



WALTHAM FOREST

TEMPORARY ACCOMMODATION TO SETTLED HOMES STRATEGY

2025-2030



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1 FOREWORD

Everyone deserves a safe, warm, and secure home. It is the foundation for a good life, and is crucial for people's health, wellbeing, and future. However, too many people across the country - including here in Waltham Forest - do not currently have that security.

The number of residents needing temporary accommodation in our borough has increased by 91% in just three years and now far exceeds the number of affordable homes locally.

As councillors, we see the impact of this every day. The lack of affordable homes mean that more families are living in temporary accommodation for many years; often resulting in long journeys to school, disrupted jobs, and isolation from crucial support networks. This isn't the standard of living we want for anyone in our borough.

The growing cost of providing temporary accommodation also places unsustainable pressure on council budgets, making it harder to meet the needs of residents that most need support. While temporary accommodation can offer short-term relief, settled homes provide the stability that residents need to thrive. That is why we have taken action.

Over the past year, we've stopped using expensive commercial hotels for temporary accommodation. We've built thousands of new affordable homes, ranking as the fifth largest council homebuilder in the UK in 2024, and will continue to deliver more in the future. We are also working hard to prevent homelessness by helping residents to stay in their homes and supporting those who need a fresh start. Despite these actions, the amount the council is spending on temporary accommodation has continued to rise meaning that we now need to go further.

This **Temporary Accommodation to Settled Homes Strategy** is an important step in this journey. It sets out how we will help more residents to move on from temporary accommodation and into settled homes where they can truly thrive.

We have developed this strategy with input from residents and partners, and I want to thank everyone who shared their perspectives. Your experiences have helped shape our approach and are a powerful reminder of why this work matters so much.

While we are taking strong local action, we cannot fix the national homelessness crisis alone. We will work with the government to close the funding gap facing councils created by rising temporary accommodation costs, increase housing benefits in-line with local rents, and accelerate the delivery of new genuinely affordable homes.

At the same time, we'll use every tool we have locally to reduce the need for temporary accommodation, prevent homelessness, and help more residents find a place they can truly call home. We will continue to lobby government on key issues that will improve access to settled accommodation for our residents including on the Local Housing Allowance, the Affordable Housing Grant, and the two-child benefits cap.

Cllr Ahsan Khan

Deputy Leader and Cabinet Member for Housing and Regeneration

2 INTRODUCTION

TACKLING THE HOUSING CRISIS HEAD-ON

Mission Waltham Forest

Waltham Forest has made strong progress in becoming a fantastic place to live, work, and visit in recent years. While this has brought new investment and opportunity, not everyone in our community has benefited. Austerity, increased need, and deep-rooted inequality have pushed more residents into poverty.

Mission Waltham Forest is the council's response to these challenges. It's our plan for how we'll work to shape a more equal and inclusive borough.

We know that safe and affordable homes provide a foundation for residents to live a good life, raise a family, find good work, and participate in their communities.

However, our borough has experienced the fastest house price growth in the country since 2011. This has pushed home ownership out of reach of many residents and is exposing more people to an increasingly competitive private rental market.

In response, we've made 'tackling the housing crisis head on' one of our six borough missions and have committed to delivering a new generation of homes that are affordable to buy and live in.

Our local response to the national housing crisis

We have invited external scrutiny to support our housing mission. In 2022, we established London's first **Affordable Housing Commission**, which brought together independent experts to advise us on how we could accelerate the delivery of new affordable homes.

Our **Housing Strategy and Delivery Plan** respond to all 27 of the Commission's recommendations, laying the groundwork for borough-wide renewal. This is supported by a **Homelessness and Rough Sleeping Strategy** which sets out how the council will take action to ensure that homelessness and rough sleeping are prevented so that they become rare, brief and non-recurrent.

These key documents outline how we will take local action to address the national housing crisis by increasing the supply of new homes, improving the quality and safety of existing ones, and providing targeted support for our most vulnerable residents. The Strategy reinforces our commitment to addressing both the supply-side root causes, and secondary impacts of the housing crisis by:

- **Building more affordable homes:** In response to growing demand, 9,000 homes have been built in the last decade, 32% of which have been affordable. We are working to address the root causes of the housing crisis with a further 8,500 homes in the pipeline, set out in our Local Plan which forecasts delivery on key sites in the borough.

- **Transforming the support available for vulnerable residents:** Our new Housing Sustainment Team supports families living in the private rented sector who are at risk of homelessness before they reach a crisis point. In the last year, the service has prevented homelessness for 60 families and supported vulnerable residents to access over £188,000 of additional income by helping them to claim the benefits they are entitled to.
- **Increasing the availability of higher-quality, cost-effective temporary accommodation:** We have eliminated the use of commercial hotels and secured more self-contained accommodation, including 221 units at the London Walthamstow Complex.
- **Delivering on our Asset Transformation Strategy:** which builds on the council's recent successes in using its land and buildings to enable transformational change and sets out how we will ensure our property portfolio acts as an enabler for tackling some of the fundamental challenges facing our residents and the council. This includes converting some of our vacant buildings that meet requirements and fulfil demand need into temporary accommodation for residents in housing need.

WHY ARE WE FOCUSING ON TEMPORARY ACCOMMODATION?

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 Temporary Accommodation.

What is Temporary Accommodation (TA)?

“Temporary accommodation” means any accommodation provided by the Council under its homelessness duties (which are set out in Part 7 of the Housing Act 1996). This includes different types of housing, including council-owned hostels, properties leased from private sector landlords, and B&B hotels.

When people think of homelessness they often think of rough sleeping, as this is the most visible form of homelessness. However, only a small proportion of people defined as being homeless are sleeping rough¹. Most homeless households living in temporary accommodation are families with children.

Despite the ‘temporary’ label, the national housing crisis and severe shortage of social housing means that residents are often living in TA for several years.

When we started the Affordable Housing Commission, 900 Waltham Forest households were living in TA. Today, this stands at over 1,700 - an 89% increase in just three years.

While we have taken great strides to tackle the housing crisis head on in recent years, the growing national homelessness emergency means we now need to go further by delivering against a dedicated strategy for TA and settled homes.

Improving outcomes for residents

The evidence is clear: living in TA undermines people's health, wellbeing, and life chances. People without a permanent home are over three times more likely to have a long-term illness or disability than the general public² and research by Trust for London found over two thirds of people in TA reported challenges with their mental health.

TA can have a particularly detrimental impact on young people's education and childhood. Nationally, almost half of children living in TA are forced to move schools, and one in four parents say that their living situation is making it harder for their children to make or keep friends³.

Tackling spiralling costs

Beyond the poor outcomes for residents, TA is quickly becoming the biggest financial threat to London councils. Last year, boroughs were spending almost £5 million every single day on TA for homeless Londoners.

