

# Transformation Advisory Board

## Overcrowding

Karen Swift, Director of Housing



# Discussion

- **Are the actions underway and planned future work the right ones?**
- **What other actions are we missing? Are there any community groups or other services that we need to engage with?**
- **How could we make best use of the HDRC programme - what kind of data and research should we be seeking to inform future strategy and policy - to bring better outcomes for our residents in overcrowded households?**



# Local Context & Overcrowding



- Tower Hamlets has the **fastest growing population** of any Local Authority across England and Wales. It grew 22% between 2011 and 2021 and is now circa 10,300.
- Tower Hamlets is the **most densely populated borough in England** with 15,695 residents per square kilometre (that is over 37 times higher than the mean average population density for England).
- Population turnover is high compared to elsewhere with **more than a fifth (20.8%) of residents having lived somewhere else a year prior to the census**
- Overcrowding is a key housing issue nationally, but more specifically across London and in Tower Hamlets where rates are higher.
- In the UK, overcrowding is measured by lack of bedroom(s). Using the '*bedroom standard*' definition of overcrowding, a home is considered overcrowded if two or more people of a different sex who are not a couple share a bedroom.
- Living in overcrowded homes has significant impacts on residents' lives, which can include lack of privacy/sleep, impact on physical and mental health, place strain on family relationships and can pose risks to safety.
- Traditional responses to combat overcrowding are to build more homes and to manage stock more efficiently; which can undoubtedly have an impact.
- However, with the current housing crisis, many families are likely to live in overcrowded accommodation for extended periods before more suitable housing is secured.
- Leading to the need for a more holistic approach among partner agencies to support residents living in overcrowded accommodation.
- **NOTE:** Overcrowding does not just affect families; single people are affected.
- The council has statutory duties related to overcrowding.



# Overcrowding in Tower Hamlets (Census 2021)



Number of bedrooms in home (all tenures)	Number of households	Change since 2011
One bedroom	37,943 (31.5%)	26% ↑
Two bedroom	48,055 (39.9%)	15% ↑
Three bedroom	24,199 (20%)	17% ↑
Four + bedroom	10,422 (8.6%)	28% ↑

Tenure of household	Tower Hamlets	London	England
	Overcrowded %	Overcrowded %	Overcrowded %
Owned	<b>7.5%</b>	4.5%	1.9%
Owned: Owns outright	<b>5.7%</b>	2.7%	1.1%
Owned: Owns with a mortgage or loan or shared ownership	<b>8.4%</b>	5.9%	2.7%
Rented	<b>18.8%</b>	16.9%	8.5%
Rented: Social rented	<b>26.8%</b>	19.4%	9.6%
Rented: Private rented or lives rent free	11.2%	<b>15.0%</b>	7.5%
Total	<b>15.9%</b>	11.1%	4.4%







