

<b>LONDON BOROUGH OF CAMDEN</b>	<b>WARDS: All</b>
<b>REPORT TITLE</b> Themed Debate – Homelessness and Temporary Accommodation	
<b>REPORT OF</b> Cabinet Member for Better Homes	
<b>FOR SUBMISSION TO</b> Council	<b>DATE</b> 7 <sup>th</sup> April 2025
<p><b>SUMMARY OF REPORT</b></p> <p>This report provides background information to Full Council for a themed debate on homelessness and Temporary Accommodation in Camden to be held on 7<sup>th</sup> April 2025. The report covers existing challenges for this important issue including current support for families experiencing or at risk of homelessness.</p> <p><b>Local Government Act 1972 – Access to Information</b></p> <p>No documents that require listing have been used in the preparation of this report.</p> <p><b>Contact Officer:</b> Gerry Crowley, Head of Allocations, Lettings and Private Housing Services <a href="mailto:gerry.crowley@camden.gov.uk">gerry.crowley@camden.gov.uk</a> 5 Pancras Square N1C 4AG</p> <p>Simone Melia, Head of Housing Solutions, London Borough of Camden, <a href="mailto:simone.melia@camden.gov.uk">simone.melia@camden.gov.uk</a>, 5 Pancras Square N1C 4AG</p>	
<p><b>RECOMMENDATIONS</b></p> <p>The Council is asked to consider the report.</p>	

Signed:



Councillor Sagal Abdi-Wali, Cabinet Member for Better Homes

27 March 2025

## 1. Introduction

- 1.1. Through We Make Camden, the Council has outlined its ambition that everyone should have a place they call home. In particular, that Camden has enough decent, safe, warm and family-friendly housing to support our communities.
- 1.2. However, we are in the midst of a housing crisis - there are fewer numbers of private rented sector homes available on the market, rent prices are increasing without any regulatory limits, and only very limited social housing stock is available in borough to let for people on lower incomes. On top of this, our social housing register is increasing in size, which means people will be waiting for a home for years. This results in a greater number of people struggling to find safe and secure housing. Many people are increasingly locked out of the housing market altogether in places they grew up, have jobs, family, schools and community.
- 1.3. Homelessness is a term that covers a significant range of experiences. That includes people at risk of homelessness in private rented sector accommodation, people living with friends or relatives for a short amount of time, those living in temporary accommodation provided by the Council such as hostels, night shelters and refuges, or living with the threat of eviction from their own homes. Understanding the different forms of homelessness along with different personal circumstances is essential in providing the right support. Councils have different statutory housing duties toward people who are at risk of homelessness or experiencing homelessness. We also have duties to safeguard adults and children with care needs. In this report we are focusing on the experience of people receiving statutory homelessness support and particularly those accessing temporary accommodation.
- 1.4. This housing crisis - combined with public spending cuts – significantly impacts local councils. Suitable Temporary Accommodation (TA) options are limited and expensive, but are often our only option to prevent homelessness. Many individuals and families end up spending long periods in TA with no option of move on, which negatively impacts their health and wellbeing.
- 1.5. Camden however is a borough that builds, with programmes such as our Community Investment Programme which has delivered 1,780 new homes, 70% of which are affordable, since it was launched in 2010. These homes change lives and are the most tangible solution available to us to fix the sheer lack of homes available to many Camden families on lower incomes.
- 1.6. The homes we have built have supported over 2,000 residents into new, bigger, safer and warmer homes and moved 450 children and their families out of overcrowded housing. We're also supporting our borough's most vulnerable by

building temporary accommodation for homeless families, single homeless people, people with complex and multiple needs, and people with social care needs. By the end of the current CIP Programme Camden will have built 4,850 homes, including 1,800 social rent homes, as part of a total investment of £2.3bn in Camden's communities. However, given waiting lists have increased to 8000 households, it is not possible to build enough homes to meet the level of demand.

- 1.7. Homelessness is a challenge with its roots in national challenges – including housing costs and supply, benefit levels, funding for public services. We know the Government has committed to reform the experience of private renting including the forthcoming Renters Rights Bill which is due to progress in Parliament in April 2025. We want to work with London Boroughs, London Councils and national Government to make the changes necessary to stop the harm caused by homelessness and prevent more people, children and families experiencing homelessness.