The main reason that cost pressures are so severe now is due to a growing 'subsidy gap'. When we as a council provide TA for residents the government pays us back a subsidy towards the cost. However, the amount we are able to claim back hasn't increased since 2011, despite a significant rise in the cost of sourcing and providing TA.

Waltham Forest is not immune from this challenge, and we are forecast to spend £23m on TA in this financial year alone. Should the cost of TA continue on its current trajectory, there will be less money to pay for other vital council services such as social care, education, and waste collection. Without taking action, we would need to consider more drastic options such as cuts to frontline staff and increasing council tax.

Put simply, failing to act on the growing TA funding challenge risks undermining the Council's financial sustainability and the guiding principle of Mission Waltham Forest: to be a fairer and more equal borough.

RIISING TO THE CHALLENGE: OUR STRATEGY FOR TEMPORARY ACCOMMODATION TO SETTLED HOMES

Many of the levers for addressing this situation are held at national level. However, we cannot wait for central government to act. We need to take urgent local action to improve outcomes for residents living in TA by moving them into high-quality and affordable settled homes.

What are settled homes?

Settled homes are in a council or housing association property, or a private rental tenancy.

Due to the shortage of social housing, most residents living in TA will be offered a property in the private rented sector.

We have already made good progress in reducing our use of the most expensive forms of TA. Changes to how we rent properties, who we allocate new council homes to, and reducing our reliance on commercial hotels and B&Bs has saved £1.4m so far this year.

However, this saving is only about 10% of our projected TA overspend for this financial year meaning that we need to do more. This TA to Settled Homes Strategy sets out our approach for the next four years, establishing our vision to:

“Reduce the number of households living in Temporary Accommodation by supporting more residents into healthy, safe, and affordable settled homes.”

To create this strategy, we spoke with residents living in TA and those who have recently moved into settled homes. We learned how living in TA affects their wellbeing and what support they need to move forward.

With growing demand, rising accommodation costs, and additional financial support from government unlikely to be forthcoming, we need to be honest with residents and partners; tough decisions are required to deliver our vision and enable residents to move on from TA into settled homes.

The Strategy sets out how we will prioritise prevention over crisis, good homes over location, and settled homes over TA. It establishes how we will deliver against the ambitions of Mission Waltham Forest by targeting our efforts towards supporting the most vulnerable and redressing the scale of inequality our residents face.

The steps we will take to realise our vision are framed around the three delivery priorities. These are:

1. Tackling the top causes of homelessness
2. Increasing the supply of high-quality and affordable Temporary Accommodation and Settled Homes
3. Providing support to enable residents to move into Settled Homes

3 THE CONTEXT: WALTHAM FOREST'S GROWING TEMPORARY ACCOMMODATION CHALLENGE

THE NATIONAL TEMPORARY ACCOMMODATION CHALLENGE

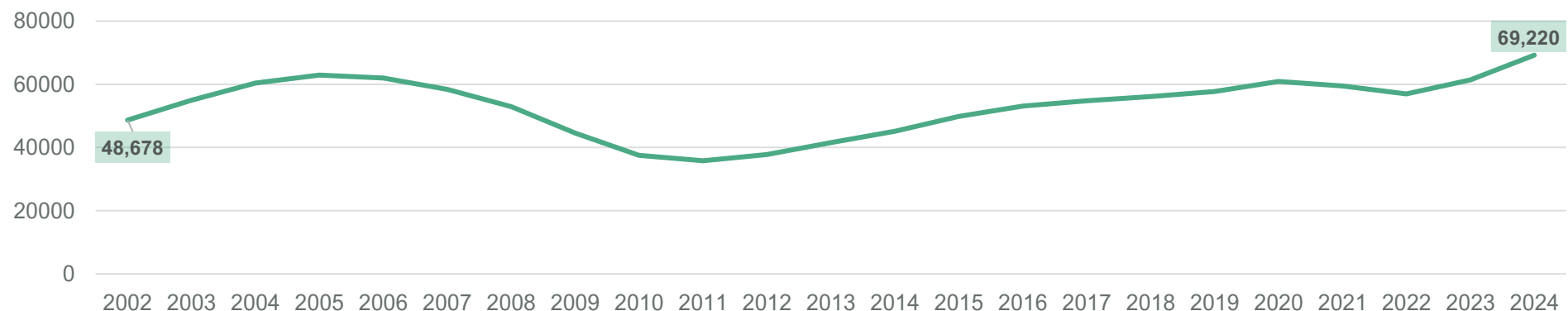
London is the epicentre of the UK's Temporary Accommodation crisis with an average of one homeless child in every classroom.

The data shows⁴

- 123,000+ households in the UK are living in TA, including 164,000 children
- In London, you are over 7 times more likely to live in TA than the England average
- The number of Londoners living in B&Bs has increased by 314% since 2011
- Over 400,000 Londoners rely on Local Housing Allowance to cover their housing costs
- Only 414 rental listings in Outer East London and Outer North East London (the areas covering Waltham Forest) were affordable to recipients of Local Housing Allowance in the last 12 months. To put this in context, there are currently 1,371 households being provided with TA in these areas.

What's changed?

