



# WALTHAM FOREST HOUSING STRATEGY:

Good homes as the foundation  
for a happy and healthy life

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2024 – 2029



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## SECTION 1.

# FOREWORD & INTRODUCTION



**In the midst of a national housing crisis, it is with a strong sense of responsibility that we are presenting this new housing strategy. This strategy makes clear that ensuring an improved and fairer access to high-quality and affordable homes for Waltham Forest residents is one of the Council's key priorities. A good home is more than a roof over someone's head – it is a foundation to live a happy and healthy life.**

As Councillors, we can see every day the challenges residents face in relation to housing – from rising rents and evictions to overcrowding, or poorly-insulated homes. We can also see the wider impact housing can have on communities – from families finally finding stable and affordable accommodation, to new developments providing quality amenities and infrastructure for residents.

Housing is a cornerstone of any thriving community, and in Waltham Forest, we are committed to fostering a vibrant, inclusive, and sustainable environment for all our residents. This new housing strategy represents a comprehensive and forward-thinking approach that addresses the challenges of today while laying the foundation for a resilient and prosperous future. In the face of ongoing challenges and uncertainties, this strategy is adaptable and responsive.

The strategy reflects our unwavering commitment to providing safe, affordable, and high-quality homes for everyone in Waltham Forest. We recognize the diverse needs of our residents and understand that housing is not just about bricks and mortar; it is about creating communities where people feel connected, supported, and proud to call home.

We are especially proud of having developed this strategy closely with residents and partners, and we are grateful for their time and participation. Close to a hundred residents contributed to the strategy, by sharing their experience of housing in Waltham Forest, offering their thoughts on priorities, and on how we can achieve better housing for all. Through the Affordable Housing Commission, we also made sure this strategy was informed by external expertise. We are confident that



this strategy reflects the challenges faced by Waltham Forest residents, and their aspirations.

We are now looking forward to delivering this strategy. We know this will be a challenge, and we are acutely aware that national changes to housing policy will also be needed. We are however hopeful that together with residents and partners, we will make a difference, and deliver homes for residents, to ensure our communities prosper for many years to come.



**CLLR AHSAN KHAN**  
Deputy Leader and Cabinet Member  
for Housing and Regeneration



**CLLR SHARON WALDRON**  
Cabinet Member for Housing  
Transformation



**Housing is at the heart of everything we want to achieve as a Council. Residents' housing circumstances shape their experience of living in our borough. A good home is more than just a place to live, it provides a foundation from which people can build a happy and healthy life. In short, a good home is the foundation of a good life.**

The country's deepening housing crisis requires us to reassert this basic principle. Despite Waltham Forest having one of the best records in London for building affordable homes, thousands of our

residents are either homeless or living in poor-quality housing.

Whilst building more genuinely affordable homes in the borough is the only way to make things better in the long-term, urgent action is also required to mitigate the secondary impacts of a broken national housing market.

**This five-year Housing Strategy outlines how we will:**

**Take action to address the secondary impacts of the housing crisis:**

This strategy establishes a cross-Council approach to housing. This includes joint working with teams such as Public Health to tackle housing-related health inequalities, and Adult Social Care to provide homes that better meet people's requirements.

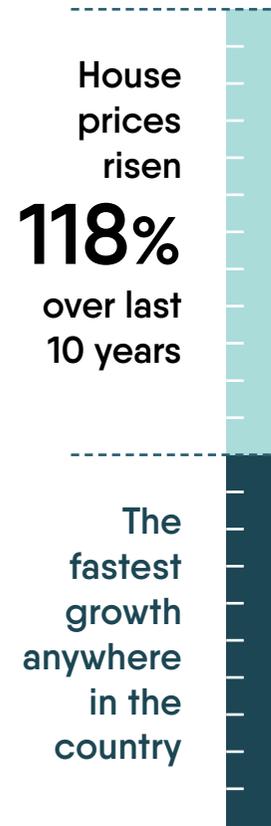
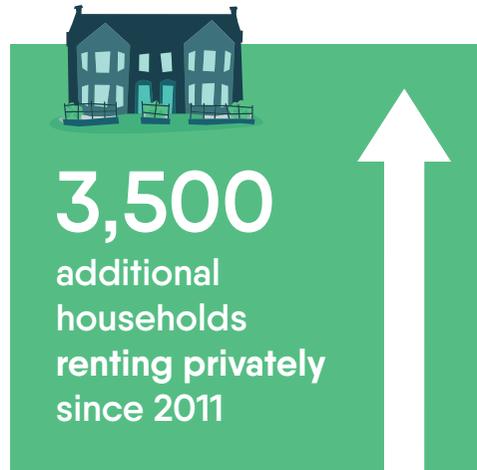
**Continue to tackle the root causes of the housing crisis:**

The Housing Strategy aligns with and builds on our key plans for change. Our new Local Plan sets out how we will build the projected 27,000 homes that the borough will need over the next fifteen years. We will also ensure that development contributes stronger and fairer communities through our new Inclusive Economy Framework. Through our Climate Action Plan, we will focus on reducing domestic emissions to ensure new and existing homes are warm and affordable to live in.

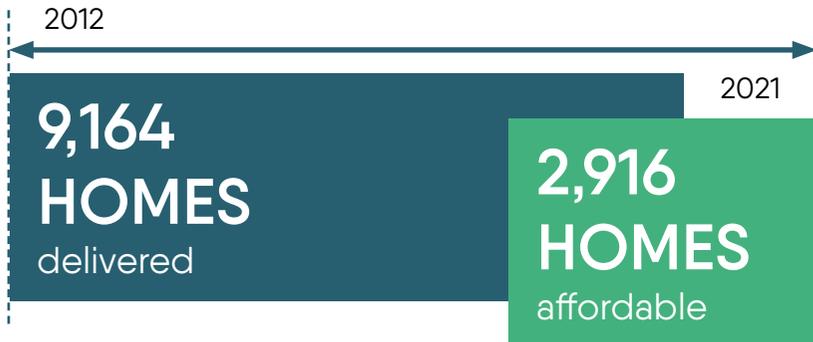


# THE HOUSING CRISIS IN NUMBERS

Waltham Forest is one of the fastest changing housing markets in the country:



In response to growing demand, the Council has been successful in delivering thousands of new homes for residents:



New development provided homes for



who were on the Council's Housing Register

**1,500 households**

Of the above households, over half had been on the Housing Register for **3 years** or more

Despite this strong delivery record, it is clear that London's housing crisis has deepened and we need to go further:

**9 in every 1,000** Waltham Forest residents were assessed as homeless

(4th highest in Outer London)

**Over 8,000** people are currently on the Housing Register

**9 in every 1,000** Waltham Forest residents are living in temporary accommodation



(Between 2022 and 2023)



## OUR RESPONSE: THE WALTHAM FOREST AFFORDABLE HOUSING COMMISSION

### Last year, we established the borough's first ever Affordable Housing Commission.

Chaired by the Chief Executive of Metropolitan Thames Valley Housing Association, Geeta Nanda OBE, the Commission brought together a panel of eight independent experts to advise us on what more the Council could do to tackle the housing crisis.

The Commission concluded that the Council has been successful in securing a high number of affordable homes from new development over the last ten years.

Commissioners also praised the spatial strategy set out in the new Local Plan, the supporting Infrastructure Delivery Plan, and the Council's commitment to high-quality design for new schemes. However, the Commission warned of challenges ahead. It outlined how global economic challenges mean that building new homes is likely to become more difficult. We are already seeing this, with several schemes in the borough either currently paused, or at risk of stalling. The Commission also noted national policy barriers which are constraining local authorities' ability to act.

Taking these factors into account, the Commission concluded that compromises are required to secure the genuinely affordable homes the borough needs.

In total, the Commission put forward 27 recommendations for the Council to consider. The full report can be found here. This Housing Strategy incorporates the Council's response to all 27 recommendations. It also sets out the additional actions we feel are required to meet current and future challenges. The strategy is supported by a Delivery Plan which establishes the timelines for the Council to take this strategy forward.

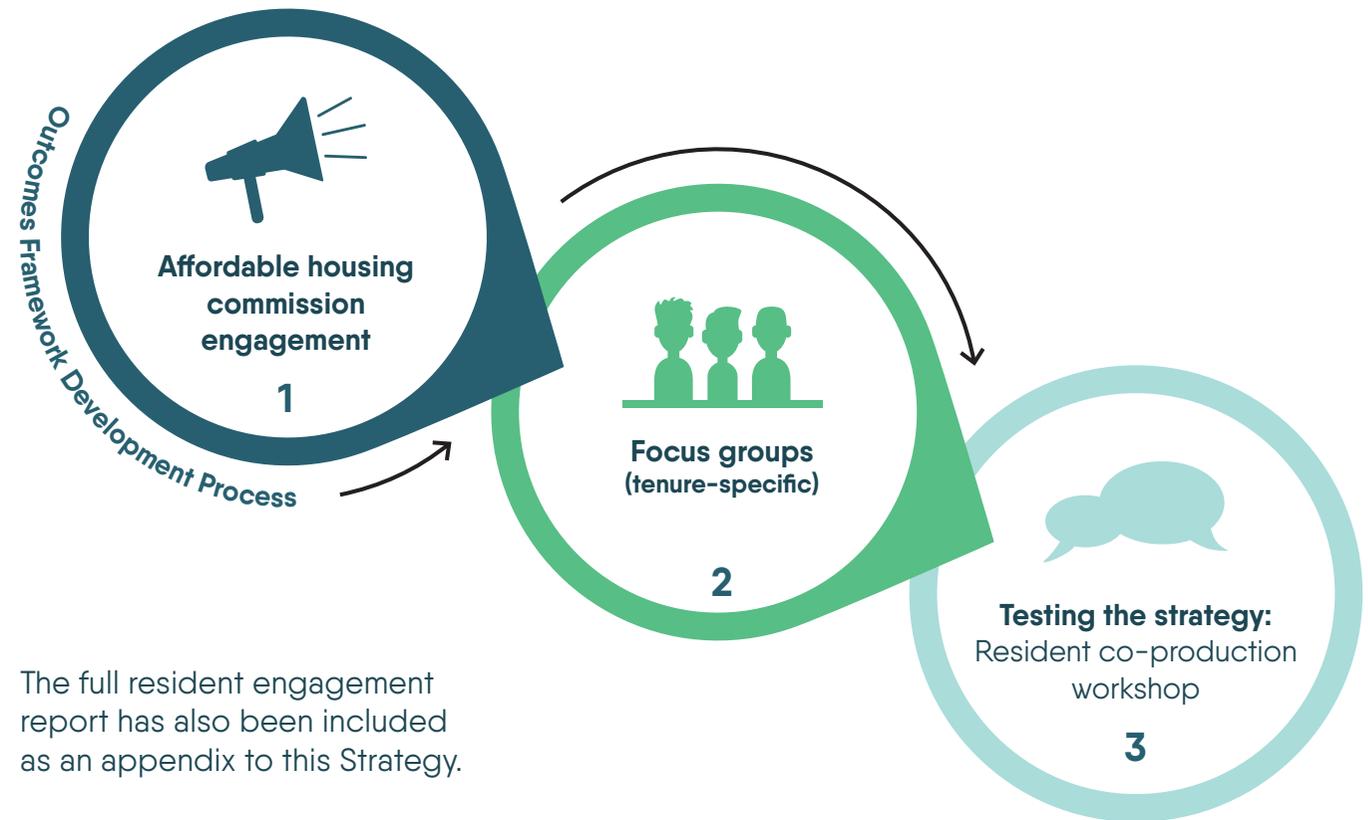
## HOW THIS STRATEGY WAS DEVELOPED



## Understanding the lived experience of the housing crisis.

Whilst the data on the housing crisis provides a clear moral imperative to act, it gives limited insight into the impact it is having on people's lives. To address this, we prioritised in-depth conversations with the people who know the borough best: our residents.