## **2. National and Local Context**

- 2.1. Nationally, Shelter's detailed analysis of official homelessness figures reveals that one in 160 people in England are now homeless. This is up from one in 182 in 2023, owing to a sharp rise in people sleeping rough and families in temporary accommodation. The research shows:
  - 326,000 people are in temporary accommodation (17% increase in one year) - most of whom are in families with children.
  - 3,900 people are sleeping rough on any given night (27% increase).
  - There are a further 16,600 single people in hostels or other homeless accommodation
- 2.2. More than 183,000 Londoners are homeless and living in temporary accommodation – equivalent to one in 50 residents of the capital. This figure also includes 85,000 children – suggesting on average at least one homeless child in every London classroom. In the last year presentations of homeless families increased by 14.5% across London.
- 2.3. Camden has been no exception, seeing a significant increase in households in temporary accommodation - from 498 in 2019 to over 1000 in March 2025. The forecasted spend this year (24/25) on tackling homelessness is £39 million, this figure includes the forecasted spend on rough sleeping, temporary accommodation, homelessness prevention and our supported pathways and commissioned services, it does however exclude additional spend in supporting homeless families in adult social care and health.

- 2.4. In Camden, our Homelessness Accommodation Policy sets out our approach to providing accommodation for people accepted into TA, outlining clear standards on suitability. Whenever the council makes a placement, we attempt to make this as close to the borough as possible, with the in-borough placements now, due to the unaffordability of properties, limited to hostels and homes via our Temporary Accommodation Purchase Programme (TAPP). The majority of other placements made are in nearby boroughs, with some made across the broader London area. Very few placements are made outside of London unless requested by the family.
- 2.5. Every homeless household is a tragedy which impacts wider life chances and increases long-term dependence on the state. Furthermore, homelessness poses the fastest-growing risk to London boroughs' financial sustainability, with overspending of approximately £300m (with the average borough overspending by more than 70%). Overspending has more than doubled in the space of 12 months and continues to grow. In Camden, the budget overspend for 2024/25 is projected at £13m. Much of the work outlined in this report seeks to address this overspend whilst focusing on outcomes for residents. For example, the Council has allocated an extra £0.5m to recruit new homelessness prevention officers, increasing the capacity of the team by 20%, and use of £10m of Right to Buy receipts to purchase homes to use as TA (see 3.1 for further details).
- 2.6. Over 8000 households are now on Camden's growing housing register, waiting for access to stable, affordable social housing. Many of these families may never be housed, others will wait for years.
- 2.7. Camden housing costs are incredibly high - and increasing. House prices have increased by 73% in the last 15 years - from £509k in 2008 to over £1m in 2025. The average rent in Camden makes up 65% of median pay - with the unaffordability of the Borough having a direct impact on households approaching for homelessness support
- 2.8. In February 2023 asking rents were close to 20% higher than they were at the start of the first COVID-19 lockdown in March 2020 - these have continued to increase. The average monthly private rent in Camden was £2,500 in March 2025
- 2.9. There has also been 41% reduction across London in private rented accommodation advertised for rent since the outset of the pandemic in 2020, and a 20% increase in average rental costs. Only 2.3% of properties across London are affordable within Local Housing Allowance (LHA) limits – down from 18% at the outset of the pandemic. None of these are in Camden.

2.10. We are seeing significant increases in the financial hardship experienced by households in Camden. There are 7,108 households in Council Tax arrears as of July 2024 - increasing from 5,538 households in January 2024. Our LIFT data estimates that around 5,577 households in Camden are in rent arrears.

2.11. We have seen a three-fold increase in people leaving the national asylum support service – resulting in high levels of homelessness demand in Camden and central London.

### **3. Work underway - Homelessness Prevention**

3.1. Camden is investing millions on preventing and ending homelessness and building affordable homes. We commit £39m per year to reducing homelessness in the borough. We are investing right to buy receipts of £10m to acquire more homes for use as TA in our Temporary Accommodation Purchasing Programme (TAPP) as well as delivering over 350 affordable homes through our Community Investment Programme (CIP) and spend over £10m a year on our supported housing pathways.

3.2. We see on average 400 approaches per month for Homeless Prevention Service, who provide homelessness advice and assistance. The main cause of homelessness in Camden is loss of private rented sector accommodation, parents and relatives no longer willing to accommodate and relationship breakdown. These are expected to continue as the main drivers for homelessness in the Borough - and are often areas in which we have limited control or ability to prevent. Most of our approaches are at a relief stage (56 days) - meaning we have limited time to prevent homelessness.

3.3. The Homelessness Prevention Service helps prevent statutory homelessness through early intervention, housing advice, and tenancy support. We assist those at risk of or already homeless by:

- Helping them understand their rights and secure affordable accommodation, including by the provision of specific surgeries for private tenants;
- Supporting tenancy sustainment, including cases of harassment, breaches of quiet enjoyment, and illegal evictions in the Private Rented Sector (PRS);
- Providing an out-of-hours emergency service for vulnerable homeless residents;
- Offering specialist outreach for hospital and prison discharges.
- To increase housing supply, we enforce legal powers such as Compulsory Purchase Orders (CPOs) and other measures to bring empty private sector properties back into use; and

- The service works closely with partner agencies, including the Home Office, Ministry of Justice, and domestic abuse support services, to assist individuals facing housing instability.