# Providing Homes for the Future Summary

Select Month below

Data Date

Households on the Common Housing Register

24,954

Total Overcrowded

10,907

Total Under Occupied

1,552

Total No. of Beds Lacking

11,570

Average Years Waiting

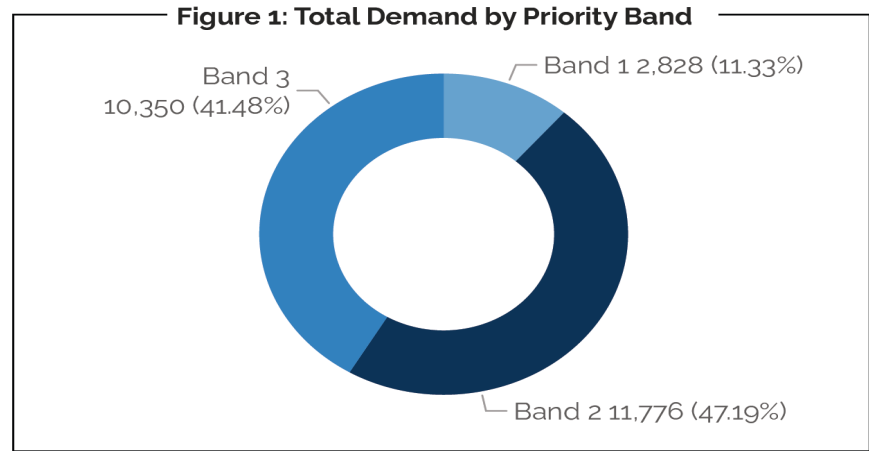
6.82

44%  
Total Overcrowded %

6%  
Total Under Occupied %

Total Beds Surplus

1,988



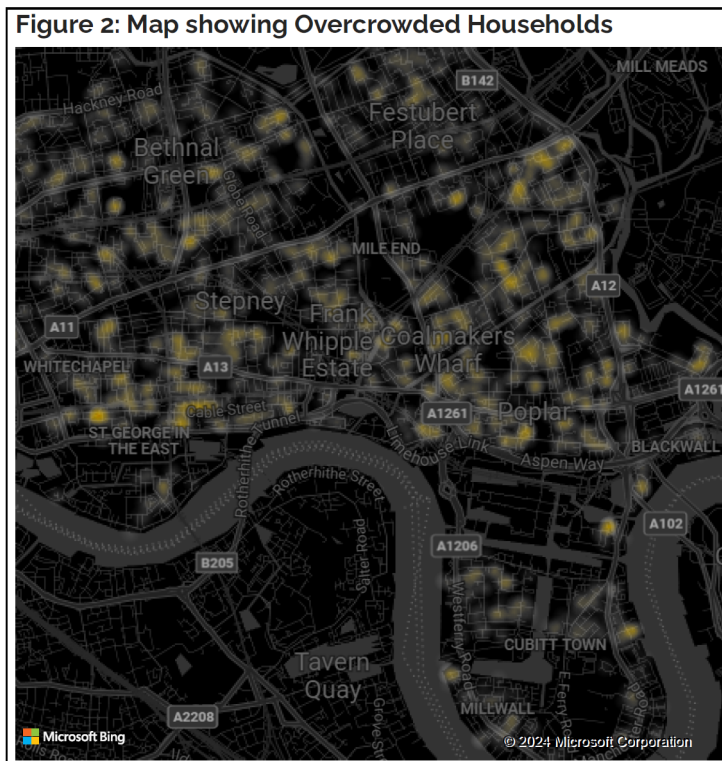
# Housing Overcrowding - Beds Lacking (2+)



Total Overcrowded	Total Overcrowded %
2,243	21%
Total No. of Beds Lacking	Average Years Waiting
11,570	6.11

**Table 2: Top 10 Overcrowded by RP**

Registered Provider	Total
Single Housing Register	1183
LBTH Council	321
Poplar HARCA	106
One Housng	89
Clarion Housing Group	74
Eastend Homes	69
Swan Housing Association	66
Tower Hamlets Community Housing	58
Peabody	57
London and Quadrant	44



**Table 1: Overcrowded by Beds Lacking**

Band	Band 1		Band 2		Total	
	%	No.	%	No.	%	No.
2	9.01%	202	74.68%	1675	<b>83.68%</b>	<b>1877</b>
3	1.43%	32	13.06%	293	<b>14.49%</b>	<b>325</b>
4	0.58%	13	1.20%	27	<b>1.78%</b>	<b>40</b>
5			0.04%	1	<b>0.04%</b>	<b>1</b>
<b>Total</b>	<b>11.01%</b>	<b>247</b>	<b>88.99%</b>	<b>1996</b>	<b>100.00%</b>	<b>2243</b>

**Table 3: Top 10 Overcrowded by Ward**

Ward	Total	%
Lansbury	301	9.60%
Mile End	276	8.80%
Bethnal Green	240	7.65%
Shadwell	214	6.82%
St. Peter's	206	6.57%
Bromley South	198	6.31%
Bromley North	186	5.93%
Whitechapel	181	5.77%
St. Dunstan's	174	5.55%
Stepney Green	157	5.00%

# Overcrowding and Children



- There are 46,070 pupils on roll in Tower Hamlets schools (Nursery – Year 13) (Source; School Census 2023)
- 17,085 children on the Common Housing Register lack 1 or more bedrooms of which 75% (12,885) are school aged
- With some exceptions of children attending school out-of-borough, just under 30% of children in TH schools lack 1 or more beds

Beds Lacking	Total school aged children (Age 5-17)
1	8957
2	3172
3	630
4	123
5	3
<b>Total</b>	<b>12885</b>



# Impacts of Overcrowding

## Impact on Health and Wellbeing

The World Health Organisation (WHO) identified overcrowding as one of a number of challenges for housing and health.

**Overcrowding is associated with poor health and wellbeing outcomes caused by condition such as:**

- Tuberculosis (TB)
- Respiratory infectious diseases e.g., cold, flu, COVID-19
- Gastrointestinal and diarrhoeal diseases
- Meningitis
- Mental health problems including depression, stress and anxiety, alcohol abuse, and feeling unhappy.
- Sleep disorders (WHO, 2018).

