

## London Borough of Waltham Forest

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| Report Title                      | Temporary Accommodation to Settled Homes Strategy                                                                                 |                                                                                    |
| Meeting / Date                    | Cabinet, 4 <sup>th</sup> November 2025                                                                                            |                                                                                    |
| Cabinet portfolio                 | Councillor Ahsan Khan,<br>Deputy Leader (Housing<br>and Regeneration)                                                             |  |
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| Wards affected                    | All                                                                                                                               |                                                                                    |
| Public access                     | Open                                                                                                                              |                                                                                    |
| Appendices                        | Appendix 1 - Temporary Accommodation to Settled<br>Homes Strategy<br>Appendix 2 – Equalities Screener                             |                                                                                    |

1. Summary
  - 1.1 Waltham Forest is facing unprecedented Temporary Accommodation (TA) pressures as a result of the housing crisis in London and across the country. Rising housing costs, a severe shortage of affordable homes, and an increasing number of households needing urgent support are key factors driving the demand for TA and settled accommodation.
  - 1.2 TA provides a vital safety net for those in urgent need, but it can also have lasting detrimental impacts on residents' health and wellbeing. At the same time, the growing cost of providing temporary accommodation places unsustainable strain on council resources.
  - 1.3 Through Mission Waltham Forest, we recognised the need to tackle the housing crisis head on and we have taken extensive action already, especially focused on addressing the root causes and secondary impacts of the housing crisis.
  - 1.4 However, since we started our housing improvement journey, London's housing crisis has intensified. The Covid-19 pandemic, coupled with the worst cost-of-living crisis in a generation has hit household finances – increasing the demand for homelessness services and TA.
  - 1.5 This means we need to go even further and take even bolder and more decisive action. To guide our approach, we have developed a new *Temporary Accommodation to Settled Homes Strategy* that reinforces our mission to support households to move on from TA into settled homes. The strategy sets out the full scale of the challenge locally,

drawing on insights from residents and explains how we intend to build on our mission-based response in the future.

## 2. Recommendations

### 2.1 Cabinet is recommended to:

- 2.1.1 Approve the Temporary Accommodation to Settled Homes Strategy as set out in Appendix 1.

## 3. Proposals

### 3.1 Background

- 3.1.1 The housing crisis is a pressing issue nationally with rising costs and a lack of affordable homes causing people across the country to fall into hardship. This is impacting London more than anywhere else in the country, with much higher costs to rent, buy and live.
- 3.1.2 Due to the significant challenge of finding, affording and retaining housing in the capital, more than 183,000 Londoners are living in TA, equivalent to at least one in fifty residents in London. The impacts of living in TA can be detrimental to a person's health and wellbeing, through increasing anxiety and mental health problems, as well as feelings of isolation, insecurity and hopelessness.
- 3.1.3 Waltham Forest is not immune from causes and impact of crises, and we face our own distinct local challenges, detailed in the strategy.
- 3.1.4 A key challenge driving the numbers of households in TA is the increasing difficulty for people to move on from TA to settled homes, which is housing that provides longer-term residence such as Private Rented Sector or social housing.
- 3.1.5 The main reason for this challenge is a lack of available and affordable housing for residents, which drives the number of households facing homelessness up, and restricts the number of households being able to leave TA.
- 3.1.6 The Council's Housing Strategy, published in 2024, is a five-year strategy with a vision for improved and fairer access to high-quality and genuinely affordable homes which provide a foundation for every resident to live a happy and healthy life.
- 3.1.7 The Temporary Accommodation to Settled Homes Strategy supports the overall vision and addresses the outcomes of the Housing Strategy, especially the long-term outcome that homelessness and rough sleeping are prevented so that they become rare, brief and non-recurrent.

### 3.2 Overview of the Strategy

- 3.2.1 Our Temporary Accommodation to Settled Homes Strategy sets out the bold and urgent response that is now needed. This strategy demonstrates a realistic and locally driven response to the borough's

unprecedented TA pressures that aims to reduce the cost of, and reliance on, TA, and support overall financial sustainability for the council.

