

Meeting of the

CABINET

Wednesday, 6 May 2009 at 5.30 p.m.

SUPPLEMENTAL AGENDA

VENUE

Committee Room, 1st Floor, Town Hall, Mulberry Place, 5 Clove
Crescent, London, E14 2BG

Members:

Councillor Lutfur Rahman (Chair)	– (Leader of the Council)
Councillor Sirajul Islam (Vice-Chair)	– (Deputy Leader of the Council)
Councillor Ohid Ahmed	– (Lead Member, Regeneration, Localisation and Community Partnerships)
Councillor Rofique U Ahmed	– (Lead Member, Culture and Leisure)
Councillor Anwara Ali	– (Lead Member, Health & Wellbeing)
Councillor Alibor Choudhury	– (Lead Member, Employment and Skills)
Councillor Marc Francis	– (Lead Member, Housing and Development)
Councillor Clair Hawkins	– (Lead Member, Children's Services)
Councillor Joshua Peck	– (Lead Member, Resources and Performance)
Councillor Abdal Ullah	– (Lead Member, Cleaner, Safer, Greener)

[Note: The quorum for this body is 3 Members].

If you require any further information relating to this meeting, would like to request a large print, Braille or audio version of this document, or would like to discuss access arrangements or any other special requirements, please contact:

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LONDON BOROUGH OF TOWER HAMLETS

CABINET

WEDNESDAY, 6 MAY 2009

5.30 p.m.

7 .1 Tower Hamlets 2009/12 Housing Strategy (CAB 146/089) - (Pages 1 - 174)

Agenda Item 7.1

Committee: Cabinet	Date: 6 May 2009	Classification: Unrestricted	Report No: CAB 146/089	Agenda Item:
Report of: Corporate Director Development and Renewal Originating officer(s) John Coker – Housing Strategy Manager		Title: Tower Hamlets Housing Strategy 2009/12 Wards Affected: All		

1. **SUMMARY**

- 1.1 This report seeks agreement to implement the Tower Hamlets Housing Strategy 2009-12 and associated Action Plan. The draft Housing Strategy agreed in December 2008 has since been subject to wide ranging consultation which has informed the final proposed strategy.

2. **RECOMMENDATIONS**

Cabinet is recommended to:-

- 2.1 Approve the Tower Hamlets Housing Strategy 2009-12 in Appendix 1 and the associated Action Plan (shown as Appendix C to the Housing Strategy).
- 2.2 Approve a capital estimate of £19.4million and authorise the commencement of appropriate preparatory work to deliver the required acquisitions for the Right to Buy Buybacks programme as detailed in paragraph 4.7 of this report.
- 2.3 Note that further associated Housing Strategy Delivery reports will be presented to Cabinet.

Local Government Act, 1972 Section 100D (As amended)
List of “Background Papers” used in the preparation of this report

Brief description of “background papers”

Name and telephone number of holder
and address where open to inspection.

Housing Strategies File

John Coker – 0207 364 3782
LBTH, Development and Renewal Directorate,
Anchorage House, 5 Clove Crescent, London E14

3. BACKGROUND

- 3.1 The supply and management of good quality Housing continues to be a major issue for Tower Hamlets residents and it is now more important than ever that the Council's Housing Strategy is up to date and geared towards maximising resources to help deliver more and better housing. The last Housing Strategy Statement covered the 2005/08 financial years, however the recent recession has fundamentally changed the housing landscape, London also has a new political direction under Mayor Boris Johnson, and there has been a structural overhaul in the central government agencies that regulate and fund housing with the creation of the Homes and Communities Agency and the Tenants Service Authority. At a local level, a number of complimentary strategic documents have recently been published such as last years Homelessness Strategy or are currently out to consultation such as Tower Hamlets' Community Plan and the planning framework Core Strategy, it is an opportunity to ensure that each of these documents are strategically linked.

Consultation on the strategy has been extensive and relevant comments have been incorporated into the strategy. There have been presentations to partners, stakeholders and residents groups, residents on the Getting Involved Register have received the draft strategy and have been invited to comment as have the LAP's. Responses have been received from a range of partners, stakeholders (including political parties) and residents. Comments have also been received from four resident focus groups, and are attached as Appendix C.

- 3.2 Since the draft strategy was presented to Cabinet in December 2008, the 2008 Housing and Regeneration Act has established -

- the Tenant Services Authority (TSA) responsible for regulating Registered Providers such as housing associations (and later councils and arms length management organisations), setting performance standards and taking enforcement action where standards are not being met.
- the Homes and Communities Agency (HCA) , taking over the investment functions of the Housing Corporation, English Partnerships and the Decent Homes responsibilities of Communities and Local Government. HCA now provide s investment support for infrastructure and housing new supply in London (and the rest of England).

- 3.3 These organisations are now operational. The HCA is now seeking to develop a closer partnership working relationship with local authorities through the 'single conversation' that it has been promoting. Tower Hamlets is well-positioned to take advantage of the changes as it is/has:

- London's top performing borough on affordable housing delivery

- London's second highest housing capacity
- Supportive of investment that funds additional affordable housing, especially social rented housing.
- Very high housing need

The "National conversation" being conducted by the TSA seeks tenant's views in order to gain an understanding of differing housing standards across the country.

3.4 In London, the new Draft London Housing Strategy is now out to consultation, significant policy areas include Mayor Johnson's support for a 'First Steps' home ownership initiative, support for the 2010 temporary accommodation target and the 2012 rough sleepers target, a housing design guide to ensure higher standards and better design of homes, and providing additional family accommodation.

3.4.1 The borough is now negotiating with the GLA on how it will contribute to the Mayors target of 50,000 affordable homes delivered by March 2011 given the current market. Officers currently estimate a 3 year delivery pipeline of **5,610 net additional units** (3,038 will be affordable units), this figure represents 62.35% of the original target of 8,997 net additional units.

3.5 The Council also has a strong track record on estate regeneration delivery which has emerged as a theme in both the Mayor's Draft London Housing Strategy and the broader Thames Gateway delivery agenda.

3.6 Tower Hamlets Homes – the borough's Arms Length Management Organisation – is now well established, emphasising the strategic housing role the council must play in directing and regulating housing in the borough.

4. Housing Strategy Key issues

4.1 The Housing Strategy has been developed in Development and Renewal with officers from Communities, Localities and Culture, Adults Health and Well Being and Tower Hamlets Homes. Consultation sessions have been held with the Tower Hamlets Housing Forum, stakeholders such as the HCA, tenants and community groups. The strategy has also been discussed in a series of focus groups attended by residents.

4.2 The Housing Strategy covers a wide range of issues that seek to capture the broad scope of housing activity in the borough. Some of the key strategic challenges currently facing the Council include:

- Recalibrating its strategic role following the establishment of Tower Hamlets Homes

- Taking account and advantage of changes in governance and political leadership at regional level with a particular focus on developing a productive working relationship with the Homes and Communities Agency
- Understanding the full impact of the current turmoil in the financial markets and its likely impact on current and future development activity, particularly where the borough has a land interest
- Continuing to build on its track record of high affordable housing delivery

4.3 Key projects featured in the Housing Strategy are as follows:

4.4 **Tower Hamlets Homes and the Housing Estate Renewal Agenda**

4.5 Client management of Tower Hamlets Homes (THH) and the importance of gaining the 'Two Stars' for housing management necessary to obtain additional decent homes capital resources required are a core component of the decent homes agenda.

4.6 An additional issue is securing wider community plan objectives on housing estates owned by the council but managed by THH. This could include 'infill' housing development which has the potential to increase lettings opportunities for households on the Common Housing Register, particularly those overcrowded. It is intended to work with a partner housing association to pilot this approach which will be the subject of a separate report to Cabinet.

4.7 **Right to Buy Buybacks**

4.7.1 Cabinet on 11 February 2009 agreed report recommendations on the Council's Capital Programme for 2009/10-2011/12 including initiatives for overcrowding reduction. In that report, £19.4m resources were agreed spread equally over the two financial years 2009/2010 and 2010/2011. This £19.4m was designated for right to buy backs and this report seeks to formally include these additional resources in the Council's Capital Programme and adopt a capital estimate in order to permit the Council to begin the acquisition programme.

4.7.2 The intention of this programme is to re-acquire former Council family accommodation (i.e., three bedrooms or more) sold under the right to buy. The focus for this re-acquisition programme will be on properties on Tower Hamlets Homes managed estates. It is anticipated that the capital estimate will be able to fund the purchase of around 100 homes during the 2009/11 financial years.

4.7.3 The Council will adopt the following sequential approach to reacquiring the properties being sought:

- Identification of properties
- Valuation/survey
- Offer/negotiation

- Terms agreed
- Legal stage
- Completion

- 4.7.4 An initial survey of properties available in Tower Hamlets indicates that there is sufficient supply of three bedroom homes to spend the allocated resources during 2009/10 financial year. The timescales for securing each property will vary, dependent on the speed with which the vendor in question wishes to sell and at what price. From the identification of the property to sale completion, Officers believe that it will take approximately 6 weeks (without complications) to start and complete the process. A further month will be required to bring the property up to a habitable standard, dependent on the condition of the property.
- 4.7.5 In the event of an insufficient supply of large family accommodation for re-acquisition during 2009/10, consideration will be given to acquiring smaller homes which are adjacent to existing overcrowded households. The intention will be to facilitate knock through works to alleviate the overcrowding being experienced.
- 4.7.6 The Capital Estimate sought includes an allowance of 1% for corporate costs associated with the acquisitions programme.

Cabinet is recommended to:

Include in the Capital Programme the Right to Buy Buybacks programme of work in the sum of £19.4m; Adopt a Capital Estimate of £19.4m (inclusive of £200k fees to fund legal, valuation and administrative on costs).

4.8. **Local Delivery Vehicle**

The Council intends to explore the benefit of establishing a local delivery vehicle, possibly a Local Housing Company or similar that can maximize the value of land currently in its ownership over a longer timeframe than has previously been achieved.

4.9 **Overcrowding Reduction Strategy**

Overcrowding in Tower Hamlets continues to be an issue that blights the livelihoods of a large proportion of Tower Hamlets' residents. The Council is undertaking a range of initiatives designed to reduce overcrowding and will be increasing its efforts to help address this issue. In tandem with this, the Council also intends to further examine issues associated with large family accommodation in high density locations through a Supplementary Planning Document on high density housing issues.

4.10 Maximising Social Landlords' Community Plan Contribution

Housing associations – particularly members of the Tower Hamlets Housing Forum – already make a significant contribution to Community Plan objectives. This contribution needs to be increased and new members will be encouraged to join the Forum, including Tower Hamlets Homes. Particular areas of focus will include tackling anti-social behaviour; employment creation initiatives; recycling and improved public realm management; and healthy living initiatives.

4.11 Corporate Strategic Housing Projects

Ten projects have been identified that are considered to be (a) of key strategic importance to the borough and (b) capable of being substantially influenced by the borough. Two of these, Tower Hamlets Homes and the Overcrowding Strategy have already been mentioned above. The remaining eight projects are development projects which are expected to make a significant and major contribution to the local agenda through their size, location and wider contribution to the Council's Community Plan objectives, all these projects have received some degree of examination at Cabinet in the past:

- 2012 Olympic Park
- Blackwall Reach/Robin Hood Gardens
- Bromley-by Bow Masterplan Area
- Chrisp St Area
- HCA Hospital Sites: St Clements, Mildmay, Queen Elizabeth
- Aspen Way
- Ocean Estate
- Reshaping Poplar
- Tower Hamlets Homes/Housing Estate Renewal Strategy
- Overcrowding Reduction Strategy

- 4.12 Identification of the projects identified above will help the Council, its partners and other external stakeholders understand where the strategic priorities and resources are currently focused.

5. Future reporting

- 5.1 The housing strategy is a detailed document with a number of associated strands and therefore it is proposed that separate reports covering key elements of delivery are brought to future cabinet meetings. It is proposed that these reports will cover a number of targeted strategic areas such as the Local Homes Initiative, the Overcrowding Reduction Strategy and the review of the Council's Lettings procedures (an update on progress with this element is elsewhere on this agenda).

- 5.2 The strategy itself is likely to require a refresh in early 2010 in order to accommodate the completed Mayors Housing Strategy, as well as the boroughs completed community plan and LDF Core Strategy.

6. COMMENTS OF THE CHIEF FINANCIAL OFFICER

- 6.1 This report sets out a number of proposed priority areas which, if agreed, will form the basis of targeted action plans for the Council working with its key partners.
- 6.2 The agreed Housing Strategy document will underpin key decisions that will be taken in relation to the allocation of resources in respect of both private and public sector housing within the Borough, and will have significant financial implications in respect of capital investment, priority areas financed from the Council's General Fund and landlord priorities financed through the Housing Revenue Account. Each of these must be seen in the context of limited resources being available, and where appropriate will be subject to further Cabinet decision along with detailed scheme specific financial implications being considered.
- 6.3 There is likely to be a consultation process arising from the need to develop detailed action plans which will incur costs on items such as advertising, printing, hiring venues and facilitating public meetings, as well as internal staffing costs. These costs will be borne from within existing budgetary provision.
- 6.4 As a matter of priority work will commence on reviewing the existing Housing Investment Programme to take account of the strategic priorities outlined in the body of the report and assess how our forecast capital resources will support delivery of the Decent Homes Programme, along with other competing housing asset management investment requirements and regeneration opportunities. A number of the proposals in the Strategy can be funded from existing capital and revenue budgets, and some will be delivered in partnership by 3rd parties such as RSL's, however as stated earlier some items will come back for a more detailed analysis by Cabinet.
- 6.5 In respect of the ten Corporate Strategic Housing Projects listed in paragraph 4.11, these fit into two distinct categories. The first of these is where the Authority, in its Strategic Planning role, will act as the conduit to bring together sites for redevelopment. The main inputs of the Authority into these projects will be the staffing resources to develop the strategies and projects, and possibly the value of the land that the Authority owns in these areas. Those schemes that would meet this category include:
1. 2012 Olympic Park (no land input)
 2. Bromley-by-Bow Masterplan Area
 3. Chrisp Street Area

4. HCA Hospital Sites: St Clements, Mildmay, Queen Elizabeth
5. Aspen Way
6. Reshaping Poplar

The other projects detailed have funding secured to some extent, or hopefully will progress to the stage when bids for funding can be made. These have all previously been considered by Cabinet and are:

7. Blackwall Reach / Robin Hood Gardens: The HCA is a committed funding partner, with the Authority having set aside financing for leaseholder buy backs in addition to the land value consideration.
8. Ocean Estate: This regeneration project has committed earmarked funding available through New Deal for Communities Grant and the Council's own resources. A submission has been made to the HCA for the major new affordable housing element of the scheme.
9. Tower Hamlets Homes / Housing Estate Renewal Strategy: As outlined in paragraphs 4.4 to 4.6, the award of a 'two star' management status for Tower Hamlets Homes will enable the Authority to access additional decent homes capital resources. It is anticipated that a bid for approximately £190 to £200 million will be made to the HCA to address the estimated £400 million of works required to bring the Authority's dwelling stock up to decent homes standard. The Housing Estate Renewal Strategy will be developed to determine other methods for addressing the shortfall in available funding, and will also investigate opportunities for new housing supply.
10. Overcrowding Reduction Strategy: As outlined in section 4.7, the Council, on 4 March 2009, agreed the allocation of some £19.4 million of resources as part of the Local Priorities Programme 2009 -12. This report seeks approval to adopt a capital estimate and commence appropriate preparatory work to deliver the required acquisitions within the Council's agreed timeframe.

7. CONCURRENT REPORT OF THE ASSISTANT CHIEF EXECUTIVE (LEGAL)

- 7.1. Cabinet is asked to approve the appended housing strategy and the capital estimate of £19.4million to buy back leasehold properties during the two financial years 2009/2010 and 2010/2011.
- 7.2. It is understood that the strategy is prepared having regard to the various elements of the Council's broad-ranging role in relation to housing and the impact that housing has on the health and well-being of people in Tower Hamlets. Section 3.6 of the Government's Housing Green Paper entitled *Quality and*

Choice: A Decent Home for All identifies 12 strands of the strategic role of local authorities in respect of housing.

- 7.3. The strategy contains some 67 individual commitments by reference to the four identified key objectives of: delivering and managing decent homes; place making and sustainable communities; managing demand, reducing overcrowding; and new supply of housing. Whilst some of the individual commitments may be supported by specific statutory powers, in general terms the adoption of the strategy is underpinned by the following –
- Delivery of the Council's obligations as a local housing authority under the Housing Act 1985, the Housing Act 1996 and cognate legislation.
 - Achieving the goals set in the Community Plan, in respect of which the Council is empowered by section 2 of the Local Government Act 2000 (the well being power). The report draws the necessary links between the strategy and the Community Plan.
 - The Council's obligation to prepare a local area agreement and to have regard to the local improvement targets contained in the local area agreement in the carrying out of its functions.
 - The Council's obligation as a best value authority under the Local Government Act 1999 to "make arrangements to secure continuous improvement in the way in which its functions are exercised, having regard to a combination of economy, efficiency and effectiveness".
- 7.4. It will be for officers to ensure that individual commitments are carried out in accordance with legal requirements.
- 7.5. In the circumstances, it is open to Cabinet to approve the housing strategy.
- 7.6. In accordance with Financial Procedure FP 3.3, senior managers are required to obtain a capital estimate for any scheme in the capital programme. Where the estimate is over £250,000 the approval of the adoption of that capital estimate must be sought from the Cabinet.
- 7.7. There is no legal impediment to approval of the estimate, as the proposed buy backs are capable of being carried out within the Council's statutory functions. The Council is specifically empowered under section 120 of the Local Government Act 1972 to acquire land for the benefit, improvement or development of Tower Hamlets. It will be the responsibility of officers to ensure that the buy backs are carried out according to law.

8. ONE TOWER HAMLETS CONSIDERATIONS

- 8.1 The commitments set out in the Housing Strategy will help deliver real and lasting change on reducing inequalities. The delivery of more affordable homes will help give households, including those from black, Asian, or other minority ethnic backgrounds, on low incomes (many of whom are benefit dependent) a secure home. This has the potential to create an environment for household members – particularly children – to improve their educational attainment which will in turn help them access sustainable employment in the future. The delivery of more housing that is wheelchair accessible and meets lifetime homes standards will help reduce inequalities. An equalities impact assessment of the housing strategy is being undertaken and will help ensure that it impacts on groups who have historically suffered from particularly poor housing conditions
- 8.2 The tenure of housing developed can potentially impact on community cohesion. The amount of private housing developed for sale and private rent has been particularly high in Tower Hamlets. However, the majority of this housing is unaffordable to local people due to high house prices. Therefore, maximising the amount of affordable housing for both rent and intermediate (eg, shared ownership) can contribute to community cohesion. This can be achieved by reducing the number of households on the Common Housing Register waiting for a home, whilst also giving an opportunity for local applicants to access low cost home ownership opportunities. The delivery of the decent homes programme, within the Council's own stock will also contribute to the cohesion agenda, by providing a safe, comfortable and secure environment for people to live in
- 8.3 The Borough's Community Plan and the work of the Tower Hamlets Partnership have been reflected in the 2009/12 Housing Strategy. Delivery of the housing commitments set out in the Strategy has the potential to make a significant contribution to the 'Great Place to Live' strand of the Community Plan. The housing agenda directly and indirectly makes a significant contribution to core Local Area Agreement targets, such as decent homes and new affordable homes delivery. Housing also makes a wider contribution to Community Plan objectives, such as on increasing household recycling; increasing educational attainment; reducing crime; and, increasing skills and training opportunities. Adoption and implementation of the Housing Strategy which has a good 'strategic fit' with the Community Plan will help Tower Hamlets deliver both the housing and sustainable communities priorities that are identified in both documents.

9. SUSTAINABLE ACTION FOR A GREENER ENVIRONMENT

- 9.1 The Housing Strategy makes reference to the contribution that housing makes to climate change and the need for carbon emission reductions from existing housing across all tenures, and new housing that will make a significantly

reduced contribution in the future, with the objective of zero carbon housing by 2016.

10. RISK MANAGEMENT IMPLICATIONS

- 10.1 Primary risks in the Housing Strategy relate to finance and delivery issues. The impact of the 'credit crunch' continues to cause a downward pressure on the availability of mortgage finance for both developers and homebuyers, with little short-term prospect of the situation changing.
- 10.2 A key risk is Tower Hamlets Homes (THH) not achieving the Two Star management standard required to unlock capital resources necessary to deliver the decent homes standard to the council stock managed by THH.

11. EFFICIENCY STATEMENT

- 11.1 The Housing Strategy seeks to achieve greater efficiency in a number of ways. The Council is keen to build on its record as a market leader in the development of new affordable housing. Developing new affordable housing, particularly social rented housing, helps reduce dependence on temporary accommodation which is often expensive for the Council to use and not satisfactory for the households concerned.
- 11.2 The Strategy is seeking to make all social landlords raise their standards of service delivery and the quality of their homes.
- 11.3 The Strategy is also seeking that public sector land, whether vacant or with housing currently developed, be asset managed effectively. Major strategic projects have been identified, most of which involve sites that Tower Hamlets has a major land interest in: by releasing these sites for development, Tower Hamlets will be helping to bring forward a significant amount of additional affordable housing in the Borough. It is also proposed that a panel of preferred RSLs be established in order to reduce the number of developing housing associations in the borough and the consequent proliferation of housing management organisations that usually accompanies this process.

13. APPENDICES

Appendix 1 – Tower Hamlets Housing Strategy 2009/12

Including Appendices:

A: SHLAA

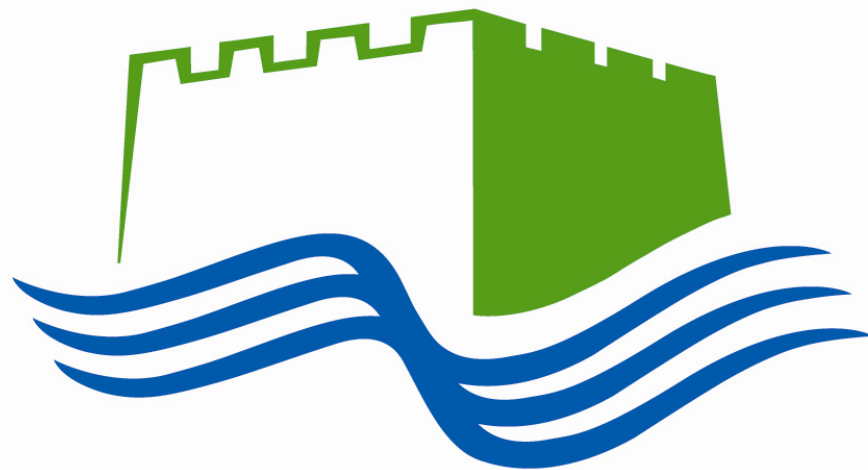
B: Consultation Information

C: Strategy Action Plan

D Equalities Impact Assessment - to follow

E: Evidence Base

Tower Hamlets **2009/12** **Housing Strategy**



TOWER HAMLETS

Accessibility

This document sets out the council's plans for housing and housing services in Tower Hamlets over the next three years. A summary of the main points is available. If you need a translation of the summary in your language please contact Newham Language Shop by telephoning 0800 952 0119 quoting reference number 59380. If you need the summary in a large print, tape or Braille version, please contact us by telephoning 020 7364 0469 or email us at housing@towerhamlets.gov.uk

Bengali

এই ডকুমেন্টের মাধ্যমে টাওয়ার হ্যামলেটসে আগামী ছয় বছর হাউজিং ও হাউজিং সার্ভিসের ব্যাপারে কাউন্সিলের যে পরিকল্পনা আছে সেটি তুলে ধরা হয়েছে। যদি আপনার নিজের ভাষাতে মূল বিষয়গুলির সংক্ষিপ্তরূপ পেতে চান তাহলে রেফারেন্স নম্বর 59380 উল্লেখ করে 0800 952 0119 নাম্বারে নিউহ্যাম ল্যাঙ্গুয়েজ শপে ফোন করুন। যদি বড় অক্ষর, অডিও টেপ অথবা ব্রেইলে এই সারসংক্ষেপ পেতে চান তাহলে দয়া করে 020 7364 0469 নাম্বারে আমাদের ফোন অথবা housing@towerhamlets.gov.uk ঠিকানায় করুন।

Somali

Dokumintigan wuxuu qeexayaa qorshaha dowladda hoose ee guriyaynta iyo addeegyada guriyeynta Tower Hamlets saddaxda sanadood ee soo socota. Qoraal kooban oo ah meelaha ugu muhiimsan ayaa la helaa. Haddaad u baahan tahay ku turjumidda qoraalka kooban luqaddaada fadlan kala soo xiriir Dukaanka Luqadaha ee Newham adigoo soo wacaya telefoonka 0800 952 0119 sheegaayana tixraaca lambarka ah 59380. Haddaad u baahan tahay in qoraal far waawayn ah laguugu qora qoraalka kooban,cajalad maqal amase Qoraalka Dadka indhoolayaasha ah, fadlan nagala soo xiriir adigoo soo wacaya telefoonka 020 7364 0469 ama noogu soo dir email barta ah housing@towerhamlets.gov.uk

Foreword

As Lead Member of Housing I welcome this new Housing Strategy for Tower Hamlets. This is an important document that sets out how the Council wishes to see its housing agenda addressed in Tower Hamlets. It explores the nature of the local housing market, the challenges we face, and our long-term strategic aims and priorities for the next three years.

Housing impacts on residents' health, education, employment opportunity and well being. If we can get the housing supply and housing services right, then we can make a positive impact towards securing a better and brighter future for our residents in all aspects of their lives.

The housing agenda in Tower Hamlets already has many positive aspects, but we need to achieve more, we must meet our housing need, and we need to ensure that we create places where people want to live and work, striving to achieve the vision of One Tower Hamlets and The Community Plan.

The housing challenge in Tower Hamlets is great, but so are the opportunities and we will make sure that the many different housing needs that exist in Tower Hamlets are addressed.

To take this forward this Strategy focuses on four key priorities:

- Delivering and Managing Decent Homes.
- Placemaking and Sustainable Communities.
- Managing Demand, Reducing Overcrowding
- New Supply of Housing

Backed by an investment strategy, these priorities are intrinsically linked to improving the quality of life of everyone that lives in the borough.

I am confident that through this strategy, new and existing residents will be able to choose from a much wider range of good quality homes to rent and buy.

A Strategy Delivery Board will be started to ensure delivery of the strategy, this will be the first step in ensuring positive change in housing for residents and stakeholders.

I am looking forward to working with you to help achieve that change.



Councillor Marc Francis
Lead Member for Housing and Development

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2009/12 HOUSING STRATEGY

INTRODUCTION

Summary

Tower Hamlets Council has developed a new Housing Strategy. This is an important document as it sets out how the Council wishes to see the housing agenda addressed in Tower Hamlets over the coming years.

Housing in Tower Hamlets should be an opportunity for households to achieve individual well-being and realise their lifetime aspirations. For many people it is. Tower Hamlets continues to witness major new house building and redevelopment work that is making a lasting difference to people's well-being. But for a large proportion of people the situation is very different, particularly for those living in poor, temporary, or overcrowded accommodation. Housing is instead, both harming their well-being and frustrating their aspirations.

The housing challenge in Tower Hamlets is immense and the evidence base provided reflects the scale of the challenge. Each of the chapters feature commitments designed to deliver lasting change for the better. The Council has a leadership role to play in delivering change, but the large proportion of that change will be delivered by its partners, not the Council itself, hence the need to provide clear and effective direction. The Council and its partnership with other stakeholders sets out how it will meet the following key priorities, areas, vision and objectives:-

Delivering and Managing Decent Homes.

Every resident in the borough has a right to live in a home that meets a decent standard and is managed effectively. The standard of homes and management varies considerably in the borough and the Council wants to see all social sector housing and private housing occupied by vulnerable sector households raised to decent homes standard levels and wants all social landlords delivering at least a good management service.

➤ Raise and keep the standard of **all** social housing stock in Tower Hamlets to the Government's decent home standard.

➤ Ensure that Tower Hamlets Homes (the council's arms length management organisation) develops a work programme to deliver the decent homes standard and an improved 'Two Star' management service

➤ Ensure all social landlords in the borough have an asset management strategy.

➤ Develop a Decent Homes Plus Standard that will set out additional repairs and improvements that would be expected when decent homes works are undertaken.

➤ Develop and implement a Private Sector Renewal Strategy which will include reference to Disabled Facilities Grants.

- Pilot a selective private sector licensing scheme.
- Develop and implement an Energy Efficiency Strategy for private dwellings and make available additional information on energy conservation issues for households wishing to improve their homes.
- Develop and implement a local climate change reduction policy that will help reduce carbon emissions from existing and new housing.
- Expect all social landlords to make reasonable financial provision to fund adaptation works to meet changing residents' needs.
- Working closely with the TSA, it's expected that all social landlords will operate an efficient, effective and fair management service delivering an Audit Commission approved 'Two Star' service as a minimum (or TSA equivalent standard).
- Require all social landlords in the borough to have a tenant and leaseholder involvement statement (or similar report) setting out how it involves tenants in the running of its organisation. This statement should build on emerging TSA principles
- Work in partnership with Tower Hamlets Housing Forum members (including Tower Hamlets Homes) to develop a Performance Management Framework that will track social landlords' management performance.

Placemaking and Sustainable Communities.

Housing has a key role to play in delivering better places to live and offering people opportunities to achieve a better quality of life. This involves ensuring that new and regenerated housing environments make a positive contribution to the places that people live in. In addition, new investment has to make a positive contribution to the opportunities available to people through access to services and amenities, helping to improve community well-being.

- Deliver a high quality urban planning and development process which supports the delivery of the four Community Plan themes:
- Ensure that Local Area Agreement targets on street and environmental cleanliness are met.
- Bring forward regeneration proposals that help regenerate localities, which may include the development of new housing.
- Facilitate the delivery of a pilot area-based low carbon project.
- Increase the proportion of household recycling undertaken in Tower Hamlets.
- Deliver more skills and employment training opportunities, drawing on resources available from the Working Neighbourhoods Fund and other sources.
- Ensure that healthy living programmes and health infrastructure requirements are an integral part of social housing providers' activities
- Publish a Local Biodiversity Action Plan for 2009/2013.
- Ensure developers take account of security issues when designing new homes and that they contribute to the Community Plan community safety objectives.
- Ensure the Council's Supporting People programme is integrated with the Homelessness Strategy and wider Housing Strategy objectives, together with priorities of the PCT and Probation Service.
- Work closely with Tower Hamlets Housing Forum members to deliver the objectives set out in the Protocol and the wider objectives of this Housing Strategy

Managing Demand, Reducing Overcrowding

Existing and new affordable housing needs to be used as effectively as possible in order to manage existing and future housing demand. Specifically, a fresh approach is needed to reduce overcrowding in the borough.

- Review the Tower Hamlets Lettings Policy leading to firm proposals for an improved policy and choice based lettings scheme.
- Encourage all housing associations who have or intend to develop stock in the borough to become members of the Common Housing Register the Tower Hamlets Housing Forum.
- Develop and implement an Overcrowding Reduction Strategy drawing on previous successful approaches and initiatives.
- Review sub-regional nomination protocol arrangements to ensure that Tower Hamlets is receiving a fair allocation of large family accommodation developed in the Borough.
- Develop and implement an Estate Renewal Decanting Strategy which will include housing association-led innovative solutions that will help speed up the decanting process.
- Deliver the actions set out in the Council's 2008/13 Homelessness Strategy.
- Work with the Nominated Undertaker for the Crossrail Act, other agencies and stakeholder groups to ensure the Eleanor Street Travellers' Site is relocated in accordance with best practice design standards.
- Produce an over-arching strategy that will set out the Borough's approach to Gypsy and Traveller housing issues.

New Housing Supply

The amount of affordable housing, particularly social housing in Tower Hamlets needs to be maximised. The quality of new housing needs to be higher, reflecting new priorities on climate change, lifetime standards and at the same time delivering housing that helps deliver more employment and training opportunities.

- Seek as a strategic target 50% affordable housing on all housing developed in the borough, applying 35% on individual privately owned sites.
- Seek 45% of the social rented element of new developments to be for large family purposes (i.e., three bedrooms or more) either provided onsite, or where delivery proves unsustainable, provided offsite; 25% of the intermediate and market homes should have three bedrooms or more.
- Require all affordable housing to comply with the Housing Corporation's Design and Quality Standards (Apr 2007) guidance.
- Develop specific guidance that highlights housing design requirements for black, Asian and minority ethnic groups with a particular focus on the needs of the Bangladeshi community.
- Examine family high density housing issues in its forthcoming High Density Living Supplementary Planning Document.
- Explore and deliver innovative approaches to facilitate the delivery of more family accommodation for households on low to medium incomes, including Community Land Trust models of affordable housing.
- Require all new housing development to meet the Government's national target of zero carbon housing by 2016.
- Test the feasibility of designating affordable housing partners for development sites in order to improve local management service delivery and maximise contribution to Community Plan objectives.
- Examine the value of establishing a panel of preferred affordable housing developers that will work in partnership with the Council to deliver housing and wider Community Plan objectives, and will have locally based housing management services,
- Maximise Lifetime Homes Standards delivery in new housing stock and seek at least 10% of all new homes to be wheelchair accessible (GLA London Accessible Housing Register Standards) or easily adaptable for wheelchair users.
- Investigate alternative housing delivery vehicles that can best realise corporate housing development objectives
- Prioritise its resources to the identified key corporate strategic housing projects

And an **Investment Strategy** that will deliver on priorities:-

The Council believes that additional investment from the Government – principally through the Homes and Communities Agency – needs to be maximised to fund schemes that will meet the Borough's housing priorities. The key areas for investment are new affordable housing; meeting the decent homes standard; and, delivering estate renewal.

- Secure additional investment from Government to resource Tower Hamlets Homes' Decent Homes Plus programme.
- Ensure all housing associations invest in their stock to meet the Government's Decent Homes Standard.
- Deliver the decent homes standard for vulnerable households in private sector housing.
- Reduce long term empty homes in the private sector.
- Support the delivery of adaptations to help disabled people stay in their homes rather than depend on institutional care.
- Maximise investment that delivers placemaking and sustainable communities objectives.
- Ensure that the Council's Strategic Housing Land Assessment (SHLAA) is aligned with statutory agencies' investment plans and strategies.
- Maximise public housing investment to help build more social rented and intermediate housing, with a particular focus on more affordable family housing.
- Focus on the ten key projects identified to help deliver sustainable housing outcomes for borough residents.
- Convene a Housing Strategy Programme Board that will oversee the implementation of commitments set out in the Housing Strategy.
- Produce an Annual Report highlighting progress against housing strategy objectives.
- Ensure partnerships and staffing arrangements are in place to ensure the strategy commitments are delivered

Conclusion

Much is already being achieved on the housing agenda in Tower Hamlets. But we need to achieve more and ensure that we maximise the value of any public sector investment available to the borough. And we also need to ensure that we deliver wider Community Plan outcomes that help deliver places that people want to live in and opportunities to maximise their personal potential. This Strategy is about helping to achieve these outcomes.

Delivering against these objectives needs to sit within the broader policy framework set out in the **Tower Hamlets' Community Plan**, particularly the focus on making the borough a **Great Place to Live**, this is covered more in detail in the next section in the strategy for the financial years 2009/12 and will be annually reviewed.

Strategic Overview

This Housing Strategy is about how we can accelerate our efforts to change that situation for the better in a lasting way. There are many different sides to the housing challenges that Tower Hamlets faces, which make it all the more important that the borough has an organised and realistic response that can make a difference. In developing such a response, the Housing Strategy is focused on achieving the four objectives mentioned above.

The Council will continue to play a very important role in delivering the three objectives identified below, but this will depend increasingly on its ability to:

- Use its powers, resources and people to best effect
- Generate external resources – particularly capital funding - where necessary
- Increase the effectiveness and efficiency of partnership working to deliver shared objectives

This will all be part of the council's over-arching 'enabling' approach, focused on influencing partners to deliver wider socio-economic objectives which feature in the Community Plan and are identified as Local Area Agreement (LAA) targets. LAAs set out the priorities for a local area agreed between central government and a local area (the local authority and Local Strategic Partnership) and other key partners at the local level. Tower Hamlets' housing related LAA targets for the coming years are set out in Chapter 5 (5.2) of this Strategy.

Local Context

The Sustainable Communities Strategies –Tower Hamlets Community Plan.

Delivering the council's housing objectives needs to fit strategically with the wider sustainable communities strategy for the borough to improve individual and community well-being. This strategy is the Council's new Community Plan – **2020 Vision – Tower Hamlets Community Plan** ⁽¹⁾ - and is structured along the following themes:

- A Great Place to Live
- A Prosperous Community
- A Safe and Supportive Community
- A Healthy Community

Underpinning all these themes is a desire for One Tower Hamlets – a borough where everyone has equal stake and status; where people have the same opportunities as their neighbours; where people have a responsibility to contribute and where families are the cornerstone of success. Housing issues generally relate to the theme of Great Places to Live.

The **Local Strategic Partnership** which is responsible for overseeing the delivery of the Community Plan has established four Delivery Groups for each theme that will play a key role in delivering the LAA targets agreed with Government. Housing is most closely associated with the first theme – A Great Place to Live. The quality, quantity and affordability of housing all feature in the Community Plan and the associated Local Area Agreement housing targets and the Housing Strategy will make a key contribution to both the housing targets and the wider socio-economic targets that the Council is responsible for delivering. The targets are:

- Number of additional market and affordable homes provided.
- Number of affordable homes provided.
- Number of affordable family social rented homes provided.
- Reduction in Non Decent Homes in stock transferred to housing associations.
- Reduction in Non Decent Homes in Tower Hamlets Homes stock.

Local Development Framework (LDF) – Core Strategy

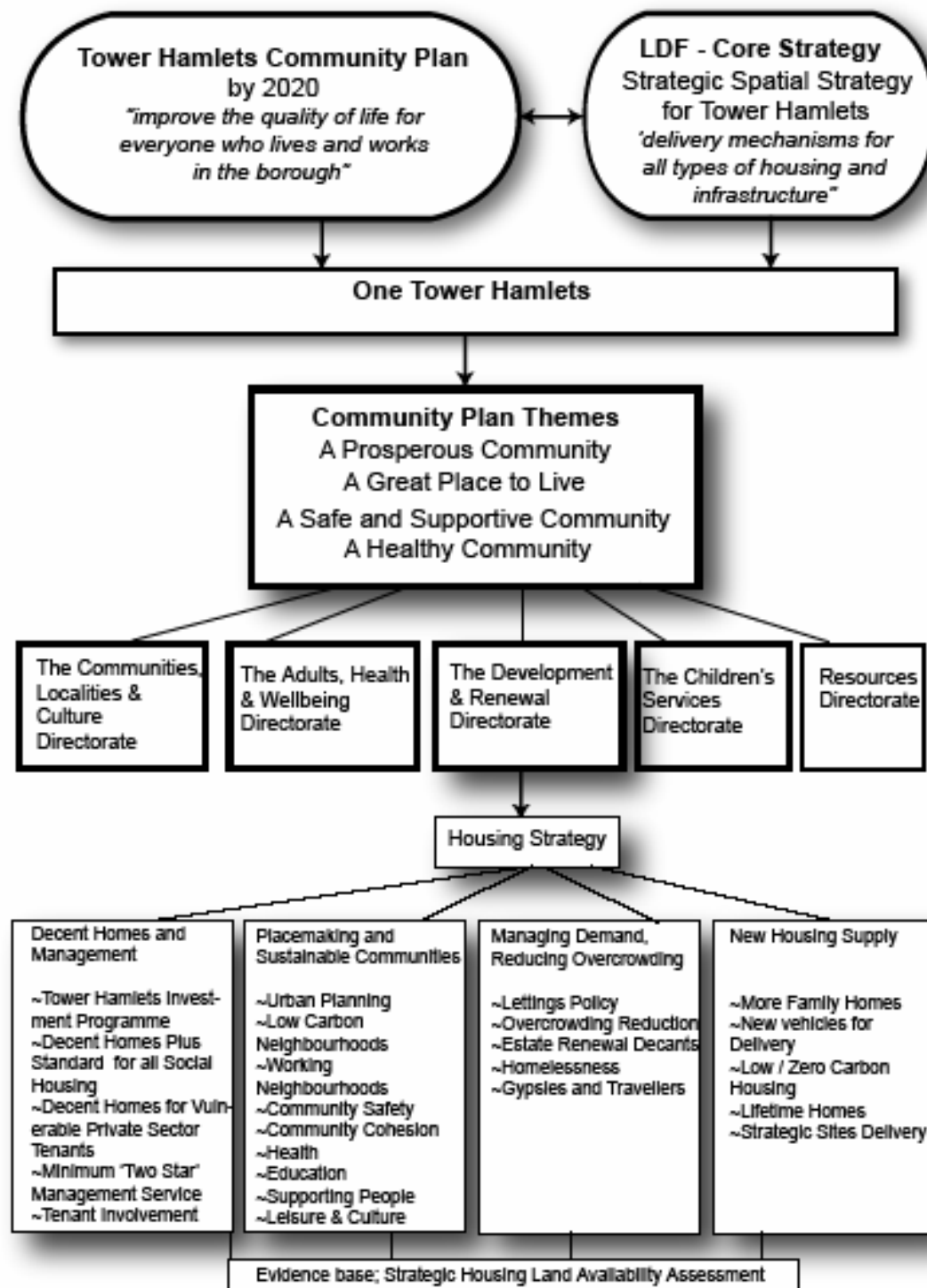
The LDF Core Strategy ⁽²⁾ sits alongside the Community Plan and provides the Council and the Local Strategic Partnership with a strategic spatial strategy for the borough. It helps facilitate the delivery of social, economic and environmental objectives set out in the Community Plan. It provides the delivery mechanisms for all types of housing and supporting infrastructure.

Housing in Tower Hamlets

Appendix E to this Housing Strategy provides a robust evidence base that sets out the scale of the housing and wider socio-economic challenges Tower Hamlets stakeholders and residents face. Particular challenges it is facing centre on insufficient affordable homes, market housing for sale which is unaffordable to people on low to medium incomes, high levels of overcrowding amongst existing tenanted stock which is likely to remain a serious problem in the short term unless radical action is taken, a high proportion of non-decent homes (particularly amongst council housing), that needs to be made decent and asset-managed in an effective manner

This Housing Strategy references the Housing Needs Assessment Study undertaken in 2004. However, the Council have commissioned a new Strategic Housing Market Assessment (SHMA) in March 2009. This will look in detail at the kind of housing current and future residents (across all tenures) are likely to need over the medium to long term. Whilst housing demand is known to be high in Tower Hamlets, the Council needs to have an evidence-based approach to its future housing requirements. Examples of issues the SHMA will be examining will include inward and outward migration; the amount of elderly accommodation required; the affordability of market housing and housing market trends generally. The SHMA report will be ready in July 2009 with an early report feeding into planning policy (LDF – Core Strategy) in June. This Strategy will be refreshed soon after to reflect the report findings.

Tower Hamlets Strategy Interface



National and Regional Policy Context

Whilst local priorities continue to guide the delivery of the local housing strategy, national, and increasingly regional, priorities need to be taken into account when considering how housing issues are addressed locally. And one of the key purposes to having a housing strategy is to maximise resources for

the borough in order to improve the quality and quantity of its housing. At the national level the Government has published the:

Housing Green Paper ⁽³⁾ - sets out the Government's commitment to work with partners to provide: More homes to meet growing demand; Well-designed and greener homes, linked to good schools, transport and healthcare; and more affordable homes to rent.

Hills Report - Ends and Means: the Futures Roles of Social Housing in England ⁽⁴⁾ focused on the need for addressing worklessness amongst social housing tenants and the need to give more choice to tenants

National Strategy for Housing in an Ageing Society ⁽⁵⁾ set out the Government's approach to meeting the housing challenge of an ageing population.

Following the enactment of the **2008 Housing and Regeneration Act** ⁽⁶⁾:

- the **Tenant Services Authority** has been created which will be responsible for regulating housing associations (and later Councils and Arms Length Management Organisations), setting performance standards and taking enforcement action where standards are not being met.
- the **Homes and Communities Agency (HCA)** has been created, taking over the investment functions of the Housing Corporation, English Partnerships and the Decent Homes responsibilities of the Department for Communities and Local Government. HCA's new role will be to provide investment support for infrastructure and housing new supply in London (and the rest of England).

At the regional level, the publication of **The London Housing Strategy** ⁽⁷⁾ (November 2008), for consultation with the London Assembly and functional bodies, highlights a number of significant changes to the former Mayor's Strategy ⁽⁸⁾ published in September 2007. Whilst the 50,000 affordable housing delivery target for 2008/11 remains intact, the new document:

- Removes the 50% affordable housing target for individual boroughs
- Proposes that future affordable housing targets be agreed with individual boroughs
- Promotes intermediate (principally Low Cost Home Ownership) affordable housing delivery

The final London Housing Strategy will be a statutory document and all local strategies will need to be in broad conformity with it. In addition, the London Mayor has become the Chair of the London Board of the Homes and Communities Agency and will have strategic responsibility for affordable housing investment (including that for decent homes) in the capital. The Council will therefore need to work with the new strategy, policy and funding arrangements as they emerge, to help maximise the affordable housing investment settlement for the Borough's residents.

The **Planning Policy Statement 3** ⁽⁹⁾ relating to Housing is key to the Housing Strategy because it sets the planning agenda for housing policies; sets the requirements for delivery of housing across the country, requires us to undertake a SHMA, and SLAA, and considers how financial viability impacts on affordable housing contributions - this impacts on our ability to deliver affordable housing through s106.

The **London Plan** ⁽¹⁰⁾ sets the planning targets for housing in London. It states how many new homes LBTH are required to build (31,500 in the lifetime of the plan), sets housing policies in terms of requirements for affordable housing, lifetime homes, specialist housing.

Meeting the Challenges

The housing challenges are well-known in Tower Hamlets and are evidence based in this strategy. What follows in the Housing Strategy is a focus on our four key objectives (located in individual chapters) that will help achieve the lasting change needed:

Each chapter sets out specific commitments that will help the council play a key role in partnership with others – particularly locally based housing associations – to make a lasting difference for current and future residents of the borough.

The four themes are often interdependent and critically the delivery of market housing helps diversify tenure in Tower Hamlets and also (through planning obligations) requires private developers to provide affordable housing. The current challenges being experienced in the finance industry – the ‘credit crunch’ – will have an impact on what planning obligations can reasonably be expected in the future. This however should not detract from the need for the Council to articulate what the housing strategic priorities in Tower Hamlets are, and how it expects them to be delivered.

What follows after these four chapters is the investment plan which will draw out the key actions that need to be achieved in order to help facilitate the delivery of the objectives set out in each of the chapter headings set out above.

Chapter 1 – Delivering and Managing Decent Homes

Delivering and managing Decent Homes in Tower Hamlets

1.1 One of the core reasons for developing a Tower Hamlets housing strategy is to set out the minimum standards of housing quality and management that the council expects social landlords to deliver for its residents. On the quality side, the council expects all social landlords to deliver the Government's decent homes standard as soon as possible. On the management side, the council expects social landlords to be delivering an Audit Commission 'good' standard with an expectation that the service will improve further over time.

1.2 The decent homes agenda has a wider ambit than social housing. The council wishes to see the decent homes standard delivered for vulnerable tenants in the private rented sector. And the Council would like to see existing homes becoming more flexible in order to meet people's changing needs. Reducing carbon emissions from existing housing will be key to meeting the Mayor's Climate Change Action Plan objectives.