***“Adults in overcrowded homes are more likely to experience psychological distress” (Health Foundation, 2023).***

### References

- World Health Organization (WHO), 2018. WHO Housing and Health guidelines: Report of the systematic review on the effect of household crowding on health. Web Annex A [Accessed 30/08/2023]
- Health Foundation, 2023. Relationship between overcrowding and mental health [Accessed 30/08/2023]

## Overcrowding Damp and Mould

- Overcrowding is one of the most significant risk factors for condensation. (London Assembly, 2019)
- Overcrowding can generate condensation causing damp and mould (London Assembly, 2019)
- Overcrowded households are more likely to report mould, which can harm health (London Assembly Survey, 2022)
- Having damp and mould in a property is more likely for a person to have respiratory problems, respiratory infections, allergies or asthma. Damp and mould can also affect the immune system (NHS, 2022; Caillaud et al., 2018 ).

### References

- Keeping out the chill. London Assembly, 2019
- London Assembly Survey, 2022
- NHS, Can damp and mould affect my health? [Accessed 30/08/2023]
- Caillaud, D. et al., (2018). Indoor mould exposure, asthma and rhinitis: findings from systematic reviews and recent longitudinal studies. Review Asthma

## Impact on Educational Attainment

- One in every six children live in overcrowded conditions in England (NHF, 2023).
- Studies have shown overcrowding in the home has negative impact on children’s education and a range of physical health outcomes (ODPM, 2004).
- Living in overcrowded home was associated with greater risk of childhood behavioural problems, independent of confounding factors, improved housing conditions might reduce behavioural problems and that families living in overcrowded conditions might benefit from greater support. (Marsh, R. et al. 2019)

### References

- National Housing Federation (NHF), 2023. Overcrowding in England [Accessed 30/08/2023]
- Office of the Deputy Prime Minister (ODPM), 2004. The Impact of Overcrowding on Health & Education: A Review of Evidence and Literature.
- Marsh, R. et al., 2019. The association between crowding within households and behavioural problems in children: Longitudinal data from the Southampton Women’s Survey. Paediatric and Perinatal Epidemiology.



# What aspects of being overcrowded impact mental and physical health?

**Stress of bidding system**

**Lack of Privacy**  
(dignity, emotional space, and damaging relationships)

**Restricted Outdoor Access**

**Pre-existing health support needs not met**

**Uncertainty**

**Perceived discrimination/corruption**

**Unsafe housing**

**Disrupted sleep**

**NB: Preliminary findings**

**NB: These are preliminary findings, pending formal analysis**



# Overcrowding Action Plan



## Allocations policy review

Modelling the impact of affording more priority to severely overcrowded households.  
Exploring definitions of overcrowding.

## Damp and Mould

Damp and Mould Action plan for council homes; prioritising works in overcrowded homes.

## New Affordable Homes

Target of delivering 4,000 affordable homes in partnership with Registered Providers between 2022/3 and 2025/6

## Best use of existing stock

Tackling tenancy fraud (22 council homes recovered in 2023/24 and 9 RTB's stopped).  
Reducing void turnaround time, tenancy checks, encouraging swaps.

Knock throughs and extensions programme with annual capital budget provision (since 23/24) of £500k.

## Living in Tower Blocks

Tours and open days of Tower Blocks to showcase high rise living

**1,159 under-occupying tenants. 263 are THH tenants.**

Dedicated officer support.

## Working in partnership

Establishing a framework for greater partner engagement to mitigate overcrowding situations.

## Direct delivery programme of new council housing

Funding and delivery of at least 1000 homes via mixed delivery programme of direct build, acquisitions, HAP regeneration, Developer Agreements. In partnership with GLA.





# Knock Throughs and Extensions programme



- Mayoral commitment to provide larger (family sized) accommodation to alleviate high levels of overcrowding within the council social housing stock
- Referrals through the Mayor's office, Voids, Housing and Occupational Therapy teams. Future projects will be identified across housing services including the Housing Options Service and Overcrowding Officer.
- **11 properties** have been approved
- **9 projects** in progress which will provide:
  - **4 properties** with an **extra bedroom**
  - **1 property** with a **dining room**
  - **1 property** with an **extra bedroom and shower room**
  - **1 property** with an **extra bedroom and bathroom**
  - **1 property** with an **extra bedroom and w/c**
  - **1 property** with **3 extra bedrooms, an extra bathroom, enlarged kitchen and lounge**
- Over the coming months, a spotlight session is planned with THHF Executive to showcase and encourage RPs to explore providing a similar programme .



