

London Borough of Tower Hamlets

Overcrowding and Under Occupation Statement

2013 – 2015

Accessibility

This document sets out the council's plans for tackling and preventing Overcrowding in Tower Hamlets over the next three years. A summary of the main points is available on request. If you need a translation of the summary in your language please contact the Strategic Housing Team by telephoning 020 7364 6250. If you need the strategy in a large print, tape or Braille version, please contact us by telephoning 020 7364 6250 or email us at housing@towerhamlets.gov.uk

Bengali

এই দলিলে আগামী তিন বছরে টাওয়ার হ্যামলেটসে ওভারক্রাউডিং (ছোট বাসায় বেশী লোক গাদাগাদি করে থাকা) সমস্যা মোকাবেলা ও সমাধানের জন্য কাউন্সিল যে পরিকল্পনা করেছে সেটি উল্লেখ করা হয়েছে। আপনি অনুরোধ করলে এই মূল বিষয়ের সারমর্ম পেতে পারেন। যদি আপনার নিজের ভাষাতে এই সারমর্মের অনুবাদ চান তাহলে দয়া করে স্ট্র্যাটেজিক হাউজিং টিমকে 020 7364 6250 নাম্বারে ফোন করুন। যদি এই কৌশলটি বড় অক্ষর, টেপ অথবা ব্রেইলে চান তাহলে আমাদের কাছে দয়া করে 020 7364 6250 নাম্বারে ফোন অথবা housing@towerhamlets.gov.uk ঠিকানায় ইমেইল করুন।

Somali

Dokumintigan wuxuu caddaynayaa qorshsyaasha dowladda hoose ee loogu talagalay la xaalidda iyo ka hortagga Isdul-saarnaanta degmada Tower Hamlets muddada saddaxda sanadood ee soo socota. Qodobada ugu muhiimsan oo la soo koobay waxaa lagu heli karaa codsasho. Haddaad u baahan tahay in lagu turjumo soo-koobista oo ku qoran luqaddaada fadlan kala soo xiriir Kooxda Istiraatiijiyadda Guriyaynta telefoonka 020 7364 6250. Haddaad u baahan tahay istiraatiijiyadda oo qaab ah qoraal xarfo waawayn, cajal-maqal ama Qoraalka indhoolayaasha, fadlan nagala soo xiriir telefoonka 020 7364 6250 ama email noogu soo dir barta housing@towerhamlets.gov.uk

Equality Impact Assessment

An Equality Impact Assessment has been carried out on this Statement

FOREWORD

As Executive Mayor for Tower Hamlets I welcome the first Overcrowding and Under Occupation Statement for Tower Hamlets. This is an important document that sets out how the Council wishes to tackle and prevent overcrowding in Tower Hamlets. It explores the causes of overcrowding, the challenges we face, and our long-term strategic aims and priorities for tackling overcrowding over the next three years.

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.

Over the past three years we have helped alleviate the impact of overcrowding on the lives of thousands of our residents but there is still plenty more work to do.

Overcrowding impacts on residents' health, education, employment opportunity and wellbeing. 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.

This statement also incorporates our commitment to assist residents who are under occupying properties and wish to move. We know that there are many residents in under occupied homes who want to downsize to more manageable properties, whilst still retaining links to their current neighbourhood. The actions and policies in this statement will support them to also have a better quality of life.

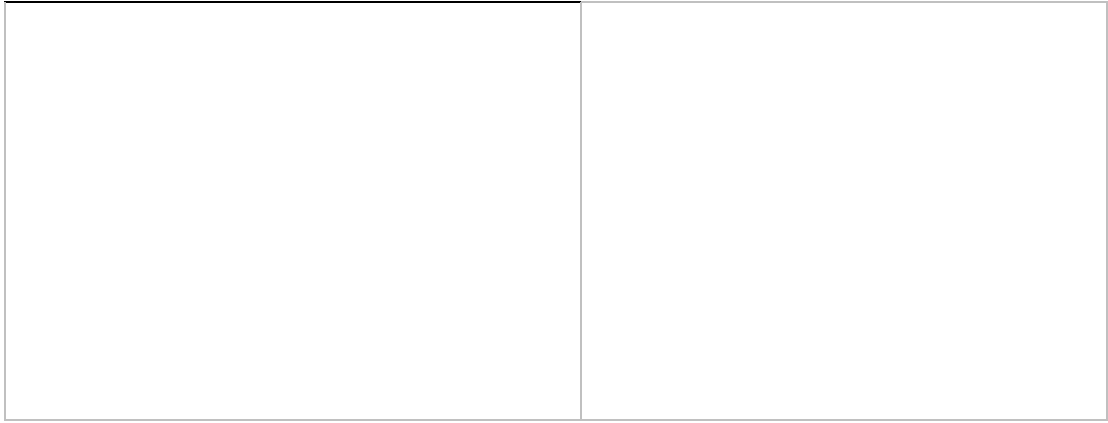
The housing agenda in Tower Hamlets already has many positive aspects, but we need to achieve more, we must meet our housing need, and we need to ensure that we create places where people want to live and work, striving to achieve the vision of One Tower Hamlets and the Community Plan.

Building on the achievements of the 2009 /12 Strategy I am confident that through this refreshed Overcrowding and Under Occupation Statement we will improve the quality of life for households currently suffering from overcrowded housing conditions within the borough.

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

Lutfur Rahman

Mayor of Tower Hamlets



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1. Introduction

The Council continues to face challenges in meeting the huge demand for affordable housing and attempting to reduce the significant overcrowding that many in the community experience. Substantial progress has been made in reducing overcrowding since the implementation of the 2009-2012 Overcrowding Strategy was taken forward but the issue continues to be a major blight on some of the most vulnerable groups in the community. It is a major constraint on children and young adults who are learning at school and college but have little or no space at home to study. Ensuring a supply of affordable, family housing is a key priority.

Tower Hamlets Council with partner organisations intends to continue to deliver a structured and sustained reduction in overcrowding, continuing with the over-arching objectives set out in the 2009/12 Overcrowding Strategy and the Council's Community Plan. The aims in this updated Overcrowding and Under Occupation Statement will build upon existing initiatives and develop and implement new ones that will help deliver an overall target of improving the quality of life for the thousands of households currently suffering from overcrowded housing conditions within the borough.

