

WALTHAM FOREST HOUSING STRATEGY

Community Engagement Summary

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INTRODUCTION

Approach

Housing Strategy is being framed around a central change statement:

“Improved access to high-quality and genuinely affordable homes which provide a foundation for every resident to live a happy and healthy life.”

The change statement reflects the importance of a good home as the building block for a good quality of life. This can deliver a progressive Housing Strategy which focuses on resident wellbeing and experience of living in Waltham Forest.

We cannot deliver this new type of Housing Strategy without engaging local residents, landlords, and partners to explore the impact of previous decisions, and their perspectives on what does and doesn't work. Engagement is critical to inform the strategy and ensuring it is grounded in the lived experience of housing in the borough.

Focus Groups

A total of six online focus groups brought together people based on their current housing tenures and circumstances:

- private rented accommodation
- social housing,
- temporary accommodation and / or at risk of homelessness
- people living in the north of the Borough
- people living in recent developments.
- In addition, there was an online focus group for residential landlords.

In addition, to address demographic and other gaps in participation, we undertook targeted engagement activity with young people, older people's groups, Residents Associations and people receiving support in relation to their housing situation, including people who are homeless, living in temporary accommodation and / or resettled families.

In total 80 people were part of the conversations that inform this summary.

Workshop

Themes from the focus groups enabled a draft Housing Strategy to be created with four long term outcomes proposed.

A selection of residents from each of the 6 focus groups (and previous Housing Commission Engagement) were invited to a workshop to discuss and critique the outcomes. In addition to the participants the workshop was attended by London Borough of Waltham Forest Council Officers in an observer capacity.

In total 20 residents took part in the workshop.



Analysing Findings

Engagement was based on a discussion guide, a copy of which can be found in Appendix 2 which summarises what residents told us across a range of conversations and focus group sessions. Detailed notes were made at every engagement session, and where participants granted permission sessions were recorded.

Data gathered was analysed using inductive coding. Here, we reviewed the data collated and looked for words or phrases that participants used repeatedly and used this as codes to look for themes and patterns in responses.



FOCUS GROUP SESSIONS

This section of the report follows the format of the discussion guide (Appendix 2,).

How would you describe living in Waltham Forest?

Participants were asked to describe life in Waltham Forest, starting with what people liked about the area:

"It's one of my favourite areas, you know, I've been here since I came from India. I've been living in this area, and I really enjoy living here because everything is very close by the commodities."

Resident living in one rented bedroom, with shared bathroom and kitchen, with her two children and husband

"I was one of those people who ended up moving to Waltham Forest because it was the only place I could afford to buy. But it's a really nice mixture of being in a residential area with lots of nice neighbours and a little local neighbourhood."

Resident with a mortgage

"I do love it. I live near to the Midland station, so it's a really nice road and a really good community as well."

Resident living in Private Rented Accommodation

"I love the area, its multicultural. It's accessible and places are very easy to get to. That's what makes it attractive."

Vulnerable resident living in Social Housing

"I definitely feel where I live that there's a sense of community. We have a neighbourhood, WhatsApp group, that's quite active, and out and about people are mostly friendly. Also, lots of green space, which is nice like the marshes and parks nearby, also really good transport links and OK bus connections."

Resident with a mortgage

People did feel the area was changing, highlighting a number of concerns including demand for services, crime and the increasing cost of living in the area.

"It's going through change, but I don't think it's going through change for the best. I think we're trying to cram too many people in and there just isn't the facilities and infrastructure to be able to meet the demand."

Resident Living in Social Housing in the North of the Borough

"Two months ago as well, one of my friends son was killed. I'm worried about that as well as housing, but the housing first. But it's hard to grow up as a young black boy here."

Resident living in private rented accommodation



*“Previously I was the biggest fan of Walthamstow, and everybody knows how much I loved living there but we’re just getting priced out, we can’t afford to live here where you know where I was born and that really frankly ***** me off.”*

Resident living in private rented accommodation

People’s Homes Meeting Their Needs

We asked participants about whether their home meets their needs. Overall, participants owning homes with a mortgage felt their housing met their needs. Some in private rented accommodation, had been able to move and upsize their home as their family grew. For example:

“We used to live in a in a 2-bed flat in Walthamstow, but it was just cause I’ve got two big boys. It became too small, too difficult to live there with the space. So that’s why I moved... Obviously it comes at a cost and it’s an expensive cost and obviously you know due to cost of living, I’m sort of starting to feel it now. So now I have to make a decision within the next sort of couple of years, if I’m going to be able to stay in Waltham Forest or if I’m going to need to .”

Resident living in private rented accommodation in the North of the Borough

Older participants spoke of ageing out of their homes and not being able to downsize, or transition into more suitable accommodation:

“We’re living longer. We’re in big properties but this Council has no idea what to do with us or where to put us. A lot of people would like to retire to something smaller, but they can’t. We knew a lady whose house was too much for her but what they offered her – she wanted to cry. The Council haven’t got one-bedroom flats suitable for us.”

Older resident

“What I need is to live on one floor, what I got is a stairlift.”

Older Resident in Social Housing

In focus groups with people living in private rented accommodation, and those in vulnerable housing situations, it was felt that what they could afford, didn’t necessarily meet the needs of their family.

“It’s quite difficult for 4 of us to live in a room sometimes. You know, when we have to go for a toilet, you know, every time the toilet is occupied, my daughter is 8 years and my son is 5 years. Sometimes I have to make my daughter wee in the room itself make her wear a nappy.”

Resident living in private rented accommodation

“So, basically currently I’m stuck in the system. I live in a one bedroom with a disabled son and a daughter and husband. We are severely overcrowded. I currently... I’m not able to rent, even though I have a really good job, anywhere bigger that would be suitable for my family simply because I’m not earning enough.”

Resident living in private rented accommodation



"I've been a good judge of moving into properties before. I didn't doubt myself on this one. I thought, yeah, this seemed all right. And I put down the deposit and that's where the problem started...."

"Because we moved in the summer, we didn't see the problems with the boiler and the heating... for 14 years we've had the same problem."

Vulnerable resident living in private rented accommodation

"I live in a 2-bedroom property with 7 people. We have been living here for 7 years."

Young Person living in Waltham Forest

Those in social housing, contributing their views on having to make a compromise/s to live in that tenure of home.

"The current property that we're in. Size-wise it does meet my family's needs. There are a few things I'm not happy about, but compared to where I was living before it's much better. Previously I was living in a 2 bedroom converted flat with three children."

Resident living in social housing

"In terms of the flat, yeah I'm really happy with it. The only thing I'm not happy with is the parking."

Resident living in social housing

"It's fine, I think someone really needs to bring it up to date, but it serves my purpose and it's not mouldy."

Resident living in social housing

The Impact of Housing on Health & Wellbeing

We asked people living in challenging housing circumstances, to talk about the impact it was having on their health and wellbeing. For example, on a particular resident who was at risk of eviction (because she cannot afford a rent increase) talked about the impact in terms of stress and the impact on their mental health.

"I have depression, every morning is stressful. I don't know what new things will come. I'm looking, I'm looking wherever I go. It's like £1,500 £1,600 on top of that Council tax. Top of that bills. All this together is very stressful... and then I have a lot of my own problems, and this is a very bad situation."

Resident living in private rented accommodation

Another participant was in the process of taking their landlord to court.

"I'm panicking as well because of what the court said. He might win. I might lose. That's why I'm panicking actually."

Resident living in private rented accommodation



One participant talked about the impact of the bailiffs coming next door, and being worried that their family would be next if they couldn't find the money to cover an increase in their rent.

"Because you know I have seen I think last year when (next door got evicted) this whole things like bailiffs came, police came these came. It's like you know I never seen in my life like... now my landlord wants to increase by £400..."

Resident living in private rented accommodation.

For others living in overcrowded homes the impact was on their health, their family's health and their relationships.

"My relationship is about to break down... there's nothing personal in my life. Verbal fights happen between me and my husband sometimes and the kids see it and they're not happy. My daughter is 8 now. She's growing. She's watching around. She wants to have her own privacy. She asked me why are we like this mummy. We want to move out of this house."

Resident living in private rented accommodation

"Dealing with my family's health issues and our housing is overwhelming. I just want to make life as normal as I can for our family" and "being made homeless has had a huge impact on us. We've been put in hotels in Southend, Harlow, Romford. I have to bring my three daughters to school every day. And my wife had a high-risk pregnancy, so she had to come back for lots of hospital appointments. She's been under huge stress; she stopped eating and the baby stopped growing so she had a c-section on Monday. I'm worried about bringing her and the baby back to the hotel."

