

our
place
in
london

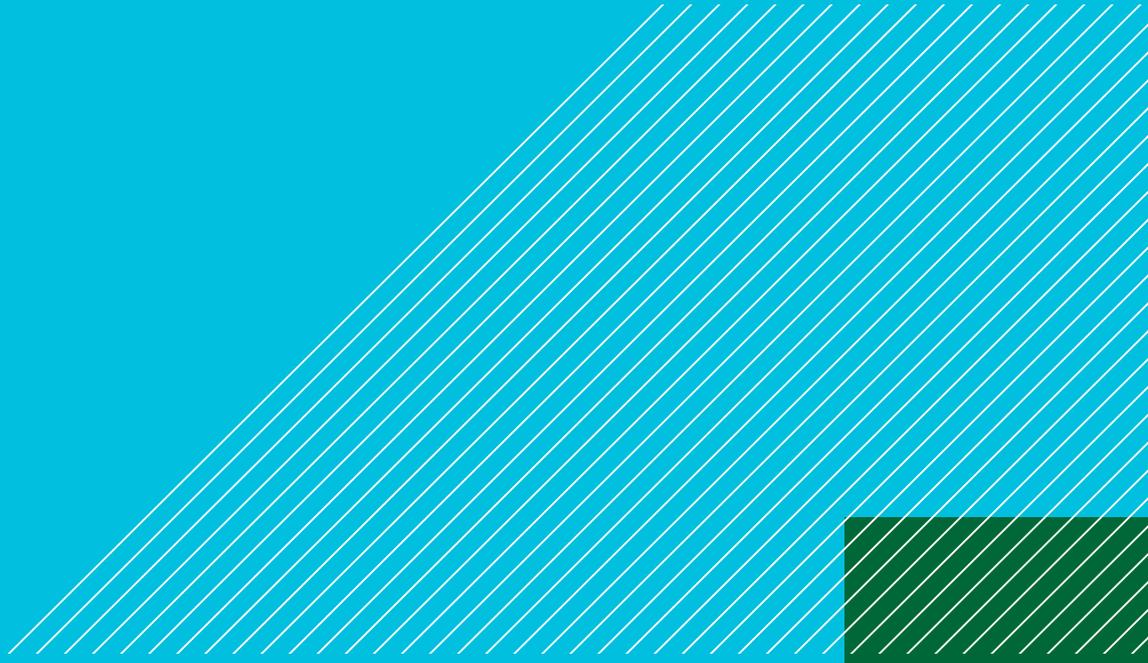


Waltham Forest Housing Strategy

2008-2028



Waltham Forest





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Foreword

For communities to thrive and prosper they need to be decently housed. That is why meeting the housing needs of our residents is so important to us. We believe housing is a critical element in creating and maintaining sustainable communities and enabling them to succeed.

In developing our priorities we focused on people, their needs and aspirations in the knowledge that housing is more than bricks and mortar. People told us that they were concerned about the increasing number of houses being turned into flats and the effect this was having on the availability of affordable family housing. They wanted housing developments to be built to high design and quality standards.

Evidence shows that people tend to leave Waltham Forest when seeking affordable family sized homes. When that is linked to the high number of people constantly moving in and out of the south of the borough, it results in what's called population churn, which in turn impacts on services and the environment. To create an economically balanced population, we need to reduce this churn, stabilise our neighbourhoods and ensure that there are opportunities for residents to find the right housing in Waltham Forest. We need families to want to stay in Waltham Forest.

We face a range of challenges including:

- the growing demand for affordable family sized homes;
- overcrowding and poor quality housing in all sectors;
- a relatively high percentage of private sector rented housing;
- concentration of deprivation in some of our social housing estates; and
- the relatively small amounts of land in Waltham Forest on which to build new homes.

All of these challenges are difficult in their own right, but in the context of the economic down turn they become much harder to deal with. But we do have strengths:

- a legacy of quality Victorian, Edwardian and inter-war homes;
- resources to improve some of our council housing;
- a strong partnership to lead on achieving our ambitions; and
- the opportunities of being an Olympic borough surrounded by major regeneration programmes.

I believe these strengths together with the learning and relationships built in the development of this strategy, will provide us with the foundations from which to realise our ambitions. Ultimately these will help ensure we have homes and environments where communities will flourish, choose to live and want to stay.



Cllr Marie Pye

Cabinet Member for
Communities and Housing

Executive Summary

INTRODUCTION. Waltham Forest's ambition, set out in the Sustainable Community Strategy (SCS), is to make the most of London's opportunities and prosperity. Taking Our Place in London is about harnessing the advantages we have as part of one of the most dynamic and exciting cities in the world, and ensuring that our residents share this prosperity. The Olympic Park, Stratford City and Canary Wharf will create a legacy of thousands of new homes and jobs in East London, and this eastward shift of wealth and regeneration will change East London beyond recognition.

As we deliver our SCS, more people will choose to put down roots in Waltham Forest. This will be because of the distinctive town centres, friendly neighbourhoods, excellent schools, and access to quality open spaces. Our Housing Strategy will enable us to provide a unique housing offer to deliver this ambition. People have said that they are proud to live in the borough and that they appreciate the relatively peaceful, safe neighbourhoods they live in, which have easy access to central London. These positive attributes need to be retained and further developed through the delivery of the SCS and the Housing Strategy.

Waltham Forest's housing challenges are multi-faceted. There is a need for more affordable homes to buy and rent; existing housing across all tenures needs repair and improvement; and homelessness needs to be prevented and reduced. In a wider context, much of the physical environment in which existing housing is located, and new housing is planned, requires significant investment. Waltham Forest residents require better support and investment in order to improve their life chances and economic well-being. The current global

financial crisis also continues to cause major uncertainty for the housing agenda, and our residents. This Housing Strategy outlines our approach to delivering our ambition and responding to these challenges over the next 20 years.

Doing things differently

The strategy is one of a number of linked strategies which will help deliver the SCS, and sets out where changes are needed in order to achieve our ambition for Waltham Forest in terms of housing. Examples of the changes we will make include:

- new ways of working with our LSP thematic partnership for housing, our neighbouring boroughs, and our delivery partners.
- a positive and proactive relationship with the new Homes and Communities Agency
- codes to enable higher standards and quality of housing and neighbourhood design
- new resources to support the housing market and counter the adverse impact of the economic downturn

- new and strengthened emphasis on providing for economically active households wanting to put roots down in the borough
- making the most of available sites by building at generally higher densities and building high rise where particular criteria for acceptability can be satisfied, and in the process, protecting our open spaces
- achieving economically balanced communities by specifying targets for housing types, size, and tenure, that prioritise family homes
- encouraging under-occupiers to move to smaller accommodation to make the best use of existing homes
- encouraging the private sector to play its part in improving standards, and reducing empty homes and anti-social behaviour
- introducing a more comprehensive and integrated housing advice service through the Waltham Forest Direct shops
- supporting vulnerable people to stay in their homes where possible.

Housing Context

Waltham Forest is home to at least 226,000 people, (according to the Office of National Statistics, and we believe it is considerably more), and our population is becoming increasingly diverse. 44% of our residents were from an ethnic minority background in 2001; and this will have risen to more than 60% in much of the centre and south of the borough by 2011. There are over 96,500 properties in the borough, of which 78% are privately owned, 11% are managed by RSLs, and 11% are owned by the Council and managed by Ascham Homes.

In terms of future supply and demand, we have more than sufficient capacity to meet our current London Plan housing target for new homes, which requires an average 665 additional homes per annum to be built up to 2016/17. However, building more new homes is not sufficient in itself to meet all the different housing needs in the borough. Coordinated action to improve and make better use of existing homes is necessary to build economically balanced communities.

There are already advanced plans for key regeneration areas in the borough, including Walthamstow Town Centre and Blackhorse Lane; and we are working on other priority areas such as Wood Street, and the Northern Olympic Fringe area where we are preparing a master plan in partnership with the adjoining boroughs of Newham and Hackney and other key organisations.

Key facts in Waltham Forest:

- the number of households is set to increase by between 12,206 (12.7%) and 16,160 (17.4%) between 2006 and 2026.
- it is estimated that 38.7% of this population rise will be amongst the 65 and over age group
- a disproportionate number of higher income earners are choosing to leave the borough
- 58.7% of existing households moving to market housing require three or more bedrooms
- 78.2% of the demand in the borough is for two or more bedrooms
- in August 2008, only Barking and Dagenham, Bexley and Newham had lower property prices than Waltham Forest
- in May 2008 a single earner household required an income of £46,500 to buy a one bedroom flat in Walthamstow
- 73.1% of concealed households cannot afford to access the private rented sector
- 30.6% of dwellings in the private sector do not meet the Government's 'decent homes' standard. This represents over 21,000 dwellings of which almost 7,000 are believed to contain vulnerable households
- smaller units including flats and terraced houses make up to 80.3% of the total housing stock
- over 10,000 households are on the waiting list for social housing

Our Housing Strategy

We need a strategy to help us create a balanced housing offer, to manage population growth in a sustainable way, and to create and retain more wealth in the borough.

Our Housing Strategy has three main priorities.

- 1 Building new homes.
- 2 Making the most of the homes we have.
- 3 Creating successful communities.

The Housing Strategy is focused on three strategic priorities, underpinned by ten objectives, and a more detailed set of commitments

Priorities and objectives	
Priority One – Building new homes	Making development and regeneration happen
	Achieving economically balanced communities with more family homes
	Delivering the right homes in the right places
Priority Two - Making the most of the homes we have	Renewing private housing
	Improving social rented homes
	Reducing overcrowding and under-occupation
Priority Three – Creating successful communities	Enabling the right housing choices to be made
	Creating solutions for homeless people and supporting independent living
	Making good quality and safe neighbourhoods
	Creating economic opportunities

How will we achieve these priorities and objectives?

Each priority and objective has a clear set of commitments and actions to be delivered in set time frames. Progress on actions will be monitored and regularly reviewed against key performance criteria.

Partners will play an important part in delivery, and new partnerships and ways of working will need to be established. These partnerships need to have both a local focus, and wider regard to the sub-regional, London-wide and, indeed, national context within which the borough's housing market operates. Examples of where we are already doing this include the Multi Area Agreement currently being established with the five host boroughs for the 2012 London Olympic and Paralympic Games.

Through coordinated and concerted action, we hope to achieve a major shift in the perceptions of Waltham Forest as a place to live, both from the perspective of our residents and those outside the borough. We also hope to make the ambitions in our Sustainable Communities Strategy a reality.

Introduction

1. Why have a Housing Strategy?

Waltham Forest's ambition, set out in the SCS, is to make the most of London's opportunities and prosperity. Taking Our Place in London is about harnessing the advantages we have as part of one of the most dynamic and exciting cities in the world, and ensuring that our residents share this prosperity. The Olympic Park, Stratford City and Canary Wharf will create a legacy of thousands of new homes and jobs in East London, and this eastward shift of wealth and regeneration will change East London beyond recognition.

As we deliver our Sustainable Community Strategy, more people will choose to put down roots in Waltham Forest. This will be because of the distinctive town centres, friendly neighbourhoods, excellent schools, and access to quality open spaces. Our Housing Strategy will enable us to provide a unique housing offer to deliver this ambition. People have said that they are proud to live in the borough and that they appreciate the relatively peaceful, safe neighbourhoods and live with easy access to central London. These positive attributes need to be retained and further developed through the delivery of the SCS and the Housing Strategy.

Waltham Forest's housing challenges are multi-faceted. There is a need for more affordable homes to buy and rent; existing housing across all tenures needs repair and improvement; and

homelessness needs to be prevented and reduced. In a wider context, much of the physical environment in which existing housing is located, and new housing is planned, requires significant investment. Waltham Forest residents require more support and investment in order to improve their life chances and economic well-being. The current global financial crisis also continues to cause major uncertainty for the housing agenda and for the well-being of our residents. This Housing Strategy outlines our approach to delivering our ambition and responding to these multi-faceted challenges over the next 20 years.

Our Housing Strategy is focused on three priorities:

- building new homes
- making the most of the homes that we have
- creating successful communities.

Under the three strategic priorities, there are ten broad objectives, and a set of more detailed commitments. The action plan in Appendix 1 lists the actions that will be taken in order to achieve each commitment. There will be an annual review of the action plan to address any new priorities and changing circumstances, and a review of the Housing Strategy in three years time to ensure that it is still relevant to the borough.

2. Who is responsible for delivering it?

Partnership working is key to the successful delivery of this strategy, and in particular, there are five partnerships of critical importance:

The LSP housing thematic partnership is responsible for delivering the strategy. It includes representatives from the Greater London Authority, the Housing Corporation, Ascham Homes, Waltham Forest Primary Care Trust, Whipps Cross Hospital, and a representative from the private sector housing forum. Registered Social Landlords (RSLs) will also be added to the partnership early in 2009 after the preferred providers are selected. Its success will be determined by its ability to: achieve consensus amongst the wider 'housing community' of residents, politicians, other public service providers and developers; align and focus resources; and establish an effective delivery partnership. It is accountable for its performance, to the LSB Board.

Through the LSP Board there will need to be a collective approach to the management of public assets and resources in order to deliver the SCS commitments. This will mean that both at board level, and within individual organisations such as the Council, Police and the Primary Care Trust (PCT), there will have to be governance arrangements to manage the trade-offs between capital receipts and delivery of SCS commitments.