Reducing Overcrowding is a Mayoral priority with a target set to in 2010 rehouse 1000 overcrowded households per year

Development and monitoring of the Statement

The 2009/12 Overcrowding Strategy was subject to a consultation with partners including a seminar to identify actions. The subsequent Strategy was then monitored by the Tower Hamlets Housing Forum Common Housing Register sub group. The sub group have been involved in the development of the refreshed Overcrowding and Under Occupation Statement and will continue to work on identifying new initiatives to tackle overcrowding.

2. Background

Overcrowding was already a cause for concern in the public health and social reforms of the 19th century. By 1891 more than 10 per cent of the population were living at densities of more than two people to a room. Families huddled in damp basements consisting of one small room without drainage and little or no natural light. In these overcrowded conditions cholera and tuberculosis ran rampant and child mortality was high. The introduction of overcrowding standards for the first time in 1935 reflected two key concerns: decency through the separation of the sexes; and provision of adequate space. These form the basis of the current overcrowding standard. The standards are set out in Part 10 of the Housing Act 1985.

Although the intention of the legislators in 1935 was that the standards should be regularly updated, they were in practice carried over unchanged into the 1985 Act. They are as a result now well out of line with contemporary expectations. For example a couple with a boy aged 15 years and a girl aged 13 years in a one-bedroom flat would not be statutorily overcrowded because the father and son could share one room and the mother and daughter the sitting room (or even the kitchen). A more modern definition of overcrowding is used in the Survey of English Housing, known as the Bedroom Standard. This is based on the ages and composition of the family. A notional number of bedrooms are allocated to each household in accordance with its composition by age, sex and marital status and relationships of family members. A separate bedroom is allocated to each. This standard is then compared with the number of bedrooms available for the sole use of the household. Bedrooms converted to other uses are not included; bedrooms not in use are included unless they are uninhabitable. Under this standard the family described above would be entitled to three bedrooms rather than one.

The Housing Act 1996 and 2004 respectively have given further scope for identification and direction of how to decide whom is overcrowded. Since then, government has renewed its focus and recognises living in overcrowded accommodation can have a devastating effect on families. If a home is overcrowded it can affect health and educational attainment and can impact negatively on life chances.

Overcrowding – National Picture

Through the English Housing Survey 2010/11, levels of overcrowding and under-occupation are measured using the 'bedroom standard'. Essentially this is the difference between the number of bedrooms needed to avoid undesirable sharing (given the number, ages and relationship of the household members) and the number of bedrooms actually available to the household.

Since the number of overcrowded households included in each survey year is too small to enable reliable overcrowding estimates for any single year, the Office for National Statistics has pulled together data from the three most

recent survey years and has combined the data to produce national estimates for Overcrowding.

The overall rate of overcrowding in England in 2010-11 was 3%, with an estimated 655,000 households living in overcrowded conditions.

Overcrowding rates differed considerably by tenure: 1% of owner occupiers (191,000 households); 7% of social renters (278,000); and 6% of private renters (187,000) were overcrowded.

Overcrowding and Under-occupation by tenure, three year average 2008-09 to 2010-11

All Households

	Difference from bedroom standard ⁽¹⁾				All households
	overcrowded	At standard	1 above standard	underoccupied	
	<i>Thousands of households</i>				
Owner occupiers	191	1,982	5,278	7,080	14,531
Social renters	278	1,988	1,125	390	3,781
Private renters	187	1,393	1,212	554	3,346
All tenures	655	5,363	7,615	8,025	21,658
	<i>percentages</i>				
Owner occupiers	1.3	13.6	36.3	48.7	100.0
Social renters	7.3	52.6	29.8	10.3	100.0
Private renters	5.6	41.6	36.2	16.6	100.0
All tenures	3.0	24.8	35.2	37.1	100.0
Sample size ⁽²⁾	1,480	12,271	18,175	20,361	52,287

Notes:

1) Overcrowding and under-occupation are measured using the bedroom standard.

Source: Three-year average based on 2008-09, 2009-10 and 2010-11 English Housing Survey full household samples.

The previous government through the publication of its Overcrowding Action Plan had committed to actively working with local authorities to tackle and reduce overcrowding. They invested £15 million over three years to tackle overcrowding, and awarded pathfinder status to over 54 Local Authorities including Tower Hamlets to use the resource to take a strategic and proactive approach to tackling overcrowding.

There are currently no specific resources available from central government to tackle overcrowding with the emphasis being placed on localism and individual local authorities developing their own plans to tackle the issue.

Through the Tower Hamlets Housing Forum, the Council is well placed to meet this challenge in conjunction with its partners but the lack of resources in the current economic climate will act as a restraint. In addition the welfare reforms introduced by the Coalition government will also add pressure to housing demand and could also impact negatively on overcrowding.

Regional Response – Mayor of London

Recognising that London has the highest cases of households living in overcrowded conditions, the Mayor of London, in his draft Housing Strategy 2011 has also committed to reducing severe overcrowding in social housing by half by 2016. However, overcrowding in London has increased in recent years.

- An estimated 240,000 households live in overcrowded accommodation in London, more than in any other region and an increase of around 80,000 over the last decade.
- In 2009/10, 7.8 per cent of households in London were overcrowded, compared with 2.3 per cent in the rest of England.
- Rates of overcrowding are highest in London's social rented housing, where 16.1 per cent of households are overcrowded, compared with 10.6 per cent in private rented housing and 2.9 per cent in owner occupied housing.

With large numbers of overcrowded families in the capital, the Mayor of London has made London the first city to commit to a statutory target to reduce overcrowding. The Mayor of London has been working with partners to achieve the ambitious target of halving severe overcrowding in social rented housing in London by 2016 – and there have been some significant achievements. London is now producing more larger affordable homes than it has for a decade with Tower Hamlets at the forefront of this delivery. The Mayor of London has a long term aim for half of affordable homes to be family-sized. In addition, in July 2010, the London Overcrowding Action Plan was published, bringing together the excellent work of many social landlords and Local Authorities including Tower Hamlets to help ensure that best practice becomes common practice across the capital.