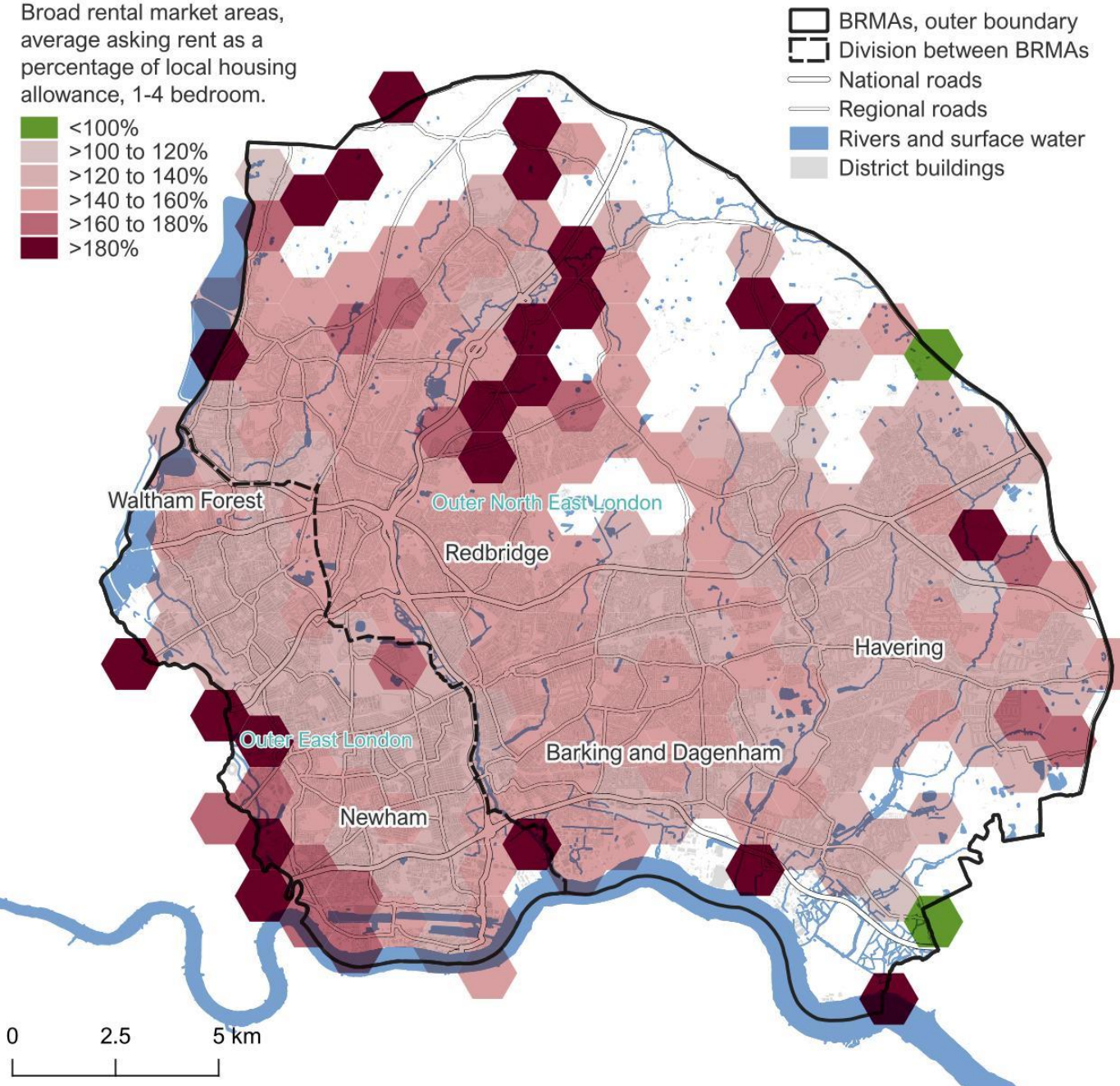
Rising homelessness across London: Changes in the number of London households in TA, 2002-2024⁵



After falling by 43% between 2005 and 2011, the number of Londoners living in TA has grown rapidly since 2012. The key factors driving this increase include:

- **Changes to Local Housing Allowance:** Around 1 in 7 private renters in London rely on Local Housing Allowance (LHA) to help pay their rent. LHA is Housing Benefit for private tenants and is set at different levels for different sizes of homes and depending on where in the country homes are located. In the past, LHA was based on the average rent in a local area, but since 2011, it has been cut to cover only the cheapest 30% of rentals.
- **Housing benefit is not keeping pace with rents:** The amount of LHA claimants receive has been frozen repeatedly since 2016, meaning it hasn't risen with inflation or the soaring cost of rents. Even when LHA is raised (as it was in 2020 and 2024), the new rate is based on rental data from earlier in the year, so it's already out of date before the new rate comes into force and falls further behind rising rents.
- **There is a lack of private rented homes affordable to low-income residents:** Government changes to LHA mean that there are now very few homes available to people who rely on Housing Benefit to pay their rent. Our research shows that only 2% of local Private Rental Listings in Outer East and Outer North East London in the past year have been affordable to Waltham Forest residents on Housing Benefit. This is increasing the number of homeless households who are turning to the council for help.
- **The benefit cap is contributing to rising homelessness:** Introduced in 2013, the benefit cap limits the total amount of welfare benefits a working-age household can receive. Currently in Greater London, benefits are capped at £25,323 per year (£16,967 for single adults with no children). This figure is often capped significantly below market rents, especially in high-cost areas. As a result, families lose vital support for housing and living costs, leading to increased financial insecurity and homelessness.

Only 2% of listings in the last 12 months are affordable to residents on LHA: Average asking rent across Outer East and Outer North East London as a proportion of Local Housing Allowance⁶



THE LOCAL CHALLENGE

In Waltham Forest, the average local rent is £4,300 a year more than it was in 2021 and just 3% of 1-bedrooms rentals listed last year were affordable to residents earning the average salary.

The data shows⁷

- 28% of households now rent from a private landlord
- The average rent in Waltham Forest stands at over £2,000 per month
- Since 2021, median rents in the borough have increased by 26%

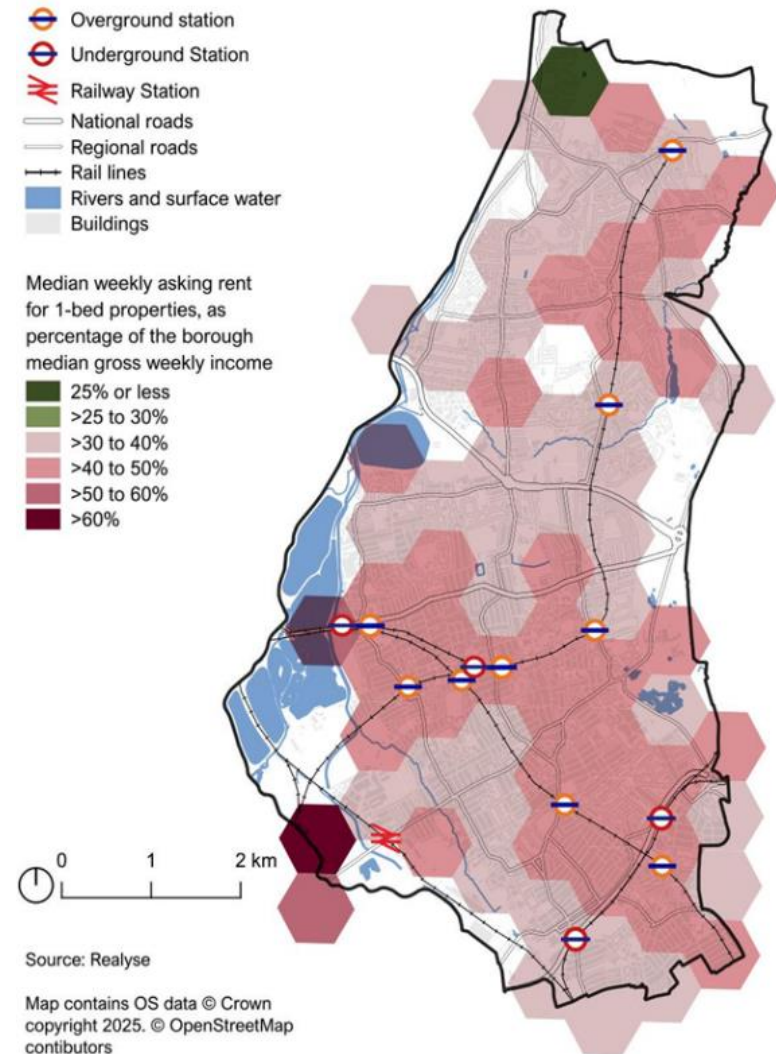
What's changed?