- a strategic investment partnership will be established with housing partners who will be responsible for delivering new housing schemes.
- the new Homes and Communities Agency which is seeking a 'single conversation' with local partners to deliver the housing agenda.
- a Multi Area Agreement (MAA) with the five Olympic boroughs, of which housing is a key element. The proposed aims for the Housing and Developing Communities strand of the MAA are:
 - reduce overcrowding, homelessness and social housing waiting lists
 - reduce the number of social tenant families with no-one working
- increase and keep prosperity in the boroughs
- intervene for decent private homes, and better private sector provision to meet local needs
- mitigate fuel poverty and unaffordable fuel bills, helping to reduce climate change.

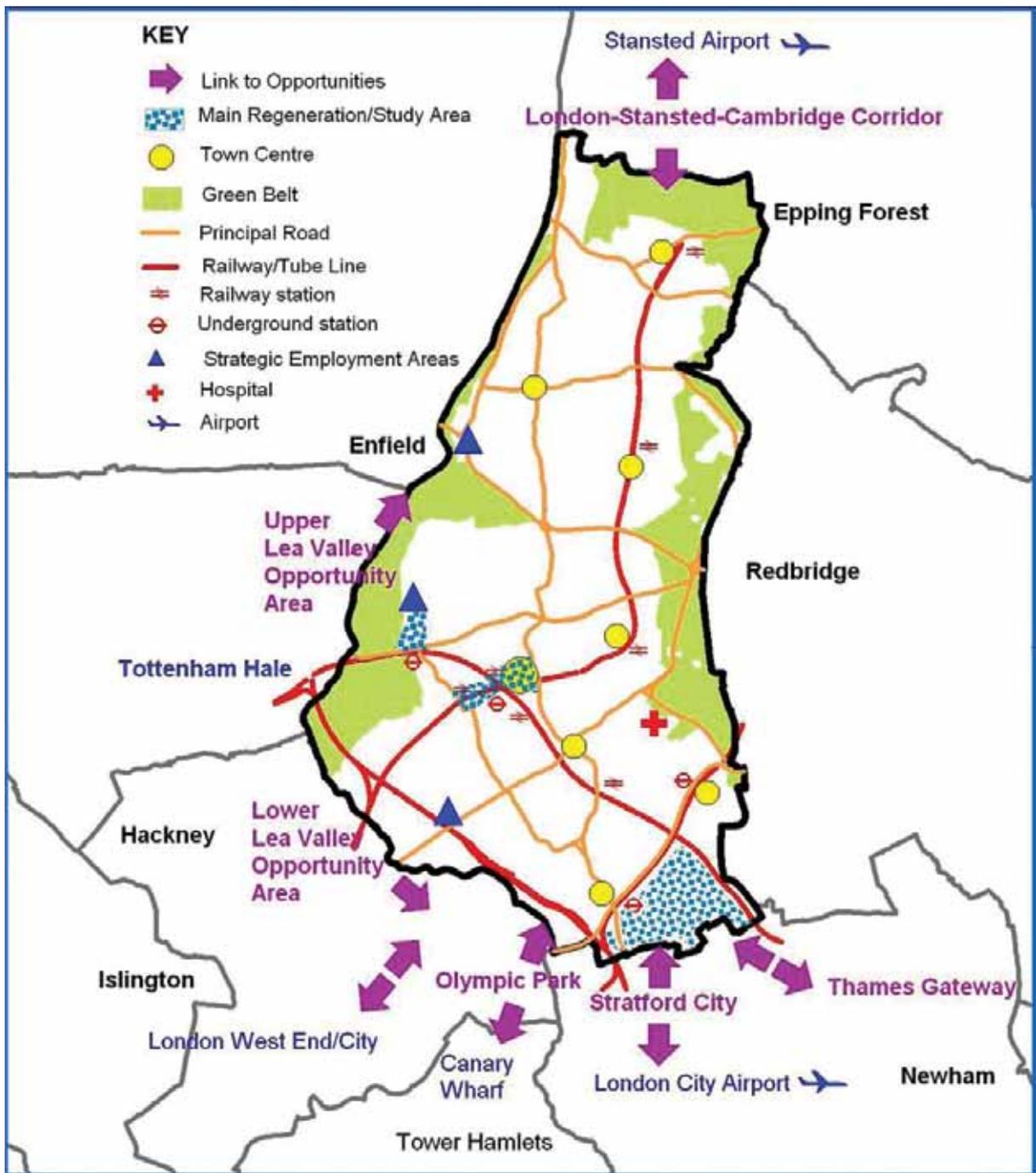


Figure 1 Waltham Forest: A Strategic Location

3. National, regional, sub-regional and local context

The Housing Green Paper published in July 2007, 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. Associated reports such as the Hills Report on worklessness amongst social housing tenants and the Cave Review considering regulation of the social housing sector are continuing to influence changes in the way social housing is managed, in part through the 2008 Housing and Regeneration Act. This has led to establishment of the Tenant Services Authority which will be eventually responsible for regulating all social landlords and the Homes and Communities Agency which is responsible for all of the Housing Corporation and of English Partnerships new supply of resources, and Communities and Local Government's (CLG) Decent Homes resources.

At regional level, the Mayor's Draft Housing Strategy (published in September 2007) proposed a number of policy initiatives, including:

- ensuring that new affordable housing is low carbon emission, working towards the Government's target of all housing being zero carbon emission by 2016
- setting a target of 34% social rented and 16% of intermediate new housing being developed for families with three bedroom needs or above
- re-iterating the London Plan requirements for accessible

housing and lifetime homes adaptations in new housing

- delivering 50,000 new affordable homes from April 2008 to March 2011

Following the change in political administration at City Hall, a new Draft Housing Strategy is expected to be published in late 2008. This is likely to involve some changes to the draft published by the former Mayor of London, including a stronger focus on partnership working with local authorities and more flexibility in the setting of local planning affordable housing targets, as highlighted in Planning for a Better London (July 2008). The Mayor's London Plan sets an annual planning target of a minimum of 665 new homes up to 2016/17, of which 50% should be affordable, although there are currently negotiations to increase this number.

The sub regional agenda is also highly relevant to Waltham Forest. Through the development of the 2012 Olympic Park, over 9,000 homes will be built as part of a wider strategy to create 30,000-40,000 homes in the Lower Lea Valley. This is likely to have a major impact on the housing market in the south of the borough - both before and after the Games. Making the most of these opportunities will require ongoing partnership working with neighbouring local authority partners and housing stakeholders.

At the local level, the key challenge is to ensure that the Sustainable Community Strategy, the Local Development Framework and our other key strategies such as the Housing Strategy complement and add value to each other. The Sustainable Community

Strategy, Our Place in London (2008) sets out our ambitions for the borough over the next 20 years. Three principles will guide the development of all strategies and plans produced for Waltham Forest, in order to realise our ambition to increase the prosperity of all our residents. These principles are:

- manage population growth and change
- create more wealth and opportunity for residents
- retain more wealth in the borough.

Each principle has a number of related commitments and the aim of this Housing Strategy is to deliver the housing commitments. A diagram of which SCS commitments will be directly delivered by the Housing Strategy can be seen below (Figure 2).

The Housing Strategy will also influence the Local Development Framework (LDF), our key planning document that will balance the many demands on the limited land we have in Waltham Forest. The LDF ensures land is provided for many things, including new schools, businesses, shops and homes. It is essential to the successful implementation of this Housing Strategy, as it will determine the nature, scale and location of new developments. This Housing Strategy document clearly sets out how the SCS ambition will be delivered in relation to housing, and ensures the LDF is able to deliver the right spatial and development framework for housing and related social infrastructure to achieve that ambition.

4. Today's Waltham Forest: A snapshot

Waltham Forest's residents represent a wide socio-economic profile, characterised in general terms by more prosperous households living in the north of the borough and the less prosperous households living in areas of the centre and south. Much of the current housing is Victorian or Edwardian, primarily terraces - particularly in the centre and south of the borough. The north has more 1920s and 1930s detached and semi-detached properties. There are over 96,500 properties in the borough, of which 78% are privately owned, 11% are managed by Housing Associations, and 11% are owned by the Council and managed by Ascham Homes.

Significant regeneration is happening in some of the social housing estates that were transferred to Housing Associations, and there are some relatively new developments of blocks of flats for purchase, many of which are privately rented.

Key facts about Waltham Forest:

- the number of households is set to increase by between 12,206 (12.7%) and 16,160 (17.4%) between 2006 and 2026.
- an estimate is that 38.7% of this population rise will be amongst the 65 and over age group
- a disproportionate number of higher income earners are choosing to leave the borough
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- in August 2008, only Barking and Dagenham, Bexley and Newham had lower property prices than Waltham Forest.
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- 73.1% of concealed households cannot afford to access the private rented sector
- 30.6% of dwellings in the private sector do not meet the Government's 'decent homes' standard. This represents over 21,000 dwellings of which almost 7,000 are believed to contain vulnerable households
- smaller units including flats and terraced houses, make up 80.3% of the total housing stock
- over 10,000 households on the waiting list for social housing

5. How we will respond to the current economic downturn

Official projections suggest that the downturn is likely to worsen during 2009 before improvement is seen in 2010. In the short term, the housing market has been severely affected with transaction levels at an all time low¹. On the 6 November 2008, the Bank of England reduced interest rates from 4.5% to 3%. This will benefit those on tracker mortgages, whose repayments will now decrease, but for those with mortgages linked to the money market rates banks will be reluctant to pass on the reduction in interest rates to the mortgage holders. Banks are also withdrawing tracker mortgages for new customers, thereby reducing the choice available to homebuyers.

The November pre-budget report also contained a number of ways the government will be helping homeowners through this economic downturn. These include further help through mortgage rescue schemes for homeowners in difficulty, a commitment from major mortgage lenders not to initiate repossession actions within at least three months of an owner occupier going into arrears, and free and impartial debt advice

To combat fuel poverty, 600,000 homes will be provided with insulation through the Home Energy Survey Programme.

For Waltham Forest, some predictions can be made about future trends in the light of the current situation:

- house prices have fallen in Waltham Forest by 9.4% over the last year, and 5% in the last quarter – (July to September 2008). This is concurrent with house prices across the country and prices are likely to fall further in the months ahead and may take years to regain their former value
- lending on property is more restricted and even given the fall in house prices, people will find it difficult to access mortgages
- a number of people may be struggling to maintain repayments, and this is exacerbated by rises in other costs of living
- demand for rented housing – both affordable and market – is likely to rise
- developers may be hesitant to build and in some instances, they may start, but not complete developments as a result of low sales

- which is likely to push up the price once again.

Waltham Forest intends to respond proactively to the current insecurity in the mortgage and housing markets. We will:

- (i) make the best use of our assets and work with partners and the Homes and Communities Agency to sustain house building and deliver our affordable housing targets;
- (ii) promote shared ownership schemes;
- (iii) support households at risk of becoming homeless through a mortgage rescue scheme and better debt advice;
- (iv) ensure we are prepared for an expected increase in homelessness applications;
- (v) lobby the Government to allow councils to become lenders in their own right;
- (vi) work with developers to find innovative solutions for homes they cannot sell. This may be an opportunity to replenish the Council's own stock;
- (vii) not relax design or other quality measures. When faced with a choice on a site between a standard we find unacceptable or waiting, we will wait;
- (viii) keep abreast of any further Government announcements, and to make the most of opportunities as and when they arise.

As the economy bounces back, we may see a surge in house buying and Waltham Forest will need to ensure we have the properties in preparation for this time in both market and affordable housing. This will ensure that we maximise the opportunity to create and retain more wealth in the borough.

6. How are we going to resource the delivery of the Housing Strategy?

In order to deliver the three Housing Strategy priorities and maximise the flow of housing investment into the borough, Waltham Forest and its partners will:

- work proactively with the Homes and Communities Agency (HCA)
- work with the 2012 Olympic Games host boroughs and regional stakeholders to develop and deliver a Multi Area Agreement (MAA), focusing on providing more jobs, an improved public realm and housing renewal
- use public sector land creatively with the Council and other public sector land owners, such as health authorities, have an important role to play in ensuring their land is used as creatively and effectively as possible
- ensure other investment partners such as private and affordable housing developers bring their resources and expertise to Waltham Forest and stay for the long term

- make the best use of our resources, in part through developing a plan to align the housing strategy with future growth bids, and increasing the use of our enforcement powers.

Individual proposals will need their own resource plans at the appropriate times. More information on available resources can be found in the individual chapters that follow on each of the Housing Strategy priorities.

7. Meeting the Challenge

The following pages focus on the Housing Strategy priorities and set out:

1. Why the priority is important.
2. What our residents and stakeholders say.
3. What our objectives are for the priority, followed by the commitments needed to achieve them.
4. How we can resource the priority.