- 3.2.2 The overarching vision for the strategy is to *reduce the number of households living in Temporary Accommodation by supporting more residents into healthy, safe, and affordable settled homes* with our guiding principle being good homes as the foundation for a happy and healthy life.
- 3.2.3 In the context of growing demand for TA, a severe shortage of social housing and shrinking council budgets, we need to target our efforts towards supporting our most vulnerable residents.
- 3.2.4 This means that, to achieve our vision and aims, as a council there are some choices that need to be made.
- 3.2.5 Our strategy sets out that we choose:
- Prevention over crisis – delivering services and support to stop residents from becoming homeless in the first place
  - Good homes over location – prioritising high-quality TA and settled homes, recognising that the rising demand of TA means that we will need to look outside of Waltham Forest more often to find affordable homes for residents
  - Secure homes over TA – increasing our support for residents in TA to move into the Private Rented Sector, given the long waiting lists for social housing
- 3.2.6 We also need to be transparent and upfront with people about these choices. Wrong advice and incorrect information about the local housing market and the availability of local social housing can set our residents up to fail.
- 3.2.7 The strategy sets out how we will work together with partners to address the TA challenge and provide consistent, accessible support and information to residents. The emphasis in working with partners is on doing everything possible to help residents move quickly into safe, settled and sustainable homes wherever those opportunities arise, so they have the best possible foundations to build stable and fulfilling lives. This includes providing clear, practical and consistent information across the Council and partners and the council are committed to providing partners with the resources needed to do this.
- 3.2.8 Delivery of the strategy needs to be a borough-wide commitment and will build on action the Council has already been taking to improve the quality of accommodation, to continue building new homes and to prevent homelessness. This has led to forming three delivery priorities:
1. Tackling the top causes of homelessness
  2. Increasing the supply of high quality and affordable temporary and settled homes

3. Supporting residents to move on from temporary accommodation into long-term homes.

### 3.3 Next Steps

- 3.3.1 We cannot fix the national housing crisis, but we will do what we can locally to reduce the need for TA and prevent homelessness. This strategy is an important step in rising to this challenge and going further than ever to help more residents move on from TA and into settled homes where they can thrive, while concurrently tackling spiralling costs and the financial threat to the council.
- 3.3.2 Partners are essential in delivering the scale of the response needed and we will engage with local and national partners to work together in addressing the TA challenge. The key priorities we will work with local partners on are prevention, support and quality. We will provide information and resources to support partners in delivering clear, timely and consistent advice to ensure residents are informed and supported.
- 3.3.3 The Temporary Accommodation to Settled Homes Strategy will be brought into the governance process for the Housing Strategy which involves annual update reports to Housing and Inclusive Economy Scrutiny and Cabinet.

### 4. Options & Alternatives Considered

- 4.1 This strategy sets out the vision and delivery priorities for all of the Council's work to address the TA crisis, which reflects the current strategic context and aligns to Mission Waltham Forest. Given the increasing demand, pressures and costs related to TA, there is a need for a clear plan to robustly respond to the challenge we face locally. As such, no alternative option has been considered.

### 5. Council Strategic Priorities (and other National or Local Policies or Strategies)

- 5.1 The Temporary Accommodation to Settled Homes Strategy demonstrates how the Council are delivering on strategic priorities set out in Mission Waltham Forest. The strategy directly responds to our mission to tackle the housing crisis head on and aims to help residents move into good quality and affordable homes that are more stable and secure, which is essential for overall health, happiness and prosperity.
- 5.2 This strategy is also part of our wider Housing Strategy, which puts prevention and long-term stability at the heart of everything we do. Both strategies are aligned in making clear that a good home is more than a roof over someone's head – it is a foundation to live a happy and healthy life.
- 5.3 This strategy is closely aligned with the Council's Homelessness & Rough Sleeping Strategy, with both strongly focused on early intervention and prevention and providing support for homeless households.

## 6. Consultation

- 6.1 The Housing and Inclusive Economy Scrutiny Committee discussed a report on this strategy on 18<sup>th</sup> September 2025 and reviewed the information within the report and provided steer on the direction of travel for the strategy.
- 6.2 The strategy has been informed by resident and officer insight, alongside analysis of local data and housing trends.
- 6.3 Key insights from resident engagement highlighted that:
- Living in TA is negatively impacting residents' health
  - Uncertainty can increase anxiety and undermine wellbeing
  - The quality of TA can make a big difference to people's lives
  - The cost of renting locally is prohibitively high
  - Security of tenure is also a barrier to renting
  - Many people are waiting for a settled home before finding work
  - There needs to be clearer options for older residents
  - More consistent communication can make a big difference

## 7. Implications

### 7.1 Finance, Value for Money and Risk

- 7.1.1 There are no direct implications as a result of this report but as delivery of the strategy progresses, we will monitor any indirect financial impact.
- 7.1.2 With rising housing costs, a severe shortage of affordable homes, and an increasing number of households needing urgent support, urgent action is required to address unprecedented TA pressures.
- 7.1.3 The Council is forecast to spend £23 million on TA in this financial year alone. Should the number of households in TA continue to increase, the overspend will rise and increase the financial pressure on the council.
- 7.1.4 This strategy provides a roadmap to reduce the cost of, and reliance on, TA, support more residents to access settled accommodation, and support the overall financial sustainability for the Council.