Resident living in a vulnerable housing situation

"The doctors have written letters. If the GP has written because my daughter is asthmatic, my son is asthmatic, she got eczema, she got a urine infection because of the housing situation. The doctors have analysed. They have written many letters to the social, even the social worker came to our house. She wrote a letter but nothing is working... and that hurts me."

Resident living in private rented accommodation

"The housing conditions is affecting my physical health including respiratory issues, due to damp and mould. It also causes psychological stress and anxiety, due to feeling unsafe or insecure in your home, or because I'm worried about eviction or having to move."

Resident living in private rented accommodation



Some participants had specific issues in relation to the quality of their housing, which is in terms impacting on their household's wellbeing.

"The flat above us flooded, and water came in. They couldn't find the leak. They said they couldn't find a builder. Our house is now damp. It's not being fixed. I couldn't work four days. My back problem. My legs. I don't know what is happening to me."

Resident living in private rented accommodation

"It's damaged my health. We were living in bad housing, it wasn't safe... it's taken my health...it's taken me away from the workforce."

Resident living in private rented accommodation

"The house has damp, mould, broken windows, windows that don't open. The boiler doesn't work properly and there's buckets of water from condensation. A community nurse came and thinks our daughters' asthma is caused by the house. We're worried what this winter will bring."

Resident living in a vulnerable housing situation

Targeted Questions

We asked targeted questions for different groups of people, to explore specific issues that may affect them.

Older People / People Living in Older People's Housing

We asked this group about specialist accommodation. For older people, there was a clear perception that housing in the area was not being built with them in mind.

"We used to have bungalows and a quadrangle over here. All they're doing is building high-rise flats, which you're not going to get older people in. I wouldn't go into one, not even the bottom of one. They're rabbit hutches. They're not catering for all the old people that are in Council properties."

Old resident living in Waltham Forest in Social Housing

"I am cynical because they're putting all these new places up, but a lot of them are all flats, it's OK for people that are single or, you know, maybe, you know in different age groups obviously. But when you've got to start to have families, what's gonna happen, you know? When you get older what's going to happen."

Old resident living in Waltham Forest in Social Housing

For older people, the importance of being able to retain their independence is a deterrent to moving to specialist accommodation. The Council is not seen as a point of support for those who want to stay in their own homes. Participants explained if they were to need help with gardening, cooking or cleaning they wouldn't go to the Council. Rather, they would hire private help. Participants were not sure of what, if any help, they're entitled to, nor did they seem to expect any help.

One 101 year old gentleman explained that living with his son, meets his needs. His son had called the Council for advice on how to adapt his home for his dad but was told it would take a year for someone to visit.

Participants thought that the homes they want (and need) to be able to downsize are not available. In addition, participants had heard stories about people being offered damp, mouldy flats. Alternatively, others had asked



for help downsizing in the past but didn't get the help so had given up on downsizing. Private retirement homes are considered to be unaffordable.

"But by the time they build something I'll be bloody gone!"

Older resident living in Waltham Forest

"I'll live here till they carry me out in a coffin, I'd rather shoot myself than go into a home."

Older resident living in Waltham Forest

"Independence is the only thing we've got left now."

Older resident living in Waltham Forest

"During the pandemic they didn't find out what was going on with older people, didn't pick up the phone so now we've given up on them. And we won't give up our flats because we haven't been given the help we needed in the first place"

Older resident living in Waltham Forest

"If you own your own home and have savings you don't get any support paying for care. Some people work hard and save and others don't. The system doesn't feel fair."

Older resident living in Waltham Forest

Some older residents were also concerned about how retrofit policies might impact on them. There was concern that they were going to be required to install a heat pump, resulting in debt and financial hardship. It was felt that there was a need for the Council to explain retrofit policies, and the subsequent requirements, in a clear language and provide advice and support in person, not just online.

"I think about heat pumps every day. Why is the Council screwing up my life telling me to install one?"

Older resident living in Waltham Forest

"I have to install a heat pump I'm going to be leaving debt to me children."

Older resident living in Waltham Forest

Young People Living in Waltham Forest

We asked young people in ten years' time where would they like to be living? Some of them did say Waltham Forest.

"Waltham Forest is a nice area so I would like to stay."

Young person living in Waltham Forest

"I would come back to Waltham Forest when I have a family."

Young person living in Waltham Forest



For others there was a preference for moving away. For some, affordability was the primary issue. For others it was about quality of life and feeling safe.

“It’s too expensive in Waltham Forest and the price is going up. I would like to live in Newcastle. The current prices in Waltham Forest would probably be the same in Newcastle in 10 years.”

Young person living in Waltham Forest

“Essex, Milton Keynes or Bedfordshire. There is less traffic, it’s more quiet although it might not necessarily be safer.”

Young person living in Waltham Forest

“Most of my family are outside of London. I wouldn’t mind moving up to Derby – people leave their doors unlocked there.”

Young person living in Waltham Forest

We also asked whether local young people aspired to home ownership in the future.

“My mum owns a home, so I want to as well.”

Young person living in Waltham Forest

“Yes – my dad wants the best for us. I want to buy multiple houses.”

Young person living in Waltham Forest

“I’m not sure – I’m not the most organised and it could be very expensive.”

Young person living in Waltham Forest

Others felt the Council should be doing more in their community.

“The Council needs to reconsider their priorities and give priority to people who need certain types of housing. My brother is disabled, and we need accessible housing.”

Young person living in Waltham Forest

“I live in a 2 bedroom flat – I don’t feel safe. We have had problems with drug dealers. We have tried to move but the Council don’t do anything.”

Young person living in Waltham Forest



People Who Are Homeless, At Risk of Being Homeless or in Temporary Accommodation

With this group we explored the help and support they have had in the past, and the support they are receiving currently. Participants were not always sure where to go for help and can be frustrated and confused by support services. For example, one resident required help writing a statement for court, in relation to a case against her landlord.

"I called legal aid, they said I'm not eligible for that. I called the Citizen's Advice bureau they said no, they can't give me any advice. They gave me this number I called the whole day. They told me the person worked from Tuesday to Thursday, they gave me a specific number and specific time and I called back again...."

Resident in a vulnerable housing situation

For others there is confusion about how the system works and how they engage with it.

"The online forms are confusing, sometimes I spend ages on them and get so frustrated I don't even send them in."

Resident in a vulnerable housing situation

"I'm applying for a Council house, I've got my MP's letter, I've got my doctor's letter. I've got my PIP letter; I'm collecting all the letters I need to apply for a Council house. They have to give me a Council house when I apply."

Resident in a vulnerable housing situation

There was a level of expectation that the Council should be able to do more to prevent homelessness in Waltham Forest.

"I feel the Council can implement programs and services aimed at preventing homelessness, such as financial assistance, mediation, and support for those at risk."

Resident at risk of eviction

"The Council should provide emergency accommodation for us, emergency accommodation is very necessary and there are no affordable options for us."

Resident at risk of homelessness

"I've been now, like, nervous and panicking because these landlords... Getting like, you know, tenants every other day, selling like every six months, just move. Then they can put rent up. I don't want this life like, you know, stressful. Yeah, I want property for housing association. This is the one I want. I'm looking for that."

Resident at risk of eviction



Private Renters

We commenced by asking private renters if they would recommend living in Waltham Forest to a friend. The perception that the area is unaffordable was the main barrier to a recommendation, with other people raising concerns about safety.

"I love the area, I love the place to drink and the food. The only thing is the housing. The prices are really high for us like as you know working class we can't afford to buy houses anytime soon. But as well the rent is so high."

Resident living in private rented accommodation

"I was born in Walthamstow, I would have loved to stay in Walthamstow but its too expensive now. So I couldn't recommend it to anyone else."

Resident living in private rented accommodation

"Even I'm thinking if we really want to be here because we've got a lot of drug dealing, the street lights have been removed. It doesn't feel safe."

Resident living in private rented accommodation

It is important to acknowledge that these discussions took place during a cost-of-living crisis. Participants in the focus group share their lived experience of the rental crisis in the area.

"I know I'm not going to get a house from them (the Council) but they keep telling you to try to find a private, you know. But nowadays, to go and rent private, the new thing is you need to earn £45,000 to £50,000 to rent. If you don't earn between £45,000 to £50,000, you can't rent a house you need to. I'm stuck in my 2-bedroom house because I can't find a guarantor and I'm not earning that £45,000. If I was, I would be buying a house not renting."