Evidence Base Summary

41% of Tower Hamlets Homes council housing did not meet the Decent Homes Standard

Source: Housing Strategy Evidence Base, Appendix E. Table 1.1

15% of housing association stock in Tower Hamlets did not meet the Decent Homes Standard

Source: Housing Strategy Evidence Base, Appendix E. Table 1.1

33% of private rented housing did not meet the Decent Homes Standard

Source: Housing Strategy Evidence Base, Appendix E. Table 1.9

The cost of raising Tower Hamlets Homes council housing stock to the Decent Homes Standard is currently just under £426m. The indicative bid for ALMO funding from CLG is £230m. The remainder of investment is expected to be met by the Council and is currently £195m.

Source: Tower Hamlets Homes. April-09

Since 2004, the Disabled Facilities Grant (DFG) helped a total of 444 private sector households (including 278 RSL tenants) to remain living independently in their homes. The average cost of a DFG adaptation work in 2007 was £5,383

Source: Housing Strategy Evidence Base, Appendix E Table 4.31

Background

1.3 This chapter focuses on the issue of delivering and managing decent homes. First announced by the Government in its Housing Green Paper (2000), a target for achieving a decency standard for all affordable housing by 2010 was set. An additional requirement on tackling fuel poverty was added later.

1.4 Delivery of the Decent Homes Standard and the provision of effective, efficient and fair housing management should be considered as the core social landlord business offer. This provides the platform for the wider offer sought on neighbourhood renewal set out in the next chapter, but this offer is dependent on social landlords getting the core business right.

1.5 There are other aspects to the Decent Homes agenda covered in this chapter. Housing associations are required by the Government to meet the Decent Homes Standard as well and one of a number of new policies in this Housing Strategy includes tracking associations' progress – particularly stock transfer associations - on delivering the decent homes target.

1.6 Also included is the delivery of the Decent Homes Standard for vulnerable households in the private rented sector. A new performance and regulatory framework for social landlords is also covered in this chapter.

1.7 For a home to be decent, it needs to be 'warm, weatherproof and have reasonably modern facilities.'

1.8 Three options were available to local authorities to achieve the decency standard where insufficient mainstream resources were available:

1. Stock Transfer to a new or existing housing association
2. Arms Length Management Organisation (ALMO)
3. Private Finance Initiative (PFI)

1.9 The 2001 and 2003 Price Waterhouse Cooper studies on Tower Hamlets Council-owned housing stock both indicated a need for the council to consider the above options in the absence of 'a fourth option' which would involve the stock remaining in council management and ownership. In this scenario, insufficient resources would be available from its own current and future budget to undertake the investment required to bring the stock up to the standard required by the Government.

1.10 Tower Hamlets' response to the Government's challenge was to implement the *Housing Choice* process whereby tenants were given the opportunity to choose a new social landlord. Over 13,000 homes have been transferred to housing associations via this process, leveraging in over £420m of additional investment to the borough. This is in addition to stock transferred under previous initiatives funded by the Government's Estate Renewal Challenge Fund (ERCF) and the Housing Action Trust.

1.11 Despite the potential benefits of stock transfer, many tenants and leaseholders were reluctant to transfer to a Registered Social Landlord, and others voted against. To ensure that these residents also had an opportunity of a decent home, the council has established an Arms Length Management Organisation (ALMO) – **Tower Hamlets Homes** - to take on the management of the remaining stock. This stock totals over 22,000 homes which include just over 9,000 homes owned by leaseholders and freeholders making it the single largest social landlord in the borough. Subject to Tower Hamlets Homes being awarded the required Tenant Services Authority (TSA) inspection rating so that additional resources will be sought from Government to unlock the additional investment resources required to deliver the decent homes works required.

Decent Homes – A Definition

1.12 The Government sets out four key criteria to achieving the Decent Homes Standard in the social housing sector ⁽¹¹⁾. The home should:

❶ **Meet the current statutory minimum standard for housing** – The statutory standard is now covered by the Housing Health and Safety Rating System (HHSRS). For a home to fail the decency standard, it will have one or more 'Category 1' hazards.

❷ **Be in a reasonable state of repair** – dwellings which fail to meet this criterion are those where either:

- One of more of the key building components are old and because of their condition, need replacing or major repair; or
- Two or more of the other building components are old and because of their condition, needs replacing or major repair.

❸ **Have reasonably modern facilities and services** – dwellings which fail to meet this criterion are those which lack three or more of the following:

- A reasonably modern kitchen (20 years old or less)
- A kitchen with adequate space and layout
- A reasonably modern bathroom (30 years old or less)
- An appropriately located bathroom and WC
- Adequate insulation against external noise (where external noise is a problem): and,
- Adequate size and layout of common areas for blocks of flats

A home lacking two or fewer of the above is still classed as decent, therefore it is not necessary to modernise kitchens and bathrooms if a home meets the remaining criteria.

❹ **Provide a reasonable degree of thermal comfort** – This requires homes to have both effective and efficient heating which in turn contributes to a reduction in tenants' fuel poverty and improving thermal comfort for residents.

Decent Homes in Tower Hamlets

1.13 Tower Hamlets is committed to delivering decent homes for all social housing tenants, i.e., in both homes managed by Tower Hamlets Homes and those belonging to housing associations. As a result of the unsuccessful transfer ballots, the Government's target for all social housing homes to be decent by 2010 will not be met in Tower Hamlets. However, good progress is being made in reducing the number on estates now owned by stock transfer housing associations.

1.14 Housing associations account for an increasing proportion of social housing in Tower Hamlets. This is for two reasons: firstly, the stock transfer of homes from the local authority sector to housing associations (*Housing Choice*), and secondly the continuation of new affordable housing by housing associations. Monitoring housing association progress against the decent homes target will be a requirement of this Strategy.

1.15 Tower Hamlets will require annual reports from social landlords – Tower Hamlets Homes and housing associations – on the number of decent homes and non-decent homes in their stock. In addition, asset management plans will need to be put in place to help ensure non-decent homes are kept to a minimum. The Council will also closely monitor progress against the wider promises made by stock transfer housing associations, where deemed necessary it will utilise legal powers or TSA powers to ensure promises are delivered.

Commitment 1	Responsibility	When
Tower Hamlets will require all social landlords to meet the decent homes standard	Social Landlords	Annually Monitored
Commitment 2	Responsibility	When
Social landlords will report annually to the borough on progress towards the target.	Social Landlords/LBTH Strategic Housing Team	Annually Monitored
Commitment 3	Responsibility	When
Stock transfer housing associations decent homes delivery will be separately monitored in line with the Local Area Agreement targets	Stock transfer housing associations/ Tower Hamlets Council	Annually Monitored
Commitment 4	Responsibility	When
Stock transfer housing associations 'Offer Document' promises and 'Transfer Agreement' contractual requirements will be separately monitored and (if necessary) enforced.	Stock transfer housing associations/Tower Hamlets Council	Annually Monitored

Decent Homes in Council Housing – Establishing Tower Hamlets Homes

1.16 Tower Hamlets Homes (THH) is responsible for day-to-day management of homes and estates owned by the Council. The services provided will include:

- maintenance and repairs
- caretaking
- major works to bring homes up to the decent standard
- collecting rent and service charges and dealing with arrears
- letting homes (in view that this service area may move back the council)
- handling right-to-buy processes on behalf of the council
- tenancy and leasehold management

1.17 The council is still the owner of the homes and it is still responsible for housing policy in the borough. The council is also the sole owner of THH and will monitor the organisation carefully to ensure that it is delivering services to the required standard: THH will be answerable to the council.

The Council will ensure that appropriate client arrangements are in place which both ensure accountability and assist in driving performance improvement

1.18 In some ways there is no change for residents. There is no change in tenancy or lease arrangements for tenants and leaseholders. The stock remains in council ownership. Tenants are still council tenants, with their existing council tenancies, and leaseholders remain council leaseholders, with their existing leases. Tenants' and leaseholders' rights do not change.

1.19 One of the reasons for establishing Tower Hamlets Homes was to access additional capital investment required from the Government to fund the decent homes programme. It also provides impetus for the Council to both improve the standard of the housing but also – at arm's length – to improve the management of the stock up to the Audit Commissions 'two star' standards. The set up of the TSA and their new regulatory powers and standards will supersede the old standards from December 2009. The new powers and standards are currently being consulted on. A refresh of this strategy later in 2009 to give clearer direction on the standards and their implications for Tower Hamlets Homes future inspection.

1.21 Tower Hamlets Homes has derived its objectives, in consultation with residents that the ALMO will be able to deliver on the raised standard of homes which are:-

- are warm and dry with an effective heating system
- are secure and free with double glazing where this can be fitted
- have modern electrical wiring with enough sockets
- have reasonably modern facilities including kitchens and bathrooms
- are accessed through clean and safe communal areas.

1.20 Works to the internal parts of each property will only be undertaken to homes for rent, not to those sold under the right to buy.

Commitment 5	Responsibility	When
Tower Hamlets Homes will develop and put in place a programme that will deliver the Decent Homes Plus Standard to the social rented stock under its management.	Tower Hamlets Homes / Tower Hamlets Council	2010
Commitment 6	Responsibility	When
Tower Hamlets Homes and the Council will implement a business plan that will deliver the Decent Homes Plus programme of work. All sources of funding will be explored to fund the Decent Homes Plus Programme and any additional estate renewal work required to regenerate Tower Hamlets estates.	Tower Hamlets Homes/Tower Hamlets Council	2010

Decent Homes and Asset Management

1.21 For homes that are or will be decent through investment by the social landlord concerned, an asset management strategy will be required. Such a strategy can take the following characteristics:

- A five year external redecoration programme – to protect the building and window fabric
- Annual gas safety inspection - to meet the landlord's statutory responsibilities on safe gas installations in the home
- Regular jetting of drains - to avoid blockages which can lead to flooding and/or overflow of sewage

1.22 These are a just a few reasons why it is very important to have an asset management strategy in place, anticipating problems that might arise from particular components of the building failing at points in the future as well as making the component last as long as possible. This Asset Management Strategy will also identify any major works required to specific blocks which may also include an option to demolish buildings if they are at the end of their economic life and/or are not meeting current housing needs and aspirations.

Commitment 7	Responsibility	When
3.1 Tower Hamlets will expect all social landlords to develop and implement an Asset Management Strategy that sets out how the decent homes standard is to be maintained. The Asset Management Strategy will be available to tenants, the council and other housing stakeholders.	All Social Landlords Tower Hamlets Council	2009

Decent Homes Plus and the Wider Neighbourhood Renewal Agenda

1.23 The Council will expect housing associations to continue to play a key and successful role in delivering outcomes sought in the borough's Community Plan. Delivering the Decent Homes Standard is considered a basic requirement and does not cover all components of the building and its immediate environment around it. The obvious examples of omissions from the standard are lift replacements (where needed) and environmental improvements.

1.24 The amount of additional repair and improvement work that can be undertaken will be constrained by the resources available. Past funding programmes that have been available for this kind of work – e.g., Estate Action and to a lesser degree the Single Regeneration Budget – have been wound down for some years and resources required for comprehensive internal, external and environmental improvement of housing on the scale needed are not available from council budgets.

1.25 In more recent years, the main means of generating the resources required has been through the stock transfer process which has unlocked dowry resources from the Government and private finance raised by private developers and housing associations.

1.26 Recent CLG Guidance has emphasised the importance of ensuring that decent homes delivery should be part of a wider strategy for regeneration. This issue is developed further in the next chapter but the proposition is fundamentally right that housing investment approaches should be part of a wider neighbourhood renewal approach and this is reflected in the Tower Hamlets' Community Plan.

1.27 The range of works described in the section above which Tower Hamlets Homes intend to carry out comprise a wider scope of works than that specified by the Government and represents a step towards a 'Decent Homes Plus Standard'. This will be consolidated in a single document which will set out the Council's expectations on what added value it can expect from decent homes investment. Additional elements to Decent Homes Plus would be subject to financial viability. Elements could include the reduction of carbon emissions, increased recycling levels, improved environmental cleanliness and some biodiversity measures.

Commitment 8	Responsibility	When
Tower Hamlets will develop a Decent Homes Plus Standard that will set out additional repairs and improvements that would be expected when decent homes works are undertaken.	Tower Hamlets	2009

Decent Homes in the Private Rented Sector

1.28 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 requires the Council to have a Private Sector Renewal Strategy

for their area. This policy must set out the local priorities, the nature of the assistance given by the Council to meet these priorities and who is eligible to receive it. In developing such a strategy the Council is required to consider the strategic objectives that either relate directly or otherwise impinge on the Council's actions in respect of housing.

1.29 The Housing Act 2004 was the most comprehensive review of housing enforcement legislation for 50 years. The Act introduced a fundamental change to the way local authorities deal with house condition problems. It gave new powers to deal with certain empty properties with the option of using Empty Dwelling Management Orders (EDMOs). The Housing Act 2004 introduced the Housing Health and Safety Rating System (HHSRS) which replaced the old Housing Fitness Standard in April 2006.

1.30 The new system moves away from a prescriptive standard and replaces it with the risk assessing of 'hazards' within dwellings. These hazards are then converted into Category 1 and Category 2 hazards. Local Authorities have a duty to take action to deal with Category 1 hazards. Excessive cold is one of the most commonly occurring hazards in the HHSRS. As the Act requires councils to consider taking action when a category 1 hazard is identified. There are also powers in the Act to update the definition of overcrowding, which to date hasn't been implemented.

1.31 The Act also introduced a mandatory requirement for licensing certain types of Houses in Multiple Occupation (HMOs) Only those HMOs with three or more storeys and with five or more occupants are currently covered by the mandatory licensing scheme.

1.32 Smaller (non-mandatory) HMOs on social housing estates are typically ex-Right to Buy properties owned by distant landlords and sub-let to private tenants. Some tenants of these properties have proven to be perpetrators of anti-social behaviour, this has blighted some communities. The council intends to investigate the feasibility of selective licensing smaller (non-mandatory) HMOs. This would be a final sanction to successfully resolve acute cases of anti-social behaviour.

Commitment 9	Responsibility	When
Tower Hamlets will investigate the feasibility of additional selective licensing of private sector properties which are in multiple occupation,	Tower Hamlets Council	2009

1.33 Taking account of the Council's responsibilities to address the issues identified above, the Council will refresh the existing **Private Sector Housing Renewal and Empty Properties Policy Framework** which will be designed to ensure that private sector residents have a safe, decent and affordable home suitable to their needs. The objectives of the Framework will be to:

- ① Improve the living conditions for owner-occupiers and private sector tenants

② Reduce the number of properties containing category 1 hazards, (including houses in multiple occupation), in the private sector, and where possible bring them up to the Decent Homes Standard.

③ Increase the proportion of vulnerable people, living in the private sector, whose homes are in a decent condition, moving towards a target of achieving 70% of private sector vulnerable tenants living in decent homes.

④ Reduce the number of private sector empty properties, and where possible bring them up to the Decent Homes Standard and make them available for letting where possible via the Council's rent deposit guarantee scheme.

⑤ Enable disabled and other vulnerable residents to remain safe and independent in their own homes

⑥ Help prevent homelessness

⑦ Improve the overall energy rating of private sector dwellings

⑧ Improve the availability of hospital beds by reducing the delay in hospital discharges

1.34 The Council's **Private Sector Housing Renewal** Policy Framework and **Empty Properties Policy** Framework will reflect national, regional and local priorities and will be founded on partnership principles, delivering an increasingly strategic and enabling focus on meeting the needs of the borough's residents.

Commitment 10	Responsibility	When
Tower Hamlets will refresh the existing Private Sector Renewal Strategy that will deliver decent homes in the private rented sector and using enabling methods (such as grants, loans and equity release) to achieve a reduction of Category 1 hazards.	Tower Hamlets	2009

1.35 **Disabled Facilities Grants** are available to owner-occupiers, private landlords and private sector tenants to help a disabled person live more independently in their own home. This has obvious advantages to both the occupier who is able to stay in his/her home and service providers who are not required to provide residential care. The proposed works have to be necessary and appropriate for the disabled person and also have to be reasonable and practical.

Commitment 11	Responsibility	When
Tower Hamlets will make available information on Disabled Facilities Grants for residents and maximise use of available resources	Tower Hamlets Council	Ongoing

Small Adaptations for People with Additional Requirements

1.36 The Government in its recently published Strategy for Housing the Elderly commits housing stakeholders to delivering the Lifetime Homes Standard for all new housing by 2013, with a further commitment to introduce statutory regulations if the target is not met voluntarily.

1.37 Independent of this, is the need to consider what can be done for tenants who are resident in existing homes or who are allocated homes that need adaptation work undertaken. Whilst there will be financial limits to the scope of works that can be undertaken, Tower Hamlets considers it necessary that all social landlords in the borough make reasonable financial provision for adaptation works to be undertaken to address the changing needs of residents, particularly for the elderly and the disabled. The East London Protocol allows housing associations to apply for Disabled Facilities Grants to assist with funding for these adaptations.

Commitment 12	Responsibility	When
Tower Hamlets will expect all social landlords to make reasonable financial provision to fund adaptation works to meet changing residents' needs.	Social Landlords	Annually monitored

Energy Efficiency

1.38 Local Authorities have statutory duties in respect of energy conservation in domestic dwellings under the Home Energy Conservation Act. Energy conservation both helps reduce fuel poverty and also reduces harmful carbon emissions. The energy services unit was set up to provide a focus for domestic energy efficiency and respond to the Home Energy Conservation Act 1995. The unit was formed under the Directorate of Housing in 1995 and it is based at Anchorage House. The team's main function is to fulfil the council's statutory duty (as the Energy Conservation Authority for Tower Hamlets) by reducing domestic energy consumption by 30% on 1996 levels by 2010.

Commitment 13	Responsibility	When
Tower Hamlets will develop an Energy Efficiency Strategy for all dwellings and make available additional information on energy and water conservation measures for households wishing to improve their homes	Tower Hamlets Council	2009

Reducing Carbon Emissions from Existing Housing

1.39 The London Mayor's **Climate Change Action Plan** ⁽¹³⁾ sets out his carbon emission reduction targets for the capital. This is restated in his most recently updated London Plan ⁽¹⁴⁾ and his London Housing Strategy ⁽⁷⁾.

1.40 The Pan-London carbon reduction target is to reduce carbon emissions by 60% by 2050 against a 1990 base. In seeking to meet this target, the Mayor has adopted minimum reduction targets (which will be kept under review) as follows:

15% by 2010 20% by 2015 25% by 2020 30% by 2025

1.41 The Climate Change Action Plan focuses strongly on the important role that action on carbon reduction emissions from existing housing plays. The domestic sector contributes nearly 40% of London's total emissions.

1.42 Reference is made in the Climate Change Action Plan to the role that the Decent Homes programme plays in the delivering thermal comfort, with the caveat that more should be done to improve the overall energy efficiency of homes that are being invested in.

1.43 Carbon emissions are caused by inefficient use and an increase in our energy consumption. Significant reductions in carbon emissions can be achieved by:

- Simple, cost free actions to cut wasteful energy use (for example turning off lights when we leave rooms, switching electrical equipment off from standby mode, washing clothes at 30°C not 40°C)
- Using energy efficient products and appliances and switching to energy efficient light bulbs.
- Insulating the property (for example loft and cavity wall insulation) improving the thermal comfort and efficiency of the home and reducing energy consumption and costs.
- Installing renewable energy technology (for example solar hot water heating system and photovoltaic panels) to supply the property with green zero carbon energy

1.44 Approaches as described above can be very successful not least because the resident concerned stands to save money by using less electricity and gas in their home. However, more radical action is likely to be needed over the coming years to fully address the challenge that is being set.

1.45 Decent homes investment can make an impact on reducing carbon emissions from housing although it is highly unlikely that such repairs and improvements can makes homes zero carbon as envisaged in the Code for Sustainable Homes. The Building Research Establishment (BRE) as well as creating the Code for Sustainable Homes (and its predecessor Eco-homes) standard for new housing, has also developed the Eco-homes XB Standard which enables housing stakeholders to measure the environmental impact of repairs and improvements to components of existing housing.

Commitment 14	Responsibility	When
Tower Hamlets will develop and implement a local climate change strategy that will help reduce carbon emissions from existing and	Tower Hamlets Council	Annually Monitored

new housing		
Commitment 15	Responsibility	When
Social landlords when considering repairs, refurbishment and new build should have regard to the Mayor's climate change policies in the London Plan; Climate Change Action Plan; and local policies that will help reduce carbon emissions from homes in Tower Hamlets.	Social Landlords/ Developers/Private Landlords/ Home Owners	Annually Monitored

Delivering Effective, Efficient and Fair Housing Management – The Regulatory Framework

1.46 Until the recent formation of the TSA and the Homes and the Homes and Communities Agency (HCA), social landlords were inspected periodically by the Audit Commission. Upon the basis of inspection they would be awarded a standard of - one to three stars - with an indication as to 'direction of travel'. Key areas that are typically subject to inspection (until the TSA goes live) are as follows:

- Stock investment and asset management
- Tenancy and estate management
- Housing income management
- Resident involvement
- Allocations and lettings (as appropriate)

In addition, other areas may be inspected such as neighbourhood renewal and supporting people.

1.47 As well as the inspection role of the Audit Commission, the former Housing Corporation (who funded new development) had a responsibility for ensuring Housing Associations governance; financial viability and management performance were in accordance with good practice.

1.48 The creation of the Tenant Services Authority (under the Housing and Regeneration Act 2008) will bring the two former 'inspection' and 'governance' regulatory functions together.

When the Act is fully implemented, The TSA will have a clear, well-focused set of powers to regulate social housing providers. These powers include: explicit power to set standards for social housing provision, particularly around key areas such as tenancy terms, rents, tenant involvement, viability and contributions to sustainable communities and protection of private and public sector investment. At the current time the TSA are currently working to develop a set of standards for the future regulation of the sector. Their powers to regulate housing associations begin in December 2009 and for Arms Length Management Organisations the commencement date is April 2010..

Commitment 16	Responsibility	When
Tower Hamlets will work closely with Tenant Services Authority to ensure that tenants in Tower Hamlets receive an effective, efficient and fair management service and that all social landlords are seeking a minimum 'Two Star' service (or TSA new regulatory equivalent)	Tower Hamlets Council	Annually Monitored

Tenant Involvement in Housing Management

1.49 Tower Hamlets is committed to ensuring that all social landlord tenants are provided with the opportunity to influence the policies and practices that govern the management of their homes. In the past tenant involvement has mainly involved:

- Representation on housing association/Tower Hamlets Homes boards.
- Regular focus groups / fora to consult on management issues.
- Effective communication with tenants which takes account of diversity and the needs of 'hard to reach' groups.

The TSA believes that tenants should:

- be involved in setting targets for key landlord services.
- have access to information and be able to compare their landlord against others.
- be involved in monitoring performances of their landlord.
- be able to trigger intervention when standards aren't met.

1.50 More detail on a model approach is set out in the Audit Commission's Key Lines of Enquiry ⁽¹²⁾ on tenant involvement and from December 2009 the TSA will be implementing their revised standards framework. The Council recognises that effective and inclusive consultation and participation can benefit its residents and the social landlord, in the following ways:

- Foster better community spirit;
- Improve communication
- Improve service delivery
- Increase resident satisfaction
- Maximise cost effectiveness and efficiency
- Providing services and standards tenants want
- Raise standards
- Strengthen and empower local communities

1.51 In seeking to deliver the above objectives, a more direct form of tenant involvement can be the establishment of a tenant management organisation (TMO) which takes on the management function (but not ownership responsibilities) of a social landlord. The Council benefits from a number of TMOs that have a long history of service delivery in Tower Hamlets.

1.52 At all levels of the housing agenda, Tower Hamlets Council wants to maximise tenant and leaseholder involvement in the delivery of social landlords' management services and broader community regeneration activities.

Commitment 17	Responsibility	When
Tower Hamlets Council will require all social landlords in the borough to have a resident involvement statement (or similar report) setting out how it involves Tower Hamlets tenants and leaseholders in the running of its organisation. Tenants' statements should build on emerging TSA principles.	Social Landlords	2009

Tower Hamlets Leaseholders

1.53 A significant number of households in Tower Hamlets are leaseholders. A particular constituency that the Council and Tower Hamlets Homes needs to focus are those who hold leases in housing owned by the Council. The large majority of these homes are in council blocks where services for leaseholders, e.g., communal lighting and heating; estate cleansing, horticultural maintenance, etc, are inevitably mixed in with services that tenants receive also. Leaseholders' homes were mainly purchased under the 'right to buy' and now comprise over 40 per cent of the stock managed by Tower Hamlets Homes.

1.54 An ongoing issue for the residents of these homes is the amount of service charge that they are required to pay and the quality of services they receive. In line with the Full Council decision of 15 October 2008, the Council will to assess how services charges are budgeted and eventually charged for. A particular focus will be on drawing on current best practice; the legislative framework; with the intention of any new arrangements in place in time to determine the actual expenditure charged for the 2008/09 financial year.

Commitment 18	Responsibility	When
Tower Hamlets will commission an independent audit of processes that determined 2007/08 leasehold service charges and recommend changes that will improve the way estimates and actuals are calculated in the future.	Tower Hamlets Council/Tower Hamlets Homes	2009

Social Landlords' Performance Management Framework

1.55 One of the needs the Housing Strategy must address is how to improve standards in the management of social housing and build on good performance.

1.56 A performance management framework that helps govern the relationship between Tower Hamlets Homes (the ALMO), housing

associations and the Council will be reviewed each year and some of its main elements will include:-

- Key aims and objectives (aims such as: striving for excellent performance, meeting customer aspirations, access investment to achieve Decent Homes and improving service delivery)
- Monitoring core activities, processes and performance reporting arrangements
- Liaison arrangements - system of monthly and quarterly performance meetings
- Driving improvement
- Dealing with under performance

1.57 The Council has flexibility to determine a programme of best value reviews based on local priorities and the views of Tower Hamlets' residents and stakeholders and is currently in the process of reviewing its approach to Best Value.

1.58 **Performance Monitoring** includes the use of the Performance Management Framework for all service areas. Tower Hamlets Homes will be required to report performance monthly and housing associations will report on a quarterly basis. In addition to this, quarterly reports will be compiled for corporate purposes and will include detailed information on all key performance indicators. The Council will monitor and review the implementation of its performance management framework against its objectives and ensure that the results are readily available to all stakeholders. In particular, the Council will work closely with Tower Hamlets Homes through regular meetings to review progress against targets and make any necessary recommendations that will help improve performance.

1.59 The Council currently subscribes to the HouseMark system to enable it to benchmark all aspects of its service delivery with other local authorities and other potential providers. It is not the intention of the borough to introduce its own regulatory regime and the information requirements are not intended to be unduly onerous on social landlords, and ideally will be accessible from sources such as *HouseMark*.

1.60 **Housing Policy Objectives** The Council retains responsibility for the development of Housing Policies; these will include rent setting, homelessness and allocations, achievement of the Decent Homes Standards, etc. Any suggested changes will be the subject of consultation between the Council, Tower Hamlets Homes (THH) and where relevant, members of the Common Housing Register Forum before implementation.

Commitment 19	Responsibility	When
Tower Hamlets Council in partnership with Tower Hamlets Housing Forum members will develop a Performance Management Framework that will track and drive improvement in social landlords' management performance	Tower Hamlets Council / Tower Hamlets Housing Forum	2009

Chapter 2 – Placemaking and Sustainable Communities

Placemaking and sustainable communities in Tower Hamlets

2.1 Tower Hamlets, with the exception of the City of London, is geographically the smallest borough in Greater London. Over the last decade Tower Hamlets has undergone significant regeneration, including one of the largest affordable and market house building programmes in London.

Over the next decade Tower Hamlets will continue to be a focal point for housing and employment growth with redevelopment of the Lower Lea Valley as a part of the wider Thames Gateway and with Canary Wharf, the City Fringe and the emerging international centre at Stratford key generators of economic activity. It is also one of the host boroughs for the 2012 Olympic Games which should realise major legacy development in the north-east of the borough following the Games. And new transport investment – principally Crossrail and the East London Line Extension – will provide new opportunities for housing development.

2.2 It is also a borough that historically has led people to closely associate themselves with particular localities. The strong focus on localities in Tower Hamlets gives a helpful platform to the concept of ‘placemaking’ and ‘sustainable communities’. This agenda can be about physically redeveloping areas, but as importantly, it is also about the coordination of local service delivery in areas such as community safety, lifelong learning and street management.

2.3 Key documents that drive the placemaking and sustainable communities agenda are the:

- Community Plan ⁽¹⁵⁾ – the Borough’s Sustainable Communities Strategy for delivering individual and community economic, environmental and social well-being
- Core Strategy ⁽¹⁶⁾ –, the main document within the Local Development Framework, which outlines the vision for how our places will change over time and is supported by a delivery plan of how it will happen.

2.4 Housing is the dominant land use in Tower Hamlets and is fundamental in shaping our places. In housing development terms, regeneration outcomes over and above the homes are often sought and delivered through planning obligations such as public realm and local infrastructure improvements.

2.5 Using this platform, this chapter focuses on how housing stakeholders and other service providers can help create sustainable communities. Ensuring they are sustainable in the widest sense, new developments should be mixed use and mixed tenure, and appropriate to the locality. And critically, the socio-economic infrastructure should be programmed in to support these new places. In short, new development needs to deliver 'gains' for existing communities, particularly those who are disadvantaged. New housing developments must add 'social value', helping to alleviate poverty amongst existing and new householders.

Training, employment and job opportunities are key to helping adult members of households entering sustainable employment. Child poverty must also be addressed as part of any holistic approach to regenerating localities.

2.6 The council as the key 'place and provider and coordinator of local services has a primary role to play in this agenda. But there needs to be a wider commitment from housing stakeholders across the spectrum to help deliver places that people want to live in. This chapter sets out what that commitment entails.

Evidence Base Summary

Just under half of the housing in the borough is in the social sector, about 85 per cent are flats, the remainder are houses (mainly terraced). Flatted developments in the private rented sector have similar percentage of flats as social housing. The owner-occupier sector has about 75% flats and a greater amount of houses.

Source: Housing Strategy Evidence Base, Table 4.2

Between 2006 and 2026 Households are projected to increase by 58 per cent and the labour force increase by 44 per cent, much higher than inner London and London increases.

Source: Housing Strategy Evidence Base, Table 4.3 and 2.16

Although 70 per cent of current carbon emissions in the borough come from businesses, energy used in homes is the next largest contributor of CO₂.

Source: Tower Hamlets LDF- Core Strategy, Stage 2 Paper, 4.14

In an average winter around 330 people die in Tower Hamlets from the effects of living in a cold home.

Source: Tower Hamlets LDF- Core Strategy, Stage 2 Paper, 4.14

The level of economically active households in Tower Hamlets is below the London and national averages.

Source: Housing Strategy Evidence Base, Table 2.12

Of the economically inactive households in Tower Hamlets, a much higher proportion than the London and national average are not seeking work.

Source: Housing Strategy Evidence Base, Table 2.12

Currently, about three-quarters of social housing tenant households claim (full or part) housing benefit.

Source: Housing Strategy Evidence Base, Table 2.18 and 4.33

The proportion of residents without any qualifications was higher than the London and national averages.

Source: Housing Strategy Evidence Base, Table 2.28

Average incomes are slightly higher than the London and national averages. Fifty per cent of households in Tower Hamlets earn under £30k.

Source: Housing Strategy Evidence Base, Table 2.21 and 2.22 (Equivalised).

On selected recorded crimes, LBTH is ranked 4th highest in Inner London.

Source: Housing Strategy Evidence Base, Table 2.31.

Background

2.7 Delivering and managing homes are relatively easy to measure. What is more difficult to measure is what makes a good place to live. People's preferences are often influenced by their age, family set-up, ethnic and/or cultural background, and profession. However, at the base level, the creation of new places should be:

- well designed buildings and places with good accessibility features
- a mix of tenure types: market, social and intermediate, as well as offering other socio-economic uses, such as access to jobs, health and education facilities.

2.8 As the strategic enabling agency and the key local services provider, the council has a key role to play in ensuring that:

- New housing developments (including estate redevelopment) are integrated within their environment, seek to remove blockages created by poor street design and building layout, meet the council's design standards and planning requirements
- All local services are delivered in an efficient and integrated fashion, helping to deliver community plan objectives
- People who live in the new or regenerated developments have access to opportunities that help ensure they are economically and socially included.
- Address environmental sustainability by seeking to improve the energy performance of all existing homes in the borough.

2.9 Taken together, these three overlapping objectives will be an important element to housing's contribution to delivering the Tower Hamlets' wider sustainable communities strategy.

Urban Planning and Development

2.10 A core element to modern urban planning is the concept of place-making. The most vibrant and popular neighbourhoods tend to be places that are well-designed, economically successful and have mix of tenures and uses. Such places will have a focal point which in an inner city context can be an 'urban village' these would normally be characterised by shops; doctor's surgery; dentist's surgery; places of worship; bank/post office; bars/pubs and so on. Successful places are usually characterised by good access to transport links enabling fast access to places of work and shopping facilities.

2.11 Tower Hamlets Local Development Framework Core Strategy (its local plan document) is focused on delivering sustainable and successful places that people will want to live in. The Core Strategy will seek to direct new housing growth, including identifying areas for an increased provision for family housing.

Commitment 20	Responsibility	When
Tower Hamlets Council will work in partnership with all stakeholders involved in the urban planning and development process to deliver the four Community Plan crosscutting themes	Tower Hamlets Council / Development Stakeholders	Annually Monitored

Managing the Public Realm

2.12 Ensuring that residents have access to good quality open space that is clean, safe and well-managed is a housing strategy objective. The Council will expect all social landlords to play a role in ensuring that Local Area Agreement targets on street and environmental cleanliness are met. Much of the public realm comprises housing and makes a real and lasting difference to people's perception of places.

Commitment 21	Responsibility	When
Tower Hamlets Council will work in partnership with social landlords to ensure that Local Area Agreement targets on street and environmental cleanliness are met.	Tower Hamlets Council / Social Landlords	Annually Monitored

Supporting Local Businesses in New/Regeneration Housing Schemes

2.13 Local economies thrive through having a wide range of shops and businesses for people to choose from. Local businesses have a significant offer to make through delivering goods and services that people want and need; employing local people; and, creating and keeping social and market capital within the Borough's boundaries. Efforts should be made to ensure new local businesses are encouraged to setup in new and regenerated housing schemes and existing local businesses are not permanently displaced from their existing localities. Types of businesses should be aligned with the LDF- Core Strategy thinking, for example, seeking to reduce over-concentration of food take-away premises. Tower Hamlets will encourage RSLs to support local businesses by considering letting commercial units at workable rent levels to local people and local businesses. The RSL would need to balance this to generate a commercial return that meets the need of their business plan.

Commitment 22	Responsibility	When
Tower Hamlets will encourage the creation and retention of existing, local businesses in new and regenerated housing schemes	Tower Hamlets Council	Ongoing

Regenerating Localities, Making Best Use of Council Assets

2.14 Tower Hamlets has been the focus for a number of major regeneration projects which have involved partial or full redevelopment of council estates in need of substantial renovation. This has often involved replacement of council housing with housing association homes, with additional housing provided for sale on the open market to both to generate revenue to support the regeneration and also diversify the tenures of the area.

2.15 Tower Hamlets Council will continue to encourage locally based housing associations to progress proposals that meet wider placemaking and sustainable communities objective. For example, low carbon emission objectives, introducing mixed tenure homes and public realm improvements. The Council will also work closely with Tower Hamlets Homes to put forward proposals that meet regeneration objectives and where decent homes investment offers poor or marginal value for money, Proposals of this kind would give new or returning decant tenants improved living standards. Any future proposals would need to be evidenced in Tower Hamlets Homes Asset Strategy (see 1.28) which would be available to residents. Other opportunities for redevelopment may simply involve bringing forward small infill on council estates for redevelopment.

Commitment 23	Responsibility	When
Tower Hamlets Council will work in partnership with locally based housing associations and Tower Hamlets Homes to bring forward regeneration proposals that help regenerate localities, which may include the development of new housing.	Tower Hamlets Housing Forum / Tower Hamlets Council	Ongoing

Low Carbon Areas

2.16 In line with the Government's and Mayor's climate change objectives, Tower Hamlets will seek to ensure that residents across all tenures and developers play their part in helping to reduce harmful carbon emissions from existing and new housing stock. Delivery of low and zero carbon objectives to existing and new homes has already been covered in chapters one and four respectively, but carbon reduction measures can be achieved by simple and practical measures around the home that can take the form of:

- accessing advice available such as the LDA-funded Green Homes concierge service or the Energy Saving Trust
- minimising household energy and water usage
- maximising household recycling activities
- promote use of Combined Heat and Power Systems

It is possible for stakeholders to work in partnership to deliver an area-based holistic approach to reducing carbon emissions

Commitment 24	Responsibility	When
Tower Hamlets will work in partnership with housing stakeholders to facilitate the delivery of a pilot area-based low carbon project	Tower Hamlets Council	2009

Household Recycling

2.17 A key corporate priority for Tower Hamlets is an increase in the proportion of household recycling currently being achieved. The amount of recycling currently being undertaken is relatively low compared to the rest of London and a significant improvement can be achieved through improved working relationships with social landlords, principally through the Tower Hamlets Housing Forum. The LDF – Core Strategy (through the Development Management DPD) will seek to require every new home (or estate) to have appropriate space for waste and recycling storage. THHF can forward-plan in soft sanctions for new residents to make use of local recycling and waste facilities.

Commitment 25	Responsibility	When
Tower Hamlets Council will work in partnership with social landlords to agree a target and activities to increase the proportion of household recycling undertaken in Tower Hamlets.	Tower Hamlets Council / Social Landlords	2009

Working neighbourhoods

2.18 Sustainable communities are invariably characterised by the majority of the working age population being in sustainable employment. Even in those places, however, there will be some economically inactive people. For

example, those between jobs; women taking maternity leave, retired people or people temporarily off sick from work. Unemployed people are classed as economically active; parts of Tower Hamlets are characterised by having as much as half of the working population not in employment. These issues are further complicated by the 'poverty trap' where household income can fall if a household member enters employment. Other households may simply be worried that their benefit entitlement may take too long to restart if their new employment proves temporary.

2.19 Another measure that will help Tower Hamlets residents' employability over the long term is improving educational attainment. Tower Hamlets does suffer from a higher than regional and national average unemployment rates, which is exacerbated by low educational attainment. Another measure could be increasing residents' incomes through community intermediary options. Residually this could be through benefit advice and assistance or building up the person to be 'job ready'; through voluntary work or parcelling up work into small pockets earning small amounts without affecting benefits.

2.20 The Hills *Ends and Means* Report (Intro.4) highlighted the high proportion of workless households in social housing. The Council would like to see more Tower Hamlets tenants in sustainable employment, however, it is not the view of the current administration that the granting of a social housing tenancy should be conditional on the tenant/tenants actively seeking and obtaining sustainable employment. Policy changes of the Government's forthcoming Housing Reform Green Paper will be incorporated into a refresh of this Strategy later in 2009.

2.21 The Government's Working Neighbourhoods Fund presents a good opportunity for Tower Hamlets to tackle employment and skills deficit afresh. Through its housing partners, there is an opportunity to deliver more and better skills and employment outcomes for its residents in a sustainable way (26).

Commitment 26	Responsibility	When
Tower Hamlets Council will work with Tower Hamlets Housing Forum members and other stakeholders to deliver more skills, employment training opportunities, and other intermediary options; drawing on resources available from the Working Neighbourhoods Fund and other sources	Tower Hamlets Council/ Tower Hamlets Housing Forum	Ongoing

Health

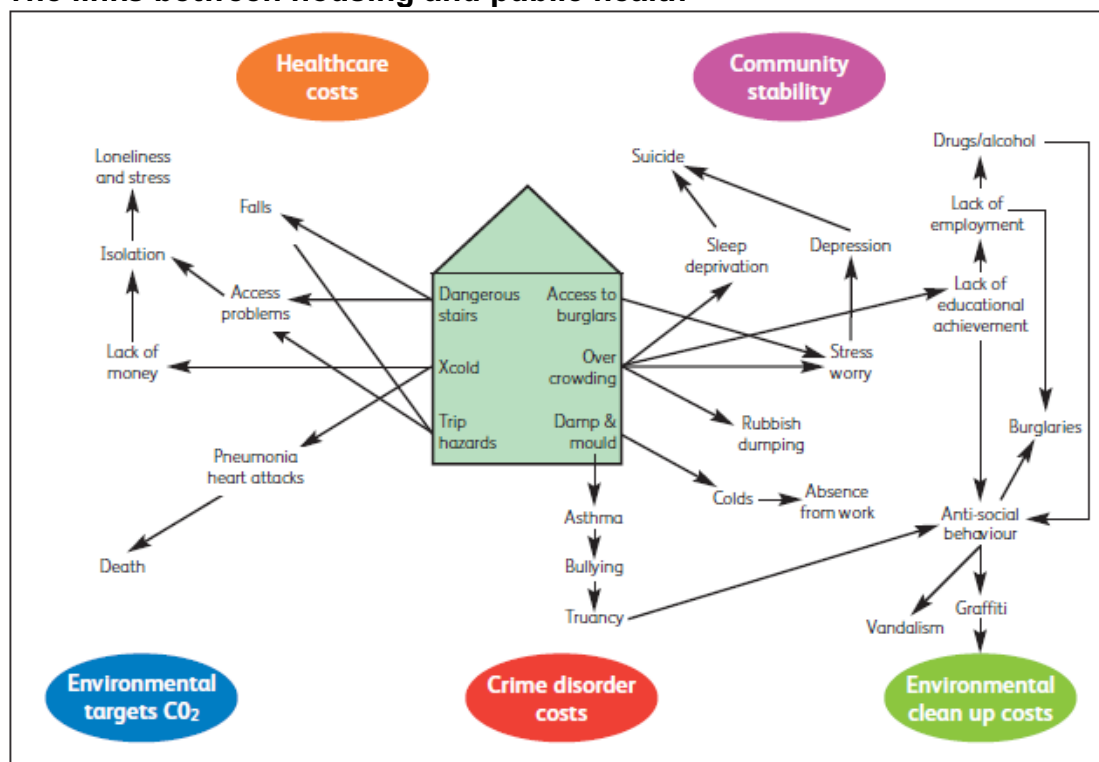
2.22 A proactive approach to addressing health needs in Tower Hamlets will be achieved in three different ways:

- A continuing education programme highlighting how residents should take a pro-active interest in their household members' health
- ensuring that residents take an active interest in their own well-being and take steps to address ill-health when it occurs

- Ensuring that the physical infrastructure is in place to ensure that health needs can be met, whether through existing routes, such as the GP Surgery, or through future routes, such as the proposed Polyclinics.

2.23 Housing stakeholders have a key role to play in improving the health of the residents they house through dissemination of healthy living initiatives promoted by health agencies. Similarly, they have a responsibility to ensure that health infrastructure requirements are factored into new developments, whether provided onsite or offsite. The diagram below summarises negative links that can occur between public health and housing.

The links between housing and public health



Source: ODPM 2002

2.24 Housing Providers have the potential to deliver more than the dissemination of information and the promotion of initiatives. For example social landlords could:

- Improve access to health food by inserting clauses in their commercial leases to prevent the sale of unhealthy food such as fast food or by the promotion of food co-operatives or sale of fruit and vegetables by local shops
- Ensuring all open space within housing estates is linked in with the developing green grid proposals to maximise their residents' potential for exercise.
- Make a commitment to install adequate sound insulation which will be higher than the minimal standards contained in building regulations.

- Ensure there is adequate secured parking or install solutions such as Dutch still cycle channels on stairs to assist in people taking their bikes to their flats

Commitment 27	Responsibility	When
Tower Hamlets will seek to ensure that healthy living programmes and health infrastructure requirements are an integral part of social housing providers' activities.	Tower Hamlets Council / Tower Hamlets Housing Forum	Ongoing

Biodiversity

2.25 Biodiversity in inner London is under threat from development. A Local Biodiversity Action Plan (LBAP) sets out the objectives and proposes action for the protection, conservation and enhancement of biodiversity with measurable targets to be implemented at the local level.

2.26 The Mayor's Biodiversity Strategy is the first regional biodiversity strategy with a statutory basis. Every London Authority is encouraged to work towards the principles and proposals it sets by producing its own Local Biodiversity Action Plan. It is therefore by implication, a statutory requirement to produce a Local Biodiversity Action Plan.

2.27 The Tower Hamlets BAP is currently being updated for the period 2009-2013. The Action Plan is divided into four Habitat Action Plans, one of which is called 'Gardens and Grounds' and includes amongst other habitat types - communal gardens on housing estates and community and private gardens, other enhancements could be green roofing or appropriate planting. The LDF – Core Strategy has identified 14 bio-diversity enhancement areas across the Borough, the BAP will inform the interventions needed in each of the areas.

2.28 With the increasing need to protect our borough's biodiversity in the context of unprecedented loss, there is an urgent need for all housing stakeholders to take ownership of biodiversity conservation and enhancement and for the Housing Strategy and Biodiversity Action Plan to be mutually reinforcing of each other.

Commitment 28	Responsibility	When
Publish a Local Biodiversity Action Plan for 2009/2013	Tower Hamlets Council	2009

Personal and Community Safety

2.29 A fundamental and recurring concern for all residents is personal and wider community safety. The 1998 Crime and Disorder Act requires local authorities to do what they reasonably can to prevent crime and disorder in their area. This includes establishing a Crime Reduction Partnership, whose responsibilities are now undertaken by the Safe and Supportive Community Delivery Group. Addressing personal and community safety issues in a housing context will generally take three forms, through:

- Ensuring that new and regenerated places are designed with crime prevention issues addressed, drawing on resources such as *Secured by Design* ⁽¹⁷⁾
- Ensuring that housing stakeholders work closely at a strategic level with community safety agencies through the Living Safely Partnership to deliver objectives set out in the Crime and Drugs Reduction Strategy
- Joint working between social housing partners with community safety partners on dealing with crime problems in local crime and anti-social behaviour hotspots

2.30 Social landlords have a key role to play in building on recent successes in crime reduction and this role will need to be enhanced in future years. Tower Hamlets will lead the way by fast-tracking capital works designed to tackle anti-social behaviour problems in those blocks lacking effective security.

Commitment 29	Responsibility	When
Tower Hamlets will work with social housing providers to ensure they take account of security issues when designing new homes and that they contribute to the Community Plan community safety objectives.	Tower Hamlets Council / Private and Affordable Developers	Ongoing

Supporting People

2.31 Supporting People is a national programme aimed at promoting independence and quality of life for vulnerable people. By providing housing-related support services that provide services to all vulnerable people in Tower Hamlets, including:

- Sheltered housing
- Homes for the single homeless and rough sleepers
- Specialist housing schemes for people with learning difficulties or support needs linked to mental health
- 'Floating Support' to people in their own homes to help them stay as independent as possible (to help with running a home and/ or gaining access to benefits, work, training or employment for example)
- Support to young people leaving care
- Domestic Violence refugees and women only supported housing

2.32 With an overall aim of enabling people to live successfully in their accommodation, Supporting People has been an opportunity to bring about a comprehensive change in the way the needs of vulnerable people are met. Launched on 1 April 2003, the programme has introduced a different system of providing, commissioning and monitoring services – led by local needs, focussed on the development of partnership working, and supported by a robust review and monitoring system.

2.33 The Supporting People programme works by:

- Supporting vulnerable people in social housing through:
 - Preventing tenancy failure
 - Reducing Anti-social Behaviour (ASB)
 - Contributing to community cohesion and diversity by supporting a wide range of people of all ages from all sections of the community, to remain in their own homes.
- Ensuring supported housing schemes are of a high quality and give good value for money for local people (such as in sheltered housing and hostels for the single homeless e.g. reducing evictions and abandonments)
- Supporting people in carrying out decorating to their homes particularly for older people

2.34 The programme currently costs approximately £15 million p.a. and provides support to over 3000 people. Supporting People in Tower Hamlets can have an impact on three levels - bringing positive change to:

- Individuals - improving quality of life and sustaining independent living
- Communities – supporting individuals can help achieve wider community cohesion benefits for the wider community. For example - reduced offending.
- Service levels – high quality effective partnership working at strategic and operational levels.