Through the Affordable Housing Commission and further engagement to develop the Housing Strategy, we held conversations with over 150 people. We used semi-structured focus groups to understand people's experiences of living in Waltham Forest and our resident's priorities for change.



## OUR HOUSING ‘THEORY OF CHANGE’

Many residents told us that they did not know what the Council’s housing priorities were, and it was unclear why we make certain decisions. To be more transparent, we have developed this Housing Strategy using ‘theory of change’ principles. Theory of change is a process of describing the long-term change we want to achieve, and then working backwards to understand how we can influence our desired changes with the powers and resources at our disposal.

Instead of just talking about the outputs that we want to deliver (such as number of new homes), we will also talk about the outcomes we want to see (such as development providing new homes for residents who

need them most). Our strategy has been developed around an Outcomes Framework that we hope can support a new dialogue with residents, by being clearer about the long-term changes we are striving for.

The Outcomes Framework has been shaped by what residents told us needed to change during the Affordable Housing Commission process. Our delivery priorities have been informed by tenure-specific engagement conducted through the development of this Housing Strategy including focus groups with Housing Association, Local Authority and private tenants, as well as landlords alongside a number of specialist groups.

The Outcomes Framework was then tested and refined with councillors, officers, Housing Associations and developers, all of whom will be responsible for its delivery. Finally, we invited residents who had been

involved in the focus groups back together for a workshop to finalise the outcomes framework, and the actions they would like to be prioritised.



**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 Affordable Housing Commission Focus Group





## SECTION 2.

# OUR VISION FOR HOUSING IN WALTHAM FOREST



## WHAT NEEDS TO CHANGE

**Our vision for change has been shaped by evidence. The data shows that the housing crisis intersects with the cost of living and climate crises, reinforcing structural inequalities within our communities. These issues affect people at every stage of their life, from early years and schooling to staying healthy and active in older age. Housing is one of the main areas where the Council can make a difference. By increasing the supply of good homes, the Council and its partners can provide a foundation from which residents can build healthy, happy and fulfilling lives.**

Our approach has been influenced by research into the social determinants of health in Waltham Forest led by Professor Michael Marmot. This research found that there are widespread differences in resident health outcomes that are closely related to the conditions in which people are born, grow, live, work and age.<sup>1</sup>

The evidence is clear: if people have a good home, their health and quality of life will improve. They have more choice about where they work and play; young people have a better start in life; and older people can maintain their independence for longer.



## OUR VISION FOR HOUSING IN WALTHAM FOREST IS THEREFORE...



Improved and fairer access to high-quality and genuinely affordable homes which provide a foundation for every resident to live a happy and healthy life.”

This is a long-term vision that intentionally places housing at the heart of everything the Council does. Through an explicit focus on health and wellbeing, we will use every tool available to us to address both the root causes and secondary effects of the housing crisis.

**Delivering this change means broadening the reach of this Housing Strategy. It means:**

- **Focusing on improving the borough’s existing housing stock as much as it does delivering new homes.** Whilst new delivery is vital for addressing housing need, we also need to ensure the borough’s 109,000 homes are safe and affordable to live in. This includes the 10,000+ homes managed by the Council and the 17,700 affordable

homes managed by Housing Associations in the borough.

- **Thinking beyond the 10,000 homes that the Council is directly responsible for.** There are urgent challenges facing residents renting privately. Left unchecked, a broken private rented sector will erode standards and undermine tenants’ power and choice. Similarly, spiralling interest rates mean that many owner-occupiers



are also struggling with the cost of their mortgages and investing in the fabric of their homes. Delivering the changes we seek requires supporting residents across all tenures, by using the powers and resources available to us.

- **Recognising that a Housing Strategy needs to focus on more than just homes.** The design of buildings and accompanying social, economic, and community spaces are key to both how people perceive and experience new development and enabling healthy and fulfilling lives. The Housing Strategy will work alongside the new Local Plan and Inclusive Economy Framework to maximise the impact of new development to support resilient and inclusive places that residents are proud of and feel safe in.

## THE HOUSING STRATEGY OUTCOMES FRAMEWORK

To deliver the vision, we have defined an Outcomes Framework that will guide the Council's delivery priorities. It provides a roadmap for the outcomes we are working towards, and the impacts we hope to generate through the Housing Strategy Delivery Plan.

We are not starting from scratch. The Council's record of affordable housing delivery, and high-quality development is already contributing to several of these outcomes. This framework builds on these strong foundations; using the strategy to work across the Council to address both

the root causes and secondary impacts of the housing crisis. Whilst we need to be ambitious, there are no quick fixes to the challenges we are facing, and achieving these outcomes will take many years. The Affordable Housing Commission was clear that real change requires a blend of immediate action and fundamental systemic reform. National legislation and housing priorities often constrain our ability to act, meaning tough choices are required. We will use this framework to have honest conversations with residents about what these choices are, and why we think our actions will support the long-term changes we seek for our communities.



## Housing Strategy Outcomes Framework

### VISION

Improved and fairer access to high quality and genuinely affordable homes which provide a foundation for residents to live a happy and healthy life.

### Long-term Outcomes

1

Homelessness and rough sleeping are prevented so that they become rare, brief and non-recurrent.

2

Residents can access homes that meet their needs as their circumstances change.

3

Every home in the borough is healthy, safe and affordable to heat.

4

Development enhances neighbourhoods and supports stronger, fairer, and safer communities.





## Our long-term outcomes for housing

Our vision for change is supported by four long-term outcomes. These outline the challenges we want to address, and the changes we want to see. We will begin to work towards achieving these outcomes through this five-year Housing Strategy. The long-term outcomes are grounded in both data and the lived experience of the housing crisis. Whilst people's names have been changed to protect their identity, each long-term outcome contains a story of a real resident or family, and their experience of living in Waltham Forest.

### Our delivery priorities: The intermediate outcomes

Underpinning the long-term changes are a set of intermediate outcomes. These are our delivery priorities for the next five years.

## DELIVERING THE VISION

### The Housing Strategy needs to be realistic so that we continue to deliver for our most vulnerable residents.

Between 2010 and 2019, the core government funding received by London boroughs has fallen by 63% – cutting spending power by 29%.<sup>2</sup> Over the same period, demand for Council services has increased. Without long-term funding to deliver a new generation of council housing, we must use every tool at our disposal to achieve our outcomes.

We want to be transparent with residents about what we can afford to do and what compromises are required. We see the Housing Strategy as the first step in doing this.

### The new delivery context

To futureproof this document, we need to consider the factors which may affect our ability to act over the next five years.

Since 2011, the Council has used a rising market to secure over 2,900 affordable homes through the planning system. The Council's delivery company, Sixty Bricks directly delivered 299 new homes since 2018. Of those, 220 were affordable homes, including 188 social rent homes. Our capital delivery programme delivered a further 159 homes and 331 were delivered by our Estate Regeneration Programme.



However, the relatively stable delivery context of the last ten years has shifted. Our Affordable Housing Commission confirmed that the global economic downturn will have local implications. Inflation, rising build costs, and falling land values are already threatening the viability of both existing and new schemes in the borough – putting new affordable homes at risk. Furthermore, the cost of upgrading the Council’s existing council homes to ensure the decent homes standard is met and new building safety regulations are addressed is placing financial pressures on the Housing Revenue Account (HRA). This serves to reduce the headroom available for investment in new stock.

We cannot shy away from these challenges. We will be proactive over the next five years to ensure that we continue to deliver safe, secure, and affordable homes for those residents who need them most.

## Working in partnership

The Council is not the only organisation responsible for addressing the housing crisis in Waltham Forest. We will work closely with public, private, and civil society partners who share our vision for change.

We recognise the challenges facing many of our key delivery partners. The Affordable Housing Commission showed how housing associations are not only exposed to the same economic challenges as developers, but, like the council, also have added costs associated with upgrading their existing affordable housing stock – reducing funds available for new delivery. This outcomes framework will shape the Council’s new Housing Compact which will sit alongside this housing strategy. This will set out the way we will work together with Housing Associations to advance shared priorities.

## Measuring our progress

This is a long-term vision for change that can’t be delivered over the course of a single five-year Housing Strategy. Reflecting this, we have developed a comprehensive monitoring framework that we will use to track the impact of our delivery and understand the progress we make towards our long-term outcomes. We will use this framework to communicate our progress to residents; using data to show how our actions are bringing benefits to communities across the Borough.

We will also use this as the starting point for Waltham Forest next Housing Strategy – baking in a longer-term approach to strategy development, delivery, and evaluation.

Our full performance measuring approach can be found in Chapter 3.



## OUTCOME 1

Homelessness and rough sleeping are prevented so that they become rare, brief and non-recurrent.

### THE EVIDENCE SHOWS:

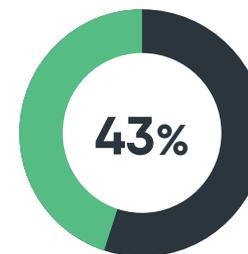
Residents in Waltham Forest are more likely to be homeless than the London average:

During the **2021 to 2022** financial year, **1,757 households** in Waltham Forest were owed a duty under the Homelessness Reduction Act, equating to **16.9 households per 1,000**. This is significantly above the national (11.7 per 1,000) and London (14.7 per 1,100) averages.



**Black residents are disproportionately at risk of homelessness:**

**Almost a third** of residents owed a homelessness relief or prevention duty in Waltham Forest in 2022 **are Black, African, Caribbean or Black British**, despite only accounting for **15%** of the Borough's population.