# Knowledge share/raising awareness

- **Housing & Regeneration, Communities, HASC, Children's and Resources DLTs between November 2023 and January 2024** to discuss tackling overcrowding through different lens.
- **Damp and Mould Workshop 27 March 2023 synopsis** to share good practice on best initiatives to tackle damp and mould; attendees were Environmental Health, Planning & Building, Public Health, Senior Officers from largest RPs in the borough, NHS Trusts, GPs.
- **Overcrowding knowledge share' session:** 4th October 2023 with London Boroughs of Barking & Dagenham, Newham and Waltham Forest; focus on allocations
- **Tower Hamlets Together Board: 7th March 2024** presentation to Board on how the council is addressing overcrowding, Q&A from Board and residents.
- **Mayor's Advisory Board: 12 May 2024** agreement to model extra priority for severely overcrowded households and definition of overcrowding



# Feedback from DLTs

Feedback received from colleagues emphasised the importance of mitigating the impact of living in overcrowded housing, focusing on understanding the health and well-being of residents, not just the physical asset.



# How will we do it?

## Communications

- Spread positive news on achievements in reducing overcrowding.
- Dedicated webpage for overcrowding information, advice and signposting.
- London-wide summit on overcrowding that is hosted in the Town Hall.

## Enhancing Officer Involvement

- Use digital form to capture information during visits to enable better signposting.
- Target visits on the most severely overcrowded.
- Co-location of a specialist in family support to work alongside overcrowding officers.

## Information package

- Consolidate council-wide information for overcrowded residents to utilise the various support available in the borough such as sports and leisure, green space, homework clubs, damp and mould, safe sleeping.

## Explore policy changes

- Severely overcrowded (lacking 2+ bedrooms) - model additional priority in Allocations Scheme.
- Explore definition of overcrowding



# Further research/insight Health Determinants Research Collaboration (HDRC)



- The council holds the power to influence the building blocks of health, including the environment, economy, education and other social factors which cause health inequality.
- HDRC is a 5-year programme funded by NIHR - Dept of Health, total funding: £5 million.
- The HDRC will boost the use of evidence and enhance the council's capacity to generate and collate evidence with local communities, the voluntary sector and universities, involving residents in policy change, harnessing the power of data and conducting research to deliver actionable insights.
- **Housing is the initial HDRC research theme** – a co-designed approach with universities, VCS, local residents, council and elected members was used to identify this.
- HDRC will host the **Tower Hamlets Housing Research Showcase** event on July 16th bringing people together to build research partnerships and shape the future of local housing research.





# Further engagement with external partners



- Public bodies own land in the borough. Are we sufficiently engaged with partners on the best use of their land in a Tower Hamlets context Where do those discussions take place?
- Role of GPs and primary health practitioners; how can they best direct their efforts?
- Can we leverage opportunities from our ‘borough footprint’ through Higher Education Institutions’ Civic University Agreements (e.g., to contribute research and evidence to inform inclusive placemaking)? *The [Civic University Network](#) “works with governments and strategic partners to ensure that a university’s geographic role and responsibility is used more effectively as an agent to drive positive societal change”.*





# Discussion

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- **How could we make best use of the HDRC programme - what kind of data and research should we be seeking to inform future strategy and policy - to bring better outcomes for our residents in overcrowded households?**



# Appendix A

## The council's statutory duties in relation to overcrowding

- Housing
- HMOs and Private Renting



# The council's statutory duties in relation to overcrowding



## Housing

- The council's Allocations Scheme uses the bedroom standard as the measure of overcrowding for allocation purposes.
- Even if a household is overcrowded according to the bedroom standard measure, this **will not give rise to an automatic duty on the council** to provide the household with larger accommodation.
- It does, however, impose a duty on the council to give a household **reasonable preference** in the allocation of larger social housing. The council's scheme does this with overcrowded households in Band 2A. The highest band is Band 1A.
- There is scope within housing legislation to give additional preference to overcrowded households, where overcrowding is very severe but, the council's Allocations Scheme maintains treating all overcrowded households with the same level of priority.
- The council allocated 1,222 homes last year and **617** were to those who were overcrowded 50.5%. The annual target is 50%.