Key Supporting People medium term priorities

2.35

- Planning and responding to the removal of SP 'ring fenced' grant, to being included within the Area Based Grant system linked to the Local Area Agreement framework. Proposals for changes are forthcoming and will be expanded in the refresh of this strategy later this year.
- Implementation of the Strategic Review of Floating Support.
- Work to influence and contribute to the implementation of Homelessness Strategy
- Link closely to the work relating to looked after children and young people in care, with Children's Services
- Continued integration with the systems and procedures in Adults Social Services to deliver good Value for Money and seamless services, particularly across Adult Services and together with Tower Hamlets PCT (as well as other key stakeholders e.g. Probation)
- Implementation of the Hostel and Move on Strategy and response to the action plan linked to the Hostel Scrutiny Review.
- Acting on needs assessments recommendations for future provision. An example of identified need is the provision of 320 Extra Care Sheltered units recommended by 2013. A Somali

Elderly Housing Needs Assessment is also forthcoming. Overall, Supporting People will work closely with the affordable housing development team to maximise current opportunities in the intermediate sector where change in tenure is plausible.

Commitment 30	Responsibility	When
Tower Hamlets will ensure that the Supporting People programme is integrated with the Homelessness Strategy and wider Housing Strategy objectives, together with priorities of the PCT and Probation Service	Tower Hamlets Council	Ongoing

Older People

2.36 Tower Hamlets Council transferred its Sheltered Housing to Bethnal Green and Victoria Park Housing Association (now known as Gateway HA) in 2005, following that transfer a Best Value review was considered and recommendations agreed by Cabinet on 6 December 2006. The council has been working closely with Gateway to implement the actions of that review, it is now clear that a more joined up approach across all council services will better deliver improved services for older people in the borough. Some of these elements have already been identified as part of the recommendations of the Best Value Review, and others as part of the Supporting People programme (noted above), however there are a number of additional elements that must be addressed, for example continuing improvement of scheme quality across the borough both in terms of management and physical condition of buildings. Also private sector provision for elderly accommodation within the borough is poor at present and must be examined further. The boroughs new document will seek to draw together the Government aspirations outlined in 2008 through *Lifetime Homes, Lifetime Neighbourhoods: A National Strategy for Housing in an Ageing Society* (Ch4. 6).

Commitment 31	Responsibility	When
Develop an Older Peoples Housing Strategy which will implement the recommendations of the Best Value review, incorporate cross cutting housing initiatives and develop new ventures that will improve the quality of housing for older people in Tower Hamlets.	Tower Hamlets Council	Ongoing

Working with Tower Hamlets Social Landlords

2.37 Tower Hamlets Council continues to enjoy a close working relationship with housing associations active in the borough. The creation of the Common Housing Register and the Forum that oversees the lettings policy is one such example of the close working relationship. With the creation of Tower Hamlets Homes, the borough will need to focus more strongly on developing and

implementing its strategic enabling role. Increasingly, the borough will become more dependent on social landlords to deliver its wider objectives. This was recently set out in the Tower Hamlets Housing Forum protocol, articulating housing associations' collective commitment to the borough.

2.38 As the housing agenda evolves, and demand for housing quantity and quality continues to grow, the council will work closely with social landlords to ensure Tower Hamlets social housing tenants from whichever landlord see an improvement in the wider social landlord 'offer'. Current areas of work include anti-social behaviour; public realm; common housing registers; financial inclusion. The work of the current groups will be revised to reflect the recent adoption of the Community Plan and the four strands of a great place to live; a prosperous community; a safe and supportive community; and, a healthy community.

Commitment 32	Responsibility	When
Tower Hamlets Council will work closely with Tower Hamlets Housing Forum members to deliver the objectives set out in the Protocol and the wider objectives of this Housing Strategy	Tower Hamlets Council / Tower Hamlets Housing Forum	Annually Monitored

Chapter 3 – Managing Demand, Reducing Overcrowding

Managing Demand, Reducing Overcrowding in Tower Hamlets

3.1 Tower Hamlets has amongst the highest levels of housing need in London. At the end of January 2009 the waiting list stood at just under 23,000 households. The need was greatest (over 11,768) amongst households seeking a home with one bedroom. In addition, over 1,677 households needed a home with four bedrooms or more. Whilst this is a comparatively smaller number than those seeking a one bedroom home, because little larger accommodation is developed, those waiting for these kinds of homes have to wait many years to be rehoused. The Council therefore needs to strike a balance between the size of accommodation it wishes to see developed by both private developers and housing associations. However, it is clear that more large family accommodation for social rent needs to be developed. In addition as the Council rehouses people from the Common Housing Register, new households join the list often making it difficult to demonstrate the successful work the Council has achieved over the years.

Evidence Base Summary

About 23,000 households are on the Common Housing Register. About 64% were waiting for a home, with the remaining 36% likely to be existing tenants seeking a transfer.

Source: THH Demand Figures end Jan-09. Housing Strategy Evidence Base, Table 3.1

Over 8,900 households on the Common Housing Register were experiencing overcrowding, of those about 1700 experiences severe overcrowding.

Source: Housing Strategy Evidence Base, Table 3.9

Tower Hamlets was London's top performing borough for new affordable housing supply with over 1,200 new homes completed in 2007/08. However, there is still more to do to help the many households on the Common Housing Register waiting to be housed or rehoused.

Source: LBTH HSSA return for 2007/08, Section N.

Just over 2,000 homes per annum were available for social rent annually from new supply and council and housing association re-lets.

Source: Housing Strategy Evidence Base. Tables 3.1 and 3.6 show 2007/08

The average price of a flat is £313,292 (Feb-09) even though prices have decreased 15% on the previous year; prices are still beyond the means of

people living in social rented accommodation or on the Waiting List.

Source: Land Registry Property Feb-09 Report for LB Tower Hamlets.

During 2007/08, a One Bedroom Flat rented from the council cost £80.54p per week. In the private rented sector, a similar sized property cost £238.59 per week.

Source: Housing Strategy Evidence Base, Table 4.17 and 4.20

In 1985, council housing comprised 79% of the Borough's housing stock: by 2007, it comprised 16%. This is partly due to Right to Buy sales as well as stock transfers to Housing Associations; this sector grew from 8% in 1985 to 23% in 2007.

Source: Housing Strategy Evidence Base, Table 4.1 and 4.14

Homelessness applications and acceptances have decreased over the years. In 2007/08 about 70% of accepted households are likely to have dependent children or pregnant.

Source: Housing Strategy Evidence Base, Table 3.16 and 3.17

Background

3.2 No housing problem in Tower Hamlets is as acute as that of household overcrowding. Historically, the East End was often associated with overcrowded as well as squalid housing conditions. The post-War council housing boom and migration into the suburbs meant that overcrowding was much reduced in the years up until 1979. However, the arrival of new communities and the squeeze on building new council homes in the 1980s and 1990s resulted in increases in overcrowding back to levels not seen since the 1930s.

3.3 Overcrowding is also a key driver of homelessness in the Borough, including statutory homelessness acceptances. With many households waiting long periods for transfer to appropriate family-sized homes, many children become adults whilst their families are still on the Housing Register, some of these house hold members get married and have children of their own. This sometimes leads to tensions resulting in an application to the council as homeless.

3.4 While transfer means that Tower Hamlets has made actually significant progress in reducing overcrowding within our existing stock, the number of families on the waiting list remains daunting. In total, more than 11,000 households (as evidenced below) are registered for a two, three, four or five-bedroom property. While some of those will be households, placed in suitably-sized temporary accommodation, a significant proportion of the remainder are currently living in overcrowded conditions.

Tenure Definitions

3.5 There are three main types of housing tenure (summarised from the Mayor's London Plan) that are available to people in Tower Hamlets:

- **Social Rent** – owned/managed by social landlords normally at a subsidised rent
- **Intermediate** – this is affordable housing at either sub-market rent, for shared ownership or shared equity and aimed at people who can't afford market housing.
- **Market** – This is housing available for market sale or for private rented purposes.

The section below on allocating affordable housing primarily deals with the allocation of social rented housing.

Letting Affordable Housing

3.6 Lettings policies tend to focus on the new let and relet social rented homes. The Borough's current policy is set out in the Tower Hamlets Common Housing Register Lettings Policy (Revised 12 September 2005). The Lettings Policy ⁽¹⁸⁾ has to meet statutory duties that the Government says must be considered. In particular, this means that we have to decide housing need by giving 'reasonable preference' to the following groups of people

- People who are homeless (within the meaning of Part 7 of the 1996 Act)
- People who are owed a duty by any housing authority under 190(2), 193(2) or 195(2) of the 1996 Act (or under 65(2) or 68(2) of the Housing Act, 1985) or who are occupying accommodation secured by any housing authority under 192(3)
- People occupying unsanitary or overcrowded housing or otherwise living in unsatisfactory conditions.
- People who need to move on medical or welfare grounds; and
- People who need to move to a particular locality in the district of the housing authority, where failure to meet that need would cause hardship (to themselves or to others).

3.7 Households who want to be considered for housing through Tower Hamlets Common Housing Register need to complete a housing registration form which (subject to standard eligibility checks) will be to join the borough's 'housing list'. The (single) housing list consists of Waiting List (for people who want their first home) and the Transfer List for people who wanted to transfer from their existing home. In Tower Hamlets the categories of housing need are currently allocated to four community groups

3.8 **Existing Allocations Scheme – 2002 to Lettings Review implementation date**

CG1 (Community Gain)		CG2 (Community Priority)		CG3 (Community Mobility)		CG4 (Community General)	
Category	Sorted by	Category	Sorted by	Category	Sorted by	Category	Sorted by
Emergencies	<ul style="list-style-type: none"> • Referral date • Lacking most bedrooms 	Priority Need Homeless		Applicants not included in CG 1,2 or 4		(Applicants of) RSLs who are not members of the CHR	
Decants	<ul style="list-style-type: none"> • Earliest demolition date • No of medicals • Lacking most bedrooms 	Extenuating Health	<ul style="list-style-type: none"> • Most health awards Lacking most beds	Overcrowded lacking 1,2,3 bedrooms	<ul style="list-style-type: none"> • Most bedrooms short 	Property Owners	<ul style="list-style-type: none"> • Most bedrooms short
Under-Occupiers	<ul style="list-style-type: none"> • Give up most bedrooms • Number of medical awards 	Extenuating Social Need	Referral date	Non Priority Homeless		People with No Local Connection	
		Quotas		People with no Housing Need			
		Care leavers					
		CATHZO	<ul style="list-style-type: none"> • Some with targets 				
		Intensive support					
		Foster Carers	<ul style="list-style-type: none"> • Date order 	Mobility (like- for-like) Applicants			
		Living with tenant decant					
		Sons & Daughters					
		Key Workers					

3.9 In practice new letting and re-letting of partner RSL's housing stock is made available via the Common Housing Register as well as that which is available from the local authority stock. Similarly, it also means that tenants of partner RSLs have access to available local authority properties through the Council's choice-based lettings scheme called *Tower Hamlets Homeseekers*, the web address is www.thhs.org.uk. Homes are also advertised in East End Life, a free Council newspaper that is distributed to all borough residents free of charge, and the Homeseekers Brochure, which is circulated to key access points. Households registered with the scheme 'bid' for homes either through the website, by ringing up the Homeseekers telephone number (available in Community Languages), by filling in a coupon or by vulnerable residents being placed on auto bid - where the IT system automatically bids for available homes which meet with the applicant's preferences.

3.10 Much of the new affordable housing for social rent is let to households on the Housing Register, although some are allocated to other local authorities under the Sub Regional Allocations Protocol arrangement. The Council will be reviewing the current sub regional nomination arrangements during the course of 2009.

Lettings Policy Changes

3.11 In May 2008 the Council's Overview and Scrutiny Committee recommended a number of changes to the Council's Lettings Policy. The objectives of this scrutiny review were to:

- Consider the accessibility of the scheme with a view to improving access particularly for elderly and disabled residents
- Consider the impact of the Council's policy to tackle overcrowding in the borough
- Consider the medical assessment process and how it works
- Consider homelessness in the context of choice based lettings
- Explore resident and other stakeholder understanding of how the process works with a view to addressing any issues identified
- Consider the level of transparency in decision making in the allocation of properties

3.12 Key elements of the Overview and Scrutiny Report included recommendations to:

- Consider joining the East London Lettings Company scheme, subject to a feasibility study
- Adopt a Local Lettings Plan approach for all new developments of 20 units or more affordable homes to help facilitate sustainability
- Undertake a full Equality Impact Assessment of choice based lettings in Tower Hamlets in order to understand its impact on community cohesion

Commitment 33	Responsibility	When
Review Tower Hamlets Lettings Policy leading to firm proposals for an improved policy and choice based lettings scheme	Tower Hamlets/ Common Housing Register Forum	2009

Maximising Nominations for Social Housing

3.13 The scale of demand for social housing in Tower Hamlets requires that all sources of nominations are maximised. The two key sources of social housing are nominations for new homes and nominations for existing housing that has become empty. Members of the Common Housing Register (CHRF) Forum make available all their stock for nomination through the choice-based lettings scheme. However, a number of housing associations that operate in Tower Hamlets are not members of the CHRF and consequently nominations are not necessarily being maximised.

Commitment 34	Responsibility	When
Tower Hamlets will encourage all housing associations partners who have or intend to develop stock in the borough to become	Tower Hamlets Council	2009

members of the Common Housing Register Forum and its parent group, the Tower Hamlets Housing Forum.		
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Overcrowding Reduction Strategy

3.14 No housing problem in Tower Hamlets is as acute as that of household overcrowding. Historically, the East End was often associated with overcrowded as well as squalid housing conditions. The post-War council housing boom and migration into the suburbs meant that overcrowding was much reduced in the years up until 1979. However, the influx of new communities and the squeeze on building new council homes in the 1980s and 1990s resulted in increases in overcrowding back to levels not seen since the 1930s.

3.15 Independent research has shown that the health, education and well-being of children growing up in overcrowded homes are all markedly lower. Their performance in school is affected by the lack of quiet space to study and having their sleep disrupted by other siblings at night. HHSRS guidance based on research findings cite lack of space and overcrowded conditions as linked to a number of health outcomes, including psychological distress and mental disorders, especially those associated with a lack of privacy and childhood development. Crowding can result in an increase in heart rate, increased perspiration, reduction of tolerance, and a reduction of the ability to concentrate. Crowded conditions are also linked with increased hygiene risks, an increased risk of accidents, and spread of contagious disease. There appears to be no particular age group which is more vulnerable than others. However, those most vulnerable will be those who spend the most time at home, typically the elderly, the very young, the mobility impaired and their carers.

3.16 Overcrowding is also a key driver of homelessness in the Borough, including statutory homelessness acceptances. With so many households waiting such long periods for the transfer to the family-sized home they need it is inevitable that many children become adults while they are still on the waiting list, and some get married and have children of their own. While there is some desire, particularly among some Bangladeshi families, to live in multi-generational households, these often result in tensions between older and younger family members. This in turn, sometimes leads to them being told to move out and apply as homeless.

3.17 While stock transfer means that Tower Hamlets has made significant progress in reducing overcrowding within our existing stock, the number of families on the waiting list remains daunting. In total, more than 11,000 households (as evidenced below) are registered for a two, three, four or five-bedroom property. While some of those will be households, placed in suitably-sized temporary accommodation, the overwhelming majority of the remainder are currently living in overcrowded conditions.

Tower Hamlets Housing Demand (29 January 2009)

Bedrooms Needed	CG1	CG2	CG3	CG4	Total
1	959	692	7,822	2,295	11,768
2	435	829	2,939	555	4,758
3	164	896	3,167	362	4,594
4	55	323	973	81	1,432
5+	18	82	135	10	245
Total Demand	1,631	2,822	15,036	3,308	22,797

Note: CG denotes Community Group category as references in 3.9 above

Homes Let (1 April 2008 – 31 March 2009)

Bedroom Size	CG1	CG2	CG3	CG4	Total
0 (bed-sit)	3	22	145	2	172
1	129	422	236	10	797
2	56	491	158	2	707
3	39	199	93	-	331
4	23	20	13	-	56
5+	2	5	5	-	12
Total Lets	252	1159	650	14	2,075

Source: Tower Hamlets Homes Lettings IT Team at 22/4/09. Note: Not final figures, still some outstanding offers that need confirming.

3.18 Tower Hamlets Council is widely-recognised as being at the forefront of innovative schemes to try to help overcrowded families. Initiatives that are already used to reduce overcrowding include:

- Knock-throughs of two properties into one (particularly where one of the properties is already overcrowded)
- Cash incentive schemes to encourage under-occupiers to move into the owner occupied sector where possible
- Cash incentive schemes to encourage under-occupiers to downsize into smaller accommodation
- Young adult members of severely overcrowded households being prioritised for re-housing independently
- Development of more large family accommodation
- Cash incentives to encourage council tenants to secure private sector accommodation

3.19 These initiatives have helped ensure that the level of overcrowding does not get any worse. However, the Council believes it is not acceptable to leave another generation of young children growing up for years in overcrowded conditions. The real solution to this crisis is clearly a significant and sustained increased in the delivery of new family-sized social rented homes. The Governments Spending Review announcement in July 2007 of an £8 billion programme of investment in new affordable housing over the following three years provides some scope to begin to deliver those homes in the numbers required. And Tower Hamlets' housing association partners have already been allocated £37m of Housing Corporation grant for social rent schemes from the 2008/11 programme and expect to receive

considerably more. The Council has also benefited from revenue resources and support from the CLGs overcrowding pathfinder; this helped with the management costs with some of Tower Hamlets overcrowding reduction initiatives.

3.20 However, those homes will take several years to be built. In the meantime, we believe it is right that LB Tower Hamlets utilise every available source at its disposal to maximise the number of overcrowded families moved into bigger homes over the next eighteen months. We believe it is possible to help an additional 500 overcrowded families over and above those who would have been re-housed otherwise. The council is therefore proposing an urgent package of additional measures:

- ❶ Reform the Choice-Based Lettings scheme, so that it increases the priority awarded to applicants living in overcrowded households
- ❷ Pilot a Local Homes Initiative that will build homes on small sites with the intention that these will only be available for households on the Tower Hamlets Common Housing Register
- ❸ Purchasing available properties previously sold under the Right to Buy and encourage housing associations to purchase such homes in their localities
- ❹ Review the amount of new large family accommodation (i.e., four bedrooms or more) that is made available to other boroughs for sub regional nomination purposes

❶ Reforming Tower Hamlets Choice-Based Lettings Scheme

3.21 In December 2008 the Cabinet approved a number of recommendations arising from the Overview & Scrutiny Committee report on the Choice-Based Lettings (CBL) scheme. It was considered that the existing scheme which awards greater priority to homeless over overcrowded households could serve to encourage families to “go homeless” rather than bide their time on the waiting list. This behaviour can become self-perpetuating as more and more households realise that homeless households are being prioritised for rehousing; they take the homeless route too.

3.22 The legislation requires that homeless and overcrowded households are given “reasonable preference” in the allocation of social housing. Historically, the Council has awarded greater priority to homeless households than to those who are overcrowded. Under the Council’s existing Lettings Policy homeless households are placed in Community Group 2, overcrowded households are placed in Community Group 3.

3.23 Several other London Boroughs are beginning to move away from a mainly “housing needs-based” approach to giving greater priority to waiting time for allocating social housing. Newham Council has been at the forefront of giving greater priority to waiting time, and has faced legal challenge as a

result. However, the House of Lords has recently ruled in their favour. Following the Scrutiny Review in 2008, Tower Hamlets is undertaking a full review of its Lettings Policy.

3.24 As part of the review, proposals are under consideration to amend the existing Community Groups to give greater priority to waiting time through date order preference to those who are entitled to a “reasonable preference” under the legislation, including priority need and overcrowded households. This will increase the rehousing chances of overcrowded households.

3.25 Those households with multiple “reasonable preferences”, or who are awarded priority on health grounds will remain in a higher priority Community Group as at present. Additional measures will be considered to increase the priority awarded to sons & daughters of existing tenants within overcrowded households and for local lettings plans on new developments. In addition the medical assessments process is under review in response to concerns raised by the Scrutiny Working Group.

Lets between April 2008 and December 2008 – by demand client type

78	Decant
599	Homeless
554	Overcrowded
281	Other mainstream lets
1512	Total

Source: THH Lettings IT Support Team

2 Local Homes Initiative

3.26 The council believes that there is significant scope to build family-sized social rented homes on land within existing estates. Many such sites were identified during the Housing Choice process, but on those estates where transfer did not go ahead, most of those sites have remained empty and in some cases derelict. Some of these sites will clearly need to be sold on the open market to help raise funding for the decent homes works in neighbouring blocks. However, there is a balance to be struck between addressing the funding shortfall facing Tower Hamlets Homes and helping overcrowded families trapped for years on the council’s waiting list.

3.27 We are therefore proposing to pilot a new initiative designed to sell the leasehold on a small sample of these sites to an RSL partner willing to focus development there on three and four-bedroom social rented homes. Tower Hamlets Community Housing (THCH) has expressed interest in this kind of development, and detailed negotiations are ongoing. In return for a capital receipt, Tower Hamlets Council will secure a commitment from THCH to supply a specific number of family-sized homes on each site. Subject to planning permission the homes could be ready for let by 2010.

3.28 While we recognise the importance for social tenants being able to move to other parts of London, LB Tower Hamlets wishes to maximise the

number of lettings made available to people from within the Borough. To ensure this occurs, we will consider investing our own grant resources from section 106 agreements rather than Homes and Communities Agency funding if that organisation will not provide an exemption from the sub-regional nominations agreement. In total, we hope to secure around 45 family-sized social rented homes from the pilot scheme.

⑥ Buying Back Ex-Council Homes

3.29 The loss of so many family-sized council homes is one of the root causes of today's housing crisis, not only in Tower Hamlets but across the country. While this council supports the principle of residents being able to exercise the right to buy, the refusal of successive governments to allow local authorities to reinvest the proceeds of those sales in building new social rented homes has resulted in ever greater pressure on an ever scarcer resource.

3.30 The Government has recently introduced changes to the Right to Buy which seek to place it on a much more sustainable footing. Among these changes is a right of first refusal for councils on all former council homes being sold on by the original purchaser. The Council will seek to maximise opportunities available through this route.

3.31 Nevertheless, a sizeable number of ex-council flats are usually on the market at any given time. In today's difficult housing market it seems that private landlords owning these properties as part of an investment portfolio are finding rental returns diminishing. Some are therefore looking to dispose of these assets. At the same time, a growing number of ex-council flats are coming up for auction following repossession. Both sources include three and four-bedroom properties. They are usually valued at £200,000 to £250,000, depending on their location.

3.32 Tower Hamlets Council therefore proposes to buy back around one hundred of these family-sized homes to be let to an overcrowded family on a secure council tenancy. These acquisitions will be focussed in blocks on the remaining council estates, rather than those transferred to an RSL. We will encourage partner RSLs to adopt a similar approach on stock transfer estates. Officers are assessing the viability of potential funding options.

3.33 Clearly, in a declining market the timing of these acquisitions will be crucial to ensure the tax payer secures value for money. It will also be essential to assess the quality of each property in detail, as many of those that have been let out privately for several years are now in dire need of significant repair. To achieve this, expertise may need to be brought in to the Council's Directorate of Development & Renewal. Subject to the responses of consultees and Cabinet's final approval, it is intended that these acquisitions should begin to take place from spring 2009 onwards.

3.34 To maximise the impact from the initiatives identified above, an overcrowding reduction strategy will need to be developed and implemented.

④ Reviewing Tower Hamlets Contribution to Sub Regional Nominations

3.35 The council and its housing association partners are signatories to the East London Sub Regional Nominations Protocol. This allows a proportion of affordable homes developed in the borough to be made available to the other East London boroughs housing register applicants. Similarly the Council has access to nominations in the same boroughs. Whilst the Council supports the flexibility that this offers, it is also concerned that it is not benefiting sufficiently from the high amount of affordable housing that is being developed in Tower Hamlets, particularly in respect of large family social rented housing.

Commitment 35	Responsibility	When
Tower Hamlets will develop and implement a new Overcrowding Reduction Strategy with annual targets through: <ul style="list-style-type: none"> - Knock-throughs - Local Homes Initiative - Reducing under-occupation - Repurchase of Ex Council properties - Lettings Policy changes 	Tower Hamlets Council/Tower Hamlets Homes/ Common Housing Register Partnership	2009-12
Commitment 36	Responsibility	When
The Council will review the current Sub Regional Nomination arrangements to ensure that Tower Hamlets is gaining an appropriate share of homes developed in the borough and lobby for changes if required	Tower Hamlets Council/ East London Housing partnership	2009

Estate Renewal Decanting Requirements

3.36 Tower Hamlets is one of London's market-leaders in delivering estate renewal projects. This kind of project usually involves an element of demolition and new build which helps regenerate the areas concerned through more and better housing which often includes a more diverse mix of tenures. A guiding principle to all new estate renewal projects is that they should lead to an increase in the amount of social housing which should include a substantial amount of new family accommodation. In the short term, such schemes create a demand on available social housing stock and inevitably this demand is competing with demand from other Community Groups, particularly the overcrowded and the homeless.

3.37 Estate renewal projects rightly take a long time to develop as they necessarily involve a significant amount of consultation and can eventually lead to the demolition and/or major refurbishment of residents' homes. In the event of a 'preferred option' being agreed, the decanting process can take many years, particularly for those with large family housing requirements.

Similarly, buying out leaseholders' interests, usually purchased under the right to buy, can take a long time also. Where the Council is seeking to decant a block, as well as decanting tenants, it has to also buy out leaseholders' interests. The Council will offer the market value for the property concerned, home loss payment and associated expenses.

3.38 The number of homes in Tower Hamlets – local authority and housing association – that have 'decant status' now totals nearly 800 homes. A further 500+ homes are likely to come forward in the near future seeking similar status. Many of these householders suffer from overcrowding as described above and therefore meeting estate renewal decant requirements can meet overcrowding objectives as well. The long term gains from these projects are often considerable in terms of additional affordable housing and better public realm, but short term requirements from available housing stock to 'decant' residents is likely to rise considerably in the next five years and will clearly have an impact on meeting other housing requirements. Tower Hamlets will need to look at alternative options beyond giving Community Group 1 status to tenants with decant status as it is highly unlikely that there will be sufficient new (and relet) opportunities to meet the demand required to unlock the estate renewal sites for development.

Commitment 37	Responsibility	When
Tower Hamlets will develop and implement an Estate Renewal Decanting Strategy which will include housing association-led innovative solutions that will help speed up the decanting process.	Tower Hamlets/ Common Housing Register Forum	2009

Homelessness Strategy

3.39 Since Tower Hamlets Council adopted its first homelessness strategy in 2003, progress has been made on preventing homelessness and improving service provision for those in housing need. A full range of preventative services has been developed – including rent deposit schemes, mediation services, tenancy support and a sanctuary scheme for women fleeing domestic violence – which has helped to drive down the number of homelessness applications and acceptances.

3.40 Through the Supporting People programme, housing-related support services are provided for single homeless people and rough sleepers, young people, refugees, women fleeing domestic violence, teenage parents and other groups. Over the past 4-5 years, various strategic reviews have helped to improve the quality of these services and better focus them on the borough's needs. A range of additional services operate in the borough, including outreach and day centres – meeting the needs of some of the borough's most vulnerable residents. The third sector provides a diverse range of advice services, including legal advice on housing issues.

3.41 Despite the progress that has been made, the Council – through the development of a new 5 year strategy for 2008-13 ⁽¹⁹⁾ – is now aiming to take the next step in service provision for those in housing need in order to meet the challenges of the years ahead. This cannot be delivered by the Homeless and Housing Advice service alone, but requires an enhanced commitment to corporate and cross-service partnership working. A strengthened homelessness strategy will play a key part in delivering improved outcomes for Tower Hamlets across all the areas and themes of the new Community Plan, including:

- increasing employment rates amongst disadvantaged groups
- helping and supporting families, and reducing child poverty
- keeping young people safe, healthy and engaged with services
- supporting vulnerable people
- reducing crime and re-offending
- improving health outcomes
- tackling inequality, and promoting cohesion through a fair and transparent allocation of social housing

Local issues

3.42 Tower Hamlets conducted a comprehensive review of homelessness over 2007-08. Some of the key issues coming out of the review are:

- Applications and acceptances have fallen significantly between 2003 and 2005. However, while continuing on a downward trend, an enhanced and integrated approach to meeting housing need in the borough as a whole will be necessary to driving down homelessness even further
- Homelessness disproportionately affects BME families and communities, although this is heavily related to younger age profile of those in housing need
- 60% of homelessness acceptances in Tower Hamlets are the result of ejection by parents, relatives, or friends, compared to a national average of 37%. In effect therefore, the main cause of homelessness locally is household formation largely in the context of overcrowding in both social and private sector, and the un-affordability of market-rate housing for many
- One in twelve children in Tower Hamlets live in homeless households – and living in temporary accommodation can cause some specific problems for families
- Single homelessness remains a significant issue locally - around 1500 single people present to the Homelessness Service every year, although only a small minority are housed directly under the legislation by falling within a priority need category
- Youth homelessness is also a key issue locally - approximately 300 young people aged 16-17 present to the Homelessness Service every year, as well as a significant number of 18-25 year olds
- Homelessness and worklessness are heavily correlated. High rent levels in temporary accommodation can provide a disincentive to work

Main strategy themes

3.43 In order to address these local challenges as well as delivering on the related key central government targets of reducing numbers in temporary accommodation by half of 2010 levels, provided supported housing for all homeless 16-17 year olds, and making further steps to reduce rough sleeping, the new homelessness strategy has 5 overarching themes:

- Providing more support for families – preventing homelessness and meeting wider needs
- Shaping services locally to support vulnerable people through to settled, sustainable options
- Preventing overcrowding and homelessness by providing access to the right housing options at the right time
- Delivering homelessness services as part of an integrated approach to employment and financial inclusion
- Excellent services for local people, focussed around the needs of individuals and families

3.44 Homelessness Strategy 2008/13 - Summary of main proposals

- Reduce the number of households in temporary accommodation by half (of 2005 levels) by 2010
- Review the allocations policy to stop overcrowding and new household formation being the main cause of homelessness locally
- Link all families, young people and teenage parents experiencing homelessness to the full range of mainstream services across health, employment, parenting and tenancy support
- Place all homeless 16-17 year olds (where returns home are not possible) in supported accommodation by 2010
- Shape Tower Hamlets services according to Tower Hamlets needs.
- End rough sleeping as an enduring local problem
- Place single people in priority need categories in supported housing, where this would be the best option for them
- Provide more support for women experiencing homelessness
- Change our approach to the allocation of permanent housing for single people, to provide the right housing options at the right time, and resolve the move-on problem from supported housing
- Develop a temporary to permanent scheme
- Make the private rented sector a better option

- Reduce the impact of debt, arrears and the benefit trap of homelessness, getting more people into employment
- Work in partnership to reduce levels of child poverty in homeless households

Dependencies on other policy areas

3.45 It is absolutely fundamental that a homelessness strategy is delivered in partnership. Within the Council, this is largely between Adults Health and Well-being, Children's Service and Development and Renewal / Housing, as well as Community Safety personnel. More widely, partnership must include all RSLs, criminal justice system, NHS partners and third sector stakeholders. Two key dependencies in particular are around:

- Allocations policy
- Supply of affordable housing.

Commitment 38	Responsibility	When
Deliver the actions set out in the Council's 2008/13 Homelessness Strategy	Tower Hamlets Council	Annually Monitored and Reviewed

Gypsy and Traveller Site - Eleanor St, E3

3.46 Tower Hamlets has one official council Gypsy and Travellers Site located at Eleanor Street, E3. First opened in 1983, it has been extended and modernised to provide accommodation to a settled community on 19 pitches. The Crossrail project has given rise to the need to relocate the site to an area of land immediately adjacent its current location. This is due to the requirement to build a ventilation shaft for the railway tunnel, to be constructed underneath the site from 2013.

3.47 The Eleanor St site has a number of overcrowded pitches, in common with similar sites elsewhere in London. The Council carried out an initial local needs assessment in 2006, as supporting evidence for the petition to the Crossrail House of Commons Select Committee. The assessment indicated that additional provision would need to be planned in this particular instance following the site relocation exercise.

3.48 The Council has successfully negotiated an undertaking within the statutory framework of the Crossrail Bill to ensure that the site at Eleanor Street is relocated in line with relevant provisions of site design guidance produced by Central Government's Communities and Local Government department. Opportunities will be sought to provide an enhanced level of improvement in the new site design to meet best practice standards. The site will be designed to maximise the potential use of land adjacent to the site that

will be returned to the Council when the Crossrail construction is complete in 2017.

Commitment 39	Responsibility	When
The Council will work with the Nominated Undertaker for the Crossrail Act, other agencies and stakeholder groups to ensure the Eleanor Street Travellers' Site is relocated in accordance with best practice design standards.	Tower Hamlets Council / Crossrail	Ongoing

Gypsy and Traveller Strategy

3.49 The Council will put in place an overarching Gypsy and Travellers Strategy. A programme of work will be undertaken to develop and implement proposals to meet the needs identified in the pan London Accommodation Assessment and targets established by the regional housing and spatial strategy process. The legal requirement on Tower Hamlets to address Gypsy and Traveller housing needs is unambiguous:

- The Housing Act 2004 requires Local Authorities to assess the need for Gypsy and Traveller accommodation in their areas at the same time as they assess the housing requirements of the rest of the population.
- Planning Circular 01/2006 planning for Gypsy and Traveller Caravan Sites introduces a requirement for every Local Authority to proactively identify land to meet the identified need. This land is required to be identified in new local plans (being prepared as a part of the Local Development Framework).
- Planning Policy Statement 3: Housing requires local authorities to consider the needs of Gypsies and Travellers as a part of a Strategic Housing Market Assessment, which will replace the Housing Needs Survey as the future mechanism to assess housing need across a borough.

3.50 At a regional level, the Council participated in the 2007 pan London accommodation assessment exercise. The findings that will be published in an assessment report which be incorporated into the Mayor for London's Housing Strategy expected in winter 2008. The Council will need to review site provision and quality (as will all other boroughs) in detail during the consultation on the London's Housing Strategy.

Commitment 40	Responsibility	When
The Council will produce an over-arching strategy that will set out the Borough's approach to Gypsy and Traveller issues which include the development of suitable proposals for the provision of additional site	Tower Hamlets Council	2009

accommodation based on information set out in the pan London Accommodation Assessment, London Housing Strategy and Regional Spatial Strategy.		
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Chapter 4 – New Housing Supply

New Housing Supply in Tower Hamlets

4.1 One of the core reasons for developing a Tower Hamlets housing strategy is to set the framework for the delivery of new housing in the borough, with a particular focus on delivering more new affordable family housing for social rent. Despite being a geographically small borough, it delivers a comparatively large amount of affordable housing. According to the Housing Corporation, Tower Hamlets hosted the delivery of over 700 social rented affordable homes and 600 intermediate affordable homes in 2007/08. This was the largest by a local authority in London and over 10% of the Housing Corporation's London programme. Despite this impressive record, not enough affordable housing is being developed for social rent and intermediate (e.g., shared ownership) purposes, which is having a direct and indirect negative impact on the borough's Community Plan targets. This chapter sets what the borough expects from affordable housing developers and what the borough will do to help deliver those expectations.

4.2 With the continuing turmoil being experienced in the financial markets, the Council will need to monitor closely the impact on the local housing market. The Council will seek to ensure that householders struggling with mortgage payments receive the advice they need, and that they have access to support available from national schemes

4.3 A broader, medium to long term strategic issue for the Council is to ensure that private finance required to fund major regeneration projects - particularly those that will deliver significant socio-economic outcomes - continues to be accessible to partner organisations. One means to achieving this is ensuring that Council and/or Homes and Communities Agency funding and support is maximised in order to give support to partners raising money on the finance markets and applying their own resources. However, such an option will not be possible in all scenarios as such money and land (as examples) are finite and could eventually compromise support, on an opportunity cost basis, for other projects.

4.4 In terms of the 'guiding principles' to any approach to supporting future major regeneration projects, the Council will continue to apply the four key strategic objectives set out in this Strategy: Decent Homes, Decent

Management; Placemaking and Sustainable Communities; Managing Demand, Reducing Overcrowding; and, New Housing Supply. Priorities and targets - including Local Area Agreement targets - will need to be reviewed regularly, particularly given the above mentioned continuing turmoil being experienced in the financial markets. However, the Council and its partners are well positioned to mitigate the worst impacts being currently experienced, and create a strong platform for housing delivery once the housing market recovers.

Evidence Base Summary

During the years between 2004 to March 2008 the Annual Monitoring Report recorded a delivery of more than 9,000 homes (Gross), of which over 3,238 were affordable making Tower Hamlets one of the top performing boroughs on affordable housing delivery.

Source: Housing Strategy Evidence Base, Appendix E. Table 4.45

The Mayors affordable housing target proposed for Tower Hamlets covering the next three years is 5,164. It's expected the likely scenario will be a 58% shortfall due to the impact of the UK credit crunch on the housing market.

Source: Affordable Housing Team, medium scenario calculation. 2009/10 to 2011/12.

First-time buyers purchasing through low cost home ownership (LCHO) schemes would require a minimum income of about £29,177 to purchase the smallest bedroom size 'part-buy, part-rent' flat. For equity loan schemes like MyChoice HomeBuy the figure is about £33,000. About 84% of Tower Hamlets households have incomes under £60k (also the maximum threshold to qualify for LCHO). Of those 51% incomes are under £30,000 and a further 18% of those earn under £15k. Although it depends on the applicant's bed-size-need, many are likely to be priced out of LCHO market.

Source: Housing Strategy Evidence Base, Appendix E. Tables 4.32 and 2.22

The average property prices (all bed-sizes) showed a flat to be £ 313,292, a terraced house £ 340,995, a semi-detached at £ 317,943 and a detached property at £ 404,482. All have decreased 15% on the previous year.

Source: Land Registry Property Feb-09 Report for LB Tower Hamlets.

Tower Hamlets ranks 11th highest in London for turnover rates regarding average moves of the population.

Source: Housing Strategy Evidence Base, Appendix E. Table 4.12

Of existing Tower Hamlets residents purchasing a part-buy, part-rent property in recent years, 61 per cent chose to buy and remain in the Borough.

Source: Housing Options Data Request at March-09. Non-KW purchasing a shared ownership property. Based on filed RSL completion returns between April-06 & March-09

Background

4.5 The need and rationale for new affordable housing for social rent and intermediate purposes is well-established from research undertaken locally, regionally and nationally.

4.6 At the local level, Tower Hamlets' *Housing Needs Survey 2004* ⁽²⁰⁾ estimated that 3,021 new affordable homes were required each year for five years to tackle both the backlog of need and address future needs.

4.7 The most recent update of the Mayor's London Plan ⁽¹⁴⁾ detailed the findings of the London Housing Requirements Study. This estimated that London required an additional 33,500 homes annually over a ten year period to meet both the backlog and demand arising from population change. The current London Plan planning target is 30,500 homes annually, of which 50 per cent should be affordable.

Tower Hamlets' Planning Policy

4.8 Every local planning authority is required by law to produce a set of Local Development Documents which set the Local Development Framework. Amongst these documents will be the 'Core Strategy'; a Statement of Community Involvement; Area Action Plans; Masterplans; and specific documents setting out policy detail of certain thematic areas such as affordable housing, waste management, or climate change.

4.9 The Core Strategy is Government defined, its role is as follows:

The core strategy should set out the key elements of the planning framework for the area. It should be comprised of a spatial vision and strategic objectives for the area; a spatial strategy; core policies; and a monitoring and implementation framework with clear objectives for achieving delivery. It must be kept up-to-date and, once adopted, all other development plan documents must be in conformity with it.

Source: CLG Planning Policy Statement 12 ⁽²¹⁾

4.10 The key housing-related policy areas covered by the Core Strategy. It is important to note that planning policy is a statutory document which must be considered when private and affordable developers are proposing schemes to the borough. A borough's housing strategy does not have the same status – i.e., is not statutory – and therefore it is important to recognise that borough planning policy sets the framework for housing development in Tower Hamlets. Therefore, the Housing Strategy needs to be in broad compliance with the Core Strategy (and any other related documents). Over-arching the two is the Sustainable Communities Strategy – the Borough's Community Plan - which promotes economic, environmental and social well-being in the borough.

4.11 Important policy areas where the Core Strategy and Strategic Housing must effectively link together are:

- Where the Core Strategy has identified suitable sites and locations for larger family-size housing with good links to infrastructure.
- Working together to seek a strategic target of 50% affordable housing on all housing developed in the borough. This will be addressed in the Strategy refresh once the findings of the SHMA are published.
- On large housing regeneration schemes and strategic development sites: Strategic Housing is key to negotiating with the HCA to pull in public grant funding as well as private sector leverage. These will help deliver on LAA and the Mayor's (three-year) delivery targets.
- Delivering more accessible homes (especially fully wheelchair accessible). Planning Policy standards must prescribe bed-size mix ratio in relation to Accessible Housing Register client need and include the latest accessible standard features and dimensions in the adopted LDF, including recommended space standards in fully wheelchair accessible homes.

Housing Quantity

4.12 Tower Hamlets' annual housing target set by the Mayor of London for all tenures is 3,150 homes per annum up to 2016/17, of which 50% should be affordable. Tower Hamlets supports the strategic target of 50% affordable housing and will seek a minimum of 35% affordable housing on individual sites, 80% of which should be for social rent and 20% for intermediate purposes.

Commitment 41	Responsibility	When
Tower Hamlets will seek as a strategic target 50% affordable housing on all housing developed in the borough, applying 35% on individual sites. *This may change following new evidence from the SHMA or as a result of the Core Strategy.	Tower Hamlets Council / Private and Affordable Housing Developers	Ongoing

Housing Types

4.13 Tower Hamlets is committed to maximising the amount of affordable housing developed but is more committed to ensuring that a sustainable mix of affordable housing is developed also. The Borough's Interim Planning Policy on Housing sets out the following preferred mix of **social rent** housing types in new developments (see table below) the preferred are based on identified local needs highlighted in the 2004 Housing Needs Survey. The SHMA interim report due in June 2009 will confirm if this needs to be changed.

Bed-sit	One Bed	Two Bed	Three Bed	Four Bed	Five/Six Bed
0%	20%	35%	30%	10%	5%

4.14 The borough has no requirement for bed-sit accommodation and there is a requirement that 45% of the social rented units developed are three bedroom or more ⁽²⁵⁾, in excess of the Mayor's target of 42%. The ability of developers to provide the above mix will vary according to the site location, the density of the development, availability of socio-economic infrastructure and the economic viability of the scheme. The Council will seek mixed, balanced, sustainable communities in new development schemes. This may include 'pepper-potted' developments where individual blocks/areas are not divided by tenure.

4.15 For the **intermediate housing** of a proposed scheme, Tower Hamlets will seek at least 25% of the homes to have three bedrooms or more.

4.16 For **market housing** of a proposed scheme, Tower Hamlets will seek at least 25% of the homes to have three bedrooms or more.

Commitment 42	Responsibility	When
<ul style="list-style-type: none"> Tower Hamlets will seek 45% of the social rented element of new developments to be for large family purposes (i.e., three bedrooms or more) either provided onsite, or where delivery proves unsustainable, provided offsite; 25% of the intermediate and market homes should have three bedrooms or more.*This could change depending on results in June-09 of the Core Strategy and SHMA evidence. 	Tower Hamlets/ Housing Developers	Ongoing

Housing Design and Space Standards

4.17 A key determinant of housing quality is a home's internal space standards. Especially where overcrowding is an issue, ensuring that there is adequate living space in each room can make a big difference to the well-being of residents. Affordable housing (including that developed by private developers) will need to comply with the Housing Corporation's **Design and Quality Standards** (April 2007). Tower Hamlets intends to review its requirements on publication of the Mayor of London's Housing Design Guide (alongside other design requirements).

Commitment 43	Responsibility	When
Following publication and review of the Mayor's Housing Design Guide, Tower Hamlets will make a decision on whether to adopt the document for housing and planning policy guidance purposes.	Tower Hamlets	2009

4.18 Space standards for housing in Tower Hamlets are guided by the Residential Space Standards Supplementary Planning Guidance, which is currently under review.

4.19 Developers should also have regard to housing design requirements of black, Asian and minority ethnic groups, with a particular focus on the cultural requirements of the Bangladeshi community which require homes of three bedroom and above to have separate kitchens and dining rooms. The requirement for separate kitchen and living areas is not unique to these minority ethnic groups as the need for living space to live is for all households, particularly those with young children. The changing needs of elderly people need to be catered for also, often through adaptations.

Commitment 44	Responsibility	When
All affordable housing to comply with the Housing Corporation's guidance set out in <i>Design and Quality Standards</i> (Apr 2007)	Private and Affordable Housing Developers	Ongoing
Commitment 45	Responsibility	When
Develop guidance that has regard for housing design requirements for black, Asian and minority ethnic groups with a particular focus on the needs of the Bangladeshi community	Tower Hamlets Council	Ongoing

Family Housing in High Density Developments

4.20 In connection with the above commitment, a review of the rationale for building family housing (i.e., 3 bedroom plus) in high density developments – principally those that are 'private developer-led' – will be undertaken. The reasons for this are threefold:

- Family housing in extremely high density locations can present housing management issues for landlords and service charge issues for residents
- Lack of access to amenity and recreational space can be limiting for the development of family well-being and contribute to potential neighbour disputes over common areas
- Service charge costs (in addition to rental payments) can confine new households in the 'poverty trap' making it uneconomic for people to seek sustainable employment. Some elements of services charges are not eligible for benefits.

4.21 Good design and effective management are considered core to achieving this objective.

Commitment 46	Responsibility	When
Tower Hamlets will examine family housing issues in its forthcoming High Density Living Supplementary Planning Document	Tower Hamlets	2009

Car Free Developments

4.22 Reduction of car usage is a simple and effective way of reducing carbon emissions and also improving the personal health of householders. Tower Hamlets benefits from significant public transport infrastructure which means that car dependency should be significantly less than in other boroughs. Nonetheless, the lack of access to a car can hinder households' ability to take up employment; visit family and friends; transport children to school. Protecting the environment is increasingly the high priority for future housing developments, but consideration must be given to ensuring new residents of housing developments are not wholly excluded from accessing personal use of a car.

Intermediate Housing for Families on Low to Medium Incomes

4.23 A key priority for Tower Hamlets is creating more housing choices for economically active residents who have children and wish to stay in the borough. Historically, residents whose housing requirements have grown would choose – if financially able – to move further out into the Sub Region where house prices have been lower and the house type – house with garden – more in line with their aspirations of a familial home.

4.26 It is likely that people will continue to make this decision as the trend of people moving from urban areas when they are young to suburban areas as they get older is to be expected. But unless Tower Hamlets is able to make available the choice of affordable larger homes for households on low to medium incomes, then this decision will be forced upon people rather than be a genuine choice. The Council is therefore keen to ensure that more intermediate housing for families is available on low to medium incomes in Tower Hamlets.

4.27 In this vein, Tower Hamlets are keen to ensure that innovative forms of housing development that deliver more intermediate housing help to meet this objective. Tower Hamlets is developing a proposal that will secure a 'community land trust' form of housing that will help secure this objective, which if successful could be rolled out more widely in the borough and beyond.

Commitment 47	Responsibility	When
Tower Hamlets will explore innovative approaches to facilitate the delivery of more family accommodation for households on low to medium incomes, including Community Land Trust models of affordable housing	Tower Hamlets Council	2011

Student Housing

4.28 Tower Hamlets produced a student accommodation needs report for the borough. Tower Hamlets is a preferred location for student

accommodation, as it's close to the city, has good transport links with inner city universities, Tower Hamlets is a cheaper alternative for renting than the other central parts of London.