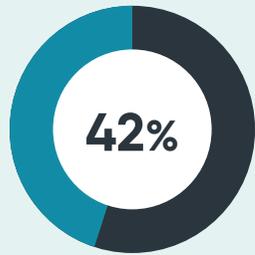


**Young adults are most at risk of homelessness:**

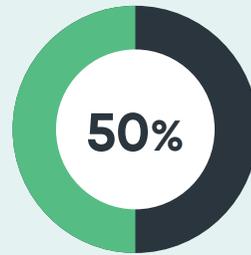
Residents aged between 18-34 accounted for 43% being assessed as owed a prevention or relief duty.



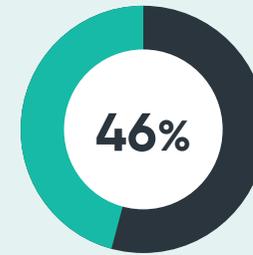
**Many people who are owed support from the Council have complex needs:**



of residents owed a duty have **additional support needs**. The most common support needs are mental health problems, physical ill health and disability, or people at risk of or have experienced domestic abuse.



of **people owed a prevention duty** were living in the private rental sector: This is compared to...



**in England** as a whole.

**There are fewer residents in Temporary Accommodation than the London average:**

**9.49** IN EVERY 1000  
**WALTHAM FOREST**  
**RESIDENTS**



are living in Temporary Accommodation

compared with 15.99 in every 1,000 Londoners.



## WHAT WE HEARD FROM RESIDENTS:

### SITA'S STORY

Sita and her husband are living in a 1-bedroom flat which they rent from a private landlord. They've been told that their rent will be increasing by £400 per month. They both work but cannot afford this increase:



Seven years he's been our landlord and suddenly he's asking for more rent. He's renovated next door and he's getting more money and he's told us to move. I'm looking and looking, but I can't find anywhere. Whoever can pay more gets the flat, it's very expensive and I cannot afford it."

**Sita has been looking for alternative accommodation but has been unable to find anywhere. She does not reach the income threshold most letting agencies require to rent a property equivalent to the one she is currently in. Sita therefore considers herself and her partner to be at risk of eviction:**



I've been nervous and panicking. Yeah, I want a property from a housing association. This is the one I want. I'm looking for that."

She is unsure about what support is available to her and is worried that she will only be able to access help when she and her partner are made homeless.





## RESIDENTS ALSO TOLD US THAT:

### It is sometimes unclear where to go to for help:



I called legal aid, they said I'm not eligible for that. I called the Citizen's Advice bureau they said no, they can't give me any advice. They gave me this number I called the whole day. They told me the person worked from Tuesday to Thursday, they gave me a specific number and specific time and I called back again..."

*- Resident in a vulnerable housing situation*

### The way the system works was also felt to be confusing:



The online forms are confusing, sometimes I spend ages on them and get so frustrated I don't even send them in."

*- Resident in a vulnerable housing situation*

### The Council should be able to do more to prevent homelessness:



I feel the Council can implement programs and services aimed at preventing homelessness, such as financial assistance, mediation, and support for those at risk."

*Resident at risk of eviction*

### The impacts of being in temporary accommodation are having a negative effect on people's physical and mental health:



Being made homeless has had a huge impact on us. We've been put in hotels in Southend, Harlow, Romford. I have to bring my three daughters to school every day. And my wife had a high-risk pregnancy, so she had to come back for lots of hospital appointments. She's been under huge stress"

*Resident living in a vulnerable housing situation*





## WHAT NEEDS TO CHANGE:

**Due to the cost-of-living crisis, lack of affordable private rented sector accommodation in London, and many households being impacted by the government's benefit cap, homelessness in Waltham Forest is becoming more prevalent.**

The Council has a legal duty to provide support to people who are homeless, or at risk of homelessness and it is vital that we deliver an excellent service to our most vulnerable residents. Reflecting

the importance of this, we have produced a separate Homelessness and Rough Sleeping Plan that will sit alongside this Housing Strategy.

However, homeless cannot be tackled in isolation. This Housing Strategy establishes our delivery priorities to prevent homelessness and rough sleeping so that they become rare, brief and non-recurrent. These delivery priorities also interface with other sections of this Strategy that can help to alleviate homelessness in the long-term, such as building more affordable homes and supporting renters.

The Housing Strategy and Homelessness and Rough Sleeping Plan set out a genuinely integrated approach to housing, homelessness and rough sleeping. Together, they will balance delivery against immediate acute need, with the long-term actions to tackle the root causes of homelessness.

### 1a: Early intervention and support are improved

Rough sleeping is the most visible form of homelessness, however, for Local Authorities, homelessness support is much broader. Residents owed homelessness support can include households people staying with family and friends, and those living in temporary accommodation provided by the Council. Homelessness Support also includes those threatened with homelessness within 56 days with no alternative suitable accommodation – many of whom will be renting privately.

We work hard to ensure that anyone who approaches us at risk of becoming homeless has a roof over their head while we work to help them find a suitable solution in settled accommodation. We appreciate how stressful the situation can be for anyone in this position.



Wherever possible and appropriate, early intervention will be our priority. Taking a preventative approach has dual benefits. Firstly, it can deliver better mental and physical health impacts for residents by avoiding the trauma and upheaval of being made homeless. Secondly, prevention is far more cost effective than the relief of homelessness – enabling limited Council resources to go further.

To improve early intervention and support, our new Housing Sustainment Team is identifying and working with households at risk of homelessness before they reach a point of crisis. The team's focus is currently and will continue to be on families within the private rented sector, particularly those who are impacted by the government's benefit cap. The team provides advice and assistance across a wide range of issues including benefits, employment, and health

that enable them to sustain their tenancies'. This new team works closely with other Council departments to identify and reach out to those most in need.

Evidence received through the Affordable Housing Commission showed that the precariousness of the Private Rental Sector is undermining tenants' health and wellbeing, meaning that we need to go further. Building on the learning from the Housing Sustainment team, a new team of Tenants' Relations officers will focus on expanding the offer, through providing advice and guidance on a range of tenancy matters.

We cannot tackle this challenge alone. Our partners in the voluntary and community sector do incredible work to prevent homelessness in our communities. Through our Homelessness and Rough Sleeping Plan we will reaffirm our commitment to working

in partnership to address homelessness and set out the actions we will take to build the coalition for change.





## **1b: Residents who are homeless or threatened with homelessness are empowered to make decisions which are right for them**

The Homelessness Reduction Act 2017 was one of the biggest changes to homelessness legislation in England for 15 years and added two new duties to the original statutory duty. The duties require that Local Authorities take ‘reasonable steps’ to help applicants prevent or relieve their homelessness. The Act also places an onus on applicants to cooperate with the Local Authority if they require assistance.

Our aim is to help people remain in their own homes or to find alternative accommodation quickly. This is so that households do not experience the crisis of actual homelessness. We will provide resolution-focused advice and assistance and ensure that there are clear pathways which support residents to address their housing needs. In addition, we will review the range of advice, support, guidance, and assistance available to residents as well as ensuring we upskill officers to take a strengths-based approach to service delivery.

## 1c: Residents in Temporary Accommodation are supported into long-term homes

Temporary Accommodation is a type of accommodation provided to households experiencing homelessness. A key difference between temporary housing and other types of accommodation offered to individuals experiencing homelessness is that the household has not yet been offered a stable or permanent alternative.

The acute shortage of suitable and affordable accommodation both in Waltham Forest and nationally means that where households are owed a temporary accommodation duty, they are likely to experience multiple short-term placements. Without proactive effort to move on and the appropriate support from the Council,

households face living in temporary accommodation for several years. This is undermining people's mental health. Research from Groundswell and Trust for London showed that 67% of people in TA reported challenges with their mental health, along with 64% of those experiencing other types of homelessness.<sup>3</sup>

Our aim is to prevent homelessness wherever possible, negating the need for temporary accommodation. Where this is not possible, we will ensure that officers are appropriately equipped to support residents to access the support needed to move on from temporary accommodation as quickly as possible. In line with this we will make sure that residents are aware of actions they can take to move on to longer-term homes and are empowered to take appropriate action to resolve their housing need.



## HOW WE WILL GET THERE:

### 1a: Early intervention and support are improved

#### We will:

- Create a team of Tenants' rights officers to prevent people in the Private Rental Sector from becoming homeless.
- Proactively identify families at risk of homelessness in the private rented sector and engage with them to identify opportunities for early intervention and prevention.
- Improve record keeping on the vulnerability of tenants in Council homes.

- Increase homelessness prevention awareness and actively promote a full range of housing options (for e.g. self-help, mediation, landlord incentives)
- Develop a dedicated Vulnerability Support Policy for Housing Services.

### 1b: Residents who are homeless or threatened with homelessness are empowered to make decisions which are right for them

#### We will:

- Ensure that there are clear pathways which support residents to address their housing needs.
- Ensure the advice and assistance we provide is resolution focused.

- Provide residents who are threatened with homelessness with access to information which empowers them to take proactive steps to prevent their homelessness, either by staying in their existing home or identifying alternative accommodation
- Develop empowering ways of working within our workforce, emphasising the rights of residents and making them part of the solution to homelessness.



## 1c: Residents in Temporary Accommodation are supported into long-term homes

### We will:

- Work on increasing the supply of suitable rented homes.
  - Focus on move on, ensuring residents are aware of actions they can take to support a move on to alternative accommodation as quickly as possible.
  - Develop and maintain high quality data on residents using temporary accommodation and the associated costs. This data will, in turn, be used to inform future service delivery.
- Establish and maintain good relationships with service providers to ensure residents have access to the services that best meet their needs.
  - Invest in maintaining a skilled workforce. Ensuring officers have the necessary experience, people skills and time to help each resident access the support required to move on from temporary accommodation as quickly as possible.



## OUTCOME 2

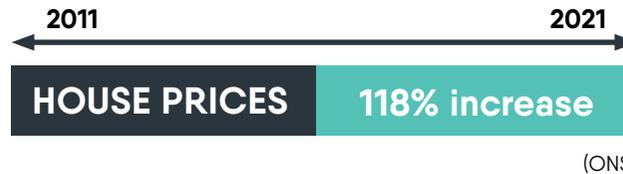
Residents can access homes that meet their needs as their circumstances change.

### THE EVIDENCE SHOWS:

Waltham Forest needs thousands of new homes to be delivered each year to meet local need:

The objectively assessed housing need for the borough is 1,810 new homes per year (Waltham Forest Strategic Housing Market Assessment).