Figure 2 SCS and Housing Strategy Links



Housing Strategy Priorities

Building new homes

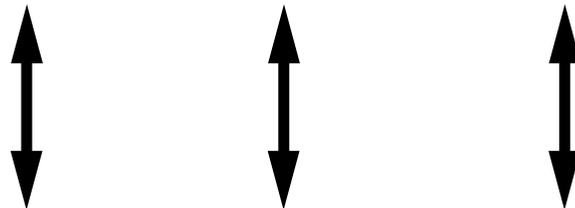
- Making development happen and making the most of regeneration opportunities
- Economically balanced communities that prioritise family housing
- Right homes in the right places – design, design, design

Making the most of the homes we have

- Improving social rented homes
- Addressing over-crowding and under-occupation
- Renewing private housing

Create Successful Communities

- Housing advice, support and preventing homelessness
- Good quality safe public realm
- Facilitating involved and inclusive communities
- Improving the local economy



Local Development Framework (LDF)

Priority One: Building new homes

1.1 Why is this important...?

... because there is a high demand for housing in Waltham Forest

There are many demands on housing in Waltham Forest. These demands come from many different types of household – young people growing up and sometimes starting families, Gypsies and Travellers, young professionals, first time buyers, homeless people, over crowded families, new communities and older people. Our most recent Housing Land Availability Assessment (2007) shows we have capacity for 10,595 homes on 1,212 sites which, when applied to the annual average London Plan housing target of 665 dwellings, is sufficient supply for almost 16 years. However, this refers to all land in the borough and new housing will need to be balanced with competing demands from, for example, new schools and leisure centres.

Over 5,000 households say they intend to move within the borough over the next three years and, looking forward, further demands are anticipated from the projected increase in the number of households. The borough is projected to have approximately 4,000 additional households by 2026 (Housing Need and Market Assessment Study 2008). As of 2008 there are over 10,000 households on the waiting list for social housing.

The total annual level of outstanding need for affordable housing is 3,374 homes per

year. After allowing for current re-let supply and planned delivery of new homes, the total net affordable need of 2,607 is almost eight times our affordable housing target outlined in the London Plan of 333 homes per year in the period 2008 to 2016. Even with the proposed 363 raising of this target, there is still a far higher need for affordable housing than it is possible to provide. For existing households looking to move, 50% of demand is for three bedroom terraced or semi-detached homes. For new households, around 70% require two bed homes – and these are in much greater demand than one bedroom homes.

Whilst Waltham Forest has low house prices compared to the rest of London, there is poor affordability of both home ownership and renting due to low incomes. 92.2% of the households that formed in 2006/07 did not earn enough money to be able to buy, and 73.1% were unable to access the private rented sector.

The demands for specialised and supported housing, – to meet the needs of elderly people, residents with disabilities and mental health problems, homeless young people, care leavers, and other vulnerable people – is likely to increase, especially as the number of people aged over 65 and 75 continues to grow. An estimate is that 38.7% of the overall population increase will be amongst the aged 65 years and over. There are 22,500 households in Waltham Forest that have somebody with a disability or a long term limiting

illness. The demand from these groups is predominately for independent accommodation with external support. Extra care provision will therefore need to be expanded to offer opportunities for people to maintain their independence. There are currently two Gypsy and Traveller sites in the borough, accommodating a largely settled community. Household formation amongst these communities will need to be accommodated.

... because getting the right housing can support economic growth

It is important that we plan to provide housing that will help to create economically mixed communities. However, in order to achieve our SCS ambitions of creating and retaining more wealth in the borough we will prioritise new housing that attracts and retains economically active households who are looking to put down roots in the borough.

Our focus on larger homes is an attempt to balance up the size of homes in the borough – which are predominantly smaller units – to provide more opportunities for families living in both public and private housing to up-size. We are resisting conversions of family units into flats and houses in multiple occupation for the same reason.

...because good design improves the public realm, people's residential experiences and the local economy

Residents of Waltham Forest have made it clear that they care very strongly about the quality of design and construction of housing in the borough. Good external and internal design will be given a much higher priority than in the past, both to improve the look of homes from the outside, and to meet families' everyday living needs. At higher densities, it is particularly important that design features ensure that issues such as crime are designed out, and communal play space, security, safety and excellent maintenance are designed in.

Residential areas need to be well designed and planned, including the relationships between housing, schools, community safety, transport and health centres, and other physical and social infrastructure. Achieving this objective is a key task of the Local Development Framework (LDF).

1.2 What do our residents and stakeholders say about building new homes?

Views of residents

People in Waltham Forest experience the affordability problem first hand and are comfortable with maintaining the 50% affordable homes target. There is a high demand for shared ownership / low cost home ownership, but it needs to be more affordable and generally accessible – not only for key workers.

Aspirations for better design in the borough are very strong. There is strong agreement that design and construction quality of dwellings needs to be improved. Poor quality design – has led to more repairs and noise/privacy

problems, it is not seen as a legitimate means of making dwellings more affordable. New buildings need to complement old ones but there is a large appetite for innovation and local distinctiveness in design. Positive features that were mentioned by residents include balconies, traditional construction materials, internal and external space, noise abatement design, and sustainability and community safety measures.

Residents are generally accepting of higher densities of housing development, but are wary of 'high-rise' housing itself. However, faced with a choice of building on green open space, or building high rise, residents would reluctantly choose high rise. They would expect adverse effects to be minimised by designing in safety, providing lifts with strong maintenance regimes, and ensuring that buildings have adequate indoor and outdoor 'community space'. Developers will need to make the case convincingly both before the development and in the way the building is designed, constructed, and managed to win local residents over.

There is a strong and clear consensus that even low quality open spaces are in short supply and should not be considered for housing development. The preference is for housing development to be linked to improving green space so they can act as a communal facilities with a variety of functions, and for redundant workspace/ industrial land to be used for housing development. Some residents felt that private gardens are not always necessary. Instead, properly managed communal green space and yards are seen as an opportunity to

strengthen social networks. In general, people preferred mixed development of different housing tenures. They felt that mixed development helps foster a sense of community, and reduces a sense of alienation, and the number of areas with a bad reputation. Pepper-potting is favoured, along with designs that do not identify the tenure of the property – as long as people from particular cultures can continue to live close together if they wish.

Views of development Partners

Private and Housing Association developers, have told us that the borough is an attractive place to build, because of low property prices and good transport links. However, they asked for earlier clarity on planning obligations so they could be factored into costs at an early stage through a single conversation. They also suggested the idea of packaging groups of sites and applying obligations to the group, to avoid having to apply obligations to individual small sites, which can be problematic. They welcomed the idea of joint workshops between officers and themselves to promote understanding, and preferred this kind of approach to more prescriptive approaches that can be inflexible. They highlighted the fact that the increased cost of meeting high design specifications is often passed onto the end users.

Views of stakeholders working with vulnerable and disabled people

Stakeholders working with vulnerable people have told us that there are some key physical characteristics that need to be taken into account when building new homes and neighbourhoods for disabled and vulnerable people. These are security,

adaptability, designing housing with support in mind, and making the homes as accessible to enable residents to integrate well. In Waltham Forest, they noted a lack of suitable one bedroom housing for vulnerable people living alone, and as a consequence many lone residents live in bedsits of substandard accommodation. They also expressed a need for more homes to be designed for wheelchair access.

1.3 Our objectives for new housing

Priority One Objectives - Building New Homes

1. Making development and regeneration opportunities happen.
2. Achieving economically balanced communities that prioritise family housing.
3. Delivering the right homes in the right places – design, design, design.

Objective 1 - Making development and regeneration happen

What we are already doing

Over the last three years, the council has facilitated the delivery of an average of 617 new homes per year to be built in the borough. Of these, 347 on average each year have been affordable, including a mix of rented and homes for low cost ownership. A new way of working with a smaller number of our housing association partners is being adopted. This will improve value for money and delivery, as well as create other efficiencies in the provision of affordable homes.

We are continually developing sites and at present there are a number of new regeneration schemes that are in various stages of planning and

development. There have been detailed studies on Walthamstow town centre and Blackhorse Lane and the adoption of Interim Planning Policy Frameworks to guide development. Together, they will make a major contribution to housing supply, as well as the retail and employment infrastructure. Similar master planning work is underway in the Northern Olympic Fringe part of the borough – which covers the southernmost wards of Cann Hall and Cathall to Leyton and the Lea Valley area. Work is also being started on a master plan for the Wood Street area.

In addition to increasing housing supply, we are also working to improve the social infrastructure through a combination of master planning exercises and alignment of other Council programmes – such as the Building Schools for the Future (BSF) programme. The BSF programme has seen a number of improvements to schools in the Walthamstow area, and is now embarking on further phases to improve schools in Leyton and Leytonstone, and Chingford.

What we intend to do

Delivery of market and affordable housing will be supported in difficult market conditions. Our target is to provide 665 new homes, a minimum of 50% of which will be affordable, each year up to 2016/17. Affordable housing will be split between 60% social rented, and 40% intermediate housing. Intermediate housing is defined according to the National Indicator set, as housing at prices or rents above those of social-rent but below market prices or rents. This can include shared equity products (for example Homebuy), and

intermediate rents. Delivery of these targets will mean using land, finance and other assets creatively, and making the most of available sites by building at generally higher densities and building high rise where particular criteria for acceptability can be satisfied. This will enable sufficient land to be retained for other uses, such as open space, schools, and health facilities.

The current market conditions will make the achievement of our targets difficult in the short term, but they are a key element on our long term ambitions for the borough. For this reason, we do not intend to scale down our ambitions during this period of economic uncertainty.

Waltham Forest will develop a strong relationship with the Homes and Communities Agency by having a ‘single conversation’ with them as early as possible. A programme board with representatives from the highest level of the Council will set out requirements for all strategic sites in a ‘housing requirements brief’, promote delivery, and monitor progress. A ‘prospectus’ for our key strategic sites will be developed in early 2009 of market development opportunities, and lever funding from both the Homes and Communities Agency and private investors.

We will work closely with our partner agencies through the LSP Housing thematic partnership and actively manage our relationships with our housing association and developer partners in order to support new development. Through the LSP, we will look to co-locate housing with other services – health, education, leisure, amenities – where possible. Solutions to the

current financial difficulties will be sought, such as purchasing unsold new homes from developers where these will increase the mix of housing types and tenures. Looking further into the future, we will work to engage with Thames Water in dialogue to open up the reservoirs on the west side of the borough as a key strategic site for development.

We will:

- 1. Facilitate the development of an average 665 additional homes in the borough each year, of which 50% will be affordable – working closely with our partner delivery agencies**
- 2. Create a positive and mature relationship with the new Homes and Communities Agency to maximise housing investment for Waltham Forest**
- 3. Maximise the opportunities from regeneration schemes to deliver our Housing Strategy objectives**
- 4. Develop more housing on land in public ownership**
- 5. Develop solutions to the current difficulties in the financial and housing markets for developers that are unable to sell their homes.**

Objective 2 – Achieving economically balanced communities that prioritise family housing

What we are already doing

The SCS identified the importance of providing the housing in the right places in order to attract and retain economically active families, and this is starting to be addressed in a number of ways. The Housing Needs and Market Assessment Study (2008) has helped to identify

the considerable need for larger 3 and 4 bedroom houses. The pressure for residential conversions is currently being resisted in areas where the extent of conversion activity is having an adverse impact on the sustainability of housing mix and choice (Dwelling Conversions Interim Planning Policy Consultation Draft, June 2008).

What we intend to do

Planning powers will be utilised to establish a better mix of housing in terms of the type, size, tenure and affordability of dwellings. This will mean that a full range of homes must be provided on larger sites, and any housing on smaller sites must complement what is already locally available. As there are a large number of small sites, we will also look to package groups of sites and apply obligations at that level. In schemes where we can exercise direct influence because the site is owned by a statutory agency, the Council's strategic housing service will work closely with other services to develop an approach that will balance the need to fund the Council's capital programme with the aspiration to build economically balanced communities and achieve the SCS commitments. Where appropriate, we will look to keep the freehold of sites we sell in order to exercise more influence over development.

Provision of a balance of affordable rented and intermediate housing will be facilitated, including both rented and low cost home ownership, to respond to our residents' aspirations to own their homes, and also to ensure that there are realistic home ownership options for people with limited access to mortgage borrowing. To deliver the Sustainable

Community Strategy goals of creating economically balanced communities, and combining this with an existing need for larger homes, the priority will be for new housing to attract and retain new households looking to put down roots in the borough. The right sort of housing must be built to cater for the developing aspirations of younger professional people and economically active families to persuade them to stay and settle in Waltham Forest. This means increasing the quality of housing and the number of three and four bedroom houses in the borough, and also means working with other service areas and partners to ensure that good schools, quality town centres, and excellent open spaces support the housing offer.

We will:

- 1. Build more homes that people want to live in and create more places where people aspire to stay**
- 2. Build economic balanced communities through a greater mix of tenures**
- 3. Resist the conversions of houses to flats and control the quality of any approved conversions**
- 4. Require any medium or large developments to include affordable housing.**

Objective 3 – Delivering the right homes in the right places – design, design, design

What we are already doing

All new housing built by our housing association partners with grant is required to be built to the Code for Sustainable Homes (CSH) level 4. We also require all housing, public and private, to be built to the Lifetime Homes Standard, in order to

meet the long term needs of an ageing population.

What we intend to do

Residents of Waltham Forest have made it clear that they care very strongly about the quality of design and construction of housing in the borough and we recognise that this has not been a sufficiently high priority in the past. While external design can help to contribute to the quality of the area, residents are also keen to have good internal design that meets everyday living needs.

When higher density developments are planned, the needs of existing residents will be balanced with those in housing need. We will 'take the local community with us', engaging them at key stages to ensure that well designed and exemplary buildings are delivered. When higher densities are built, design and maintenance standards will ensure a good experience for residents and make a positive impact on the public realm. In some places, such as town centres and close to transport hubs there can be real benefits in building at higher densities to support better services, and increase land values.

