TOWER HAMLETS

# Tower Hamlets Housing Strategy 2026-2036

## More homes, better homes, safer homes

**February 2026**

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# Forewords

Housing is more than bricks and mortar, it's the foundation of health, opportunity, and community. In Tower Hamlets, we are proud of our diversity, resilience, and ambition. But we also face some of the most complex housing challenges in the country: overcrowding, affordability pressures, homelessness, and the urgent need for safer, greener homes.

This Housing Strategy sets out our vision for the next decade: More Homes, Better Homes, Safer Homes. It is a bold and comprehensive plan to deliver the homes our residents need and deserve. It reflects our commitment to transparency, long-term planning, and working in partnership with residents, housing providers, developers, and government.

We are already leading the way. Tower Hamlets has delivered more new homes than any other London borough in recent years. We've bought housing management services back in-house, invested £609 million in funding to improve council homes, and launched the Mayor's Accelerated Housing Programme to unlock over 3,000 new homes. We're raising standards in private renting, tackling damp and mould, and supporting vulnerable residents through schemes like Housing First and our Young Persons Pathway.

But we know there is more to do. With over 29,000 households on our housing register and rising homelessness, we must act with urgency and compassion. This strategy sets out seven priorities: from tackling overcrowding, to building more homes and improving council housing, to making private renting fairer and preventing homelessness. It also commits us to meeting everyone's housing needs, including disabled residents, older people, young people and families living in overcrowded conditions.

We are determined to make Tower Hamlets a place where everyone has a safe, good quality home. This strategy is our roadmap. I invite you to read it, share your views, and work with us to shape the future of housing in our borough.

Together, we can build a fairer, safer, and more inclusive Tower Hamlets.

Executive Mayor
**Lutfur Rahman**

Housing is at the heart of everything we want to achieve in Tower Hamlets. It shapes our health, our opportunities, and our sense of belonging. As Cabinet Member for Regeneration, Inclusive Development and Housebuilding, I am proud to introduce our Housing Strategy 2026 -2036. It is a strategy that reflects our shared values and our commitment to building a fairer, safer and more inclusive borough.

As someone who was born and raised in Tower Hamlets, I know first-hand the strength, diversity, and resilience of our communities. I've seen how housing can transform lives and how poor housing can hold people back. That's why this strategy matters to me. It's not just about buildings; it's about people, families and futures.

We know the challenges are real. Overcrowding, affordability, homelessness, and the need for safer, greener homes are issues that affect thousands of our residents. But we also know that Tower Hamlets is a borough with strong community spirit, and this strategy is a testament to that spirit. It is a bold roadmap for change, built on evidence, lived experience and the voices of our residents.

We are not starting from scratch. Tower Hamlets has led the way in housing delivery across London. We've brought housing services back in house, invested millions in improving council homes, and launched transformative programmes to unlock thousands of new homes. We've raised standards in private renting, supported vulnerable residents, and pioneered inclusive housing models that reflect the diversity of our communities.

A key focus of this strategy is the urgent need for family-sized homes. Too many families in our borough are living in overcrowded conditions, without the space they need to thrive. We are committed to delivering larger homes that give children room to grow, learn and play. Homes that support wellbeing, dignity, and opportunity. Our vision is simple but powerful: More Homes, Better Homes, Safer Homes. We will work tirelessly to make this vision a reality. We will listen, we will act, and we will lead together.

I invite you to read this strategy, share your thoughts, and join us in shaping the future of housing in Tower Hamlets. With hope, determination and partnership we can build a borough where everyone has a place to call home.

**Councillor Kabir Ahmed**
Cabinet Member for Regeneration, Inclusive Development and Housebuilding

# Why do we need a Housing Strategy?

Housing is the foundation for good health and a better life. Housing directly shapes the wellbeing and the futures of our residents. Housing provides a safe, secure home that is the foundation for dignity, security and opportunity. It enables children to thrive and reach their potential and for families to remain close to each other and to be ready to support. Housing is a gateway to a happy and fulfilling life.

Tower Hamlets has a strong tradition of housing struggles and housing, like its population, has shaped the borough's identity. Today's housing struggles are severe, complex, and wide ranging.

