this shift. In 2011, Waltham Forest's average house price was around eight times local earnings – significantly below the London average (ten times). The last decade has seen this gap narrow, with both Waltham Forest and London's house prices now over 15 times median workplace earnings.

Mean house price change, 2011-2021\*



Housing affordability ratio, 2011-2021



Median house price for London boroughs, 1995-2022

	Median House Price (1995)	Median House Price (2022)
1	Kensington and Chelsea (£172,500)	Kensington and Chelsea (£1,400,000)
2	Westminster (£127,500)	Westminster (£1,009,000)
3	Camden (£113,000)	Hammersmith and Fulham (£825,000)
4	Hammersmith and Fulham (£109,000)	Camden (£795,000)
5	Richmond upon Thames (£108,000)	Richmond upon Thames (£772,000)
6	City of London (£105,000)	City of London (£730,000)
7	Islington (£95,000)	Wandsworth (£677,825)
8	Wandsworth (£85,500)	Islington (£655,375)
9	Barnet (£85,125)	Barnet (£600,000)
10	Kingston upon Thames (£81,000)	Hackney (£600,000)
11	Harrow (£80,000)	Haringey (£562,250)
12	Bromley (£76,750)	Brent (£550,000)
13	Ealing (£75,000)	Lambeth (£546,000)
14	Merton (£74,500)	Merton (£543,500)
15	Hounslow (£73,000)	Kingston upon Thames (£542,500)
16	Hillingdon (£71,000)	Harrow (£540,000)
17	Southwark (£71,000)	Ealing (£530,000)
18	Brent (£68,000)	Southwark (£530,000)
19	Redbridge (£67,873)	Tower Hamlets (£530,000)
20	Tower Hamlets (£67,500)	<b>Waltham Forest (£491,000)</b>
21	Sutton (£67,000)	Bromley (£490,000)
22	Haringey (£66,500)	Redbridge (£485,000)
23	Havering (£66,250)	Hillingdon (£460,000)
24	Lambeth (£66,188)	Hounslow (£458,250)
25	Enfield (£66,000)	Enfield (£450,000)
26	Bexley (£62,000)	Lewisham (£450,000)
27	Hackney (£61,925)	Greenwich (£433,000)
28	Greenwich (£61,500)	Newham (£426,444)
29	Croydon (£60,000)	Sutton (£425,000)
30	Lewisham (£55,950)	Havering (£420,000)
31	<b>Waltham Forest (£55,000)</b>	Croydon (£400,000)
32	Barking and Dagenham (£49,000)	Bexley (£395,000)
33	Newham (£46,850)	Barking and Dagenham (£350,000)

## 1A: CHOICE IN WALTHAM FOREST

### **Declining affordability is resulting in an erosion of choice for private tenants and owner occupiers. Increased prices are resulting in residents unable to move up the housing ladder**

We spent time listening to people about how much choice they have had in terms of where they call home. Most people we spoke to felt they had little to no choice in where they live. Among those living in social housing, there was a perception that they had no choice about where they could live and that they had to accept what they were offered.

Among those living in the private sector, the concept of choice was linked to affordability. There was a belief that choice is being taken away and/or narrowed as prices rise, with options becoming more limited.

Many of those living in the private sector feel that being able to climb the property ladder is becoming more difficult. Even if participant's own houses had grown in value, it was often not keeping pace with increases in price for bigger homes or homes in different areas. This meant that for some, the concept of moving up the property ladder was not seen as viable.

Source: LBWF Affordable Housing Commission Focus Groups

*You can't choose the type of home you live in; the rents mean you can't choose what you need only what you can afford.*

**Lea Bridge Focus Group Participant  
– living in Private Rent  
Accommodation**

*We bought our house through right to buy, it has increased in value. But so has everywhere else. We want to move to Chingford, but we can't afford it.*

**Walthamstow Central Focus Group –  
Homeowner**

*There is no choice because everything goes so quickly. Homes are going before their advertised. Agents tell you to offer rents above, but you can't afford to.*

**Wood Street Focus Group – Living In  
Private Rented Accommodation**



## 1A: CHOICE IN WALTHAM FOREST

### Perception of a lack of choice and challenges swapping homes for residents living in social housing...

Those in social housing spoke specifically of feeling stuck, as their family grows and they outgrow their property. Some participants and interviewees highlighted challenges with feeling forced into making such a big decision around changing properties so quickly.

Some participants stated that if they experience issues such as anti-social behaviour and / or crime they feel they don't have the option to move.

A number of participants spoke about trying mutual exchange, but no participant reported a successful swap through this method.

*You don't get a choice. You have to take what you're offered or tough.*

**Social Housing Focus Group Participant**

*I'm trying to do a Council swap but it's impossible. No-one wants to live where I live, I don't want to live where I live*

**Lea Bridge Focus Group Participant**

*I've tried and tried with mutual exchange. I thought I'd found a swap and then they never replied to my calls and emails. It's exhausting*

**General Online Focus Group**

*When you try and swap people have an unachievable wish list - they want parking, they want their own garden. I have a shared communal garden I don't use. I don't get anywhere.*

**Stadium Place Focus Group Participant**

## 1A: CHOICE IN WALTHAM FOREST

### ...Which was more acute for residents with additional needs

The challenges highlighted on the previous page were even more significant for residents with additional needs.

Issues highlighted included their property not being suitable in terms of access or size to properly meet their needs.

*We are in a home that's too small for us. We can't afford the 50% increase in rent to move somewhere bigger. We have an autistic son, but learning needs are not recognised as a medical issue. We've been on the list since 2017.*

**General Focus Group – Living in Social Housing**

*I have Parkinson's I need access to a car, otherwise I'm trapped at home. Offering me a place without parking is useless.*

**People who have health issues and / or additional needs focus group – living in social housing**

*I've retired due to ill health. ESA and PIP are tiny, tiny amounts. I've got my own home but am I not going to be able to keep it.*

**People who have health issues and / or additional needs focus group – living in social housing**

**1b**

**RESIDENT FEEDBACK**

## **THE IMPACT OF A LACK OF CHOICE**

**THE COST OF LIVING CRISIS IS BRINGING THESE CHALLENGES INTO SHARPER FOCUS. WHILST RISING COSTS ARE AFFECTING MOST RESIDENTS, IT IS IMPACTING DIFFERENT TENURES IN DIFFERENT WAYS**



## 1B: LIVED EXPERIENCES OF THE DATA

### What the data shows: due to the cost of living crisis, middle-earning professional households could fall into poverty in 2023 – with housing the highest single overhead