Resident living in private rented accommodation

"My mom is getting a lot older now and she will need to move in with us at some point, and it's a very small two-bedroom house. We tried to get on the housing ladder as well, but we just cannot afford it. Even if we can find the down payment. You can't do the repayments, it's just too extortionate. And now at the cost of living we make a decent salary and we can't afford more."

Resident living in private rented accommodation

"If I can't stay here, I'm going to have to find a guarantor to even view houses. I don't earn £45,000. I could ask my boss. Or you can pay like someone a monthly fee to do it for you, and you pay them every month. But's that just bills on top of bills."

Resident living in private rented accommodation

Participants were concerned about increasing rents, and whether the area was still affordable.

"I've had a £250 rent increase in the last 3 months and that's really hit. The landlord, his mortgage went up so every time his mortgage went up he had to put the rent up... But it's impacted because everything you know just to buy groceries nowadays, it's so expensive."

Resident living in private rented accommodation



"I'm expecting next year, my tenancy renewed in March. Just a slight increase. But next year I'm expecting it to go up 10 to 15% because the mortgage will have increased. I'll need to be careful about my spending me expenditures in order to cover it."

Resident living in private rented accommodation

"It's £1,400 at the moment and you know for two-bedroom flat and if it goes up again I'll think about moving to somewhere cheaper... But if it's too far. If I go there (somewhere cheaper), I have to just pack up my job and find another."

Resident living in private rented accommodation

Knowledge of support for private renters was limited among participants, the preference was for increasing the availability of social housing.

"We need social housing that is suitable for all for families, for single people, for pensioners, for homeless people, and that social housing needs to be forward-looking in terms of being energy efficient, to bring down bills for those that are occupying them."

Resident living in private rented accommodation

Social Housing Tenants

We asked people about their experience of finding social housing, with most saying the system was complicated and required compromise.

"You have to contend with how many people in the borough want social housing, there's all sorts of lists. It's obviously really complicated."

Resident living in social housing

"At one point I lived in Enfield because I couldn't find any suitable houses for me and my family, but it was just too difficult. It was just difficult and then that's when I found out about social housing from friends and family from people. And I was offered a studio flat in Enfield again for like maybe almost one year. I was travelling back and forth and then eventually I got the two-bedroom. Well, one bedroom flat that's provided to two bedrooms in Walthamstow, which was very close to my family and the property wasn't suitable, but location meant I could care for my brother and sister."

Resident living in social housing

"I was on the bidding list because the house was small. I wasn't expecting to get an offer anytime soon because when I was bidding, I was like quite far up in the list... They offered me the property and obviously compared to what I had, it was much more suitable."

Resident living in social housing



All the participants had issues with their property and / or concerns about the upkeep of their neighbourhood.

"It's on the 5th floor, when I was signing up for it, I asked if I can get the railings to be adjusted so that they're higher and, you know, provide safety for my children. And I was told then that I could write and ask for permission. But after I signed up, when I did ask for permission, they told me until one year I can't do anything. Right now, we can't use the balcony because it's broken."

Resident living in social housing

"I noticed that the balcony door was broken. The wind must have blown it and first thing I did was reported it. And the next day they came and did an emergency repair where they put a wooden plank. But this was meant to be like a one week thing. One month down the line, two months down the line. Three months. I'm chasing it and I'm speaking to different people and they're telling me those things have been ordered when it hasn't been ordered."

Resident living in social housing

"I had water coming through the ceiling. The emergency guy came out because it was leaking. He boded it together, which lasted about a day, and so I complained straight away, and they sent out the emergency guy and he was a Carpenter and he couldn't get someone else (to fix it). Another guy came and said he fixed it. It wasn't fixed, so I had to turn the water off the stopcock. Just turn the water on in the morning to fill the kettle up. Then they said I'd fixed it."

Resident living in a Housing Association Property

"There is a problem with rubbish on our estate. It's an ongoing thing with the estate management and they put locks on bin cupboards to stop fly tipping. And then people couldn't get in the bin cupboards, so they actually left there rubbish outside. It's beyond me why would you lock bin cupboards."

Resident living in a Housing Association Property

Engaging with the Council or Housing Association was described as time-consuming, lacking in empathy and frustrating.

"I don't want to sound mean, but sometimes I feel like from a lot of the Council workers or whether it's the repairs team, I feel like they treat us as second class citizens, we've been given a house so you should put up with all the problems and just accept what we have because we've been given it and we're lucky to even be getting this."

Resident living in social housing

"I've had two incidents where I've stayed at home for a repair. Lost money by not going to work and no-one has turned up. Why can't you provide a service at the weekends and cater for people who work."

Resident living in social housing

"Our rent is quite exorbitant, and I struggle with getting the Council to do the essential repairs that they, as a responsible landlord, are obliged to do, which nine times out of 10 they've failed to do."

Resident living in social housing



People with a Mortgage

None of the participants thought they could afford to buy in Waltham Forest if they were buying a house today.

"I couldn't buy a house today. Given the house prices and my salary, I think I'd be stuck in renting forever."

Resident with a mortgage

"I couldn't afford a house and that's kind of the major constraint. And I think (in the future) I'll have different considerations, especially if I did start a family, and I'm not sure whether I would buy here."

Resident with a mortgage

"Not just that I can't afford to stay in Waltham Forest, but I think I'd be looking for something smaller. Bungalow and I don't think we do any of those here. So I'd be going out Hertfordshire way."

Resident with a mortgage

The participants had originally chosen to buy in this area, because at the time it was affordable.

"To be honest, there weren't many areas in London that I could afford, so that narrowed it down, and quite a lot... The transport connections were really good, easy to get into work. And obviously this was before COVID, when we needed to go into the office a lot and then there was a bit of green space, so there weren't many places in my price range."

Resident with a mortgage

The perception of schemes such as shared ownership was that they did not provide value for money.

"I did look at those schemes when I was looking to buy. But they just didn't seem very good value. I think one of them wouldn't accept pets at all. The rates, the mortgage rates they were offering were just a lot more than you could get on the open market. And just the whole process, the staircasing process where they said OK buy half and then build up it just all seemed very complicated and expensive."

Resident with a mortgage

Homeowners in Waltham Forest are feeling the impact of rising mortgage rates.

"Funny enough, my mortgage ends on Monday, so I'm just in the process of completing in terms of remortgage, so it's gonna be interesting times. It's not been as stressful as I thought it would be, but it's the unknown come October, November it maybe that I'm living off sardines."

Resident with a mortgage

"I'm okay where I am but if I wanted to move with these rates now, I couldn't, I mean I think about if I wanted to move, I just can't because I wouldn't pass the affordability checks for a mortgage at like rates of 9% or whatever."

Resident with a mortgage



"I had my mortgage increase this year, with the cost of living crisis, and I can tell you it's not fun. When you're paying such amounts and then you're paying about half of that amount on top, it's just not ideal."

Resident with a mortgage

"I think I'm probably the only good news story here I took out my mortgage in 2012 Which was going to be a for over a 25- year period, but I basically chucked. I've chucked as much money as I can at it over the years to overpay and overpay with the help of my parents. Sometimes when they could afford to help. My current rate of 1.6 is due to expire next April, and then I'll only have a year to go."

Resident with a mortgage

People Living in the North of the Borough

People living in the North of the Borough are concerned that the approach to development in their community is not meeting the needs of local people.

"When I went down to Blackhorse Road, I was just taken aback and I thought, Oh my God, this is terrible. You know, it's high-rise flats again, we're going back in time to the 60s and 70s with all the problems that those flats did have in the town."

Resident living in the North of Waltham Forest

"I think there's too many high rises going up in Waltham Forest and the reason why I've lived here for so long is the green open spaces and the parks and I was just amazed. I used to live in Camden and there wasn't much of that. And when I moved here, the air seemed fresher. There was much more open space. And that's what I loved about Waltham Forest. What I'm worried about at the moment as well is that any little bit of brown land that you see, like maybe there's a garage that is being closed and they build a block of flats there."

Resident living in the North of Waltham Forest

"(There was development planned near us) we were told it would have affordable housing. Wonderful, but who is it affordable for. My daughter was looking for property, she's single and couldn't afford to buy. So consequently, she's at home still with us. And you know these phrases that, as I say, are banded around that supposedly to make us feel good. Oh, yes. You know, there's more people in the borough than houses. But if people are coming in from outside the borough, we're still stuck with the same problem with people within the borough not being able to move within the borough. So, it kind of seems a bit pointless to me."

Resident living in the North of Waltham Forest

"You're building rabbit hutches for humans and this lack of space can cause mental distress... homes should be a place of calm safety and your space."