Supply and demand imbalances have contributed to Waltham Forest having the fastest house price growth in the entire country:



3500+

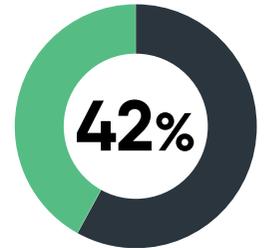
## HOUSEHOLDS

Rising house prices are pushing more residents to rent privately:

There are now 3,500 more households privately renting since 2011 (Census).

As demand has increased, residents are now spending more of their income on rent:

Between 2012-2019 private rents in Waltham Forest increased by 42%.



**8144**

## HOUSEHOLDS

Despite thousands of new homes being delivered, there are still thousands more residents who need a safe, secure, and affordable home in the borough:

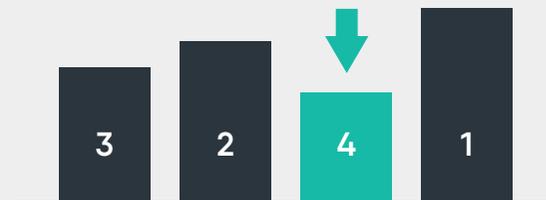
As of 31st October 2023, there were 8,144 households on the Housing Register in Waltham Forest and just under 1,000 households in temporary accommodation.

### 18% OVERCROWDED



Overcrowding is a secondary impact of the housing crisis:

18% of Waltham Forest's households are overcrowded the 4th highest in Outer London (2021 Census)



**1500** HOMES

New development has provided homes for people on the Housing Register:

Between 2012 and 2021, new builds have provided over 1,500 homes to residents on the Housing Register.

**SHORTFALL OF 250 HOMES**



The borough has a lack of homes for specific groups, including older people and those with specialist needs:

There is a shortfall of more than 250 sheltered accommodation homes in Waltham Forest.





## WHAT WE HEARD FROM RESIDENTS:

### RACHEL'S STORY

Rachel lives in social housing with her parents. She wants to rent a place of her own but can't find anywhere that is affordable locally. Whilst her home met the family's needs when they were younger, it is no longer fit for purpose:

“

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.”

#### She wants to stay in the area:

“

This is where my family, my job, my community is”, but feels that new development in the area, and options in the private rental sector are not catering for her. “Most of the flats that have been developed are for premium rents and so...those places aren't for people who are from the area really, it's for young professionals. We grew up knowing that our borough was one of the five poorest boroughs in London and we have been waiting to be provided for. We finally get these developments and the prices are out of the reach of most people who are in this borough.”



## RESIDENTS AND LANDLORDS ALSO TOLD US THAT:

**There are not enough affordable options locally. This is particularly the case for family-sized homes which are in short supply:**

“ Its flats, its studios, its pocket homes. Where are the 3 and 4 bedroom family homes?”  
*Waltham Forest Affordable Housing Commission  
General Focus Group Participant*

**New development was commonly not seen to be for local people, and people with average salaries were being priced out of the Borough:**

“ Teachers can't afford to live locally. Who is living in these luxury flats?”  
*Focus Group Participant in Walthamstow*

**Renting in Waltham Forest has become increasingly expensive and insecure – putting private renters at the coalface of the housing crisis:**

“ I've had a £250 rent increase in the last 3 months and that's really hit. The landlord his mortgage went up so every time his mortgage went up he had to put the rent up.”  
*Focus group participant living in private rented accommodation*

**There are also cost pressures facing the Borough's private landlords:**

“ I came off a fixed about a year or so ago and my mortgage has gone up by £700 a month, but I've kept the rent the same just because I remind myself I'm lucky enough to have a place and I know how hard it is to get onto the housing ladder, and I don't want my tenants to be inconvenienced because they're struggling too.”  
*Private landlord focus group participant*



### There is a lack of suitable options for older residents:

“ A lot of people would like to retire to something smaller, but they can't.”  
*Engagement event with older people as part of the Affordable Housing Commission*

### Overcrowding was often a result of people's circumstances changing:

“ People's lives change, one of you becomes two of you and then you have kids and that type of accommodation doesn't work for you anymore and getting out becomes an enormous hurdle.”  
*Focus Group participant living in social housing*

### Many young people did not see their future in the Borough as it was seen to be too expensive:

“ It's too expensive in Waltham Forest and the price is going up. I would like to live in Newcastle.”  
*Young person living in Waltham Forest*



## WHAT NEEDS TO CHANGE:

### 2a: Increasing the supply of different types of homes so people can stay in Waltham Forest throughout their lives

Waltham Forest needs more homes. From starter homes to retirement homes, the Borough has an under-supply of almost every size and tenure. Despite over 9,000 new homes being built since 2011, need is greater than ever. This is why we set the bold target of 27,000 new homes to be delivered by 2035, the lifetime of the Council's new Local Plan.

Whilst we understand residents' concerns about the scale of new development, the evidence shows that homes of all tenures are needed to address the housing crisis. Research from the GLA found that even building new market-rate homes makes other local housing more affordable by creating chains of moves.<sup>4</sup> These moving chains improve the availability and affordability of housing throughout the range of prices and rents, indirectly increasing the availability of homes affordable to low-income households.

Through developing this Housing Strategy, we heard how some residents were concerned about the height of new developments in Waltham Forest. Our new Local Plan is clear that buildings of 10 storeys or more will only be supported on certain sites in the borough. Where they are proposed, we expect tall buildings to avoid

negative visual, environmental, and functional impacts. This includes ensuring tall buildings add to the character of the local area, avoid harmful environmental impacts on other buildings and nature, and demonstrate that they are safe to live in and can be integrated into nearby public transport, community, and social infrastructure.

We need this new delivery to create better housing pathways. People's housing needs evolve over time, and we want people to be able to stay in Waltham Forest throughout their lives. Many of the young people we spoke to told us that whilst they would like to stay in the borough when they were older, they did not think they would be able to afford it. Engagement has shown that a lack of family-sized homes is limiting people's ability to live the lives they want. In the worst cases, people are stuck in homes that no longer fit their requirements, resulting in



overcrowding. Through this Housing Strategy, we will focus on ensuring residents can access the homes they require throughout their lives as their circumstances change.

The current economic context makes this ambition challenging. We recognise that, due to economic pressures and constraints on government funding, the relatively stable delivery context of the last ten years is unlikely to return during the lifetime of this Strategy. This requires us to be creative and proactive to ensure the new homes that we have planned for can be delivered.

It also means fostering new partnerships with organisations who share our mission. This will include working with individuals and groups of residents to identify sites where communities can play a greater role in meeting their own housing needs, such as through Community Land Trusts.

## 2b: New development provides homes for residents who need them most

Resident engagement showed that the term 'affordable' housing is highly emotive. It is clear that planning policy definitions of affordable housing are now lagging behind what many people consider to be affordable to them and their family.

This is why our ambition for change is focused on the outcome we are looking to deliver: New homes for residents who need them most. We will harness new development to provide more safe, secure and long-term homes for residents in temporary accommodation and on the Housing Register.

A thriving, inclusive, and resilient local economy relies on people being able to

afford to live near to where they work and is a key element of our plans for 15-minute neighbourhoods. We are concerned that many of the jobs that our communities rely upon do not pay enough for them to be able to live in the borough. To tackle this, we will also prioritise new affordable homes for key workers such as nurses, teachers, and paramedics.

**Meeting this broad housing need requires a flexible approach. We will seek to align our future delivery with the Affordable Housing Commission's definition of affordable tenures in Waltham Forest. This included:**



### 1. Social Rent:

Government subsidised rent for people on low incomes. Councils decide who qualifies, their level of need and priority on the waiting list. There are two types of regulated registered providers of social housing in England – local authorities and Private Registered Providers (mainly housing associations).

### 2. London Affordable Rent:

A type of affordable rent for people on low incomes funded by the London Mayor. Benchmarks for pricing are set annually and increased based on inflation (CPI + 1%).

### 3. Local Housing Allowance Rent:

The maximum rent which can be claimed in Housing Benefit by a tenant, set by Central Government.

For those on the lowest incomes, providing new socially rented homes remains our top priority. The Affordable Housing Commission also recommended that we should increase the proportion of London Affordable Rent (LAR) homes as part of the affordable rent offer in new developments to increase the number of genuinely affordable homes being delivered.

There are many residents who are not eligible social housing, are struggling to afford rising private rents, and are locked out of home-ownership. New Local Housing Allowance rent homes and Intermediate homes (such as Shared Ownership and homes specifically aimed at key workers) will be important for meeting this need.

We recognise that we need to do more to show how new development is directly benefitting Waltham Forest's long-term

communities. We will provide annual updates on the number of local people benefitting from new delivery; showing how development has helped people to move off the Housing Register, and provided new homes for the borough's key workers.

## 2c: Renting is an attractive and secure long-term option

Renters are now on the front line of the housing crisis. High rents have been pushed to new extremes by a combination of post-pandemic demand, supply shortages, and rising interest rates. In **2023**, the average rent in Outer London was £2,264 per month – **up by 13%** on the previous year.<sup>5</sup> This is disproportionately impacting young people in our borough. **60%** of residents aged 16–24 rent privately, compared to only 18% of those aged 50–64.<sup>6</sup> We will be a Council that is on the side of renters.



It is clear that a broken rental market is reducing choice and eroding security of tenure. The perceived risk of eviction can contribute to feelings of anxiety and the inability to feel settled at home. Once it becomes law, the Renters Reform Bill will begin to address this by scrapping “no fault” evictions. However, we know that many renters in our borough cannot afford to wait for this. We will establish a dedicated team of Tenants’ Rights Officers focused on the health, wellbeing and legal rights of renters.

Data from the English Housing Survey showed that homes in the private rented sector are more likely than homes in other sectors to fail the Decent Homes Standard. In May 2020, Waltham Forest’s Selective Licensing scheme was introduced in 18 of the borough’s 20 wards, for a 5-year period until April 2025. The scheme seeks to improve conditions in the private

rented sector and address the significant and persistent problems with antisocial behaviour from some tenants in this sector. Through this, the team have carried out over 8,000 audits/inspections and improved 1680 properties to date. The team have also carried out formal action via either a prosecution or civil penalty in 170 cases. Our forthcoming dedicated Private Rental Sector (PRS) strategy will set out our approach to PRS licensing from 2025 onwards.

In addition to addressing the impacts of high demand, we are committed to working to increase supply. Increasing the number of build to rent homes is the only way to address the supply-demand imbalances that have driven the rent spikes of the last eighteen months, and improve affordability in the longer-term. Developments such as Fizzy Walthamstow have been successful in delivering much needed new Build to

Rent developments in the borough. We will work to understand how the Council and its delivery partners can directly increase the supply of new homes for rent in the borough.

## **2d: There are good homes for older people and those with specialist needs**

Waltham Forest has a growing older population. The number of residents aged 65+ has increased by 11% over the last ten years. We will support older people and those with specialist needs to access housing solutions that are tailored to their individual needs.