Care will be taken to ensure we deliver security, adequate recreational facilities for children, and strong building management. Design will be friendly to visually impaired and blind people, and provide adequate lighting, security and quality maintenance of lifts. The revenue costs will be fixed at the time of development, so that buildings are maintained at this high standard. Higher density developments will be designed to be 'outward facing' and connect strongly to the local community and

surrounding area.

High internal space standards will be promoted, and homes will continue to be built to the 'Lifetime Homes standard' and the Code for Sustainable Homes Level 4 with the direction of travel towards the Government's target of Zero Carbon Levels 5/6 by 2016. Inclusive design principles will ensure that homes and environments are accessible to the growing older population and to vulnerable people. These standards will be an element in our pre-application discussions and will be reinforced in the planning decisions made. It will be recommended that developers link into energy networks where planned or available in any new proposals.

Making the links to education, health, crime, leisure and disorder, the police and employment is also important when building new homes - to ensure that the right homes are built in the right places. We will work more closely with partners to ensure this happens. Specifically, the link between the housing market and the quality of local schools is a key driver for people's housing choices.

We will:

- 1. Insist on excellent standards of internal and external design, through attracting outstanding architects to the borough, design codes, and expert panels**
- 2. Deliver low carbon housing**
- 3. Maintain our requirement for all new housing schemes – both public and private – to build to Lifetime Homes Standards.**

1.4 How are we going to resource this priority?

Currently the Housing Corporation is the main supplier

of funding for new affordable housing, usually developed by RSLs who raise matching private finance from banks. The Corporation's funding role is shortly to be subsumed within the Homes and Communities Agency which is also taking on the land enabling and affordable housing funding managed by English Partnerships, as well as the decent homes investment funding managed by Communities and Local Government (CLG).

Before housing can be developed, much time and expense can be incurred on assembling and preparing land to a standard that can allow the development process to occur quickly. Such activities are commonly called 'enabling works' and are vital for large sites. Enabling works can also include funding planning and development frameworks for major sites particularly where change of land use is proposed and can help speed up the development process considerably. The London Development Agency and English Partnerships have played a key role in unlocking major sites in this way.

The CLG's Growth Area Fund also helps to provide funding for this kind of work and Waltham Forest's position in the North London section of the London-Stansted-Cambridge-Peterborough corridor means it continues to be well-placed to receive additional Growth Area resources. Also the CLG Community Infrastructure Fund exists to provide enabling funds for sites co-located at transport nodes, which can deliver significant additional housing. Waltham Forest Council's capital programme is used to fund corporate priorities. However,

its capital resources are limited and are unlikely to be made fully available for funding housing projects unless part of a wider mixed use project that delivers Sustainable Community Strategy objectives.

Other funding sources include Section 106 Planning Obligations which is where developers are required by the planning authority to make cash or 'in kind' contributions to lessen the impact of the proposed development. This can include selling affordable housing at a discounted price to an affordable housing provider (usually a housing association). With the current crisis of confidence in the housing market, it is likely that developers' ability to provide planning obligations will be affected and reliance on subsidy from public sector agencies will increase. The Council published a Consultation Draft Supplementary Planning

Document setting out its proposed approach on Planning Obligations in June 2008. Effective use of public sector land holdings will be an important factor in facilitating future housing development. Where the public sector is the landowner, some influence can be applied through a planning brief to ensure that future development meets housing and broader Sustainable Community Strategy outcomes. Where high standards and non-grant funded objectives are sought, there will inevitably be a downward pressure on the land value and this will have to be considered.

The London Mayor's Targeted Funding Streams 2008/11 Programme included a number of budget headings aimed at funding new approaches to developing new housing. These included funding innovative approaches to using public sector land and zero carbon housing. At the time

of writing, bids were being considered for funding and it is unclear whether there will be another bidding round in the foreseeable future. Any future bidding round may be overseen by the Homes and Communities Agency.

CLG also currently manage the Housing Private Finance Initiative (PFI) Programme which at the time of writing was inviting expressions of interest. Housing PFI can be used to deliver decent homes and new affordable housing for rent.

CLG also manages the Gypsy and Traveller Grant Programme which makes available resources for creating new sites and refurbishing existing ones.

Priority Two: Making the most of the homes we have

2.1 Why is it important ...?

... because 78% of Waltham Forest's households live in private housing

78% of households in the borough are in the private sector (this equates to over 75,000 households), and of these 21% are private rented, and 78% either mortgage or outright purchased. It is important that we support owner-occupiers and landlords to look after their properties, and carry out their management responsibilities. There are many homes in Waltham Forest that

are old and substandard, but will not be able to be replaced. These homes must be upgraded to ensure people can live safely in healthy environments. Many older and disabled people live in their own homes or in the private rented sector and, with a little assistance to maintain, improve or adapt their home, can continue to remain in their homes.

There is a need for all citizens to contribute to reducing carbon emissions by incorporating low carbon technologies in their homes and adopting lifestyles

that have a low impact on the environment. This is going to be a challenge because many homes in the borough are old, pre 1919 Victorian and Edwardian houses. However, government has recently announced an extension of the Carbon Emissions Reduction Target (CERT) Scheme and is making larger sums of money available, so that older and low income households will qualify for these measures at no extra cost.

... because we have an obligation to our residents and tenants to provide an excellent service

The Council owns around 10,400 homes that are managed by Ascham Homes, and has responsibility for over 1,700 leaseholder properties. There are also over 10,500 homes owned and managed by housing associations. The Council plays an important role in promoting high standards of management and maintenance for the benefit of Ascham Homes and housing association residents. Access to these homes must be both fair and provide prospective residents with choices about where they live and what sort of home they live in.

... because there are high levels of under and overcrowding

Like many London boroughs, Waltham Forest has high levels of overcrowding – 12.9% of all existing households in both private and social sectors are over-occupying (around 12,000 households), based on a calculation of occupants to bedroom numbers. This is far higher than the national average level of 3%². The worst levels of overcrowding are in the private rented sector and in Ascham Homes properties, which both have levels of overcrowding above 22%.

Overcrowding can be very damaging for families. It can affect people's physical and mental health, and can have an impact on children's ability to learn and develop, especially if they don't have quiet space to do homework or a place they can sometimes be on their own.

Conversely, under-occupation affects approximately 20.3% of all households in the borough. Many of these are homeowners, and don't have a mortgage (47.7%), and a higher proportion are elderly households. Under-occupation

in the social rented sectors is comparatively low because a large proportion of Ascham Homes' housing is small (one and two bedroom units).

2.2 What do our residents and stakeholders say about making the most of the homes we have?

Residents and stakeholders in Waltham Forest have said they would like the Council to do more to support the private rented sector, particularly to improve the state of repair in privately rented homes and to reduce tenancy turnover. Suggestions included communicating good practice to landlords as well as taking enforcement action. Financial support for landlords, including low cost loans, particularly where this is linked to bringing homes back into use, is supported.

There is support among our residents for the creation of a long-term vision for social housing estates that recognises the changing lifestyles of people living there and that tackles problems such as excessive noise.

2.3 Our objectives for existing homes

Priority Two Objectives – Making the most of the homes we have

1. Renewing private housing.
2. Improving social rented homes.
3. Addressing over-crowding and under-occupation.

Objective 1: Renewing private housing

What we are already doing

A number of programmes are aimed both at homeowners and at private landlords to bring about improvements to the private sector. These are set out fully

in our Private Sector Housing Renewal Assistance Policy (2008-9) and our Empty Property Strategy (2007-10).

The programmes include:

- a **Private Housing Forum** to communicate and provide information to landlords, tenants and voluntary organisations
- a **pan-London accreditation scheme for landlords/properties** - for accrediting those landlords who meet certain standards
- a **licensing scheme for Houses in Multiple Occupation (HMOs)** – we license those HMOs that are in buildings of three or more storeys, in line with statutory requirements;
- a **system for dealing with complaints from private tenants** and where necessary taking action against landlords;
- **provision of grants for owners and private tenants** – this includes a number of different types of grants for minor and major repairs and improvements;
- a **programme for bringing empty properties and commercial space into residential use** (in 2006/7 we met our target to bring 300 empty homes back into use);
- a **Private Sector Leasing Scheme** – where the Council leases unused private homes from landlords, improves them and manages the tenancy for a number of years (with the rent payment covering the costs of the improvements);
- **Review of the public realm** in key locations in the run up to the Olympics.

What we intend to do

There will be an increase in efforts to improve private housing. Working constructively with the East London Partnership, we will maximise the renewed resources available for private sector housing in the borough. All our teams working on private housing will be brought together to deliver a more coherent and coordinated service.

Dialogue with the five neighbouring Olympic boroughs is ongoing to establish a Multi Area Agreement (MAA) to improve the physical fabric of social and private sector housing stock, increase the supply of good quality housing of all tenure types and address unacceptable levels of overcrowding. This will ensure that those areas with the highest visual profile during the Olympics are improved and that the foundations of a legacy are put in place that will benefit the whole of Waltham Forest. Some of the worst problems are in the south of the borough and this is where we will focus our efforts.

Efforts to bring empty private homes and other buildings into use will be increased to provide more accommodation within the borough and remove the blight on areas caused by a significant number of empty properties. In addition quicker action will be taken on those empty properties that cause nuisance. This will be achieved by the closer targeting of long-term empty private homes, through a 'Top Ten eyesore list', and incorporating intensive activity into higher priority areas with higher than average numbers of empty private homes. Where necessary, Compulsory Purchase Order (CPO) and empty dwelling order powers will be used.

Information and advice to landlords will be provided on actions they might take to reduce carbon emissions and improve energy efficiency. Those eligible for grants and/or loan finance will be assisted to access them. Since the introduction of Energy Performance Certificates (EPCs) homeowners face increasing pressure to reduce carbon emissions. We intend to provide better information and advice on actions they might take to support these aims, including:

- (1) installing energy efficient home installations through the Carbon Emissions Reduction Target (CERT) scheme.
- (2) installing micro-generation systems.
- (3) living low-impact lifestyles, such as switching off appliances, low water usage, and using low energy light bulbs.

The feasibility of developing a pro-active area based approach will be examined through the development and delivery of a Carbon Neutral Neighbourhood, using new funds available from the Community Energy Saving Programme (CESP), and following the Carbon Emission Reduction Target (CERT) Programme. This will be targeted at an area with a high level of fuel poverty.

All properties leased by the Council from the private sector will be required to have an Energy Performance Certificate (EPC), and we will require all private sector landlords to deliver at least a C Rating on properties let in the borough. This will also apply to any empty homes brought back into use using public sector grant. Activities such as paving front gardens and building in back gardens will be limited as they cause significant environmental

problems with water run-off. There will be specific work with four groups of people: homeowners, private landlords, private tenants, and older and disabled people:

- (i) **homeowners** – providing information and promoting improvements

Homeowners are ultimately responsible for the upkeep of their own homes but we want to do more to support them. Working with Trading Standards we will publicise our Better Trader membership list. The general advice available for people renovating their homes will be improved to include information on contracts, design, materials, procurement, and project planning. This will be through a new housing advice service which will be available in Waltham Forest Direct shops (see Priority Three) and through the Home Improvement Agency currently being developed. Research will be carried out with partners around the poor take up of equity release schemes and a better model will be developed and implemented by 2011.

- (ii) **private landlords** – to encourage and assist them to provide quality accommodation and management

More will be done to support good private landlords to maintain their properties and manage tenancies, through the existing accreditation scheme and making small grants, loans and incentives available. The Landlord's Forum will be developed as the main mechanism for

dialogue between landlords, especially small landlords and the Council. Letting agents will also be invited. A licensing scheme for letting agents in the borough will also be considered.

Licensing activity will be expanded to HMOs of two storeys. Areas, particularly in the south of the borough, may benefit from a more general approach to licensing all privately rented homes. Similarly the Council will re-organise its approach to enforcement and use all powers at its disposal to limit the operations of bad landlords who reduce the quality of both the public realm and residents' quality of life.

As part of the Council's Neighbourhood Legacy Scheme a programme of improvements will be facilitated to improve private homes across the south of the borough in the run up to the Olympic Games in 2012. This is in anticipation of large numbers of visitors requiring accommodation before, during and after the games, and will be paid for through visitors' accommodation fees.

We will start to inspect all Private Sector Leases, and any landlords who are not fulfilling their obligations to their tenants or the local community in any property will be removed from the scheme. We will also work with other boroughs that place homeless families in private rented accommodation in Waltham Forest to encourage them to take the same approach.

(iii) **private tenants** – to empower them by providing information on options and rights

Many private tenants will be able to access advice, information and support about a range of housing matters through the enhanced housing advice service provided through Waltham Forest Direct shops outlined in Priority Three.

There will be a need for more focused information and support to be provided in advance of and during the Olympic Games in 2012, when a large influx of visitors from across the world will be looking for limited in accommodation in Waltham Forest. Landlords will be informed of their responsibilities and tenants made aware of their rights both prior to and during this period. The rights of private tenants will be protected.

(iv) **Older, disabled and vulnerable people**

A Home Improvement Agency (HIA) is currently being established in the borough. This will be an independent agency commissioned by Waltham Forest and supported by government that will provide tailored services to meet the particular needs of older, disabled vulnerable homeowners who are on low incomes. The purpose is to enable these groups of people to live independently.