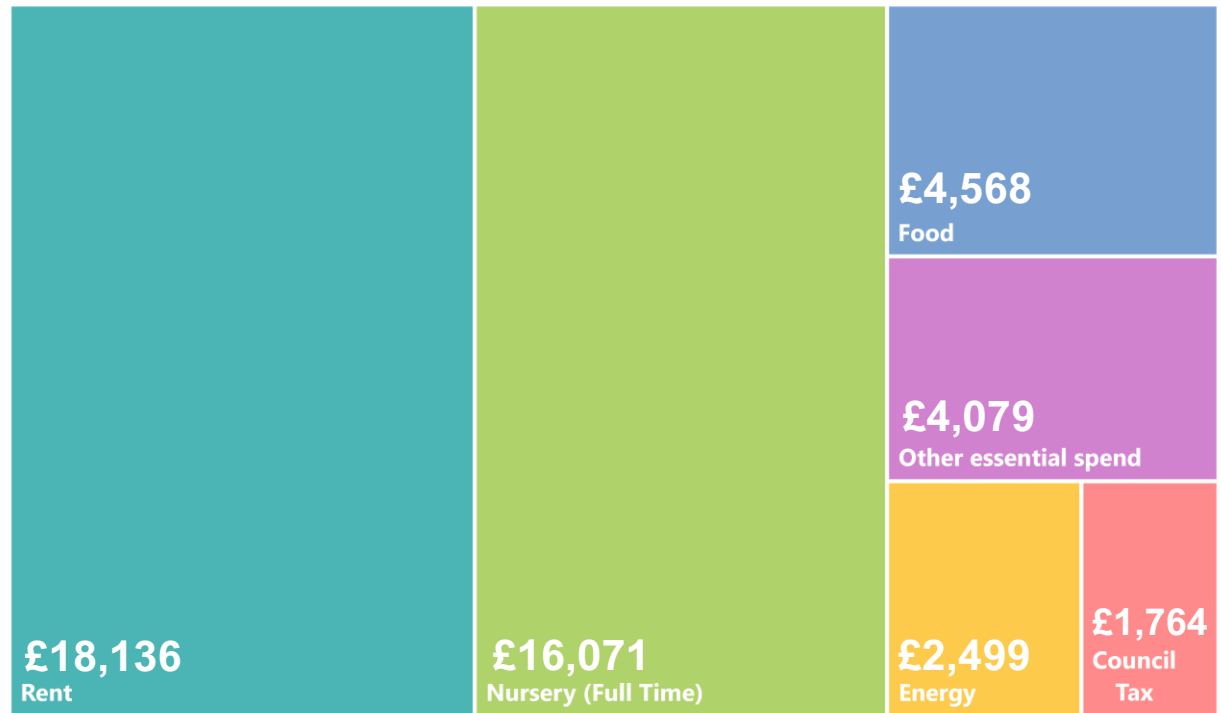
Whilst the data shows that Waltham Forest has become more unaffordable over time, this has been brought into renewed focus by the cost of living crisis.

Modelling undertaken to inform the second session of the Affordable Housing Commission considered all essential overheads facing Waltham Forest's residents.

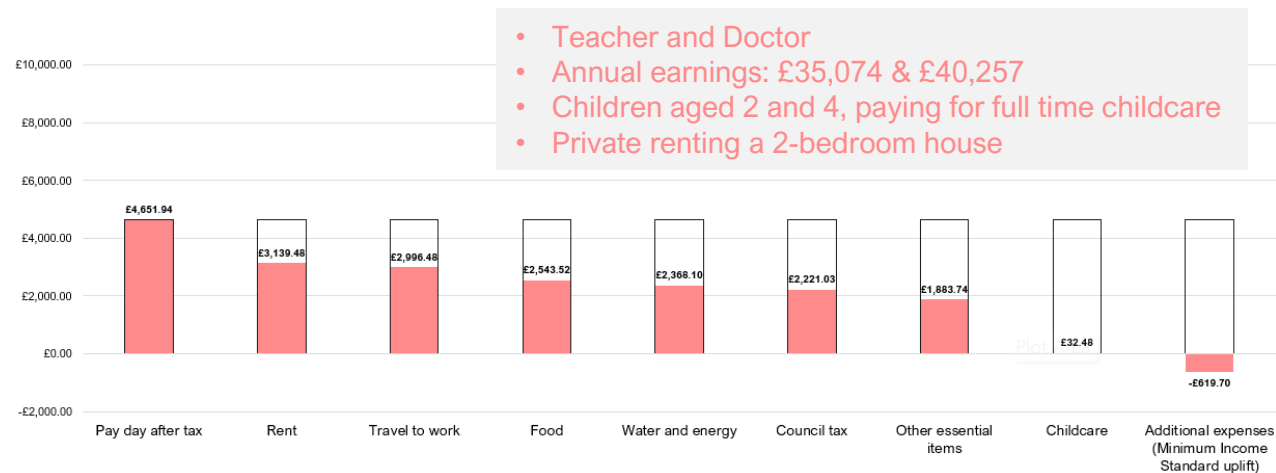
This has shown that multiple increasing cost pressures are eating into resident's disposable income – of which housing costs are the largest expense. This could result in even multi-earner households potentially at risk of poverty in 2023.

This challenging context shaped much of the focus group discussion.

Estimated average essential annual spend for a family of 2 adults and 1 child living in Waltham Forest \*



### Income remaining after...



## 1B: LIVED EXPERIENCES OF THE DATA

### **Waltham Forest was universally viewed as an expensive place to live; with concerns over all cost pressures – not just housing**

In every discussion we asked people if Waltham Forest was an expensive place to live and the universal answer was 'yes'. People spoke of seeing prices in the area rise significantly in what they considered to be a relatively short amount of time.

Those living in social housing did emphasise that they were grateful for their lower and subsidised rents. However, they also expressed concerns about significant raises in fuel costs, as well as forthcoming Council tax increases.

Waltham Forest was also considered to be an expensive place to live amongst renters and home owners. This group acknowledged that the issue extends beyond Waltham Forest, with people describing it as a "London issue."

Among most groups there is frustration about the term 'affordable' housing. This was due to a large discrepancy between what is deemed affordable in planning terms, and what residents are able to pay.

*Calling it affordable housing is a slap in the face to people living here.*

**Social Housing Focus Group Participant**

*Don't get me wrong I'm grateful that my rate is low compared to private rent. But what's important to me is what I can afford.*

**Social Housing Focus Group Participant**

*I would not class my property as affordable with the increases in rent and service charges.*

**Stadium Place Focus Group**

*You need to be able to show you're earning 3 times your rent, which means what you can afford is very, very limited.*

**Lea Bridge Focus Group – Private Rented Accommodation**

## 1B: LIVED EXPERIENCES OF THE DATA

### What the evidence shows: urgent challenges for private renters: increased competition and rising rents

Rent data from the ONS is too heavily lagged to capture changes in Waltham Forest's rental market. Evidence from Rightmove showed that rents in Outer London in Q4 of 2022 were up 15% on the previous year. Housing Commission Session 1 evidence showed that the average amount of basic pay a Waltham Forest resident spends on rent increased markedly from 2011-2019.

Participants living in private rented accommodation spoke of the challenges in finding a new rental. This included months of viewings, bidding wars, and agents requiring instant decisions.

The scale of demand for rental properties in the borough meant that some tenants believed that they had very little security of tenure – as there was likely to be someone else who would be willing to pay higher rents, weakening their negotiation with landlords.