To do this, we want to make sure that we support people to be healthy and independent in their existing homes. The government’s social care reform agenda





establishes a roadmap for this. This includes additional funding for people to make adaptations and repairs to their homes so that they can stay independent for longer and return home from hospital more quickly.<sup>7</sup>

Secondly, we need to increase the supply of specialist accommodation. Our modelling suggests that 254 additional sheltered accommodation units are required to meet the needs of the borough’s changing demographics. Specifically, it shows that there is an acute shortage of extra care provision locally. Extra care housing is a type of specialised housing that provides independence and choice to adults with complex care needs such as Dementia, Alzheimer’s, those with poor mental health, and residents with learning difficulties. We will develop a new dedicated Supported Housing Strategy which will sit under this Housing Strategy.

Although Waltham Forest still has a relatively young population for Outer London, this will change significantly over the lifetime of this Strategy. For example, 16% of residents are aged between 50 and 64 and we can work with this group to develop proactive strategies. We will work in partnership with housing associations, as well as local community groups, to provide “rising” older people with information about future housing choices – including both home moves and adaptations.

## HOW WE WILL GET THERE:

### 2a: Increasing the supply of different types of homes so people can stay in Waltham Forest throughout their lives

### The Affordable Housing Commission recommended:

#### Taking steps to better coordinate and enable the unlocking of land across the borough.

**We will:** Take steps to better coordinate and enable the unlocking of land across the borough, by setting a programme of masterplans and delivery plans for all Strategic Locations and key sites.

#### Developing a proactive and strategic approach and plan for all sites with risks of delays.

**We will:** Develop a proactive and strategic approach and plan for all sites with risks of delays and, prioritise actions to progress stalled schemes. Risks of delays will also be minimised by stimulating market interest through communications and leveraging external funding to make enabling investments.



**Reviewing the current forecasting and return on investment arrangements to explore feasibility of longer-term borrowing and develop a longer Return on Investment model for the Council’s housing schemes.**

**We will:** Review the current forecasting and return on investment arrangements to explore feasibility of longer-term borrowing and develop a longer Return on Investment model for the Council’s housing schemes.

**Recognising that genuinely affordable homes are needed in all of Waltham Forest, deliver more affordable housing through character-led intensification in the North of the Borough, working with residents and communities.**

**We will:** Deliver more affordable housing by exploring denser housing that fits in with its surroundings in the North of the Borough,

working with residents and communities. We are planning the next phase of the Chingford Mount Area Framework, with the production of a design code, and of the Higham Park Masterplan.

**Adopting a strategic approach to asset management.**

**We will:** Adopt a strategic approach to asset management by undertaking asset reviews to identify new sites and creatively increasing the density of existing developments.

**Conducting a review of the Council’s housing delivery model to strengthen governance and accountability in decision-making across all delivery vehicles.**

**We will:** Conclude the review of the Council’s housing company Sixty Bricks and ensure an integrated overall housing delivery model.

**Developing an understanding of how community-led development could be utilised on sites in the borough.**

**We will:** Identify sites that can be transferred to Community-Led Housing organisations to deliver community-led homes.

**We will also:**

Increase the 3+ bed commitment in new Local Plan to deliver more family-sized homes across the borough



## 2b: New development provides homes for residents who need them most

### The Affordable Housing Commission recommended:

#### Ensuring a mix of affordable tenures in new developments, with an emphasis on London Affordable Rent (LAR) homes in addition to Social Rent

**We will:** Take this approach forward through the new Local Plan and through the Council's housing delivery and home acquisition programmes, building on the Council's first LAR scheme at Osier Way, Leyton.

#### Developing a stronger strategic relationship with affordable housing funding organisations particularly the GLA, Registered Providers, Homes England and government to maximise funding potential.

**We will:** Continue to engage with the GLA and Mayor of London to secure funding for new affordable homes. We will prioritise developing improved relationships with Homes England, and our approach to working with Registered Providers will be established through our Housing Compact.

**We will:** Continue to work across the public sector to release land for housing via the Cabinet's Office One Public Estate programme.

#### Providing new homes at intermediate rent for local residents, especially those on non-priority bands of the Housing Register and create a specific policy for key workers.

**We will:** Continue to support schemes such as Blackhorse Mills and Walthamstow Mall which have homes reserved for Waltham Forest residents with eligible professions such as teachers and NHS staff. We will use our forthcoming PRS strategy to set out our approach and delivery plan in greater detail.

#### Building and acquiring purpose-built Temporary Accommodation homes for families in the borough over the next 10 years to reduce the numbers of households in short-term accommodation such as hotels.

**We will:** Identify a site and redevelop it as specialist temporary accommodation.

#### Reviewing existing delivery partners and structures including the Council's current framework to undertake viability



**assessments, to ensure that they remain sufficient to meet the Council's objectives.**

**We will:** Introduce a framework approach to our viability assessments and a shared approach across departments, allowing us to draw on a broader range of development expertise.

**We will also:**

- Undertake annual monitoring reports showing how many new homes have been provided for people on the housing waiting list, in Temporary Accommodation, and key workers.

## **2c: Renting is an attractive and secure long-term option**

### **The Affordable Housing Commission recommended:**

#### **Creating a team of Tenants' rights officers**

**We will:** Establish a team of Tenants Rights Officers. Building on the work of our Housing Sustainment Team, Tenants Rights Officers will have a wider-ranging remit, supporting all residents in the PRS with casework, and with health and wellbeing initiatives.

#### **A dedicated PRS strategy**

**We will:** Develop a dedicated Private Rental Sector strategy, which will cover both the delivery approach for private

rented sector homes, and how the Council works with tenants and landlords to ensure good quality rented housing in the borough.

#### **Increasing the proportion of London Affordable Rent homes as part of the affordable rent housing offer in new developments.**

**We will:** Lobby the GLA to change grant policy in relation to London Affordable Rent and use this tenure in schemes where it supports maximising the overall delivery of affordable housing

#### **Managing and maintaining buy-to-lets that might otherwise leave the market, through the Council's lettings agency**



**We will:** Use Lettings Waltham Forest to support responsible landlords, with targeted communications aimed towards those at risk of leaving the market

**We will also:**

- Improve communication with landlords to provide guidance and reassurance around licensing and other regulations.
- Help create a fairer market for landlords through our landlord forums and other engagement work.

## 2d: There are good homes for older people and those with specialist needs

### The Affordable Housing Commission recommended:

#### Developing a framework and pilot for delivering homes targeted at older people and other vulnerable groups

**We will:** Develop a new dedicated Supported Housing Strategy. Supported housing is where housing, support, and sometimes care services, are provided together to help people to live as independent as possible in the community.

**Concluding its Sheltered and Hostel accommodation review to explore repurposing these units to better meet priority needs.**

**We will:** Carry out a review of the existing portfolio. We and will also identify sites to be included in the current GLA bidding round.

**We will also:**

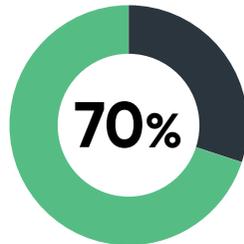
- Understand the needs of residents who might require specialist accommodation in the next ten years, and undertake proactive communication about the options available.
- Support residents who want to downsize and ensure clear information is provided to people on adaptations to their homes.



## OUTCOME 3

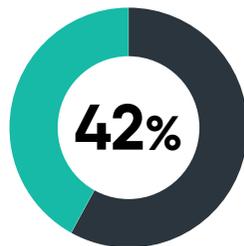
Every home in the borough is healthy, safe, and affordable to heat.

### THE EVIDENCE SHOWS:



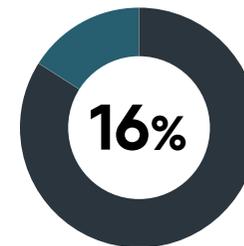
#### Healthy, safe and affordable homes are important for our health:

Around 70% of our time is spent inside our home. This is often higher at different stages of life, when living with certain health conditions or when environmental factors, including extreme weather, require us to shelter at home.



#### Housing is Waltham Forest's largest source of carbon emissions:

Heating, cooling and lighting the Borough's homes contributes 42% of the Borough's emissions.



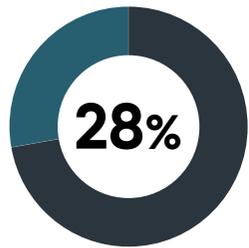
#### Waltham Forest has the third highest fuel poverty rate in London:

16% of households in the borough are fuel poor.



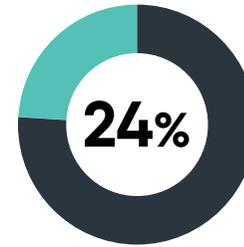
### Poor housing costs the NHS billions:

The NHS spends an estimated £1.4bn annually on health conditions associated with cold and damp housing. (House of Commons Library). This is in addition to relevant social care costs and barriers which prevent or limit residents from remaining independent in their home without support.



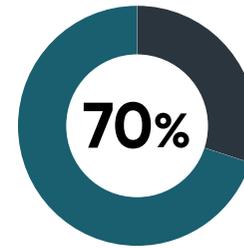
### Making homes more affordable to live in can be the difference between heating and eating:

28% of Londoners living in social housing said they couldn't afford to keep their home warm (GLA Survey of Londoners). This can also contribute to poor respiratory and cardiovascular health.



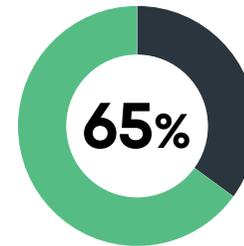
### Significant investment is also required in the Borough's affordable housing stock:

24% of existing affordable homes in the borough are EPC Band D or below.



### People living in overcrowded homes are more likely to have poor mental health:

More than two thirds (70%) of families in overcrowded housing say they experience both poor mental and physical health as a direct result of overcrowding (National Housing Federation).



### Cost is often a barrier to making homes more energy efficient:

In 2022, 65% of recommendations to improve the efficiency of properties in the Borough would cost homeowners £1,500 or more.





## WHAT WE HEARD FROM RESIDENTS:

### PRIYA'S STORY

Priya, her husband and two children, live in one room with access to a shared kitchen and shared bathroom. The impact on the family's health and wellbeing is significant:

“

It's quite difficult for four of us to live in a room sometimes. If the toilet is occupied... sometimes I have to make my daughter wee in the room itself by making her wear a nappy.”

**Priya, feels her family's current situation is having an impact on her mental health and her relationship with her family:**

“

I have no personal life, first of all there are too many problems with my husband, having the kids beside us, we all sleep in the same place...I have verbal fights with my husband sometimes and the kids are not happy...they want to have their own privacy.”