Resident living in the North of Waltham Forest

There is an acknowledgement that more housing is required, but a concern that the emphasis is on attracting people into the area and not on solving the local housing challenge. Participants who took part in this session wanted to see a focus on genuinely affordable housing, social housing and family homes.

"We had a new build at the top of our road a few years ago, which we vehemently opposed, and we were told that it was going to be affordable housing for local people. Now I know for a fact that the majority of people that moved in there came in from outside of the borough. So, I can't see the point of putting up these new



builds if they are not affordable to people living in this borough, and people from outside of the borough and moving into them.”

Resident living in the North of Waltham Forest

“Houses are built without any social construct for the people who will live there, and it's and it should not be based on cost and limited space.”

Resident living in the North of Waltham Forest

“Maybe it just needs a complete whole, you know, shake up of social housing. Just maybe it just needs a complete shake up and that would be so radical that it probably wouldn't happen.”

Resident living in the North of Waltham Forest

“Flats being built and they're relatively small. So one would assume that these are couples, single people, couples as opposed to large families. But in 10,20 years time, those single people and couples will have families. And then we'll be saying, well, all of those children are now grown up and they're going to be looking for property in the borough.”

Resident living in the North of Waltham Forest



RESETTLED FAMILIES

We spoke to 7 residents who had moved to Waltham Forest through the Resettlement Scheme. These residents were refugees from Afghanistan, Syria, and China.

Their time in Waltham Forest ranged from 3 months to 3 years. Conversations with them were one to one and based around an agreed discussion guide.

You and Your Home

We asked participants ‘what makes a house a home?’ The general consensus was that a home doesn’t need to be anything special, as long as it is a suitable size for their families, feels safe and secure, and is in a good location.

“A home is somewhere where you can live for the rest of your life. Somewhere which is permanent and not for a short time. There is no fear that you have to move.”

Resident from Resettlement Scheme

“A home is a place where you can live safely and securely without any fear of anything that can harm you and your family. A home is a place where there are good neighbours and a good neighbourhood. A place where you can be connected to the community, a place where you can access hospitals, schools, markets, a place where you are not disturbed by people who may be against your culture or religion.”

Resident from Resettlement Scheme

“I don’t want a big semi-detached house. I want something that is suitable and big enough for my children to have their time to play. For me, I am not fussed, but I care about a property for my children.”

Resident from Resettlement Scheme

“A home for me has no stairs because my wife has a disability, is spacious, fits my family, has 2 bedrooms, a living room, and a garden. A garden allows me to go outside, have fresh air, and I can dry clothes.”

Resident from Resettlement Scheme

Participants were then asked to think about whether they felt at home in Waltham Forest, responses highlighted the importance of access to services, affordability and quality of housing.

“The best thing about where I live is the location to services. It is close to the university for my children. My daughter sometimes finishes lessons at 7pm or 8pm. She called me to say she was coming home and within 30 minutes she was here. Our GP is a 5-minute walk, whereas in Leeds we had to travel 45 minutes by car to the GP.”

Resident from Resettlement Scheme



"I consider where I live as a home. It is a Housing Association property. The rent is cheaper than private rented properties. It looks like it will be a permanent place for me. It is a 2-bedroom flat; it is nice, clean, and good."

Resident from Resettlement Scheme

"I feel comfortable and good where I live. The only problem is the price."

Resident from Resettlement Scheme

Participants did raise concerns that their homes were not meet the needs of their family. There were specific concerns about overcrowding, and the impact this was having on their children – having space to study was a particular issue of concern. Others raised issues around the maintenance of their homes.

"Our flat is very small for us. We are a family of 4 living in a 2-bedroom flat. There is no space to move. I can't bring in additional furniture, and there is no space for my children to play. All they can do is watch TV. I am studying to improve my English and Maths, but I can't bring in a table to study because there is no space."

Resident from Resettlement Scheme

"We are a family of 6. I have 3 adult sons who are living in the same room. They don't have enough space to do their schoolwork. They end up going to the library and come home late at night."

Resident from Resettlement Scheme

"Sort of. The property has enough space for us, but it is an old building and has a lot of problems that need fixing. The bedrooms are very cold during the winter, and it is causing flu problems."

Resident from Resettlement Scheme

"I need a new cooker. I can cook using the gas, but I cannot use the oven. I cannot bake. A support worker from the resettlement scheme helped me to apply for a cooker. The response [from the Council] was it's not our work, it's the landlords job. No one is taking responsibility for this."

Resident from Resettlement Scheme

Support

Participants felt that they settled in quickly because of the support they were provided by the Resettlement Programme. Basic needs were provided including housing, clothes, food, obtaining a bank account, and support for GP registrations and primary school places. The additional support requested focused on how to access wider support programmes for example employability and applying for citizenship.

"I want to apply for British Citizenship for my children but no one has helped me. I don't know how to do it myself and so I am going on YouTube. Whenever I have asked for help, I am always told: 'Its not my job'. I would like to speak with someone face to face."

Resident from Resettlement Scheme



"I would like to work, but there doesn't seem to be anything for single parents. I am only free to work between 9am and 3pm. I have had interviews, but the hours are never suitable. There should be an employment scheme in place to help single parents."

Resident from Resettlement Scheme

Decision Making

Residents didn't have a choice in where they lived, they were given one option. Their preference would be to have a choice, believing that the ability to decide where to live was very important and would ensure their homes meets the needs of their family.

"I was not given a choice where I lived. When I arrived, they said this is your flat, this is where you will live. It is very important for people to make decisions about where they live – can see the property with his eyes before choosing. It is not good to just be given somewhere, whether you like it or not."

Resident from Resettlement Scheme

"This was the only option we had. We found a lot of 4-bedroom properties that would have been good for our family. But I don't know what the problem was – we were not given these properties. It would have been better to have one more room because I have 3 sons in one room. But we were in a hotel for 18 months and didn't receive any housing. We just wanted to start our life and so we accepted this one."

Resident from Resettlement Scheme

"I didn't have a choice in the property. It is important having a decision about where to live. If I could decide, and knew how important school catchment areas were, I would have moved close to a school that I would like my son to go to."

Resident from Resettlement Scheme

Is Your Home Affordable?

The majority of participations explained that the expensive rents were a concern for them. They are able to access Universal Credit to help cover the costs, however they are also reliant on services such as food banks to make ends meet.

The majority of residents mentioned that the main issue of where they live is the rent being too expensive. They are given Universal Credit to help cover costs, but there is very little left once expenses have been paid.

"My rent is £1500 a month and I get £2000 from Universal Credit. The remaining money goes on bills, food and transport. My children have free school meals which helps but during the holidays it is really difficult. I manage my money very carefully, I don't eat out, I always take the bus, I use a discount card from the Job Centre, but sometimes before the end of the month, we don't eat proper meals. We just eat bread or something until the next Universal Credit money comes in."

Resident from Resettlement Scheme

"My rent is £1375 a month. The landlord had tried to increase the rent by £200 but the council said no, only by £100. So £1375 is what I pay. For a 48sqm flat, it is too much. I am not working at the moment and rely on benefits. I am applying for jobs but I am not getting anywhere. If I worked part time, I could buy things that my family



and wife want. My children want toys but I can't afford it because of the rent. My son wants to join a football club, and my daughter wants to join a gymnastics club, but they can't because I can't cover the fees."

Resident from Resettlement Scheme

"My rent is too high. I am on Universal Credit. It covers the rent, bills and that is it. Because of the rent, I am currently living from a food bank. I go once a week."

Resident from Resettlement Scheme

"The rent is too much. The Council and Universal Credit is supporting us, but my husband and I really need to work, but finding a job is challenging."

Resident from Resettlement Scheme



Future Thinking

In discussions across the focus groups, we asked participants what change/s they would like the Council to focus on in the context of the Housing Strategy. The following themes emerged:

Supporting and enabling people living in the private sector to tackle unscrupulous landlords and / or rent increases.

"I just don't want to do anything with the landlord because of the money, and I know he will just get away with it because he's got the charge already. The Council missed the opportunity to support me. I was in good health. I just needed a little support to get me over. I've ruined my health. I don't have the means to support my family. My skills are useless and I'm a sickly person. That's it. I'm just another victim."

Resident living in private rented accommodation whose landlord had failed to make repairs to the roof and tackle mould.

"The landlord has been changed. The new landlord has taken the property from auction, actually, and then that time, you know, it was like, you know, force us to make a contract, force me to make a contract because, you know, he was selling, I haven't received any rents from nine months. Then court notice came you need to go court. And then he said OK, you just sign a contract... The only help I want from the Council is a Council house."