Proportion of average basic pay spent on rent for average property (mean of all sizes), 2011-2019



*There is a historic undersupply of PRS properties compared to demand which is driving up prices*

**9.44%** year-on-year rent rise in Q2 2022 in London as a whole

**+£124** per calendar month increase in London on average

*The problem is demand is so high that if you tell your landlord, you can't afford it, they'll be someone waiting to pay what you can't.*

**General Online Focus Group Participant – Private Renter**

*We had 3 months to find a new place to live, there was nothing. We'd call agents and it would be gone before it was listed. Or they asked to come to viewings at 10 minutes notice when we're both at work... You have to make a decision know almost nothing, you don't get to meet the landlord before signing a lease*

**Wood Street Focus Group Participant**



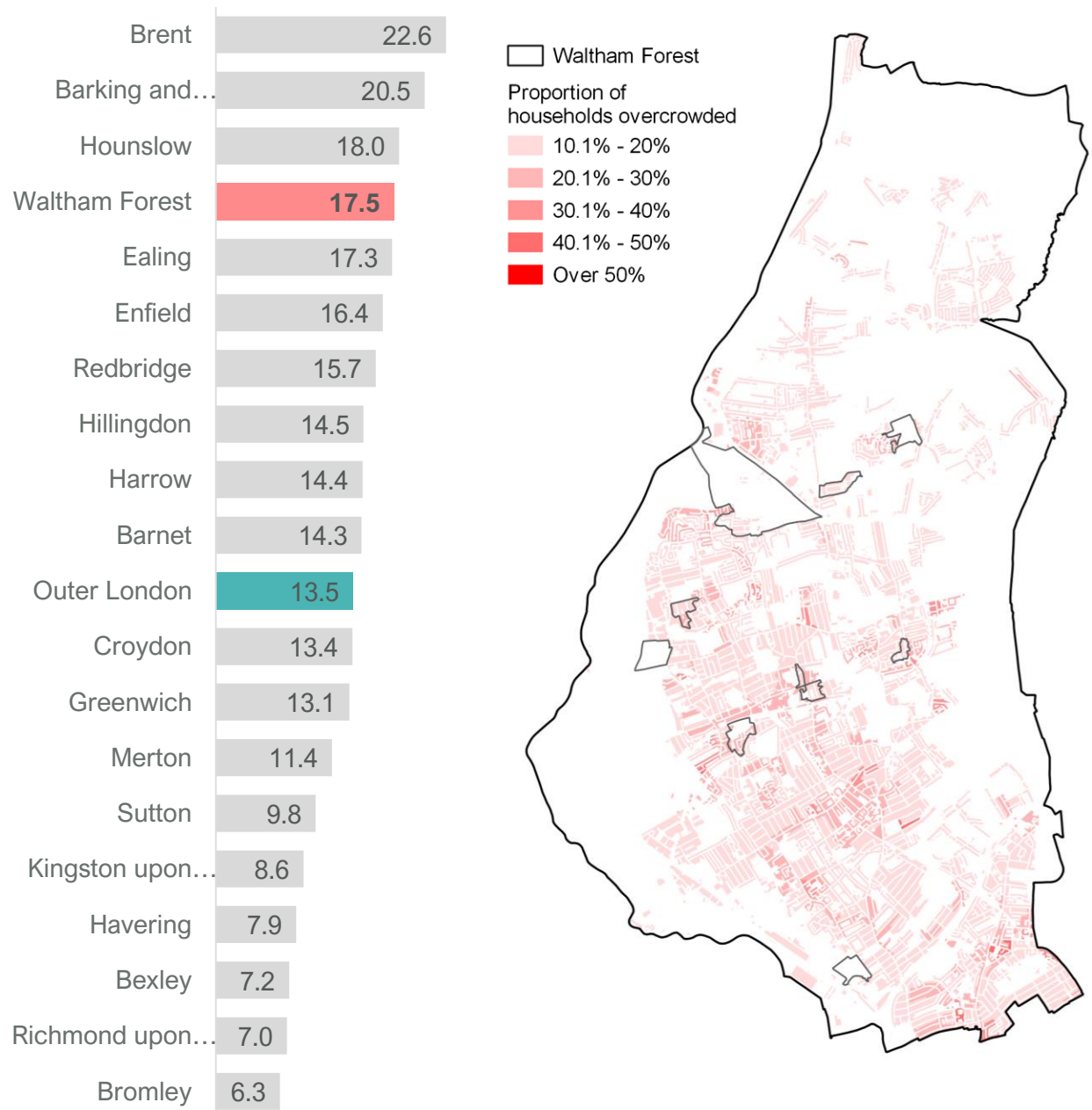
## 1B: LIVED EXPERIENCES OF THE DATA

### What the data shows: precarious living, increased homelessness, and household overcrowding

Overcrowding is a secondary impact of housing unaffordability. A household is overcrowded if it has fewer bedrooms than it needs to avoid undesirable sharing, based on the age, sex and relationship of household members.

18% of households within Waltham Forest are overcrowded. This is significantly higher than the Outer London average (13.5%). National statistics showed that BME households were significantly more likely to be overcrowded than white British households. Nationally, the households with the highest rates of overcrowding were in the Bangladeshi (24%), Pakistani (18%), Black African (16%), Arab (15%) and Mixed White and Black African (14%) ethnic groups.

Proportion of households overcrowded, 2021



## 1B: LIVED EXPERIENCES OF THE DATA

### Focus groups reinforce that overcrowding is a by-product of a lack of choice

A number of people spoke to us about their experience of overcrowding. This tended to be as a result of families out-growing small homes.

Those living in social housing who are impacted by overcrowding are trying mutual exchange. As referenced on Page 12, none of the people who participated in these discussions had witnessed a successful exchange experience.

In the private sector, people felt that not being able to afford a larger home, a family home was a factor in their decision making particularly around having and raising children.

*I shared a room with my sister into our 30s. She recently moved out, because she could afford to... Our house has 4 full grown adults living in it. It's not meant for that it's meant for 2 adults and 3 or 4 children.*

**General Focus Group Participant – Living in Social Housing**

*I'm in a one bed flat, when I moved in my child was a baby. He's now almost 3, he needs his own room. I can't find the money to move to a two bed.*

**Private Accommodation Focus Group**

*We're on top of each other, its affecting the children's sleeping patterns, which is affecting their schooling.*

**General Focus Group Participant – Living in Social Housing**

*We can afford where we live now. We can't afford somewhere bigger. Which means we won't be having children, we can't raise children where we are now.*

**Wood Street Focus Group Participant – Private Renter**

*Housing situations should move as people's lives as they change. As people have children as children move out. I'm not going to have children because I can't afford a bigger house.*

**Social Housing Focus Group Participant**

## 1B: LIVED EXPERIENCES OF THE DATA

**What the data shows: a consistently high housing waiting list. Whilst new development has supported 1,500 residents into homes, some residents are confused about how the allocation system works**