The HIA will provide a single point of contact for elderly, vulnerable and disabled residents and seamless co-ordination of services. The HIA will provide advice and, where necessary, advocacy to clients about all options available to improve their

homes. It will be responsible for the direct provision of Council Adaptations, Disabled Facilities Grants and Minor Adaptations. It will also provide a Handy Person Scheme to carry out a number of small, but important jobs for vulnerable residents that could prevent hospital admissions. Residents will receive support and assistance which will include accessing funds and supervising works – including information about how to access any existing or new funding schemes such as equity release and loans schemes. The chosen provider will be required to work with other agencies on issues requiring multi-agency input.

Through the Supporting People Programme, commissioning priorities will be targeted at increasing supported housing for people with learning disabilities, mental health problems and extra care for older people.

We will:

- 1. Improve management and coordination of action on private housing, taking a more rigorous approach to enforcing standards, utilising all our legal powers**
- 2. Work with responsible landlords to support and encourage good practice and license landlords in areas where we consider this will improve the quality of private renting**
- 3. Improve services to older, disabled and vulnerable residents living in private housing**
- 4. Provide better information to homeowners and landlords on their rights and also help them to maintain their homes and improve the environmental sustainability of their housing**

5. Work together with our neighbouring boroughs to improve private housing and residential environments and to provide a legacy that goes beyond the 2012 Olympic Games.

Objective 2: Improving social rented homes

What we are already doing

So far nearly half the Council's properties now meet the Decent Homes standard, and all homes will be brought up to the standard by 2012. Management arrangements with Ascham Homes are currently being reviewed in order to ensure a more transparent and effective relationship and a high quality performance.

A more comprehensive review of all Ascham Homes residential areas is currently being undertaken in order to inform plans for further improvements to the estates as well as improving liveability for residents and making a positive contribution to the public realm. This review will take in aspects such as the quality of the community facilities and public space, safety and transport accessibility. It will also incorporate enhancements to the energy efficiency of buildings and other measures that reduce the level of carbon emissions from existing homes.

What we intend to do

It is our intention to develop a charter with Ascham Homes and with partner housing associations to promote high quality housing and management services.

After the completion of the estates review, a 30 year asset management strategy will be put in place to maintain and improve our housing and residential

areas beyond the Decent Homes programme. Following this, a series of options for future investment and management of the Council's housing stock will be proposed and a decision will be taken on the best option to deliver the strategy. Ascham Homes tenants will be consulted about what these options might mean for them.

Linking to Priority Three, communal facilities on estates will be reviewed to attract people both from the estates and from the surrounding community. Looking to the future, we will be looking to balance the tenures on estates owned by the Council. These two actions will work towards delivering the objective of creating economically balanced communities.

We will:

1. Promote excellent standards of management by our landlord partners
2. Finish the Decent Homes programme by 2012
3. Review all Council owned estates in order to determine options for future investment
4. Ensure a more transparent and effective relationship and a high quality performing service with Ascham Homes.

Objective 3: Addressing overcrowding and under-occupation

What we are already doing

The problem of overcrowding is taken very seriously and there is a significant programme to tackle the problem in the rented and owner occupied sectors. This includes:

- participation in the national 'HomeSwapper' scheme – which provides options for households to move to other parts of the UK if they wish to

- giving overcrowded households a higher priority on the waiting list for a transfer to another, larger home
- a Private Sector Leasing Scheme – through which we actively make empty private sector homes available for overcrowded households.
- brokering moves of households into the private rented sector where appropriate.

In 2007/08 we brokered 43 solutions for under-occupying households in order to increase the number of larger homes available to relieve overcrowding. Cash incentives are provided as well as a service that helps under-occupying Ascham Homes and housing association tenants to move to a smaller home if they want to.

What we intend to do

A comprehensive housing advice service within Waltham Forest Direct shops will provide some relevant advice to these households to help them improve their housing situation (our plans for this are set out in more detail under Priority Three).

In many cases, households will need more intensive support to reduce overcrowding. Knowledge and approaches will be shared with our Housing Associations and partners with a view to enhancing our performance across Waltham Forest. These solutions might include:

- carrying out loft conversions
- extensions to existing properties
- active sourcing of larger private rented dwellings
- advice on rent payment and housing benefit/ local housing allowance
- assistance in moving overcrowded households.

We will also look at the other support we can offer, for example providing additional homework clubs in areas with high levels of overcrowding.

Efforts will be increased to provide appropriate incentives and assistance to households who are under-occupying Ascham Homes and housing association dwellings to move to smaller accommodation. Investigating options for 'downsize' is likely to be more beneficial at an early stage as elderly householders are less likely to move simply because of the stress involved.

Small cash incentives to downsize have little impact when used in isolation. Providing effective personal support with the move is a key success factor³. Our incentives package will be promoted and revised to include more tailored services that help people to move - such as assistance with moving house, a decorating scheme, covering removals expenses, and negotiating a specific agreement with individual households.

We will:

- 1 Increase the number of solutions for overcrowded households year on year
2. Prioritise extending properties occupied by overcrowded households in high priority need

3. Increase by at least 20 the number of under-occupiers helped to smaller homes every year.

How are we going to resource this priority?

Waltham Forest is already receiving resources from Communities and Local Government (CLG) to fund the Decent Homes programme being undertaken by Ascham Homes.

The London Mayor's Targeted Funding Streams 2008/11 programme included a number of budget headings aimed at improving public and private sector housing stock. Specific programmes were aimed at reducing empty homes; improving the environmental performance of existing homes, and funding estate renewal projects. At the time of writing, bids were being considered for funding and it is unclear whether there will be another bidding round in the foreseeable future. Any future bidding round may be overseen by the Homes and Communities Agency.

Waltham Forest Council's capital programme is used for funding corporate priorities which will include meeting Priority Two Objectives. However, as noted earlier, such resources are limited and are unlikely to be made fully available for funding housing

projects unless part of a wider mixed use project that delivers Sustainable Community Strategy objectives.

On private sector renewal, the Council oversees the delivery of the CLG funded Disabled Facilities Grants programme which is a means tested fund that enables adaptation works to keep disabled people to living in their own homes.

The key policy instrument for the Government's climate change reduction programme is through the Community Energy Reduction Target (CERT). This is an energy efficiency programme aimed at promoting the use of domestic energy efficient installations by private homeowners. Testing the energy efficiency of homes is now required for homes for sale and private through Energy Performance Certificates. The Government is also funding a Warm Front Programme aimed at providing small grants to private homeowners for insulation and heating improvements. A Community Energy Saving Programme (CESP) has also been established, targeted at vulnerable households on an area basis.

Priority Three: Creating successful communities

3.1 Why is it important?

... because successful communities help people to live well

Most people can and do meet their housing requirements unaided. They get advice from friends and families and find out how to get a mortgage or somewhere suitable to rent. However, people are facing more difficulty finding a housing solution to suit them. Whether they are having difficulties accessing a mortgage, finding an accredited landlord with good quality homes to rent or maintaining their home in old age. The range of options available is also increasing, making a complex picture.

We believe that with appropriate information and advice on the range of housing options, and coordinated with other types of advice such as money management, training and employment, more people will be able to find housing options that suit them and other ways of addressing their needs before they reach crisis point.

... because in successful communities people have somewhere to live, and receive the support they need to continue living there

Waltham Forest has a good record of preventing households from becoming homeless. Our change in approach a few years ago has meant that the number of households presented as homeless has fallen from 1,025 in 2003/04 to just 696 in 2006/07 with only three of these having previously been accepted in the

previous two year period. The level of homelessness among single people, however, is an enduring problem, and success must not allow us to become complacent. Losing a home is usually the final straw – the consequence of other difficulties that people face such as financial and employment problems, or relationship breakdown.

Information and advice will not work for everyone, and an additional challenge is to develop and tailor the range of housing support services available for different groups, such as young people leaving care, single homeless people, people with learning difficulties, and people who are having difficulties meeting their mortgage payments and are threatened with repossession. Many people who are older, disabled or vulnerable in some way require a little support to manage their housing and affairs well. This housing-based support can take many forms. For individuals receiving the service, it provides a lifeline to independence and enables them to play a full part in community life. It is also much more cost-effective than alternative, more intensive forms of support, such as residential care.

... because attractive, well designed and managed places provide greater confidence and good social networks

A number of areas in Waltham Forest need significant investment in their communities. The Sustainable Community Strategy is the key driver for this, and the Housing Strategy can also contribute to solutions that meet

this objective. On estates where disadvantage is particularly prevalent, such areas need to be 'opened up' through the creation of community facilities that can foster increased mixing of communities

Creating neighbourhoods that are safe, cohesive and connected is a key theme of Our Place in London, and the Community Cohesion Strategy. In communities where there is active civic participation and a strong bond between neighbours there tends to be lower levels of crime, better educational achievement, better health and a cleaner environment. These factors are also known to be critical in determining the quality and attractiveness of a place. Shared places that are safe and inviting – and where shared interests can be pursued – are important in helping people develop social networks.

There are two recent national agendas that provide some impetus to this – resident empowerment⁴ and integration and cohesion⁵. The Waltham Forest Community Cohesion Strategy uses the Department of Communities and Local Government definition of community cohesion outlined in the response to the Commission on Integration and Cohesion. It is potentially the clearest definition to date, and defines community cohesion as based on three foundations:

- people from different backgrounds have similar life opportunities
- people knowing their rights and responsibilities

- people trusting one another and trusting local institutions to act fairly.

The development of a built environment that fosters positive community contact is a pivotal part of our corporate focus on strong and cohesive neighbourhoods. This emphasis is critical in order to tackle the ‘social evils’ of a lack of community spirit and neighbourliness, which make it far more difficult to sustain communities and retain families in the borough. The design and infrastructure of our housing provision plays a key role in building the dialogue and contact across cultures, generations and groups, not only promoting a sense of attachment to place, but also tackling grievances and the risk of extremism effectively. This complements existing service provision in relation to community engagement, tenant involvement and neighbourhood based working in relation to both newly arrived and settled communities. It also enhances the prospect of success and sustained impact of the development of community hubs, and civic pride in local areas.

... because in a strong local economy, residents are wealthier and happier

In Waltham Forest there are high levels of benefit-dependency, and lower than average skill levels, and our residents are disproportionately employed in the lower occupational categories. Amongst the young adult population aged 20-24 almost a third are either unemployed or economically inactive.

Nationally, there has been a decline in numbers of social tenants in employment, falling to 32% in 2006, and employment rates of those living in social housing with particular or multiple

disadvantages are substantially lower than those with similar disadvantages but living in other tenures (Hills Report on the Future of Social Housing). These issues are almost certainly reflected in Waltham Forest.

Waltham Forest has increasing numbers of low-income, and declining numbers of high-income households. The proportion of households with incomes below £10,000 (excluding benefits/allowances) is 30.1% - well above the corresponding UK figure (20.3%). People also have less than average levels of savings – 56.9% of all households have less than £5,000 savings and a further 19.7% had between £5,000 and £10,000 saved. Encouraging people – children, young people and adults – to develop their ambition, skills, confidence and employment prospects is an important strand in achieving our ambitions to ‘create wealth and opportunity for all residents’. The linkages between housing, schools and work-based programmes, are therefore, very important.

3.2 What do our residents and stakeholders say about creating sustainable communities?

Residents are very much in favour of neighbourhood designs that facilitate stronger residential communities. They want regeneration and development schemes to support community safety and interaction between residents, and for services to be accessible.

Among the things that elderly people said that they value most about their neighbourhoods are low crime and a decent home to live in. Residents feel very strongly about the need for good quality internal and external communal

space. They see well-managed areas, particularly green space and yards, as an opportunity to strengthen social networks. They are also keen to avoid house building on existing usable green open spaces.

3.3 Our objectives for sustainable communities

Priority Three Objectives – Creating Sustainable Communities

1. Enabling the right housing choices to be made.
2. Creating solutions for homeless people and supporting living.
3. Making good quality, safe neighbourhoods.
4. Creating economic opportunities.

Objective 1: Enabling the right housing choices to be made

Currently housing-related advice is provided to particular groups. People who are homeless or about to become homeless, helping them to stay living in their homes and referring them to other services as appropriate, and to private landlords. Advice is also provided through Waltham Forest Direct shops, but this doesn't currently include housing matters, aside from Housing Benefit.

What we intend to do

We want to adopt a much broader approach to providing information and advice than in the past. Our information and advice service will be developed within Waltham Forest Direct:

We will provide information to a wider range of people at different stages of their lives to make informed and proactive choices about how they meet their housing requirements as their circumstances change. To do this there will be better

access to information geared to home owners, tenants, landlords and people seeking accommodation for the first time (covered in Priority Two) as well as to homeless people and those threatened with homelessness. Solutions such as shared ownership will also be promoted through this mechanism, as will the new mortgage rescue scheme to help owner occupiers struggling with the current economic climate.

We will publicise the 'Better Traders' lists; establish model briefs, contracts and give advice on how to carry out renovation and repairs. The feasibility of a service that provides a quality control check before final payment is released will be explored. These actions would allow owner occupiers and private landlords to have better knowledge in employing traders, and ensure work is completed to a high, externally audited standard

We will:

1. Deliver a comprehensive and integrated service offering information and advice about a wide range of housing matters to all Waltham Forest residents, by March 2010.