The Mayor of London is also actively promoting schemes to free up larger social rented homes for overcrowded families, such as Homes out of London (the scheme to assist younger under occupying households in social housing who choose to leave the capital to do so), Seaside & Country Homes and the new pan-London mobility scheme.

The Mayor of London is expected to publish his final Housing Strategy in 2013 and make the alleviation of overcrowding a top priority. He is committed to bringing together key partners to initiate and co-ordinate action, and to

develop innovative solutions to this persistent and serious problem. In particular, following the success of the London Delivery Board for rough sleeping, a London Overcrowding Board will be established. This Board will bring together key partners to initiate and co-ordinate action, and to develop innovative solutions, to tackle overcrowding and reduce underoccupation.

3. Overcrowding and its impact in Tower Hamlets

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 reduction in central government support for building new council homes since the 1980s resulted in increases in overcrowding back to levels not seen since the 1930s.

The impact of overcrowding is always most acutely felt by young children. Independent research has shown that the health, education and well-being of children growing up in overcrowded homes are all markedly lower. For example, youngsters sharing three or four to a bedroom are much more likely to suffer from infectious diseases. Their performance in school is affected by the lack of quiet space to study and having their sleep disrupted by other siblings at night. The lack of private space is particularly unfair on teenage girls sharing a bedroom with their brother.

“Living in overcrowded accommodation can, both directly and indirectly, have a devastating effect on families. Older children may spend more time outside the home, on the streets, simply to find privacy and space. Overcrowding may exacerbate stress, depression and in the worst cases domestic violence or breakdown of relationships.” (Tackling overcrowding in England, An action plan – CLG Dec 2007).

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 household members get married and have children of their own. This sometimes leads to tensions resulting in an application to the council as homeless.

Tower Hamlets is widely-recognised as being at the forefront of innovative schemes to try to help overcrowded families. However, the Council and its partners need to continue to work closely and effectively and consider radical actions that will help alleviate this ongoing problem that blights the livelihoods of so many people.

Recent initiatives through the 2009 – 12 Overcrowding Strategy have helped ensure that the level of overcrowding does not get any worse. However, more work needs to be done and the Council and Mayor believes it is not acceptable to leave another generation of young children growing up for years in overcrowded conditions. The most effective solution to this crisis is clearly a significant and sustained increase in the delivery of new family-sized social rented homes. In 2008 /11 a national £8 billion programme of investment in new affordable housing over the following three years provided some scope to begin to deliver those homes in the numbers required. The Mayor of Tower

Hamlets is on track to deliver his pledge of 4,000 new homes in his first term and last year the Council built the highest number of affordable homes anywhere in the country. The Council's planning policies, land and partnership funding through the HCA/GLA have all contributed towards the achievement of this target.

However central government investment for the 2011 15 programme was halved and the new 'affordable rent' product introduced and this will result in a reduction in the number of new homes that can be provided over the period to 2015.

Extent of the overcrowding found in Tower Hamlets

2011 Census – Overcrowding

Tower Hamlets has a reported average of 3.9 rooms per household which is a decline on the 2001 average of 4 rooms per household. Nationally, the City of London has the lowest average number of rooms per household at 3.4 rooms. However, Tower Hamlets along with Westminster are ranked second from bottom for average number of rooms.

The 2011 Census also had a specific question relating to the number of bedrooms per household. This was the first time this had been asked in the Census and showed that Tower Hamlets had an average of 2.1 bedrooms per household. This was below the London average of 2.5 bedrooms and just below the inner London average of 2.2.

Although the Tower Hamlets average was the same as that for Camden, Islington and Kensington & Chelsea, the figure of 2.1 bedrooms per household was one of the lowest averages seen nationally. The only areas with averages lower than 2.1 were the City of London with 1.6 bedrooms and Westminster with 2.0.

The Office for National Statistics also produces derived statistics from the census responses, which are indicative of the extent overcrowding. This takes the form of the number of households that have too few rooms to adequately accommodate all of the people who live there. Tower Hamlets was found to have 32,235 households with fewer rooms than required. This equates to 34.8% of all households in the borough, and was an increase on the 2001 figure which found that 29% of households in Tower Hamlets did not have enough rooms (22,984 households).

On this measure Tower Hamlets is ranked 2nd nationally (after Newham with 34.9%) for the proportion of households which are over occupied. The London average was 21.7% of households with too few rooms and 28.6% for Inner London.

Focus on the social rented stock

By the far, the largest amount of overcrowding occurs in the socially rented sector. While Tower Hamlets has made significant progress in reducing overcrowding within its existing stock, the number of families on the waiting list remains daunting. In total, more than 9,000 households (as evidenced below) are registered for two, three, four or five-bedroom plus properties. 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.

Landlord and beds Lacking*	1	2	3	4	5	Grand Total
CIRCLE 33	32	7	4			43
EAST END HOMES	195	38	3			236
EAST HOMES	72	13	3	2		90
FAMILY MOSAIC	4	1				5
GALLIONS	10	1				11
GATEWAY HA	146	36	5			187
GENESIS HA	45	9	1			55
GUINNESS HA	11	5				16
LBTH COUNCIL	5,865	1,117	146	15	1	7,144
LONDON AND QUADRANT	6	3	2			11
METROPOLITAN HT	2					2
MITALI HA	5	1				6
NETWORK STADIUM	5					5
NEWLON HA	57	10	1			68
NOTTINGH HT	1					1
OLD FORD HA	139	19				158
ONE HOUSING GROUP	259	46	1			306
PEABODY	45	9				54
POPLAR HARCA	597	138	4			739
PROVIDENCE ROW HA	4	1				5

SOUTHERN HSG GROUP	87	29	3			119
SPITALFIELDS HA	60	29				89
SWAN	125	19	3			147
TOWER HAMLETS COMMUNITY HOUSING	150	30	1			181
Grand Total	7,922	1,561	177	17	1	9,678

The figure for Tower Hamlets includes both existing tenants of the Council and those on the Single Housing Register. This can be broken down further:

LBTH	1	2	3	4	5	Grand Total
Single Housing Register	4,578	781	130	15	1	5,505
Tenants	1,287	336	16			1,639

*As at April 1st 2013

In April 2013 the waiting list stood at over 23,000 households. For overcrowded households the need was greatest (over 7,900) amongst households seeking a home with an additional bedroom. Over 1,500 households needed a home with at least two more bedrooms.