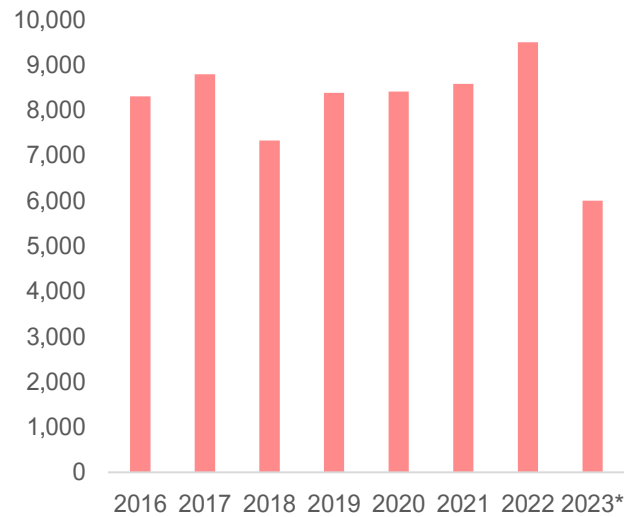
Since 2016, Waltham Forest's housing waiting list has not fallen below 7,000 residents. Between 2020 and 2022, the waiting list grew year-on-year. This is currently around 6,000 people. Applicants are now required to re-register annually meaning the exact number varies. Without new development this number is likely to be significantly higher. Over 1,500 residents have been placed into homes as a result of new development over the last decade

A number of focus group participants had experience of being on the housing waiting list. Residents spoke of frustration and confusion at how the system works and how to find help.

We spoke to people who had experience of homelessness and sofa surfing, whilst waiting for housing. There is an appreciation that there are more people than available homes, but clarity and consistency from the council was a key area for concern.

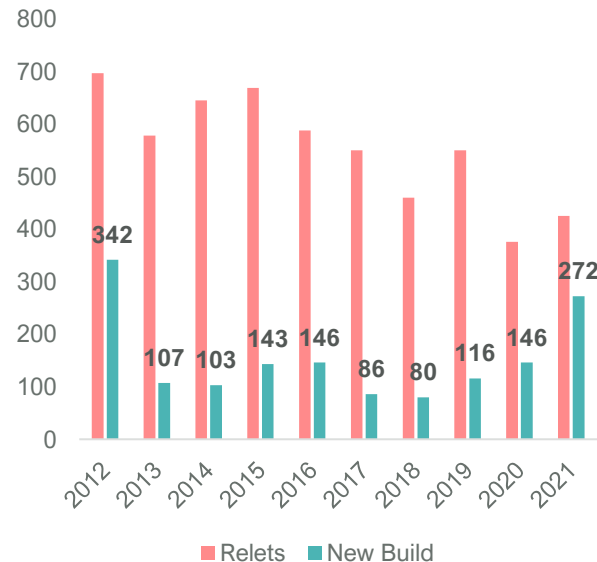
Source: DLUCH, Source: LBWF Affordable Housing Commission Focus Groups, LBWF

Housing waiting list in Waltham Forest, 2016-2022



\*2023 is a to date figure

Contribution of new builds for overall social housing allocations 2012-2021



*“You try and talk to someone on the phone, and they either don't want to or can't help you. All I want to know is where I stand.”*

**Wood Street Focus Group**

*“Be transparent show us what you're doing and why you're doing it.”*

**Lea Bridge Focus Group**



**1c**

**RESIDENT FEEDBACK**

## **PERSPECTIVES ON DEVELOPMENT**

**DEVELOPMENT WAS COMMONLY  
PERCEIVED AS NOT BEING FOR  
LOCAL PEOPLE. WHILST MOST  
PARTICIPANTS WERE NOT OPPOSED  
TO NEW HOUSING, IT WAS  
IMPORTANT THAT WALTHAM  
FOREST PRIORITISED THE 'RIGHT'  
TYPE OF GROWTH**



## Who is development for?: Rapid change is feeding perceptions of a divide between old and new residents, gentrification, and displacement

In addition to rapid house price change, Waltham Forest has also undergone significant demographic change. Data from the Census showed that there has been a 70% growth in proportion of residents in higher managerial, administrative and professional occupations between 2011- 2021. This is the second highest growth in London after Newham.

A consistent question among focus group participants was “*who is development for?*”.

There is a perception that development in Waltham Forest is focused on bringing people into the area, specifically people with higher incomes, rather than meeting existing demand from within the local community.

There is a perception that development is changing the make up of local communities. Although bringing different people into the borough is not seen as a bad thing, the displacement of existing people and communities was a cause of concern.

*We keep waiting to be provided for, finally get these developments and the prices are out of reach of most of the people in this borough.*

**General Focus Group Participant**

*Who is living in new housing? Not built for those in need, flats being bought for investments by people who don't live in them.*

**Social Housing Focus Group Participant**

*Teachers can't afford to live locally. Who is living in these luxury flats? They're not locals.*

**Walthamstow Central Focus Group Participant**

*People are moving out and young professionals are moving in.*

**Young People Engagement Session**

## 1B: LIVED EXPERIENCES OF THE DATA

### Delivering the ‘right’ development (1): unlocking affordable housing and improving the local economy

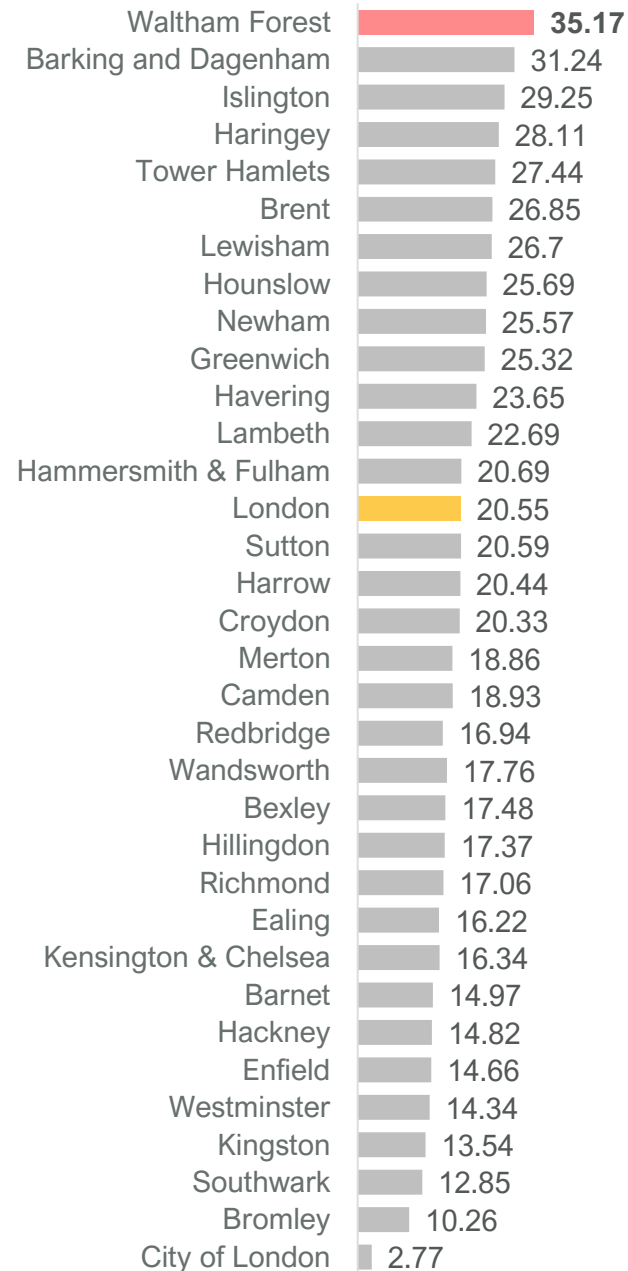
Perspectives on development tended to fall into two distinct camps:

- Those who acknowledge and support (to an extent) the need for limited development and want to see development that tackles housing and other challenges in their community.
- The second group is those who do not think a case can be made for further development in the area.