Objective 2 – Creating solutions for the homeless people and supporting independent living

What we are already doing

Waltham Forest has an up-to-date Homelessness Prevention Strategy (to 2012) to reduce homelessness. Key activities to prevent homelessness are increasing the supply of housing, making more existing homes available for homeless households, activities to sustain tenancies, and specific measures to support vulnerable people and prevent youth homelessness.

We run a Rent Deposit Scheme to enable more people to take up private tenancies and a Private Sector Leasing Scheme to improve unused private homes and make them available for homeless people. We also have a scheme to provide 'move-on accommodation' for people who have previously been in hostels or temporary accommodation. These schemes are in addition to our advice and information service for people who are homeless or who are faced with imminent homelessness, and for private landlords.

Our Supporting People Strategy and Programme (to 2010) sets out our funding and commissioning approach to providing care and support to enable people to live independently. The Supporting People Programme caters for a wide range of vulnerable people and is vital to ensuring that specific needs are met in a structured way. It offers housing-related support including health promotion, maximising income and access to employment, education and training - contributing directly to building sustainable communities. Waltham Forest has a good range of supported housing including provision for homeless families, young people, older people and people with disabilities. Supporting People provision in the borough includes award winning services such as Y Stop - the first supported housing scheme for young people fleeing forced marriage.

We are working together with Forest YMCA to provide an additional 50 supported homes for young people aged 18-30 – the Clockworks Project – and are hoping to secure funding to provide a training suite designed for developing life and work skills. The community and voluntary sector have an important role to

play in preventing homelessness and partnership approaches will continue.

What we intend to do

Subject to funding, we will buy around 50 poor quality private homes and carry out improvements to make them available for households that have been homeless, or living in hostels. Some of these homes will be made available to single homeless people as well as families. The properties improved through this initiative will be predominantly in the south of the borough, where there are higher levels of privately rented homes. The improvement programme is part of the 2012 Olympics programme to create a legacy for neighbourhoods in East London.

We will co-ordinate with the commissioning priorities of the Supporting People programme - to expand floating support and increase provision for people with learning disabilities and mental health problems and expand extra care provision for older people.

Additional help for young people will be provided, particularly 16 and 17 year olds, and young people leaving care who are either homeless or at risk of homelessness. Options will be explored to provide supported lodgings⁶ within the borough. The feasibility of a rent deposit and rent advance scheme will also be investigated for homeless people seeking accommodation in the private rented sector. Homeless people will also have better access to accredited landlords.

In the current climate there is increased potential for repossessions and more needs to be done to support households who are in mortgage difficulties. We intend to implement a Mortgage Rescue Scheme to

provide options that enable families who can no longer afford their repayments, and who would be eligible for homelessness assistance, to remain living in their home by shared ownership or renting from a housing provider.

We will:

- 1. Increase the provision of settled accommodation for homeless families and single people.**
- 2. Work with agencies such as the YMCA and other partners to increase the number of homes available for young people that include support in training and development.**
- 3. Help households to continue living in their home when they can no longer afford their repayments.**

Objective 3: Making good quality, safe neighbourhoods **What we are already doing**

Social and physical infrastructure provision

As noted in Priority One, we have adopted an area-based approach to planning for the key regeneration areas of the borough, such as Walthamstow Town Centre, Blackhorse Lane and the Northern Olympic Fringe. This has enabled a comprehensive assessment of social and physical infrastructure needs to be made, and appropriate provision built into the development frameworks for those areas. All private and affordable housing developers are also expected to make provision for section 106 contributions to improve the public realm and local facilities.

Secure and inclusive neighbourhoods

Community safety is a high priority in Waltham Forest. Cutting crime and improving safety is not only about effective policing;

it relies on our understanding of the factors that enable crime and anti-social behaviour to take place. SafetyNet works together in partnership to neutralise those factors and doing so in a reasoned and evidence-based way. Our problem-solving approach looks at the characteristics of victims, offenders and the locations of offences in order to develop workable solutions. There are also teams of street wardens in priority neighbourhoods, a team to action Anti-Social Behaviour Orders, a team to focus on road safety, and a Tactical Joint Area Group.

Waltham Forest's Community Cohesion Strategy, working together, living together, which runs to 2011 aims to build trust within communities, promote active citizenship, and prevent terrorism.

Improving environmental quality

Waltham Forest participates in the Capital Standards programme a pan-London programme which aims to maintain street cleanliness, and undertakes three surveys each year to assess progress against the target and puts measures in place to meet the standards required, such as through training for street cleaning services.

What we intend to do

We intend to undertake the required infrastructure planning to accompany the new housing that will be provided in the borough. Provision of the right levels of infrastructure will ensure that existing roads, doctors' surgeries, and leisure facilities are not overstretched when additional housing is built. Where appropriate, developers will be required to fund the design and implementation of the adjacent streets in accordance with Public Realm Charter that is due to be developed.

We are committed to adopting designs that will support Lifetime Neighbourhoods to provide an accessible and pleasant built environment in which residents of all ages are not unnecessarily excluded by age, physical or cognitive ability, and remain able to work, socialise and participate for as long as possible. This means making our neighbourhoods:

- accessible and inclusive
- aesthetically pleasing and safe
- ones that offer relevant services, facilities and open space
- fabric, including volunteering and informal networks,
- foster a culture of consultation and user empowerment amongst decision-makers
- have a strong local identity and sense of place.

The links will be made to community safety, creating safe and accessible environments by adopting appropriate policies such as the Association of Chief Police Officers 'Secured By Design' standard. We will place issues of community safety and crime prevention at the heart of the planning process and aims to create safe and accessible environments where crime and disorder or fear of crime does not undermine quality of life or community cohesion. Good practice emerging from the LSP Safety Net partnership on tackling anti-social behaviour will be promoted to our landlord partners.

In order to improve the environmental quality of residential areas owned and managed by Ascham Homes and housing associations, we will encourage all social housing providers to engage in the Capital Standards Programme, so that environmental standards apply across all areas which will be

surveyed on a regular basis. Through the Capital Standards programme, residents will be involved to a greater extent in setting more specific standards in the areas they live. We will also expect all residents, to treat the public realm with respect to help meet Local Area Agreement targets on recycling and street cleanliness.

We will regard each new housing development as an opportunity to support better integration and cohesion by balancing up the mix of housing locally (see Priority One). In addition to this, we will identify opportunities for improving the tenure balance of the Ascham Homes residential areas and adjoining areas. Gated communities will not be supported in the borough. In all new developments and redevelopments, good quality internal and external, well-maintained communal spaces, including green spaces both within and outside the boundaries of the development will be provided. Community facilities on housing estates will be reviewed with the intention of attracting people both from the estates themselves and from the surrounding community. These shared areas, and supporting actions linked to the Community Cohesion Strategy, such as 'meet your neighbours sessions' will support the development of social networks and ties between different communities.

We will:

- 1. Work towards creating well designed, successful neighbourhoods.**
- 2. Improve safety and reduce crime levels in areas owned and managed by the Council, Ascham Homes and Housing Associations.**
- 3. Insist on high standards of maintenance and**

management of communal areas and the external environment in places owned and managed by the Council, Ascham Homes and Housing Associations.

- 4. Adopt policies that help to deliver better community integration and facilitate social networks across the borough.**

Objective 4: Creating economic opportunities

What we are already doing

The LSP thematic partnership on Employment and Enterprise has developed a strategy for Enterprise, Employment and Skills⁷. The City Strategy Pathfinder WorkNet partnership is co-ordinating all the entry to work and progression in work programmes that exist in Waltham Forest. The partnership includes Jobcentre Plus, the Learning and Skills Council and Community Based Housing Association. The services include; information, advice and guidance; job preparation and vocational skills development; childcare advice and support; mentoring and coaching four financial matters; and language support and training.

Through WorkNet, the Community Based Housing Association is leading a partnership of social landlords in the borough, to provide pathways into work, training and skills development for their residents. More Single Points of Access are being created to access comprehensive advice and employment programmes within the borough with some of which are hosted by Ascham Homes and Housing Associations. The WorkNet programme is also embracing measures to help residents to manage their money and prevent debt problems.

Our Better Neighbourhoods Initiative has identified the areas of greatest deprivation and highest level of worklessness in the borough, and these neighbourhoods are prioritised for 'pathways into work' programmes.

What we intend to do

In 2009, the government is intending to issue a Housing Reform Bill and, along with this, there is the possibility that financial incentives may be available to housing providers to help their residents into work. We intend to make the most of any future incentives or policy developments to encourage innovation in the approaches that housing providers employ and will encourage them to actively contribute to this programme through our Housing Associations Forum. Opportunities available through WorkNet will be accessible through Waltham Forest Direct.

The Supporting People Programme offers support for young people to improve access to employment, education and training. To further develop this work, options will be explored to provide an integrated programme for young single homeless people aged between 16-25. This will provide them with access to training, personal development, guidance and job searching facilities to help them into full time training, education or work alongside their accommodation.

Housing procurement activity including repairs and building can support the development of a healthy local business sector⁸ by supporting trade for local businesses, expanding the number and range of jobs available for local people and maximising local spending and reinvestment. Local business will

be supported to a greater extent by encouraging our partners to procure services from local companies and adopt clauses in building and other procurement contracts that require contractors to procure locally and to employ and train local people. A Decent Homes Standard review will require that higher levels of work are accessed by local companies and individuals.

We will:

- 1. Create more training and employment opportunities for social tenants**
- 2. Procure more business locally.**

3.4 How are we going to resource this priority?

The Working Neighbourhoods Fund, delivered by Communities and Local Government and the Department for Work and Pensions is aimed at supporting Councils and Communities to develop more concerted, local approaches to getting people back into work in deprived communities.

The Big Lottery Fund runs a number of programmes that help fund local regeneration schemes. Recent and current programmes include:

- Changing Spaces, an environmental programme aimed at community spaces, local community enterprise and access to the natural environment
- Parks for People, which helps with the restoration and regeneration of public parks and gardens
- Awards for All Programme aimed at enabling people to take part in art, sport, heritage and community activities.

Other sources of funding include Section 106 Planning Obligations, whereby developers are required by the planning authority to make cash or 'in kind' contributions to mitigate the impact of proposed development. This can lead to environmental/public realm improvements and the provision of amenities such as libraries or other leisure facilities.

Priority One: Building new homes

Objective 1: Making development and regeneration happen

Commitment	Actions / Milestones	Lead Officer Agency	Deadline for completion
Facilitate the development of at least 665 additional homes in the borough each year, of which 50% will be affordable – working closely with our partner delivery agencies	<ol style="list-style-type: none"> <li data-bbox="491 748 608 1637">We will select a small group of partner registered housing providers to work closely with to deliver good quality, well designed housing. <li data-bbox="683 748 852 1637">We will encourage ongoing dialogue with our partners through the LSP, and identify a number of small to medium sites on statutory land that we can jointly develop by June 2009, and increase this list year on year. We will aim to start construction on the first site with two or more members of the by 2010. <li data-bbox="951 748 1086 1637">Building on the success of the business breakfasts, we will develop our engagement mechanisms for Housing Associations, and Developers. From January 2009 we will carry out four developer events per year. <li data-bbox="1158 748 1259 1637">We will decide on a delivery option for affordable housing development in partnership with private developers. We expect to start delivery by June 2011. <li data-bbox="1342 748 1442 1637">A Housing ‘bid team’ consisting of Housing Policy and Finance to keep abreast of funding opportunities and prepare funding bids 	<p data-bbox="507 389 576 748">Colin Moore Head of Housing</p> <p data-bbox="751 389 783 748">LSP thematic partnership</p> <p data-bbox="986 389 1054 748">Colin Moore Head of Housing</p> <p data-bbox="1174 389 1243 748">Colin Moore Head of Housing</p> <p data-bbox="1358 389 1426 748">Colin Moore Head of Housing</p>	<p data-bbox="523 107 555 389">March 2009</p> <p data-bbox="751 107 783 389">January 2010</p> <p data-bbox="1002 107 1034 389">Ongoing</p> <p data-bbox="1190 107 1222 389">June 2011</p> <p data-bbox="1374 107 1406 389">March 2008</p>

Commitment	Actions / Milestones	Lead Officer Agency	Deadline for completion
	6. Identify one extra site for Gypsy and Travellers in the borough.	Robin Tuddenham Assistant Director Safer and Stronger Communities	
A positive and mature relationship with the new Homes and Communities Agency to maximise housing investment for Waltham Forest	7. We will develop a Housing Prospectus that will include at least two flagship projects.	Colin Moone Head of Housing	March 2009
Maximise the opportunities from regeneration schemes to deliver our housing strategy objectives	8. We will create a single corporate programme board with high level representation across directorates to manage, develop, promote delivery and identify broker solutions, to the key strategic sites. Construction work will begin on at least one site a year from 2009	Colin Moone Head of Housing Shifa Mustafa Assistant Director Development	starting in January 2009.
	9. Engage Thames Water in a conversation about opening up the reservoirs on the west side of the borough for development.	Colin Moone Head of Housing	