# The council's statutory duties in relation to overcrowding



## HMOs and private renting

- The Housing Health and Safety Rating System is a hazard-based assessment for homes in the private sector. There are 29 hazards and overcrowding is one.
- The most effective way to remove hazards and control occupation is through Mandatory Licensing which applies to all shared homes with 5 or more people from 2 or more households, and to flats above and below shops and other business premises.
- A licensable HMO must be free of category 1 (serious) hazards and address category 2 (other) hazards under Part 1 of the Housing Act 2004.
- Flats in purpose-built blocks, consisting of three or more flats, with at least five occupants from two or more households require an Additional licence.
- It is a criminal offence to operate a licensable property, where these are unlicensed, penalties include a criminal conviction and an unlimited fine or a financial penalty of up to £30,000.
- The council can also take over the management of a property by issuing an Interim and/or Final Management Order for serious breach of the rating system.



# Appendix B

## Overcrowding Insight

- Census
- Tower Hamlets Common Housing Register



# Common Housing Register (May 2024)

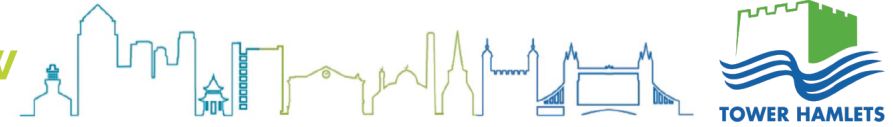


- **24,954** applications on the Common Housing Register
- Eligibility criteria includes:
  - To be over 18 years of age
  - Have a local connection via living in the borough for the last 3 years
  - Not be subject to immigration control and have recourse to public funds
  - Joint or sole income not exceeding £90,000
- It is not the only indicator of housing need but it the Common Housing Register is a key source of information to understand critical housing need in the borough.
- **Applicants on Register; 54%** housing association tenants, **34%** rent privately or live with relatives/friends and **12%** council tenants.





# Households on the Common Register - Overview



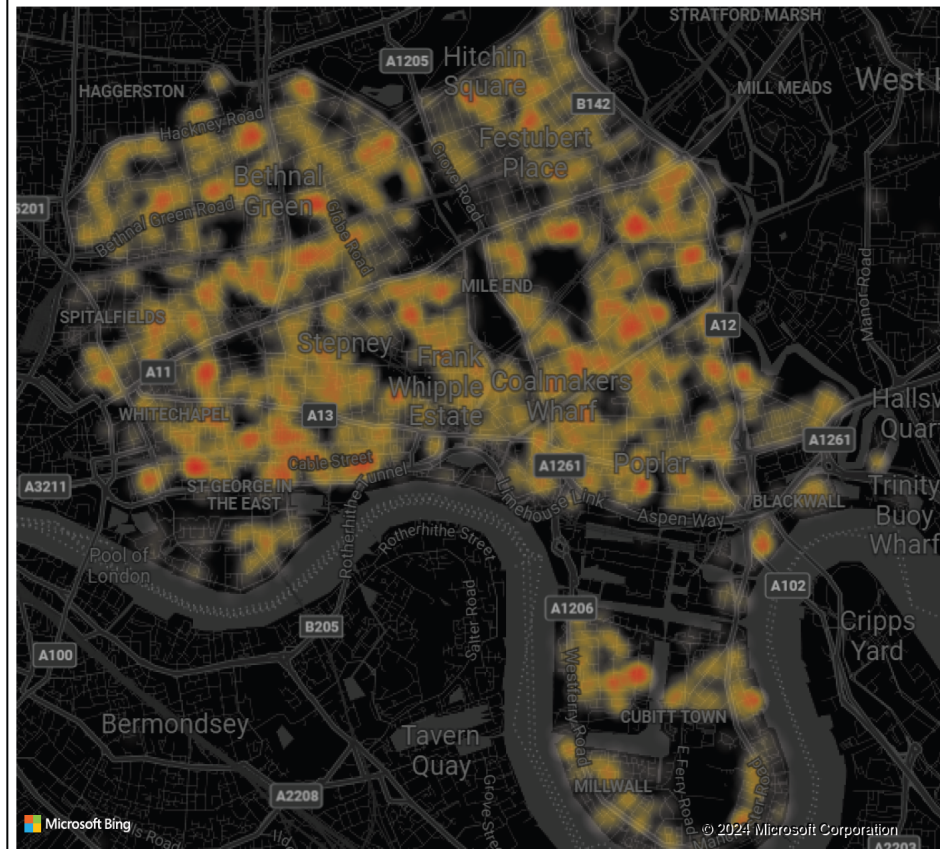
Households on the Common Housing Register  
**24,954**