There was a level of acceptance about professionals moving into the area and development, if it’s being used to deliver social housing and bring money into the local economy. The data shows that Waltham Forest has been the most successful local authority in London over the last ten years in terms of the proportion of affordable homes secured from development.

There is concern about new homes being bought by private landlords for profit and about landlords owning swathes of the local area. They would also like to see council hold developers to account and deliver promised social affordable housing.

Proportion of affordable (low cost rent and intermediate) housing delivered, 2011/12 – 2021/22 (%)



*The Council house waiting list is years long and we need new housing. We need these houses to be built.*

**People who have health issues and / or additional needs focus group**

*There is no visibility about what’s available. They promise affordable homes, but what’s being built is luxury flats are luxury prices. Not homes for local people.*

**Lea Bridge Focus Group**

*“I understand you need the first class passengers to make the flight viable. The problem is you’re only delivering for the first class passengers here.”*

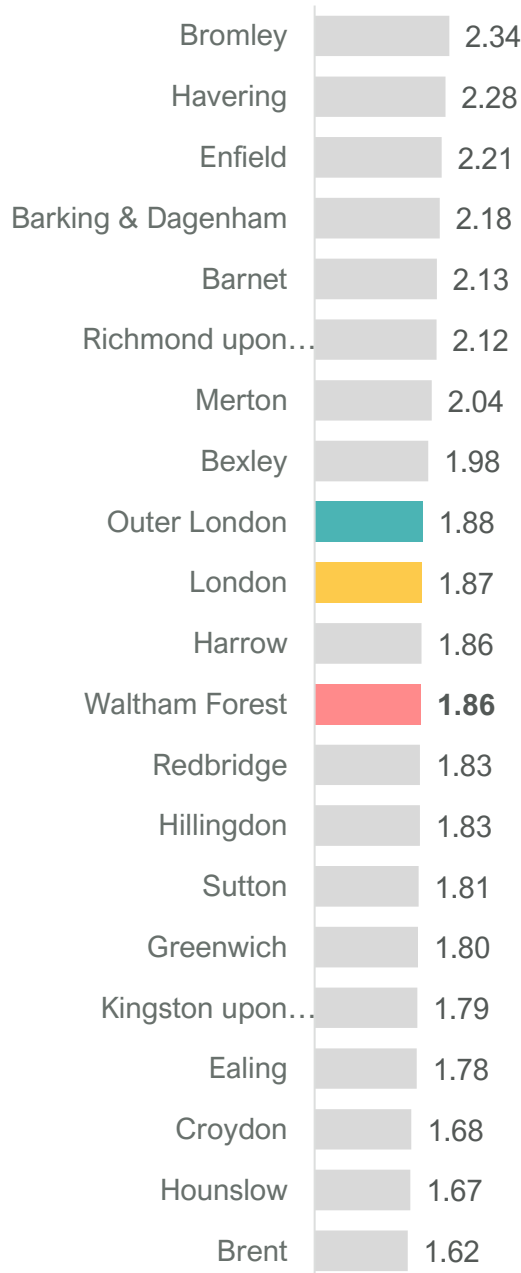
**Social Housing Focus Group**

## Delivering the ‘right’ development (2): meeting demand for more family sized housing

The evidence shows that the average household size in Waltham Forest grew by 1.5% between 2011 and 2022, and the proportion of households with dependent children grew by 6%. Development in Waltham Forest has delivered an average of 1.86 bedrooms per unit which is broadly in-line with the London and Outer London averages.

A number of people spoke of the need for a bigger home to accommodate their family. There is a perception that family homes (3 and 4 bedrooms) are “like gold dust” and not available to people living in the borough. There is also a perception that these types of homes are not being built, as well as concern that larger houses are being converted into flats and houses of multiple occupancy.

Average bedrooms delivered in new development  
2011/12 – 2021/22



*Family sized houses are in demand. A resident approached me and said that if I ever consider downsizing, I should let them know*

**Resident Association Resident**

*Its flats, its studios, its pocket homes. Where are the 3 and 4 bedroom family homes?*

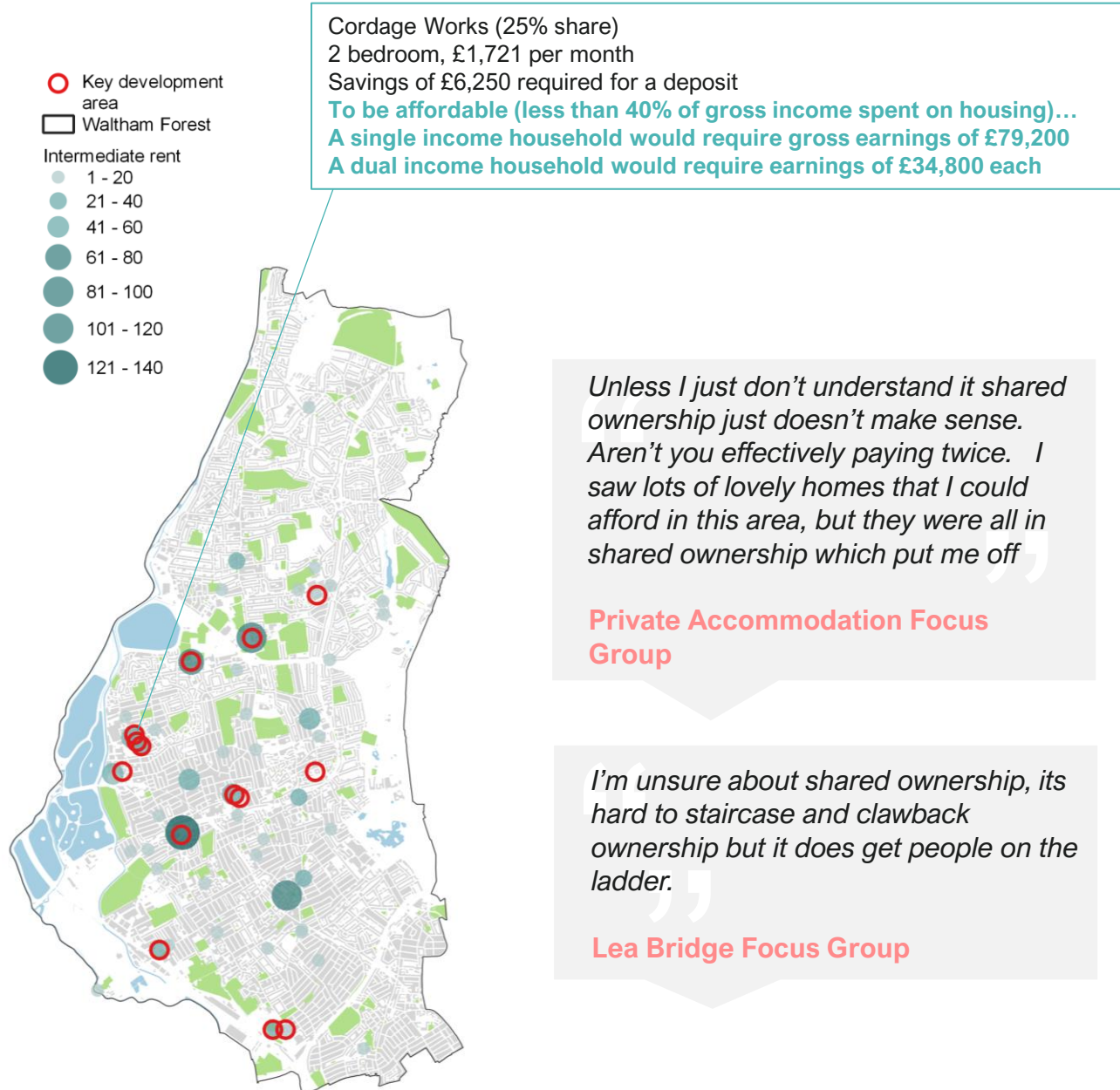
**General Focus Group Participant – Private Accommodation**