### 7.2 Legal

- 7.2.1 The council is legally bound to provide temporary accommodation to homeless households meeting criteria set out in the Housing Act 1996 as amended by the Homelessness Act 2002.
- 7.2.2 This Temporary Accommodation to Settled Homes Strategy will not infringe on the council's statutory duties.

### 7.3 Equalities and Diversity

- 7.3.1 The council must, in the exercise of its functions, have due regard to the need to eliminate discrimination, harassment and victimisation, and to

advance equality of opportunity, and foster good relations, between those who share a relevant protected characteristic and those who do not share it (section 149 Equality Act 2010). The council has a duty to have due regard to the need to remove or minimise disadvantages, take steps to meet needs, in particular steps to take account of disabled persons' disabilities, and encourage people to participate in public life. The council must have due regard to the need to tackle prejudice and promote understanding.

- 7.3.2 To ensure a range of views are addressed in the strategy, interviews were conducted with residents from a mix of age groups, ethnicities, genders and health conditions.
- 7.3.3 An initial screening exercise of the equality impact of this strategy was undertaken and determined that there will be a positive impact on the protected characteristics of age, disability, sex and race as a result of this strategy prioritising prevention over crisis, good homes over location and secure homes over TA. This is because:
  - (a) TA can increase the likelihood of poor health in children and young people becoming NEET (not in education, employment or training) which fosters health and social inequalities.
  - (b) Demographic data for those in TA shows that global majority ethnicities, single disabled people and single mothers are overrepresented compared to the general borough population.
- 7.3.4 Residents living in TA or at risk of homelessness will be experiencing financial hardship which can create inequalities due to socio-economic status. The strategy prioritises focus on the most vulnerable residents to tackle these inequalities.
- 7.3.5 If new policies or approaches are developed in line with this strategy, they will be subject to their own equality impact assessment.
- 7.4 Sustainability (including climate change, health, crime and disorder)
  - 7.4.1 The council views good homes as the foundation for healthy and happy lives. Accessing secure, settled homes is essential in enabling residents to achieve stability, improve health and wellbeing, and participate fully in work and community life.
  - 7.4.2 This strategy will help empower residents to secure good homes and provides guidance for collaboration with partners, including health services and the voluntary sector to deliver this effectively.
  - 7.4.3 This strategy supports efforts to address some of the key areas for action identified in the Marmot report: *A Fairer and Healthier Waltham Forest*, including a focus on improving the quality and stability of housing for private renters, which should in the longer term have a positive impact on health inequalities.
  - 7.4.4 TA can especially have an impact on the development and health of children, so prioritising quality settled homes for families over location is especially important in supporting the health and wellbeing of children.

- 7.4.5 The strategy notes that research by Trust for London found over two thirds of people in TA reported challenges with their mental health. Through delivering the strategy, opportunities for early intervention to address mental health issues through working with partners will be explored and taken forward to support residents to move on from TA.
- 7.4.6 By providing routes to homes that are fit for purpose for residents, there will be a positive impact on the health and wellbeing of those who would otherwise be placed in accommodation that did not meet their needs.
- 7.4.7 Aligned with the Council's Housing Strategy, the quality and safety of existing homes is part of our local action to lead the way for a net-zero borough.
- 7.4.8 Access to stable and settled housing can reduce vulnerability to crime and strengthen feelings of safety. Increasing the supply of appropriate temporary and settled accommodation will support community safety, particularly for households experiencing instability. In addition, ensuring accommodation is designed and managed with safety in mind will help reduce opportunities for crime and anti-social behaviour within properties and neighbourhoods.
- 7.5 Council Infrastructure
  - 7.5.1 There are no implications as a result of the strategy.

Background Information (as defined by Local Government (Access to Information) Act 1985)

None.