Commitment	Actions / Milestones	Lead Officer Agency	Deadline for completion
Develop more housing on land in public ownership	<p>10. We will review all Council and other public sector landholdings for their (i) Potential to deliver major housing development (ii) Infrastructure development and (iii) Potential to deliver area-based regeneration that will attract local and regional support. In determining future land use, we will create an SCS 'checklist' which will apply to all new development sites. The checklist should take account of the housing trajectory linked to the evidence on land availability, to ensure that the London Plan housing targets are met.</p> <p>11. We will work with Housing Associations to develop a solution for 50 homes per year for 3 years from 2010 for homes they are unable to sell, either outright or through shared ownership. We will do this by renting these homes for a number of years at a market rent, with an option to buy at the end of that period.</p>	Colin Moone Head of Housing	June 2009
Develop solutions to the current difficulties in the financial and housing markets	<p>12. We will support our Housing Association partners in bids for HC/HCA funds to purchase 50 unsold new homes per year for three years from developers from 2009 – ensuring that these are in locations that will help to increase the mix of housing types and tenures in line with our policy.</p> <p>13. We will work with housing associations to develop a solution for 50 homes per year for three years from 2010 for homes they are unable to sell, either outright or through shared ownership. We will do this by renting housing intended for low cost home ownership for a number of years with an option to buy at the end of that period, and renting from housing associations at a market rent.</p>	Colin Moone Head of Housing	April 2009

Objective 2: Achieving economically balanced communities that prioritise family housing

Outcome	Actions / Milestones	Lead Officer Agency	Deadline for completion	Additional resources required?																				
Build more homes that people want to live in and create more places where people aspire to stay	<p>14. We will ensure the LDF reflects that 50% of all housing provided in the borough should be affordable – with five yearly reviews to link with the Housing Market Need reviews to confirm the continuing appropriateness of this target. Target will be measured by the LDF annual report. We will not accept any medium or large developments that do not include affordable housing.</p>	Gordon Glenday Head of Spatial Planning	March 2009																					
Build economically balanced communities through a greater mix of tenures	<p>15. We will ensure the LDF reflects a direction that affordable housing should be provided in the following ratios: 60% social rent and 40% intermediate housing – which includes both rented and low cost home ownership (LCHO) with the LCHO being available at low (typically around 25%) equity purchase levels if required. This requirement will be subject to five-yearly reviews to link with the Housing Market Need reviews to confirm the continuing appropriateness of this target. Target will be measured by the LDF annual report.</p>	Gordon Glenday Head of Spatial Planning	March 2009																					
Require medium or large developments which to include affordable housing	<p>16. We will ensure the LDF reflects a requirement for the size of homes to be built across each of the tenures is as follows:</p> <table border="1" data-bbox="1270 954 1469 1671"> <thead> <tr> <th>No of bedrooms:</th> <th>1 bed</th> <th>2 bed</th> <th>3 bed</th> <th>4 bed+</th> </tr> </thead> <tbody> <tr> <td>Market</td> <td>10%</td> <td>40%</td> <td>40%</td> <td>10%</td> </tr> <tr> <td>Intermediate</td> <td>10%</td> <td>40%</td> <td>40%</td> <td>10%</td> </tr> <tr> <td>Social</td> <td>10%</td> <td>30%</td> <td>50%</td> <td>10%</td> </tr> </tbody> </table>	No of bedrooms:	1 bed	2 bed	3 bed	4 bed+	Market	10%	40%	40%	10%	Intermediate	10%	40%	40%	10%	Social	10%	30%	50%	10%	Gordon Glenday Head of Spatial Planning	March 2009	
No of bedrooms:	1 bed	2 bed	3 bed	4 bed+																				
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Intermediate	10%	40%	40%	10%																				
Social	10%	30%	50%	10%																				

Commitment	Actions / Milestones	Lead Officer Agency	Deadline for completion	Additional resources required?
	<p>17. Starting with the larger sites, we will assess at least 12 sites per year from 2009 for their feasibility, aiming to assess all medium/large sites for their feasibility by 2013. Each feasibility study will be reviewed every three years. We will assess each site individually for the contribution it can make to achieve the above targets – including the large regeneration schemes. Requirements for each site in a 'housing requirements brief' to guide our partners about our development requirements. We will not accept any medium or large developments which do not include affordable housing. A better mix of type, size, tenure and affordability will be established in these briefs. On larger sites this will mean establishing requirements to provide a full range of homes and on smaller sites it will mean requiring housing provided to complement the range available locally.</p>	<p>Shifa Mustafa Assistant Director</p>	<p>2013</p>	
	<p>18. Through the LDF process, we will look to package groups of sites and apply obligations at that level. An initial discussion paper will be presented to Leadership Team by March 2009 outlining the potential of this scheme.</p>	<p>Gordon Glenday Head of Spatial Planning</p>	<p>March 2009</p>	
	<p>19. From February 2009, any development over 10 homes will have to carry out a school place, leisure, transport, and health provision 'impact assessment'. This impact assessment will be on the face of all planning reports.</p>	<p>Shifa Mustafa Assistant Director</p>	<p>February 2009</p>	

Outcome	Actions / Milestones	Lead Officer Agency	Deadline for completion	Additional resources required?
	<p>20. We will introduce pre-application discussions to communicate our planning requirement and negotiate specific site targets.</p>	Shifa Mustafa	January 2009	
	<p>21. We will produce an assessment of the take up of the various Low Cost Home Ownership Schemes homes across the borough and review our affordable housing provision in the light of this information.</p>	Colin Moone	March 2009	
<p>A long term approach that resists the conversions of houses to flats and improved quality of any approved conversions</p>	<p>22. We will review the effectiveness of our recent planning policy to resist the conversion of houses to flats by March 2009 and make any changes that are necessary to support this policy.</p>	Shifa Mustafa	March 2009	

Objective 3: Building the right homes in the right places – design, design, design

Outcome	Actions / Milestones	Lead Officer Agency	Deadline for completion	Additional resources required?
<p>Inspire on excellent standards of internal and external design, through attracting outstanding architects to the borough, design codes, and expert panels</p>	<p>23. All Housing schemes designed in line with best practise and to meet, where possible, the standards and requirements set out in Building for Life, Lifetime Homes, Secured by Design, Homes and Community Agency Design and Quality Standards, Manual for Streets and the Code for Sustainable Homes. Developments will be designed with regard to emerging Supplementary Planning Guidance. Schemes will be formerly reviewed to ensure that they comply with relevant current standards and best practise in line with the Commission for Architecture and the Built Environment (CABE) guidance.</p> <p>24. We will establish an expert panel to advise on design of new homes from 2009 and run two housing design award competitions every year from 2011.</p> <p>25. We will develop one flagship flexible design project in the borough by 2015.</p> <p>26. We will aim to win at least one national award on a new build scheme by 2012.</p> <p>27. The LDF will reflect that all new homes should meet these space standards: 1 bedroom / 2 person – 51m² 2 bedroom / 3 person – 66m² 2 bedroom / 4 person – 77m² 3 bedroom / 5 person – 93m² 4 bedroom / 6 person – 106m²</p>	<p>Shifa Mustafa Assistant Director Development</p>	<p>March 2009</p>	
		<p>Shifa Mustafa Assistant Director, development</p>	<p>June 2009</p>	
		<p>Shifa Mustafa Assistant Director, development</p>	<p>2015</p>	
		<p>Shifa Mustafa Assistant Director, development</p>	<p>2012</p>	
		<p>Gordon Glenday Head of Spatial Planning</p>	<p>March 2009</p>	

Outcome	Actions / Milestones	Lead Officer Agency	Deadline for completion	Additional resources required?
Deliver low carbon housing	<p>28. The LDF will reflect that all new publicly funded schemes will deliver housing at CSH level 4 from 2009, level 5 from 2012, and level 5/6 by 2016. We will also look to build a landmark level 6 as soon as the technology is considered viable.</p> <p>29. From 2009, we will require all privately funded schemes to deliver houses at CSH 3 in 2010, CSH 4 in 2011, and CSH 5/6 by 2016. We will talk to central government to find mechanisms to achieve this.</p> <p>30. We will develop between five and ten exemplar environmentally sustainable projects with partners by 2012.</p>	<p>Gordon Glenday Head of Spatial Planning</p> <p>Shifa Mustafa Assistant Director Development</p> <p>Colin Moone Head of Housing</p>	<p>March 2009</p> <p>2016</p> <p>2012</p>	
Maintain our requirement for all new housing schemes – both public and private – to build to Lifetime Homes Standards.	<p>31. We will maintain our requirement for all new housing schemes – both public and private – to be built to Lifetime Homes Standards.</p>	<p>Colin Moone Head of Housing</p>	<p>Ongoing</p>	

Priority Two: Making the most of the homes we have

Objective 1: Renewing private housing

Outcome	Actions / Milestones	Lead Officer Agency	Deadline for completion	Additional resources required?
<p>Improve the way we manage and coordinate our action on private housing, and take a more rigorous approach to enforcing standards, utilising all our legal powers</p>	<p>1. We will bring together into a single team all the existing teams that currently work on private housing by March 2009, and develop a private housing programme by June 2009.</p>	<p>Colin Moone Head of Housing</p>	<p>March 2009</p>	
	<p>2. By February 2009 we will select one area in the south of the borough that will benefit from a more comprehensive approach and commence an Area Improvement Strategy of private sector renewal. We will bid for resources from the East London Partnership to work with 50 properties over two years, starting April 2009, and also licence all private rented properties in this area. The pilot will be evaluated, and will aim to have a full borough rollout in 2010.</p>	<p>Colin Moone Head of Housing</p>	<p>February 2009</p>	
	<p>3. We will revise the way we employ our legal powers, from April 2009, to be more strategic and proactive in order to improve poor quality private homes and poor behaviour by landlords and tenants.</p>	<p>Colin Moone Head of Housing</p>	<p>April 2009</p>	
	<p>4. We will increase our use of Compulsory Purchase Orders. We will serve at least one compulsory purchase order (CPO) on an 'eyesore' property by April 2009, and five further CPOs by December 2009, and will also increase the number of CPO's we carry out year on year .</p>	<p>Colin Moone Head of Housing</p>	<p>April 2009</p>	

Outcome	Actions / Milestones	Lead Officer Agency	Deadline for completion	Additional resources required?
	<p>5. We will put in place a scheme to carry out Empty Dwelling Management Orders (EDMOs), together with the East London Housing Partnership, by September 2009.</p>	<p>Colin Moone Head of Housing</p>	<p>Sept 2009</p>	
	<p>6. We will identify and take action on the worst ten empty 'eyesore properties'. We will produce a report on action taken every six months starting in January 2009, and aim to remove two sites from the list each year from 2010.</p>	<p>Colin Moone Head of Housing</p>	<p>January 2009</p>	
<p>Work with responsible landlords to support and encourage good practice and license landlords in areas where we consider this will improve the quality of private renting</p>	<p>7. We will establish a separate forum for private landlords by June 2009 that will meet quarterly. We will use this forum to get feedback from landlords, promote good practice, provide training opportunities, provide information on our enforcement activities, and provide other support.</p>	<p>Colin Moone Head of Housing</p>	<p>June 2009</p>	
	<p>8. We will step up our efforts on implementing the pan-London scheme to accredit private landlords that provide good quality accommodation and increase the % accredited year on year. From June 2009 we will only work proactively with landlords who are accredited or commit to become accredited.</p>	<p>Colin Moone Head of Housing</p>	<p>June 2009</p>	
	<p>9. Potentially working with the five Olympic host boroughs, we will make grants and loans available to accredited landlords to contribute to maintenance and improvement programmes.</p>			

Outcome	Actions / Milestones	Lead Officer Agency	Deadline for completion	Additional resources required?
	<p>10. From 2010 all properties which we will offer to tenants through the Private Sector Leasing Scheme will be inspected every three years to ensure their quality unless there are exceptional circumstances. Any landlord in the scheme whose property is found to be of a poor standard or poorly managed will be removed from the scheme.</p> <p>11. We will work with other boroughs to encourage them not to place households in poor quality private accommodation in the borough.</p> <p>12. From 2010, all landlords participating in the scheme will be required to have at least an Energy Performance Certificate of C or below, and from 2013, only A or B rated properties will be accepted, unless there are extenuating circumstances. Landlords who offer substandard properties will be removed from the scheme.</p>	<p>Colin Moone Head of Housing</p> <p>Colin Moone Head of Housing</p> <p>Colin Moone Head of Housing</p>	<p>2012</p> <p>June 2009</p> <p>2010</p>	
	<p>13. From January 2010 we will require all HMO's over two stories to be licenced.</p>	<p>Colin Moone Head of Housing</p>	<p>2010</p>	
<p>Improved services to older, disabled and vulnerable residents living in private housing</p>	<p>14. We will involve letting agents in the private sector landlord forum and also consider a local licensing scheme for letting agents in the borough.</p> <p>15. We will procure the services of a Home Improvement Agency to provide a full range of home improvement services to older, disabled and vulnerable owner occupiers and private tenants – including advice and advocacy – by March 2010. This will include providing information on grants and loans to carry out maintenance and improvements.</p>	<p>Colin Moone Head of Housing</p> <p>Mimi Konigsberg Executive Director, Adult and Social Care</p>	<p>2010</p> <p>March 2010</p>	