Resident living in private rented accommodation whose is now at risk of becoming homeless

"They have a duty to provide Social housing and they also have a duty to look after the privately owned. Private rented accommodation has become a ghetto."

Resident living in a vulnerable housing situation

"What can they do? They can't give me back my health. And the thing that's even worse is they have ruined the health of my kids... My children are suffering from asthma because they are living in poor conditions."

Resident living in private rented accommodation

"The council need to put a cap on how much landlords can charge their tenants. The cap should be in place after 1 year or 2 years after living somewhere. They shouldn't be allowed to increase the rent by more than 10%. I am having to cut money from my family to give to the landlord."

Resident from Resettlement Scheme



As with the Housing Commission focus groups, there is a frustration that what is called affordable housing is not affordable. There is a growing perception that only social housing is affordable in Waltham Forest.

“So many developers, they start off. Oh well, it’ll be 40% social housing or affordable housing or whatever they say. But when it actually comes down to it. Developers say oh We can’t make a profit on it if we have to do 40% ... they’ve driven it down from 40% to 22% and the developers were still saying no, we can’t make money on it. So we’re not going to develop the site. So they just sit on an empty site.”

Resident living in a vulnerable housing situation

More support needs to be made available for people living in private rented accommodation, who are being priced out of the market.

“They should have helped those who are working as well as those on benefits. I can afford to pay rent. They should at least allow me something that I can afford. They’re not supporting us.”

Resident at risk of eviction living in private rented accommodation

“I have a job, I can afford rent and just can’t show an estate agent I earn £45,000 a year. What help am I getting?”

Resident at risk of eviction living in private rented accommodation

“My friend lives in social housing, pays £700 a month for a three bedroom house... I’m paying £1,400 for a flat. I’ve asked if we can move in with her!”

Resident at risk of eviction living in private rented accommodation

Local residents have a mistrust of the system and decision making. There is a need to build trust through transparency.

“My child is disabled... the outcome of our disability application was to be told he’s not disabled enough for them. Can someone please explain to be me how disabled my child needs to be to qualify for social housing.”

Resident living in private rented accommodation

“It’s frustrating seeing social housing empty for months. That are not allocated to anybody, and I’m saying that because I know at least two properties which are literally opposite me because I live in the in the flats where, you know 90% is social housing and I’m the only one privately renting. How is the system working.”

Resident living in private rented accommodation

“I’m being honest about my situation, but the Council are not being honest with me.”

Resident living in private rented accommodation



There is a need to answer the question that the community keeps coming back to, who is the development for?

“What’s the point of building the flats for the community if the community can’t afford it. So, who are we building these homes for?”

Resident with a mortgage

“Everyone seems to be having more or less the same sort of flats. I do worry about people that want to start families. It’s all right. If you’re young and you wanna work, it’s great. But you’ve got to think of the future. So I don’t know where all these people in these one- and 2-bedroom affordable housing, or flats, or whatever are going to go when they have families.”

Resident living in the north of the borough in social housing



RESIDENTIAL LANDLORDS

Introduction

We spoke to 7 residential landlords who have houses to rent in the private sector in Waltham Forest, exploring their experiences of being a landlord and their future plans. We started by asking participants the key factors in deciding to purchase a property in Waltham Forest. Reasons ranged from living in the area, to inheriting a property, to good affordability in a well-connected area.

"I became a private landlord kind of by chance inherited a property. Empty properties require money to upkeep, and they have to pay for themselves in some way or the other. It's an opportunity for me to have something for retirement while I guess, contributes to the housing stock for individuals that may need somewhere to rent."

"Seemed to be in the right location. With the right price basically and the right size they're looking for investment and also with the Waltham Forest, I mean there seems a large demand, shall we say, for rented properties, and this basically that's all it was."

"So I was looking in London for something that fit my Venn diagram basically, which was affordable on my public sector salary, did it have good transport links and so it had two because I knew that the tube always goes down a couple of times a year, so you needed a Plan B and so that was the Overground needed to get into work or not. And the third thing was it safe? Was it a safe area? The other parts of London which I considered weren't in my budget."

Reflecting the experiences of private renters and homeowners in the Borough, there was a perception that an area that was previously affordable is no longer affordable.

"(I brought my property) almost 20 years ago. It was then affordable before prices went up, my salary that hasn't gone up huge amounts, I couldn't afford it now on my salary so I'm very grateful that I could at the time."

The conversation progressed to talk about participants experiences of working with the Council. There was a belief that the Council were accessible, but frustration around the time processes take, and inconsistency of approaches was mentioned.

"I've worked with them a few times for licencing, for Council tax issues or just getting Council tax and things like that so far and what I found with Waltham Forest is they are very accessible. You can reach them; you can have a conversation with somebody extremely personable, very friendly... However, they still take a long time to get back to you, so the licencing process can take up to a year and their advice is well keep doing what you're doing. The licence will come."

"I like that you can actually have a conversation with someone. You can call any number into the Council and reach someone, but it takes time to actually hear back from them, which can impact decisions that you're making."

"They do try, but they do have landlord meetings, which is something, but I don't find it particularly ahead of the game, you know, certainly even compared to the



landlord organisations, I think they really need to acquire more expertise. I don't think they've got more, much there."

"I raced against time to get all the correct certificates and procedures done, but they were very clear that there were certain deadlines and certain standards. I really busted up to get everything. Only for them to sit in it for a long time."

"They feel a bit laidback compared to Harrow for instance, they have one (a landlords' forum) every month, they keep the landlords informed. They bring all the legislation out and say look this is what's happening."

There were also concerns about how the licencing requirements were being enforced across the Borough. For example, one participant referred to it as a stealth tax.

"It feels like a bit of a stealth tax, right? Like, it's something that has to be done. Waltham Forest has decided arbitrarily that selective licencing or licencing for rental properties is the direction they're going in and that's fine. They're allowed to do that. If they do that, I think it would be nice if they provided more support to landlords."

Others were concerned that properties are not inspected.

"(The) selective licence process is fairly painless compared to some other boroughs such as Enfield... Fairly quickly within a few months I had the selective licence. But there haven't been any inspections. And I don't know why that is. I mean, Enfield, is very hot (on inspections). They come and check every property. And so does Harrow... But I've had nothing from Waltham Forest."

"From a property licence perspective, I've had no issue with the application and seeking the licence. I've got a fairly swift turn around like 8 to 10 weeks' time... One thing I have noticed is that the vast number of properties in Waltham Forest which do not have a property licence... I went to meet some potential new tenants at a property they were staying in, inside the house there was like 24 people in a three bed house it was absolutely packed and I'm thinking about how did they get the licence? And it scares you."

The participants went on to reflect on the impact of the mortgage crisis. Overall those who took part in the discussion were trying to limit the ripple effect of that impact on their tenants.

"It's contributed a lot to increase in the rents for the tenants because I need to have a make a certain amount of profit, otherwise it's not worth me staying in the business and not the tenants. You try to minimise the amount of increase but still for some of them it's not manageable they just can't do it. I'm having to go down the route of you know asking them to leave and that's all it cost etc.."

"We are concerned for our tenants. Our tenants have been with us 8 to 10 years, never not paid rent, you know, OK, we've never crucified them. If we actually took an assessment of our rent, we could probably get At least 800 a month more off our units."

"Everyone's looking for some sort of certainty. It's difficult to find. I had to have a conversation with my tenants (about increasing interest rates) our compromise was



we'd work on a two-year agreement. That way we can increase rent and they don't see any increases in the next couple of years and that works for everyone. But then you have to ask yourself, how sustainable is that like in the next two years?"

"I was going to say that my mortgage has gone up by £700 a month, but I've kept the rent the same just because I remind myself I'm lucky enough to have a place and I know how hard it is to get onto the housing ladder, and I want my tenants to be inconvenienced because they're struggling too."

There was a concern about the impact of legislation, and whether from a financial perspective being a private landlord still stacks up.

"Talking about all the legislation we're throwing at our landlords, it's just amazing. It's just so it's getting so regulated. When I first started, you know, and they didn't want the gas to figure, there's nothing. But now there's just gone crazy, you know, and everything adds up to putting rents up because it costs money."

"New rules and regulations are coming, and new laws are coming out now.... But this little different reform bill that's going through Parliament at the moment that's going to affect a lot of landlords because a lot of them start leaving because they may not be able to get the property back."

"If I didn't have a personal relationship with all of my tenants, with everything coming in I'd have sold them all. The problem is, I know these people. I know their family. I saw their kids born. They've been there for years and they can't afford to move."