1B: LIVED EXPERIENCES OF THE DATA

## Delivering the ‘right’ development (3): securing the right intermediate tenures

Affordability modelling undertaken for the 2<sup>nd</sup> Affordable Housing Commission session, and wider research by the GLA showed that shared ownership is only likely to be affordable to those at the upper end of the eligibility thresholds.

There was an underlying perception that shared ownership does not work for the people living in Waltham Forest, and a belief that it gets more expensive overtime due to rising service charges and other costs. There was limited knowledge of other schemes to help people to get on the housing ladder.



*Unless I just don't understand it shared ownership just doesn't make sense. Aren't you effectively paying twice. I saw lots of lovely homes that I could afford in this area, but they were all in shared ownership which put me off*

**Private Accommodation Focus Group**

*I'm unsure about shared ownership, its hard to staircase and clawback ownership but it does get people on the ladder.*

**Lea Bridge Focus Group**



## Delivering the 'right' development (4): ensuring community services keep pace with the needs of a growing population

A common key concern was that community and public services are not keeping up with demand, and that more people moving into the area will only exacerbate the situation. Participants cited the challenges of getting a GP appointment, access to a dentist, and concern about availability of school places.

Across the period 2011 to 2022, LBWF has levered a range of strategies to support employment in the borough. Most schemes include a plan linked to employment and training and overtime these requirements became more comprehensive. In 2021/2022 £844,136.83 was spent on employment related projects supporting initiatives in creative leadership, affordable workspace and job brokerage. CIL Monies have also been used to upgrade all play and park facilities in the borough and are clearly playing an important role in local infrastructure.

**£43.5m**  
collected in CIL  
between 2014  
and 2022

**£42.4m**  
collected in  
S106 between  
2010/11 and  
2022/23

Delivered major  
infrastructure  
projects such as  
**Lea Bridge  
Station**

*“I have mental health issues and it takes years to get an appointment. It's becoming harder and harder and it will only get worse the more people that move here.”*

**General Focus Group Participant –  
Private Accommodation**

*“It's another block, after another block. There are more flats but no extra GPs, schools, supermarkets etc.”*

**Lea Bridge Focus Group Participant**

*I work for a Youth Club... The club recently received funding from the council because of the dividends they received from the new blocks.*

**Young people's engagement**

## Delivering the ‘right’ development (5): maximising value from ground-floor uses

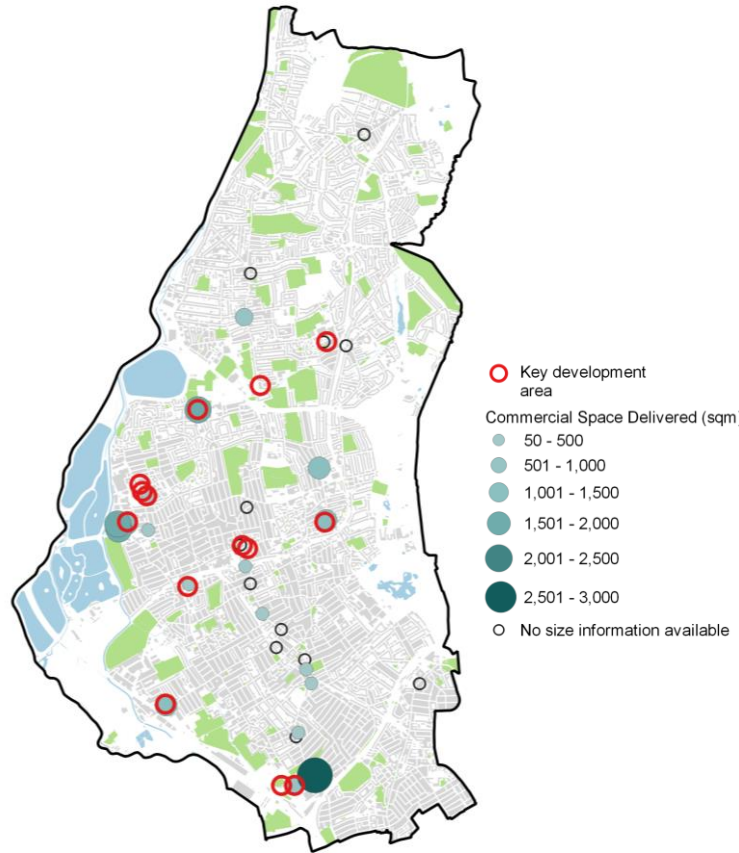
The ethnographic evidence showed that Waltham Forest’s network of street-fronting, independently owned, small shops has traditionally been key to a thriving eco-system of local work opportunities and entrepreneurship. New developments have an important role to play in supporting this, and many high-development areas have also included active ground floor uses (*see map, right*).

Interviews conducted as part of the ethnographic research suggested that the large unit sizes provided as part of new developments can be too large for local businesses to take on. Size issue is coupled with lack of fit-out — including sometimes missing flooring, plumbing, electrics, HVAC (heating, ventilation and cooling). These can sometimes not be provided by developers which can create barriers to small businesses from occupying the space.

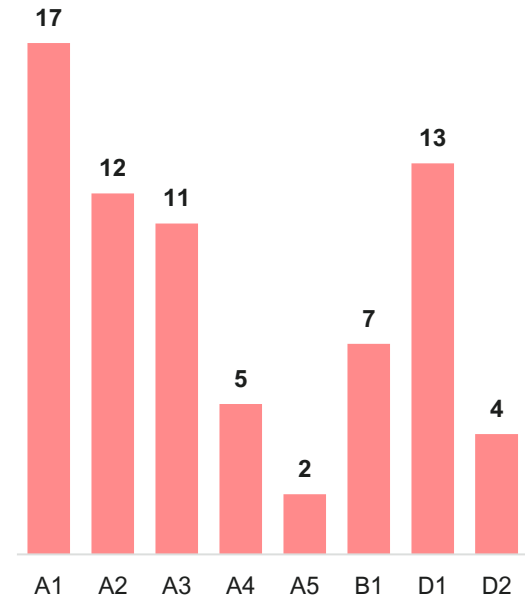
The majority of commercial space delivered has been A Class space (typically shops and services). B1 use class refers to offices and light industrial space compatible with a residential area. D1 refers to non-residential educational institutions such as creches and nurseries, and D2 includes assembly and leisure such as cinemas.