4.29 Profile of current and future supply: Tower Hamlets full-time student population is currently about 20,785 with about 50 per cent of the students living at home.

The borough has a current provision of 5,610 bed spaces with 3,635 existing bed spaces, and another 1,975 that have been approved or are under construction (March 2008).

4.30 Purpose built student accommodation within Tower Hamlets is by far the highest (City of London 39.2 students per bed space), Newham has 7.4 students/bed and the North East sub-region at 3.7 students/bedroom.

The two major universities within the borough have agreed to a requirement of 900 and 2000 student bed spaces respectively in the next five years. An additional 1000 beds (33%) would be required for the students from other selected universities, about 3900 beds in total. Tower Hamlets has already exceeded this demand. The need for land for student housing competes with land requirements for the housing needs of permanent affordable accommodation in the borough.

4.31 The Report recommends that the supply of student accommodation should be linked to the demand from the local universities. Tower Hamlets accepts its responsibility for providing for student accommodation from universities in Central London at 33% of its local demand

Reducing Carbon Emissions from New Housing

4.32 As set out earlier in this Strategy, carbon emission reduction targets are set and ensuring these targets are met is a key issue for stakeholders. In that vein, the Government has set a target that all new housing which is developed – both private and affordable – is zero carbon by 2016.

4.33 The current method of measuring the sustainability and environmental efficiency of new housing is through the Code for Sustainable Homes (CSH) ⁽²²⁾ which measures the sustainability performance of new housing from Level 1 (the lowest) to Level 6 (the highest), meeting the requirements of level 6 achieve a 'true zero carbon home'.

4.34 The Housing Corporation expects all affordable housing developed to meet CSH Level 3 and is set out in *Design and Quality Standards* ⁽²³⁾. The former Mayor's Housing Strategy sets a target of CSH Level 4 during 2011/14, with a target of CSH Level 6 by 2015. Both the Mayoral targets are subject to technology being available.

4.35 In tandem, the developers should have regard to the Sustainable Design and Construction and Energy policies set out in the Borough's Local

Development Framework and the Mayor's London Plan. They should also be maximising opportunities for future residents to recycle household waste.

Commitment 48	Responsibility	When
Tower Hamlets will require all new housing developments to meet the Government's national target of zero carbon housing by 2016.	Private and Affordable Housing Developers	2016
Commitment 49	Responsibility	When
Tower Hamlets Council will require all new housing developments to have appropriate space for waste and recycling storage giving residents maximum opportunities to recycle both within the home and in communal areas outside it.	Private and Affordable Housing Developers	2009

Development Site Registration

4.36 Tower Hamlets wishes to see an integrated and accessible management service available to all current and new tenants. Similarly, it expects all housing associations who develop housing in the borough to become members of the Tower Hamlets Housing Forum which will help ensure the delivery of the Community Plan objectives. To help achieve these objectives, the council intends to test the feasibility of designating key sites to preferred development partners (for affordable housing purposes) who have a locally based management service and are committed to delivering Community Plan objectives via the Tower Hamlets Housing Forum.

Commitment 50	Responsibility	When
Tower Hamlets test the feasibility of designating affordable housing partners for development sites in order to improve local management service delivery and maximise contribution to Community Plan objectives.	Tower Hamlets Council/Tower Hamlets Housing Forum/Housing Corporation	2009
Commitment 51	Responsibility	When
Tower Hamlets will also examine the value of establishing a panel of preferred affordable housing developers that will work in partnership with the Council to deliver housing and wider Community Plan objectives and will have locally based housing management services	Tower Hamlets Council/Tower Hamlets Housing Forum/Housing Corporation	2010

Accessibility and the Lifetime Homes Standard in New Housing

4.37 Future housing needs to be built to meet residents' needs which will change during their lives. Delivering the Lifetime Homes Standard to all new homes is a means to achieving that.

4.38 The **Mayor's London Plan** (2008) (Policy 3A.5) sets out a requirement for all new housing (i.e., market and affordable) to be built to Lifetime Homes Standards and that 10% of all housing should be either designed to be wheelchair accessible or easily adaptable for use by wheelchair users.

4.39 The Government in its recently published **Strategy for Housing the Elderly** ⁽⁵⁾ (2008) commits housing stakeholders to delivering the Lifetime Homes Standard for all new housing by 2013, with a further commitment to introduce statutory regulations if the target is not met voluntarily.

Commitment 52	Responsibility	When
Tower Hamlets will seek to maximise Lifetime Homes Standards in new housing stock and seek at least 10% of all new homes to be wheelchair accessible (GLA London Accessible Housing Register Standards) or easily adaptable for wheelchair users.	Private and Affordable Housing Developers	2013

Vehicles for Housing Delivery

4.40 One of the key announcements in the Housing Green Paper was on Local Housing Companies (LHCs). This was part of a wider Government initiative to give local authorities more of a role to play in the development of new affordable housing. The basic idea behind LHCs is to use local authority land in vacant possession in partnership with a private developer and a funder(s) to bring forward more and better housing in a strategic and organised fashion. The intention is that local authorities gain a return on their investment in a longer term fashion as opposed to an early capital receipt. This approach can lead to an uncertain early development process (as the developer has to raise much private finance) and lose value from the local authority when the developer is perceived to be generating excess profits when the homes are eventually sold.

4.41 LHCs are one of a number of options that are explored in the Housing Green Paper. Others include:

- A Local Authority-Owned Company
- Community Land Trust
- Limited Liability Partnership
- Single Estate Transformation Model
- Strategic Housing and Regeneration Partnerships

4.42 A further council investment option was recently proposed by Government to restart council house building. This option will be considered with the other Green Paper options, listed above (also see 4.51)

4.43 Given the scale of housing need in Tower Hamlets and the importance the Government is putting on the use of alternative vehicles for housing development, Tower Hamlets will be testing which vehicles can assist in the delivery of the borough's housing strategic objectives.

Commitment 53	Responsibility	When
Tower Hamlets to investigate alternative housing delivery vehicles that can best deliver corporate housing development objectives	Tower Hamlets	2009

Development Sites in Tower Hamlets

4.44 Tower Hamlets continues to be the focus for major housing development activity in London. In 2007/08, the borough hosted the delivery of more housing – and more affordable housing – than any where else in London. Whilst the housing output being achieved is both significant and is delivering close to 10% of London's total target, there is a recurring concern that not enough affordable housing is being developed and insufficient socio-economic infrastructure is accompanying the new housing being developed challenging its long term sustainability.

4.45 Ensuring that the borough achieves maximum value from new housing development in the medium to long term will mean adopting a more 'programme managed' approach to housing development. A key link to be developed here is the development of the Strategic Housing Land Availability Assessment (SHLAA). The Assessment needs to make a judgement on two aspects:

- The potential for new dwellings on each site in terms of net gain (or loss) of dwellings; and
- When the site is likely to be developed, depending on the site's "deliverability" and "developability"

4.46 The first five years illustrate what sites are developable in the short to medium term, with the following ten years showing what can be developed in the long term. Each year, the SHLAA is revised to reflect changes that have occurred, reflecting any new sites that have been identified and updating the development profile forecast. A more developed narrative on the SHLAA can be found in the Appendix A.

4.47 The SHLAA will effectively become the register of available developable land in the borough, which necessitates the need for a renewed focus on how the borough oversees the development of new housing in its area. (see appendix A for further information)

4.48 Given that the large majority of public funding for new housing development comes from public funders – principally the Homes and Communities Agency (HCA) in the very near future - the borough usually has a limited, but nonetheless important role to play in enabling new housing

development. Other key factors here are the roles of private and affordable housing developers and the private finance required to build new market and affordable homes. The Council will work closely in partnership with the HCA to ensure that investment is maximised into Tower Hamlets, delivering new homes and also the necessary socio-economic infrastructure to help deliver sustainable communities.

4.49 Housing development activity for the purposes of this strategy has been divided into three broad areas:

Housing Development Category	Lead
Corporate Strategic Housing Projects - where the local authority has a key interest in ensuring that a positive outcome is achieved	Tower Hamlets Council / Great Place to Live Delivery Group
Private Sector-led Projects (where affordable housing generates significant affordable housing)	Tower Hamlets Council / Great Place to Live Delivery Group
Housing association-led projects	Tower Hamlets Council / THHF Development Sub Group

4.50 Reporting mechanisms will need to be put into place to organise how information generated from **Private Sector-led Projects** and **Housing Association-led Projects** is organised into reports that can inform Development and Renewal interventions.

4.51 Outlined below is a brief narrative on each of the key corporate strategic projects - setting out the rationale for **Corporate Strategic Housing Projects** in Tower Hamlets

❶ **2012 Olympic Park** – After the hosting of the Olympic Games and Paralympic Games, over 9,000 homes will be developed in the Olympic Park. Apart from the housing developed in the Olympic Village (in Newham) the housing in the rest of the park will take over ten years to develop, some of which will be developed within Tower Hamlets' north eastern boundary. More detail will emerge as the 2012 Legacy Masterplan Framework is developed.

❷ **Blackwall Reach/Robin Hood Gardens** - This site which includes the Robin Hood Gardens Estate is adjacent to the Blackwall Tunnel Approach. A Development Framework has been published and has been the subject of public consultation. The development is expected to lead to the development of about 1,600 homes (including 35% affordable homes) and about 150,000 sq ft of retail and employment space which will also include enhanced public realm, open space; new mosque; re-housing of existing tenants in St Mathias site.

❸ **Bromley-by-Bow Masterplan Area** – A number of sites are at different stages of development and the local authority has a strategic interest in ensuring that this area – with Bromley-by-Bow London Underground at its

centre – is developed in an organised fashion. The borough has two key sites that it has a major land interest in:-

- **Ailsa St** - The site has estimated capacity for 850 homes, a primary school, open space and employment uses. Development of this site (and Bow Lock) will need to assist with addressing the 'connectivity' agenda which is about helping to improve east-west pedestrian and vehicular traffic, particularly over the A102
 - **Bow Lock** – The site has estimated capacity for 300 homes, improved public realm and employment uses. A higher proportion of affordable housing is being sought, particularly intermediate for families which may be delivered through a Community Land Trust
- ④ **Chrisp St Area** – Poplar Harca, the key landowner, is in the process of selecting a development partner who can help regenerate this key area in Poplar. The Council is working in partnership with the housing association to ensure this development delivers a wide range of benefits for the area.

⑤ **HCA Hospital Sites**

All sites were formerly owned by English Partnerships, now merged with the HCA. For all these schemes the Council is seeking exemplary projects that maximise affordable housing delivery and wider socio- economic outcomes.

- **St Clements Hospital** (Bow Rd) has capacity for about 300-350 homes. The current use is vacant but not demolished.
- **Queen Elizabeth Hospital** (Goldsmith Row / Hackney Rd) has the capacity for about 160 homes, again currently vacant, but not demolished.
- **Mildmay Hospital** (Hackney Rd / Austin St) has capacity for 150 homes. It's currently still being used as a hospital and church. These are likely to remain and residential added.

⑥ **Aspen Way** - This is a 100+ acre area site surrounding Poplar DLR station which is in a mix of land ownerships including LBTH, Canary Wharf, TfL/DLR. A long term project, this site is expected to yield over 5,000 homes and will have a strong public realm element. The project is intended to geographically and economically connect Canary Wharf/Isle of Dogs with South Poplar.

⑦ **Ocean Estate** - This New Deal for Communities scheme will see major redevelopment of part of the estate which continues to feature significant decanting of tenants. The new build element of this project will lead to new build of over 800 social, intermediate and market homes and refurbishment of over 1,200 existing homes.

⑧ **Reshaping Poplar** – The Council is working in partnership with Poplar Harca on a series of projects (which includes Chrisp St above) that will help both regenerate the Poplar area and deliver a significant number of additional homes.

9 Tower Hamlets Homes/Housing Estate Renewal Strategy – It is a corporate priority for the Council that Tower Hamlets Homes will be awarded the ‘Two Star’ management standard (or forthcoming TSA equivalent standard) required to unlock the additional investment available from Government to deliver Decent Homes. This additional investment will help to significantly raise the quality of life for Tower Hamlets Homes’ residents.

4.52 This additional investment creates the potential to deliver wider socio-economic outcomes (i.e., those sought in the Community Plan). In addition there is the potential to deliver new homes through infill development and selective demolition where homes are beyond their economic life and /or do not meet housing needs (e.g. bed-sits). This has the potential to supplement the resources available to support Tower Hamlets Homes’ Business Plan to deliver the Decent Homes Plus programme. The Council, working with THH could also consider (assuming a high performance rating) the development of new council housing which will be enabled by the forthcoming HRA review and changes being made to the subsidy system.

Note: The final corporate strategic housing project is delivery of the Overcrowding Reduction Strategy featured in Chapter 3.

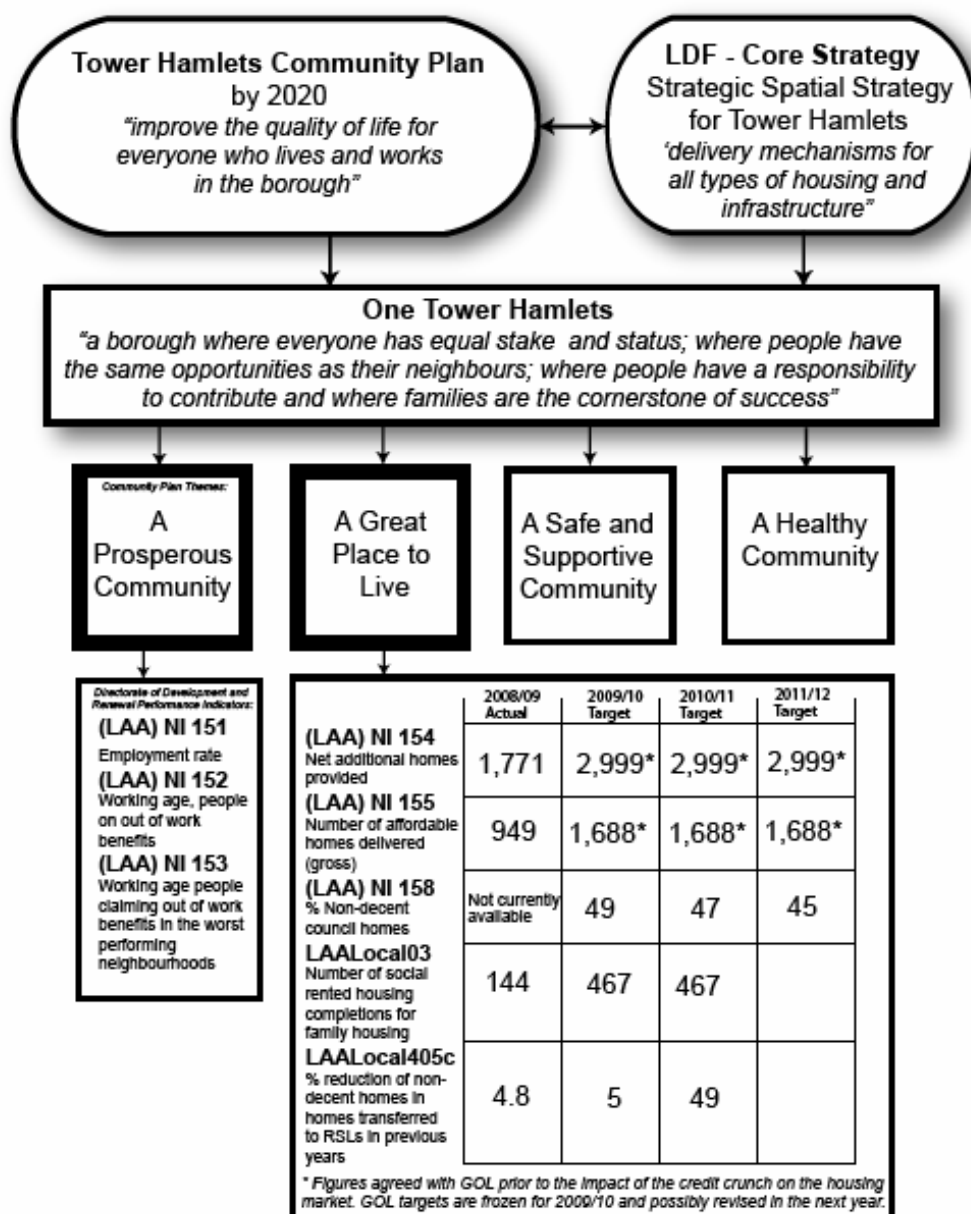
Commitment 54	Responsibility	When
Tower Hamlets Council to prioritise its resources to the identified key corporate strategic housing projects	Tower Hamlets	2009

Chapter 5 – Housing Investment Strategy

Why Tower Hamlets needs a housing investment strategy

5.1 In the previous three chapters, we described the borough's housing priorities into three broad areas: decent homes; additional affordable homes; and placemaking and sustainable communities. Developing and implementing a housing investment strategy and delivery plan is about identifying the resources necessary and putting in place a plan to ensure the resources are well spent. The housing targets for the borough are included in the diagram below:

5.2 Tower Hamlets vision flow chart for housing and development and performance indicators.



5.3 As set out in Chapter 2, the housing agenda has a significant contribution to make to the wider socio-economic agenda set out in the Borough's Community Plan. Delivery against these targets will be developed and delivered by members of the Tower Hamlets Housing Forum (including Tower Hamlets Homes) and other housing associations active in the borough.

Background

5.4 An investment strategy for most organisations is about securing money to achieve an objective. With a housing investment strategy, the approach is more complex. The land and/or buildings need to be appropriate for investment particularly with regard to planning and investment criteria from statutory funders; sufficient money – often a mix of public and private - in place to fund the work; an appropriate partnership and vehicle to deliver the outcome sought; and, crucially administrative, political and community support for the actions needing to be undertaken. In tabular terms, the issues could be illustrated as follows:

Theme	Resources	Vehicle/Process	Outcome
Delivering and Managing Decent Homes	Major Repairs Allowance; ALMO Resources / Housing Associations.	Tower Hamlets Homes / Housing Associations	Delivery of Decent Homes Plus Standard and well managed homes
Placemaking and Sustainable Communities	Affordable Housing Grant; Private Finance; Other Public Sector Sources, e.g., HCA, LDA, GLA etc.; Community Infrastructure Levy; Growth Area resources	Housing Associations; Housing Developers; Alternative Housing Delivery Vehicles	Delivery of: Decent Homes Plus Standard; Affordable Housing Target; Placemaking and Sustainable Communities objectives
New Affordable Housing	HCA ; Private Finance; Housing Association Reserves; Land at discounted value; S106 planning obligations	Housing Associations; Private/Affordable Housing Developers; Alternative Housing Delivery Vehicle	Delivery of Affordable Housing Target

Decent Homes Investment

5.5 Tower Hamlets is committed to delivering the decent homes standard for all its residents as soon as is reasonably practicable. Specifically, Tower Hamlets will:

- Seek additional investment from Government and other sources that will resource the delivery of the Decent Homes Plus standard to housing stock managed by Tower Hamlets Homes
- Monitor delivery of the Decent Homes Standard to homes transferred to housing associations under the *Housing Choice* programme
- Monitor delivery of the Decent Homes Standard to stock managed by social landlords

Commitment 55	Responsibility	When
Tower Hamlets will seek to maximise housing investment in existing stock to achieve the Decent Homes Standard	Tower Hamlets Council / Social Landlords	Ongoing

Private Sector Renewal and Disabled Facilities Grants

5.6 Tower Hamlets will continue to seek to identify resources (grants or loans) to help deliver:

- the Decent Homes Standard for vulnerable households in private sector stock
- reduce long term empty homes in the private sector
- adaptations to help disabled people stay in their homes rather than depend on institutional care

Commitment 56	Responsibility	When
Tower Hamlets will seek to reduce the number of non-decent homes in the private rented sector occupied by vulnerable tenants. <small>*Awaiting SHMA forthcoming report to assess the base line to set targets</small>	Tower Hamlets Council	Ongoing
Commitment 57	Responsibility	When
Tower Hamlets will ensure the delivery of a service that will entitle eligible residents to claim Disabled Facilities Grants	Tower Hamlets Council	Ongoing

Placemaking and Sustainable Communities Investment

5.7 Delivery of investment under this heading is key to protecting the value of investment generated under the decent homes and new supply headings.

In placemaking terms this might mean a higher specification to public realm improvements or external fabric. In sustainable communities this could involve an enhanced approach to economic inclusion for workless tenants. Sources of additional funding will include:

- English Partnerships and the successor Homes and Communities Agency
- London Mayor's Targeted Funding Streams
- CLG funding initiatives such as the Housing Options programme
- CLG Local Area Agreement Funding
- CLG Working Neighbourhoods Fund
- Planning Obligations from Housing Developers
- Innovative use of public sector land

Commitment 58	Responsibility	When
Tower Hamlets will seek to maximise investment opportunities that deliver placemaking and sustainable communities objectives.	Tower Hamlets Council	Ongoing

New Supply Housing Investment

❶ Land Investment

5.8 One of the known challenges to achieving new housing development in urban settings is the lack of developable land. Problems associated with 'brownfield' land (i.e., has had a previous use) include fragmented (and sometimes unknown) ownerships; land contamination; illegal uses; poor access arrangements; and lack of socio economic infrastructure. All of these issues place potentially onerous development and planning obligation costs on the developer that can make a scheme economically unviable to develop. Landowners sometimes have unrealistic land value expectations and are content to leave the land undeveloped and rely on the land's 'book value'.

5.9 The Government recognised the problems associated with land supply and required local authorities in Planning Policy Statement 3 to undertake a Strategic Housing Land Assessment identifying land available over a 15 year period, with a particular focus on land available in the first five years.

5.10 Tower Hamlets will also work closely with statutory public sector agencies such as the London Development Agency, London Thames Gateway Development Corporation, English Partnerships, the Housing Corporation and the Homes and Communities Agency (when established) to help bring forward land for development in an organised and strategic fashion. Similarly, it will work closely with housing associations, Tower Hamlets Homes and private developers to take advantage of 'infill' and estate redevelopment opportunities that help regenerate disadvantaged areas and deliver the placemaking and sustainable communities agenda.

Commitment 59	Responsibility	When
Tower Hamlets will develop, publish and maintain a Strategic Housing Land Availability Assessment (SHLAA) identifying a fifteen year supply of land that will help deliver the annual housing planning target, currently 3,150 homes.	Tower Hamlets Council	Annually
Commitment 60	Responsibility	When
Tower Hamlets will work closely with statutory agencies to ensure that SHLAA data informs statutory agencies' investment programmes. priorities, including the London Development Agency, London Thames Gateway Development Corporation, and Homes and Communities Agency	Tower Hamlets Council	Ongoing

Housing Investment

5.11 With the largest affordable housing delivery programme in London, the borough continues to attract a significant amount of public sector investment, chiefly through the HCA. The borough will continue to seek additional grant support on the basis that it meets the commitments set out in Chapter 4 which stipulates the housing types, tenures and quality the borough is seeking. By maximising public sector finance, this provides a more secure platform for the private sector to come on board. Examples of private sector leverage are typically RSLs seeking private match-funding from commercial lenders, or the private sector providing private business units - facilitating a retail quarter.

Commitment 61	Responsibility	When
Tower Hamlets will work with statutory agencies – Homes and Communities Agency, London Thames Gateway Development Corporation, Greater London Authority, London Development Agency, Transport for London - to maximise housing and wider infrastructure investment and private sector leverage to deliver housing strategy objectives.	Tower Hamlets Council	Ongoing

Commitment 62	Responsibility	When
Tower Hamlets will seek to maximise opportunities from the Government's 'HomeBuy' and successor programmes to enable residents to maximise opportunities to gain access affordable home ownership opportunities	Tower Hamlets / HomeZone Partner	Ongoing

Corporate Strategic Housing Projects

5.12 Highlighted in the Housing Strategy are key projects that will help ensure that the council is playing a direct role in facilitating the delivery of more and better housing for its residents. They have been identified as schemes where the borough can make a significant difference through use of its land, planning powers and influence:-

- 2012 Olympic Park
- Blackwall Reach/Robin Hood Gardens
- Bromley-by Bow Masterplan Area
- Chrisp St Area
- HCA Hospital Sites (St Clements, Queen Elizabeth and Mildmay)
- Aspen Way
- Ocean Estate
- Reshaping Poplar
- Tower Hamlets Homes/Housing Estate Renewal Strategy
- Overcrowding Reduction Strategy

Commitment 63	Responsibility	When
Tower Hamlets will focus on the ten key projects identified to help deliver sustainable housing outcomes for borough residents	Tower Hamlets Council	Ongoing

Delivery Plan

5.13 Key to achieving Tower Hamlets investment priorities is a delivery plan. This will be dependent on staff in the Tower Hamlets' Development and Renewal Directorate working effectively together to deliver the commitments set out in this Strategy. Key to achieving this will be:

- Organising the Directorate's housing strategy work
- Putting in place local partnership arrangements to achieve the investment priorities Tower Hamlets is seeking, primarily through building on the current good relationship with Tower Hamlets Housing Forum, and working relationships with private developers
- Ensuring Tower Hamlets maintains a productive working relationship with national and regional statutory funders
- Disseminate Tower Hamlets housing investment activities on a regular and promotional basis

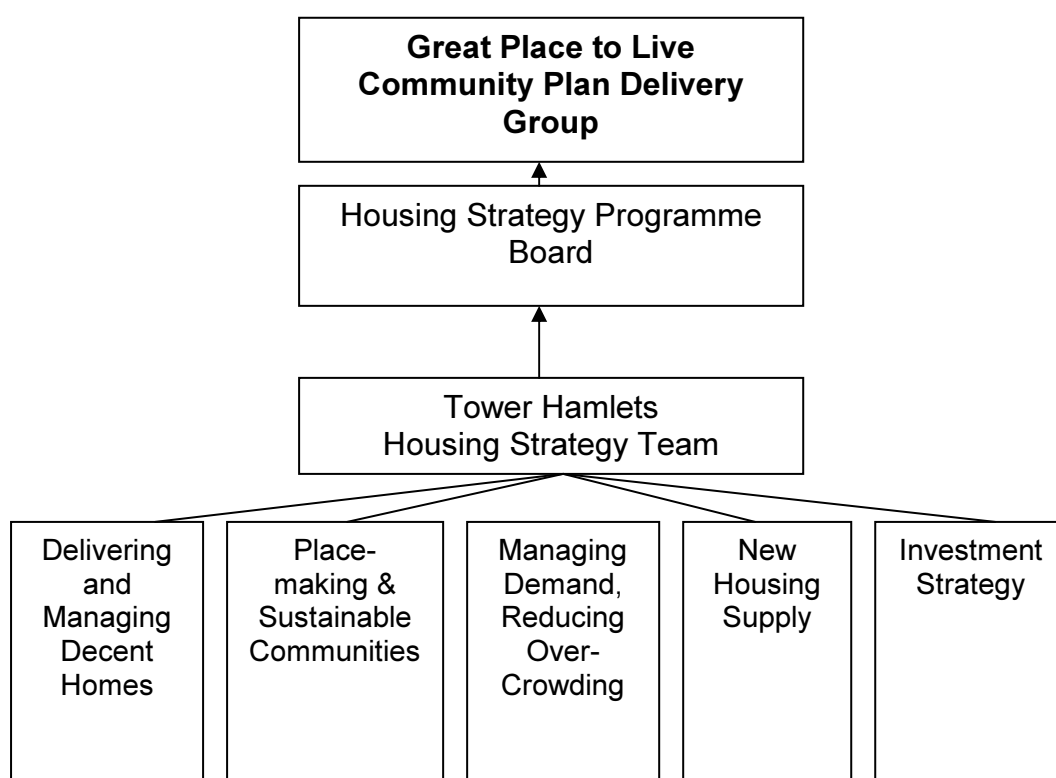
Organising the Directorate's Housing Strategy Work

5.14 The scale of housing investment that Tower Hamlets pursues means that the borough needs to organise its staff and financial resources as effectively and efficiently as possible. This housing strategy will become the work plan for the borough's Strategic Housing Team who will be responsible for convening a Housing Strategy Programme Board meeting quarterly.

5.15 This Housing Strategy Programme Board will have overall responsibility for:

- Delivering the commitments set out in each of the chapters
- Overseeing the delivery of each of the corporate strategic housing projects identified in Chapter 4
- Reporting to the Great Place to Live Community Plan Delivery Group, helping to ensure alignment between Housing Strategy and wider Community Plan objectives.

5.16 The process will require a designated officer who will be responsible for ensuring that respective schemes meet the commitments in this Strategy.



Commitment 64	Responsibility	When
Tower Hamlets will convene a Housing Strategy Programme Board that will oversee the implementation of the commitments set out in the Housing Strategy and corporate strategic housing projects and report to the Great Place to Live Community Plan delivery Group	Tower Hamlets Council	Quarterly

Disseminate Tower Hamlets housing investment activities on a regular and promotional basis

5.17 The borough will promote its housing work in an Annual Report to local, regional and national stakeholders, highlighting its achievements from the previous year and highlighting priorities for the New Year.

Commitment 65	Responsibility	When
Tower Hamlets will produce an Annual Report setting out achievements and priorities.	Tower Hamlets Council	Annual

Sustaining local partnership arrangements

5.18 Tower Hamlets will be heavily dependent on the work of its housing partners in delivering the commitments set out in this Strategy. Therefore, the borough will be keen to maintain existing good working relationships with housing associations, other affordable housing developers and private sector partners.

Commitment 66	Responsibility	When
Tower Hamlets will continue to work closely with Tower Hamlets Housing Forum with a particular focus on overseeing the management of the Common Housing Register and delivering wider Community Plan priorities.	Tower Hamlets Council / Tower Hamlets Housing Forum	Monthly
Commitment 67	Responsibility	When
Tower Hamlets will convene an Annual Developers Forum meeting for affordable and private developers to discuss housing development issues	Tower Hamlets Council	Annual

Appendix A – Strategic Housing Land Availability Assessment (SHLAA)

What is the SHLAA?

Strategic Housing Land Availability Assessment (SHLAA) identifies and assesses all sites that have a potential for future housing developments. The Assessment needs to make a judgement on two aspects:

- The potential for new dwellings on each site or within each identified broad location (where necessary) in terms of net gain (or loss) of dwellings, and including identifying constraints and how to overcome them
- When the site is realistically likely to be developed, depending on the site's "deliverability" and "developability" (i.e. in terms of its suitability, availability and achievability)

SHLAA requires the borough to demonstrate a supply of deliverable and developable housing sites for the next 15 years (calculated from the date of adoption of the LDF, which is expected to be around autumn of 2009). It will thus assist in identifying the sites required to deliver housing to meet the GLA target of delivering 3,150 homes per annum until 2016/17 and beyond. However, GLA is undertaking a new Housing Capacity Study and until the results from the new study are finalised, the Councils are expected to roll forward their annual target to cover the required 15 year period.

However, SHLAA is not a policy document and therefore does not allocate land for development.

Context

PPS3 requires that local authorities should develop policies and implementation strategies to ensure that sufficient, suitable land is available to achieve their housing and previously-developed land delivery objectives. This aspiration is also endorsed in the Community Plan, which wants to improve the quality of new housing and ensure a better supply of affordable housing.

SHLAA also provides evidence of the availability of suitable land for new housing to meet the Mayor's target of delivering 3,150 homes per annum until 2016/17, as set by The Consolidated London Plan, 2008 (Policy 3A.1) and the Housing Capacity study, 2004.

The SHLAA has considerable wider value in plan-making for existing urban areas. It will assist in developing a planned approach to managing change in such areas where opportunities exist for development and change to actually take place.

Using the SHLAA's findings, the Planning authorities must

- Identify specific, deliverable sites for the first five years of a plan (the sites should be available and ready for development within this timescale);

- Identify specific, developable sites for years 6 to 10 in plans and for years 11 to 15, to enable the five year supply to be topped up;
- Where it is not possible to identify land for years 11 to 15 local authorities should identify broad locations for future growth; and

Windfall allowances are not to be included in the first 10 years of the plan (unless there are justifiable local circumstances that prevent specific sites being identified).

In Tower Hamlets where a significant amount of housing is expected from small sites, the Assessment will need to identify smaller sites.

The Council's approach

The Council has undertaken a Housing and Land Availability Assessment to identify all sites within the borough with potential for future housing growth.

It is proposed that, as per government guidance, the site threshold will be sites that deliver at least 10 units, irrespective of the size of the plot. This is also endorsed by the Lead Partners. Judging from the planning permissions in 2007/08, out of the 211 sites that had planning approvals in 2007/08 or started construction, 14% of the sites with potential of 10 or more dwellings will deliver 93% of all dwellings.

The sites have been identified through the following methods:

Sites in Planning Process

- Sites identified in the Council's Planning Register (from 1st April 2003- 31st March 2008)
- Sites identified in the Master Plans, Area Action Plans and Sites with Planning Briefs
- Sites identified by previous studies such as GLA, LDF, UDP, NLUD study (the unimplemented proposals),
- Sites identified in Housing Capacity study (considers sites of 0.5 ha and above)

The SHLAA will be updated annually and will feed into the Council's Annual Monitoring Report (AMR).

Sites not currently in the planning process

- Existing residential areas where existing or proposed planning policy actively encourages additional housing, e.g., through infilling and redevelopment.
- Housing Estates with possibility of infill and decanting/redevelopment
- Surplus Council and public sector properties with housing potential
- Vacant or derelict/underused properties such as surplus car parks
- Major strategic projects identified by Planning authorities for regeneration
- Sites no longer required for employment purposes or other non-residential uses and can be designated for housing

Appendix B– Consultation Information

The formal Consultation period for the draft Housing Strategy took place from January to March 2009. **Consultation activities included:**

- Consultation session with members of Tower Hamlets Housing Forum (THHF) Housing Association providers – 25 February 2009.
- Consultation session with housing community stakeholders and board members 12 February 2009.
- Extensive consultation with other LBTH directorates including presentation to CLC DMT
- Formal distribution of the full draft Housing Strategy and accompanying Evidence Base to about 200 or more stakeholders, these included residents from the GIR (Getting Involved Register), resident associations, elected members, and the borough LAPs
- Formal Housing Strategy Consultation half day event – 27 February 2009
- Four resident focus groups - held during March at locations across the borough

THHF

Responses to the consultation were picked up and included in the re-drafted strategy:

- Exploring the value of having a preferred panel of developers
- Enhancing relationships with RSLs
- Exploring selective private licensing as a tool to tackle problem HMOs
- Exploring the option of council house building (in light of the governments new proposals)

Aside from this event THHF also included a formal consultation response and fed into the Strategy event.

Formal Consultation Responses

Internally, responses were received from relevant service areas of the council and from original stakeholders who were all involved with the strategy inception meetings.

Externally, there were twenty-two responses in total, eleven from individual residents and eleven from stakeholder organisations.

Many of the respondents' comments were introduced into the Housing Strategy version for Cabinet approval, some comments will go on to inform the equalities assessment action plan and are to be picked up by the Housing Strategy Delivery Board as they inform the strategy action plan.

Housing Strategy - half-day event

Forty or more guests attended the formal strategy event. Attendees were from the Housing Association sector, LBTH service area managers, LAP members, Tenant and Resident Association members, Councillors and Tower Hamlets Homes Board members and staff. Invited guest speakers were providers or key influencers of housing in LBTH. Following each presentation was a lively question and answer session with good resident contribution. Topics areas of questions:

- Links between building standards (relating to Decent Homes) and preventing noise nuisance.
- Decanting and quality of life issues
- Supply projections in light of the credit crunch
- Strategy focus on elderly accommodation
- Workable CLT models as an alternative for true low-cost home ownership
- Car parking issues in relation to residents (and their visitor) needs.
- Housing Choice – a current negative issue and lesson learnt for the future
- Health infrastructure meeting rates of supply
- Issues and solutions where RTB sub-letting causes wide nuisance
- Competitive land issues – balancing open space (and its well-being benefits) with housing supply and housing density decisions.
- Affordable Home Ownership - comparing private market sale current offers to current LCHO government approved models.
- Various suggestions for Tower Hamlets Homes
- Where the MAA fits into the Housing Strategy
- Improving design/accessibility on certain S106 (privately developed) properties handed over to RSLs as affordable housing in kind.
- What HCAs 'single conversation' means in relation to residents needs and aspirations.

Gaps were identified from the question and answer session and some of the completed questionnaires have been fed into the strategy

Resident Focus Groups

About the groups

Focus group consultation took place during March in different locations throughout the borough. The mixed focus groups were sampled by gender, ethnicity, by age and tenure type. The mixed groups had lower than borough average representation from Bengali residents turning up on the night. Bengali participation was maximised for the third focus group, this all female group was carried using a Bengali facilitator. The focus groups were well attended with more than ten people attending per group.

Broad Summary of Focus Group Findings

Regeneration and redevelopment:-

- Recognition that regeneration provided better quality housing and places, but vital that space is used for maximum community benefit
- Regeneration makes genuine attempts to tackle ASB issues
- Good management a key to success and there are local examples of this
- Young people should be better engaged and have suitable community facilities provided
- It would be a good idea to provide re-developments to residents and private developers but not one or the other.

- Not as many rights for residents within private housing, where do tenants stand in terms of RTB in developed sites
- People are more comfortable about Council Housing. The council is seen as more sympathetic than Private developers. Private developers seen as profit making organisations.
- More thought needs to go into the design of properties, i.e. developers should think more about Cultural needs of the community, Open plan does not always suit everyone, more 3 bedroom housing, impact on splitting up families. More bedrooms=More economically friendly,.
- Residents may not always benefit from re-developed areas, i.e. less parks and open spaces.
- A lot of high rise building – people want to see more houses than flats, people with accessibility issues should not be place in high rise housing, more provisions for children/older people. Individual needs of families
- New developments to consider safety aspects, CCTV, good lighting, Local shops should be on new developments. Improvements should not be for the sake of services providers
- Tower Hamlets should look at demand on the waiting list, People want Family Homes, there are 3,000 empty homes in TH, Why bring more people into the borough. TH is overcrowded. There should be a limit on how long a person should be on the bidding list, i.e. 6 months. How does prioritising work with the bidding system?

Decanting:-

- How do TH decide what buildings need redevelopment. How will it improve my Area, What will I get out of it? TH does provide money for inconvenience caused during decanting
- What if residents do not want to move. People should be kept in the same areas as they have friends and schools & GPs, They are also vulnerable if they go into another area. The community should be able to move together
- People should be given a choice of where they want to go. They should not have to travel.
- How much of the new buildings is going to be accessible, Rights to Buy? Help for Self Building
- 80% of residents do not have a chance of going back to their area. Are residents formally informed that they can return?
- In the decanting process people do get a house of their choice and a better one.
- Redeveloping and Social re-developing should go together.
- Noise pollution and using appropriate materials in the new buildings

Resident Involvement:-

Private sector resident involvement:

- Generally poor
- An “isolated tenure “

Social resident involvement:

- TRA engagement the main method of involvement

- TRA's need to try harder to sustain tenants engagement though
- Engagement harder for those tenants and residents not based on estates
- Council must be consistent and honest when consulting
- More effort must be spent on feedback of consultation results. Tower hamlets should inform residents about their plans by providing leaflets through the door and newsletters in all formats should be available on request.
- Mixture of involvement process and meetings at key times are important. Residents should be able to express their views at each stage
- Contact details for the right people should be provided so that resident can contact them directly.
- Resident involvement is essential during re-development; Residents should have say and should be involved from the start to the end.
- Everyone should have the same say -despite their tenure

Issues around high density living:

- High density development had a very poor perception amongst the group. Fore example not wanting families to be placed in hi-rise
- Off-site provision of family accommodation was short-sighted
- Genuinely mixed communities preferred
- Concern over low car/ parking free schemes and the community impact. Underground car parking should be considered in High density schemes. Families need cars.
- People should be educated in importance of using less cars rather than just creating car free zones. Families should limit the numbers of cars each household has.
- Private developments that offer car park space is very expensive which creates empty spaces, these should be better used. Parking is an issue because people have to go to other places to park
- By not having a car space can affect the way you bid for homes
- Public Transport needs to be improved in Tower Hamlets then car usage can be reduced
- High density schemes must be mindful of impact / preservation of open space
- Larger sized rooms are desired ore double-use rooms
- Large developments should have multi-use affordable to hire community centres
- Features like long corridors, tunnel access, multi-block lift-use attract crime and personal safety fears

The full focus group transcript (focus group members unidentifiable) is available on request.

Appendix C – Housing Strategy Action Plan

This document explains how we will deliver on the commitments made in Tower Hamlets Housing Strategy 2009-11. The strategy has four priority areas:

- Delivering and Managing Decent Homes
- Placemaking and Sustainable Communities
- Managing Demand, Reducing Overcrowding
- New Housing Supply

The Action Plan below will help us monitor how well we perform in the four areas as well as commitments relating to the investment strategy.

The plan will be reviewed and updated annually. A progress report setting out how we are performing against the plan will be posted on Tower Hamlets website and made available to interested stakeholders

If you have suggestions, questions or queries, please phone the Strategic Housing team on 020 7364 0469 or email; housing@towerhamlets.gov.uk.