Skyrocketing rents: Asking rent, 1–4-bedroom properties, Waltham Forest vs London overall (£, 12-month moving average)⁸



- **More residents are renting privately:** Over the last decade, there has been a large increase in residents renting from a private landlord. While there are 3,500 more households renting privately than there were in 2011, the proportion of residents who own their own home and who rent from the council or a housing association has fallen.
- **Rapid rent rises:** A growing number of people competing over fewer properties is driving up local rents – a trend that has intensified in recent years. Since 2021, median rents in Waltham Forest have increased by more than £4k per year. Rent increases have been steepest for larger, family-sized properties, which are required by around 70% of households living in TA provided by Waltham Forest Council.
- **Most local private rents are not considered affordable to average earners:** The ONS consider an ‘affordable’ rent to be 30% or less of a person's income. In Waltham Forest, the average resident earns around £45,000 a year. Based on the ONS’ definition, only 3% of one-bedroom rental listings in the last year would have been considered affordable to them.
- **The cost-of-living crisis has intensified:** It has also become much more expensive to live in the borough, with the costs of food, energy, and utilities all going up. Our research shows that a person renting the average one-bedroom flat in Waltham Forest would now need to be earning at least £48,000 a year just to cover all their essential costs, whereas a salary of over £53,000 is the minimum required to rent a 2-bed family-sized home.⁹
- **We can provide support to meet rising costs:** Due to the growing cost challenges facing private renters, the council has taken action to grow the supply of rental properties that are affordable to residents on low incomes. This includes working with landlords and agents to source properties that are affordable to those claiming housing benefits, and in some cases helping residents to pay their deposit and rent in advance.

Strained affordability even for average earners: Rental affordability in Waltham Forest, 2025



THE FINANCIAL IMPACT ON THE COUNCIL

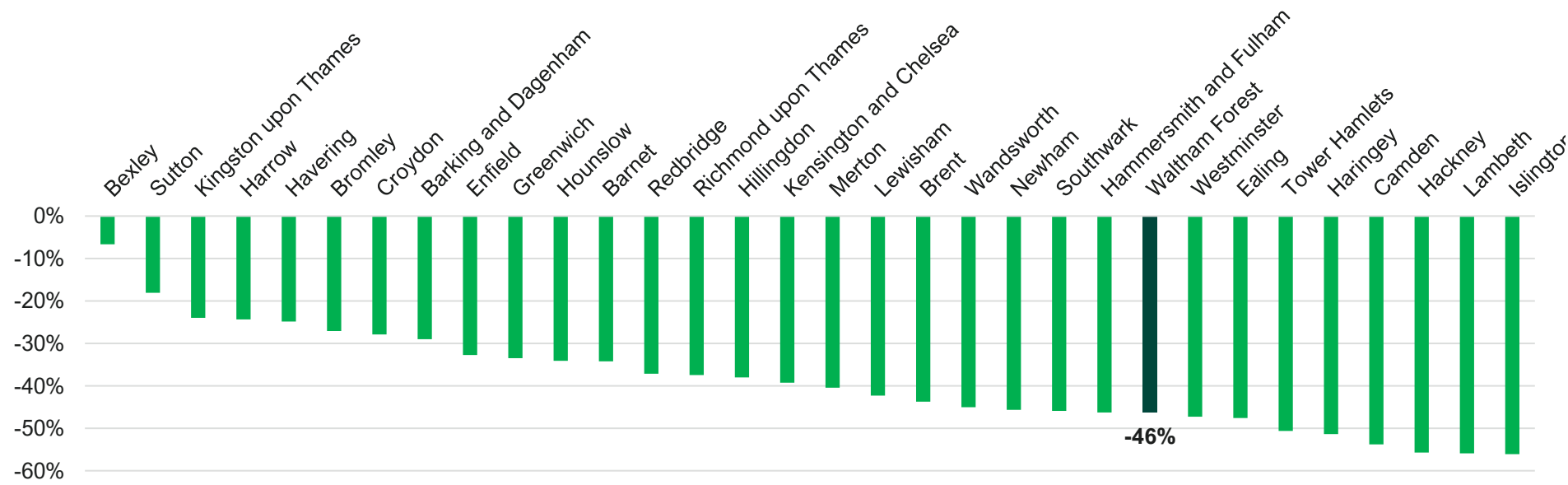
Rising homelessness is the fastest-growing risk to the council’s financial stability with 8p in every pound now spent on Temporary Accommodation.

The data shows

- 49% increase in the number of residents living in TA since the start of 2024
- £23m spent on TA in the last year
- £14m forecast overspend on TA in this financial year
- The average weekly cost of TA after government subsidy has increased 135% since 2023
- The average wait time for a 3-bedroom council property for household living in temporary accommodation is 11 years

What’s changed?

Shortage of rental properties: Change in average number of private rental property listings, from 2021 – 2025



- **There are not enough council homes to meet demand:** Despite overseeing some of the highest affordable housing delivery in London in recent years, we cannot build homes quickly enough to keep pace with demand – there has been a 91% increase in the number of residents needing temporary accommodation in the last 3 years alone. The low turnover rates of social housing and loss of stock through Right to Buy means that the average wait time for a council property is several years, resulting in residents often living in TA for years rather than months.
- **Temporary Accommodation is by far the most expensive form of housing:** The average nightly rate is around five times more than council-owned provision¹⁰ and much more expensive than a long-term tenancy in the Private Rental Sector.
- **Challenges sourcing good quality, affordable accommodation:** With a shortage of council-owned TA, local authorities often have to rely on private providers. A report by Shelter found that 86% of local authority's TA spending goes to private landlords, letting agents, or companies.¹¹ This means that local authorities are more exposed to fluctuations in the private rental market. In the past four years, Waltham Forest has experienced the 9th largest drop in the number of rental listings in London. This reduction of available properties makes it more difficult for councils to prevent and reduce homelessness.
- **The subsidy gap in funding from government is growing:** When we source TA for residents in receipt of Housing Benefit, the government pays us back a subsidy towards the cost. However, the amount the council gets back from the government has not increased since 2011, while the cost of providing TA has increased significantly. This has created a growing "subsidy gap" where the council has to pay more for TA than what we can claim back. Research from the Local Government Association found that this subsidy gap has cost local authorities over £700m in the last 5 years alone.
- **We are having to look further afield to find affordable homes:** Whilst we want to house residents within or as close as possible to the borough wherever feasible, the shortage of affordable TA and provision for settle homes locally means that we are having to look further afield to find high quality homes. Around half of Waltham Forest residents in TA are currently living outside of the borough and 90% of PRS offers are out of borough.