Common Housing Register excl Current Social Housing Residents  
**11,383**

Households on the Common Housing Register (Band 1 + Band 2)  
**14,604**

2,828	11,776	10,350
Band 1	Band 2	Band 3
11%	47%	41%
Band 1	Band 2	Band 3

Figure 1: Map showing current applicants



**Table 1: Top 10 Demand by Ward**

Ward	1	2	Total
Lansbury	345	832	<b>1177</b>
Mile End	190	921	<b>1111</b>
Bethnal Green	193	872	<b>1065</b>
St. Peter's	212	790	<b>1002</b>
Shadwell	158	716	<b>874</b>
St. Dunstan's	123	661	<b>784</b>
Bromley South	153	619	<b>772</b>
Stepney Green	127	630	<b>757</b>
Whitechapel	114	634	<b>748</b>
Bow East	162	516	<b>678</b>

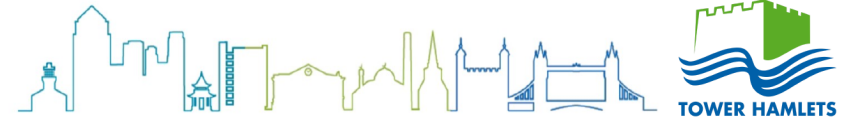
Table 2: Total Households by Application Type

Rehousing List Code	%	Total
HPERM	7.42%	1,852
TRANSFER	38.19%	9,531
SHR	54.38%	13,571
<b>Total</b>	<b>100.00%</b>	<b>24,954</b>

Table 3: Top 10 Total Demand by Housing Association and Bands

Registered Provider	1	2	Total
Single Housing Register	418	5732	<b>6150</b>
LBTH Council	686	1305	<b>1991</b>
Poplar HARCA	376	497	<b>873</b>
One Housing	178	370	<b>548</b>
Clarion Housing Group	191	355	<b>546</b>
Eastend Homes	144	303	<b>447</b>
Tower Hamlets Community Housing	136	211	<b>347</b>
Swan Housing Association	62	233	<b>295</b>
Gateway Housing Association	116	174	<b>290</b>
London and Quadrant	91	157	<b>248</b>

# Housing Overcrowding - Beds Lacking



Total Overcrowded	Total Overcrowded %	Total Overcrowded 2+
10,907	44%	2,243
Total No. of Beds Lacking	Average Years Waiting	
11,570	5.55	

**Table 2: Top 10 Overcrowded by RP**

Registered Provider	Total
Single Housing Register	5937
LBTH Council	1482
Poplar HARCA	593
One Housng	413
Clarion Housing Group	399
Eastend Homes	345
Swan Housing Association	255
Tower Hamlets Community Housing	234
Peabody	203
Gateway Housing Association	197

**Table 1: Overcrowded by Bands & Beds Lacking**

Band	Band 1		Band 2		Total	
	%	No.	%	No.	%	No.
1	5.07%	553	74.37%	8111	<b>79.44%</b>	<b>8664</b>
2	1.85%	202	15.36%	1675	<b>17.21%</b>	<b>1877</b>
3	0.29%	32	2.69%	293	<b>2.98%</b>	<b>325</b>
4	0.12%	13	0.25%	27	<b>0.37%</b>	<b>40</b>
5			0.01%	1	<b>0.01%</b>	<b>1</b>
<b>Total</b>	<b>7.33%</b>	<b>800</b>	<b>92.67%</b>	<b>10107</b>	<b>100.00%</b>	<b>10907</b>



**Table 3: Top 10 Overcrowded by Ward**

Ward	Total	%
Mile End	1017	8.64%
Bethnal Green	942	8.00%
Lansbury	930	7.90%
St. Peter's	841	7.14%
Shadwell	772	6.56%
St. Dunstan's	705	5.99%
Bromley South	684	5.81%
Stepney Green	681	5.78%
Whitechapel	678	5.76%
Bromley North	597	5.07%
Bow East	560	4.76%