1. Delivering and Managing Decent Homes				
Commitment		How	Target /Timescale	Lead
1	Tower Hamlets will require all social landlords to meet the decent homes standard.	Tower Hamlets will require annual reports from social landlords – Tower Hamlets Homes and housing associations – on the number of decent homes and non-decent homes in their stock.	Annually Monitored	All Registered Social Landlords and THH
2	Social landlords will report annually to the borough on progress towards the target.	Tower Hamlets will require annual reports from social landlords – Tower Hamlets Homes and housing associations.	Annually Monitored	Social Landlords/LBTH Strategic Housing Team and D&R Performance Team.
3	Stock transfer housing associations decent homes delivery will be separately monitored in line with the Local Area Agreement targets	Tower Hamlets will require annual reports from stock transfer social landlords – Tower Hamlets Homes and housing associations – on the number of decent homes and non-decent homes in their stock in line with LAA targets.	Annually Monitored	Stock transfer housing associations/ Tower Hamlets Council RSL partnerships co-ordinator (LBTH)

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4	Stock transfer housing associations 'Offer Document' promises and 'Transfer Agreement' contractual requirements will be separately monitored and (if necessary) enforced	The Council will closely monitor progress against the wider promises made by stock transfer housing associations and put in sanctions to prevent failure	Annually Monitored	Stock transfer housing associations/Tower Hamlets Council RSL partnerships co-ordinator (LBTH)
5	Tower Hamlets Homes will develop and put in place a programme that will deliver the Decent Homes Plus Standard to the social rented stock under its management.	The range of works Tower Hamlets Homes intend to carry out comprise a wider scope of works than that specified by the Government and represents a step towards a 'Decent Homes Plus Standard'. This will be consolidated in a single document which will set out the Council's expectations on what added value it can expect from decent homes investment.	2010-2017	Tower Hamlets Homes / Tower Hamlets Council
6	Tower Hamlets Homes and the Council will implement a business plan that will deliver the Decent Homes Plus programme of work. All sources of funding will be explored to fund the Decent Homes Plus Programme and any additional estate renewal work required to regenerate Tower Hamlets estates.	Tower Hamlets Homes and the council will work together on developing a business plan to help deliver a 'Decent Homes Plus Standard'.	2010	Tower Hamlets Homes/Tower Hamlets Council
7	Tower Hamlets will expect all social landlords to develop and implement Asset Management Strategy that sets out how the decent homes standard is to be maintained. The Asset Management Strategy will be available to tenants, the Council and other housing stakeholders.	The Strategy Development Board can best decide their delivery approach. This could include initial activities such as accumulating existing strategies of multi-area RSLs, Stock Transfer RSLs to assess how and when they intend to address	2009	All Social Landlords RSL partnerships co-ordinator

		<p>how they reduce non-decency and maintain decent stock in LBTH. How the Council helps shape THH Asset Management Strategy to be implemented in [date TBC]. To best decide how social landlords (especially multi-area RSLs) disseminate the strategy to Tower Hamlets residents and stakeholders. The board</p>		
8	Tower Hamlets will develop a Decent Homes Plus Standard that will set out additional repairs and improvements that would be expected when decent homes works are undertaken.	Additional elements to Decent Homes Plus (subject to financial viability) will be set out in an additional document at a later date.	2009	Tower Hamlets / Strategic Housing Team
9	Tower Hamlets will investigate the feasibility of additional selective licensing of private sector properties which are in multiple occupation	Undertake feasibility determining the scale of the problem and feasibility of selective PS successfully resolving issues of ASB	2009	Tower Hamlets Council (Envir.Health and ASB team)
10	Tower Hamlets will refresh the existing Private Sector Renewal Strategy that will deliver decent homes in the private rented sector and using enabling methods (such as grants, loans and equity release) to achieve a reduction of Category 1 hazards.	The Council will develop a Private Sector Housing Renewal and Empty Properties Policy Framework which will be designed to ensure that private sector residents have a safe, decent and affordable home suitable to their needs.	2010	Tower Hamlets Council (PHIT)

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11	Tower Hamlets will make available information on Disabled Facilities Grants for residents and maximise use of available resources	The Council will develop a Private Sector Housing Renewal and Empty Properties Policy Framework which will allocate resources to a DFG programme for the borough.	Ongoing	Tower Hamlets Council (PHIT)
12	Tower Hamlets will expect all social landlords to make reasonable financial provision to fund adaptation works to meet changing residents' needs.	All social landlords in the borough make reasonable financial provision for adaptation works to be undertaken to address the changing needs of residents, particularly for the elderly and the disabled.	Annually monitored	Social Landlords
13	Tower Hamlets will develop an Energy Efficiency Strategy for all dwellings and make available additional information on energy and water conservation measures for households wishing to improve their homes	Tower Hamlets will develop an Energy Efficiency Strategy for all dwellings and make available additional information on energy and water conservation measures for households wishing to improve their homes.	Strategy developed in 2009	Tower Hamlets Council
14	Tower Hamlets will develop and implement a local climate change strategy that will help reduce carbon emissions from existing and new housing	Tower Hamlets will develop and implement a local climate change strategy that will help reduce carbon emissions from existing and new housing	Strategy developed in 2009 Annually Monitored	Tower Hamlets Council
15	Social landlords when considering repairs, refurbishment and new build should have regard to the Mayor's climate change policies in the London Plan; Climate Change Action Plan; and local policies that will help reduce carbon emissions from homes in Tower Hamlets.	The Council to consolidate the current policy into brief guidance notes	In line with the Mayor's Climate plans Annually Monitored	Social Landlords/ Developers/Private Landlords/ Home Owners
16	Tower Hamlets Council will work closely with	Ensure Social and supported housing	Annually Monitored	Tower Hamlets Council

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	Tenant Services Authority to ensure that tenants in Tower Hamlets receive an effective, efficient and fair management service and that all social landlords are seeking a minimum 'Two Star' service (or TSA new regulatory equivalent)	Landlords and TMOs are providing a tenant-centered approach and quality services to all Tower Hamlets tenants and licensees The Council to co-ordinate organisations to meet (if not exceed) in relevant areas of the TSA framework		THHF TMOs All Social and Supported Landlords
17	Tower Hamlets Council will require all social landlords in the borough to have a resident involvement statement (or similar report) setting out how it involves Tower Hamlets tenants and leaseholders in the running of its organisation. Tenants' statements should build on emerging TSA principles.	The delivery board can best decide the approach which could involve: Collating statements and identifying those RSLs without. Understanding how statements meet local participation need (especially for multi-area RSLs). And Flexibility of organisations to meet the new standards and powers emerging from the TSA. Self-evaluating how residents are participating in organisations business activities.	2009	Social Landlords
18	Tower Hamlets will commission an independent audit of processes that determined 2007/08 leasehold service charges and recommend changes that will improve the way estimates and actuals are calculated in the future.	The Council will assess how service charges are budgeted and eventually charged for. A particular focus will be on drawing on current best practice; the legislative framework; with the intention of any new arrangements in place in time to determine the actual expenditure charged for the 2008/09 financial year.	2009	Tower Hamlets Council// Tower Hamlets leaseholders Association
19	Tower Hamlets in partnership with Tower	Together, develop and agree to main	2009	Tower Hamlets Council / Tower

	Hamlets Housing Forum members will develop a Performance Management Framework that will track and drive improvement in social landlords' management performance	elements of the performance management framework which is to be self regulated. Making use of HouseMark. Produce a framework paper and protocol.		Hamlets Housing Forum
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2. Placemaking and Sustainable Communities

Commitment		How	Target /Timescale	Lead
20	Tower Hamlets Council will work in partnership with all stakeholders involved in the urban planning and development process to deliver the four Community Plan crosscutting themes	The Core Strategy will seek to direct new housing growth, including identifying areas for an increased provision for family housing.	Annually Monitored	Tower Hamlets Council / Development Stakeholders
21	Tower Hamlets Council will work in partnership with social landlords to ensure that Local Area Agreement targets on street and environmental cleanliness are met.	Produce and disseminate an expectation statement Stating their contribution to the CLC directorates related targets: LAA NI 195c and Strategic214	Statement in 2009 Annually Monitored	Tower Hamlets Strategic Housing Team/ CLC / Social Landlords
22	Tower Hamlets will encourage the creation and retention of existing, local businesses in new and regenerated housing schemes	New Local businesses should be encouraged to setup in new and regenerated housing schemes ensuring existing local businesses are not permanently displaced from their existing localities. Tower Hamlets will encourage RSLs to support local businesses by considering letting commercial units at workable rent levels to local people and local businesses.	Ongoing	Tower Hamlets Council
23	Tower Hamlets Council will work in partnership with locally based housing associations and Tower Hamlets Homes to bring forward regeneration proposals	Encourage locally based housing associations to progress proposals that meet wider placemaking and sustainable	Ongoing	Tower Hamlets Housing Forum / Tower Hamlets Council

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	that help regenerate localities, which may include the development of new housing.	communities' objectives.		
24	Tower Hamlets will work in partnership with housing stakeholders to facilitate the delivery of a pilot area-based low carbon project	It is possible for stakeholders to work in partnership with the council to deliver a holistic approach to reducing carbon emissions on an area-based approach and Tower Hamlets will work with partners to pilot such an approach.	2009	Tower Hamlets Council
25	Tower Hamlets Council will work in partnership with social landlords to agree a target and activities to increase the proportion of household recycling undertaken in Tower Hamlets.	Agree targets for increasing the proportion of household recycling in new and existing social rented & leasehold homes. This will be developed through THHF who will need to develop activities needed to meet the agreed household recycling targets. The LDF – Core Strategy (through the Development Management DPD) seeks to require every new home to have appropriate space for waste and recycling storage. Landlords to forward plan how new residents can contribute to using these.	Agree a plan in 2009. Ongoing activities	Tower Hamlets Council / Social Landlords
26	Tower Hamlets Council will work with Tower Hamlets Housing Forum members and other stakeholders to deliver more skills, employment training opportunities, and other intermediary options; drawing on resources available from the Working Neighbourhoods Fund and other sources	Working more closely with our housing partners and council directorates to help meet targets (NI 153, NI117, NI79 and 80) Targeting worklessness and preventing worklessness Opportunities for better educational, attainment, Links with local businesses to create employment	Ongoing	Tower Hamlets Council/ Tower Hamlets Housing Forum

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		prospects or training		
27	Tower Hamlets will seek to ensure that healthy living programmes and health infrastructure requirements are an integral part of social housing providers' activities.	Continuing education programme highlighting how residents should take a pro-active interest in their household members' health ensuring that residents take an active interest in their own well-being and take steps to address ill-health when it occurs Ensuring that the physical infrastructure is in place to ensure that health needs can be met, whether through existing routes, such as the GP Surgery, or through future routes, such as the proposed Polyclinics.	Ongoing	Tower Hamlets Council / Tower Hamlets Housing Forum
28	Publish a Local Biodiversity Action Plan for 2009/2013	The Tower Hamlets LBAP is currently being updated for the period 2009-2013. The Action Plan is divided into four Habitat Action Plans, one of which is called 'Gardens and Grounds' and includes amongst other habitat types - communal gardens on housing estates and community and private gardens.	2009	Tower Hamlets Council
29	Tower Hamlets will work with social housing providers to ensure they take account of security issues when designing new homes and that they contribute to the Community Plan community safety objectives.	Ensuring that new and regenerated places are designed with crime prevention issues addressed, drawing on resources such as <i>Secured by Design</i> Ensuring that housing stakeholders work closely at a strategic level with community safety agencies through the Living Safely Partnership to	Ongoing	Tower Hamlets Council / Private and Affordable Developers

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		<p>deliver objectives set out in the Crime and Drugs Reduction Strategy</p> <p>Joint working between social housing partners with community safety partners on dealing with crime problems in local crime and anti-social behaviour hotspots</p>		
30	<p>Tower Hamlets will ensure that the Supporting People programme is integrated with the Homelessness Strategy and wider Housing Strategy objectives, together with priorities of the PCT and Probation Service</p>	<p>Align the strategies with regards to aims and objectives and interlink with each teams strategic/ delivery boards meetings.</p> <p>The Affordable Housing Team to assist the Supporting People Team to secure HCA funding for new build or refurbished supported housing provision that meets identified need.</p>	Ongoing	Tower Hamlets Council
31	<p>Develop an Older Peoples Housing Strategy which will implement the recommendations of the Best Value review, incorporate cross cutting housing initiatives and develop new ventures that will improve the quality of housing for older people in Tower Hamlets.</p>	<p>Informed by the review: key areas are:</p> <p>Improvement of service quality of stock condition.</p> <p>Improvement of private sector elderly provision</p>	Ongoing	Tower Hamlets Council
32	<p>Tower Hamlets Council will work closely with Tower Hamlets Housing Forum members to deliver the objectives set out in the Protocol and the wider objectives of this Housing Strategy</p>	<p>The Council will work closely with social landlords to ensure Tower Hamlets social housing tenants from whichever landlord see an improvement in the wider social landlord 'offer'.</p> <p>Current areas of work include anti-social behaviour; public realm; common housing registers; financial inclusion.</p>	Annually Monitored	Tower Hamlets Council / Tower Hamlets Housing Forum

3. Managing Demand, Reducing Overcrowding				
Commitment		How	Target /Timescale	Lead
33	Review Tower Hamlets Lettings Policy leading to firm proposals for an improved policy and choice based lettings scheme.	Draft a fair lettings policy that serves the priorities of need groups, meets reduction targets for certain client groups, meets quota group need. Review and make positive operational changes to the choice-based lettings scheme to serve bidders better. To assess the equality impact of all changes. Engage with stakeholders - consultation process.	2009	Tower Hamlets/ Common Housing Register Forum
34	Tower Hamlets will encourage all housing associations that have or intend to develop stock in the borough to become members of the Common Housing Register and the Tower Hamlets Housing Forum.	Get non-partner RSL's to sign up to the common housing register agreement Join the Common Housing Register Forum, a sub-group of THHF. Alignment of lettings IT systems LBTH to get 100% new initial social rented nominations and 100% subsequent nominations	2009 and ongoing	Tower Hamlets Council / THHF
35	Tower Hamlets will develop and implement a new Overcrowding Reduction Strategy with annual targets through: <ul style="list-style-type: none"> - Knockthroughs - Local Homes Initiative - Reducing under-occupation - Repurchase of Ex Council properties - Lettings Policy changes 	Write an overcrowding reduction strategy with a SMART action plan and EqIA	2009-12	Tower Hamlets Council/Tower Hamlets Homes/ Common Housing Register Partnership
36	The Council will review the current Sub Regional	Get the chief officers group in	2009	Tower Hamlets

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	Nomination arrangements to ensure that Tower Hamlets is gaining an appropriate share of homes developed in the borough and lobby for changes if required	East London to review the sub-regional nominations agreement. Tower Hamlets to assess the effect of MAA nominations intentions alongside request		Council/ East London Housing partnership
37	Tower Hamlets will develop and implement an Estate Renewal Decanting Strategy which will include housing association-led innovative solutions that will help speed up the decanting process.	Produce an Estate Renewal Decanting Strategy outlining effective options and EqlA on reducing negative affects on tenants	2009	Tower Hamlets/ Common Housing Register Forum
38	Deliver the actions set out in the Council's 2008/13 Homelessness Strategy	Deliver on actions where commitments have already been made.	Annually Monitored and Reviewed	Tower Hamlets Council
39	The Council will work with the Nominated Undertaker for the Crossrail Act, other agencies and stakeholder groups to ensure the Eleanor Street Travellers' Site is relocated in accordance with best practice design standards.	New site identified, acquired, to be completed by 2012.	Ongoing	Tower Hamlets Council / Crossrail
40	The Council will produce an over-arching strategy that will set out the Borough's approach to Gypsy and Traveller housing issues.	Produce an over-arching strategy. Development of suitable proposals for the provision of additional site accommodation will be based on information set out in the pan London Accommodation Assessment, London Housing Strategy and Regional Spatial Strategy.	2009	Tower Hamlets Council

4. New Housing Supply

Commitment		How	Target /Timescale	Lead
41	Tower Hamlets will seek as a strategic target 50% affordable housing on all housing developed in the borough, applying 35% on individual sites. *This	Tower Hamlets will seek as a strategic target 50% affordable housing on all housing developed in the borough, applying	Ongoing	Tower Hamlets Council / Private and Affordable Housing Developers

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	may change following new evidence from the SHMA or as a result of the Core Strategy.	35% on individual sites.		
42	Tower Hamlets will seek 45% of the social rented element of new developments to be for large family purposes (i.e., three bedrooms or more) either provided onsite, or where delivery proves unsustainable, provided offsite; 25% of the intermediate and market homes should have three bedrooms or more.*This could change depending on results in June-09 of the Core Strategy and SHMA evidence.	Working with planning, the HCA to ensure development is workable for family housing is suitable located sites that may be identified in the adopted Core Strategy	Ongoing	Tower Hamlets/ Housing Developers
43	Following publication and review of the Mayor's Housing Design Guide, Tower Hamlets will make a decision on whether to adopt the document for housing and planning policy guidance purposes.	Assess the options, risk and gains for Tower Hamlets before decisions of adopting occur.	2009	Tower Hamlets
44	All affordable housing to comply with the Housing Corporation's guidance set out in <i>Design and Quality Standards</i> (Apr 2007)	Ensuring all applications for affordable housing complies with the Housing Corporation's guidance set out in <i>Design and Quality Standards</i> (Apr 2007)	Ongoing	Tower Hamlets Council - Affordable Housing Development Team
45	Develop guidance that has regard for housing design requirements for black, Asian and minority ethnic groups with a particular focus on the needs of the Bangladeshi community	Develop guidance that has regard for housing design requirements for BME households.	Guidance developed in 2009 Ongoing	Tower Hamlets Council
46	Tower Hamlets will examine family housing issues in its forthcoming High Density Living Supplementary Planning Document	Planning document produced Ensuring this covers Achieving effective housing management and quality of life issues on dweller types. Understanding the effects of high density/super density on the affordable	2009	Tower Hamlets

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		providers Asset Management Strategy. Achieving affordability (rent and service charges) Seeking a level of pepper-potting.		
47	Tower Hamlets will explore innovative approaches to facilitate the delivery of more family accommodation for households on low to medium incomes, including Community Land Trust models of affordable housing	Look at alternative models for the delivery of family homes for people in low incomes such as Community Land Trust models.	2011	Tower Hamlets Council
48	Tower Hamlets will require all new housing developments to meet the Government's national target of zero carbon housing by 2016.	Put into place guidance and targets to meet the standard and monitoring and evaluation tools to ensure zero carbon is achieved in new builds.	2016	Private and Affordable Housing Developers
49	Tower Hamlets Council will require all new housing developments to have appropriate space for waste and recycling storage giving residents maximum opportunities to recycle both within the home and in communal areas outside it.	Developers should have regard to the Sustainable Design and Construction and Energy policies set out in the Borough's Local Development Framework and the Mayor's London Plan.	2009	Private and Affordable Housing Developers
50	Tower Hamlets test the feasibility of designating affordable housing partners for development sites in order to improve local management service delivery and maximise contribution to Community Plan objectives.	By designating key sites to preferred development partners (for affordable housing purposes) who have a locally based management service and are committed to delivering Community Plan objectives via the Tower Hamlets Housing Forum	2009	Tower Hamlets Council/Tower Hamlets Housing Forum/Housing Corporation
51	Tower Hamlets will also examine the value of establishing a panel of preferred affordable housing developers that will work in partnership with the Council to deliver housing and wider Community Plan	Looking into feasibility options of establishing a panel, including any equalities issues for tenants. If moved forward develop an RSL partner framework. And approved list of	2010	Tower Hamlets Council/Tower Hamlets Housing Forum/Housing Corporation

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	objectives and will have locally based housing management services	RSL partners.		
52	Tower Hamlets will seek to maximise Lifetime Homes Standards in new housing stock and seek at least 10% of all new homes to be wheelchair accessible (GLA London Accessible Housing Register Standards) or easily adaptable for wheelchair users.	The LDF to be prescriptive enough to encourage developers to deliver to the features and dimensions needed. Ensure development team developments on application have at least 10% of all new homes to be wheelchair accessible	2013	Tower Hamlets Private and Affordable Housing Team
53	Tower Hamlets to investigate alternative housing delivery vehicles that can best deliver corporate housing development objectives	Investigate by research, best practice and information, alternative housing delivery vehicles that can best deliver corporate housing development objectives	2009	Tower Hamlets
54	Tower Hamlets Council to prioritise its resources to the identified key corporate strategic housing projects	Prioritise resources to identify to key corporate strategic housing projects such as the Oceans Estate.	2009	Tower Hamlets

5. Housing Investment Strategy

Commitment		How	Target /Timescale	Lead
55	Tower Hamlets will seek to maximise housing investment in existing stock to achieve the Decent Homes Standard	Seek additional investment from Government and other sources that will resource the delivery of the Decent Homes Plus standard to housing stock managed by Tower Hamlets Homes	Ongoing	Tower Hamlets Council / Social Landlords
56	Tower Hamlets will seek to reduce the number of non-decent homes in the private rented sector occupied by vulnerable tenants. *Awaiting SHMA forthcoming report to assess the base line to set targets	Continue to seek to identify resources (grants or loans) to help reduce non-decency in the private sector.	Ongoing	Tower Hamlets Council
57	Tower Hamlets will ensure the delivery of a service that will entitle eligible residents to claim Disabled Facilities Grants	Continue to ensure the delivery of a service that will entitle eligible residents to claim Disabled Facilities Grants.	Ongoing	Tower Hamlets Council
58	Tower Hamlets will seek		Ongoing	Tower

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	to maximise investment opportunities that deliver placemaking and sustainable communities objectives.			Hamlets Council
59	Tower Hamlets will develop, publish and maintain a Strategic Housing Land Availability Assessment (SHLAA) identifying a fifteen year supply of land that will help deliver the annual housing planning target, currently 3,150 homes.	Develop, publish and maintain SHLAA identifying public land supply for 15 years.	Annually	Tower Hamlets Council
60	Tower Hamlets will work closely with statutory agencies to ensure that SHLAA data informs statutory agencies' investment programmes. priorities, including the London Development Agency, London Thames Gateway Development Corporation, and Homes and Communities Agency	Work closely with statutory public sector agencies such as the London Development Agency, London Thames Gateway Development Corporation, English Partnerships, the Housing Corporation and the Homes and Communities Agency (when established) to help bring forward land for development in an organised and strategic fashion	Ongoing	Tower Hamlets Council
61	Tower Hamlets will work with statutory agencies – Homes and Communities Agency, London Thames Gateway Development Corporation, Greater London Authority, London Development Agency, Transport for London - to maximise housing and wider infrastructure investment and private sector leverage to deliver housing strategy objectives.	By bringing forward land for development in an organised and strategic fashion (via the SHLAA).	Ongoing	Tower Hamlets Council
62	Tower Hamlets will seek to maximise opportunities from the Government's 'HomeBuy' and successor programmes to enable residents to maximise opportunities to gain access affordable home ownership opportunities	The borough will continue to seek additional grant support on the basis it meets the commitments set out which stipulates the housing types, tenures and quality the borough is seeking.	Ongoing	Tower Hamlets / HomeZone Partner
63	Tower Hamlets will focus on the ten key projects	Highlighted in the Housing Strategy are	Ongoing	Tower Hamlets

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	identified to help deliver sustainable housing outcomes for borough residents	key projects that will help ensure that the council is playing a direct role in facilitating the delivery of more and better housing for its residents. They have been identified as schemes where the borough can make a significant difference through use of its land, planning powers and influence.		Council
64	Tower Hamlets will convene a Housing Strategy Programme Board that will oversee the implementation of the commitments set out in the Housing Strategy and corporate strategic housing projects and report to the Great Place to Live Community Plan Delivery Group	Convene a Housing Strategy Programme Board that will oversee the implementation of the commitments set out in the Housing Strategy.	Quarterly	Tower Hamlets Council
65	Tower Hamlets will produce an Annual Report setting out achievements and priorities.	Produce an annual report setting out achievements and priorities of the housing strategy commitments and action plan.	Annual	Tower Hamlets Council
66	Tower Hamlets will continue to work closely with Tower Hamlets Housing Forum with a particular focus on overseeing the management of the Common Housing Register and delivering wider Community Plan priorities.	Continue to work closely with Tower Hamlets Housing Forum on overseeing the management of the Common Housing Register and delivering wider Community Plan priorities.	Monthly	Tower Hamlets Council / Tower Hamlets Housing Forum
67	Tower Hamlets will convene an Annual Developers Forum meeting for affordable and private developers to discuss housing development issues	Convene an Annual Developers Forum meeting for affordable and private developers to discuss housing development issues	Annual	Tower Hamlets Council

Appendix D – Housing Strategy Equalities Impact Assessment

This is a separate document

Appendix E – Housing Strategy Evidence Base

This is a separate document

Future Housing Strategy Consultation

We have developed our strategy in consultation with a very wide range of stakeholders and were very grateful for all comments we received. We will review the strategy annually in consultation with residents and partners to ensure that it is up to date and reflects changing needs and priorities.

If you would like to be kept informed of future housing strategy consultation please write to the Strategic Housing Team using freepost address below. You don't need a stamp. Please include your name and full address. Title your letter Housing Strategy Consultation List.

By doing this you are giving your consent for us to hold your name on the Strategic Housing Team's consultation database. This does not commit you to doing anything. We will just write to you to keep you informed of any relevant housing strategy consultation so you can be involved if you wish. We will not pass your details to anybody outside of the council.

Freepost RRG5-XYTG-UHCZ
London Borough of Tower Hamlets
Private Sector & Affordable Housing Team
PO Box 55739
Mulberry Place (AH), 5 Clove Crescent
E14 1BY

Alternatively, email your name and address. Title your email *Housing Strategy Consultation List* and email to: housing@towerhamlets.gov.uk

We look forward to hearing from you.

Some Key Terms

Affordable Housing - Affordable housing includes both social rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. Affordable housing should be at a cost which is below that of housing typically available in the open market and should be available at a sub-market price in perpetuity. This may include some Shared Ownership housing.

Arms Length Management Organisations (ALMO) - The ALMO is a company, set up and owned by Tower Hamlets Council to manage its housing service. The ALMO is called Tower Hamlets Homes and they manage homes and estates owned by Tower Hamlets council. They are responsible for the day-to-day running of the estates - from collecting rent and service charges and carrying out repairs, to improving homes and estates. The council is still the landlord and the owner of the homes. Tenants are still council tenants and leaseholders are still council leaseholders, with the same rights and responsibilities.

Biodiversity - This refers to the variety of plants, animals and other living things in a particular area or region. It includes habitat diversity, species diversity and genetic diversity. Biodiversity has value in its own right and has social and economic value to human society.

Choice-Based Lettings - A method for Council's allocating homes, which give applicants more choice in where they live.

Code for Sustainable Homes (CSH) - The Code measures the sustainability of a new home against categories of sustainable design, rating the 'whole home' as a complete package. The Code uses a 1 to 6 star rating system to communicate the overall sustainability performance of a new home. The Code sets minimum standards for energy and water use at each level, within England..

Common Housing Register (in LBTH) - The LBTH Common Housing Register is a list of all the people who want affordable housing in Tower Hamlets. It is a partnership between the Council and housing associations that provide homes in the borough. The register is administered by the Council.

Community Land Trust (CLT) - In these models public land is transferred into the ownership of a trust controlled by members of the local community, who use this control to provide community benefits. The CLT can procure the development of affordable housing on this land and, as it owns the land in perpetuity, it can ensure that new homes remain affordable for future generations. Any profits can be recycled into the CLT, which can use them to keep homes affordable and to provide other community benefits

Community Plan (also known as Sustainable Communities Strategy) - A Plan produced by the Council and other Organisations in consultation with the public and other interested parties. The Plan identifies and prioritises issues to be addressed in the Borough through the Local Strategic Partnership.

Decanting - Decanting is a temporary move to another property while improvements or major repairs are carried out to your normal home.

Decent Homes Standard and Decent Homes Plus - Decent Homes is a government standard that all Council and Housing Associations must achieve by 2010. A Decent Home is a home that is warm, weatherproof and has reasonably modern facilities. Decent Homes plus is going beyond this standard to make wider improvements.

Estate Renewal - Estate renewal requires working closely with stakeholders and with residents, in the social housing sector, with emphasis on renewal of existing stock for the benefits of residents, and the wider urban environment on a particular social housing estate.

Homes and Communities Agency (HCA) - The Homes and Communities Agency (HCA) is the national housing and regeneration agency for England, with an annual investment budget of more than £5bn. The HCA was formed on 1 December 2008 along with the Tenant Services Authority (the regulatory body for Registered Social Landlords).

Houses in Multiple Occupation (HMO) - Houses in Multiple Occupation (HMO) - generally an entire house or flat which is let to three or more tenants who form two or more households and who share a kitchen, bathroom or toilet, though definitions are complex. In some cases landlords who operate such a letting will need a licence, which is issued by the local authority.

Housing Choice (LBTHs stock transfer programme) - The council launched the housing choice consultation with tenants in summer 2001 as they did not have funds to repair and maintain its existing homes. Housing Choice was adopted to allow residents to transfer to social landlord (RSLs) who unlike councils could borrow money for repair, maintenance, improvements and redevelopment. Tenants were balloted. Positive ballots saw the stock transferred. Negative ballot homes remained with the council and most now fall under the ALMO.

Housing Strategy Programme Board - The primary purpose of the programme board is to develop and oversee implementation of the Council's Housing Strategy.

Intermediate housing - Intermediate housing is properties let at rents below market entry level, but above the rent level normally charged for social housing. It is aimed at those who are not eligible for social rented housing, but who cannot afford market rents.

Lifetime Homes Standards - A standard of design of new homes that make them adaptable to the changing needs and potential disabilities of residents.

Local Area Agreement (LAA) - Local Area Agreements (LAAs) set out the priorities for a local area agreed between central government and a local area (the local authority and Local Strategic Partnership) and other key partners at the local level.

Local Delivery Vehicles - Are partnerships which bring the public and private sectors together to deliver large-scale economic and environmental improvement.

Local Development Framework (LDF) - Annual Monitoring Report - The Local Development Framework is a 'live' set of documents that will be reviewed regularly by assessing whether the policies are meeting the strategic objectives. This Annual Monitoring Report provides the preliminary information required for undertaking such a review, as well as identifying key challenges and opportunities.

Local Development Framework (LDF) - Core Strategy - A policy document to be in place by late 2010 which will form the planning framework with which all planning decisions must comply. It will replace the current Local Development Plan.

Local Strategic Partnership (LSP) - A single body comprising representatives from all sectors for the planning of local services

Market Housing - Housing either bought or rented on the open market without the involvement of any registered social landlord or the Council.

Multi-Area Agreement - A multi-area agreement is designed to be cross-boundary local area agreement (LAA). They bring together key players in flexible ways to tackle issues that are best addressed in partnership – at a regional and sub-regional level.

Off-site provision - Provision of land or property elsewhere in the borough for affordable housing

One Tower Hamlets - The Tower Hamlets Partnership (One Tower Hamlets) is the borough's Local Strategic Partnership and was launched in November 2001, bringing together key

stakeholders to work together to provide and improve services for local residents. Members of the Partnership include the Council, Police, the Primary Care Trust, public services, voluntary and community groups, faith communities and local businesses and residents.

Placemaking - Placemaking is a process aimed at creating communities that offer a distinct character, a strong sense of community and a context for healthy lifestyles and a high quality of life.

Strategic Housing Land Availability Assessment (SHLAA) - The primary aim of the SHLAA is to assist a Local Authority in demonstrating that it can meet the requirements of the national planning guidance in Planning Policy Statement 3 (Housing) (PPS3). A SHLAA should identify specific, deliverable sites for the first five years of a plan that are ready for development, identify specific, developable sites for years 6 to 10 and where it is not possible to identify specific sites for years 11 to 15 of the plan, indicate broad locations for future growth

Strategic Housing Market Assessment (SHMA) - A Strategic Housing Market Assessment is a key tool to inform planning and housing policy and forms a crucial part of the evidence base underpinning Local Development Documents. The SHMA enables local authorities to understand the characteristics of housing market areas and how they function including key drivers and relationship within the housing market.

Sub-Regional Nominations - Describes how nominations subject to pooling will be shared out across the sub-region. It applies to all new homes developed by housing associations in the East London Housing Partnership with Social Housing Grant (SHG) and any other recipients of SHG within East London.

Supporting People Programme - Offers vulnerable people the opportunity to improve their quality of life by providing a stable environment which enables greater independence. It will deliver cost effective, reliable, high quality and strategically planned housing-related services, and complement existing care services. The planning and development of services will be needs led. Supporting People is a working partnership of local government, service users and support agencies.

Sustainable Communities – Places where people want to live and work, now and in the future. They meet the needs of existing and future residents, are sensitive to their environment, and contribute to a high quality of life. They are safe and inclusive, well planned, built and run, and offer equality of opportunity and good services for all.

Temporary Accommodation - Temporary accommodation is sometimes referred to as 'interim' or 'emergency' accommodation. We use several types, including our own hostels and private sector homes. Temporary accommodation is often used to house homeless clients in the short term.

Tenant Services Authority (TSA) - The Tenant Services Authority was set up as a result of the 2008 Housing and Regeneration Act. The Act increases the TSA's powers over the regulation of social housing providers (housing associations/RSLs).

Tower Hamlets Housing Forum (THHF) – Tower Hamlets Housing Forum (THHF) is the partnership forum between Tower Hamlets Council and local RSLs who work and develop in the borough. The main THHF group or executive is open to all RSLs operating in the Borough and discusses all matters relating to the management and development of social Housing within the London Borough of Tower hamlets.

Wheelchair Accessible - Homes should be designed to be wheelchair accessible or easily adaptable for residents who are wheelchair users using the latest GLA wheelchair accessible homes standards

References and Links

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http://www.towerhamlets.gov.uk/lgs/851900/856_local_development_framework/core_strategy.aspx
3. Communities and Local Government Housing Green Paper (2007)
www.communities.gov.uk/documents/housing/doc/HomesfortheFuture.doc
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www.opsi.gov.uk/acts/acts2008/ukpga_20080017_en_1
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8. Mayor's Housing Strategy (2007) –
www.london.gov.uk/mayor/housing/strategy/index.jsp
9. Planning Policy Statement 3 -
<http://www.communities.gov.uk/publications/planningandbuilding/pps3housing>
10. The London Plan (2006)
www.london.gov.uk/mayor/strategies/sds/london_plan_download
11. Decent Homes Standard Definition www.communities.gov.uk
12. Audit Commission Key Lines of Enquiry
www.audit-commission.gov.uk/housing/kloe.asp?CategoryID=english%5E1628
13. Mayor's Climate Change Action Plan (2007)
www.london.gov.uk/mayor/environment/climate-change/ccap/index.jsp
14. London Plan Consolidated with Alterations since 2004 (2008) -
www.london.gov.uk/mayor/planning/strategy.jsp
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www.towerhamlets.gov.uk
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www.towerhamlets.gov.uk
17. Secured by Design - <http://www.securedbydesign.com/>
18. Tower Hamlets Lettings Policy
www.towerhamletshomes.org.uk/finding_a_home/tower_hamlets_letting_policy.aspx
19. LBTH Homelessness Strategy 2008/13

www.towerhamlets.gov.uk/lgs/851900/868_housing_strategy_and_policy/homelessness_strategy.aspx

20. Housing Market Demand and Housing Need Study (2004) – Fordham Associates
21. Communities and Local Government Planning Policy Statement 12
www.communities.gov.uk/planningandbuilding/planning/regionallocal/localdevelopmentframeworks/pps12
22. Code for Sustainable Homes
www.communities.gov.uk/documents/planningandbuilding/doc/codesustainablehomes
23. Housing Corporation's Design and Quality Standards (2007)
www.housingcorp.gov.uk/upload/pdf/Design_quality_standards_v4.pdf
24. Housing Health and Safety Rating System Guidance (2004) CLG
www.communities.gov.uk/archived/publications/housing/ihousinghealth
25. Local Development Framework submission document core evidence base - Affordable Housing Research Paper
www.towerhamlets.gov.uk/lgs/851900/856_local_development_framework/evidence_base.aspx
26. Working Neighbourhoods Fund (2008), CLG
www.communities.gov.uk/communities/neighbourhoodrenewal/workingneighbourhoodsfund/

Other Strategies and Plans

London Housing Capacity Study (2008) GLA
www.london.gov.uk/mayor/planning/capacity_study/index.jsp

Mayor's Adult Skills and Employment Strategy (2008) GLA
<http://www.london.gov.uk/lseb/strategy.jsp>

Planning Circular 01/2006 planning for Gypsy and Traveller Caravan Sites
www.communities.gov.uk/publications/planningandbuilding/circulargypsytraveller

The Mayor's Biodiversity Strategy (2002) GLA
www.london.gov.uk/mayor/strategies/biodiversity/biodiversity_strategy.jsp

Tower Hamlet Homes (ALMO) Business Plan
www.towerhamletshomes.org.uk/PDF/100309_Item%20%20business%20plan.pdf

Tower Hamlets Crime and Drugs Reduction Strategy
www.towerhamlets.gov.uk/idoc.ashx?docid=a4d09192-a9e9-431a-a828-dd44eb892e63&version=-1

Tower Hamlets LDF - Annual Monitoring Report
www.towerhamlets.gov.uk/lgs/851-900/856_local_development_framework/annual_monitoring_report.aspx

Tower Hamlets Supporting People Strategy
http://www.spkweb.org.uk/Your_local_area/GOL/Borough_of_Tower_Hamlets/Strategy_and_policies/

Monday - Friday
9.00am - 5.00pm



59380

English	For free translation phone
Arabic	للتجمة المجانية الرجاء الاتصال هاتفيا.
Chinese	欲索取免費譯本，請致電。
French	Pour une traduction gratuite, téléphonez
Hindi	मुफ्त अनुवाद के लिए फोन कीजिए
Malayalam	സൗജന്യമായ തർജ്ജിമയ്ക്കായി ബന്ധപ്പെടുക
Somali	Turjubaan lacag la'aan ah ka soo wac telefoonka.
Portuguese	Para uma tradução grátis, telefone.
Bengali/Sylheti	বিনাখরচে অনুবাদের জন্য টেলিফোন করুন
Gujarati	મફત ભાષાંતર માટે ફોન કરો.
Punjabi	ਮੁਫ਼ਤ ਅਨੁਵਾਦ ਲਈ ਫੋਨ ਕਰੋ
Urdu	مفت ترجمے کے لئے ٹیلیفون کیجیے۔
Serbo-Croat	Za besplatne prevode pozovite
Spanish	Para obtener una traducción telefónica gratuita llame al:
Russian	Перевод – бесплатно. Звоните.
Albanian	Për një përkthim falas telefononi.
Tamil	இலவச மொழிபெயர்ப்புக்கு தொலைபேசி செய்யவும்.
Greek	Για δωρεάν μετάφραση, τηλεφωνήστε.
Turkish	Ücretsiz çeviri için telefon edin.
Vietnamese	Điện thoại để được thông dịch miễn phí.
Kurdish	بۆ وەرگیران (تەرجومەکردن) بە خۆراپی، تەلەفۆن بکە.
Lithuanian	Del nemokamo vertimo skambinkinte
Polish	Po bezpłatne tłumaczenie prosimy dzwonić:

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APPENDIX E

Tower Hamlets Housing Strategy 2009/12 - Evidence Base

(Compiled November 2008)

To be read in conjunction with Tower Hamlets Housing Strategy 2009/12

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8	Chapter 2. Placemaking and Sustainable Communities
22	Chapter 3. Managing Demand, Reducing Overcrowding
32	Chapter 4. New Supply

Chapter 1 - Delivering and Managing Decent Homes

Decent homes delivery – social sector homes

Key Facts

- In the social housing sector, non-decent homes are more wide spread in council housing (41%) than housing association properties (15%). Overall 33% of the social housing stock is non-decent.
- In the last two completed financial years, non-decent council homes have decreased.
- Latest returns reveal 3,673 RSL homes are non-decent, sixty per cent of these homes are transferred council stock requiring significant investment from RSLs to bring up them up to standard.

List of tables

1.1 Decent and non-decent homes by social housing provider. 1 April 2007

	Local Authority		Housing Association		All Social Landlords	
Decent Homes	9,257	59%	19,881	85%	29,138	75%
Non Decent homes	6,446	41%	3,522	15%	9,968	25%
Total	15,703	100%	23,403	100%	39,106	100%

Source: Tower Hamlets, Stock Condition Survey 2000, updated.

1.2 Percentage of non-decent council homes over time (actual and forecast)

Indicator	2006/07 Actual	2007/08 Actual	2008/09 Target	2009/10 Target	2010/11 Target
% of non-decent council homes	61.74	58.95	51	49	47

Source: LBTH D&R, Indicator LAANI 158 and BV1848, extracted 11 September 2008

1.3 Non-decent homes by RSL provider, 2008

RSLs operating in LBTH	Non-decent (count)	Percentage of each RSL's rented stock that is non-decent (General needs, SH, Elderly)
Belgrave	11	46%
East End Homes 1	858	24%
East Homes	133	22%
Gatewa(LABO,BGVP) 1	150	9%
Grand Union	1	-
Guinness Trust	2	-
Newlon	23	5%
Old ford HA (Circle)	748	29%
One HG	147	7%
Peabody Trust	94	11%
Poplar Harca 1	1,158	19%
Southern HG	169	16%
Spitalfields	51	11%
Swan Housing	103	9.3%
Tower Hamlets CH 1	40	1.4%
William Sutton	8	3%
TOTAL	3,673	-

1. Community and regeneration RSL

Note: Stock profile of non-decent RSL homes isn't currently available

Sources: HIP1 returns 2007/08

Decent Homes and Asset Management - council housing only

Key Facts

- 95 per cent of all properties included in the decent homes bid are high-rise or medium-rise flats.
- Overall, 49% of homes in the bid belong to leaseholders (likely to contribute to costs) and the remainder are tenanted.
- Of all homes in the bid, the majority were built after the war.
- Family-sized accommodation in the Decent Homes bid represents 24% of tenanted stock.
- Existing resource projection in the council stock for decent homes is around £15,500k annually for the next four years. **This doesn't include any ALMO decent homes bid resources.*
- On the assumption a 2* performance rating is achieved, the cost of raising Tower Hamlets Homes council housing stock to the Decent Homes Standard is currently under £400mm, £444m was the combined estimated cost (in-bid homes and out of bid homes) . The Council is able to provide £205m; the bid remains at £192m, and total ALMO funding required outside the bid is a further £60m and £14m for environmental improvements.

List of tables

1.4 Stock profile: Council homes build types managed by Tower Hamlets Homes and included in the Decent Homes bid, August 2007

Property Type	Tenants	Leaseholders	Total
1945-1964 house	93	0	93
1965-1974 house	9	0	9
Bungalow	40	0	40
High rise flats	2,371	1,305	3,676
Medium rise flats	4,353	3,687	8,040
Other pre 1945 house	151	0	151
Post 1944 low rise flats	102	36	138
Post 1974 house	182	0	182
Pre 1944 low rise flats	10	15	25
Total	7,311	5,043	12,354

Note: other stock profile information is available on other homes not in the bid. For example, tenanted homes that have ceased to be in the housing choice programme or voted to remain with the council, as well as a small number who are considering transfer.

Sources: TH 27 Application, table 1a

1.5 Stock profile of tenanted homes (THH managed) included the Decent Homes bid, August 2007

Dwelling bed-size	Studio	1 bed	2 bed	3 bed	4 bed	5 bed	6 bed	7 bed
Number	536	2,014	2,887	1,518	294	55	5	2

Note: other stock profile information is available on other homes not in the bid (for example, tenanted homes that have ceased to be in the housing choice programme or voted to remain with the council, as well as a small number who are considering transfer.

Sources: TH 27 Application, table 2a

1.6 Projected resources for investment in the Council's stock (including Decent Homes). No assumption is made here of future decent homes funding.

	2008/09	2009/10	2010/11	2011/12	2012/13
Supported Capital Expenditure (LA Decent Homes)	15,500	15,500	15,500	15,500	14,500
Major repairs allowance (MRA)	11,890	11,890	11,890	11,890	11,890

Sources: June 2008, cabinet report, Table 1.

1.7 Additional ALMO funding requirements for homes, 2007/08 to 2016/17 (on the assumption the authority achieves 2* rating from the inspectorate)

Homes included in the bid							
£000s	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13 – 2016/17	Total
Decent Homes Programme funding requirements	7,992	11,670	37,818	44,162	68,183	115,649	285,474
Mainstream resources available (Council)	7,992	11,670	10,340	13,186	14,852	44,540	102,580
ALMO funding required (excluding 5% sustainability)	-	-	27,478	30,976	53,331	71,109	182,894
5% sustainability funding required	-	-	1,524	1,524	1,524	4,572	9,144
Total ALMO funding Required	-	-	29,002	32,500	54,855	75,681	192,038

Homes outside of the bid							
(ceased to be in Housing Choice, voted to stay with the council, small number considering transfer)							
£000s	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13 – 2016/17	Total
Decent Homes Programme funding requirements	2,662	3,181	6,128	4,355	3,678	138,575	158,579
Mainstream resources available (Council)	2,662	3,181	6,128	4,355	3,678	82,634	102,638
ALMO funding required (excluding 5% sustainability)	-	-	-	-	-	55,941	55,941
5% sustainability funding required	-	-	-	-	-	4,890	4,890
Total ALMO funding Required	-	-	-	-	-	60,831	60,831

Combined							
(total of the two tables above)							
£000s	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13 – 2016/17	Total
Decent Homes Programme funding requirements	10,654	14,851	43,946	48,517	71,861	254,224	444,053
Mainstream resources available (Council)	10,654	14,851	16,468	17,541	18,530	127,174	205,218
ALMO funding required (excluding 5% sustainability)	-	-	27,478	30,976	53,331	127,050	238,835
5% sustainability funding required	-	-	1,524	1,524	1,524	9,462	14,034
Total ALMO funding Required	-	-	29,002	32,500	54,855	136,512	252,869

Sources: TH 27 Application, table 12a, 12b, 12c

Decent Homes Plus and the wider neighbourhood renewal agenda (ALMO homes only)

[Key Facts](#)

- The expected cost to meeting Decent Homes Plus is £395.6m.

[List of tables](#)

1.8 Expected cost of work required (by type) to reach our Decent Homes Plus standard

Externals – including roofs, structural repairs, windows & scaffolding	£200,876,268
Internals – including kitchens & bathrooms	£126,991,310
Common parts	£22,088,384
Doors	£8,611,752
Door entry systems	£8,271,949
Lifts	£11,721,875
Water booster pumps	£5,035,500
Insulation	£4,100,225
Asbestos removal	£3,549,900
Adaptations	£4,344,391
Total	£395,591,554

Sources: Tower Hamlets Homes, Housing Strategy section, data provided Sept 2008

Decent homes, green and sustainable homes in the private sector

[Key Facts](#)

- Thirty-three per cent of homes in the private sector are non-decent and a good proportion of occupiers are vulnerable people.
- In the last four years 316 non-decent homes in the private sector have received assistance and made decent.

[List of tables](#)

1.9 Failure factors of non-decent homes in the private sector in Tower Hamlets

Non-decent private sector dwellings	33%
Inadequate thermal comfort	24%
Unfit	5%
Disrepair	10%
Non modern facilities	6%
Non-decent homes occupied by vulnerable residents	33%
Vulnerable residents in non decent homes	61%
SAP less than 30	4%

Source: LBTH Affordable Housing Development Team

1.10 The main funding pots (TFS) to help reduce non-decent homes in the private sector

Equity Release – House proud Scheme			
Year	Completions	Characteristics	DH criteria met
April 2003 to March 2008	61	60 RTB leaseholders, age 60+. 1 x private leaseholder	Varied - in accordance with the Tower Hamlets decent homes programme.
Non-decent empty properties			

brought back into use	
2005/06	20
2006/07	-nd-
2007/08	25 (exceeded target of 17)

Source: LBTH PHIT

1.11 Total number of non-decent homes receiving assistance to become decent, 2005 to 2008

Year	Non-Vulnerable	Vulnerable			
		Pensioners	Families with children	Other	TOTAL
2004/05	-	10	-	-	10
2005/06	7	180	6	15	201
2006/07	1	83	4	5	92
2007/08	25	13	0	0	13
					316

Note: Achieving decency through improvement and not demolition

Source: HSSA, LBTH.

Reducing carbon emissions in *existing* housing

(Note: carbon emission reduction measures for new build homes can be found in Chapter 3)

Key Facts

- Homes energy efficiency ratings (SAP) have improved over the last five years, although with a gradual increase in the last two years.

List of tables

1.12 Home energy efficiency – the average Standard Assessment Procedure (SAP) rating of *local authority* owned dwellings. (1 = poor, 100 = excellent)

Actual 2023/03	Actual 2003/04	Actual 2004/05	Actual 2005/06	Actual 2006/07	Target 2007/08	Target 2008/09	Target 2009/10	Target 20010/11
47.61	48.46	62.04	63.79	63.97	64.86	66.57	68.29	70.00

Note: Factors contributing to a SAP rating: thermal insulation of building fabric, efficiency and control of the heating, dwelling ventilation and solar gain characteristics and the price of fuels for space and water heating.

Source: LBTH BPSA

1.13 Home energy efficiency – the average SAP rating of *private sector* Dwellings. (1 = poor, 100 = excellent)

Year	National average	London	Tower Hamlets	Characteristics of LBTH housing where SAP ratings were worst
2004	51*	53	61	~owner-occupiers (without mortgage) ~ Pre-1919 dwellings ~ affecting build types that were terraced, detached or semi-detached, they also had the highest average heating costs. ~ affecting those dwellings reliant on room heaters

Note: 2001 figure

Source: LBTH Private Sector Stock Condition Survey, 2004

Accessibility and Lifetime Homes in *existing* council housing

Key Facts

- Wheelchair accessible homes (Accessible Housing Register category A & B) currently account for less than 1 per cent of the social rented stock.
- RSLs are the main providers/owners of existing fully wheelchair accessible homes in Tower Hamlets and of future accessible homes to be built.

- Less than a quarter wheelchair user/lifetime homes are family-sized homes.
- Accessible Housing Register (AHR) applicants represent 1.3 per cent of total waiting list demand.
- Of all lets in 2007/08, 1 per cent went to AHR applicants requiring a wheelchair user or lifetime home.

[List of tables](#)

1.14 Existing social housing homes in Tower Hamlets by accessibility category

39	Category A: Wheelchair Accessible	Designed to meet latest wheelchair accessible housing design standards offering extra space and wheelchair access to all rooms and facilities.
88	Category B: Partially Wheelchair Accessible	Designed to older wheelchair standards or significantly adapted to provide extra space and wheelchair access to at least the entrance level of the property.
30	Category C: Lifetime Homes	Designed with 16 Lifetime Homes design standards including larger space standards that together create an accessible and adaptable home.
1,478	Category D: Easy Access	Built to the older access standards or the more recent building regulations that insist on a level approach to the entrance, wider doorways and more space for all general housing. Includes all new build homes that are on the ground floor or above the ground floor with at least one lift.
3,638	Category E: Step Free	General housing with no steps to the property, which happens to have limited potential for future adaptability of the bathroom and stairs.
28,786	Category F: General Housing	Does not meet requirements for other accessible housing register categories.
27,019	Category G: Not assessed	Property not yet had an access survey *includes some council properties where AHR data is missing*

Source: Council Properties: LBTH, Northgate Business Query, Permanent residential units, 12 August 2008. For RSL properties: LBTH, HOT, Sept 08 spreadsheet

1.15 Permanent existing accessible homes by tenure

Tenure	Cat. A	Cat. B	Cat.C	Cat D	Cat. E	Cat.F	Cat.G & un-recorded
Council (THH)	0	23	10	285	1,484	10,231	12,198
RSL	39	65	20	1193	2154	18,555	14,821
Private Market	-nd-	-nd-	-nd-	-nd-	-nd-	-nd-	-nd-

Source: Council properties: LBTH, Northgate Business Query, permanent residential units as of 12 August 2008. For RSL properties: LBTH, HOT, Sept 08 spreadsheet.

1.16 Focusing on bedroom sizes of existing *social rented* homes - AHR category A, B and C.

Bed-size	General Needs	Elderly	Sheltered	Temporary Accommod.	TOTAL
0 bed	2	2		1	5
1-bed	21	10	1	1	33
2-bed	36				36
3-bed	15				15
4-bed	5				5
5-bed+					0
Bed-size unknown	9				9
TOTAL	88	12	1	2	103

Note: Includes RSL and Council Homes on the Northgate system, the total numbers of A-C units differs from above because the latest data has yet to be uploaded onto Northgate.

Source: Northgate Business Query, 12 August 2008.

1.17 Social rented sector - letting activity and accessible housing 2007/08

Waiting List April 08			2007/08 Lets					
Total waiting list demand	All AHR Cases (A to F)	% of AHR cases to total demand	All lets ¹	Cat A - lets Fully WA	Cat B - Partially WA	Cat C - Lifetime	Total - Cat A - C	A-C% of total lets ¹
22,007	292	1.32%	1,660	8	7	3	18	1%

1. These two figures are for guidance only

Source: LBTH. Lettings IT Support Team

1.18 People from the AHR who need re-housing into a social rented Lifetime Home

AHR People Register – Lifetime Home need (social renting)		
Total Cat C Need (households)	% elderly AHR clients	% of family-size requirement (some elderly require family-sized)
25	36%	60%

Source: LBTH. Lettings IT Support Team

Chapter 2 - Place making and Sustainable Communities

Place making – urban planning and mixed tenure localities.