**She has asked for support, but thinks the people she's spoken to do not understand the reality of her family's circumstances.**

“

I emailed, I've called about, how we are living, but I think they assume is that we live in one bedroom flat. But I told them no. We live in one single room. All four people. I try to explain but I don't think they are considering my situation.”



## RESIDENTS ALSO TOLD US THAT:

**Engagement with housing services is often frustrating, lacking in empathy, and time consuming:**

“ I feel like they treat us as second class citizens, we’ve been given a house so you should put up with all the problems and just accept what we have because we’ve been given it and we’re lucky to even be getting this.”

*Resident living in social housing*

**Their physical, mental health and wellbeing is being affected by their housing situation:**

“ The housing condition is affecting my physical health – including respiratory issues – due to damp and mould. It also causes psychological stress and anxiety, due to feeling unsafe or insecure in your home, or because I’m worried about eviction or having to move.”

*Resident living in private rented accommodation*

**More support is required to make homes energy efficient and reduce bills:**

“ Retrofitting is great, but it costs too much money.”  
*Strategy Co-production Workshop participant*

**New homes need to meet the needs of specific groups to enable healthy and independent lives:**

“ The council needs to give priority to people who need certain types of housing. My brother is disabled, and we need accessible housing.”  
*Young person living in Waltham Forest*





## WHAT NEEDS TO CHANGE:

### 3a: An excellent housing service with high resident satisfaction:

We have worked with our residents to understand and agree what an excellent Housing Service looks like to Waltham Forest's tenants and leaseholders. We want Waltham Forest to be the best landlord in London. For us this means listening to our residents, making tenant satisfaction a top priority and ensuring repairs and improvements undertaken by our contractors are carried out to a high standard. The Regulator for Social Housing has developed Tenants Satisfaction Measures (TSMs) to monitor the performance of social landlords. TSMs are designed to see how well landlords are doing at keeping properties in good repair, maintaining building

safety, ensuring respectful and helpful engagement, providing effective handling of complaints and responsible neighbourhood management including dealing with ASB. Our TSM data shows that whilst resident satisfaction is improving and Waltham Forest is generally performing well in comparison to other social landlords, there is room for improvement in terms of people feeling treated with respect, and satisfaction levels with repairs. We have taken positive steps to address these issues through our housing transformation programme, particularly with regards to complaint and ASB case handling. As a learning organisation we will use the insight we have gained from complaints data and Housing Ombudsman findings, combined with further tenant engagement, to continue to improve our housing service. Through the Affordable Housing Commission, we also heard that many residents living in social housing were finding the national home swapping platforms to be unfit for

purpose. This was directly contributing to overcrowding and unhealthy living conditions, with many residents unable to move to an alternative property near to their existing social networks. We will take forward recommendations of the Commission by developing a local model to support residents in swapping social housing.

### 3b: Housing-related health conditions are reduced

A Fairer and Healthier Waltham Forest (Marmot Review into health inequalities) found that there are a high proportion of health-harming and unsuitable homes in our borough.<sup>8</sup> Much of this is due to our large Victorian terraced housing stock which is often inaccessible for people with disabilities, difficult to insulate from cold and damp, and challenging to heat.



Poor quality homes increase mortality and ill health. Condensation and damp in homes can lead to mould growth, and inhaling mould spores can cause allergic type reactions, the development or worsening of asthma, respiratory infections, coughs, wheezing and shortness of breath. Living in a cold home can worsen asthma and increase the risk of heart disease and cardiac events. It can also worsen musculoskeletal conditions such as arthritis. Research from Shelter showed that children growing up in a poor quality home have up to a 25% higher risk of severe ill-health and disability during childhood and early adulthood.

We want to ensure there are more healthy homes in Waltham Forest. To do this, we considered evidence for a set of principles which contribute to healthier homes.

### A healthy home is one that is:

 Designed to be climate resilient & health-promoting

 Safe & secure

 Connected to neighbours, local community & other amenities

 An appropriate size to meet residents needs

 Warm & dry

 Meeting the needs of people with disabilities & additional needs

 Good indoor & outdoor air quality

 Affordable

 Overseen by responsible landlords & supported residents

Through this Housing Strategy we will set out a roadmap for taking forward the housing-related recommendations of the Marmot Review, and ensure more properties meet our healthy home definition.

We will take actions to address housing related-health issues in both existing homes and new developments. This includes fully meeting the new Tenant Satisfaction Measures around lift, asbestos, fire, water and electrical checks. We will continue the work of our Damp and Mould Taskforce which is ensuring a holistic corporate response to damp and mould which tackles both the causes and symptoms of damp and mould in homes. As well as carrying out stock condition surveys, our taskforce has delivered awareness campaigns to landlords and tenants, and has also secured funding for innovative solutions to address damp and mould. Our regulatory team will continue to



use its powers to work with landlords to improve conditions for tenants in the PRS.

For new homes, we will require developers to undertake Health Impact Assessment to ensure that healthy home principles are enforced through the planning process.

### **3c: Housing in Waltham Forest is warm and helps the borough to meet its commitment to reach net zero by 2030**

Tackling poor health outcomes and addressing the climate emergency are intrinsically linked. By improving the quality and energy efficiency of the borough's housing stock, we are not only reducing carbon emissions, but we are also making each home healthier and more affordable to live in.

Through our Climate Action Plan, we have set a target for 80% of homes in Waltham Forest to have achieved an Energy Performance Certificate (EPC) B by 2030. Evidence from our Affordable Housing Commission shows that the average new development over the last decade meets this target.

To meet our climate commitments we must strive for better. We will use planning policy to ensure all new housing developments submit a Sustainability Statement. Prospective developers will need to demonstrate compliance with how they will maximise sustainability standards throughout the construction process, encouraging development to target the highest standards of sustainability. Together, these measures can 'design out' fuel poverty for all new build homes in the borough.

Whilst it is clear that new buildings are more energy efficient, across the country 80% of the buildings that will be standing in 2050 have already been built. Waltham Forest has some of the most inefficient housing in London, reflected by 16% of households living in fuel poverty. The vast majority of these are private homes, as the Council has already taken steps to improve the efficiency of its affordable housing stock, meaning a range of support will be considered.



## HOW WE WILL GET THERE:

### 3a: An excellent housing service with high resident satisfaction

#### The Affordable Housing Commission recommended:

**Developing a model to support residents in swapping social housing, taking a more interventionist approach to maximise chains within a choice-based framework.**

**We will:** Focus on tenant and temporary accommodation mobility schemes, including the under-occupation incentive scheme, Homefinder UK, Mutual Exchange to increase take up and maximise best use of existing stock

#### We will also:

- Respond to resident concerns around repairs service by piloting a series of repairs surgeries in libraires and other locations in the borough
- Continue to deliver our Housing Transformation Programme to improve our landlord services.
- Implement and deliver commitments set out in the Resident Involvement Strategy 2022–2025.
- Implement a structured and prioritised new Consumer Standards Action Plan with delivery timescales as set out in the new Social Housing Regulations.
- Deliver a programme of mechanical improvements including lift replacements, domestic electrical upgrades, door entry systems and boiler replacements in our council stock.
- Delivering timely and high-quality responses to enquiries, Freedom of Information Requests, Subject Access Requests and complaints in compliance with the Housing Ombudsman’s complaints handling code



### 3b: Housing-related health conditions are reduced

#### The Affordable Housing Commission recommended:

Establishing a Housing Sustainment Team focused on health and wellbeing

**We will:** Continue to fund the Council's Housing Sustainment team who are focused on keeping people at risk of homelessness in their homes.

**Adopting the housing recommendations outlined in "A Fairer and Healthier Waltham Forest" to tackle health inequalities, and improve the quality of housing in Waltham Forest.**

**We will:** Develop through the Housing Strategy Delivery Plan a roadmap for adopting all housing-related recommendations outlined in "A Fairer and Healthier Waltham Forest" to tackle health inequalities.

#### We will also:

- Continue to work with landlords to improve conditions for private renters
- Ensure that new developments undertake Health Impact Assessments at planning stage within an Air Quality Management Area, and aligning our approach with new local plan the overarching London Plan.
- Introduce a Healthier Homes standard for all new Council homes

- Complete the delivery of the Council's Block by Block the Building Safety Programme
- Maximise compliance in our Council homes across all key housing safety areas, and encourage partners in the PRS to do the same

### 3c: Housing in Waltham Forest is warm and helps the borough to meet its commitment to reach net zero by 2030

#### The Affordable Housing Commission recommended:

**Undertaking more ambitious demonstrator projects, building on the 'Eco Show Home'.**

**We will:** Launch a loan to help residents decarbonise their own homes. For



commercial projects, we are exploring a business premises demonstrator, similar to the Eco Show Home.

### Identifying options for local energy generation in and around housing stock within the borough.

**We will:** Make progress to put solar panels on all viable rooftops across the Council's estate.

**We will:** Launch an initiative to promote solar panels to residents who own the best 5% of roofs in the borough for solar energy production - this will be across all tenures.

**We will:** Work with community-led renewable initiatives. This includes understanding how community-led solar initiatives such as the POWER project on Lynmouth Road can be expanded to other parts of the borough.

### Scoping innovative financing models to take to the market such as 'green bonds' to fund the retrofitting of the borough's existing housing stock.

**We will:** Develop alternative funding models to put forward to the UK Infrastructure Bank (UKIB) and other potential funders.

### Exploring new forms of finance, such as local climate bonds to attract low cost capital from retail and impact investment for climate positive residential projects.

**We will:** Develop proposals for a local climate crowdfunding model. We believe that this offers the advantage of more opportunities for resident engagement to ensure what is funded is determined locally.

### Delivering low-carbon affordable units in order to improve sustainability standards and reduce energy costs for residents, as well as improving health.

**We will:** Design and build low carbon schemes with high environmental standards, certified to be built to a good performance standard.

### We will also

- Produce a retrofit Supplementary Planning Document (SPD). This will be a user-friendly and accessible document to make it easy for householders to improve the energy efficiency of their homes.
- Achieve EPC B or better for 80% of Council properties by 2030.



## OUTCOME 4

Development enhances neighbourhoods and supports stronger, fairer and safer communities.

### THE EVIDENCE SHOWS:

£30,800,000



Millions of pounds have been secured from new development to provide community infrastructure:

Between 2014 and April 2023, Waltham Forest has raised £30.8m from the Community Infrastructure Levy.

£12,435,000



This has supported the delivery of new infrastructure:

Including £9m for Leyton Tube Station, £3.035m for Lea Bridge Station, and £0.4m for Lea Bridge Library.