HOW WE'VE RESPONDED

We've united around the shared challenge of reducing the need and use of Temporary Accommodation and providing Settled Homes. We have taken a mission-based approach to tackling mounting cost pressures, but we now need to go further and faster.

To address the rising demand for TA, we established the Waltham Forest Temporary Accommodation Mission Board in December 2024.

The Mission Board is a response to the fact that residents in TA often face complex, interconnected challenges, such as poor health and poverty, and to the acute financial pressures that this presents to the council. By uniting different council services, the Board has built a shared understanding of the issue, enabling us to better align our efforts and activate expertise from across the council.

Our new, mission-based approach brings teams together with three core goals: reducing TA costs, using better evidence to guide decisions, and responding quickly to changing needs.

Taking a Mission-based approach to TA has:

- **Piloted additional support for those in TA:** We started a pilot program to provide personalised support to residents in TA - helping them overcome the financial and practical hurdles of moving into settled homes. This support has included employment support, improving skills, and support to increase residents' incomes.
- **Lowered the cost of private TA:** Since May 2024, we have cut the average weekly cost of TA by 29%. We have stopped the use of commercial hotels, negotiated lower rents with private landlords, and have handed back block-booked Bed and Breakfasts (B&Bs).
- **Ensured no families are living in B&Bs for extended periods of time:** B&Bs are not suitable for families due to a lack of privacy, and cooking and laundry facilities. The number of families with children who have had to live in B&Bs for six or more weeks has been reduced from 207 in October 2024 to zero.
- **Raised awareness of the TA challenge across the council, so that we can better support residents to understand their housing options:** We have heard how residents could sometimes get different housing advice from different services within the council. To address this, we delivered training to 300 frontline staff to ensure everyone is able to provide accurate information and work together to help residents with their housing options.
- **Unlocked new council-owned temporary accommodation:** We will soon own 122 new TA units having successfully secured funding from the government and the Mayor of London. We are also finishing several larger social housing projects that will provide much-needed homes for families currently in high-cost TA.

Since the Mission Board was established, we have saved £1.4m in TA costs. While this is a significant achievement, it is only around 10% of our forecast overspend on TA in this financial year, meaning that we need to do more.

This new TA and Settled Homes Strategy builds on the Mission Board's work. It aims to improve outcomes for residents and enhances the council's financial sustainability so that we can continue to support the borough's most vulnerable residents.

4 OUR VISION FOR TEMPORARY ACCOMMODATION

“Reduce the number of households living in Temporary Accommodation by supporting more residents into healthy, safe, and affordable settled homes.”

RESIDENTS TOLD US

Our strategy is grounded in lived experience. To develop our vision and delivery priorities we have engaged with residents who are currently living in TA, and those who have moved on to settled homes. We heard how:

- **Living in TA is negatively impacting residents' health:** “The stress of my living situation is definitely having a negative impact on my mental and physical health. I have also been told by a doctor that I have “high severity” mental health problems, which I believe is due to the stress of this situation.”
- **Uncertainty can increase anxiety and undermine wellbeing:** “I depend on my mother to care for me, help me take and manage my medication. It’s difficult being away from her. I have mental health issues that can severely impact my life but I feel calmer now that I am in my own place. I struggled a lot in the hotel because of the shared kitchen. Stability and security make me feel much calmer and in control.”
- **The quality of TA can make a big difference to resident's lives:** It’s a much cleaner environment. We have a kitchen; before we only had a microwave and had to eat ready meals every day. Both of the children like where we are.”
- **The cost of renting locally is prohibitively high:** “Private renting isn’t an option right now because it is so expensive – where I was living was the smallest place I could find – despite working full time...I can’t afford to live, basically.”
- **Security of tenure is also a barrier to renting:** “I want stability and don’t want to move every year. I would rent if I could have a contract for five or ten years”.
- **Some residents are waiting for a settled home before finding work:** “Imagine if I find a job in Romford, then I get told I have to leave the house and I have to travel from there back to here. It’s not ideal for me if I have a house far away from my working place.”
- **There needs to be clearer options for older residents:** “For sheltered housing there’s one generic number. You would think that you could speak to someone specific as it’s a smaller group of people who require this. There should be dedicated older person’s support with clarity on how long waiting times for sheltered accommodation are for Waltham Forest.”

- **More consistent communication can make a big difference:** “Nobody has asked how I am or the impact it's having... People do understand that they don't have many homes to offer but the council needs to consider people as human beings. I want them to say: ‘We see you, we understand your situation, Be patient. One day it will be better.’”

OUR GUIDING PRINCIPLE: GOOD HOMES AS THE FOUNDATION FOR A HAPPY AND HEALTHY LIFE

This strategy sits under our borough-wide Housing Strategy and Homelessness and Rough Sleeping Strategy which makes 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.

Our evidence shows that the status quo is not delivering against this ambition. TA should be a stepping-stone towards a settled home – and we have heard first-hand how anything more than a short stay in TA has the potential to cause long term damage to residents' health and wellbeing.

Instead, the severe shortage of social housing means that the reality is that most people are stuck in TA for many years. In addition to preventing people from getting on in life, the unsustainable cost pressures caused by the TA subsidy gap means that the council risks bankruptcy without additional action being taken to move people out of TA into good quality, longer-term settled homes.

As a result, we need to be clear with residents and partners that this strategy is about choices. In an era of ever-growing demand for accommodation that is affordable (of all tenures) and shrinking council budgets we need to be true to the core purpose of Mission Waltham Forest by targeting our efforts towards supporting our most vulnerable residents. To do this, our Strategy sets out how we choose:

Prevention over crisis: Over the next five years, we will continue to invest in services and support to stop residents from becoming homeless in the first place – providing them with tailored support to stay in their current homes.

Good homes over location: Over the next five years, we will prioritise high quality TA and settled homes which provide residents with the foundation to build a happy and healthy life. As far as reasonably practicable and in line with our existing policies, we will attempt to secure suitable accommodation within the borough. However, the rising demand for TA means that to find good quality, affordable homes for residents we will need to continue to look outside of Waltham Forest more often. Where this happens, we will support residents to settle into their new communities.

Settled homes over TA: Over the next five years, we need to see the number of residents living in TA come down. Given the long waiting lists for social housing, we will increase the support available to help residents to move out of TA and into the Private Rented Sector both inside but ever increasingly outside of Waltham Forest.