2009 – 12 Overcrowding Strategy

Progress since 2009

The Council in partnership with Registered Providers developed the last Overcrowding Reduction Strategy in 2009. The Strategy was ratified and adopted by the Council at Cabinet in October 2009. Subsequently, the Tower Hamlets Housing Forum Common Housing Register (CHR) sub group helped to develop an action plan associated with the strategy between October 2009 and April 2010.

In April 2010 the CHR Forum agreed to take on the delivery role of the Tower Hamlets Overcrowding Reduction Strategy 2009-12 with the assistance of a Housing Policy Officer with reporting taking place bi-annually to the CHR Forum.

As at April 2012, within the action plan, 16 actions had been achieved, 5 are still in progress and 3 have not progressed. The three that have not progressed are as follows:

- The acquisition of larger private sector accommodation to re-house overcrowding families will now not be progressed due to the proposed Housing Benefit cap.
- Take up of the cash incentive 'Homebuy' scheme did not achieve its target. This is due to the difficult housing market and economic conditions and general difficulty in obtaining mortgages from lenders.
- The rehousing of 19 Gypsies and Travellers on a new site to adequately address their housing need. This project was not progressed but is still a live issue.

A notable achievement has been the reduction in overcrowding due to the implementation of the revised 2010 lettings policy which has seen lets to overcrowding households increase from 33% in 2007/8 to 61% in 2011/12. This is demonstrated in the following table:

Year	Total Lets	Overcrowding Lets	%
2006/7	1,981	656	33%
2007/8	1,627	541	33%
2008/9	2,142	771	36%
2009/10	2,608	1,054	40%
2010/11	2,194	979	45%
2011/12	2,679	1,642	61%

Other areas of progress as presented to the Common Housing Register sub group in the final 2009/12 report are set out in the table below:

3675	Lettings made to overcrowded households - 2009/12
330	Under-occupiers re-housed in total - 2009/12
800	Overcrowded Council Tenants have received home visits since the 01/04/2011
165	Council under-occupiers have received home visits since the 01/04/2011
12	Knock-through's completed in - 2009/12
240	Overcrowded families rehoused through RTB Buy back programme.

Under Occupation

It has long been identified that encouraging tenants who are under occupying their properties to move into smaller suitable properties can assist in providing homes for overcrowded households. 152 under occupying households were rehoused in 2011/12. There are currently around a 1200 households registered as under occupied on the Common Housing Register and a number of actions have been identified in conjunction with the Tower Hamlets Housing Forum to assist and incentivise under occupiers to consider downsizing. These actions will be included in the Overcrowding and Under - Occupation statement. The CHR sub group has agreed to adopt an ambitious target of 600 under occupying moves over the next 4 years.

Under and Over Occupation by Tenure

The table below gives an indication of the levels of under occupation across the Borough, derived from the 2009 Strategic Housing Market Assessment.

Tenure	% under occupied	% over occupied
Owner occupied with mortgage	9.1	13.4
Owner occupied no mortgage	33.9	7.5
Private rented	5.0	14.7
Tower Hamlets Homes / Council rented	5.3	26.7
HA rented	4.0	19.0
Shared Ownership*	0.0	0.0
Tied to employment*	27.6	0.0
Living rent free*	0.0	0.0
All Stock	8.1	16.4

* Low volume of data

Under-occupation can be found to be the highest in the owner occupied with no mortgage sector (33.9%). This is because a higher proportion of elderly households live in this tenure type.

Set out below is a snapshot of the number of households who have registered for a move through the Common Housing Register with priority status through under occupation.

By Landlord & Beds that could be given up*	1	2	3	4	5	Grand Total
CIRCLE 33	5	2				7
EAST END HOMES	39	35	4			78
EAST HOMES	13	10	9	3	1	36
FAMILY MOSAIC	1					1
GATEWAY HA	25	10	3	1		39

GENESIS HA	1	3	3			7
GUINNESS HA		1				1
LBTH COUNCIL	208	157	32	3		400
METROPOLITAN HT	1					1
MITALI HA		2				2
NEWLON HA		3		1		4
OLD FORD HA	65	34	4	1		104
ONE HOUSING GROUP	46	42	7			95
PEABODY	5	5				10
POPLAR HARCA	116	115	19	4	1	255
PROVIDENCE ROW HA	1					1
SOUTHERN HSG GROUP	14	13	4			31
SPITALFIELDS HA	3	20	1		1	25
SWAN	10	8	3			21
TOWER HAMLETS COMMUNITY HOUSING	53	29	2	1		85
Grand Total	606	489	91	14	3	1,203

*As at April 1st 2013

Tackling under-occupation of family houses to make best use of the existing stock would make a positive contribution to meeting need through better re-let supply although in practice it is recognised that this is difficult to achieve.

Under-occupation is a sensitive issue and many under occupiers have waited a long time to obtain their larger homes. However since children have left the family home, these properties are often too big for the under-occupiers to manage. The Council is confident that with the right support, incentives and engagement we can better utilise our housing stock and create homes that people want to live in.

Impact of Welfare Reform changes

It is anticipated that the introduction of welfare reform will have a further impact on housing need. The introduction of Universal Credit and in particular the Benefit cap of £500 per week, scheduled to rolled out from October 2013

could increase pressure on the Council, particularly from households in the private sector or in temporary accommodation. This will inevitably create a tension between meeting the needs of homeless households and overcrowded households.

The reduction in Housing benefit for households of working age who under occupy social housing, could however increase demand from under occupying tenants who may wish to downsize in order to avoid having to make a contribution towards their rent once their benefit has been reduced.

4. Aims

This Overcrowding and Under Occupation Statement has three broad aims, which will be underpinned by objectives in a SMART action plan that can be found in Appendix A of this Strategy. The three aims bring together existing and new initiatives with real outcomes in terms of the reducing and preventing overcrowding in the London Borough of Tower Hamlets.