# + 40,000 PATIENTS

## New delivery to meet the needs of a growing population:

Infrastructure needs are monitored through the Infrastructure Delivery Plan that is developed in partnership with infrastructure providers. Multiple facilities are being delivered, including new health centres at Sutherland Road, St James Street, and Coronation Square, offering capacity for over 40,000 patients.

# ↓ 82.2 CRIMES

## Waltham Forest has a lower crime rate than the London average:

In the year ending March 2023, there were 82.2 police recorded crimes per 1,000 residents compared to a Force average of 98.9.

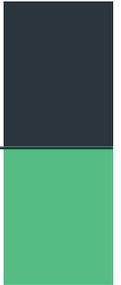
84%



## Most people are satisfied with their local area:

According to our resident insight survey, 84% are satisfied with their local area which is significantly higher than the London average (65%).

47%



## But crime is still a top concern for a significant proportion of residents:

47% of Waltham Forest residents cite fear of crime and violence as a top concern.





## WHAT WE HEARD FROM RESIDENTS:

### ROBERT'S STORY

Robert has seen lots of new development in Waltham Forest and is worried about the pressure this is putting on existing infrastructure.

He is concerned that community infrastructure and public services are not keeping up with demand:

“

We have to take a number of factors into consideration. Are there enough schools? Are there enough dentists? Are there enough doctors? And there isn't at the moment for existing people in the borough. So building more properties; It doesn't solve that problem if they're not going to increase the infrastructure and you know, we're putting a huge strain on services.”

## RESIDENTS ALSO TOLD US THAT:

### They valued the proximity to the things they needed:



The best thing about where I live is the location to services. It is close to the university for my children. My daughter sometimes finishes lessons at 7pm or 8pm. She called me to say she was coming home and within 30 minutes she was here. Our GP is a 5-minute walk, whereas in Leeds we had to travel 45 minutes by car to the GP.”

*Resident from Resettlement Scheme*

### Shops and other amenities not feeling like they're for local people:



It feels more about bringing people in than serving people here.”

*Lea Bridge Focus Group Participant*

### Some residents felt unsafe in their communities:



Even I'm thinking if we really want to be here because we've got a lot of drug dealing, the street lights have been removed. It doesn't feel safe.”

*Resident living in private rented accommodation*

### Some had seen benefits from development providing funding for community services:



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

*Young People's Engagement*



## WHAT NEEDS TO CHANGE:

### 4a. Development supports thriving and more resilient places

We have heard that many residents feel as though new development is putting additional strain on local services and infrastructure. After a decade of government funding cuts, and increased demand on health and social care services nationally, it is undeniable that public services across the country are under immense pressure.

However, the Council has also secured tens of millions of pounds over this period to ensure that development provides

improved facilities for local people through the Community Infrastructure Levy (CIL). CIL is a fee charged on new development by the Council to fund new or improved infrastructure. This includes things like play areas, open spaces, parks and green spaces, cultural and sports facilities.

Taking on board the feedback from the Affordable Housing Commission, we will do more to communicate what new infrastructure that has been funded and delivered as a result of development, and the improvements we have planned over the next few years to support a growing population.

Since 2014, we have used CIL to improve multiple green spaces parks and allotments in the borough, enhance play and sports facilities, deliver an outdoor education centre and a facility for or young people

with a high level of special educational need, help build faster broadband network and expand the network of bike hangars. CIL helped to support the reopening Lea Bridge Station.

Through CIL, we also tackled fly tipping with new CCTV, supported projects to reduce violence, carried out works to mitigate flood risk, improved libraries and helped businesses to improve air quality.

To support the future growth planned through our Local Plan we will go further. For example, new health centres are being delivered at The Jazz Yard, Coronation Square and Blackhorse Road developments. We will also invest in local transport infrastructure including multi-million pound improvements to Walthamstow Central and the Leyton Tube enhancements.



We play an active role in managing the facilities that are delivered through development. For example, in addition to 750 new homes, Coronation Square in Leyton will also provide:

- **A new health hub**
- **A pre-school nursery**
- **An enhanced indoor sports and leisure centre with community facilities**
- **An attractive public square called 'Market Square' with a fountain**
- **Cafés**
- **1,762 square metres of commercial space for shops and businesses**
- **A District Heating Network capable of serving 2,250 homes**

Building on this, we will work with developers to think differently about the non-residential uses provided through development. Working across the Council, we will be proactive in curating the social, economic and community spaces provided by development to ensure that new homes continue to support thriving and balanced neighbourhoods.

The Council is determined that all new development in the borough is of the highest – or 'exemplar' – design quality. This means considering quality and deliverability from the start of a proposal through to completion and beyond.

The exemplar design approach underpins all of the Council's planning guidance, and will ensure new buildings and places in the borough not only look great, but also meet the needs of all the people who will use them – like making sure they are safe and inclusive

to all, help foster a sense of community, are sustainable and green and represent good value for money. To ensure this, development should address the following four interconnected principles of exemplar design:

- **Human value** – community safety, comfort, health, privacy, access for all;
- **Social value** – local character, connectivity, inclusivity for all, equitable distribution of the benefits of planned growth;
- **Environmental value** – net zero carbon, trees and biodiversity, improving air quality, reducing the risk of surface water flooding, and;
- **Financial value** – affordability, high quality workspace and good jobs, whole life cost, resource efficiency, value



Thriving and resilient places are about more than buildings. We have seen more extreme weather in recent years, with certain parts of our borough acutely exposed to surface water flooding and extreme heat. Development must ensure the borough's resilience in mitigating and adapting to the effects of climate change.

We are tackling this by directing planned growth to previously developed sites like surface level car parks and out of town retail parks. We are also implementing landscape-led regeneration with Sustainable Drainage Systems (SuDS) through the planning process. SuDS are drainage solutions that mimic natural drainage regimes, using natural infrastructure to reduce surface water flooding.

We are also protecting and enhancing our green spaces. Not only do green spaces help with cooling urban areas during extreme heat waves<sup>9</sup>, they are important for mental and physical wellbeing. Through our Green and Blue Spaces Supplementary Planning Document, we will identify steps to achieve a safe, connected, biodiverse, ecologically resilient network of quality spaces and green infrastructure that can be easily reached by public transport, walking, or cycling. This will be achieved through a combination of enhancement and conservation of existing spaces and bringing forward new spaces and green links where possible.

#### **4b. Communities are proud of where they live and feel safe**

We want residents to be proud to live in Waltham Forest. We heard how strong family ties, community networks and proximity green spaces are amongst the main things people treasure about living here. However, we are concerned that what makes Waltham Forest a great place to live is being undermined by concerns about community safety. More than four in ten residents say that crime and fear of crime is their top concern.

Community safety depends on residents, the police, the Council and other partners working together and building trust. We are holding a Citizens' Assembly on the Future of Neighbourhood Policing on the important question: How can the Police build trust



with all communities and make your area feel safer? Waltham Forest Council, in partnership with the Metropolitan Police Service, wants to ensure that all its communities have a stronger voice in how local policing is delivered. The Assembly will give local people the opportunity to deliberate and make recommendations on how neighbourhood policing can be improved. These recommendations will help shape how the police work in neighbourhoods in Waltham Forest.

We are developing a new Community Safety Strategy that will be ready by June 2024. This will ensure neighbourhoods are safe, welcoming, and enjoyable places for everyone. Our approach will be to ensure that new teams that are known and trusted are highly visible in neighbourhoods, so support is in easy reach and problems are solved quickly. We will work with the police and other partners to prevent crime and

anti-social behaviour, listening and acting with communities to identify and respond to their local concerns.

Housing will play an important role in delivering a safer Waltham Forest. We have already fostered closer working arrangements within the Council to tackle anti-social behaviour on housing estates. Through our high priority estates pilot, we have improved information sharing and monitoring arrangements which provides the basis for a multi-agency approach to tackling anti-social behaviour.

We know that this is also a priority for partners. Our Housing Association partners also told us that community safety was amongst the top concerns for their tenants locally. Focusing on how we can work together to deliver safer estates will be a key focus of our new Housing Compact.



## HOW WE WILL GET THERE:

### 4a: Development supports thriving and more resilient places

#### The Affordable Housing Commission recommended:

Improving communication and consistency to ensure that the range of intermediate and affordable products is clear to residents, and that they are aware of the positive impacts of new developments, especially in the context of the housing crisis.

**We will:** Adopt a consistent approach, be transparent, and promote the benefits of new housing developments and be clear about what they bring to every area of the Borough.

#### We will also:

- Use our new Local Plan to set out how we can build and support communities through development

### 4b: Communities are proud of where they live and feel safe

#### We will:

- Build on learning from 'Safer Streets' pilot to ensure we are working in partnership to keep our communities safe

- Develop a new Housing Compact to ensure we work together with HA partners to deal with anti-social behaviour across our estates
- Develop and implement new service delivery model for caretaking and grounds maintenance
- Deliver the Positive Places programme. This will provide £1m of investment for resident-led improvement works to the environment in and around our housing estates.
- Run targeted checks at vulnerable addresses (informed using robust data sharing agreements) to seek to identify early:
- Sub-letting linked with modern slavery / sex work



- Cuckooing linked with supply of drugs, weapons or other illegal products
- Put in place systematic partnership information sharing, including signposting to other services
- Continue to support victims through our accredited Domestic Abuse Housing Alliance framework.
- We will monitor victim reporting to ensure early responses provided are effective.
- We will involve residents in Environmental Visual Audits to ensure shared open spaces benefit from access control, clear rules and good design.



## SECTION 3.

# MONITORING OUR PROGRESS



**This Strategy has been produced during a period of great uncertainty. Ongoing economic challenges threaten the viability of the thousands of new homes our borough needs, and there are national policy barriers which prevent Local Authorities from doing more. We will ensure that this strategy remains a live document that can be refined as the situation changes. Doing this well requires us to understand what is working, and measure the impact we are having.**



## Housing Strategy Outcomes Framework

To understand how we are progressing against our Outcomes Framework, we have developed a set of indicators that we will use to track progress.

We will produce a monitoring report for the Housing Strategy on an annual basis that we will share with residents. Through this, we hope to be clearer about the impacts we are having, and how local people are benefitting from development.

### VISION

Improved and fairer access to high quality and genuinely affordable homes which provide a foundation for residents to live a happy and healthy life.

#### Long-term Outcomes

1

Homelessness and rough sleeping are prevented so that they become rare, brief and non-recurrent.

2

Residents can access homes that meet their needs as their circumstances change.

3

Every home in the borough is healthy, safe and affordable to heat.

4

Development enhances neighbourhoods and supports stronger, fairer, and safer communities.





## MEASURING PROGRESS TOWARDS OUR VISION FOR CHANGE

This Strategy is focused on the role that housing plays in shaping resident's experience of living in Waltham Forest. To measure the success of this, we need to obtain a deeper understanding of resident's perceptions of their housing situations over the long-term.