Source: LBWF Ethnographic Evidence, LBWF planning data

Commercial floorspace delivered in the borough’s high growth areas, 2011-2021



Number of ground floor units by each use class



Sector	Businesses
Construction	2
Financial and professional services	3
Hospitality, leisure and recreation	20
ICT, media and creative services	3
Manufacturing - food	1
Other	4
Public admin, education and health	2
Retail	12

# 2

## TRANSLATING FEEDBACK INTO ACTION

WHAT WALTHAM FOREST BUILDS WAS CONSIDERED BY RESIDENTS TO BE ONLY PART OF THE SOLUTION. FOCUS GROUPS IDENTIFIED A RANGE OF PRIORITIES FOR THE COMMISSION TO CONSIDER



## 2: HOW CAN WALTHAM FOREST MAKE THE GREATEST IMPACT FOR RESIDENTS?

### What Waltham Forest builds was considered by residents to be only part of the solution. Focus groups identified a range of priorities for the Commission to consider

1.

#### Shared priorities and tenure-specific actions

- There were several asks that were consistent across all focus groups. This included:
  - A better understanding of council decision-making: residents we spoke to would like to see the Council consider how it listens, communicates and demonstrates how and why decisions about housing are made.
  - Review the use of the term 'affordable' housing: The use of the word "affordable" is an emotive issue, as the majority of participants felt that the London Plan definition of affordable housing is not affordable for them.
  - Put people before profit: There is a belief that the council could and should play more of a role in delivering housing
  - Be bold: There was a desire to see the council "be bold" in terms of their thinking and how they hold developers to account.
  - Support for people already living in the borough: There is a perception that housing decisions are focused on bringing people into the Borough, particularly those with higher incomes.
- Priorities for social housing residents included improving choice through mutual exchange to make swapping easier, and building more high-quality social housing. Social housing tenants also believed the accessibility of support could be made more straightforward and there could be greater transparency in terms of the council's housing priorities/eligibility criteria.
- Priorities for residents in the Private Rental Sector included greater security of tenure, and concerns about landlords increasing rents with little or no warning. There was an aspiration to see more protection and regulation for people who rent in the private sector. People put forward ideas such as rent control and learning from changes to tenants' rights in Scotland.
- Priorities for owner occupiers were centred on concerns about mortgage repayments and increased protection for leaseholders.

2.

#### Wider strategy and policy levers to improve resident's experience of housing

- Themes from the focus groups and ethnographic research have been triangulated against key resident concerns. This has included a range of potential actions the Commission may want to consider. This includes:
  - Addressing perceptions that development is not 'for' local people by going further in developing evaluation criteria to ensure clear and targeted local communications on the benefits of development.
  - Addressing perceived lack of clarity about the council's/communities priorities through community-level dialogue partners
  - Addressing disparity between affordable housing policy definition and what residents can afford
  - Addressing the perceived lack of choice amongst social housing tenants and rushed decision-making by alleviating 'immediate decision' pressures.
  - Support tenants by establishing local mechanisms to report infringements by private landlords.



# 2a

TRANSLATING FEEDBACK INTO  
ACTION

**RECOMMENDATIONS  
FROM RESIDENTS**

SHARED PRIORITIES AND TENURE-  
SPECIFIC ACTIONS

## 2A: RECOMMENDATIONS FROM RESIDENTS

### General feedback (1): acknowledging that the status quo is not working for many residents

PRD asked participants to share their ideas for change and what they would like the members of the commission to consider and explore.

There were five “asks” that were consistent across all groups.

**Better communication:** residents we spoke to would like to see the Council consider how it listens, communicates and demonstrates. They would like to be able to understand how and why the Council makes decisions about housing.

*You need to show your working, you need to show us how you make decisions that are impacting on people and where they live – **Lea Bridge Focus Group***

*We don't understand how housing strategy is being developed, it feels like a plan. It feels like people deciding what they want London to look like. – **Walthamstow Central Focus Group Participant***

*The Council need to look at how you measure housing need and tell us how you're doing it . – **Wood Street Focus Group***

**Review the use of the term 'affordable' housing:** This is linked to how discussions around affordability are framed. The use of the word “affordable” is an emotive issue, as the majority of participants felt that affordable housing is not affordable for them. When it was discussed in focus groups sessions, it was felt that average salaries (not market values) should define affordability.

*Two adults working fulltime would struggle to afford affordable - **Social Housing Focus Group Participant***

*The market value element skews affordability of course private landlords are going to go for the maximum they can charge – **Private Housing Focus Group Participant***

**Put people before profit:** On the whole participants understood that developers, builders, landlords and others in the private sector have a need to make profit. There is a belief that the Council could and should play more of a role in delivering housing in the area both affordable and social, and the council should do more to hold developers to account.

*Could the Council be providing something for people in the private sector to rent, something that is affordable. Something that has rents and regulations to protect the tenant – **Private housing focus group***

*If developers won't build more council housing, the council should – **General Focus Group participant***

*A regular process to holding housing associations and developers to account. Standards, customer service, repairs – **Stadium Place Focus Group participant***

## 2A: RECOMMENDATIONS FROM RESIDENTS

### General feedback (2): prioritise and respond accordingly

**Be bold:** There was a desire to see the Council “be bold” in terms of their thinking and how they hold developers to account.

“  
*It’s obviously a popular area to build, the council should be making more of that and holding developers to account. Make them deliver*”

**Lea Bridge Focus Group Participant**

**Support for People Already Living in the Borough:** There is a consistent perception that housing decisions are focused on bringing people into the Borough, particularly those with higher incomes. The people we spoke to would like to see more of a focus on those who are already living in the area.

“  
*The Council should focus on the quality of housing and people living in the area not newcomers*”

**General Focus Group Participant – Living in Social Housing**

“  
*It feels like the Council are importing richer people into the borough but aren’t doing much to provide for people in the borough*”

**General Focus Group - Living in Private Rented Accommodation**

## 2A: RECOMMENDATIONS FROM RESIDENTS

### Feedback from residents who live in, or are waiting for social housing (1): improve choices through new housing and easier ways of exchanging

There was some variation in “ask” primarily depending on people’s housing situation. For those living in, or waiting for social housing, priorities for change include

#### Improve mutual exchange:

Those who are in unsuitable properties, primarily due to overcrowding, are open to the idea of mutual exchange. However, it is felt that the current mutual exchange system is not fit for purpose and not helping people find the homes they and their families need.