The three strategic aims for tackling and reducing overcrowding are;

- Reduce overcrowding in existing housing stock, and put in place preventative measures to reduce future overcrowding
- Continue to increase the overall supply of housing for local people including a range of affordable, family housing
- Prevent overcrowding and homelessness by providing access to the right housing options at the right time including a set of measures designed to reduce under occupation.

This will build on existing initiatives and develop and implement new ones that will help deliver an overall target of improving the quality of life for those households currently suffering from overcrowded housing conditions.

The Actions have been grouped into four specific areas:

- Property based actions
- Lettings based actions
- Advice and partnership based actions
- Under occupation based actions.

1. Property Based Actions

1.1 New Build Development Programme - Increasing housing supply across all tenures (Market, Intermediate and Social).

1.2 In liaison with Planning Control continue to secure larger family sized units on all s106 and new affordable housing schemes.

Tower Hamlets sits at the heart of the new development opportunities and will have a key role to play in realising the Government's plans for increasing the supply of housing.

Despite being a geographically small borough, Tower Hamlets delivers a comparatively large amount of new affordable housing. In the past three years, Tower Hamlets hosted the delivery of over 4000 affordable homes. This was the highest delivery by a local authority in London. Despite this impressive record, demand still outstrips supply for social rent and intermediate (e.g. shared ownership) purposes, which is having an impact on re-housing overcrowded households within the borough. The Council in conjunction with its Registered Provider partners will endeavour to continue to deliver large, affordable, family housing. However given the current challenging economic conditions and changing funding regime, meeting the build targets as set out the GLA will be more challenging.

Tower Hamlets' annual housing target set by the Mayor of London for all tenures is 2885 homes per annum up to 2025. Tower Hamlets supports the target of achieving up to 50% affordable housing across a range of sites and will seek a minimum of 35% affordable housing on individual sites (subject to viability) by habitable room with up to 15% coming from a range of sites that can deliver more. The Council's Affordable Housing Supplementary Planning Guidance document sets out the planning requirements for affordable housing in detail.

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. The Annual Monitoring Report sets out the 15 year Housing trajectory and details the Council's approach to master planning. Masterplans are prepared to coordinate major transformation in an area and set out a commitment to monitor development and progress on delivering key infrastructure within their boundaries as well as housing developments. Masterplans to date cover Aldgate, Millennium Quarter (E14), Bromley by Bow, Fish Island and Whitechapel.

In addition, Bishopsgate Goods Yard, St Pauls Way, Blackwall Reach and Marsh Wall are designated as 'Areas of Significant Change' and will also be able to contribute to significant housing development. Schemes such as those being developed at Poplar baths and Dame Colet will also provide new family sized homes. Further details can be found in the Annual Monitoring Report.

The spread of sites across the borough is expansive and the potential to deliver the volume of housing is encouraging. However these sites will take some time to build out and some projects are further advanced than others. Essentially, the potential of developable land identified gives Tower Hamlets the ability to progress quickly.

Pipeline 2013 – 15 and beyond

Through the introduction of the new 'affordable rent' product and continuing tougher economic conditions, there is expected to be a reduction in the number of new homes that Registered Providers and the Council can build across the borough. In his 2013 Budget Statement, the Chancellor of the Exchequer said the government will set out a formula for setting social rents beyond 2014/15 when it publishes its spending review on 26 June 2013.

1.3 Council Housing Build Programme and contribution towards Registered Provider programmes through planning policy, partnership funding and land

The Council will consider all future opportunities to develop a programme of new family sized council homes in conjunction with Registered Provider partners where appropriate. This will include reviewing council owned sites and estate based regeneration and renewal.

1.4 Improve the quality of life for tenants through improvements to existing homes of overcrowded tenants.

The Council will continue to revisit 'in situ' conversions to properties, by providing, where feasible additional facilities such as wash hand basins, WC, cupboard conversions etc in accommodation that is severely overcrowded, temporarily whilst they wait for suitably sized accommodation. This will help to improve the quality of life for the tenants.

Through public consultation on the previous strategy, there were two key areas of improvements that tenants would also like to be considered in their current homes whilst they are waiting to be re-housed. The first was where the bathroom was not adequate enough to cater for large families. The problem is exacerbated if one household member needed to use the toilet and another the bath. A better use of these facilities would be to separate the bath and toilet out by a separation wall. Tower Hamlet Homes and Registered providers would need to assess each property on an individual basis but could consider offering this simple short term solution to make better use of these facilities.

Secondly, improvements could be made to the kitchen, which is often designed for the occupancy of what the home was designed for and not that of an overcrowded household. Through public consultation, tenants requested that the council considered providing additional cupboard storage space in

kitchens, new kitchen doors and a quicker response to repairs. This would make living in overcrowded households more tolerable. The Council will be carrying out home visits to overcrowded households to look into the feasibility of making such improvement where possible.

1.5 Knockthroughs and Extensions

The council continues to set aside funding to knock through two smaller properties into one to help alleviate some of the most chronic cases of overcrowding. If a property becomes vacant adjacent to a dwelling where the family is overcrowded then it will be considered for a knockthrough. Careful consideration is given when considering knocking two properties into one as this reduces the council's supply of housing stock. Funding of £500k has been set aside by Tower Hamlets Homes to support this and associated initiatives such as extensions to properties to reduce overcrowding in their stock.

1.6 Improve living conditions for overcrowded households in the Private Sector (grants programme) and bring empty properties back into use.

Private sector occupied properties

Research from our Housing Needs Survey (2009) and the data arising from Census (2001) show that overcrowding in the private sector is significantly lower in the owner occupied sector. Higher levels of overcrowding can be seen in the private rented sector but again this is not at the levels or range seen in social housing. The Council will continue to work with residents in the private sector to look at ways to reduce overcrowding through its grant programme.

The Council has enforcement powers for tackling overcrowding in the private rented sector. The Housing Health and Safety Rating System (HHSRS) was introduced in 2006 under the Housing Act 2004. This standard outlines 29 hazards that apply to any residential premises. The HHSRS includes 'crowding and space' as one of the 29 hazards. The HHSRS operating guidance outlines the ideal conditions for space and crowding depending on the age and gender mix and the size and number of the rooms available for sleeping.