"I'm fairly fortunate, but it seems pretty obvious to me that nobody would come in now, because of all this legislation, because of the uncertainty, because of section 21."

Participants were all uncertain about their longer-term future providing housing in the area, questions whether it would still be a financially viable endeavour moving forward.

"There are more demands being made and I keep wondering, well, what do I have to do next? When does it start to become a profitable endeavour? When does it start to become something that can actually benefit me? Because I feel like I'm just ticking off boxes right now every year have to get the gas, the gas certificate, have to get the electricity done. Every year I have to reevaluate the tenants. At least that's what it sounds like. 2025 is literally around the corner. I have to start planning for upgrading for this EPC thing. Still not sure if it's going to go ahead or not... I'd love to be a landlord in 10 years. I don't know if the changes are going to allow that."

"You scrape 50 grand or 100 grand together. You're going to stick it on the stock market for your future. You know that's prudent. Shrewd financial investment. And you're doing the right thing and not burdening the state with your pension requirements later on. Whereas if you get 500,000 and stick it into buy, you're stealing the homes off the next generation of kids and you're a horrible, ruthless landlord."



"We all have to do this for a reason. It's to keep the lights on, and if we're going to lose money, we're not going to do that... We will just push the problem somewhere else. We expect that all of our tenants will want us to forcibly evict them. We will probably do that on a shake hands basis because they will probably go and get the order for possession out the court and then they'll ask to go and be rehoused by the London Borough, Waltham Forest. So good luck."

There were concerns about supply in the area moving forward, with a perception that more landlords are leaving than coming into the area.

"I'm a solicitor and it's a small commercial High Street practise ... We would normally see a steady flow of buy to let purchases. We've got large developers, we have large landlords, medium, small accidental ones. People inherit property. We haven't had a buy to let purchase in the entire practise for probably about two years.

Everybody is selling, there is a massive problem coming and nobody understands it. I can see it coming."

Participants were asked what the Council could do to support landlords and the private rental sector more generally. Participants highlighted a perceived need for the Council to be more informed, to provide solutions beyond applying for grants and communicate better.

"Work experience... go and do the work. Talking to landlords. Talk to agents... Provide more advice than there's a grant out there somewhere. Well, try applying for these. Try getting anyone to do it. It's a joke."

"From our interactions with London Borough Walton Forest, you never get the same face in the same place... It's musical chairs, you know, and again, particularly the planning department. I don't know how you fix it.

"Given that 2025 isn't that far away, there isn't much in the way of comms now, so it's probably good if Waltham Forest does start to communicate now to landlords... start doing a countdown and doing some myth busting comes as well."

"I'd like to be able to phone someone and have an off the record conversation. I have this problem without fearing they're going to come down on me for enforcement if I say I haven't done this."



COMMUNITY WORKSHOP

Approach

We brought together a representative cross sample of 20 members of the public to work directly with the team developing the Housing Strategy. The workshop provided the opportunity for local people to check and challenge the four outcomes that form the basis of the proposed strategy.

This section of the report shows the four long term outcomes of the strategy and the key talking points.

Long-Term Outcome 1: Homelessness and rough sleeping are prevented

Proposed Intermediate Outcomes to achieve this are:

- 1A. Early Intervention is improved.
- 1B. Residents receive support that meets their needs – empowering residents to better help themselves.
- 1C. There are good local options for homeless residents.

Residents discussed that the Council needs to better communicate the support and resources they have available for people to access. As a minimum, all residents should know how to find support, and there should be contact information to key organisations.

“The Council should better communicate what they are doing.”

Workshop Participant

“Everyone should know what support there is a how to find it. Contact details to refer people.”

Workshop Participant

Communication should also be face to face where possible. Residents expressed that online information is not for everyone, especially for those that are non-native English speakers. Likewise with phone calls, residents can experience long wait times and do not know who the right contact is.

A single front door approach was suggested as a potential solution to this. A building for housing established where people can have face-to-face conversations with Council officers about their situations. In addition to this, holding someone accountable to people’s issues is vital. Residents should have the same case worker who can remain up to date with their housing situations.

“A front door approach will prevent lots of issues. Need everything together to support vulnerable people.”

Workshop Participant

“Accountability – same case worker, familiar person. People can speak to the same actual person.”

Workshop Participant

“Centralised physical housing office for people to go to the Council.”

Workshop Participant



Improved communication internally and across Council departments was seen to be important to help people in different circumstances.

Residents want the Housing Strategy to acknowledge that housing is a complex problem that requires the Council to work in partnership with a range of services including health, mental health support and employment. In addition, some participants highlighted the role of the voluntary sector and believed that the Council should be exploring ways to fund them to continue their services. Example organisations to collaborate with were churches and food banks. Voluntary organisations should also be encouraged to work together to tackle homelessness and rough sleeping.

“Work with the voluntary sector. Fund them because they are providing support. Churches. Foodbanks.”

Workshop Participant

“DWP could be involved if you are threatened with eviction.”

Workshop Participant

Long-Term Outcome 2: Residents can access homes that meet their need as their circumstances change

Proposed intermediate outcomes to achieve this were:

- 2A. Residents can access homes that meet their needs as their circumstances change.
- 2B. New development provides homes for residents who need them most.
- 2C. Renting is an attractive and secure long-term option.
- 2D. There are good homes for older people and those with specialist needs.

Residents discussed that housing should meet the needs of elderly people. New flats that are being built need to consider older people, and the challenges faced by the elderly who live in high rise flats if the lifts need regular maintenance. Waltham Forest was felt to be moving towards being a car free borough, however this poses a challenge for people who have mobility issues. The Council should support people to adapt their existing homes to meet their needs. In addition, housing meeting people’s needs in terms of space is important, and the Council should pilot ways to encourage people to downsize.

“We need flats specialised for older people.”

Workshop Participant

“Car free development is a challenge for those with mobility issues”

Workshop Participant

“There should be incentives for people to downsize.”

Workshop Participant



Residents also made the case for better quality and more attractive development. They mentioned that the aesthetics of high-rise buildings need to be improved and they could have a biophilic design to them. High rise properties should also be greener. Reference was made to sky gardens and green spaces. High-rises should also be a healthy place to live.

“There should be biodiversity in new homes and Rainwater sky gardens.”

Workshop Participant

“Green spaces in apartment buildings. Solar and wind energy.”

Workshop Participant

“Health and safety impacts of high-rise flats.”

Workshop Participant

Residents felt that renting in the borough should be made more secure and attractive. Solutions discussed to achieve this included making tenancies more secure by offering longer term contracts, making planning easier for new build to rent developments, and providing support to landlords who must navigate changes in housing policy.

“Support tenants who can’t pay.”

Workshop Participant

“Landlords are leaving the sector but there aren’t new ones coming in.”

Workshop Participant

“Planning is a barrier. It’s too slow.”

Workshop Participant

Long-Term Outcome 3: Every home in the borough is efficient, healthy and safe, and climate resilient

Proposed intermediate outcomes to achieve this are:

- 3A. A housing service with high resident satisfaction which treats people with fairness and respect.
- 3B. Housing related physical and mental health conditions are reduced.
- 3C. Housing in Waltham Forest is de-carbonised and affordable to live in.

Participants felt that the current system of communication – email or a phone call is not effective. Seeing someone face to face will help with housing issues, including how the Council follows up with residents once repairs have been completed. It was felt that the Council also needs to better communicate with its contractors and improve the efficiency of its payment process to them which could reduce the time of repairs. A resident stated that the Council should set an example in maintaining properties.



“Better communication and follow ups by the Council.”

Workshop Participant

“There used to be neighbourhood officers”.

Workshop Participant

“Contractors are rude and walk around the house in dirty shoes.”

Workshop Participant

Many residents agreed that medium outcomes 3A and 3B were more of an immediate concern than 3C. This suggests a need for the Housing Strategy to explore and explaining how approaches to tackle climate change can also have health and well-being benefits.

“3C is bottom of the list, important but not above outcomes 3A and 3B.”

Workshop Participant

“Agree that decarbonisation is important, but not an immediate concern.”

Workshop Participant

Residents expressed concerns over 3B being too vague in regards to timescales, and it needs to be more tangible which will help with outcome 3C, and ensure that accessibility is included. In addition to this, it was discussed that it would better if there were shorter term targets rather than a 5-year housing strategy with group having a view that a longer term strategy increases the chance of things taking longer to be actioned, especially with political changes.

“Target when things should happen, instead of a 5-year strategy.”