The potential benefits of delivering these ambitions are significant. Beyond addressing the financial cliff-edge facing the council, helping residents to move into safe and settled homes has been shown to have a positive impact on their wellbeing. Research undertaken by Simetrica and HACT showed that the impact of moving from TA can generate wellbeing benefits of £8,019 per person.¹²

WHAT THIS MEANS FOR TEMPORARY ACCOMMODATION: SUPPORTING RESIDENTS THROUGHOUT THEIR HOMELESSNESS JOURNEY

Our priorities for delivering the vision have been designed to support residents throughout their homelessness journey.

Stage	Residents approach the council for housing assistance	If still required under the council's statutory duties, residents are offered Temporary Accommodation	Support is provided to help residents into settled homes
Types of support we can offer residents	• Mediating with friends or family • Negotiating with landlords • Support for residents experiencing domestic abuse • Helping people to access all the benefits they are entitled to	• Sourcing safe and affordable temporary accommodation • Housing options information sessions	• Providing a cash incentive to help find a new home in the private rented sector • Financial help to buy white goods. • Help applying for school places and registering with doctors. • Help finding a job • Employability support • English lessons
Strategy priority	1. Tackling the top causes of homelessness	2. Increasing the supply of high-quality and affordable TA and settled homes	3. Supporting residents to move on from TA into settled homes

Stage 1: Residents approach the council for housing assistance

The evidence shows that London is on the frontline of a national crisis. The number of homeless Londoners are at 20-year highs having increased by 15% in the last two years alone - creating a clear moral and financial imperative to reverse this trend.

We have listened to resident's stories about how they became homeless in the first place. Whether residents are evicted by a landlord or asked to leave by a friend or family member, there is often an opportunity for us to help before crisis hits.

Our first delivery priority sets out how we will prevent residents from needing TA by acting on the main causes of homelessness. Investing in prevention can deliver health and wellbeing benefits for residents and generate significant downstream savings across the public sector.

Stage 2: If still required under the council's statutory duties, residents are offered Temporary Accommodation

A growing number of homeless residents has led to rapidly rising demand for TA and homelessness services. With government funding not keeping pace with actual costs, all London boroughs are now struggling to balance the cost, location, and quality of the accommodation they provide.

For residents who still require TA, we have heard how important good quality accommodation is to their health and wellbeing. This is why the council has already taken action to stop using commercial hotels and ensure that no families are living in B&Bs for extended periods of time. We must now take further bold steps to reduce costs while still providing high-quality homes.

Our second delivery priority sets out how we will increase the supply of both good quality TA and, even more crucially, settled homes to reduce our reliance on costly and poor-quality private provision.

Stage 3: Support is provided to move residents into settled homes

The evidence shows that the severe shortage of social housing means that most residents are spending years rather than months in accommodation only designed for short stays. The lack of residents moving on from TA to secure homes is undermining their health and wellbeing and is creating unsustainable pressure on council finances.

The growing housing waiting list for social housing in Waltham Forest means that for most residents, moving into the PRS outside of Waltham Forest is the most realistic route out of TA. We heard from residents how there are several financial and practical barriers that can make this difficult.

Our third delivery priority is focused on the additional support we will find to help residents to move into secure homes. We will help residents increase their income and live more stable and prosperous lives. This will also include increasing the support offered to residents who move out of the borough to help them to settle into their new home and life.

5 DELIVERY PRIORITIES

1. TACKLING THE TOP CAUSES OF HOMELESSNESS

Why this is important

Preventing homelessness can greatly improve individual wellbeing by averting distress and trauma, as well as creating significant downstream cost savings for to the council and broader public sector, including the NHS.

In many cases, homelessness is preventable. The top three causes of homelessness in Waltham Forest are being asked to leave by friends and family; landlord eviction; and domestic abuse.

In all of these circumstances, the council can help. We can mediate when someone has been asked to leave by their friends or family; we can negotiate with landlords on a tenant's behalf; and we can provide a wide range of support to residents experiencing domestic abuse.

Lyn's story

After having to reduce her working hours to care for her two children, Lyn was struggling to pay rent and bills and managing the rising cost of living. She had to prioritise payments towards heating and food which led to a build-up of rent arrears. Lyn was referred to the Housing Sustainment Team for support, with the main aim of preventing eviction.

The team identified that Lyn wasn't claiming entitlements such as single person's council tax discount and also worked with her to apply for discretionary financial support towards rent and food, while putting arrangements in place to manage their debt. Discussions between Lyn and the team also focused on more sustainable employment and she was able to find a new job that fit around her family. This support kept Lyn and her family in their home.

This delivery priority focuses on supporting residents like Lyn before they reach a point of crisis. We will manage demand upstream to prevent residents from requiring TA in the first place.

What we will do

- **Continue to invest in homelessness prevention:** Service improvements have enhanced the capacity in Prevention and Assessment service to embed earlier intervention. In the last year, our Housing Sustainment Team has prevented 60 families living in the private rented sector from becoming homeless. The team provides a range of support to tenants, including negotiating with landlords and helping residents to access the benefits they are entitled to.

- **Train frontline council staff to provide consistent advice:** Resident engagement showed that inconsistent advice is a major source of confusion and stress for residents experiencing homelessness. To tackle this, we will continue to provide housing advice training for our frontline staff including a *Housing Champions* scheme which will provide staff in frontline service areas with specialist housing knowledge. This will enable staff to spot early warning signs, give initial advice, and connect residents to specialist support before a crisis escalates. We are also exploring offers of further training opportunities for broader Public Sector staff such as GPs and health visitors.
- **Raise standards in the private rented sector:** We heard how poor-quality rentals can quickly escalate to homelessness. For example, where properties aren't properly maintained, minor repairs can quickly turn into major issues. Waltham Forest has the second largest enforcement team of any council in the country relative to the size of the local rental stock.¹³ This can help us to act against those landlords that do not take the corrective measures to improve their tenant's property standards before they are made homeless.
- **Maximise the impact of Lettings Waltham Forest:** Lettings Waltham Forest is our own in-house lettings agency which helps key workers to find a home in the borough and provide housing advice to non-key workers. We will consider how to best align Lettings Waltham Forest with our ambition to tackle the housing crisis.

2. INCREASING THE SUPPLY OF HIGH QUALITY AND AFFORDABLE TEMPORARY ACCOMMODATION AND SETTLED HOMES

Why this is important

High demand for homelessness services and a lack of affordable housing are straining London's resources. In Waltham Forest, we've bucked the trend by sourcing enough TA to stop using commercial hotels and eliminate long-term B&B stays for families with children.

To meet the growing demand for TA, we need to work with private providers to source more, high-quality, properties.