A prohibition order by the Environmental Health Team is only likely to be served in the event of a 'Category 1' hazard, where there is severe overcrowding. It is only appropriate to serve a prohibition order where there is a 'threat to health or safety'. The Council cannot serve a Category 1 hazard prohibition notice on itself for council tenancies. The council continues to work with the Environmental Health Team and the private rented sector to ensure standards in the private rented sector remain complicit and go beyond the minimum standards set down in law.

We will also encourage Landlords to join the London-wide 'Landlord Accreditation Scheme' and drive forward higher standards of accommodation we expect to see in the private sector through training, support and finally enforcement.

Empty Properties

The Council will bring empty properties back into use in the private sector through the continuing use of targeted grants and incentives. The Council wants to reduce the number of private sector empty properties, and where possible bring them up to the decent homes standard and make them available for nominations from the Housing Options service at rent levels at or below the Local Housing Allowance. The Council has an Empty Property Policy Framework in place which seeks to maximise the provision of new homes through:

1. The re-use of existing empty dwellings
2. The re-use, conversion or adaptation of empty living space over shops
3. The conversion and adaptation of appropriate redundant commercial buildings.

This will be achieved by establishing the ownership of the empty properties and prioritising them for action. By enabling the owner to bring the property back into use by providing advice, information and where appropriate financial assistance and finally, the refurbishment and reoccupation of the property by using all enforcement tools available, such as environmental/planning notices, compulsory purchase powers or compulsory leasing schemes.

Empty Property Grants

Empty Property Grants will be made available to owners of empty properties who wish to refurbish, demolish and rebuild their property or to convert it into a number of units and make it available for letting. The Empty Property Grant would cover the works needed to bring the home up to the decent homes standard and incorporate works to make the home safe, secure and affordable to keep warm.

Only landlords who are accredited under the London Landlords' Accreditation Scheme (LLAS) will receive grants. The maximum amount of grant assistance would be dependent upon the size of the resultant units.

The owner of the empty property would be required to let out the property for a period of 5 years to families nominated by the Council at a rent level not above the Local Housing Allowance. Priority will be given to 1 and 2 bedroom homes.

1.7 Project 120

The Council will develop 'Project 120' by finding the best solution for each of the 120 applicants on the housing register requiring wheelchair accommodation. Many of these households are also overcrowded. To complement existing initiatives, a series of bespoke housing solutions are being worked up for that group of households who require Wheelchair

Adapted/Mobility Standard A properties. Under the auspices of the title “Project 120” (to reflect the approximate number of households concerned), each household’s physical needs are assessed alongside their other housing preferences – location, size, type, etc. The initial target is to identify a suitable property and make an offer to all those identified in the first two years of the project.

In a collaborative process involving Housing Options, Regeneration & Development and Planning Officers, new build schemes can be identified that can be the source of each household’s housing needs. Many of these households suffer from chronic overcrowding, particularly if a family member’s health conditions demand that they have sole use of a bedroom otherwise suitable for two persons and this makes the requirement to find adequate housing for the family all the more pressing.

2. Lettings Based Actions

2.1 Implement new Lettings Policy to ensure it provides the flexibility & priority required to support the overcrowding Statement.

The 2009 /12 Overcrowding Strategy set out a need to review the Council’s letting policy in order to give greater priority to overcrowded households

The 2010 Lettings Policy has been in operation for over two years and has had several successful outcomes including an increase in lets to overcrowded households from 40% to 61% of all lets. In April 2013, Cabinet approved a number of amendments to the Policy. In part, these are based on consideration of the Policy’s operational application since 2010 but they also take advantage of the Localism Act’s relaxation of certain legislative constraints that previously informed how, at the time, the 2010 Lettings Policy needed to be framed.

The purpose of a further review was as follows:

- Explore and consider for adoption some of the opportunities as are available by the Localism Act’s relaxation of legislative constraints that previously dictated elements of the 2010 Lettings Policy e.g. the requirement to accept onto the Housing Register people with no local connection, and
- From that, to also consider a number of policy and operational changes that have been identified as adding further value to the allocation mechanisms, making these “smarter” by either introducing efficiencies in processes or by making the best use of social housing stock.

2.2 Continue to promote the revised sons & daughters scheme through an allocated quota group

In the past the Council’s Lettings Policy gave priority to sons & daughters of existing social housing tenants. This was criticised for being potentially

discriminatory and undermining community cohesion. From 2002 the Policy gave additional priority to a young adult member of social housing tenant's household, living with their parents for the previous five years, and living in overcrowded conditions lacking three or more bedrooms (excluding the young adult in question). This is a very high test for an applicant to meet in order to qualify. In 2008/09, only 8 young adults were re-housed into their own accommodation under this policy. A review of the Policy in 2010 concluded that the overcrowding threshold should be reduced in order to offer more opportunity to ease overcrowding. The review also recommended the introduction of a policy to offer separate re-housing to a social housing tenant and adult son or daughter where this may release a larger property that can be let to an overcrowded household on the register and where this is in the best interest of the family. These proposals were approved by Cabinet and will be retained in this statement.

2.3 Reviewing the Sub-regional Nominations Agreement

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. Through the East London Housing Chief Officers group, the sub-regional nominations agreement will be reviewed. This is to ensure Tower Hamlets maximises the number of units it benefits from through new development to help further reduce people on the housing list.

3. Partnership Based Actions

3.1. Get all Registered Providers in the borough to sign up to the Common Housing Register Forum.

Tower Hamlets operates a Common Housing Register with 24 of the largest Registered Provider Landlords operating in Tower Hamlets and more are in the process of joining. This means vacancies are pooled and offered to housing applicants on Tower Hamlets housing list, giving applicants a much wider choice and improving their chances of re-housing.

3.2. Provide an excellent Housing Advice & Options Service to residents of the borough.

The Council will continue to deliver a wide ranging housing advice and options service to all residents across the borough. The service provides essential housing advice and presents key housing options to residents in the borough. This service is accredited by the Legal Services Commission and attempts to prevent homelessness at the earliest possible stage. The Council now has a full range of homelessness prevention services in place including tenancy support, rent deposit schemes, debt advice, housing advice and options, mediation, and a sanctuary scheme for women at risk of domestic violence. The Council will continue to work with overcrowded families and young adults

with a specific focus on 16/17 year olds in order to prevent parental eviction due to overcrowding whilst coming up with the right housing advice and option most suitable to an individual and their families' circumstances.