Workshop Participant

“3B doesn’t have a clear timescale. It’s too vague.”

Workshop Participant

Although outcome 3C was considered the least important, most residents agreed that this should be a longer-term outcome. It was suggested that decarbonised homes be a standard for all new and existing homes. There was a concern however that retrofitting could be expensive and could have implications on housing costs.

“Decarbonisation is a priority. I suffer from health issues. Insulation in my property really helps.”

Workshop Participant

“All new homes should be retrofitted as a standard.”

Workshop Participant



Clarification of what is meant by decarbonisation, and climate resiliency was suggested. Residents want to know what needs to be done, what they can do, and what support they can access to make changes.

“Climate resilient makes me think of flooding. Decarbonisation makes me think of alternative fuels.”

Workshop Participant

“Retrofitting is great, but it costs too much money.”

Workshop Participant

Long-Term Outcome 4: Development enhances neighbourhoods and supports stronger and fairer communities

Proposed intermediate outcomes for this were:

- 4A. Development supports thriving and more resilient places.
- 4B. Communities are proud of where they live and feel safe.

Residents expressed concerns over whether previous and proposed developments fit the borough and expressed the importance of there needing to be enhanced provisions for an ageing population, young people (such as youth clubs), and health services (such as GPs). It was mentioned that the proximity of GPs to homes needs improvement, including the ease to book appointments.

“Housing is not in isolation; you do need to think about other community infrastructure.”

Workshop Participant

“Gentrification has to be tackled.”

Workshop Participant

Clarity over what development means in the context of housing, and whether it will cater to everyone in the borough was discussed. A resident questioned whether a reduction in crime prevention will be incorporated into planning and design for housing. For example, there was a suggestion that developing communities will result in a first line of defence in reporting and reducing crime, with the help of community police officers.

It was felt that outcome 4 was the most “woolly” and intangible of the outcomes, which residents felt would mean the Council couldn’t be held to account. Residents also felt there needed to be a more direct and tangible alignment between what they had asked for / highlighted during and the solutions offered by the strategy.

“Development is overpriced and has not benefit to me.”

Workshop Participant

“Woolly outcome – need more specific in the how we will get there.”

Workshop Participant

“Add example case studies to bring it to life so we understand what you’re trying to achieve.”

Workshop Participant



Residents want to see development that tangibly benefits local people who already live in the area. This benefit could take the form of community infrastructure, improved services and / or improved public spaces. It was felt it was vital that local people could feel the benefit to them. The consistent question raised in this session, and focus groups, is “*but for who*” is the development for?” This includes what benefit it will bring to local people, how it will address the concerns of local people, specifically availability of affordable housing, and how developers will be held to account.

“There is benefit nationally (of the development happening here) but not helping the people who live here.”

Workshop Participant

“Somehow as much as we can, development needs to benefit people living and waiting for housing in the borough.”

Workshop Participant

“A lifetime of housing in Waltham Forest is not happening.”

Workshop Participant

Some participants felt that this outcome could be removed if the elements that tackle gentrification are tackled elsewhere in the strategy. Others highlighted a concern that some of the changes required for this outcome are outside the gift of the Council and therefore setting it up to fail.

Overarching Themes

Across the session there were a number of cross cutting themes that appeared across all 4 outcomes:

- **Communication** it needs to be easy for local people to find the help they need when they need it. There is a perception of an over reliance on online communication, and a desire to return to face-to-face support.
- The Council needs to explain their **decision making** so that the local people can understand what they are trying to achieve through both specific developments and wider strategy.
- The housing strategy needs to enable **local people to hold the Council, developers and other stakeholders to account.**
- There needs to be a way to show the **tangible benefit of development** to people who already live in Waltham Forest.



APPENDIX 1.

PARTICIPATION SUMMARY

To participate in a focus group session, people were required to complete a short survey and were asked to share their demographic information. Please note this data was not collected from additional sessions with residents' associations and other partners. The table below provides a summary of the 93 people who took part in the focus groups and workshop.

Demographic Criteria	Proportion of Participants
Age:	
16 – 24	6%
25 – 34	12%
35 – 44	21%
45 – 44	25%
55 – 64	19%
65 – 74	11%
75 and over	3%
No Answer	3%
Ethnic Group:	
Asian / Asian British – Indian	6%
Black/ African/ Caribbean/ Black British – African	11%
Black/ African/ Caribbean/ Black British – Caribbean	19%
Pakistani	9%
White British / English / Irish / Welsh	26%
White Other	18%
No Answer	12%
Physical or mental health conditions or illnesses lasting or expected to last 12 months or more:	
No	59%
Yes, but they don't reduce my ability to carry out my day-to-day activities at all	5%
Yes, which reduce my ability to carry out my day-to-day activities a little	13%
Yes, which reduce my ability to carry out my day-to-day activities a lot	12%
No Answer	10%
Housing Situation:	
Home Owner	29%
Council Tenant	25%
Housing Association Tenant	15%
Private Renter	16%
Other	9%
No Answer	6%
Employment:	
In Employment	41%
Long Term Sick	7%
Looking after family / home	10%
Looking for Work	11%
Retired	13%
Student	4%
No Answer	14%



APPENDIX 2.

DRAFT DISCUSSION GUIDE: RESIDENTS

Session:

Theme / Group: _____

Date: _____

Time: _____

Venue: _____

Participants

Total	Female	Male	BAEM	Under 16	16 - 17	18 – 24	25 – 49	50 – 64	65+

Welcome

- **Introduce** the moderator and any other team members.
- **Welcome and introduction** of participants.
- **Recording and photography** with the consent of all participants.

Topic

- **About the Housing Strategy:** The London Borough of Waltham Forest is working on a Housing Strategy, which will set out how the Council and its partners can best use their influence and the skills, capacity and resources they have to tackle the housing challenges in the Borough.

To plan for the future, it is important to understand where we are now, by talking to local people we can understand the impact of the current approach to housing. Exploring with you what works and what needs to be improved.

Guidelines

- **No right or wrong answers**, only different points of view.
- **Respect** each other's ideas and opinions. Don't need to all agree, but we should listen as others share their views.
- **Recording**, why we're doing it and what that means *e.g., only one person speaking at a time.*
- **We're on a first name basis**, if everyone is happy with that. Name cards / labels (in person) or screen names (Zoom/MS Teams).
- **On Zoom:** ask for cameras to be on throughout the session.
- **Please** put your phones on silent. If for any reason you cannot and you must respond to a call, please do so as quietly as possible and re-join as quickly as you can.
- **My role as moderator** is to guide you through the discussion.
- **Your role as participants – Talk** to each other, **listen** to each other.
- **Your voucher** will be emailed or posted to you; you will receive it with 28 working days of the session.



DISCUSSION

Icebreaker

- **A bit about you:** Introduce yourself and let us know what you would like us to call you during the session. Where do you call home?

You and Your Home

- **What type of housing do you live? How would you describe your home?**
- **How would you describe living in Waltham Forest?**
- **Would you describe where you home as meeting you, and your family's needs, needs?** What impact does your home have on you and your family? Health? Wellbeing? Future?

Discussion Phase

Facilitator Note: Please work through the questions relevant to the group you are working with, from the list below:

Older People / People Living in Older People's Housing

- **How long have you lived in Waltham Forest,** how has the Borough changed during that time? Is there anything specific that encapsulates that change for you?
- **What do you like about the Borough?** What people, places, events do you like about the area?
- **What do you dislike about the Borough?** Where is there for improvement?
- **Are you living in 'specialist accommodation?'** What options do you think area available to older people?

Note: Ask those in specialist accommodation why they've taken that option? What benefits does it provide for them. Those not in specialist accommodation – do they need it? Have they considered it?

- **Has anyone experienced any barriers to accessing specialist accommodation?** What happened? How could those barriers be addressed?
- **Have you thought about downsizing your home?** If yes, why? What are the barriers to downsizing for you?

Young People

- **How would you describe your experience of living in Waltham Forest?** Is it a good place to grow up?
- **Who do you current live with? – Parents, carers, family, friends?** Is that where you want to be?
- **In ten years' time where would you like to be living?** Would it still be in Waltham Forest? Would it still be in London? Why? Is that a realistic option? What do you need to get there?
- **Is owning you own home something you aspire to?** Yes? Now? Why that answer?



People who are homeless, at risk of being homeless, or living in temporary accommodation.

Note: These questions are highly sensitive. PRD would propose working with a local partner organisation to test the discussion guide ahead of this session.