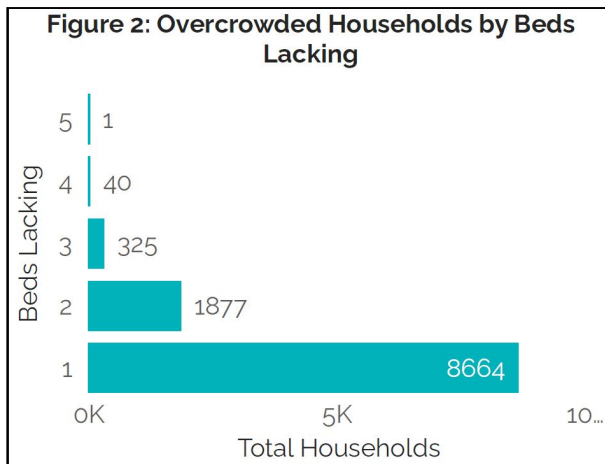
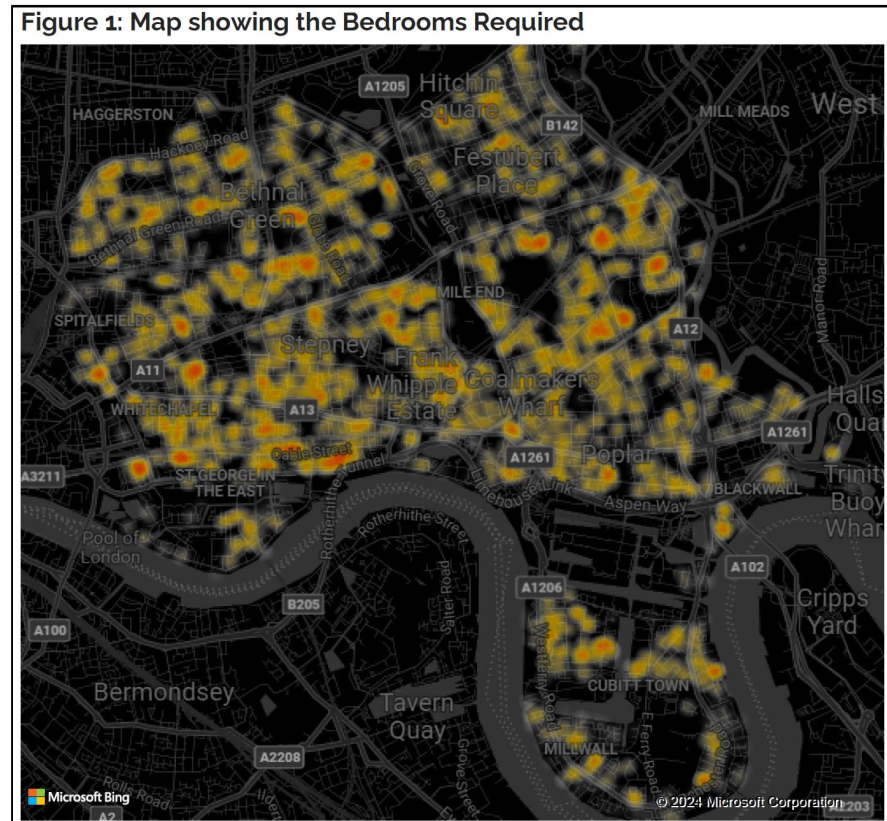


# Household Size for Overcrowding



**Table 1: Beds Required by Waiting Time**

Beds Required	Average of Years	Total Households	% of Total
3	6.27	4,773	43.76%
1	4.30	2,846	26.09%
2	4.17	2,002	18.36%
4	7.69	1,181	10.83%
5	8.30	95	0.87%
6	7.65	10	0.09%



**Table 2: Top 10 Beds Required by Ward**

Ward	Beds Required
Mile End	2,178
Bethnal Green	2,152
Lansbury	2,038
St. Peter's	1,860
Shadwell	1,736
Whitechapel	1,642
Stepney Green	1,512
Bromley South	1,492
St. Dunstan's	1,492
Bow East	1,306

# Appendix C

## Tower Hamlets Research- Preliminary Findings



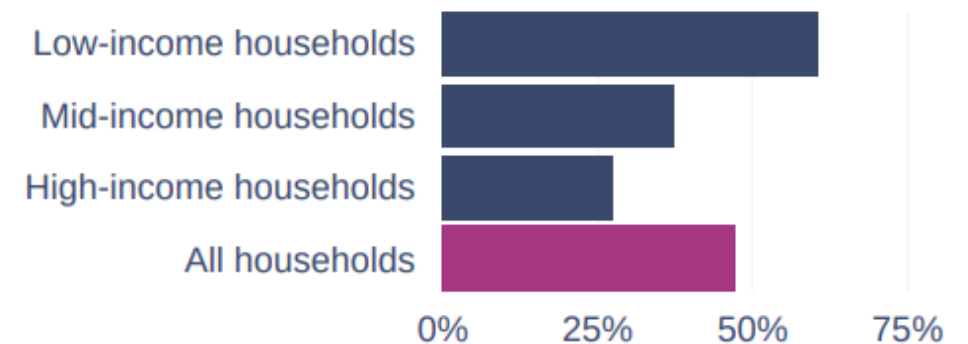
# Building on Previous Projects - Overcrowding and Family Wellbeing in Tower Hamlets



15.8%  
of households in Tower Hamlets  
overcrowded in 2021

**Figure 1:** Percentage of households that met the overcrowding criteria as per 2021 census

About **half** of all responses to a survey of 620 families during the pandemic said they didn't have enough space. **Lack of space** is more prevalent for **low-income households** (see Figure 2).