Key Facts

- Composition of households in each LAP (2001) revealed that over a quarter were lone non-pensioner households; in LAP 8 however this rose to nearly 32 per cent. The highest percentage of married couples with dependant children is in LAP 2(18 per cent) and the highest percentage of lone parents with dependent children, at nearly 10 per cent, was in LAP 6
- The highest concentration of family-size households (5+ people) can be found (at ward level) in Spitalfields and Banglatown, Whitechapel, Bethnal Green South, Bromley by Bow and St Dunstan's.
- Mapping (at SOA level) shows the highest concentrations of single-person households (45 to 55%) do not occur in the same SOAs as the highest densities of 5+ person households (25 to 45%). The highest concentration of family-sized households are located in the wide east west band across the middle of the borough and for single person households, they are more evenly spread throughout the borough.
- Mapping of broad base ethnicity (at SOA level) shows high concentration of the Asian population as a middle band running east to west of the borough, this links to the previous map showing concentrations family sized households. Highest concentrations of the Black population are in the eastern fringes neighbouring with Newham. The Chinese population are mainly concentrated in the Isle of dogs and neighbouring Shadwell and Limehouse. High concentrations of the white population can be found near to the river at Wapping, Shadwell, on the tip of the Isle of Dogs as well as Bow.
- Tower Hamlets has seen significant residential growth. Between 2001/02 and 2006/07, the AMR reports a total of 14,443 net additional dwellings. Tower Hamlets is one of the local authorities expected to meet a good proportion of London's future new housing capacity proposed by the current Mayor.
- The newly created households resulting from large schemes completing in 2006/07 are located mainly in the south quay area in the Isle of Dogs, Bow East

and parts of the city fringe.

- There were 244 ha of designated open space in the borough, this equates to 1.15 ha per 1,000 population, and in 2006/07 this was slightly below the target of 1.2 ha.
- 55 per cent of all major applications approved in 2006/07 were designated as car-free to create greener and healthier lifestyles. For the previous year it was higher at 62 per cent.

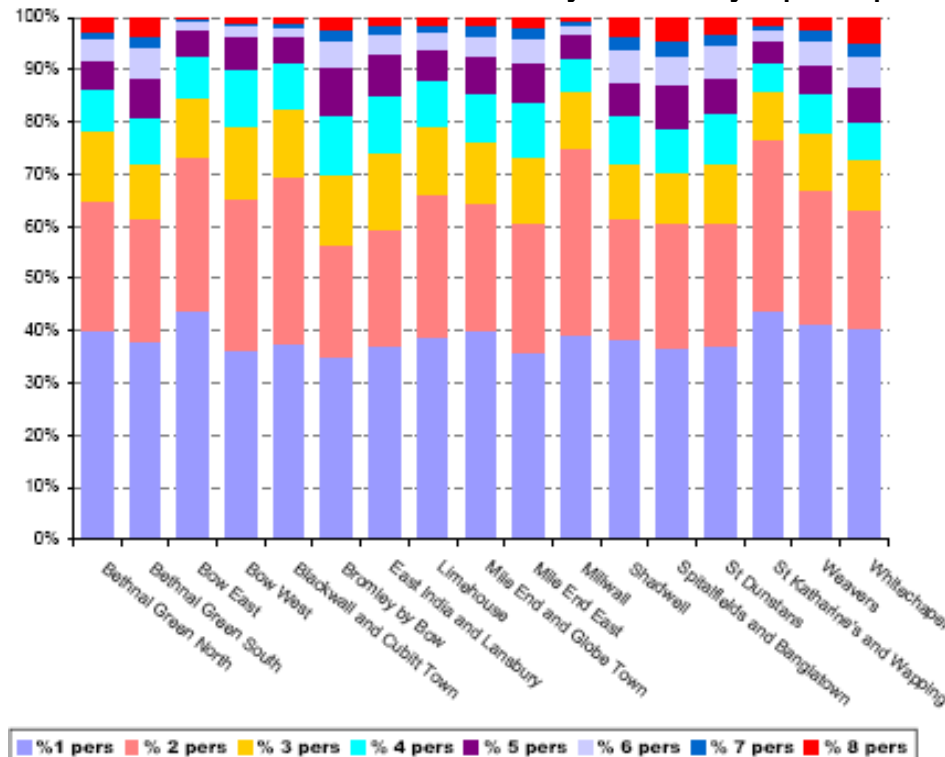
List of tables

2.1 Household composition in Tower Hamlets, by LAP, Census 2001

Percentage of households that are:	LAP 1 %	LAP 2 %	LAP 3 %	LAP 4 %	LAP 5 %	LAP 6 %	LAP 7 %	LAP 8 %
Lone pensioner	14.20	9.25	13.88	8.42	13.00	10.22	12.28	6.67
Lone non-pensioner	26.29	28.24	25.15	33.01	27.08	25.39	25.56	31.78
All pensioner	3.97	1.82	3.21	2.07	3.95	2.66	3.59	1.93
Married no children	4.75	5.18	4.59	8.38	6.05	4.74	5.80	9.49
Married, dependent children	13.27	18.00	16.12	13.40	9.52	17.24	15.40	9.53
Married, non-dependent children	2.90	2.13	2.56	2.05	3.49	2.77	3.27	2.21
Cohabiting, no children	4.94	6.81	5.33	8.23	7.57	3.73	4.88	10.28
Cohabiting, dependent children	1.76	1.42	1.44	1.31	2.40	2.14	1.94	1.60
Cohabiting, non-dependent children	0.22	0.16	0.18	0.23	0.19	0.23	0.24	0.17
Lone parent, dependent children	7.56	5.80	5.99	4.57	7.47	9.88	9.22	6.04
Lone parent, non-dependent children	3.54	2.28	3.54	2.49	4.41	4.50	4.26	2.47
Other, with dependent children	5.45	6.93	7.68	4.76	3.32	6.58	4.90	2.97
Student	1.03	1.24	1.36	0.69	1.47	1.21	0.63	0.98
Other	9.80	10.34	8.67	10.19	9.71	8.51	7.59	13.74

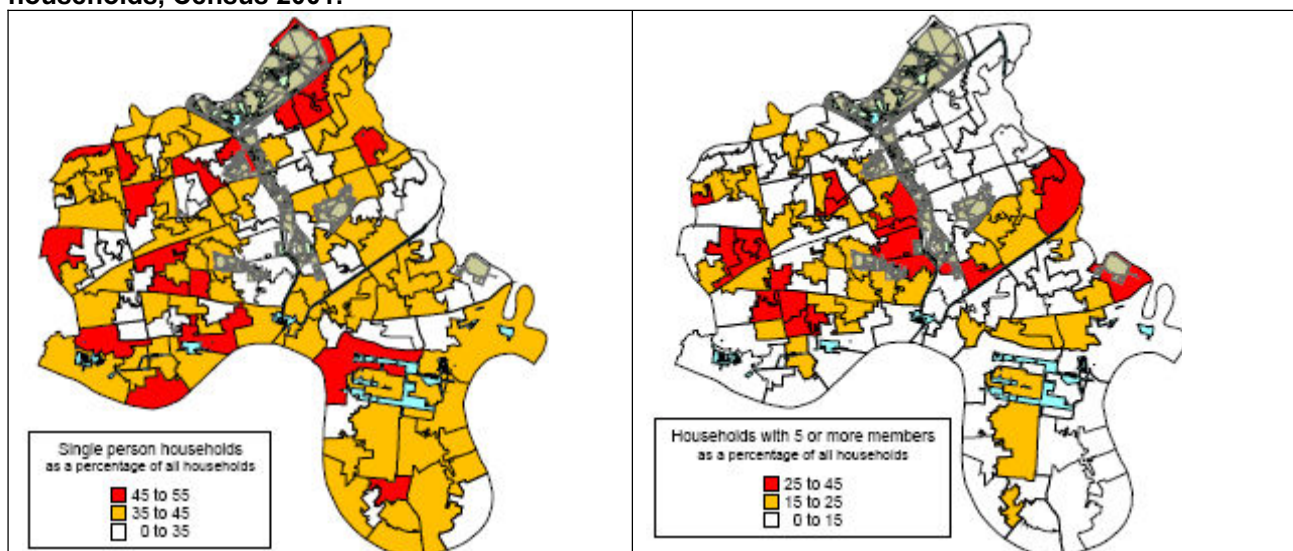
Source LBTH Housing Bulletin 2005, table 6. Original source: Census 2001

2.2 Household sizes in Tower Hamlets by ward and by super output area, Census 2001



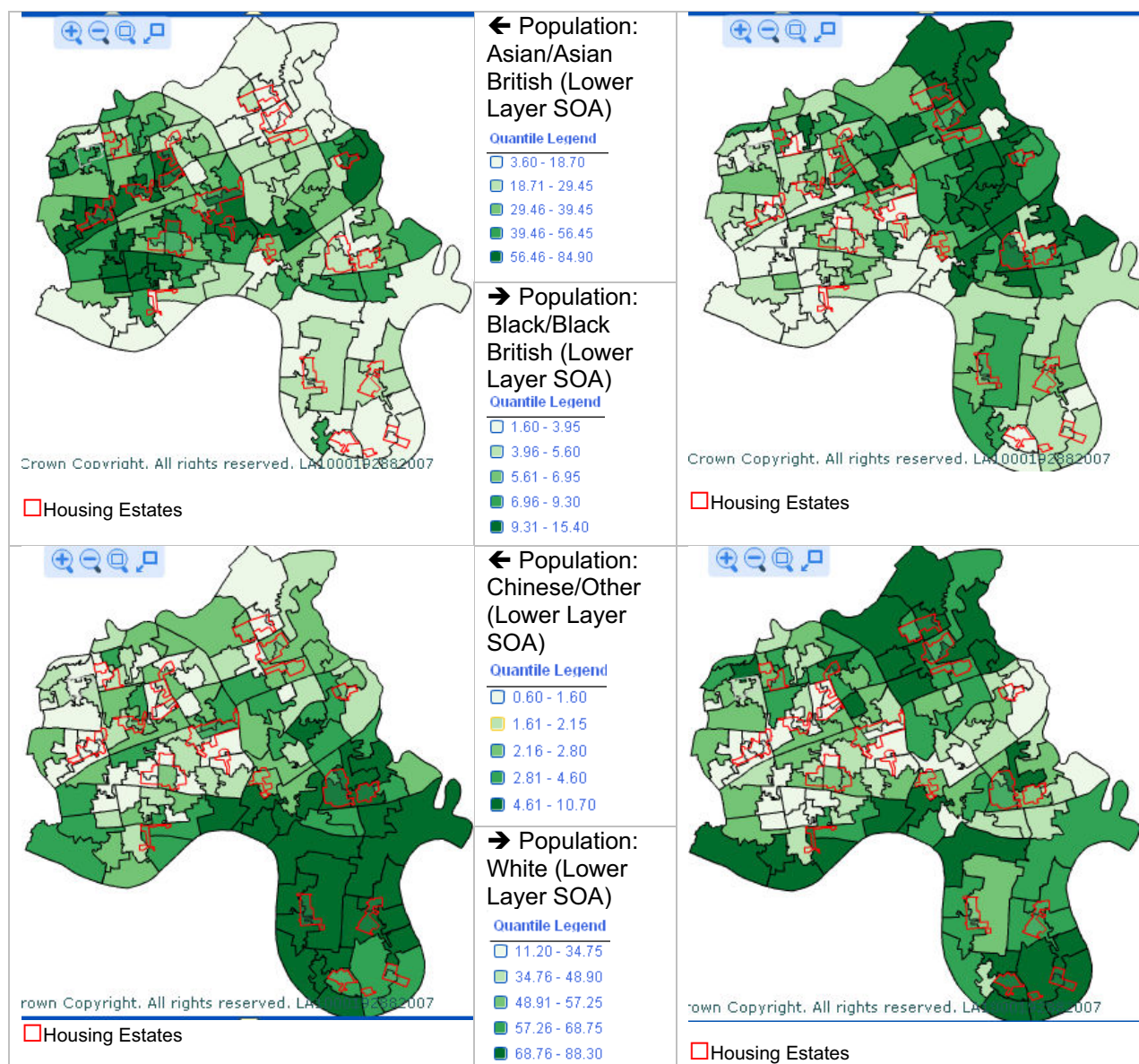
Source: LBTH Housing Bulletin 2005, Table 7. Original source: Census 2001

2.3 Key households by super output area: single-person households and family-sized households, Census 2001.



Source: LBTH Housing Bulletin 2005, Map 1 and 2.

2.4 Concentration of the ethnic population by super output area, Census 2001



Source: THIS Borough. Original source: Census 2001

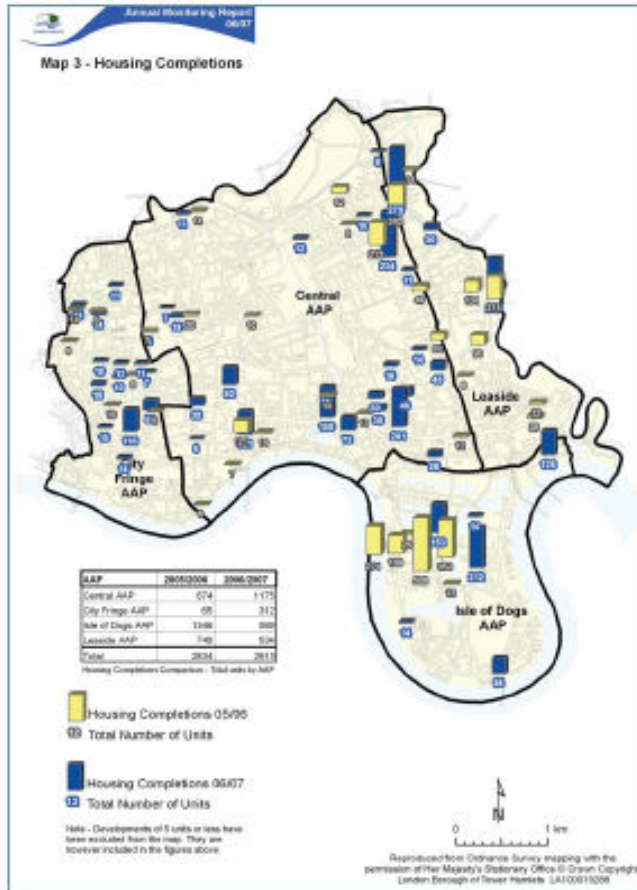
2.5 Past Growth-net additional residential dwellings (all tenures) in Tower Hamlets, 2002- 2008

Financial Year	No. of net additional dwellings
2001/02	1,630
2002/03	1,179
2003/04	2,992
2004/05	3,911
2005/06	2,361
2006/07	2,370
2007/08	2,037
TOTAL	16,480

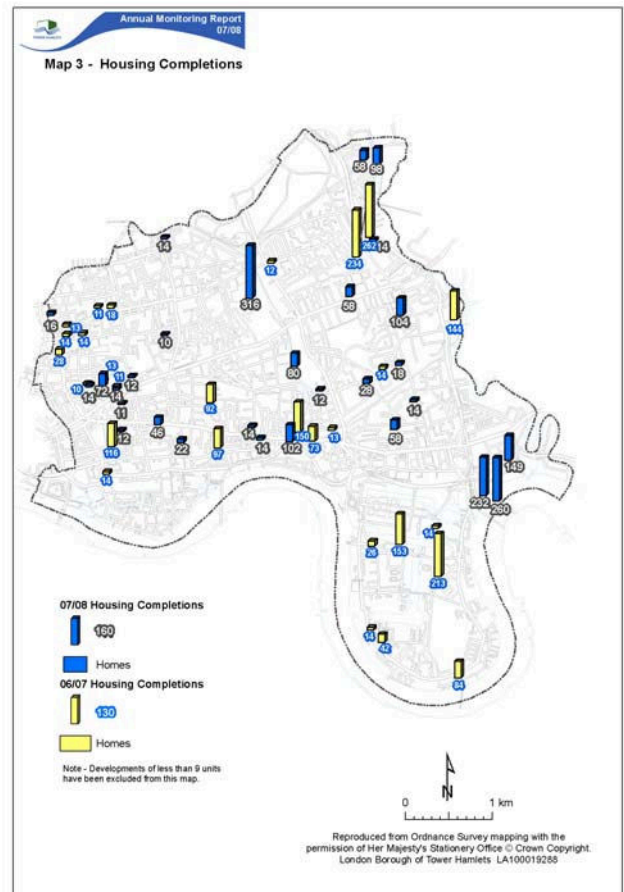
Source: AMR 2006/07 and 2007/08 AMR report highlights

2.6 Location of newly created homes, 2006/07 and 2007/08

2006/07



2007/08

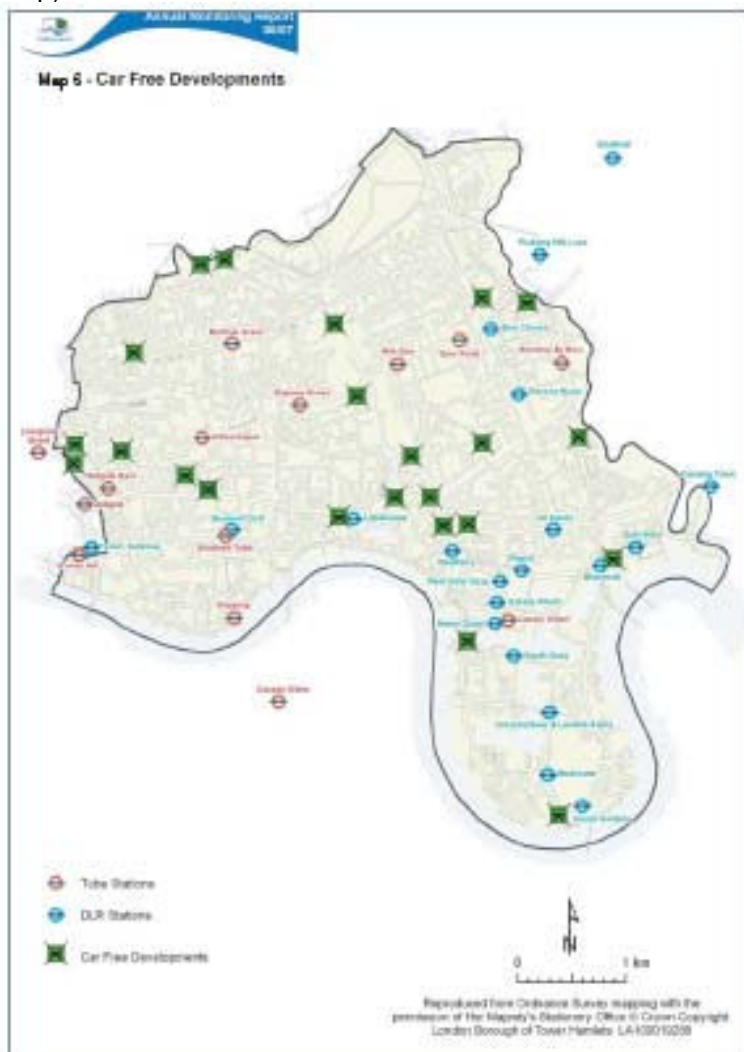


2.7 Location of open space in Tower Hamlets, 2006/07



2.8 map)

Location of car-free developments close to key transport links (compare with 3.6, 2006/07



Regenerating Localities / Low carbon Areas

Key Facts

- Energy use in London's homes accounts for approximately 38% of total emissions, making it the single largest contributor of CO₂.
- 65% of carbon emissions in the borough come from business and industrial uses
- The built form of our cities contributes to around 60% of our total carbon emissions, if we include transport this raises to 75% a massive proportion of our emissions.

Note: No data tables are currently to hand to support this data.

Source: LBTH. Core Strategy – options and alternatives, consultation draft, July 2008

- An estimated 49,969 tonnes of CO₂ was produced through local authority properties/operations in 2007. This will be reduced in the next three years, starting with a ten per cent reduction in 2008/09.
- An estimated 2,015,000 tonnes of CO₂ was produced in the borough

List of tables

2.9 Latest baseline data - CO2 emissions from local authority operations 2007 and annual reduction targets for this type of emission

Baseline: number of local authority properties (residential & non-residential)	Total carbon emissions in 2007	% annual reduction from local authority operations		
		Target 2008/09	Target 2009/10	Target 2010/11
About 13,500	49,969 tonnes	10	25	30

Source: LBTH, Energy Efficiency Team

2.10 Latest assumed baseline data on CO2 emissions from the local authority area and targets for the future annual reduction of emissions.

Total carbon emissions in the LA	Tonnes per capita	% annual reduction in the local authority area		
		Target 2008/09	Target 2009/10	Target 2010/11
2,015,000 tonnes	10.5 tonnes	2	6	10

Note: At September 2008, LBTH were awaiting baseline review data from DEFRA. Baseline is assumed gas/electric sales to postcodes in the borough along with allocated proportion of national energy uses.

Source: LBTH, Energy Efficiency Team

Working Neighbourhoods

Key Facts

- The economic activity rate, unemployment rate and numbers of benefit claimants are all worse than London and national averages.
- Just over half the residents in Tower Hamlets have local employment and travel 5km or less to reach their place of work.
- Full-time employee jobs in Tower Hamlets showed a 63 per cent increase between 1998 and 2006. For part-time employee jobs, this was a 30 per cent increase.
- The highest proportion of employee jobs in 2006 was in Finance/IT industry and the services industry. The finance industry has grown sharply by a third since 1998, the service industry has grown at a steadier pace. Many of the other industries are in decline in Tower Hamlets. Industries where employee jobs have halved since 1998 are manufacturing and transport/communications.
- Between 2006 and 2026, the labour force in the borough is expected to increase 44.2%; this is much higher than the inner London average increase of 19%.
- Youth unemployment is higher in the borough than the London or national average.
- Currently, three-quarters of social housing tenants claim full or part housing benefit (Local Housing Allowance). Wards where council renting claimants was highest were Mile End and Globe Town, Bethnal Green South and Weavers.
- Tower Hamlets ranks number one in the country for child poverty. In 2006 over half the children aged 0 to 18 were in families dependent on benefits.
- The latest equivalised household income data (2007) for Tower Hamlets shows the average income was £37,634 (slightly more than London average); the median equivalised income at £29,460 (less than London average). Bromley-by-Bow has the highest percentage of households where incomes are less than fifteen thousand pounds a year (equivalised and unequivalised). Twelve per cent of high earners (£100K+) are located in St Katharine's and Wapping ward.

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2.11 Current Data: work deprivation in Tower Hamlets

		Tower Hamlets	London	England
Economic Activity Rate (Persons, Apr06-Mar07)	%	54.6	69.3	74.3
Unemployment Rate (Persons, Apr06-Mar07)	%	13.2	7.6	5.5
All People of Working Age Claiming a Key Benefit (Persons, Aug05)	%	21	15	14
Job Seekers (Persons, Aug05)	%	5	3	2
Job Seekers (Persons, Aug05)	%	5	3	2
Incapacity Benefits (Persons, Aug05)	%	8	6	7
All VAT Based Local Units (Local Units, Mar07)	Count	8,855	311,675	1,788,670
0 to 4 Persons Employed (Local Units, Mar07)	Count	5,920	217,590	1,200,540
5 to 9 Persons Employed (Local Units, Mar07)	Count	1,265	42,275	264,165
10 to 19 Persons Employed (Local Units, Mar07)	Count	785	25,240	156,770
20 or More Persons Employed (Local Units, Mar07)	Count	885	26,570	167,195

Source: ONS, neighbourhood profile

2.12 Tower Hamlets economic profile

	LBTH (No. of People)	LBTH (%)	London (%)	Great Britain (%)
Economically Active	89,400	62.5%	75%	78.5%
Economically Inactive (Of who are....)	52,500	37.5%	25%	21.5%
- <i>wanting a job</i>	8,600	6.1%	6.9%	5.4%
- <i>not wanting a job</i>	44,000	31.3%	18.1%	16.1%

Source: ONS Annual Population Survey 2006

2.13 Employment in Tower Hamlets by sector

Employee jobs by industry	Tower Hamlets (employee jobs)	Tower Hamlets (%)	London (%)
Manufacturing	11,600	6.0	4.8
Construction	4,500	2.3	2.9
Services	175,000	90.9	92.0
Distribution, hotels & restaurants	22,100	11.5	21.3
Transport & communications	8,000	4.2	7.4
Finance, IT, other business activities	103,700	53.9	33.5
Public admin, education & health	33,000	17.1	22.7
Other services	8,200	4.3	6.9
Tourism-related	9,200	4.8	8.4

Note: % is a proportion of total employee jobs

Source: ONS annual business inquiry employee analysis, 2006

2.14 Employment trends in Tower Hamlets, 1998-2006.

Summary	1998	2000	2002	2004	2006	Comment
Full-time (count)	97,700	111,000	119,300	142,100	160,000	A 63% increase in eight years
Part-time (count)	25,000	28,700	28,200	32,700	32,600	A 30% increase in eight years
Jobs by industry (%)	%	%	%	%	%	
Manufacturing	13.1	11.6	9.8	7.7	6.	Declined by more than half. In 2006 the borough had more manufacturing jobs than the London average.
Construction	2.8	2.8	3.9	2.2	2.3	Hit its peak in 2003, dropping sharply in 2004 and levelled off since. In 2006 employee jobs were below the London average
Services	84.	85.4	85.9	91.3	90.9	Highest proportion of jobs in LBTH and has steady increased and is

						inline the London average.
Distribution, hotels & restaurants	16.	15.7	15.6	12.3	11.5	Steady decline since 1998 and LBTH sits below the London average.
Transport & communications	8.3	8.3	5.5	5.7	4.2	Sharp decline since 2002 and TH sits below the London average.
Finance, IT, other business activities	36.5	38.8	43.1	50.6	53.9	Fast growth since 1998 and TH employee jobs are well above the London average.
Public admin, education & health	19.2	19.	16.5	17.	17.1	A small decline since 1998
Other services	4.	4.2	5.2	3.8	4.3	-
Tourism-related	4.3	4.3	6.2	4.5	4.8	Dipped since 2002 but remained constant since.

2.15 Travel to work distance for the borough's working residents, 2001

Working residents travel to work distance	Tower Hamlets (Count)	Tower Hamlets %	London
Less than 2km	15,705	22	15.2
2km to less than 5km	20,764	29	21
5km to less than 10km	19,671	28	25.6
10km to less than 20km	5,326	8	21.9
Over 20km	3,314	5	7.1
Working at or from home	5,658	8	9.1

Source: Census 2001, NOMIS enquiry, excludes data for 'other'

2.16 Labour force projection, 2006 to 2026

	2006 Thousands	2026 Thousands	
	Labour Force	Labour Force	% increase
LB Tower Hamlets	103.4	148.5	44.2
Inner London	1,559.7	1,856.5	19
London (all)	3,870.6	4,322.5	11.7

Source: GLA 2007 Round Demographic Projections

2.17 Percentage of young people claiming unemployment-related benefits in the borough

	2006/07 Actual	2007/08 Actual	2008/09 Target
% of young people in LBTH (aged 16-24) claiming unemployment related benefits	20.7%	18.2%	15%

Source: LBTH D&R performance indicator, SP308 TH1022

2.18 Social Housing tenants (of working age) not claiming Housing Benefit (HB)

	Households (%)	Comments
Council tenants NOT claiming HB	9%	93% of non-HB tenants are small households (1-3 people) 7% are larger (4 to 9 people)
Housing Association Tenants NOT claiming	36%	No data available

Source: March 2008. Council tenant: LBTH Northgate business enquiry. RSL

2.19 Council renting housing benefit claimants of working age (where age is known) and by ward

Ward	No. of HB claimants of working age, who are council renters. <i>(data not available for HA tenants)</i>	Total households for each ward.	Council renters (of working age) claiming HB as a Percentage of all h/holds per ward	OBSERVATIONS of wards with the highest % of claimants
Bow East	239	5507	4%	
Spitalfields and Banglatown	148	3784	4%	
St Katharine's and Wapping	236	6356	4%	
East India and Lansbury	1 (stock transf'd)	5313	-	
Bow West	238	4895	5%	
Millwall	0 (stock transf'd)	9142	-	
St Dunstan's and Stepney	420	5354	7%	63% female claimants of working age ➤ Ethnicity (all adult ages) 49% Asian, 34% White, 7% Black, 9% other/unknowns, 1% Dual
Limehouse	637	6187	9%	62% female claimants of working age ➤ Ethnicity (all adult ages) 38% Asian, 32% White, 19% other/unknowns, 10% Black, 1% Dual
Shadwell	320	5119	6%	
Blackwall and Cubitt Town	165	7427	2%	
Bethnal Green North	420	5114	8%	60% female claimants of working age ➤ Ethnicity (all adult ages) 33% Asian, 33% White, 12% Black, 21% other/unknowns, 1% Dual
Whitechapel	451	5362	8%	
Bromley-by-Bow	131	4672	3%	
Weavers	741	5265	12%	62% female claimants of working age ➤ Ethnicity (all adult ages) 36% Asian, 30% White, 9% Black, 23% other/unknowns, 2% Dual
Mile End and Globe Town	779	4996	13%	62% female claimants of working age ➤ Ethnicity (all adult ages) 38% Asian, 18% White, 12% Black, 18% other/unknowns, 1% Dual
Mile End East	0 (stock transf'd)	4454	-	
Bethnal Green South	672	5170	12%	58% female claimants of working age ➤ Ethnicity (all adult ages) 51% Asian, 30% White, 11% Black, 19% other/unknowns, 1% Dual

Source: HB Claimants-Northgate Query Mar 07. Households per ward: ONS, Dwelling Stock by council tax band (dwellings Mar06)

2.20 Child Poverty – children in families on key benefits by statistical group, November 2006

Rates, ranks and numbers	All Claimants (000s)	Claimant rate	Rank of rate (1= highest out of 404 in GB)	Statistical Group - % of total			
				Unemployed	Sick/Disabled	Lone parents	Others 1
Tower Hamlets	27.3	52.8	1	21	28	47	4
Inner London	232.3	37.	-	9	25	63	2
London (all)	493.6	28.9	-	10	26	63	2

1. Subject to a high degree of sampling error, used as a guide only

Source: GLA, Facts and Figures 2008. Original source: DWP Information Directorate: Work and Pensions Longitudinal study

2.21 Household income for Tower Hamlets, neighboring boroughs and Greater London, 2007

	Average Income				Median Income			
	Unequiv- alised	Equivalent	Difference (Count)	Difference %	Unequiv- alised	Equivalent	Difference (Count)	Difference %
Tower Hamlets	£37,930	£37634	£295	-0.8	£31,500	£29,460	£2,040	-6.5
Hackney	£35683	£34714	£969	-2.7	£30,228	£28,384	£1,844	-6.1
Newham	£32140	£29320	£2,820	-8.8	£27,520	£24,189	£3,331	-12.1
Greater London	£38,781	£37,257	£1,524	-3.9	£33,083	£30,456	£2,627	-7.9
Great Britain	£33,716	£31,708	£2,009	-6.0	£28,383	£26,100	£2,283	-8.0

2.22 Household income distribution in Tower Hamlets, and Greater London, 2007

Borough and wards	Unequalised						Equalised ¹					
	Percentage of households earning under:						Percentage of households earning under:					
	Und-er 15k	Und-er 30k	Und-er 45k	Und-er 60k	Over 60k	Over 100k	Und-er 15k	Und-er 30k	Und-er 45k	Und-er 60k	Over 60k	Over 100k
Tower Hamlets	16	47	71	84	16	3	18	51	72	84	16	4
Bethnal Green North	16	49	74	87	13	2	17	52	74	86	14	3
Bethnal Green South	18	52	76	88	12	2	21	57	77	87	13	3
Blackwall and Cubitt Town	10	36	60	76	24	5	12	40	62	77	23	6
Bow East	15	47	71	85	15	3	16	50	72	84	16	4
Bow West	15	46	70	85	15	3	17	52	75	87	13	3
Bromley-by-Bow	24	64	85	94	6	1	28	69	87	95	5	1
East India and Lansbury	23	62	83	93	7	1	26	66	85	93	7	2
Limehouse	16	47	70	83	17	4	17	49	70	82	18	5
Mile End and Globe Town	19	54	78	90	10	1	22	59	81	91	9	2
Mile End East	20	56	79	90	10	2	22	60	80	90	10	2
Millwall	8	29	53	71	29	7	8	32	55	71	29	9
St Dunstan's and Stepney Green	20	57	80	91	9	1	25	63	83	92	8	1
St Katherine's and Wapping	8	30	53	70	30	8	9	31	52	67	33	12
Shadwell	18	50	73	85	15	3	21	54	74	85	15	4
Spitalfields and Banglatown	13	44	68	83	17	3	17	50	72	85	15	3
Weavers	17	49	73	86	14	2	17	52	75	87	13	3
Whitechapel	17	50	74	87	13	2	21	57	77	88	12	3
Greater London	14	44	69	83	17	3	16	49	72	85	15	3

1. Equalised income - net household income divided by a factor based on the number and ages of the household members to adjust for varying needs.

Source: DMAG briefing, PayCheck 2007, published Feb 2008.

Health**Key Facts**

- Health indicators are mixed; the under-eighteen pregnancy rate is slightly lower than the London average as is life expectancy years.
- People claiming incapacity benefit is higher in the borough than London as a whole.
- Alcohol related death rates for males in tower Hamlets is the fourth highest in London.
- Health indicators point towards the following wards where the rank for health and social well being rate worst: East India and Lansbury, Whitechapel, St Dunstons and Stepney Green, Bethnal Green North and Weavers

List of tables**2.23 Key summary of health indicators up to 2006**

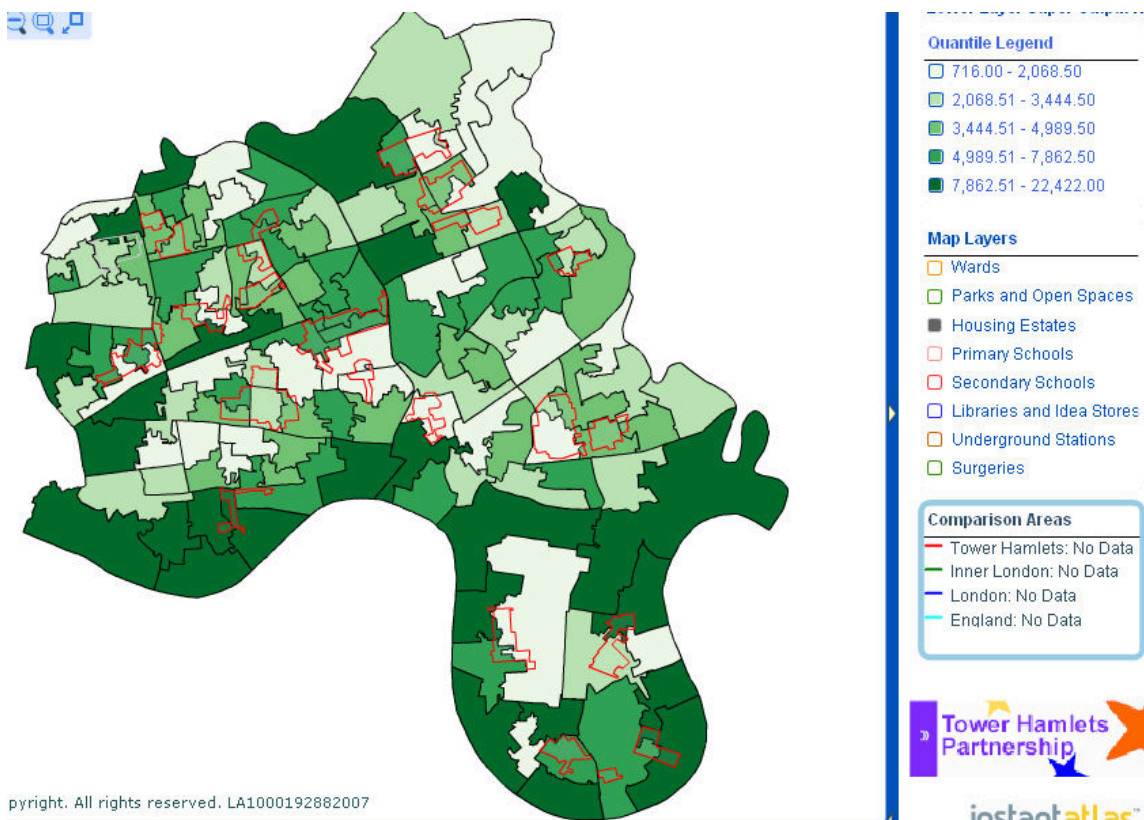
Health Indicator	Reported as...	Tower Hamlets	London	England
Under 18's Conceptions (Jan04-Dec04)	Person count	173	6,235	39,593
Under 18's Conceptions (Jan04-Dec04)	Rate per 1000 persons	42.9	48.3	41.5
Low Birth weight Live Births (Jan-Dec03)	% (persons)	9.6	8.1	7.7
Infant Mortality (Jan03-Dec05)	Rate per 1000 persons	4.4	5.2	5.1
Life Expectancy at Birth; <i>Males</i> (Jan04-Dec06)	Year	75.2	77.4	77.32
Life Expectancy at Birth; <i>Females</i> (Jan04-Dec06)	Year	80.2	82	81.55
Incapacity benefit (Aug 05)	% (persons)	8	6	7
Incapacity benefit (Aug05) - highest concentration (wards) Top 5	1. East India & Lansbury 2. St Dunstons & Stepney Green 3. Joint: Bethnal Green North & Weavers 4. Limehouse 5. Bethnal Green South			

Source: Office for National Statistics

Alcohol related death rate; <i>Males</i> (1998-2004)	Rate per 100,000	26.3	18.3	14.1
Alcohol related death rate; <i>Males</i> (1998-2004)	Rank		4 th	34 th
Alcohol related death rate <i>Females</i> (1998-2004)	Rate per 100,000	7.8	7.3	6.9
Alcohol related death rate <i>Females</i> (1998-2004)	Rank		13 th	136 th

Source: ONS, published in Health Statistics Quarterly 33

2.24 Rank of health and deprivation disability, 2007 (lower layer super output area)



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Source: LBTH, THIS Borough, original source IMD 2007

Education

Key Facts

- Tower Hamlets ranks second highest for pupils in school where English is not there first language.
- Overall, the borough's pupils are second lowest in London of achieving five or more GCSEs (A-C grades) and 11th lowest for candidates taking A-level (or equivalent)
- Of the whole boroughs working population in double the amount of people have no qualifications when compared with London or nationally.

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2.25 School pupils whose first language is not English (2007)

	Tower Hamlets	As a % of all...	Rank in London
At primary school level (persons)	12,760	76.1%	2 nd highest
At secondary school level (persons)	9,930	68.7	2 nd highest

Source: Extracted from GLA, Focus on London: 2008 edition. Original source: DCFS-Schools and Pupils in England, January 2007

2.26 GCSE and equivalent achievements (inc. English and Math's) by gender and region – 2006/07

	5+ A*-C GCSEs			
	Boys	Girls	TOTAL	Rank in London
Tower Hamlets	31.6%	42%	36.5%	2 nd lowest
London	43.6%	52.3%	47.9%	
England	42.4%	51.2%	46.7%	

Source: Extracted from GLA, Focus on London: 2008 edition. Original source: DCFS

2.27 Level 3 scores (A-level or equivalent) of 16-18 year old candidates by gender - 2006/07

	Average QCA ¹ point score by students achieving all level 3 qualifications			
	Boys	Girls	TOTAL	Rank in London
Tower Hamlets	604.7	632.2	621.5	11 th lowest
London	653.5	690.8	674.1	
England	712.9	746.5	731.1	

1. QCA: qualifications And Curriculum Authority

Source: Extracted from GLA, Focus on London: 2008 edition. Original source: DCFS

2.28 Tower Hamlets working age population higher education qualification achievement (Jan-06 to Dec-06), compared with other regions.

	LBTH (No. of People)	LBTH (%) ¹	London (%) ¹	Great Britain (%) ¹
NVQ4 and above	36,000	26%	34.6%	27.4%
NVQ3 and above	54,300	39.1%	47.9%	45.3%
NVQ2 and above	68,200	49.1%	60.9%	63.8%
NVQ1 and above	80,700	58.2%	70.8%	77.8%
Other Qualifications	22,700	16.4%	15.3%	8.5%
No Qualifications	35,300	25.5%	13.9%	13.8%

1. The % is a proportion of the total working age population

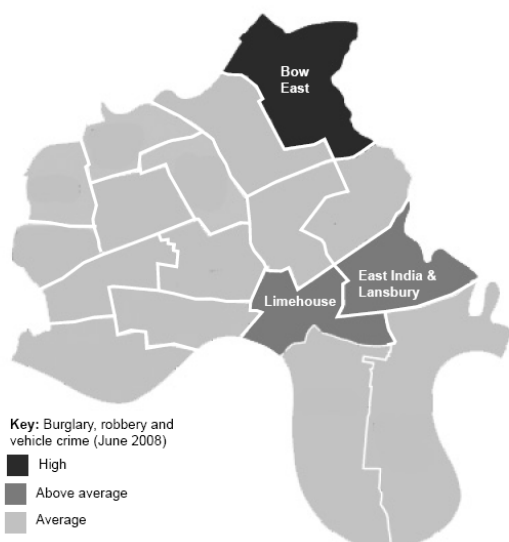
Source: ONS Annual Population Survey

Personal and community safety**Key Facts**

- Crime mapping for burglary, robbery and vehicle crime currently informs us that Bow East has a high rating, Limehouse, East India and Lansbury had an above average rating. The remainder of Tower Hamlets wards were rated as average.
- Of selected recorded crimes Towers Hamlets ranks the fourth highest in London Borough of Tower Hamlets.
- Over a six-year period most recorded offences have fallen, the exception being drug offences which have doubled.

List of tables

2.29 Latest Figures: crime mapping in LBTH – burglary, robbery and vehicle crime, June 2008



Original Source: Metropolitan Police, crime mapping test site. Website: maps.met.police.co.uk

2.30 Total Metropolitan Police Service offences, 2006/07

	Total Offences	Top 2 offences (TH and London)
Tower Hamlets	32,627 (4%)	1.Theft and Handling
London Total	921,779	2.Violence against the person

Source: Metropolitan Police Service, 2007

2.31 Selected recorded crimes - 2006/07

Rates per 10,000 population	Violence against the person	Sexual offences	Robbery	Domestic burglary	Theft of a motor vehicle	Theft from a motor vehicle	Total selected recorded offences	Rank in inner London
Tower Hamlets	363	19	90	77	61	139	747	4 th highest
London	243	12	61	80	50	122	569	
England	192	11	19	56	36	93	407	

Source: Home Office

2.32 Trends over time: selected recorded offences in Tower Hamlets

(rate per 1000 population)	Total recorded offences	Violence against the person	Burglary	Offences against vehicles	Criminal damage	Drug offences
2007/08	145	31.5	13	19.9	15.6	13.9
2006/07	153.2	36.3	13.6	20.4	16.5	10.3
2005/06	161.5	35.7	16.6	25.3	17.8	6.8
2004/05	175.5	38.1	14.8	25.7	21.4	5.3
2003/04	189.3	37.3	14.6	32	24.3	5.7
2002/03	208.8	38.3	18.1	42.6	26.8	6.8

Source: Home Office website. Link: <http://www.homeoffice.gov.uk/rds/ia/atlas.html>

Supporting people

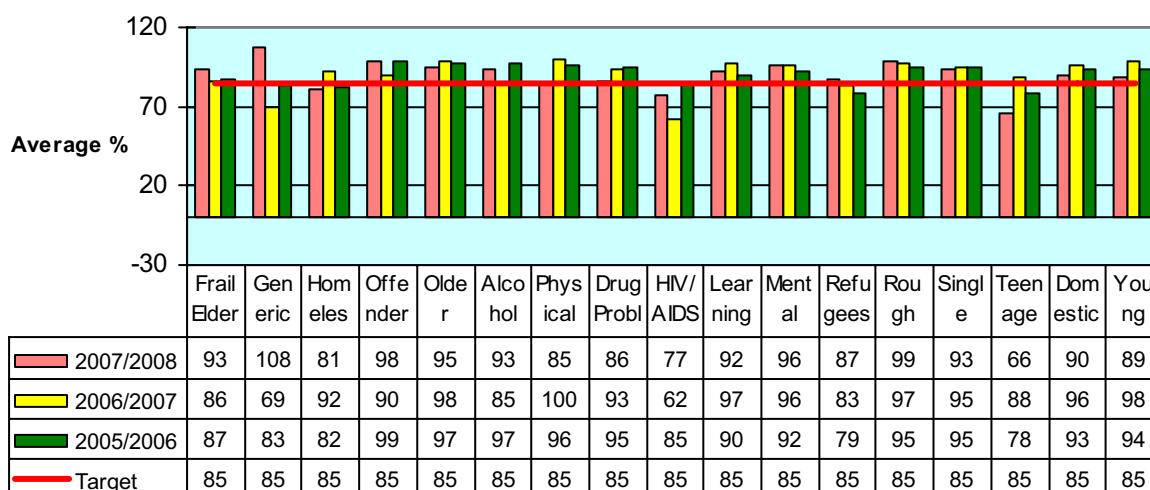
Key Facts

- Accommodation for fourteen of the seventeen supported client types met the CLG's benchmark of 85% utilisation in 2007/08. Where there have been decreased rates over the years (For example, Homeless families HIV/AIDS and teenage parents) the accommodation has been remodelled or reconfigured for differing client types to ensure improved utilisation of accommodation.
- Service users supported to maintain independent living was 98 per cent in 2007/08, the same as the national average. Of supported client types, only three of fifteen groups sat just under the national average, these clients were those alcohol problems (92.82%), HIV/AIDS clients (96.49%) and some generic clients (97.42%).
- Service users who had moved-on in a planned way (seen as positive) was 62 per cent in 2007/08, under the national threshold of 71 per cent and under the challenging target of 80 . The remaining service users that moved-on are seen as negative (abandonment). Five out of eleven client groups sat below the average (data not shown), these were client groups such as offenders (13 unplanned), clients with alcohol or drug problems (31 unplanned), rough sleepers (4) and the largest numbers of unplanned were single homeless people. Three client groups where planned move-on exceeded the targets were: homeless families, refugees and teenage parents.

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2.33 Utilisation levels and benchmark levels of supported housing provided in Tower Hamlets (by client type) in the last three years.

Utilisation Levels 2005-2006, 2006-2007, 2007-2008



Note: some of the data requires verification, please use as guidance only.

Source: LBTH SP Commissioning Body performance Indicators, 2007/08

2.34 Service users supported to establish and maintain independent living (KPI 1)

Yearly Result 2005/06	Yearly Result 2006/07	Yearly Result 2007/08	Target 2008/09
96%	97%	98%	99%

Note: some of the data requires verification, please use as guidance only.

Source: LBTH SP Commissioning Body performance Indicators KPI 1, 2007/08

2.35 Percentage of service users who have moved on in a planned way

Yearly Result 2005/06	Yearly Result 2006/07	Yearly Result 2007/08	LBTH Target 2008/09	National benchmark Average	CLG benchmark
54%	58%	59%	62%	71%	80%

Note: some of the data requires verification, please use as guidance only.

Source: LBTH SP Commissioning Body performance Indicators, KPI 2, 2007/08

2.36 Numbers of planned service users and other service users who have moved on

	Yearly Result 2005/06	Yearly Result 2006/07	Yearly Result 2007/08
a) Number of service users who have moved on in a planned way	474	576	453
b) Number of service users who have moved on (total)	871	1000	207

Note: some of the data requires verification, please use as guidance only.