3.3 Carry out Home Visits to under occupied and overcrowded households.

The Council will also continue to carry out home visits to overcrowded households. During the last financial year, the council carried out over 190 'home visits' to council tenants lacking 2 bedrooms or more to explain housing options and the bidding process, and to discuss options for re-housing extended family members.

Many of these residents who are of working age and under occupying will also be advised on the impact of the changes in housing benefit entitlement which will reduce their benefits by at least 14%.

3.4. Keep under review the ability to create mobility of tenure through social homebuy (cash incentive scheme).

Cash Incentive Scheme 1' awards grants were set up to encourage social renting under-occupiers to move into the owner-occupied sector where possible. Grants of between £16,000 to £43,000 were offered to help tenants access the owner-occupied market. Since 2008/09 Tower Hamlet Homes were able to assist 13 secure tenants to move into the owner occupied sector and awarded grants totalling £224k. However, the housing market and prohibitive access to mortgages has reduced demand in the past three years and only one grant was made between 2009 and 2012. This incentive will remain under review but it is not expected to have a significant impact on overcrowding.

Maximum grant allocated to people wanting to buy their own home.

This depends on the personal circumstances and the home that a tenant will give up. The **maximum** grant that can be paid is shown below:

Size of your current home	Purchase within borough	Purchase out of borough
1 bed (not ground)	£16,000	£14,000
1 bed (ground)	£18,000	£16,000
1 bed (ground & garden)	£20,000	£18,000
2 bed (not ground)	£23,000	£21,000
2 bed (ground)	£27,000	£25,000
2 bed (ground & garden)	£29,000	£27,000
3 bed (not ground)	£27,000	£25,000
3 bed (ground)	£31,000	£29,000
3 bed (ground & garden)	£33,000	£31,000
4 bed+ (not ground)	£35,000	£33,000

4 bed+ (ground)	£41,000	£39,000
4 bed+ (ground & garden)	£43,000	£41,000

3.5. Develop a Low Cost Home Ownership service as an improvement to the Housing Options service offered by the Council.

The Council aims to support those who aspire to homeownership, particularly overcrowded households Tower Hamlets Council needs to continue to develop a stronger partnership with its partners to promote low cost home ownership products to overcrowded households in Tower Hamlets. Overcrowding and the demand for social housing has continued to rise locally and shared ownership schemes designed to assist people into homeownership is an attractive option for local residents unable to openly buy on the housing market to become home owners.

There are a number of new build schemes available to help people who are on moderate incomes make that first step onto the property ladder. These need to be marketed to residents of the borough by the council as a viable alternative to social and private tenancies.

The Mayor of London has revamped the web based portal for low cost home ownership options and the Council and its partners will supplement this service through local advice.

4 Under Occupation Actions

To help reduce overcrowding in existing council housing stock, the Council has adopted a range of initiatives to encourage tenants to release properties to other applicants on the housing register through a range of initiatives.

4.1 Implement Project 500 to target the top 500 under occupiers and focus on bespoke packages to meet their needs

The Council and partners will identify the 500 most active under occupiers who are looking to downsize their homes and speak to them about assisting in their search for a more suitable property. The actions set out below will be tailored towards meeting their needs and aim to ensure their needs are met.

4.2 Enable Registered Providers to keep voids freed up by under occupiers to offer to their urgent transfer cases.

In order to incentive Registered Providers to actively work with their under occupying tenants, they will be allowed to offer any resulting void to an urgent transfer case from amongst their own tenants. This will enable them to work across their own stock effectively with a management intervention that will meet the needs of two households. The void from the transfer case will be let through the Common Housing Register.

4.3 Explore the feasibility of identifying and ring fencing desirable properties to meet the needs of under occupiers

This is a longer term aim and will be taken forward by the Tower Hamlets Housing Forum CHR Group. A small project team will look at the feasibility of ringfencing particular properties which are recognised as desirable by those seeking an under occupation move.

4.4. Package a set of financial and other incentives up to the value of £2000 in order to encourage under occupiers to consider moving.

The Council and its partners have agreed to promote a set of practical incentives up to the value of £2000 in order to encourage under occupiers to consider moving. This could include but will not be restricted to the following:

- Practical assistance with the move
- Re-direction of your post
- Handyperson service or gardener for the day
- Help with rent issues
- Help with decorating
- Disconnections / reconnections for your gas and electricity etc.
- Financial assistance

5. Monitoring and Delivery of the statement

We need to help families out of unacceptable overcrowded housing. It is not fair if children do not have space to do their homework, play with their friends or enjoy family life at home.

We have committed resources to determine how we might best support not just overcrowded families but also under-occupiers in order to make best use of stock. We are now expanding this approach and are determined to tackle and preventing overcrowding and to improve the quality of life of all residents living in Tower Hamlets.

To make sure that the recommendations in this Statement are delivered on time and to the highest standards, and that they continue to reflect the priorities of local people, we will monitor progress in a number of ways.

Activity will include:

- Progress on the Statement will be measured against a SMART (Specific, Measurable, Agreed, Realistic, and Time-bound) action plan and updates provided on a six monthly basis to the Tower Hamlets Housing Forum Common Housing Register Sub Group.
- Using our existing consultation framework to share progress with residents, invite their feedback and measure success. For example, Tower Hamlets Tenants' and Residents' Association, Tenant Management Organisations and Neighbourhood Partnerships will all be important platforms for discussing progress.

- Reviewing all monitoring activity after the first 12 months, to make sure that local people and stakeholders continue to feel fully engaged in the process.