#### 4. Temporary Accommodation Taskforce

4.1. The national crisis on housing availability and TA requires a clear local response as families in TA increase. Currently, the hostile market conditions in the PRS have resulted in use of hotel accommodation for families. This is driving a significant overspend in the service area as noted (£13m) and also delivers inappropriate accommodation worsening crisis situations for families and often placing schooling and support structures at risk. Shelter research from 2023 showed that:

- two in three (66%) people report temporary accommodation having a negative impact on physical or mental health.
- Almost six in ten (57%) parents report temporary accommodation having a negative impact on their children's physical or mental health.

4.2. While many of the factors contributing to the homelessness and TA crisis are not within the local authority control, it is imperative that we source accommodation for families that is more stable and affordable in the long-term than hotels and improve the end-to-end process to meet our statutory duties and corporate ambitions, as well as improving the wellbeing and life chances of residents.

4.3. In October 2024 we formed the Temporary Accommodation Taskforce to oversee the delivery of an action plan to radically improve the day-to-day experience of homelessness residents and those at risk, and to tackle the rising financial cost to the Council of meeting the growing demand to provide emergency and temporary accommodation for these residents. This includes 3 workstreams:

**Workstream 1 - Increasing supply of cost effective and quality temporary accommodation: (Supply).** This includes tackling an over reliance on expensive commercial hotels and nightly let (annexes) accommodation as well as diversifying the temporary accommodation provision. The group will also explore the potential for delivering or purchasing new housing developments, utilising general need stock with a focus on void properties on regeneration estates and developing new family hostels. Lastly, the group is considering potential options to provide homes via modular construction methods (Solo Haus Modular) to bring forward supply of small-scale homes for smaller families on

land where permanent housing could not be built. This is separate to the ongoing supply push via the Community Investment Programme (see section 5).

**Workstream 2 - Improving systems and processes within the homelessness system: (Demand).** The Housing Division has recently undergone a redesign to rationalise duplicate roles and processes, making it easier for staff and residents to understand and navigate the process and be more strategic in our allocation of resources. The task group will review and consider the impact on the delivery and experiences of those navigating these services and ensure the collection and reporting of data relating to households within the temporary accommodation delivers on our priorities.

**Workstream 3 - Improving conditions and the support available for residents in Temporary Accommodation: (Support).**

Underpinning all of these outcomes is an overarching ambition to ensure residents are better served by the system. As households remain in temporary accommodation for longer, the task group will oversee work to review the support offer for those in temporary accommodation, the adequate supply and blockages around the single adult's pathway, options to discharge our statutory duty and the impact of the allocations policy alongside prevention activity to reduce numbers entering temporary accommodation in the first place. Currently, residents in TA are able to access support on their housing benefit and repairs. Those in hostels also have staff available on site. Given the increasing numbers of placements and the lack of suitable accommodation we are shifting this model due to increasing demand. The Housing restructure which is now completing enables families in TA to access floating support services from this month. We are also improving facilities in hostels – for example improving play equipment available and drawing further on support from the voluntary sector, for example Doorstep Families Homelessness Project is co-located at Abbots & Levine hostel, and we partner with Caris. We are also putting support in place around those families in hubs via linking up with Early Help and this is particularly focused on ensuring continuity of school attendance, and helping the family maintain their support networks, building on the model we provided to refugee hotels following the Afghan airlift.

## 5. Community Investment Programme and the Housing Investment Strategy

5.1. At Cabinet in January this year, a new overarching **Housing Investment Strategy** was adopted with a consolidated approach to the Council's various programmes which together will deliver on the Council's strategic housing ambitions, deliver net growth in our stock over the next five years, and deliver substantial increase in quality.

5.2. Camden's **Community Investment Programme (CIP)** which started in 2010 and, since then, has evolved significantly, ensuring that Camden's communities' needs are put at the forefront of CIP objectives and adapting as needs change. In 2022 Cabinet agreed to extend the programme's scale and ambition with a target of delivering 4,850 homes, including 1,800 social rented homes. To date, the programme has delivered over 1,780 homes, 70% of which have been affordable. Some of the key highlights of the Community Investment Programme over the last year include:

- In 2024 we completed three residential schemes on the Tybalds Estate, Central Somers Town and Agar Grove Estate, delivering 169 homes, 67% of which are genuinely affordable;
- We completed Highgate Newtown Centre in December 2024 – a brand new state of the art facility providing a new sports hall, a community café and flexible meeting rooms as well as Council-run services for young people and families;
- The community centre completes the Highgate Newtown mixed use scheme, where 36 homes for refugee families previously living in bridging hotels were rehoused in late 2023 and early 2024, utilising funding made available by Government to “flip” private sale units into affordable housing (that is affordable and in Council ownership in perpetuity);
- We also have four projects under construction over five sites including:
  - Abbey Phase 3 – 36 social rented homes, 10 intermediate and 93 private sale – expected to complete in early 2026;
  - Godwin and Crowndale – 10 social rented homes expected to complete in early 2026;
  - Camden Road and Chester Road Hotel – 89 temporary accommodation homes expected to complete in late 2026;
  - Agar Grove Phase 2A – 94 social rented homes expected to complete in 2028.

A full summary of the Camden Community Investment Programme is included in the 2024/25 CIP Annual Report which was reviewed by Housing Scrutiny in February 2025<sup>1</sup>.

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<sup>1</sup> [Camden Community Investment Programme Annual Report 2024/25](#)



- 5.3. **Camden Living Housing Association** received Registered Provider status in February 2025 and is anticipated to add a further 200 social rented homes as a Registered Provider. It is now purchasing its first scheme in Central Somers Town Phase 2 (34 homes).
- 5.4. Over the last four years the Council has run the **Temporary Accommodation Purchasing Programme (TAPP)** alongside CIP to support the delivery of increased temporary accommodation in Camden. TAPP has been able to secure millions of grant funding from the GLA and Government to buy back properties purchased under Right-to-Buy. The three phases of the TAPP programme have allowed the Council to increase the affordable homes supply in the Borough by 209 homes. In addition to these, we started the construction of 89 temporary accommodation homes in November 2024. Despite the significant number of homes acquired, there remains a significant gap between the supply and demand. Every home purchased represents a saving to the Council on nightly hotel rates, and a more stable home for homelessness families. The Council is looking for grant opportunities to continue to support both the CIP and the TAPP schemes to support additional new affordable homes in the Borough.
- 5.5. The Council's **Family Friendly Programme** will provide 280 additional bedspaces through the purchase of family sized homes, funded through the release of smaller homes. This programme responds to our double acknowledgement of, firstly, the high number of families who are experiencing overcrowding and severe overcrowding on its social housing register and the impact that this is having on health and development, and, secondly, of the challenges of our existing stock and how we can actively manage this to ensure that Camden can adapt its stock to meet the changing needs of residents in the borough.

## 6. Moving Forward

- 6.1. We know that providing secure and long-term housing as quickly as possible is a crucial first step in addressing or preventing homelessness, which is why we continue to explore new Temporary Accommodation options, 'Move-on' support and development of affordable housing.
- 6.2. We expect the Renters Rights Bill to progress through Parliament in 2025. We welcome the Government's intention to provide tenants with more protection in the private rented sector, and we work closely with tenants, the Camden Federation of Private Tenants and other advocacy organisations to ensure that tenants are aware of their rights and seek support as early as possible. We are working with London Boroughs and London Councils to anticipate the impact of

the Bill on the London housing market – but do not expect the Bill to significantly reduce the demand for homelessness in the short term, but might provide stability and increase quality in the sector over time.

6.3. We are also working with MHCLG via the Homeless Prevention Grant (HPG) Consultation to explain the severity of the current TA and homelessness situation, lobbying MHCLG to reflect in its funding package the reality of the pressures councils are facing. We are also calling for:

- a longer-term settlement on homelessness funding to enable planning and service design
- Remaking the link between LHA rates and available rents (so LHA could cover 30<sup>th</sup> percentile of available properties in a given area)
- Further funding streams to support the work underway by Councils to buy homes for use as TA – this is one of the few relatively fast paced ways of increasing available supply
- We also welcome the bringing forward of the Renter's Rights Bill (currently under consideration in the House of Lords) to end s21 evictions which drive so many homelessness approaches.

6.4. The issues outlined in this report however go beyond the funding issues. We welcome His Majesty's Government's efforts to convene a cross-cabinet strategy on homelessness and TA, as the sector needs a multi-year clear road map to prevent homelessness upstream and increase accommodation options. When complete, this strategy should ensure all parties (DWP, Home Office, MOJ, MHCLG and Local Government) commit to a range of interventions to enable a more effective national response.

## **7. Legal Implications**

7.1 The Borough Solicitor has been consulted and has no comments to add.

## **8. Resource Implications**

8.1. The Executive Director Corporate Services has been consulted and his comments are reflected in the report.

## **9. Environmental Implications**

9.1. There are no specific environmental implications.