Alongside this, we need to increase the number of publicly owned TA and settled homes. This will help us achieve long-term financial stability and provide secure and genuinely affordable homes for residents who need them most.

Mahira's story

Mahira and her children left their family home to escape domestic abuse. Over the last two years, they've had to move multiple times due to the severe lack of high-quality, affordable temporary accommodation. This included staying in four different hotels where they had to share kitchens and bathrooms with strangers. However, they were recently moved into a self-contained temporary home, which has provided a more stable living situation for the family.

This delivery priority focuses on delivering better outcomes for residents like Mahira by increasing the supply of high-quality TA and settled homes. We will take bold action to increase the supply of homes that are affordable to both residents and the council.

What we will do

- **Secure grant funding to buy TA locally:** We will work with government and the Greater London Authority to unlock grant funding for TA in Waltham Forest. Over the next 12 months, we will take ownership of 122 new council-owned TA units which will reduce our reliance on private providers.
- **Explore converting council assets to provide TA:** We're also exploring whether we can convert existing council-owned buildings into temporary accommodation. This would help increase the borough's supply of TA and reduce our reliance on more expensive options.
- **Support landlords to stay in the market:** The evidence shows that Waltham Forest has seen a sharp decline in the number of private rental listings since the pandemic. We will take action to encourage more landlords to stay in the market by increasing our engagement, providing landlords with better support around compliance with legislation, and reviewing how we structure incentive payments.

- **Deliver new settled homes:** Our Housing Delivery Programme will increase the supply of settled homes. For example, the Lea Bridge Station development has the potential to unlock hundreds of genuinely affordable homes at both social rent and London Affordable Rent.
- **Acquisition of new homes:** It is a hard time to build new houses in London due to challenges such as rising build costs. In response, we are considering buying certain properties from developers – allowing us to continue providing new affordable homes without the risks associated with building them ourselves.
- **Making best use of available TA:** We need to ensure TA properties are used appropriately and provide value for money so that the council can continue to run essential services. This means that we will complete regular occupancy checks on properties and seek lower cost TA where appropriate.
- **Making best use of available social homes:** Last year, 378 council and housing association tenancies were allocated to residents on the housing waiting lists which was a 40% reduction compared to 2019/20. This means that we need to ensure the properties that do become available provide settled homes for residents in TA. We will ensure our allocations policy and approach to tackling council housing fraud support our mission to increase the number of residents moving out of TA.

3. SUPPORTING RESIDENTS TO MOVE ON FROM TEMPORARY ACCOMMODATION INTO LONG-TERM HOMES

Why this is important

Due to a severe shortage of social housing, many residents find themselves in TA for several years. We heard how the constant uncertainty can create stress and anxiety for residents living in TA, as well as practical barriers around accessing work, school, and support networks.

We need to be upfront with residents about the reality of the situation: the average wait for a three-bedroom social housing property in Waltham Forest is now eleven years.

This means that most residents currently in TA are likely to be offered a property in the private rented sector rather than in social housing. Given the changes in the local housing market, it is also increasingly likely that this will be outside of London. We will provide residents with the support they need to move out of TA and into secure homes.

Liza's story

Liza moved into temporary accommodation in November after being unable to afford rent increases. Initially Liza wanted to stay in London and was looking for a place to move into, however rent prices were unaffordable. After a couple of months, she contacted the temporary accommodation team to ask about properties outside of London, reflecting that they wanted to move somewhere with better rent and living costs and a better quality of life closer to nature. The next day, the team came back with options for houses around the country for her to choose from. Liza has now moved out into their new home after being supported to move and learn about the new area.

This delivery priority focuses on providing wider support to help residents like Liza to move on from TA. We will provide wrap-around support to residents to move out of TA into settled longer-term homes which meet their needs and enable them to thrive.

What we will do

- **Develop a comprehensive "move on" support offer:** We understand that moving into private sector accommodation and/or out of the borough, will be a big step for many households. Building on our successful pilot programs, we'll create clear "move-on packages" that offer a range of targeted support. This includes help finding and keeping a job, as well as building financial resilience. For example, we'll provide access skills training, help with moving schools and support with making new social connections.
- **Improve communication and awareness of support:** Some residents have told us they feel a lack of support, often due to infrequent communication. To fix this, we're training our frontline staff to use every interaction as an opportunity to point residents toward helpful support

services. Many residents also believe that renting privately is unaffordable. We'll work to build awareness that the council can, in many cases, provide financial support to help them afford a private rental. We'll clearly show how this can be a viable alternative to staying in TA.

- **Provide greater choice and flexibility to residents wanting to move into the private rented sector:** A renewed approach to offering private rented homes to residents in TA has also been introduced, involving distributing regular newsletters that present available properties in a clear and appealing format. This approach has been highly successful with available properties often let within 72 hours of listing.
- **Improve incentives for residents who find their own settled home:** We will broaden the payment of moving costs and other incentives for residents who identify their own private sector accommodation.

6 MEASURING OUR PROGRESS

The national homelessness challenge is changing rapidly and can be influenced by national government policy decisions and macro-economic changes. We need to be alive to these changes and ensure we adapt our approach as circumstances evolve.

We also need to understand what is working locally to ensure that we are making progress against our vision and delivering better outcomes for residents. To support this process, we have developed a measurement framework to track the progress of this work.

Measuring our vision for Temporary Accommodation

Firstly, we will track our overall vision for TA:

“Reduce the number of households living in Temporary Accommodation by supporting more residents into healthy, safe, and affordable settled homes.”

We will measure progress against this vision statement by assessing:

- # of households living in TA
- # of households supported into secure homes
- £ spent on TA
- Length of time the average household spends in TA

Measuring our delivery priorities

Our delivery priorities are essential for achieving our long-term vision for TA. We will also track each delivery priority against the following success measures:

Delivery priority	Measures of success
Tackling the top causes of homelessness	# of households prevented from becoming homeless £ saved by preventing homelessness % of households whose homeless application is opened at prevention stage
increasing the supply of high quality and affordable temporary accommodation and settled homes	# of households living in commercial hotels # of households with children living in B&Bs for 6+ weeks # of new social rent and London Affordable Rent homes delivered # of council-owned TA/% of TA units owned by Waltham Forest Council Average weekly unit cost of TA
Supporting residents to move on from temporary accommodation into long-term homes	# of move-ons into the Private Rented Sector # of residents in TA supported into employment

7 HOW WE WORK TOGETHER

The scale of TA pressures in Waltham Forest means we cannot solve this challenge alone.

We know there will be tough decisions ahead, but we are committed to supporting residents with the practical advice and support to secure and sustain settled housing into the long term. At the same time, we want to work with our partners to build on our collaboration and ensure that our residents get consistent, accessible support.