*“Could the Council run a Waltham Forest mutual exchange service? The websites have properties from all over the country, you can spend days looking and find nothing local.”*

**Social Housing Focus Group Participant**

*Mutual exchange just doesn’t work. Someone has to do something if that is going to be the way that families like mine are going to find bigger homes.”*

**Lea Bridge Focus Group Participant**

#### Build more social housing:

There is an awareness that the waiting list for social housing is significant, participants spoke of spending years on the waiting list. It was felt that to address this the Council needed to ensure that more social housing is built in Waltham Forest. Both in terms of the Council building homes themselves and hold developers to account to deliver more social housing.

*“People need homes without new builds, without new social housing there will be more people who don’t have roofs over their heads.”*

**People who have health issues and / or additional needs focus group**

*The Council needs to be asking for a bigger allocation of social housing.”*

**Blackhorse Road Focus Group Participant**

## 2: TRANSLATING FEEDBACK INTO ACTION

### Feedback from residents who live in, or are waiting for social housing (2): improve communication and resident support

There was some variation in “ask” primarily depending on people’s housing situation. For those living in, or waiting for social housing, priorities for change include:

**Improve the accessibility of support:** People in social housing, and waiting for social housing, raised concerns about finding and accessing support when they have issues and challenges. Rent reduction forms, being able to find out how much rent you own online, get repairs made and other issues were consistently raised as challenges.

**Re-evaluate and communicate priorities:** Focus group participants were confused about the waiting list, who is prioritised for social housing and why. There was a belief that how the waiting list works should be reconsidered to align with current need.

*I have no knowledge about how council housing works/ or if it is possible to apply for a property outside the borough. These services should be easily accessible.*  
**Housing Options Open Day**

*Housing officers change like socks, you find someone who can help you and then they’re gone and you have to start again.*  
**Wood Street Focus Group Participant – Social Housing**

*We got in touch with the council to get some advice regarding eviction, we got zero response. It was only when we contacted a councillor, that we got somewhere. It was disappointing that it didn’t come from the team we initially contacted.*  
**Stadium Place Residents Association**

*There are a lot of people who are in work, who are struggling who are in poverty. Do they qualify for social housing.*  
**People who have health issues and / or additional needs focus group**

*We have been on the housing register since 2017. We are private renting one bedroom flat, but due to my now almost 13 years old disable Severe Autistic child behaviour and my reduced hours at work and Increased Cost of living, because we all need to share the only Bedroom in the flat. Our situation is extremely urgent.*  
**Email received from focus group participant after the discussion**



## 2A: RECOMMENDATIONS FROM RESIDENTS

### Feedback from residents who live in Private Rental sector: tenure security, support, and options for home ownership

There was some variation in “ask” primarily depending on people’s housing situation. For those living in the private rental sector, priorities for change include:

#### Creating security of tenure:

For this group one of the main concerns was security of tenure, and concerns about landlords increasing rents with little or no warning. There was an aspiration to see more protection and regulation for people who rent in the private sector. People put forward ideas such as rent control and learning from changes to tenants’ rights in Scotland.

*When it comes to dealing with challenging landlords there’s nothing between being nice and taking them to court.*

**Wood Street Focus Group Participant**

*Don’t assume everyone wants to own their home. Either you’ve made it and you’ve got a mortgage. Or you’re renting and you’re in a precarious position.*

**Private Sector Focus Group Participant**

#### Deliver the right type of housing :

The participants want to see local development, with a focus on affordability for local people and enabling them to move onto the housing ladder.

*I’m pregnant, we need to move somewhere bigger. None of the luxury flats being build are going to help us move.*

**People who have health issues and / or additional needs focus group**

*You’ve got to be a couple on £50,000 each to afford to get a mortgage in this area. What’s being built in Waltham Forest is not tackling that.*

**Lea Bridge Focus Group**

## 2A: RECOMMENDATIONS FROM RESIDENTS

### Feedback from owner occupiers: mortgage support, and inter-generational inequality

There was some variation in “ask” primarily depending on people’s housing situation. For owner occupiers, priorities for change include:

**Support and advice:** Whilst owning your own home / having a mortgage on a home is seen as providing a level of security. There is concern that they may not qualify for help and support as mortgages and other bills are increasing. There was also feedback from leaseholders that the council could play a more proactive role in holding developers to account.

*My mortgage and bills are going up, I’m just about making ends meet. I used to subsidise my dad’s rent, he’s passed away, but there’s no way I could even contemplate that now. What help is available to home owners.*

**People who have health issues and / or additional needs focus group**

*A regular process to holding housing associations and developers to account. Standards, customer service, repairs*

**Stadium Place Focus Group**

**Options for their children:** For parents and carers with their own home, who felt secure in their tenure, their biggest concern was how their children would ever afford to own a home. There was a perception among this group that development should be focused on supporting local young people to get on the housing ladder.

*Think about young people, there should be scheme to help local young people onto the housing ladder.”*

**Highams Park Focus Group Participant**

*My children have moved to Portsmouth and Southend because they couldn’t afford to live here. Shouldn’t we been keeping them in the area.*

**People who have health issues and / or additional needs focus**



**TRANSLATING FEEDBACK INTO  
ACTION**

**MAXIMISING IMPACT:  
POTENTIAL ACTIONS**

**WIDER STRATEGY AND POLICY  
LEVERS TO IMPROVE RESIDENTS  
EXPERIENCE OF HOUSING**

## 2B: TRANSLATING FEEDBACK INTO ACTION

### Maximising impact: potential priorities and actions (1) – engagement and communication

Themes from the focus groups and ethnographic evidence have been triangulated against key resident concerns.

This has included a range of potential actions the Commission may want to consider, in addition to proposals to scale-up delivery.

#### Challenge identified by residents

1. Increasing perception that development is not being delivered 'for them' or for 'local residents'

1.

2. Perceived lack of clarity around the council's priorities and plans

2.

3. Affordable housing not considered to be affordable to local people

3.

#### Potential action

**Go further in developing evaluation criteria to ensure clear and targeted local communications on the benefits of development.** This could keep track of the kinds of improvements the Borough seeks to secure from new development and housing policy, in order to communicate where and how improvement has happened.

**Seek for community-level dialogue partners, such as community organisers, community hubs or citizen assemblies** (renumerated by, but not working for, the council) to enable two-way dialogue for complex issues and trends regarding housing in the Borough, and establish locally derived solutions, leveraging informal and formal local resources.

**Separate planning policy affordability definitions with communication with residents – instead focusing on ability to pay.** When using 'affordability' as a term, seek to centre users' ability to pay, as opposed to meaning a reduced market rate. Calculating affordability in terms of the market rather than people's ability to pay has rendered the term a significant flash point for the community.

**Maximising impact: potential priorities and actions (2)**  
**Improving choice and wider impact of development**

**Challenge identified by residents**

Lack of choice and speed of decision to accept social housing options

4.

An over-heated and under-regulated private rental market

5.

**Potential action**

**Seek strategies to alleviate 'immediate decision' pressures on residents, especially in the context of social housing offers.** For example, establish a minimum deliberation period; provide better training for officers; provide users with more detailed, clear information regarding the property (especially some likely projection of bills) in writing in advance in order to allow time for translation, if required

**Establish mechanisms within the Borough to report infringements by private landlords.** There is a strong perception of increasing lack of control over spaces, especially when the landlord is a large private company.



# prd

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