Outcome	Actions / Milestones	Lead Officer Agency	Deadline for completion	Additional resources required?
Provide better information to home owners and landlords on their rights and help them to maintain their homes and improve the energy efficiency of their housing.	16. We will work with trading standards to keep our Better Trader membership list up to date and to publicise it on a regular basis in Council publications, libraries, health centres and other appropriate locations.	Colin Moone Head of Housing	June 2009	
	17. We will improve the general advice available for people renovating their homes – including information on contracts, design, materials, procurement, project planning, and measure this through customer satisfaction surveys and reductions in the number of complaints of rogue traders to trading standards.	Colin Moone Head of Housing	January 2010	
	18. We will review our relationship in March 2009 with energy partners working in the borough, to improve the information and advice to home owners and landlords on improving energy efficiency and reducing carbon emissions from their homes. Information will be provided in Council publications, libraries, health centres and other appropriate locations. The information of these will be reviewed every six months.	Colin Moone Head of Housing	March 2009	
	19. We will pro-actively provide private tenants and landlords with information on their legal rights and obligations from 2009 onwards. This is in addition to the comprehensive housing advice service that will be established within Waltham Forest.	Colin Moone Head of Housing	March 2009	
	20. Issues will be researched around the poor take up of equity release schemes and with partners, we will aim to develop a better model by 2011 through the Waltham Forest direct service.	Colin Moone Head of Housing	2011	

Outcome	Actions / Milestones	Lead Officer Agency	Deadline for completion	Additional resources required?
	<p>21. We will work with partners, such as Eaga, to examine the feasibility of developing a Carbon Neutral Neighbourhood within Waltham Forest, using new funds available from the Community Energy Saving Programme (CESP) – during 2009, and commence work in 2010. When we cannot realistically achieve further reductions in energy use, the neighbourhood will be carbon neutral by 2018, could through a voluntary scheme to offset remaining carbon emissions.</p>	<p>Colin Moone Head of Housing</p>	<p>2010</p>	
<p>Work together with our neighbouring boroughs to improve private housing and residential environments and to provide a legacy that goes beyond the 2012 Olympic Games</p>	<p>22. We will develop a Multi Area Agreement (MAA) by June 2009 and begin active implementation by September 2009 to meet the agreed targets.</p>	<p>Shifa Mustafa Assistant Director Development</p>	<p>June 2009</p>	

Objective 2: Improving social rented homes

Outcome	Actions / Milestones	Lead Officer Agency	Deadline for completion	Additional resources required?
Promote excellent standards of management by our landlord partners	23. We will review the terms of reference for the RSL forum by March 2009 to reflect the new relationships.	Colin Moone Head of Housing	March 2009	
Finish the Decent Homes programme by 2011 Review all Council owned estates in order to determine options for future investment Ensure a more transparent and effective relationship and a high quality performing service with Ascham Homes	24. We will draw up a charter with partner housing providers that will include our investment partners, Ascham Homes and other housing providers to promote high quality housing and management services around standards of service (in line with Tenants Services Authority requirements) by Sept 2009.	Colin Moone Head of Housing	Sept 2009	
	25. We will, through Ascham Homes, complete the decent homes programme by 2012, integrating it with other programmes to improve our residential areas.	Colin Moone Head of Housing	2012	
	26. We will complete an estates review of the improvement, redevelopment and regeneration potential of homes and land owned by the council, and the long term funding arrangements for homes managed by Ascham Homes by August 2009 and draw up a 30 year asset management strategy to maintain and improve its homes and residential areas – in consultation with residents – by December 2009. Residents will be involved in the review, which will take place every three years.	Colin Moone Head of Housing	August 2009	

Outcome	Actions / Milestones	Lead Officer Agency	Deadline for completion	Additional resources required?
	<p>27. In 2010, we will carry out a review of all the different options for the landlord function to guide decisions when the management agreement with Ascham Homes ends in 2013.</p>	<p>Colin Moone Head of Housing</p>	<p>2013</p>	
	<p>28. We will complete the review of the management arrangement with Ascham Homes.</p>	<p>Colin Moone Head of Housing</p>	<p>2009</p>	

Objective 3: Addressing over-crowding and under-occupation

Outcome	Actions / Milestones	Lead Officer Agency	Deadline for completion	Additional resources required?
<p>Increase the number of solutions for overcrowded households year on year</p>	<p>29. We will review the work around overcrowding and the resourcing arrangements by June 2009.</p>	<p>Colin Moone Head of Housing</p>	<p>June 2009</p>	
	<p>30. We will expand the range of solutions for overcrowded households, and ensure that our landlord partners are employing these solutions. We will develop an overcrowding reduction strategy which will include (i) extensions to existing properties (ii) knocking through to make rooms bigger (iii) active sourcing of larger private rented dwellings (iv) negotiation over rent payment and housing benefit matters and (v) loft conversions (vi) assistance in moving overcrowded households and with furniture requirements. By June 2009 we will put in place a system to monitor performance against this target.</p>	<p>Colin Moone Head of Housing</p>	<p>June 2009</p>	
<p>Prioritise extending properties occupied by overcrowded households in high priority need</p>	<p>31. We will identify three areas with a high degree of overcrowded households in 2009, and pilot additional homework clubs for two years starting in 2010. These will be reviewed in 2011 with the idea of a borough roll-out to all areas with high levels of over crowding by 2012.</p>	<p>Colin Moone Head of Housing Chris Kiernan Executive Director Children's services</p>	<p>January 2010</p>	

Outcome	Actions / Milestones	Lead Officer Agency	Deadline for completion	Additional resources required?
<p>Increase by at least 20 the number of under-occupiers helped to smaller homes every year</p>	<p>32. From April 2009, we will provide a better range of incentives to bring forward under-occupiers who could be persuaded to downsize. The incentive package will include assistance with moving house, a decorating scheme, covering removals expenses, as well as cash incentives, and will lead to an extra 20 moves per year from 2010.</p>	<p>Colin Moone Head of Housing</p>	<p>April 2009</p>	
	<p>33. From April 2009, we will increase the publicity of our 'under occupation' scheme through quarterly bulletins advertised by mailshots, articles and adverts in WFM, Local Authority and Housing Association newsletters, choice-based letting scheme brochures, roadshows, and through the Voluntary and Community Sector.</p>	<p>Colin Moone Head of Housing</p>	<p>April 2009</p>	

Priority Three: Creating successful communities

Objective 1: Enabling the right choices to be made

Outcome	Actions / Milestones	Lead Officer Agency	Deadline for completion	Additional resources required?
<p>A comprehensive and integrated service offering free information and advice about a wide range of housing matters to all Waltham Forest's residents, by March 2010.</p>	<ol style="list-style-type: none"> We will develop a new model for a housing advice service, drawing on good practice from CLG and other authorities, and will integrate it with other information and advice services within Waltham Forest Direct. An initial feasibility study will be presented to Leadership Team in March 2009, and we will be looking to implement this by July 2010. 	<p>Colin Moore Head of Housing</p>	<p>March 2009</p>	
	<ol style="list-style-type: none"> In the short term, we will provide mortgage and housing related debt advice in Waltham Forest Direct shops by April 2009. 	<p>Colin Moore Head of Housing</p>	<p>April 2009</p>	

Objective 2: Creating solutions for homeless people and supporting independent living

Outcome	Actions / Milestones	Lead Officer Agency	Deadline for completion	Additional resources required?
<p>Increase the provision of settled accommodation for homeless families and single people</p>	<p>3. Buying 50 additional settled homes through Housing Associations through the Settled Homes Initiative with 10 homes being provided in 2009 and 20 homes in each of 2010 and 2011 – subject to gaining funding for this scheme.</p>	<p>Colin Moone Head of Housing</p>	<p>2011</p>	
<p>Work with agencies such as the YMCA and other partners to increase the number of homes available for young people that include support in training and development</p>	<p>4. We will work with agencies such as the YMCA to provide 50 new units, with facilities for providing training and development, for young people aged 16 to 25, including young people leaving care. A feasibility study will be presented to Leadership Team by November 2009.</p>	<p>Colin Moone Head of Housing</p>	<p>November 2009</p>	
<p>Help households to continue living in their home when they can no longer afford their repayments</p>	<p>5. Working with our housing association partners, we will set up and run a Mortgage Rescue Scheme by June 2009 – subject to a successful application for public resources.</p>	<p>Colin Moone Head of Housing</p>	<p>June 2009</p>	

Objective 3: Making good quality, safe neighbourhoods

Outcome	Actions / Milestones	Lead Officer Agency	Deadline for completion	Additional resources required?
Well-designed, successful neighbourhoods	6. Buying 50 additional settled homes through the Settled Homes Initiative with 10 homes being provided in 2009 and 20 homes in each of 2010 and 2011 – subject to gaining funding for this scheme.	Colin Moone Head of Housing	2011	
Improve safety and reduce crime levels in areas owned and managed by the Council, Ascham Homes and housing associations	7. We will promote good practice emerging from the LSP Safety Net partnership through the RSL Forum and other opportunities.	Colin Moone Head of Housing	2011	
	8. We will expect Housing Associations and Ascham Homes to attend partnership forums such as Tactical Joint Action Group (TJAG) and ASB forums and to respond in a timely manner to crime and ASB related issues related to their housing stock.	Colin Moone Head of Housing		
	9. We will expect Housing Associations and Ascham homes to take robust enforcement action against tenants found in breach of their tenancy agreements.	Colin Moone Head of Housing		
	10. We will agree common standards with Housing Associations and Ascham Homes to ensure minimum standards of enforcement.	Colin Moone Head of Housing		

Outcome	Actions / Milestones	Lead Officer Agency	Deadline for completion	Additional resources required?
<p>Insist on high standards of maintenance and management of communal areas and the external environment in places owned and managed by the Council, Ashcam Homes and housing associations</p>	<p>11. Housing will encourage areas managed by housing associations and Ascham Homes to be brought under the Capital Standards Programme for maintaining the environment from June 2009. The result will be that residents will be involved in setting environmental standards within their locality and the levels of graffiti, detritus and litter will be monitored on a regular basis.</p>	<p>Shifa Mustafa Assistant Director, development</p>	<p>June 2009</p>	
	<p>12. We will develop a specification by December 2009 for including good quality internal and external communal areas within all new housing developments. We will also include, at the planning stage, a specification for the ongoing management of communal areas.</p>	<p>Shifa Mustafa Assistant Director, Development</p>	<p>Dec 2009</p>	
<p>Adopt policies that help to deliver a better integration of households and facilitate social networks across the borough.</p>	<p>13. We will ensure that our plans for redevelopment of housing and land owned by the Council and managed by Ascham Homes – set out in our 30 year asset management strategy (see Priority Two) – will contain measures that will achieve a better mix of housing.</p>	<p>Colin Moone Head of Housing</p>	<p>2010</p>	
	<p>14. We will keep our choice based approach to allocations relevant and up-to-date, and will undertake an equalities assessment in December 2009.</p>	<p>Colin Moone Head of Housing</p>	<p>December 2009</p>	
	<p>15. We will support the second phase of the development of 'little conversations' to deliver effective use of neighbourhood hubs in shared use areas.</p>	<p>Colin Moone Head of Housing</p>		

Outcome	Actions / Milestones	Lead Officer Agency	Deadline for completion	Additional resources required?
	<p>16. We will conduct Community Cohesion Impact Assessments on major housing developments to quality assess their potential to meet our cohesion objectives.</p>	<p>Colin Moone Head of Housing</p>		
	<p>17. Carry out a review of community facilities on estates by January 2010, with proposals on how to make them more inclusive for people who live outside the estates to encourage more community mixing. When developing new communal facilities, we will also look to situate them on the edge of estates to encourage this mixing.</p>	<p>Colin Moone Head of Housing</p>	<p>January 2010</p>	
<p>Create more training and employment for housing providers' residents</p>	<p>18. We will, in our relationships with Ascham Homes and housing associations, include an expectation that all our housing provider partners will run skills and employment programmes that provide their residents with supported pathways into work.</p>	<p>Colin Moone Head of Housing</p>		
	<p>19. We will review the WorkNet project being delivered through the City Strategy Pathfinder in September 2009 to assess the extent to which residents of housing providers in the Borough are accessing appropriate training and employment opportunities.</p>	<p>Shifa Mustafa Assistant Director Development</p>	<p>September 2009</p>	
	<p>20. Open up a discussion with Central Government with the aim to demonstrate the need for a scheme such as the Working Futures Scheme.</p>			

Objective 4: Creating Economic Opportunities

Outcome	Actions / Milestones	Lead Officer Agency	Deadline for completion	Additional resources?
Procure more business locally	<p>21. We will, through all our housing contracts, and our charter with housing providers, require contractors to employ local people and where possible to require their suppliers to employ local people.</p>	Colin Moone Head of Housing	June 2009	
	<p>22. We will review and monitor the effectiveness of our procurement processes to support businesses that employ and train local people.</p>	Colin Moone Head of Housing	June 2009	
Strategy alignment with future growth bids	<p>23. Develop a plan to align commitments in strategy to future growth bids based on priorities for action.</p>	Colin Moone	March 2008	

References

- 1 Royal Institution of Chartered Surveyors, June 2008. Page 12
- 2 Housing Needs and Market Assessment Study (2008). Page 23
- 3 Tackling Overcrowding in England: Lessons from the London pilot schemes and sub-regional coordination, 2008, CLG. Page 28
- 4 CLG (2008), Communities in Control: real people and real power. Page 30
- 5 The Integration and Cohesion (Singh) Commission report Our Shared Future and associated work provides a very comprehensive appreciation of cohesion and integration issues and some practical ideas for improving cohesion and integration. Page 30
- 6 CLG (2008), Making a Difference:supported lodgings as a housing option for young people. www.communities.gov.uk/documents/housing/pdf/makingadifference.pdf. Page 32