We will add housing-specific questions to our Resident Insight Survey to understand how this is changing, and how people's housing situations are contributing to their health and wellbeing.

**Vision for Change:** Improved and fairer access to high-quality and genuinely affordable homes which provide a foundation for residents to live a happy and healthy life.

Indicator	Reporting frequency	How we'll measure
% of residents who feel their housing costs are manageable	Annually	Resident Insight Survey
% of residents who agree they are currently in a home that meets their needs	Annually	Resident Insight Survey
% of residents who feel that their housing situation is negatively impacting their mental health	Annually	Resident Insight Survey
% of residents who feel that their housing situation is negatively impacting their physical health	Annually	Resident Insight Survey



## MEASURING OUR LONG-TERM OUTCOMES

**We will also track our long-term outcomes. Because these are long-term, they will not be achieved over the lifetime of a single Housing Strategy.**

We will use this data to understand the broader impact we are having to better understand the impact our delivery priorities are having. Our performance against these outcomes can form the basis for the Council's next Housing Strategy in five-years' time.

Reflecting the breadth of the Strategy, we have selected a wide range of indicators to monitor our long-term outcomes. For some of these, the Housing Strategy will directly influence their performance (e.g. the satisfaction with the Council as a landlord); these are our 'Council impact' indicators. For others, the Strategy will only play a part in achieving them. These are our 'shared challenge' indicators.



Indicator (Responsibility)	Reporting frequency	How we'll measure
<b>Long-term Outcome 1: Homelessness and Rough Sleeping are prevented so that they become rare, brief and non-recurrent</b>		
# of residents accepted as homeless (Shared challenge)	Annually	Housing Needs Team Data
# of households in temporary accommodation (Shared challenge)	Annually	Housing Needs Team Data
# of residents sleeping rough (Shared challenge)	Annually	Housing Needs Team Data
<b>Long-term Outcome 2: Residents can access homes that meet their needs as their circumstances change</b>		
# of council homes built (Council impact)	Annually	Council Planning Data
# of affordable homes delivered (Shared challenge)	Annually	Council Planning Data
# of successful social housing swaps (Council impact)	Annually	LBWF Data
% of households living in TA outside of the borough (Shared challenge)	Annually	LBWF Data



**Long-term Outcome 3: Every home in the borough is healthy, safe, and affordable to live in.**

# of non-decent homes: Council-owned and private rent (Council impact)	Annually	LBWF Data and LBWF PRS Licensing Data
Amount of domestic Co2 emissions (MtCo2) (Shared challenge)	Annually	ONS/Department for Energy Security & Net Zero
Overall Council tenant satisfaction (Council impact)	Quarterly	Tenant Satisfaction Measures
Tenant satisfaction that home is safe (Council impact)	Quarterly	Tenant Satisfaction Measures
% of residents in fuel poverty (Shared challenge)	Annual	ONS/Department for Energy Security & Net Zero

**Long-term Outcome 4: Development enhances neighbourhoods and supports stronger and fairer communities.**

% of residents satisfied with their local area (Shared challenge)	Annually	Resident Insight Survey
% of residents that agree their local area is place where people from different backgrounds get on well together (Shared challenge)	Annually	Resident Insight Survey



## MEASURING OUR DELIVERY PRIORITIES<sup>10</sup>

**Our delivery priorities are the intermediate outcomes we think need to be achieved to enable our long-term outcomes to happen.**

It is therefore important that we monitor these closely to understand whether these are contributing to our long-term outcomes, or require refining in light of new evidence or a changing context. Where possible, we will use data that is routinely collected within the Council to ensure data is of high quality and is frequently updated.



Indicator	Reporting frequency	How we'll measure
<b>2a: Increasing the supply of different types of homes so people can stay in Waltham Forest throughout their lives</b>		
Net addition to the dwelling stock	Annually	LBWF Planning Data
# of homes delivered with 3+ bedrooms	Annually	LBWF Planning Data
% of homes delivered that are affordable to residents on average earnings	Annually	Annual Survey of Hours and Earnings, LBWF Planning Data
<b>2b: New development provides homes for residents who need them most</b>		
Register being housed in new development	Annually	Housing Needs Team Data
# of residents in TA being housed in new development	Annually	LBWF Planning Data
# of key workers being housed in new development	Annually	LBWF Planning Data
% of households living in TA outside of the borough	Annually	Housing Needs Team Data



**2c: Renting is an attractive and secure long-term option**

# of new build to rent homes completed	Annually	LBWF Planning Data
# and % of private rented properties that are licensed	Annually	LBWF PRS Licensing Data
# and % of private rented properties inspected	Annually	LBWF PRS Licensing Data

**2d: There are good homes for older people and those with specialist needs**

# of adaptable accommodation units delivered	Annually	LBWF Planning Data
# of residents receiving support and guidance from the Council to adapt their homes	Annually	LBWF Adult Social Care Data

**3a: An excellent housing service with high resident satisfaction**

% of routine repairs completed in 28 days	Monthly	LBWF Contractor KPIs
# of housing-related complaints	Quarterly	Corporate Complaints Team
% in agreement that the landlord treats tenants fairly and respect	Quarterly	Tenant Satisfaction Measures
% of stage 1 complaints responded to within 10 working days	Monthly	LBWF Housing Data



% of emergency repairs completed on time	Monthly	LBWF contractor KPIs
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### 3b Housing-related health conditions are reduced

% of building safety TSMs hit	Quarterly	Tenant Satisfaction Measures
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Hospital admissions for asthma in children and young people aged under 19	Annually	Public Health England
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Emergency hospital admissions due to falls, aged 65+	Annually	Public Health England
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### 3c. Housing in Waltham Forest is warm and helps the borough to meet its commitment to reach net zero by 2030

% of homes EPC A/B	Annually	ONS
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% of affordable housing stock receiving retrofit investment	Annually	LBWF Housing Data
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# of households taking interest-free retrofit loans	Annually	LBWF Climate Emergency Team
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### 4a. Development supports thriving and more resilient places

% of tenants agreeing that social landlord makes a positive contribution to area	Quarterly	Tenant Satisfaction Measures
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# of independent businesses starting up in new mixed-use, residential-led developments	Annually	Post-occupancy survey
Sqft of new commercial space delivered	Annually	LBWF Planning Data
# of social infrastructure premises delivered (libraries, health hubs, community centres etc)	Annually	LBWF Planning Data
Hectares of new or enhanced green space delivered	Annually	LBWF
% of jobs in mixed-use developments paying London Living Wage	Every 2 years	Occupier survey

#### 4b. Communities are proud of where they live and feel safe

Anti-social cases per 1,000 properties	Annually	LBWF Data
Satisfaction with the landlord's approach to handling ASB	Quarterly	Tenant Satisfaction Measures
% of residents who feel they belong to their neighbourhood	Annually	Resident Insight Survey
Overall fear of crime	Annually	Resident Insight Survey





## SECTION 4.

# REFERENCES



- 1 <https://instituteofhealthequity.org/resources-reports/a-fairer-and-healthier-waltham-forest/executive-summary.pdf>
- 2 <https://www.londoncouncils.gov.uk/our-key-themes/local-government-finance>
- 3 Improving the health of people living in Temporary Accommodation in London: A Groundswell Project Funded by Trust for London
- 4 The affordability impacts of new housing supply: A summary of recent research
- 5 Rightmove Rental Index
- 6 Census 2021
- 7 Next steps to put People at the Heart of Care policy paper
- 8 <https://www.instituteofhealthequity.org/resources-reports/a-fairer-and-healthier-waltham-forest/full-report.pdf>
- 9 <https://www.sciencedirect.com/science/article/pii/S2405844019300702>
- 10 This does not include success measures for the homelessness and rough sleeping delivery priorities as these will be picked up through the dedicated Homelessness and Rough Sleeping Plan.



## SECTION 5.

# GLOSSARY



TERM	DEFINITION
<b>Benefit cap</b>	The benefit cap is a limit on the total amount of benefit you can get. It applies to most people aged 16 or over who have not reached State Pension age.
<b>Community-led housing</b>	Community led housing is where people and communities play a leading role in addressing their own housing needs.
<b>Decent Homes Standard</b>	The Decent Homes Standard sets minimum standards for the condition of social homes.
<b>Housing Association</b>	An independent, not-for-profit company set up to provide affordable homes for people in housing need.
<b>Housing Benefit</b>	Housing Benefit can help you pay your rent if you're unemployed, on a low income or claiming benefits. It is being replaced by Universal Credit.
<b>Housing Compact</b>	A document which outlines our new partnership arrangements with housing associations operating in the borough to ensure that we work together to create great places to live.
<b>Housing Register</b>	The housing register is the list of people who qualify for council housing and are waiting to be offered a property.



**Housing Revenue Account (HRA)**

The HRA is intended to record expenditure and income on running a council's own housing stock and closely related services or facilities, which are provided primarily for the benefit of the council's own tenants.

**Homelessness**

The state of a household being without accommodation that it has the right to occupy and/or that is suitable for their occupation.

**Key Workers**

Employees who provide a vital service for example in the police, health, education or other public sectors.

**Local Housing Allowance (LHA)**

LHA rates are used to set a limit on the amount of Housing Benefit tenants can claim based on local market rents.

**Local Plan**

The Local Plan sets out a framework for the future development of an area. It reviews how much new development is needed and where it will be built. It identifies which areas should be developed, what should be protected and how we might best mitigate the impacts and provide infrastructure to support development.

**Outcomes Framework**

A way of measuring and communicating the long-term changes we want to happen for housing in Waltham Forest.

**Private Rented Sector**

Where homes are owned by companies or individuals and rented to tenants at market rents.



**Renters Reform Bill**

A Bill to make provision changing the law about rented homes, including provision abolishing fixed term assured tenancies and assured shorthold tenancies.

**Social Rent**

Low cost rented homes usually provided by councils and housing associations, with rents set within guidelines by the social housing regulator.

**Shared Ownership**

A type of affordable housing when a purchaser buys a share of a new or existing property and pays rent for the remaining share.

**Sheltered Housing**

Sometimes known as retirement housing, is a type of 'housing with support', which you can buy or rent.

**Temporary Accommodation (TA)**

TA is somewhere to live while you wait for longer term housing.

**Tenure:**

The conditions under which land or property is held or occupied. Typically Waltham Forest's housing is split into three tenures: social rented, private rented and owner occupied.

**The Homelessness Reduction Act**

The Homelessness Reduction Act 2017 is one of the most significant changes to the rights of homeless people in England for 15 years. It effectively bolts two new duties to the original statutory rehousing duty:

- Duty to prevent homelessness
- Duty to relieve homelessness