Overcrowding Action Plan

Appendix 1

Action	Expected Outcome	Output	Date	Lead Officer
Provide 6 monthly updates on the Overcrowding Statement to the THHF CHR Sub Group	Commitment gained from respective organisations to achieve reductions in overcrowding levels	Progress monitored against commitments set out in the Statement	October 2013 And then every 6 months	Housing Policy Officer (Faisal Butt)
1. Property Based Actions				
1.1 New Build Development Programme - Increasing housing supply across all tenures (Market, Intermediate and Social)	Increase supply of larger family sized social stock to help overcrowded households on the waiting list	In partnership with Registered Providers and developers continue to develop new homes across all tenures on sites identified in the Strategic Housing Land Availability	2013-15	Private Sector & Affordable Homes Manager (Alison Thomas)
1.2 In liaison with Planning Control continue to secure larger family sized units on all s106 and new affordable housing schemes	Increase supply of larger family sized social stock to help overcrowded households on the waiting list	To continue to achieve at least 35% affordable housing on individual sites by habitable room with at least 45% of housing being family sized accommodation	2013-15	Private Sector & Affordable Homes Manager (Alison Thomas)
1.3 Council Housing Build Programme and contribution towards RP programmes through planning policy, partnership funding and	Increase supply of larger family sized social stock to help overcrowded households on the waiting list	Identify potential funding opportunities to develop new Council homes	2013-15	Private Sector & Affordable Homes Manager (Alison Thomas)

land				
1.4 Improve the quality of life for tenants through improvements to existing homes of overcrowded tenants.	Improve the quality of life through improvements to existing homes of overcrowded tenants	Improvement Programme to continue	2013-15	Director Asset Management Tower Hamlet Homes (THH)
1.5 Continue with the knock through and extension policy to make it more effective and increase the number of knock-throughs	More overcrowded households helped	5 Knockthroughs achieved	2013-15	Director Asset Management Tower Hamlet Homes (THH)
1.6 Improve living conditions for overcrowded households in the Private Sector (grants programme) and bring empty properties back into use	Utilise empty properties to house overcrowded households and offer grants to overcrowded existing owner occupiers	Award Grants to owner occupiers suffering from severe overcrowding. Bring back 50 empty properties back in to use to house people of the waiting list	2013-15	Private Sector & Affordable Homes Manager (Alison Thomas)
1.7 Develop Project 120 by finding the best solution for each of the 120 applicants on the housing register requiring wheelchair accommodation. Many of these households are also overcrowded	Reduce overcrowding by facilitating move on for adult children sharing with family in overcrowded conditions	.	2013-15	Housing Options Manager (Rafiqul Hoque & Colin Cormack)

2. Lettings Based Actions				
2.1 Implement new Lettings Policy to ensure it provides the flexibility & priority required to support the Statement	Increased number of households moving to suitable accommodation	All overcrowded households assisted via reasonable preference and not homelessness route Targets set within allocations plan to monitor move-on for overcrowding	2013-15	Housing Options Manager (Rafiqul Hoque & Colin Cormack)
2.2 Continue to promote the revised sons & daughters scheme through an allocated quota group	Reduce overcrowding by facilitating move on for adult children sharing with family in overcrowded conditions	Continue with refreshed policy for this scheme.	2013-15	Housing Options Manager (Rafiqul Hoque & Colin Cormack)
2.3 Review sub-regional nominations agreement to maximise housing for local residents	Increased lettings made to local residents	Agree to conclude a review of the protocol agreement.		Private Sector & Affordable Homes Manager (Alison Thomas)

3. Partnership and Advice Based Actions

3.1 Get all Registered Providers in the borough to sign up to the Common Housing Register Forum	Equalise status of all social applicants on the housing	To get all RSLs to sign up to the CHR in Tower Hamlets	2013	Private Sector & Affordable Homes Manager (Alison Thomas)
3.2 Provide an excellent Housing Advice & Options Service to residents of the borough	Deliver a wide ranging housing options and advice team providing the right access to housing at the right time	Lettings and Homelessness to work together to joint develop and continuous improvement of the housing options service	2013-15	Housing Options Manager (Rafiqul Hoque & Colin Cormack)
3.3 Carry out Home Visits to under occupied and overcrowded households	Increased home visits to discuss housing options and advise on impact of welfare reforms where appropriate	Carry out around 500 visits per annum 2013-15 to over and under occupied households to discuss housing options and find solutions	2013-15	Common Housing Register Forum (Sandra Fawcett)
3.4 Keep under review the ability to create mobility of tenure through social homebuy (cash incentive scheme)	Promote take up of private sector accommodation to relieve overcrowding through use of cash incentive schemes If economic conditions	Potentially enable overcrowded families to consider owner occupation.	2013-15	Common Housing Register Forum (Sandra Fawcett) Housing Options Manager (Rafiqul Hoque & Colin Cormack)

	change			
3.5 Develop the Low Cost Home Ownership service as an improvement to the Housing Options service offered by the Council linked to the Mayor of London's scheme	A new housing options service piloted to include Low Cost Home Ownership products in conjunction with Housing Options	Enable overcrowded families to consider owner occupation	2013-15	Private Sector & Affordable Homes Manager (Alison Thomas))
4. Under Occupation Actions				
4.1 Implement Project 500 to target the top 500 under occupiers and focus on bespoke packages to meet their needs	In order to increase supply, the council will manage its existing stock better by focussing its efforts on under-occupation as a key area of increasing its social stock	Enable the most likely 500 movers to receive a bespoke advice and assistance service	2013-15	Common Housing Register Forum (Sandra Fawcett)
4.2 Enable Registered Providers to keep voids freed up by under occupiers to offer to their urgent transfer cases	Registered Providers to concentrate efforts on assisting their under occupiers	Under occupiers to receive a bespoke advice and assistance service	2013-15.	Common Housing Register Forum (Sandra Fawcett)
4.3 Explore the feasibility of identifying and ring fencing desirable properties to meet the needs of under occupiers	Project Group to report on proposal	Possible amendment to Common Housing Register through under occupation property ringfencing scheme	2013	Common Housing Register Forum (Sandra Fawcett)

<p>4.4 Package a set of practical other incentives up to the value of £2000 in order to encourage under occupiers to consider moving</p>	<p>In order to increase supply, the council will manage its existing stock better by focussing its efforts on under-occupation as a key area of increasing its social stock</p>	<p>Under occupiers to receive a bespoke advice and assistance service</p>	<p>2013-15</p>	<p>Common Housing Register Forum (Sandra Fawcett)</p>
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