**Figure 2:** Percentage of households who reported not having enough space in their homes in a survey of 620 parents of children aged 0-4 and parents to be living in Tower Hamlets

NB: Preliminary findings



# Methods

- 2 x 1.5-hour focus groups with people who work with families affected by overcrowding (henceforth, "professionals")
- 2 x 1.5-hour focus groups with residents

## Session structure:

- What does overcrowding mean to you?
- Lived experiences and impacts
- Vignettes (ordering priorities)

## Inclusion criteria:

### Residents:

- 18+
- Self-define as living in overcrowded housing with their family (min 1 non-adult)
- Live in Tower Hamlets

### Professionals:

- Work with families living in overcrowded housing in Tower Hamlets, either directly or indirectly

NB: Preliminary findings





# Building on Previous Projects - Overcrowding and Family Wellbeing in Tower Hamlets



The usual indicators of overcrowding miss many of the ways in which lack of space affects families and children

Overcrowding generates many impacts that are not accounted for with current indicators. The impacts mentioned by the participants in the survey are captured in Figure 3.

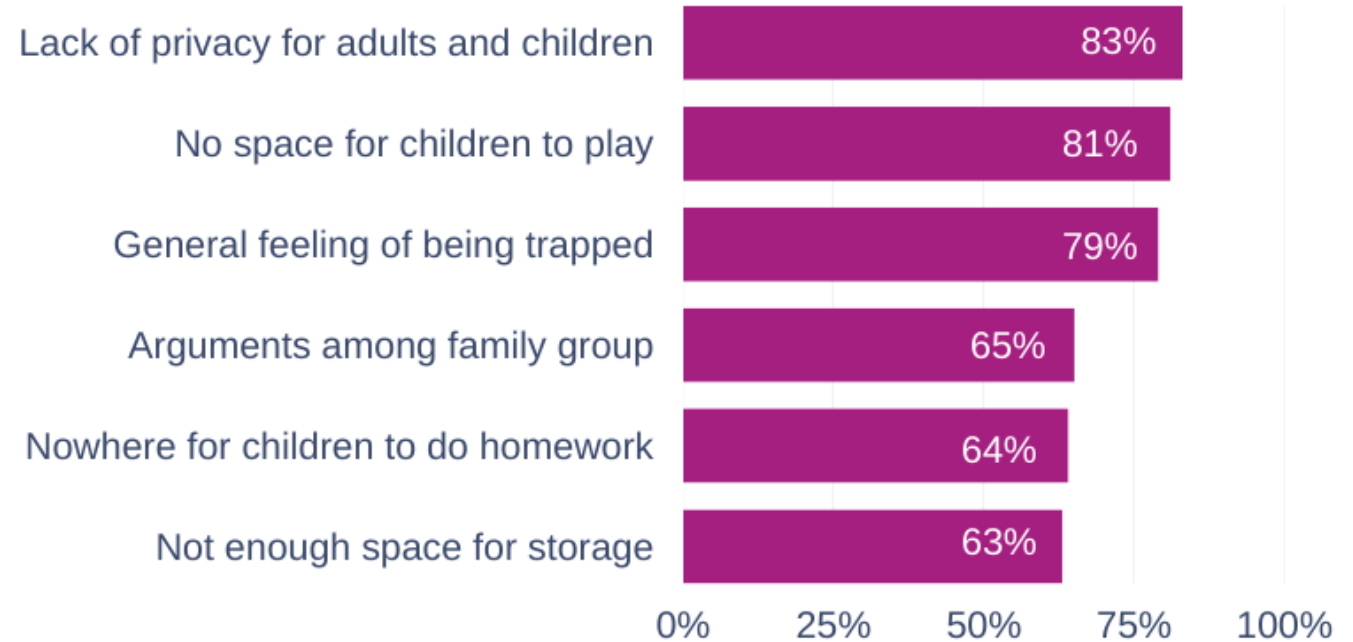


Figure 3: Impacts of lack of space, for respondents who reported this problem

NB: Preliminary findings



# Priorities

**Ideal solution:** more housing with space that was built with families in mind.

**Other aspects of living in overcrowded housing** that could be improved to support their health and wellbeing:

- **Safety/Built environment**
- **Communication**
- **Accommodating health needs**



NB: Preliminary findings

NB: These are preliminary findings, pending formal analysis