WORKING WITH OUR RESIDENTS

For our residents, this means receiving clear, timely, practical, and consistent information about their housing options. This includes being honest about the constraints of the housing market, the timescales involved, and ensuring that every property offered is safe, decent, and affordable.

We want to help residents to help themselves by making sure the advice and information we provide is factual, easily accessed, and readily available.

If you are a resident who is looking for support, here are some resources that may be helpful:

If you are in temporary accommodation and require financial assistance to move into settled accommodation, you can contact your housing officer to discuss the support options available to you. You may also be eligible for [Local Housing Allowance](#). You can also find out what benefits you might be able to claim through a [Benefits Calculator](#).

If you are looking for advice on how to find a home, our [self-help accommodation guides](#) offer practical tips and tailored information for a range of different circumstances.

If you are looking for affordable homes to move into, we have [created this webpage](#) to offer a range of options. We also communicate housing options through our Temporary Accommodation Newsletter.

If you are looking for more general advice on your housing options, we have created [this directory](#) with clear overviews and links to further information.

If you are currently homeless, or consider yourself at risk of becoming homeless, [this webpage](#) has a range of options and helpful advice. We also have a [dedicated page](#) to help you find local services and support quickly.

WORKING WITH OUR LOCAL PARTNERS

Our partners, including across health services and the voluntary and community sector, are essential in delivering the scale of response needed to meet this challenge. Above all, this means 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.

To make the biggest impact, we ask partners to work with us on three key priorities:

Prevention: Working together to intervene earlier before residents reach crisis, by having holistic conversations with residents to identify early signs of risk, such as potential evictions or family breakdowns, and signposting to national charities or council services for timely support.

Support: Coordinating wrap-around help to provide the best support for our residents by linking residents to welfare and financial advice and community networks, ensuring they know where to go for specialist guidance when complex needs arise.

Quality: Assisting our residents in finding good, settled homes by working with housing providers to identify move-on opportunities, and by helping residents understand their housing options through clear information and practical tools.

What doesn't help is when residents are set up to fail, being wrongly advised about their rights with incorrect information about the local housing market and the availability of local social housing. It is really important that we are all giving accurate and consistent advice about what is and what isn't possible in the current climate.

While we can lobby for change in the future, right now we have to work with the resources we have. Our priority is to support residents in making the difficult, long-term decisions that are best for them and their families.

To assist with this, we can provide partners with clear, up-to-date FAQs and briefing materials, and we have also produced a set of practical resources to help share accurate information with residents:

To help residents find quality, affordable housing in London, [Homes for Londoners](#) offers a range of housing options to suit individual needs across the Capital.

For residents in temporary accommodation, the Council offers a wide range of support packages to assist residents' move to settled accommodation. Encourage them to view their Personalised Housing Plan (PHP) or speak with their housing case worker, who can explain the support available and help them take the next steps toward a permanent home.

To help assist and support residents in learning about their housing options, we have created [this directory](#) with clear option summaries and links to further information. We also ask partners to share resources with us, so they can be included in our directory and made available to residents.

To help residents in need of employment, welfare and community support, we have created an [online directory](#) with a range of options and, for those at crisis point, a [dedicated page](#) helps residents quickly find local services and support.

To help residents access specialist advice, we also encourage referrals to, and contact with, national charities such as [Shelter](#), [Citizens Advice](#), and [Family Action](#). These organisations offer support on housing, eviction prevention, family breakdown, and income maximisation.

WORKING WITH OUR NATIONAL AND REGIONAL PARTNERS

Tackling the housing crisis requires action beyond the borough. Our national and regional partners are critical in shaping the policies and resources that enable us to respond effectively to the housing crisis. Collaboration ensures that local voices are heard in national debates and that solutions reflect our realities.

We will work constructively with national and regional partners to close the funding gap facing councils created by rising temporary accommodation costs, increase housing benefits in-line with local rents, and accelerate the delivery of new genuinely affordable homes.

We will continue working with our national and regional partners to tackle the housing crisis, including through:

London Councils, where our Leader, Cllr Grace Williams, serves as Deputy Chair and Executive Member for Housing and Regeneration, helping to shape the capital's response to the housing crisis and the most urgent policy challenges facing Boroughs.

Working with Government on their Fair Funding models through our *Together for a Fairer Future* campaign, where we have collaborated with partners and residents across the borough to make the case for a settlement that reflects local needs.

8 REFERENCES

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9 GLOSSARY

- **Austerity:** Economic policies designed to reduce government debt by cutting public spending, raising taxes, or both, aiming to control budget deficits
- **Benefit cap:** The benefit cap is a limit on the total amount of benefit you can get. It applies to most people aged 16 or over who have not reached State Pension age.
- **Broad Rental Market Areas (BRMAs):** BRMA boundaries are used to determine Local Housing Allowance (LHA) rates. A BRMA is where a person could reasonably be expected to live taking into account access to facilities and services.
- **Housing Act (1996):** The Housing Act is an Act of Parliament that sets out rules for housing benefit eligibility, social rented housing, landlord and tenant matters, houses in multiple occupation (HMOs), and homelessness, including how local authorities should allocate accommodation and provide support.
- **Housing Association:** An independent, not-for-profit company set up to provide affordable homes for people in housing need.
- **Housing benefit:** Housing Benefit can help you pay your rent if you're unemployed, on a low income or claiming benefits. It is being replaced by Universal Credit.
- **Housing register:** The housing register is the list of people who qualify for council housing and are waiting to be offered a property
- **Homelessness:** The state of a household being without accommodation that it has the right to occupy and/or that is suitable for their occupation.
- **Local Housing Allowance (LHA):** LHA rates are used to set a limit on the amount of Housing Benefit tenants can claim based on local market rents.
- **Private Rented Sector:** Where homes are owned by companies or individuals and rented to tenants at market rents.
- **Settled Homes:** Settled homes are in a council or housing association property, or a private rental tenancy.
- **Social Rent:** Low cost rented homes usually provided by councils and housing associations, with rents set within guidelines by the social housing regulator.
- **Temporary Accommodation (TA):** TA refers means any accommodation provided by the Council under its homelessness duties (which are set out in Part 7 of the Housing Act 1996). This includes different types of housing, including council-owned hostels, properties leased from private sector landlords, and B&B hotels.
- **Tenure:** The conditions under which land or property is held or occupied. Typically, Waltham Forest's housing is split into three tenures: social rented, private rented and owner occupied.
- **The Homelessness Reduction Act:** The Homelessness Reduction Act 2017 is one of the most significant changes to the rights of homeless people in England for 15 years. It effectively bolts two new duties to the original statutory rehousing duty:
 - Duty to prevent homelessness
 - Duty to relieve homelessness