Source: LBTH SP Commissioning Body performance Indicators, KPI 2, 2007/08

Chapter 3 - Managing Demand, Reducing Overcrowding

Waiting list demand and letting activity

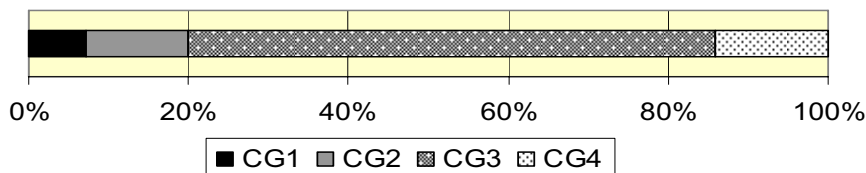
Key Facts

- Total demand on the households on the housing register at August 2008 was 22,433. About 36 per cent are likely to be transfer tenants, the remaining 64 percent from the waiting list. Demand on the housing list is 80 per cent applicants from community groups three or four (lower priority bandings). When compared with letting activity, nearly 70 per cent of lets are being taken up by community groups one and two (higher priority banding).
- Of the total waiting list demand in 2007/08 - 6% of one-bedroom demand was met, 14% of two-bedroom demand met; 5% of three-beds met, 3% of four-beds and 6% of five+ bedroom demand met.
- Between September 2004 and August 2008 there has been a 32% increase in households on the housing register, on average this has been an 8% yearly rise.
- Over the last four years lets to homeless has decreased to 678 in April 08, the target in 2008/09 is to house 900 homeless households. Under occupiers moving into suitably sized properties has been in decline since 2005/06, however 310 under occupiers on the local authority waiting list were identified in August 2008 as wanting to down-size; 80 per cent are giving up three-bedroom properties, 20 per cent four or five bedroom properties.
- Let's to households in 2007/08 still show high numbers of low income households. Only 34.9 per cent of households let to have a full-time or part-time working income and 58.8% of households qualified for housing benefit.
- Other demands (no data table) for lettings are the 800+ tenants with decant status due to be decanted in the next five years. Re-housing would be through the council's choice based lettings scheme.
- There are currently 8.935 overcrowded households on the waiting list for re-housing, and of those 1715 are severely overcrowded.
- Housing needs assessment 2004: the backlog of existing need suggested a requirement for 451 units annually. Newly arising household need required was 4,547, totalling an overall need 4,998. The total estimated supply to meet need was 1,997 units per year. This therefore left a shortfall of 3,021 units per year (the minimum requirement calculated for affordable housing). At the time in social rented housing the dire shortfall was for four-bed sized properties. For all

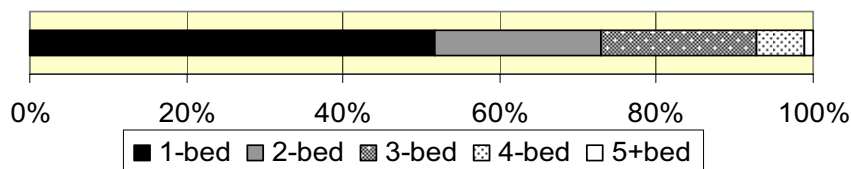
additional affordable homes, whilst there was shortfall across all bedroom sizes the worst shortfall in compared to supply was for three-bedroom homes. The targets for affordable housing in 2008/09 are 1,688 closer to the HNS requirement and the bed-size ratio of schemes closer to meeting the HNS shortfall.

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3.1 Total demand (transfers + waiting list) by community group and bed size requirement* (CG), August 2008



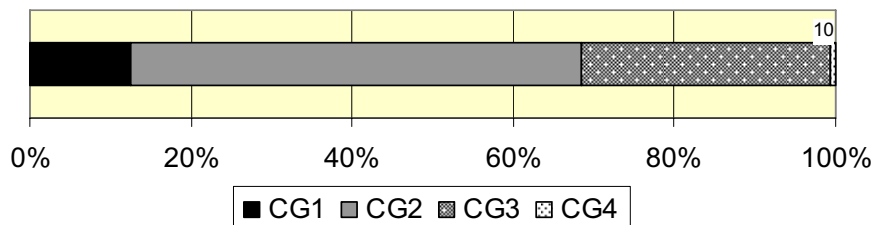
Demand by Comm. Group	
CG 1	1,611
CG 2	2,865
CG 3	14,777
CG 4	3,180
TOTAL	22,433



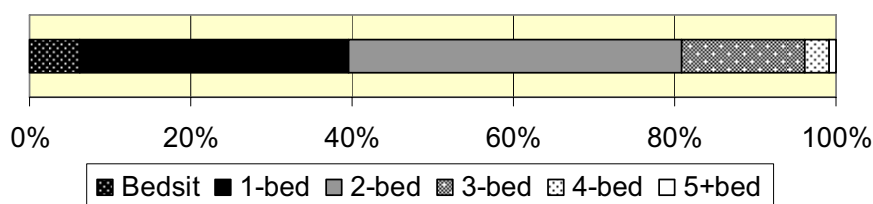
Demand by bedroom-size	
1-bed	11,596
2-bed	4,737
3-bed	4,485
4-bed	1,362
5+bed	253
TOTAL	22,433

*Applicants are given a community group code, a type of priority banding

Lets in 2007/08 by applicants' community group and by banding bed-room size of home let.



Lets by Comm. Group	
CG 1	203
CG 2	912
CG 3	502
CG 4	10
TOTAL	1,627



Lets by bedroom-size	
Bed-sit	100
1-bed	544
2-bed	673
3-bed	248
4-bed	47
5+bed	15
TOTAL	1,627

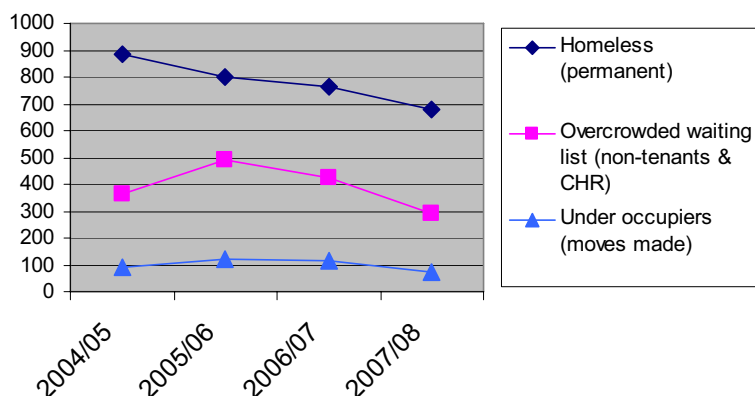
Source: LBTH Lettings

3.2 Demand over time, 2004 to 2008

Tenants waiting to transfer + waiting list	
Sept-04	16,916
April-05	17,302
April-06	18,881
April-07	19,872
Aug-08	22,433

Source: LBTH Lettings

3.3 Lets (common housing register) by selected client types, 2007/08



Source: LBTH Lettings

3.4 General need lets in 2007/08: The Households housing benefit status and economic status

Economic Status (head of households that let in 2007/08)	HA		LA		TOTAL	
	Count	%	Count	%	Count	%
Working full-time	297	25.4	46	22.9	343	25%
Working part-time	120	10.2	16	8.0	136	9.9%
Govt. Training/New Deal	5	0.4	4	2.0	9	0.7
Unemployed/job seeker	216	18.4	47	23.4	236	19.2%
Retired	75	6.4	16	8.0	91	6.6%
Not seeking work	344	29.4	39	19.4	383	27.9%
Full-time student	25	2.1	9	4.5	34	2.5%
Long-term sick/disabled	79	6.7	20	10.0	99	7.2%
Other	10	0.9	4	2.0	14	1%
Qualifying for housing benefit (HB)						
Yes, the tenant will qualify for HB	701	59.8	124	53.9	825	58.8%
No, the tenant doesn't qualify for HB	150	12.8	20	8.7	170	12.1%
Not known (at time of let) if tenant qualified for HB	322	27.5	86	37.4	408	29.1%

Note: Fairly good reliability, total response 1,372 for economic status and 1403 for HB, total lettings in the year confirmed as 1,627

Source: CORE New Lettings, Annual report by LA area, 2007/08

3.5 Housing Needs Survey 2004 – needs assessment table



Supply

Key Facts

- Available social rented property to let in the last four years has been at lowest 1627 lets and at its highest 2214 units in one year (no data table included).
- The 519 new build rented units we are entitled to keep under sub-regional nomination protocol won't meet other demands to the common housing register.
- About 11% of waiting list demand was met in 2007/08.
- Forecast affordable housing completions for the next two years look steady. Looking at latest completion dates (LBTH Affordable Housing Team), there could be 1,380 affordable completions in 2008/09 and 1,486 in 2009/10. By 2009/10 the percentage of family-sized affordable could be the highest achieved so far (55% social rented and 12% of intermediate family-sized).
- There were 2,749 planning approvals for proposed affordable housing in 2007/08, further inquiry would reveal schemes started on-site or actively under construction.

List of tables

3.6 Approximate demand met in 2007/08

19,872	Demand common housing register households, April-07 (year start)
1627	Supply re-lets (this includes four social housing tenants that bought into shared ownership)
566	Supply: new build-lets that TH kept (Of 704 completions about 138 units went to other east boroughs/non-common housing register RSL)
38	Supply - imported nominations from other boroughs (Under 2004/06 programme were due to get 52 nominations but ELHP outcome forms implies we received 38 units)
<u>2,231</u>	Total Supply
About 11% of demand was met in this year	

3.7 Estimated affordable pipeline supply (snapshot at 21 Oct 08, forecast completion dates are subject to change)

Year	Social rented general need new builds (Count)	% Family-sized units	Social rented general need new builds (Count)	% Family-sized units
2008/09	691	32%	689	3%
2009/10	903	55%	583	12%

Source: LBTH Affordable Housing Team 3 year pipeline spreadsheet

3.8 Proposed supply, planning approvals in 2007/08

LDD approvals in 2007/08 – Proposed* Units (funded and unfunded)		
Intermediate units	Social Rented units	TOTAL Affordable proposed
994	1755	2749

*Note: although granted permission in 2007/08, it doesn't mean they start on site straight away, especially considering the impact of the credit crunch on developments and developers. Please use this only as guidance only.

Source: LBTH Planning Strategy. Original source: LDD

Overcrowding, under-occupying and tackling overcrowding

Key Facts

- Overcrowded households are identified through the waiting list for re-housing. Overcrowding in Tower Hamlets affects the council rented sector more than the RSL sector. RSL allocation policies in the past have generally allowed for family growth when rehousing households. Overall, 22 per cent of social sector

- households are overcrowded and 4 per cent are severely overcrowded.
- In the past, Tower Hamlets collected data only on council renting overcrowding and not typically for RSL overcrowding. In the last four years overcrowding in Tower Hamlets council rented households has grown slightly from 8 per cent to 12 per cent of all council tenancies.
 - At April-08 there were 837 households under-occupying, three-quarters are currently under-occupying a three-bed home the remainder a four of five bedroom home.
 - Focusing on under-occupiers currently living in family-sized homes, the latest data (Nov-08) reveals that 53 per cent of under-occupiers are over sixty (age of main tenant). There are 21 under-occupying households (age 85+) who could be considered frail elderly. A majority of those households could be offered re-housing in elderly accommodation. 89 per cent have a one-bed requirement (single/cohabiting couple), 5 per cent have a two-bed requirement and 2 per cent a three-bed requirement (data not shown).
 - Incentives offered by Tower Hamlets to discourage under-occupying resulted in 402 council renting households' down-sizing in the last four years.
 - Between 1997 and 2008 there has been knock-through activity enlarging 76 Tower Hamlets council rented homes. It's thought the knock-through resulted in an extra bedroom but it could be the case the knock-through was to make another room larger, like the kitchen. Around eleven of the properties were knock-through using former utility areas (no net accommodation losses)
 - Interest in under-occupiers taking up Tower Hamlets Cash Incentive Scheme (cash given to council tenants to buy a market sale home) has declined from 56 households in 2002 to just 14 in 2007/08. Since 2005 the average budget (CIS per property) appears to have fallen slightly, meanwhile property prices until April 2008 were constantly rising. Since April property prices have dropped (3.7%, April-08 to Aug-08), but still not to an extent where CIS monies can act as a 5 per cent deposit. Its likely first-time-buyer mortgages in a credit crisis will require a higher deposit to make lending to these people a more secure choice for the lenders.
 - Knock-through activity planned for the next three years could see a net loss of 15 small homes to achieve 20 larger dwellings catering for existing severely overcrowded households (no data table)

[List of tables](#)

3.9 Estimates: social sector households in Tower Hamlets who are overcrowded or severely overcrowded.

LOCAL AUTHORITY			RSL			TOTAL		
Stock position (April-08) 1	% of social sector households that are overcrowded (April-08) 3	% of social sector households that are <u>severely</u> overcrowded (April-08)	Stock position (April-08) 2	% of social sector households that are overcrowded (April-08) 3	% of social sector households that are <u>severely</u> overcrowded (April-08)	Stock position (April-08)	% of social sector households that are overcrowded (April-08) 3	% of social sector households that are <u>severely</u> overcrowded (April-08)
13,138	55% 4 (7,238)	10% (1,331)	27,302	6% (1,697)	1% (384)	40,440	22% (8935)	4% (1715)

1. LA stock position includes permanent and non-permanent properties

2. The total stock figure may include about 1000 shared ownership properties (less than 100% ownership)

3. This figure includes the severely overcrowded households.

4. The local authority overcrowded households include: existing transfer tenants, homeless households, some new applicants from the private rented sector or owner occupation.

Source: Stock position: HSSA 2007/08. Numbers overcrowded: LBTH CLG overcrowding return at April-08

3.10 Estimates: council renting overcrowding in the last four years

	April-05	April-06	April-07	April-08
Council housing Stock Position ¹	22,341	17,691	15,739	13,138
Count: overcrowded council tenancies	1831	1676	1641	1514
%: o-crowded council tenancies against stock	8%	9%	10%	12%

1. Council stock decreases due to stock transfers.

Source: Stock position: HSSA. Overcrowding: LBTH Lettings

3.11 Under-occupied social renting households on waiting lists and wanting to down-size (April-08)

		Council Tenants ¹	RSL Tenants ²	Total at April-08
Under-occupied social renters on both LA and RSL waiting lists wanting to be re-housed	Total	310	527	837
No. of under-occupied households by currently living in...	3 bedroom unit	244	393	637
	4 bedroom unit	61	106	167
	5 bedroom unit	5	28	33

1. The council renter under-occupiers identified are known from the transfer list

2. RSL under-occupiers were identified from the transfer list and are common housing registers partner RSLs only. Data on non-CHR RSL partners is unknown at present. There are phased plans for many RSLs to sign up to the CHR in the short-term, so more under-occupation will be known about in time.

Source: LBTH CLG overcrowding return at April-08

3.12 Under-occupying social renting households by age of the main tenant (latest data Nov-08)

Age of main tenant→		Age 20-44	Age 45-64	Age 65-84	Age 85+
Occupying a 3bd	Council	17	117	102	13
	RSL	46	206	127	6
	Total	63	323	229	19
Occupying a 4bd	Council	8	39	23	0
	RSL	14	48	45	2
	Total	22	87	68	2
Occupying a 5bd	Council	1	2	1	0
	RSL	1	14	7	0
	Total	2	16	8	0
Occupying a 6bd	Council	0	0	0	0
	RSL	1	1	3	0
	Total	1	1	3	0

N.B. Further analysis is available to check the level of under-occupying by age group. It shouldn't be assumed for example, where a main tenant is a pensioner that they live in a single or couple household.

Source: THH, Lettings IT team

3.13 Under-occupying households who successfully down-sized in the last four years

2004/05	2005/06	2006/07	April-08	Target 2008/09
93	121	115	73	115

Note: under-occupiers applicants are given community group 1 status (a kind of high priority waiting list band) for giving up a larger size property so that it can re-let and filled to person capacity

Source: LBTH Lettings

3.14 Under-occupiers taking-up the cash incentive scheme in the last 6 years

	2002/03 Actual	2003/04 Actual	2004/05 Actual	2005/06 Actual	2006/07 Actual	2007/08 Actual	2008/09 Target
Take-up	56	71	62	56	27	14	31
Budget take-up	755,000	1,206,000	1,119,000	964,000	454,000	224,000	500,000
Average budget take-up (not by bed-size) ¹	13,482	16,985	18,048	17,214	16,814	16,000	16,451
Average property price (all sizes) April each yr	259,706	261,634	276,908	295,560	340,369	385,331	-nd-

1. Information on budget spend by bed-sizes isn't to hand

Source: LBTH

3.15 Knock-through activity of council homes in Tower hamlets since 1997

Knock-through Completion by year band	Number of Knock-through properties
1997 to 2000	19
2001 to 2004	45
2005 to 2008	11
Year unknown	1
TOTAL	76

Source: THH Asset Management

Homelessness

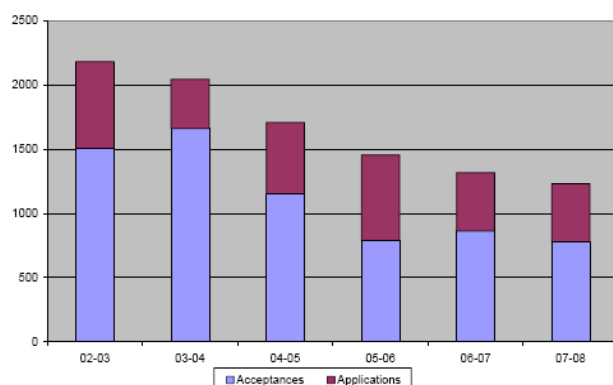
Key Facts

- In Tower Hamlets homelessness applications have continued to slow since 2003. Those applicants accepted as statutory homeless have been in a steady decline between 2004/05 to 2006/07 with a very slight increase in 2007/08 to 2,569 households.
- The main reasons for the loss of homeless households last settled home were parents no longer willing to accommodate them. Sixty per cent of statutory homelessness is caused by family or relationship issues.
- Homeless households in temporary accommodation decreased by 12.5 per cent from 2004 to 2008. Around three-quarters of those housed are women with dependant children or who are pregnant with no other dependent children.
- Latest data reveals only 5% of all temporary accommodation households are placed in B&B accommodation.
- A 2007 snapshot of internal temporary accommodation in east London reveals that private sector leases were proportionally the most utilised type of temporary accommodation. The exceptions were Hackney, which favoured private sector leases via RSLs, and Tower Hamlets, where we heavily utilises our own stock.
- Nearly half of households accepted as homeless are Asian or Asian British (Indian, Pakistani, or Bangladeshi), the next two prominent broad ethnic groups are African/Caribbean or White.
- An annual one-night-count of rough sleepers in Tower Hamlets shows the number of rough sleepers have sharply risen since 2006 (3 up to 12). The picture of rough sleeping locally is complex considering the numbers of the transient population and people sleeping rough for short periods of time.

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3.16

Homeless Applications and Acceptances, 2002/03 - 2007/08



¹ updates required due to some gaps in data for 2007-08

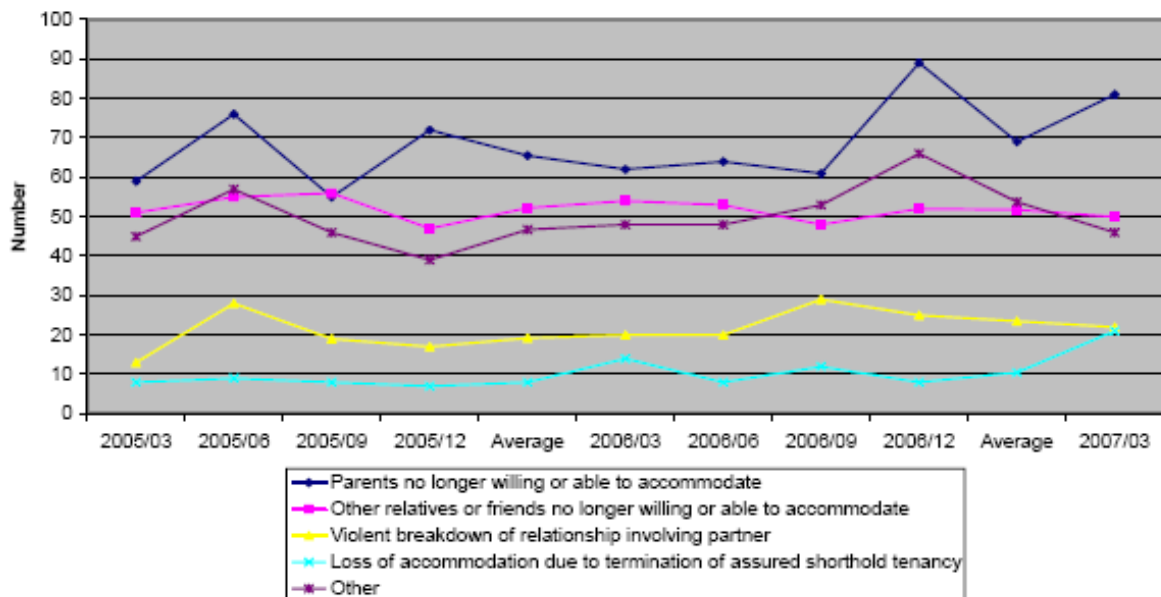
² 2007-08 figures are not confirmed yet – projected number of acceptances for 2007-08 is 779 in comparison to 864 in 2006-07 and 789 in 2005-06.

Source: Tower Hamlets Review of Homelessness 2008, Figure 1.

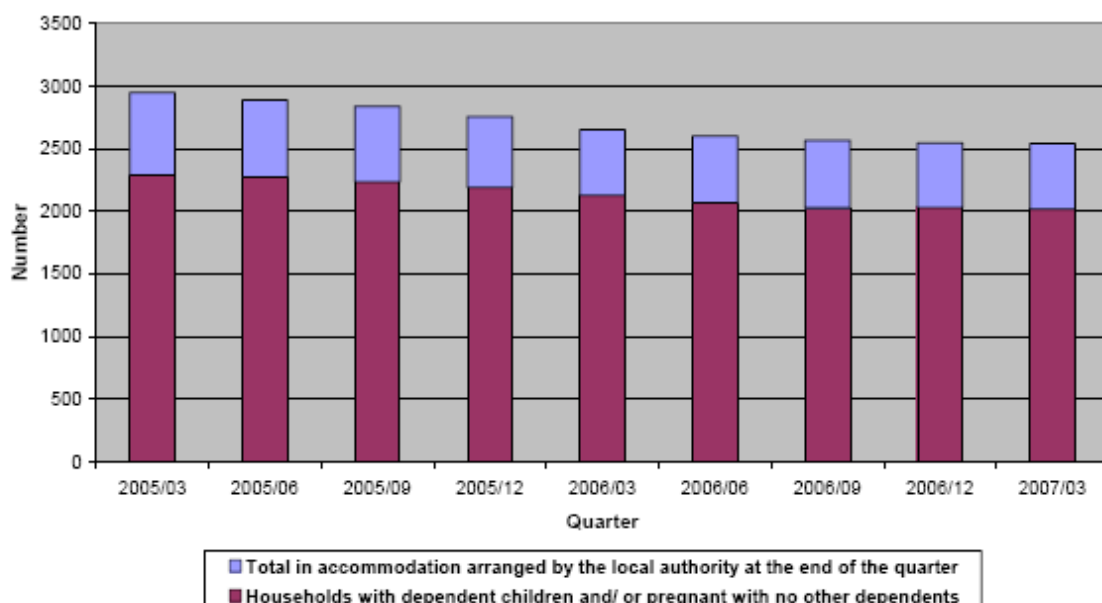
3.17 Acceptances by priority need category in Tower Hamlets during 2007/08 (Q1-Q3)

Priority Need categories, people that are/have a...	Count	%
With Dependant children	276	60%
Pregnant	51	11%
Young person	40	9%
Mental illness	32	7%
Physical disability	34	7%
Fleeing Domestic violence	3	1%
Of Old age	4	1%
Other	16	4%
TOTAL	456	100%

Source: LBTH PE1 returns for the first 3 Quarters of 2007/08

3.18**Main reasons for loss of last settled home, quarterly 2005 - 2007**

Source: Tower Hamlets Review of Homelessness 2008, Figure 5.

3.19**Homeless households accommodated by LBTH, 2005 - 2007**

Source: Tower Hamlets Review of Homelessness 2008, Figure 2.

3.20 Households in temporary accommodation in Tower Hamlets, 2004 to 2008

Year	Number	% with dependent children or pregnant woman	% of all TA households placed in B&B accommodation
2003-04	2923	77%	5%
2004-05	2725	75%	3%
2005-06	2652	80%	5%
2006-07	2540	79%	6%
2007-08	2559	-nd-	5%

Source: LBTH HIP annual returns, 2004-2008.

3.21 Homeless households by accommodation type, 2007 and latest data 2008

Accommodation type	2006/07 (Qtr 4)	2007/08 (Qtr 3)	% change
B&B (inc. shared annexe)	161	132	18% decrease
Hostels (inc. women's refuges)	19	3	84% decrease
LA / HA Stock	754	649	13.9% decrease
Private sector leased (by RSL / LA)	1,634	1,760	7.7% increase
Other types (inc private landlord)	0	0	-

Source: CLG, Supplementary Local Authority Tables. Extracted 3 Sept 08, no published data for Qtr4-2008 (except for B&B accommodation where HSSA figures are used)

3.22 Homeless households by accommodation type in the east sub-region, snapshot at 2007 (Qtr 2)

	B&D (841)	Hackney (1887)	Havering (586)	Newham (3722)	Redbridge (2760)	Tower.H (1540)	Walth.F (1735)
TA Type	%	%	%	%	%	%	%
B&B (inc. shared annexes)	7%	2%	0%	4%	12%	10%	6%
Hostel (inc. women's refuges)	3%	14%	10%	1%	0%	1%	3%
Private Sector Lease by Authority	82%	25%	87%	55%	81%	27%	59%
Private Sector Lease by RSL	0%	45%	0%	22%	2%	14%	27%
Direct with a Private Sector Landlord	0%	0%	0%	0%	1%	0%	0%
Accomm. within own LA/RSL stock	9%	14%	3%	1%	5%	47%	6%
Other	0%	0%	0%	18%	0%	0%	0%

Source: ELHP, Temporary Accommodation Report, September 2008

3.23 Accepted homeless households in LBTH by broad ethnic group, 2007/08, Q1 to 3

Ethnic group	Number	%
White	149	23%
African Caribbean	154	24%
Indian, Pakistani, Bangladeshi	308	48%
Other ethnic origin	21	3%
Ethnic origin not known	14	2%
TOTAL	-	100%

Source: CLG, Supplementary Local Authority Tables. Extracted 3 Sept 08, limited data available for Qtr4

3.24 Annual snapshot of rough sleepers in LBTH

Annual count	2000	2001	2002	2003	2004	2005	2006	2007
LBTH	10	6	9	2	11	5	3	13

Source: Tower Hamlets Review of Homelessness 2008, Page 9

Sub-regional Nomination Activity

An introduction to sub-regional nominations

Schemes in the sub-regional pot are social rented general needs net additional units that included a Housing Corporation funding contribution. Schemes can complete outside the programme years. All homes are let through the two operational choice based lettings schemes in the east-region.

The calculation below is applied to the host borough's social rented new builds (funded units only)

25% Host Borough (LBTH)

25% RSL (if the RSL is a Common Housing Register partner LBTH get these units)

50% pooled units (when Housing Needs Index is applied LBTH will keep 17.59 per cent, the remainder goes to other boroughs)

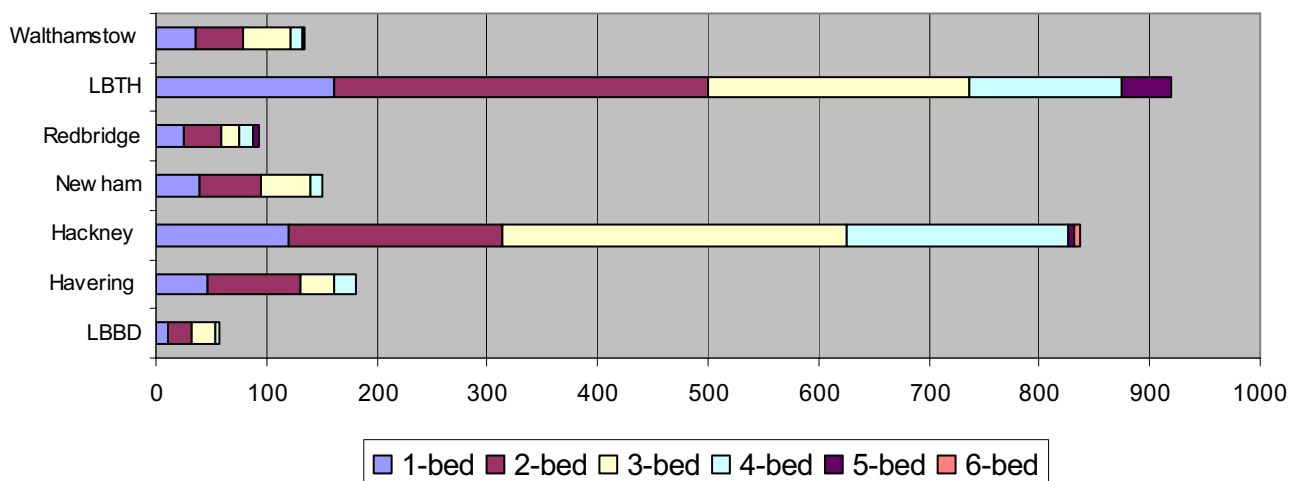
HNI score is made-up of different variables, things like IMD score, NPI supply & demand data, vacant dwelling data, overcrowding data, etc. Tower Hamlets HNI score has decreased in the current 2006/08 program, it's too early for HNI to be calculated on the 2008-11 program.

Key Facts

- Of the net additional social rented units we will produce using housing corporation funding (2006/08 programme) we would expect to keep 56 per cent.
- Tower Hamlets and Hackney are currently the largest contributors of net additional social rented to the sub-regional lettings pot (920/839 units respectively). They will also produce the main proportion of family-sized accommodation (2006/08 programme).
- Sub-regional nomination activity shows (as expected) that Tower Hamlets will give away (export) more nominations than they expect to receive (import). Imported nominations that will benefit Tower Hamlets waiting list applicants will mainly come from Hackney's schemes.

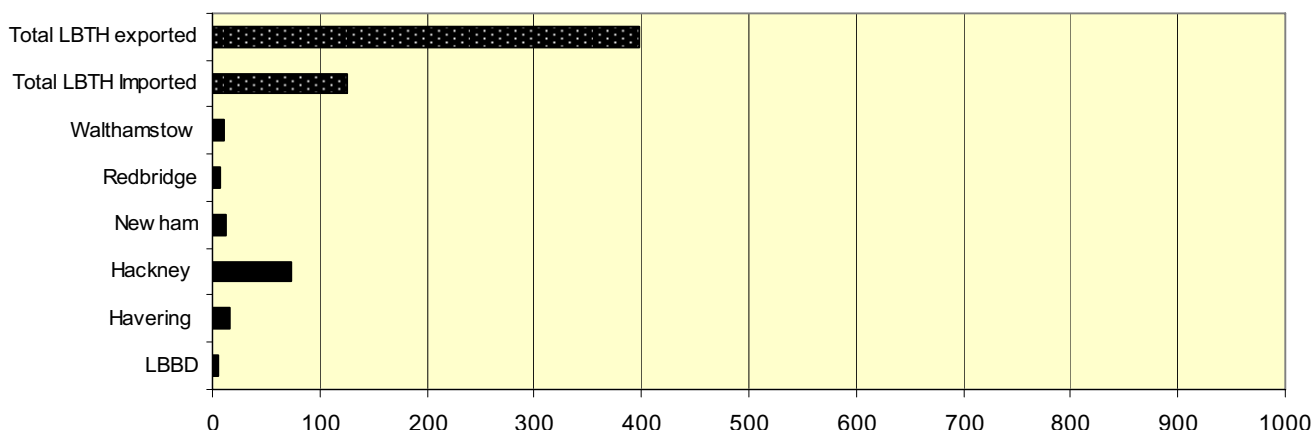
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3.25 Contribution of funded social rented units into the sub-regional pot, by borough and then by bed-size (2006/08 programme)



Source: ELHP, Sept-08 sub-regional nominations spreadsheet

3.26 Overall expected exported and imported nominations, then numbers of imported nominations by borough



Source: ELHP, Sept-08 sub-regional nominations spreadsheet

3.27 The sub-regional calculation applied to qualifying Tower Hamlets schemes

920 LBTH total of social rent units in the 2006/08 programme			
25% Host Borough	230.25	Host Borough - LBTH	
25% RSL*	206.	CHR RSLs - LBTH keeps noms	<i>the RSL's should be signed-up to the CHR prior to these schemes completing</i>
	*24	Units lost to RSL's	<i>Loss due to schemes completed in the last 6 months prior to intended sign up of non-CHR RSLs</i>
50% pooled	82.78	HNI to Host - LBTH	
	377.19	to other east boroughs	
Total kept by Tower Hamlets = 519.03 (56%)			

Note: THH letting team are currently making plans to sign up non-CHR RSLs (in the 2006/08 programme) to the CHR before the next scheme completion. Providing this happens, the nominations kept and given away are as the table above

Source: LBTH Affordable Housing Team calculation using ELHP Sept-08 Sub-regional nominations programme spreadsheet

Gypsies and Travellers

[Key Facts](#)

The 2007 London Gypsy and Traveller Accommodation Assessment (GTAA) examined regional accommodation needs. The Council will examine options for additional provision at borough level, likely to be a maximum of 33 additional pitches, based on options currently being considered regionally.

Chapter 4 - New Supply

Demand for housing (Part 1 – Home Ownership, Part 2 – Renting)

[Key Facts](#)

- Looking at tenure activity in the last twenty years in Tower Hamlets, shows owner occupation has risen, as has the housing association sector due to an increased pace of stock transfers and net additional new supply. Council owned homes have decreased, again due to stock transfer and the popularity of Right to Buy.
- Between 2006 and 2026 it's estimated the borough population will increase by 38 per cent and households by 58.3 per cent, double the average growth rate for inner London
- Social renting is still the cheapest and affordable tenure when comparing the

monthly housing cost of a two-bedroom flat across low cost home ownership, unassisted ownership and private renting.

- Average house prices in Tower Hamlets in September 2008 (£362,392) fell to the same price as the previous September (£362,557). In this year property prices peaked in April (£388,051) and have dropped on average by £25,494 (a 6.6% decrease). In the same year (Sept-07 to July-08) property sales have taken a sharp dip dropping by 66%.
- At the lower quartile end of the market (terraced houses and flats) the property prices over the borough change dramatically, the more expensive homes are in the Canary Wharf area and the least expensive homes in the Bromley area. In a one year period Canary wharf had the highest number of sales in the borough, the slowest turnover in sales was the Old Ford area.
- Latest data (Q3, 2007/08) showed that 65 per cent of all flats sold and 90 per cent of all terraced homes sold would command 3 per cent stamp duty. For a flat the average stamp duty was £9,965 and for a terraced home £10,846.
- Of the assisted home ownership schemes in 2006/07, Right to Buy option appears to offer the best value for money, if the household has a good income (£34,949 to £46,768), however only certain households qualify for RTB. New Build HomeBuy (25% initial purchase) is the more affordable option with the lowest minimum income required of all the schemes but the property prices are higher. The Council's Cash Incentive Scheme offers a discount to certain tenants to give up their tenancy but would require a dual income from applicants to be able to afford a private market sale home.
- Unassisted home ownership (in 2006/07) required the highest minimum annual income. On average £100,216 income was needed to purchase a terraced house and £71,814 to purchase a flat (assuming they are first-time-buyers).
- Internal migration of the population in the borough between 2005 and 2006 shows a net loss of -2.5, this is a lower loss than the neighbouring boroughs. For international migration the situation was the opposite, the borough had a net gain of 3.1; this was higher than neighbouring Hackney but lower than Newham. A reason for higher international migration could be the numbers of professional workers from overseas working in Canary Wharf and requiring housing close to the workplace.
- Tower Hamlets ranks 11th highest of London's thirty-three boroughs when it comes to average moves of the population.
- In Tower Hamlets over 10,000 National Insurance numbers were distributed to new non-UK people residing in the borough (2005-06)
- Sales of 'Right to Buy' properties in Tower Hamlets have decreased in the last five years. From 1213 sales in 2002/03 to just 99 in 2006/07. Nearly all sales were flats or maisonettes and only four houses were sold. Nearly half of RTB properties sold were in the Bethnal Green area.

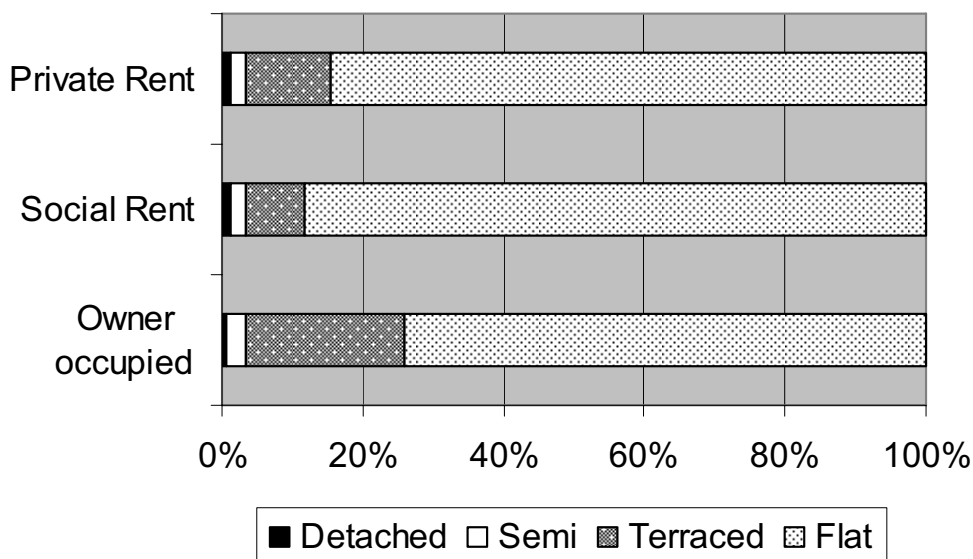
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4.1 Introduction - Tower Hamlets tenure profile over time

Year	Council	Housing Association	Private
1985	79%	8%	13%
1990	63%	9%	28%
1995	51%	13%	36%
2000	36%	20%	44%
2005	24%	18%	58%
2007	16%	23%	60%

Source: LBTH HIP / HSSA Return

4.2 Introduction – existing stock in Tower Hamlets by build type and tenure, 2001



Source: NOMIS Query, 2001 Census, Cell SO49

4.3 Introduction - population and household projection in LBTH

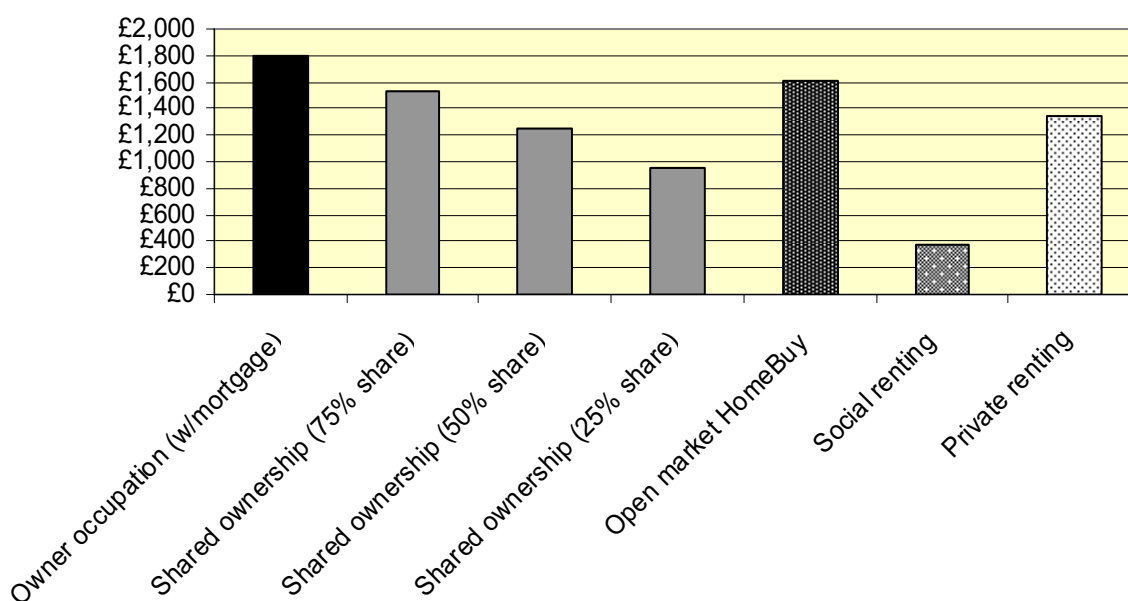
	2006 <i>Thousands</i>		2026 <i>Thousands</i>		% increase	
	Population	Households	Population	Households	Popul.	H-Hold
LB Tower Hamlets	218.8	90.5	303.8	143.3	38.8	58.3
Inner London	2,953.4	1,298.8	3,461.6	1,608.8	17.2	23.9
London (all)	7,461.4	3,151.7	8,265.2	3,722.4	8.2	18.1

Source: GLA 2007 Round Demographic Projections

Part 1 – Home Ownership, factors affecting housing demand

4.4 Comparing the affordability of monthly housing costs in Tower Hamlets

Total monthly housing costs in Tower Hamlets 2007/08 (2-bed flat)



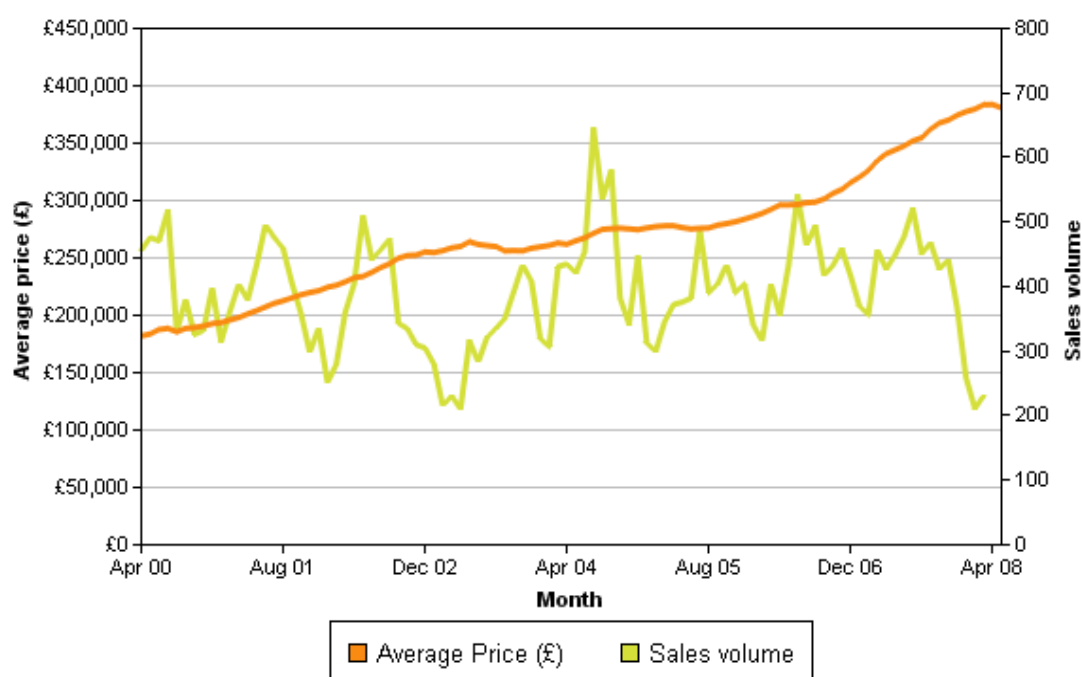
Source: O/O: Land Registry, S/O: MHT data services, S/R: LBTH average rent. All taken in 2007/08

4.5 Ratio of house prices to earnings (single income) in LBTH – 2002 to 2007

Earnings Source 1: ASHE				Earnings Source 2: PayCheck		
Median				Mean		
Year	Median Gross Earnings	Average Flat price (Feb)	Property Price (flat) to earnings ratio	Mean Earnings	Average Flat price (Feb)	Property Price (flat) to earnings ratio
2002	25,283	213,342	8.4			
2003	27,470	241,378	8.7			
2004	28,544	246,133	8.6	32,157	246,133	7.6
2005	-nd-	-	-nd-	36,202	260,739	7.2
2006	28,622	271,779	9.49	36,923	271,779	7.3
2007	31,934	307,118	9.6	37,364	307,118	8.1

Source: O/O: Land Registry

4.6 Average property prices and sales volume in LBTH over time House price and sales volume - Tower Hamlets London borough



Source: Land Registry, LBTH Housing Report

4.7 Focus on annual property prices and sales, by affordable build types and by location (Q4 2006, Q1, 2 and 3 of 2007)

Area ↗	Terraced Average Annual Price £	Annual Number of Sales	Latest Quarter (Q3,07) Lowest ⬇ and Highest ⬆ Average Property Price by (Postcode Sector)	Flats/Maisonette Average Annual Price £	Annual Number of Sales	Latest Quarter (Q3,07). Lowest ⬇ and Highest ⬆ Average Property Price by (Postcode Sector)
Bethnal Green	£381,045	86	⬆ £508,333 (E2 7) ⬇ £380,000 (E2 0)	£269,549	1,028	⬆ £398,166 (E1 6) ⬇ £234,340 (38)
Old Ford	£387,400	115	⬆ £463,233 (E3) ⬇ £370,443	£244,313	456	⬆ £251,465 (E3) ⬇ £264,333
Wapping	£382,187	46	⬆ £498,999 (E1 8) ⬇ £300,833 (E1 0)	£320,316	671	⬆ £438,760 (E1W 3) ⬇ £269,104 (E1 0)
Bromley	£329,479	106	⬆ £539,000 (E3 4) ⬇ £267,841 (E3 3)	£236,689	591	⬆ £340,081 (E14 7) ⬇ £202,406 (E3 3)
Canary Wharf	£498,852	99	⬆ £891,650 (E14 8) ⬇ £386,249 (E14 3)	£291,428	1517	⬆ £578,500 (E14 4) ⬇ £312,457 (E14 2)
TOWER HAMLETS (ALL AREAS)	£396,792	452	-	£272,459	4263	-

Source: Land Registry (original source), further calculations made by LBTH Affordable Housing Development Team

4.8 Properties sold where stamp duty was 3% (July-Sept 2007)

Build Type	Sales under £250k		Sales over £250k		Stamp duty- based on average property price at Sep-07
Flat	189	45%	355	65%	£9,965
Terraced Housing	40	10%	369	90%	£10,846

Source: House Prices website, www.houseprices.co.uk. (Data extracted for LBTH, manually sorted by sale price) Land Registry, for the average property price at September 2007

4.9 Annual minimum (single) income required to access *assisted* or *un-assisted* home ownership in LBTH, 2006/07

Assisted Home Ownership						
Average monthly housing costs and minimum income required for LCHO schemes						
Scheme	Flat Bed-Size	Initial % Purchased	Discount £	Average OMV ¹ 2006/07 £	Total Monthly Cost (inc. Service Charge) £	Minimum Annual Income Required £
Cash Incentive Scheme ²	1b	100%	14,000	186,000	1,181	50,856
	2b		17,000	244,038	1,430	57,198
	3b		21,000	289,166	1,847	73,872
Right To Buy	1b	100%	16,000	140,277	874	34,949
	2b			157,350	1,007	39,829
	3b			179,000	1,169	46,768
New Build Home Buy	1b	25%	N/A	186,000	692	27,692
	1b	40%		186,000	808	32,324
	2b	25%		244,038	909	36,341
	2b	40%		244,038	1,060	42,420
	3b	25%		289,166	1,082	43,271
	3b	40%		289,166	1,262	50,474
Open Market HomeBuy ³	1b	100%	N/A	186,000	0	30,000
	2b			244,038	0	40,000
	3b			289,166	0	48,000
RESALE (second owner :S/O)	1b	60%	N/A	200,000	1,029	41,180
	2b	60%		244,038	1,263	50,524
	3b	60%		289,166	1,502	60,077

1. OMV = Open market Value

2. Discounts for vacating a council property and purchasing a private market property in the borough. This calculation doesn't apply to under-occupiers, only for those buying like-for-like size homes.

3. Calculated as the maximum 45% housing costs, as a % of net income

Sources: RTB and CIS data: LBTH. NBHBY data: Housing Options.