- **How would you describe your current living situation to someone you've never met before?**
- **How is that impact on you? Your health? Wellbeing? Future? Your family?** What is your lived experience of being homeless / at risk of being homeless / living in temporary accommodation?
- **What support have you had?** How would you describe any support you've had? Where do you find it? Which organisations have helped you?
- **Could earlier help / support have prevented you from becoming homeless?** Is there something that the Council or others could have done differently to help you?

Private Renters

- **How would you describe your experience of living in Waltham Forest?** How long have you lived here? Why have you chosen to live in Waltham Forest? **If a friend asking you about where they should rent would you recommend Waltham Forest?** Why do you give that answer?
- High rents, more demand than supply and other factors have led to what's being described as a rental crisis. **Do you think there's a rental crisis in Waltham Forest?**
- **How would you describe the process of finding your current property?** When did you start looking? Where there any particular barriers / challenges? How would you describe the quality of the properties you look at? Are quality rental properties available in Waltham Forest?
- **Has your rent increased in the last year** (September 2022 – September 2023) ? What has been the impact of that increase? Is it still affordable?
- **Are you aware of any LBWF schemes to support renters?** What schemes have you heard of? Have you accessed any support?

Social Housing Tenants

- Can you tell us about your experience of **finding and accessing social housing?**
- How would you describe **the quality of social housing in the area** based on your experience? Have you had any issues with your home?
- How have you found **engaging with the Council or your Housing Association about** your home/estate? What do they do well? What could be improved? How responsive are they to any issues you have had?

People with a Mortgage

- **How long ago and why did you decide to buy a home in Waltham Forest?**
- **If you were buying a house today, would you buy in Waltham Forest?** Why do you give that answer?



- Have any of your used schemes like **help to buy / shared ownership?** How did that work for you? What were the benefits for you of using that scheme?
- Have you and your family felt **the impact of rising mortgage rates?** What has been the impact on you and your family? Is it still affordable?
- What is the viability for you of new mortgage rates?

People in the North of the Borough

- **How long have you lived in the north of the Borough,** how has the area changed during that time? Is there anything specific that encapsulates that change for you? Have you lived anywhere else in Waltham Forest?
- **What do you value about where you live?**
- **What needs to be done locally to address the housing crisis?** What sort of development, if any, should be prioritised in the north of the borough?

Future Thinking

- **What you do you think Councils are required to do in term of housing?** Who else do you think is important for tackling Waltham Forest's housing crisis? Who needs to do more, and what should they be doing?
- **How would you describe the London Borough of Waltham Forest's approach to housing?** What do you think the Council's current approach is trying to achieve? What trade-offs do you think the Council has to make?
- **If you could ask the Council to change one thing about housing what would that be?**

Conclusion

- **Summary...** takeaways from the discussion. Key messages to take back to decision makers.
- **Thank you** and how this discussion will be shared with Housing Strategy group.
- **Admin...** vouchers will be sent to you via email within 28 working days of the session.



DRAFT DISCUSSION GUIDE: RESETTLEMENT FAMILY

Session:

Theme / Group: _____

Date: _____

Time: _____

Venue: _____

Participants

Total	Female	Male	BAEM	Under 16	16 – 17	18 – 24	25 – 49	50 – 64	65+

Welcome

- **Introduce** the moderator and any other team members.
- **Welcome and introduction** of participants.
- **Recording and photography** with the consent of all participants.

Topic

- **About the Housing Strategy:** The London Borough of Waltham Forest is working on a Housing Strategy, which will set out how the Council and its partners can best use their influence and the skills, capacity and resources they have to tackle the housing challenges in the Borough.

To plan for the future, it is important to understand where we are now, by talking to local people we can understand the impact of the current approach to housing. We're exploring with you what works and what needs to be improved.

Guidelines

- **No right or wrong answers**, only different points of view.
- **Respect** each other's ideas and opinions. Don't need to all agree, but we should listen as others share their views.
- **Recording**, why we're doing it and what that means *e.g., only one person speaking at a time.*
- **We're on a first name basis**, if everyone is happy with that. Name cards / labels.
- **Please** put your phones on silent. If for any reason you cannot and you must respond to a call, please do so as quietly as possible and re-join as quickly as you can.
- **My role as moderator** is to guide you through the discussion.
- **Your role as participants – Talk** to each other, **listen** to each other.
- **Your voucher** will be given to you at the end of the session.



DISCUSSION

Icebreaker

- **A bit about you:** Introduce yourself and let us know what you would like us to call you during the session.

You and Your Home

- **Do you feel at home in Waltham Forest?**
- **What makes a house a home?** How does this description compare to where you live now?
- **Would you describe where you live as meeting you, and your family's needs?**
 - What impact does your home have on you and your family? How does it affect your health? Your wellbeing?

Discussion Phase

- **How would you describe your experience settling in Waltham Forest?**
- **What support have you needed to settle in the area?** Is there any support you need/ed but haven't been able to access?
- **What decisions have you been able to make about where you live?** Do you feel that being able to make decisions about where you live is important to your sense of independence?
- **Is your rent affordable?** Is the cost of living crisis impacting on you and your family? If so, how?

Future Thinking

- **What do you think the council should be required to do in terms of housing?**
- **Reflecting on your experience, what one or two things could have been done differently to improve it?**
- **If you could ask the council to change one thing about housing what would that be?** How would that change benefit you and your family?

Conclusion

- **Summary...** takeaways from the discussion. Agree the key recommendations to take forward.
- **Thank you** and how this discussion will be shared with Housing Strategy group.
- **Admin...** vouchers will be given to the participants at the event.



DRAFT DISCUSSION GUIDE: PRIVATE LANDLORDS

Session:

Theme / Group: _____

Date: _____

Time: _____

Venue: _____

Participants

Total	Female	Male	BAEM	Under 16	16 - 17	18 – 24	25 – 49	50 – 64	65+

Welcome

- **Introduce** the moderator and any other team members.
- **Welcome and introduction** of participants.
- **Recording and photography** with the consent of all participants.

Topic

- **About the Housing Strategy:** The London Borough of Waltham Forest is working on a housing strategy, which will set out how the Council and its partners can best use their influence and the skills, capacity and resources they have to tackle the housing challenges in the Borough.

To plan for the future, it is important to understand where we are now, by talking to local people and private landlords who provide homes in the area, we can understand the impact of the current approach to housing. Exploring with you what works and what needs to be improved.

Guidelines

- **No right or wrong answers**, only different points of view.
- **Respect** each other's ideas and opinions. Don't need to all agree, but we should listen as others share their views.
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DISCUSSION

Icebreaker

- **A bit about you:** Introduce yourself and let us know what you would like us to call you during the session. Why did you decide to become a private landlord?

Being a Landlord in Waltham Forest

- **What were the key factors in your decision to purchase in Waltham Forest?** If you were / are looking for another property today would you be looking in Waltham Forest?
- Are you a **professional or single property landlord?** What is the difference in approach? Experience?
- If you have property/s in other areas, how would you **compare them to Waltham Forest?**
- How would you describe your **working relationship with the London Borough of Waltham Forest?** Again, if you work in other Boroughs how do they compare?

Impact

- What has been the **impact of the mortgage crisis** on you as a private landlord? To what extent have you **passed the cost on to tenants?**
- How would you describe your **short, medium and long term prospects** in terms of being a private landlord? Are you thinking about moving away from being a landlord in the future?
- How would you describe the impact of the **Renters Reform Bill?** How has it changed how you operate?

Note: The bill outlines that homes must be free from serious health and safety hazards and landlords must keep homes in a good state of repair, so renters have clean, appropriate and useable facilities.

- How would you describe the impact of the **Minimum Energy Efficiency Standards?** How has it changed how you operate? Did you access any support and / or funding to reach the MEES?

Note: The Domestic Minimum Energy Efficiency Standard (MEES) Regulations set a minimum energy efficiency level for domestic private rented properties.

The Regulations apply to all domestic private rented properties that are:

- *let on specific types of tenancy agreement*
- *legally required to have an Energy Performance Certificate (EPC)*



Future Thinking

- **What you do you think Councils are required to do in term of housing?** Who else do you think is important for tackling Waltham Forest's housing crisis? Who needs to do more, and what should they be doing?
- **How would you describe the London Borough of Waltham Forest's approach to housing?**
- **If you could ask the Council to change one thing about housing what would that be?**

Conclusion

- **Summary...** takeaways from the discussion. Key messages to take back to decision makers.
- **Thank you** and how this discussion will be shared with Housing Strategy group.
- **Admin...** vouchers will be sent to you via email within 28 working days of the session.



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