Un-assisted Home Ownership*						
Ave monthly housing costs and minimum income required without assistance –open market sales FTB						
Scheme	Flat Bed-Size	Average OMV* 2006/07 £	Deposit (5%) £	Stamp Duty (included in mortgage)	Total Monthly Cost £	Minimum Annual Income Required £
Private sale Terrace	Not known	396,792	19,839	11,903	£2,505	£100,216
Private sale Flat	Not known	272,459	13,622	8,173	£1,795 (including/allowing for £75 monthly service charge)	£71,814

The calculation assumes the purchaser is a first-time-buyer and has no collateral other than the deposit

Source: Land Registry: Averaged LBTH sales cost Q4 2006/07 and Q1, 2, 3 2007/08

4.10 Proportion of working households unable to buy at lower quartile property prices (2005)

	In local area		In local or contiguous area	
	%	Ranking	%	Ranking
Tower Hamlets	49.1	28	45.2	19

Source: JRF, Research report: Can work, Can't Buy, Table 5

4.11 Migration and population change (2005-06) in LBTH, compared with its neighboring boroughs and London

(1000's)	Mid-year Estimate 2005	Births	Deaths	Natural Change	Internal (UK) Migration			International Migration			Other Changes	Mid-year Estimate 2006
					In	Out	Net	In	Out	Net		
Tower Hamlets	209.4	4.1	1.2	2.9	14.4	17	-2.5	6.4	3.3	3.1	0.0	212.8
Hackney	207.1	4.5	1.2	3.2	13.3	17.5	-4.3	4.1	1.9	2.2	0.0	208.4
Newham	279.7	5.5	1.5	4	13.9	23.4	-9.5	7.3	3.1	4.2	0.0	248.4
London-all	7,456.1	117.9	51.9	66.	163.1	243.7	-80.5	170.4	100.5	69.9	0.9	7,512.4

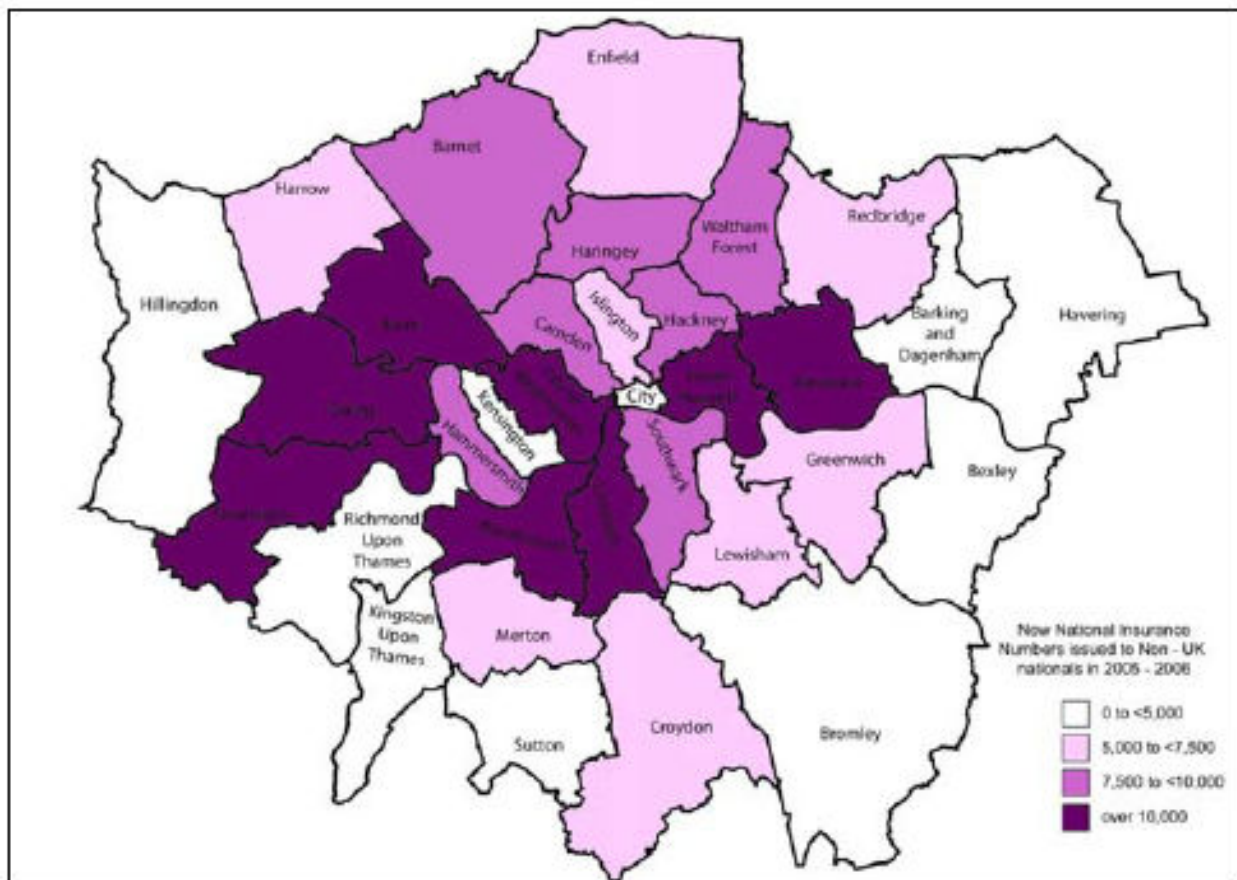
Source: GLA Facts and Figures 2008. Original source: ONS, mid-year estimates change analysis and NHSCR

4.12 Average moves: turnover rates in LBTH, compared with its neighboring boroughs and London

Per thousand population	Inflow	Outflow	Turnover	Within borough moves	Total turnover	Rank (London)
Tower Hamlets	93.6	95.3	188.9	52.5	241.4	11 th highest
Hackney	84	97.8	181.8	47.6	229.4	12 th highest
Newham	86	101	187	51.4	238.4	18 th

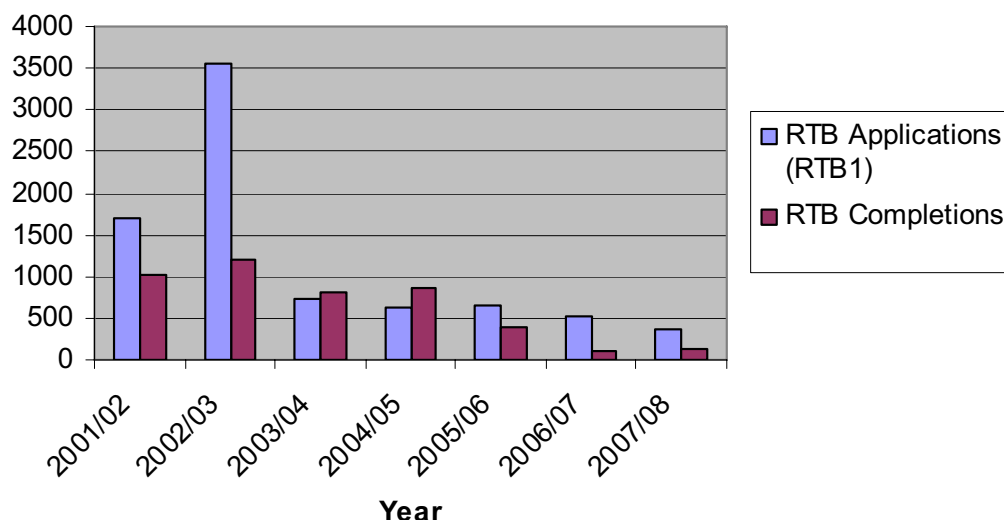
Source: GLA Facts and Figures 2008. Original source: ONS, mid-year estimates change analysis and 2001 Census

4.13 Migrant workers: new National Insurance registration of non-UK nationals by London Borough 2005/06



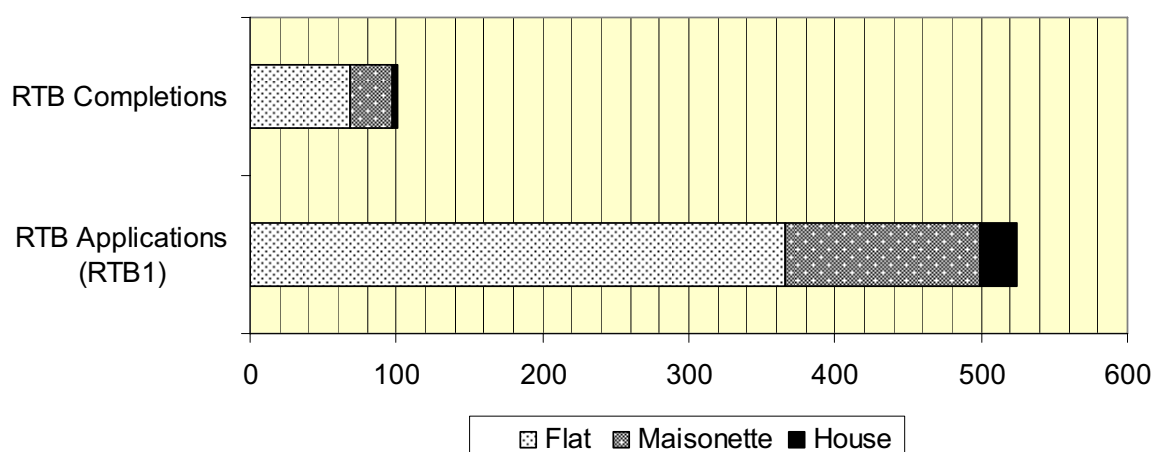
Source: Greater London SHMA, August 08 draft. Original source: DWP

4.14 Demand of the Right to Buy Scheme, 2001 to 2008



Source: LBTH, RTB Query. Extracted Oct 2007

4.15 RTB applications and completions by bed-size, 2006/07



Source: LBTH, RTB Query. Extracted Oct 2007

4.16 RTB completions by approximate sub-area, and overall bed-size of homes sold, 2006/07

Sub-area	Completed RTB sales		Bed-Size Sold	Count
	Count *	%		
Bethnal Green	43	45%	0 – 1-bed	18
Old Ford	18	19%	2-bed	40
Wapping	14	15%	3-bed	7
Bromley	19	20%	4-bed	4
Canary Wharf	1	1%	No data	30

*4 x units where area sub-area is not known

Source: LBTH, RTB Query. Extracted Oct 2007

Part 2 –Factors affecting housing demand in the rented sector

Key Facts

- Average private sector rents are broadly in line the caps of local housing allowance.
- As expected, of all forms of renting, social renting is the cheapest option.

4.17 Private sector average weekly rents in Tower Hamlets– Snapshot November 2007

Rooms, sharers, bed-sits:	£103.49
Studio flat	£148.20
Flats and houses:-	
1 bedroom	£238.59
2 bedrooms	£310.69
3 bedrooms	£434.55
4 or more bedrooms	£541.00

Source: GLA, Rents Bulletin, Nov 2007

4.18 Local Housing Allowance for private sector weekly rented accommodation in Tower Hamlets (April 2008)

Shared Accommodation	£116.69
1 bedroom	£220.00
2 bedrooms	£275.00
3 bedrooms	£330.00
4 bedrooms	£420.00
5 bedrooms	£550.00

Source: DWP, LHA for LBTH, April 2008

4.19 Average Housing Association Rents in Tower Hamlets (March 2007)

Bed-sit	£62.00
1 bedroom	£72.27
2 bedrooms	£83.18
3 bedrooms	£93.63
4 bedrooms	£104.59
5 bedrooms	£115.76
6+ bedrooms	£121.63

Source: RSR 2007, Rents of LA's operating in LBTH only

4.20 Average Tower Hamlets Local Authority Rents (March 2008)

Bed-sit	£66.87
1 bedroom	£80.54
2 bedrooms	£90.19
3 bedrooms	£101.33
4 bedrooms	£113.27
5 bedrooms	£123.58
6 bedrooms	£125.24
7 bedrooms	£136.83
8 bedrooms	£177.57

Source: LBTH, Housing Strategy team, business query, includes service charges

Supporting people supply and demand**Key Facts**

- The current number of existing units funded by the supporting people programme amounts to 5165, just under half of those are for older people with support needs.
- New supply of affordable units expected to complete totals up to 2011 is 188 units. These are mainly one-bedroom units with a few two-bedroom units.
- Current legislation requires ending the use of B&B for 16-17 years olds by March 2009. It also requires all homeless teenage parents currently housed in temporary accommodation to be placed in supported housing. Including current supply it's expected that the estimated future need is 100 supported units to be met by 2009. Accommodation will include new supply, reconfiguring of existing supply and some redefining current young person supply.

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4.21 Supporting people stock available in Tower Hamlets; owned by LBTH, RSLs, Charities and Trusts (2009/09)

Supported Housing Type	No. of units
People with physical disabilities	0
Older people with support needs	2279
Frail Elderly	161
HIV Aids	20
YP leaving care	63
YP at risk	77
Teenage parents	8
Women at risk of domestic violence	60
Homeless families with support needs	0
Single people with support needs	1105
People with drug problems	60
People with alcohol problems	164
Rough Sleepers	198
Refugees	34
Offenders at risk of re-offending	30
People with learning disabilities	45
People with mental health problems	354
Generic	507
TOTAL	5165

Source: LBTH, Supporting People Team, data extracted Sept-08

4.22 Pipeline supply of supported housing by expected client type use

Scheme Reference	RSL	Total Unit / Bed spaces	Client group catered for	Forecast Completion Year
JL	Gateway/ Look Ahead	10	Care Leavers	2008/09
JL	Gateway/ Providence Row	11	Move-on single homeless	2008/09
JL	Gateway/ Providence Row	32	People with complex alcohol related needs	2008/09
Refuge	Look Ahead/ Refuge	14	Women fleeing domestic violence	2008/09
GH Fields	Newlon/ Outward	14	Mental health	2008/09
Fen Rd	Newlon/Outward	-nd-	Learning disabilities	2008/09
H St	East Thames	8	Mental health	2008/09
MJ Hse (F Hse)	Look Ahead/ Wimpy	20	People with learning disabilities	2009/10
F Hse	Gateway	20	Older people with support needs	2009/10
A Rd	Gateway	40	Frail elderly	2010/11
Ship St	Peabody	19	Older people with dementia	2010/11
TOTAL		188		

Source: LBTH, Supporting People Team, forecast supply at September 2008

4.23 Focus on current short fall in supply: meeting the need of homeless young people

YP Need	
Estimates of 16-19 year olds currently in unsupported B&B or temporary accommodation	100
Of which are 16-17 year olds...	60-70
Teenage parents in temporary accommodation	25
Expected expanding cohort of young people leaving care	30
Estimates of young offenders (in contact with YOY) that require supported housing	10
Projected extra supported unit need, expected to be met by March 2009	100
Current YP Supply	
Young people at risk	85
Care leavers	46
Teenage parents	8
Young Asian women with mental health needs	5
Total current supported supply	144

Source: LBTH SP Document: Moving towards a commissioning strategy for supported housing for young people, Sept

Accessible Housing

Key Facts

- The 2004 housing needs survey found 15,385 people in Tower Hamlets top have a 'special need' (For example, a physical disability or they are frail and elderly); at the time this represented about 15 per cent of Tower Hamlets population, higher than the national average of 11-13 per cent. Seventy-nine per cent were housed in the social rented sector; the next predominant tenure for these people was owner occupation at 19 per cent. LAP 7 (a high ranking deprived area) had the highest concentration of special needs households at 21 per cent of all special needs households.
- At August 2008 there were 397 households on the Accessible Housing People Register (AHR) living in inadequate housing and waiting to be re-housed in an accessible home that meets their needs. Between November 2007 and August 2008 households on the AHR has increased three-fold, although the requirement for fully and partially accessible homes has remained constant, a likely reason for this is the current lack of new supply or suitable re-let homes coming available.
- About half of demand is from people already housed in a social rented home (transfer tenants), the remaining demand is from homeless households and single transfer households respectively.
- Overall there is a 43 per cent need for accessible family-sized housing. Focusing on people requiring full/partial wheelchair accessible homes there is a 53 per cent need.
- 47 per cent of all people on the AHR are Asian/Asian British (mainly Bangladeshi) the next two predominant groups are White (28%) and Black/Black British (14%) of which Somali households make up about one-third.
- The broad age group of the awarded client(s) requiring an accessible home are fourteen per cent under the age of 24; thirty-nine per cent between the age of 25 to 44; twenty-seven per cent between 45 to 64 and forty-six per cent were 65 and above.
- Latest data shows us 33% of all households on the AHR were overcrowded, mainly lacking one bedroom.
- Since 2004, the Disabled Facilities Grant (DFG) helped a total of 444 private sector households (including 278 RSL tenants) to remain living independently in their homes. The average cost of a DGF adaptation work in 2007 was £5,383.

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4.24 Introduction: people with a special need (2004), by need category, tenure and concentration in the Borough

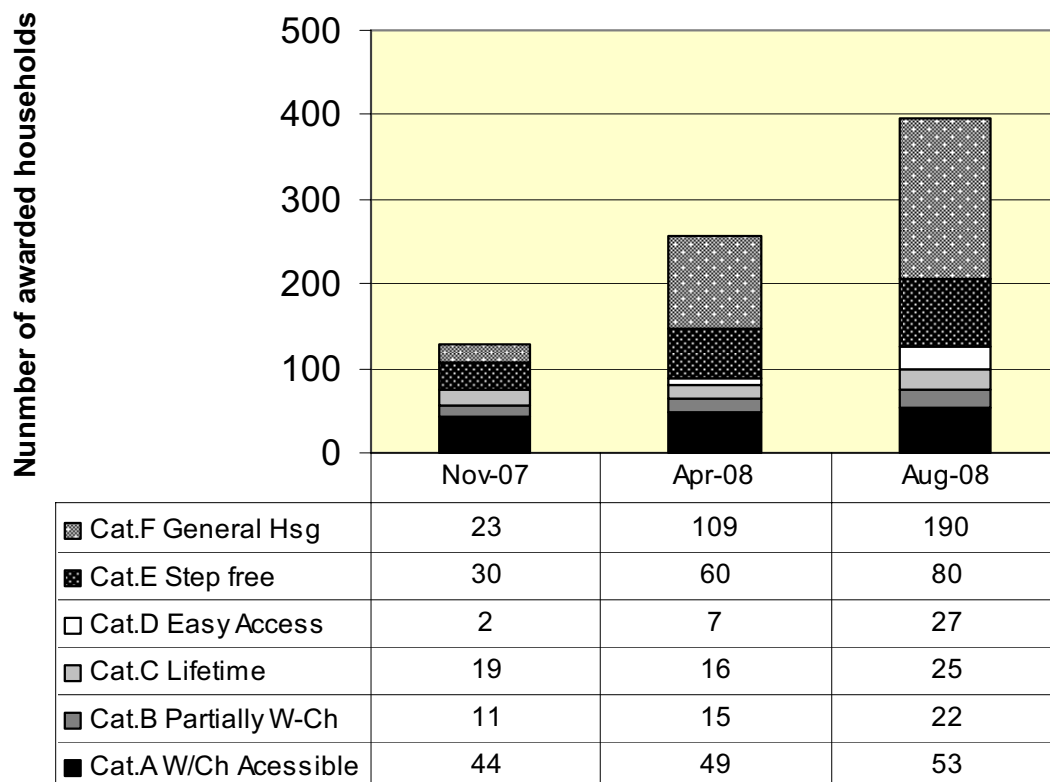
Category	No. of House-holds	%	Tenure	Special Needs House-holds	%	Sub-area	Special Needs House-holds	%
Frail Elderly	2,415	19	Owner Occupier (no mortgage)	1187	9.3	LAP 1	2,129	16.7
Physical Disability	8,576	67.3	Owner Occupier (no mortgage)	1289	10.1	LAP 2	1,042	8.2
Learning Disability	757	5.9	Council	5711	44.8	LAP 3	1,401	11
Mental Health problem	1,828	14.3	RSL	4354	34.2	LAP 4	1,522	11.9
Vulnerable Young people	49	0.4	Private Rented	201	1.6	LAP 5	1,429	11.2
Severe sensory disability	884	6.9				LAP 6	1,536	12.1
Other	876	6.9				LAP 7	2,729	21.4
						LAP 8	955	7.5
TOTAL	15,385	100		12,743	100		12,743	100%

Source: LBTH Housing Needs Survey 2004. Data Extracted from tables: 12.1, 12.6 and 12.7

Demand, making homes accessible

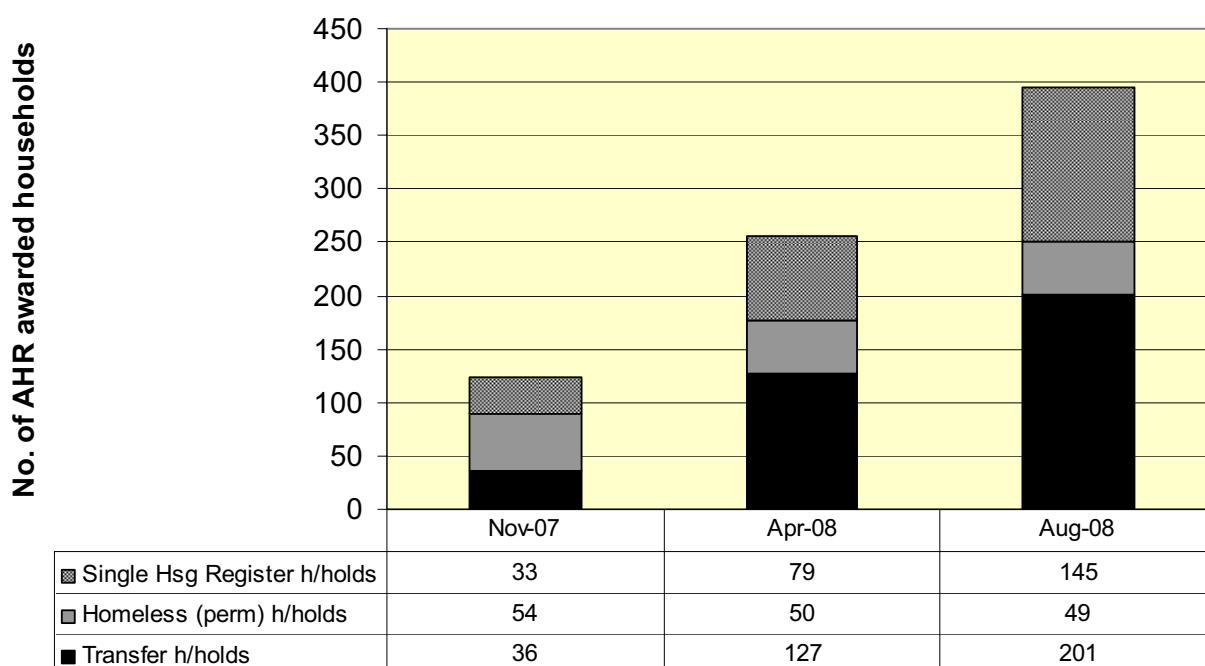
Rehousing people in social rented homes - the Accessible Housing Register

4.25 Growth in applicants awarded and AHR category (nine month period)



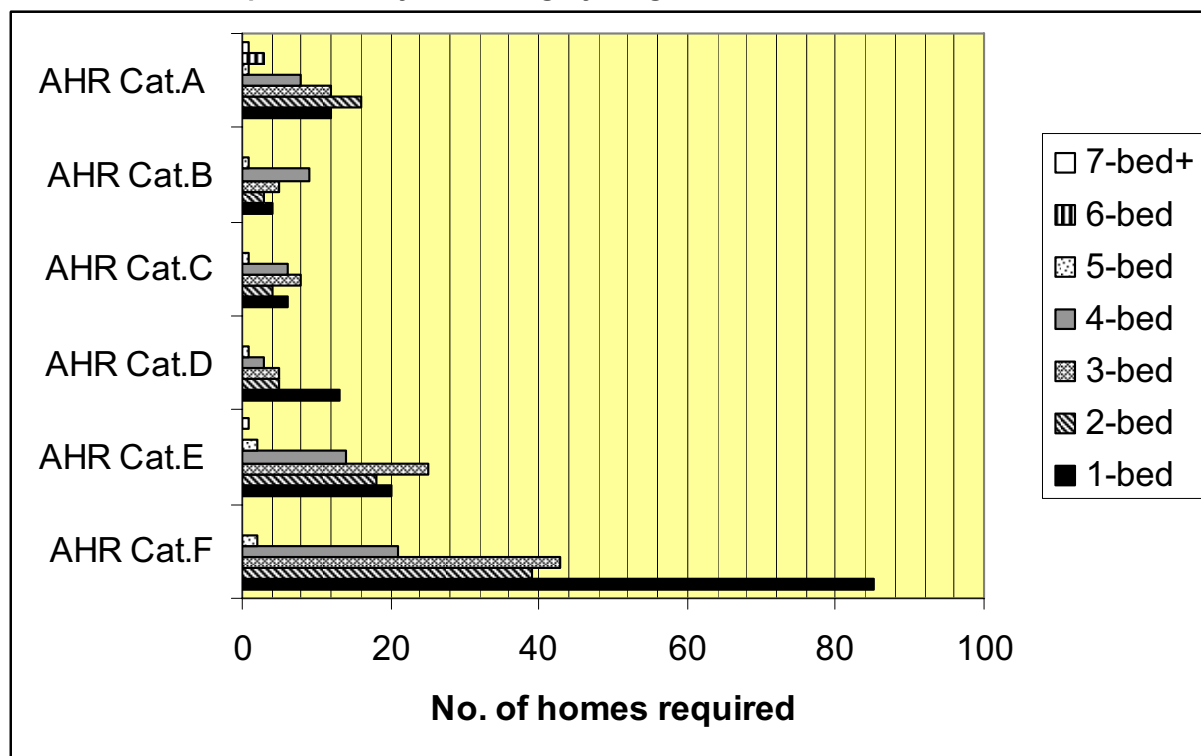
Source: Tower Hamlets Homes, Lettings IT team. Accessible housing people register at August 2008

4.26 Trends in the re-housing status of AHR applicants over a nine month period)



Source: Tower Hamlets Homes, Lettings IT team. Accessible housing people register at August 2008

4.27 Bed-size requirement, by AHR category, August 08



	1-bed	2-bed	3-bed	4-bed	5-bed	6-bed	7-bed+
AHR Cat.F	85 ♦ ○	39 ♦ ○	43 ♦ ○	21 ○	2	0	0
AHR Cat.E	20 ♦ ○	18 ♦ ○	25 ♦ ○	14 ○	2 ●	0	1
AHR Cat.D	13 ♦ ○	5 ♦ ○	5 ♦ ●	3 ●	1 ●	0	0
AHR Cat.C	6 ♦ ○	4 ♦ ●	8 ♦ ●	6 ♦ ●	1 ●	0	0
AHR Cat.B	4 ♦ ●	3 ♦ ●	5 ♦ ●	9 ●	1 ●	0	0
AHR Cat.A	12 ♦ ●	16 ♦ ●	12 ♦ ●	8 ○	1 ●	3 ♦ ●	1 ♦ ●

Key: *Elderly Clients*: ♦ All or most. ♦ About half. ♦ A few. *Clients in community group 1 and 2*: ● All/most. ○ About half. ○ A few

Source: Tower Hamlets Homes, Lettings IT team. Accessible housing people register at August 2008

4.28 Broad ethnic group of awarded AHR applicant

Ethnic Group	Count	% of all	Comment
Asian or Asian British	202	47	Mainly Bangladeshi
Black or Black British	59	14	31% are of Somali descent
Dual ethnicity	4	1	-
White or white British	117	28	Mainly White British
Unknown/not recorded	41 (36/5)	10	-
TOTAL	423	100%	

Source: Tower Hamlets Homes, Lettings IT team, ethnicity query 20 August 2008

4.29 Ages of awarded AHR applicants, snapshot August 08

Age bands	Count	Overall %	% of each age group, where the household contains a wheelchair user.
Ages under 16	0	0	0
Ages 16-24	22	6%	14%
Ages 25-34	93	23%	25%
Ages 35-44	92	23%	14%
Ages 45-54	76	19%	17%
Ages 55-64	40	10%	10%
Ages 65-74	38	10%	21%
Ages 75+	36	9%	25%
TOTAL	397	100%	

Source: Tower Hamlets Homes, Lettings IT team. Accessible housing people register at August 2008

4.30 Selected overcrowded households on the AHR, snapshot August 08

All AHR applicants	Overcrowded (excludes Homeless 1)		Households lacking 1 bedroom	Households lacking 2 bedrooms	Households lacking 3 bedrooms	Households lacking 4 bedrooms
	Count	%				
397	132	33%	80	44	5	2

Source: Tower Hamlets Homes, Lettings IT team. Accessible housing people register at August 2008

*Helping people remain in the existing home – Disabled Facilities Grant***4.31 Demand and cost of households receiving aids/adaptation work with the help of the Disabled Facilities Grant (DFG)**

Year	DFG Completions	Focus on DFG completions and RSL households	Average Cost of DFG adaptations (work and fees) £
2004/05	79	30	7,331
2005/06	127	75	6,676
2006/07	89	55	6,989
2007/08	149	118	5,383
TOTAL (Count)	444	278	
TOTAL £	£2,851,401	£1,480,601	

Source: LBTH PHIT team database query

Intermediate housingKey Facts

- The annual minimum income for the smallest size part-buy part-rent property in Tower hamlets in 2007/08 is 29,177. For an Open Market HomeBuy schemes (100% ownership with assistance of an equity loan). For a three- bedroom home under the same conditions the minimum income just about comes under the £60,000 threshold set for assisted home ownership.
- Of all council tenants 9 per cent could qualify for Low Cost Home Ownership schemes. *(This is based on council renters of working age who don't claim full or part housing benefit and where the age is known)*. For RSL tenants (under the same conditions) this is about 36 per cent.
- From 2004/05 onwards intermediate housing created (mainly LCHO, Intermediate Rent and Right to Acquire) has risen on average about 32 per cent annually, totalling about 576 homes in 2007/08. The largest number of homes created were part-buy, part-rent homes.
- Forecast completions of all intermediate housing (excluding Open market HomeBuy) for 2008/09 is expected to be about 752 units, an increase of 30 per cent.
- In 2007/08 only 5 per cent of homes sold were to first-time-buyers, the remainder were previously homes owners.

Information from RSL statistical returns- to be used as guidance only:

- The broad ethnic breakdown of household completing on the LCHO schemes was White (62%); the next two predominant groups were Asian (15%) and Black (9%). These figures are in proportion to the number of (undecided) applicants.
- Seventy-two per cent of purchasers were under the age of thirty-five.
- About half of purchased homes were filled to person capacity.
- Just over half of households completing on the scheme, were previously renting

in the private rented sector as intermediate housing provides good value when compared with private rents. A miniscule amount of purchasers were previously social renters (2%).

- The demand of accepted applicant (2172) for intermediate schemes outstrips the intermediate supply in Tower Hamlets (about 235 in-year purchases), but accepted applicants can express an interest in more than one borough.
- In-migrating intermediate households that didn't previously live in Tower Hamlets amounts to 289
- Migration patterns of former Tower hamlets resident purchasing intermediate housing (key workers and non-key workers) 93 bought in the borough and 227 moved and bought outside the borough

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Affordability and access issues

4.32 Minimum annual income threshold for the two main LCHO schemes (assumed to be first-time-buyers)

	New Build HomeBuy	
	First-time-buyer 25%share	Resale home 50% share
1-bed flat	£29,177	38,214
2-bed flat	£38,176	£49,857
3-bed flat	£44,626	£58,117

	Open market HomeBuy – (60% conventional mortgage, balance funded by an equity loan)
1-bed property	£33,000
2-bed property	£43,000
3-bed property	£50,000

Source: MHO Data Services. Average OMV by bed-size in 2007/08.

Note: For both schemes: assumed a 6.5% mortgage rate. Mortgage term 25-years. £5000 deposit. Figure excludes stamp duty.

For NBHBY only: Rent rate on unsold share is 2.75%. Average monthly service charge included.

For OMHBY only: 60% purchased with conventional mortgage. 1.75% Equity loan interest rate charge. No service charge included.

4.33 Proportion of social renters who could qualify for Low Cost Home Ownership (LCHO) schemes

	All h/holds (Count)	Housing Benefit (HB) Claimants (about 75% on full and 25% on part-HB)		Non-HB households		% who could buy through LCHO (where age is known)	Characteristics of non-claiming households
		Of working age	A) Pensioners & B) age unknowns	Of working age & could be eligible for LCHO	A) Pensioners & B) age unknowns		
Council households	10,723	5598	3630 A) 2654 B) 976	942	556 A) 94 B) 462	9%	93% contained 1-3 h/hold members who are likely to require 1 or 2 bed homes, 7% were households containing 4-9 people who are likely to require 2-5 bed homes
Housing Association households	27,302	14,251	A) 2514 1	9,905 2	632 2	36%	No data

1. Age data of RSL claimants wasn't available, an assumption was made that 15% of claimants were not of working age and were pensioner households. The 15% assumption was based on RSL pensioner tenants at Census 2001. Total active claimants were 16,765. Assumes total non-claimants (possible working households was 10,537.

2. Assumes the remainder of tenants aren't claiming HB (10,537) and then assumes 6% are non-HB pensioner households.

Source: March 2008. Council renter: LBTH Northgate Business Enquiry. RSL renters: LBTH housing benefit report, snapshot of active claimants at 29 April 2008. Total RSL households taken from: HSSA 2007/08

4.34 Households completing (2007/08): average income of households on the two main LCHO schemes.

	New Build HomeBuy (HBYNB)	Open Market HomeBuy (HBYOM)
1 bedroom flat	30,931	39,293
2 bedroom flat	37,365	no sales
3 bedroom flat	32,163	no sales

Source: MHT Housing Options Business Query. May 2008

4.35 Households completing – first-time-buyers or previous home owners

	Count	%
First-time-buyer	5	1.9%
Not a first-time-buyer	240	92%
Purchaser didn't know	16	6.1%
TOTAL	261	100%

Source: CORE data, New Sales, Summary Statistics, April 2007 to March 2008

4.36 Households completing (2007/08): declared ethnicity.

HBYNB and HBYOM schemes	
Broad Ethnic Group	% of completed sales
White	63%
Asian	15%
Black	9%
Dual	6%
Chinese	7%

Source: MHT Housing Options Business Query. May 2008

4.37 Households Completing (2007/08): average age of main householder.

HBYNB and HBYOM schemes	
Age	% of completing h-holds
Age 34 and under	72%
Age 35+	28%

Source: MHT Housing Options Business Query. May 2008

4.38 Households Completing (2007/08): estimating if homes were filled to capacity

Filled to capacity	Over-person capacity	Under-person capacity
51% (mainly 1-bed flats)	5%	44%

Source: MHT Housing Options Business Query. May 2008

4.39 Households Completing (2007/08): declared previous tenure of non-key workers

Previous tenure	% of completions
Renting Privately	54%
Living with family/friends	30%
From the waiting list	12%
Social housing tenants	2%
Other tenures	2%
TOTAL	100%

Source: MHT Housing Options Business Query. May 2008

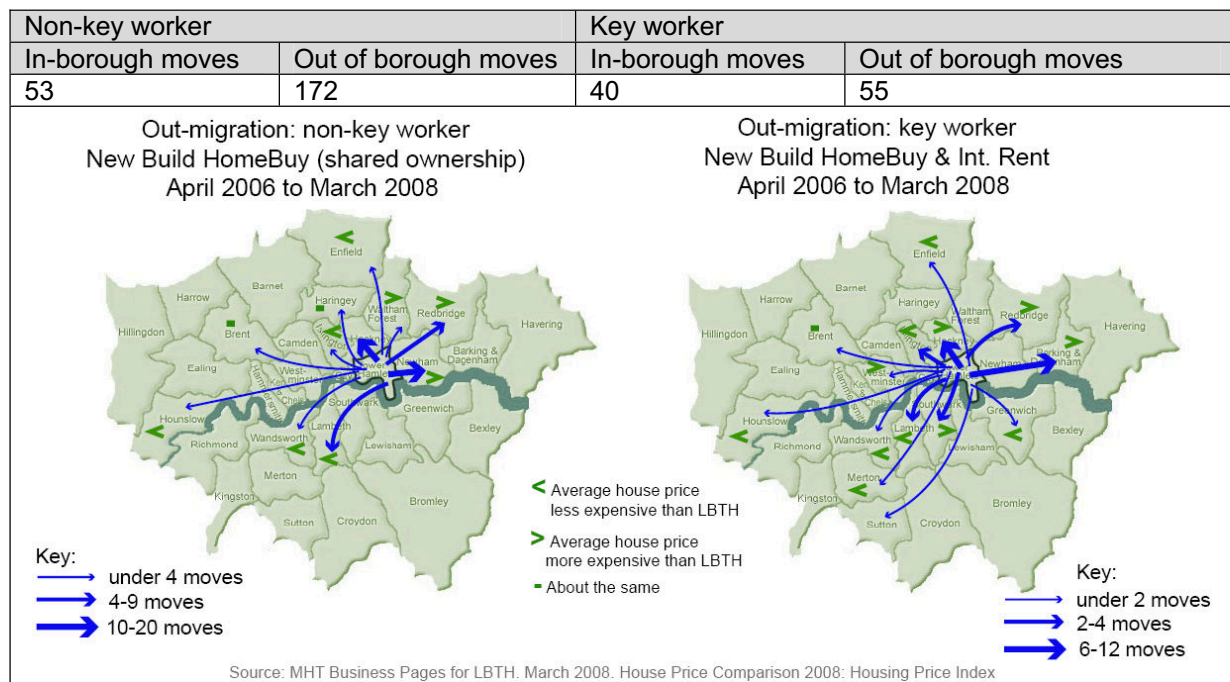
Applicant demand

4.40 LCHO activity in 2007/08

KEY WORKER Schemes 2007/08				
Scheme	Application Logged	Application Approved	Withdrawn /declined	In-year completed purchases
Open Market HomeBuy	248	195	17	1
New build HomeBuy	347	256	14	43
Intermediate rent	253	181	25	31
NON - KEY WORKER Schemes 2007/08				
Scheme	Application Logged	Application Approved	Withdrawn /declined	In-year completed purchases
Open Market HomeBuy	357	283	33	2
New build HomeBuy	823	654	71	157
Intermediate rent	144	97	21	1
GRAND TOTAL	2172	1666	181	235

Source: MHT Housing Options Business Query. May 2008

4.41 Migration patterns of former LBTH residents in the last two years



4.42 In-migration in the last two years (not former LBTH residents)

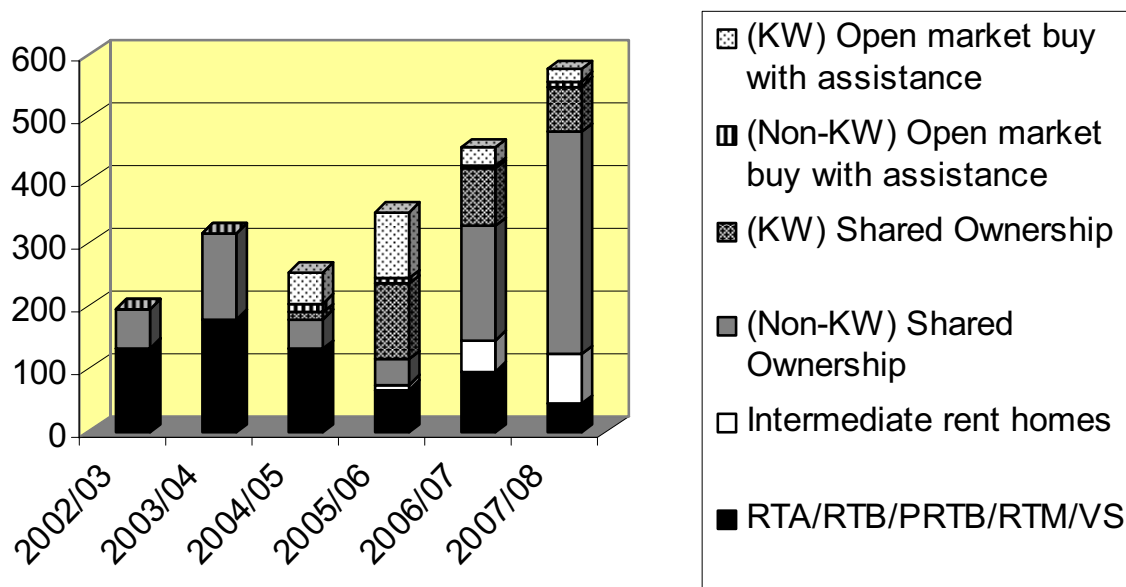
Non-key worker	Key worker
In-migration	In-migration
78	211

Source: MHT Business pages for LBTH. March 2008.

Supply, past and future

4.43 Intermediate Homes created – 2002 to 2007

Intermediate homes created in the last six years



Note: RTA, PRTB schemes aren't mainstream LCHO options as only certain households are eligible to apply.
Source: Housing Corporation. 5yr completion data

4.44 Pipeline estimate: Intermediate homes created in the next three years

Year	New Build HomeBuy	Open Market HomeBuy	Intermediate Rent	All int. homes
2008/09	602	5	145	752
2009-10	562	Estimate not possible	21	583
2010-11	105	Estimate not possible	0	105

Note: These figures are a snapshot; the figures may increase as planning applications are approved, especially for year 2010-11
Source: LBTH, Affordable Housing Team, 3yr pipeline supply spreadsheet compiled May 2008

Housing Supply and land supply

Key Facts

- Recorded HSSA data shows between 2004/05 and 2007/08 the number of gross affordable homes completed was 3,540, for AMR data the figure was 3,238.
- Of completions in 2007/08 the percentage of family housing the AMR reports is 25.48% social rented, 15.87% intermediate and 2.53% market, the family-sized units the affordable housing team reports are 31% social rented and 12% in the intermediate sector.
- From planning permissions approvals during 2007/08, there are potentially 2,749 units affordable units proposed. Of these 64 per cent were for social rent and 36 per cent intermediate, whilst approved in the same year, they are likely to complete at different times.
- A land availability exercise has identified land with densities per hectare that can provide 17,000 units (all tenures) in the next five years and longer-term (15 year supply) density per hectare of sites is estimated to produce 33,000 units.

Completions

List of tables

4.45 Completion data (where available) by tenure and source type, 2004 to 2008

Year	HSSA Completion data * (excludes private market homes)		AMR gross completion data * (includes private market homes)	
	Tenure	Completions	Tenure	Completions
2004/05	Market	-Not reported-	Market	1,108
	Intermediate**	211	Intermediate	108
	Social Rented	313	Social Rented	768
2005/06	Market	-Not reported-	Market	1,718
	Intermediate	174	Intermediate	104
	Social Rented	705	Social Rented	667
2006/07	Market	-Not reported-	Market	1,682
	Intermediate	242	Intermediate	395
	Social Rented	578	Social Rented	662
2007/08	Market	-Not reported-	Market	1,581
	Intermediate	613	Intermediate	63
	Social Rented	704	Social Rented	471

* Note: These figures may vary due to a variety of reasons. HSSA later data may include RTA and HBYOM which HSSA advised could be included in completion figures, this is not relevant to AMR because the interest is new builds only. Another reason could be to the date completed. For example, a larger phased scheme the affordable completions may handover prior to the market housing.

** Note: Intermediate is mainly shared ownership homes but can include some intermediate rent units.

4.46 2007/08 completions and the percentage of family-sized accommodation

Sector	2007/08 (AMR, source 1)			2007/08 (Aff.Hsg.Team, source 2)		
	No. of family dwellings	Total dwellings completed	Percentage of family housing	No. of family dwellings	Total dwellings completed	Percentage of family housing
Social rented	120	471	25.48%	215	704	31%
Intermediate	10	63	15.87%	65	542	12%
Market	40	1,581	2.53%			

4.47 Planning Approvals in 2007/08

LDD approvals in 2007/08 – Proposed* Units (funded and unfunded)		
Intermediate units	Social Rented units	TOTAL Affordable proposed
994	1755	2749

*Note: although granted permission in 2007/08, it doesn't mean they start on site straight away, especially considering the impact of the credit crunch on developments and developers. Please use this only as guidance only.

Source:

4.48 Land availability supply and capacity

Ward	15 year supply ¹ (indicative)		5 year supply ¹ (indicative)		Strategic Sites ²
	No. of units	Density	No. of units	Density	
Bow East	2000	50 dph	1000	200 dph	East Fish Islands • Central and North Fish Islands • Safeways • Olympic Site • Yallop's Yard • Crown wharf • Wick Lane • Tredegar Estate.
Bromley-by-Bow	4000	165 dph	950	150 dph	St. Clements Hospital • Bow Common Gasworks V Bow Lane/ Furze Street • Bow Locks • Caspian Works • St. Andrews Hospital • Leven Road gas works. Housing estates of Lincoln Park • Coventry Cross • Bow Bridge • Crossways

East India & Lansbury	1500	250 dph	300	250 dph	Blackwall Trading Estate • Ailsa Street • Chrisp Street. Housing Estates of Aberfield • Brownfield
Bow West	100	125	450	350	
Mile End East	1000	100	500	150	Leopold Estate
Bethnal Green North	400	300	50	300	
Bethnal Green South	500	200	200	600	Along Cambridge • Heath Road • Valance Road
Mile End & Globe Town	400	3000	750	1000	Sutton wharf
Millwall	5000	175	3500	600	
Blackwall & Cubitt Town	15000	175	4000	350	Aspen way/Poplar DLR • London arena • Billingsgate Market • Wood Wharf • Leamouth Road • Asda site • Hercules Wharf • Pura Food Site • Robin hood Estate/Blackwall Reach
Spitalfield & Banglatown	400	135	1500	800	Rodwell House
Weavers	200	250	100	350	Bishops gate Goods yard
Whitechapel	500	350	700	350	Former Bishop Challoner School along Commercial road
St Katharine's and Wapping	1500	250	-	-	News International Car park
St. Dunstan's & Step.Green	900	350	1000		Ocean Estate • Gasworks site at Harford Street
Limehouse	100	400	400	400	Poplar Baths area
Shadwell	1000	400	400	150	St. George's Estate
TOTAL	33,000		17,000		

1. This provides an overview, numbers are indicative and not final.

2. Not all sites have been listed. This column shows the strategic sites only.

Source: LBTH Planning Strategy, data extracted 19 September 2008

Monday - Friday
9.00am - 5.00pm



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English	For free translation phone
Arabic	للترجمة المجانية الرجاء الاتصال هاتفياً.
Chinese	欲索取免費譯本，請致電。
French	Pour une traduction gratuite, téléphonez
Hindi	मुफ्त अनुवाद के लिए फोन कीजिए
Malayalam	സൗജന്യമായ തർജ്ജിമയ്ക്കായി ബന്ധപ്പെടുക
Somali	Turjubaan lacag la'aan ah ka soo wac telefoonka.
Portuguese	Para uma tradução grátis, telefone.
Bengali/Sylheti	বিনাখরচে অনুবাদের জন্য টেলিফোন করুন
Gujarati	મફત ભાષાંતર માટે ફોન કરો.
Punjabi	ਮੁਫਤ ਅਨੁਵਾਦ ਲਈ ਫੋਨ ਕਰੋ
Urdu	مفت ترجمے کے لئے ٹیلیفون کیجئے۔
Serbo-Croat	Za besplatne prevode pozovite
Spanish	Para obtener una traducción telefónica gratuita llame al:
Russian	Перевод – бесплатно. Звоните.
Albanian	Për një përkthim falas telefononi.
Tamil	இலவச மொழிபெயர்ப்புக்கு தொலைபேசி செய்யவும்.
Greek	Για δωρεάν μετάφραση, τηλεφωνήστε.
Turkish	Ücretsiz çeviri için telefon edin.
Vietnamese	Điện thoại để được thông dịch miễn phí.
Kurdish	بو وەرگیران (تەرجومەکردن) بە خۆرای، تەلەفۆن بکە.
Lithuanian	Del nemokamo vertimo skambinkite
Polish	Po bezpłatne tłumaczenie prosimy dzwonić:

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