Only 5 out of every 100 rental homes are affordable to people on a low income. There are over 29,000 residents on the council and its partners' Common Housing Register, of which 44% are overcrowded, 3,160 of our residents have no home and live in temporary accommodation.

While the housing challenges are exacerbated by factors outside the council's control, **residents look to the council for action**.

This strategy sets out a **bold and ambitious plan** to meet those housing challenges and demonstrates our commitment to transparency, accountability, and long-term planning.

It maximises council policy, powers and resources, takes a leading role in the use of assets to deliver housing, and actively works with partners to achieve the best possible housing outcomes for local people.

Where the council and partners are constrained, we will advocate for a change in the rules, using research and evidence to support our campaigns.

The Housing Strategy provides:

- **A strategic framework**: To address housing issues.
- **Clear policy context:** Setting out our approach in terms of the local, regional, and national policy.
- **An approach to both social and private housing**: The strategy recognises that the housing crisis affects residents across all tenures.
- **A foundation for future initiatives**: Identifying innovation, good practice, and sector leadership, calling for change.

## Housing in numbers

Population set to grow by **20.4%** between mid-2022 (from 323,854) and mid-2032 (to 389,845).

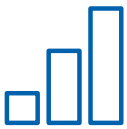
Highest population churn in London, with **40.5%** of households changing in the past 3 years, and **50.1%** over 5 years.

Highest levels of social housing in England. In 2021, **4 in 10** households live in council or Registered Provider (social housing) homes, placing the borough in the top 2% nationally.

There are **11,982** council tenants and **9,979** council leaseholders living in council homes.

**80%** of council homes currently meet the Decent Homes Standard.

Private renting rose from **32.6%** in 2011 to **38.2%** in 2021 (the **5th** highest area in England and Wales in 2021) and the largest housing tenure in Tower Hamlets.



**7.8%** of London's short term lets are in Tower Hamlets, making the borough the second highest in the capital with **7,377** listings.

**Highest** number of residents living in high rise buildings requiring cladding remediation.

Residential dwellings account for **20%** of the borough's emissions.

A single person renting a one -bedroom home in the borough needs to earn circa **£50k a year**, assuming their other spending is equivalent to the average expenditure of a person living in London.

The number of residents on the Housing Register rose from **18,808** in 2018 to **29,109** in May 2025; **45%** are overcrowded.

The number of residents (both single and families) who approached the council as homeless increased from **2,044** in 2020/21 to **3,195** in 2023/24.

In 2023, Tower Hamlets had the **7th** largest Rough Sleeping cohort in London, with **59%** of people seen to be rough sleeping classed as new rough sleepers.

# Housing challenges in Tower Hamlets

The borough is celebrated for its diversity and the different communities and cultures that live side by side. Many people choose to come and live here.

Tower Hamlets faces serious housing pressures, some of which are unique to the borough:

- ***Population growth***
  The borough had the fastest population growth and the highest population density across England and Wales between 2011 and 2021. The borough also has one of the youngest populations in the UK and the most transient populations in London.

- ***Housing affordability***
  Rising inflation and the cost-of-living crisis are making it harder for residents to afford housing. The average monthly rent in the private rented sector is £2,364 (4.97% above the London average).

  Young people in particular face real barriers to finding a secure and affordable home. High rents, overcrowding and a lack of suitable housing mean many are struggling to stay in the borough or move out of family homes. New developments often don't match local needs and rising costs are pushing young people further away from the communities they grew up in.

- ***High demand for social housing***
  There is a growing need for more affordable homes amongst our residents. Over 29,000 households have an application on our Housing Register because their homes are not suitable for them.

- ***Overcrowding***
  12,797 households on the Housing register are overcrowded, out of which 2.595 households lack two bedrooms or more.

- ***Unhoused residents***
  3,160 households don't have a home and live in temporary accommodation.

- ***The health impact of poor housing conditions***
  Damp, mould, overcrowding, and poor insulation are more than just inconveniences - they can damage physical and mental health. These problems are widespread and become even more dangerous during periods of extreme weather.

- ***Financial pressures on households***
  Rising food, fuel, and housing costs are putting strain on families. Tower Hamlets has the highest percentage of children growing up in poverty in London and is amongst the highest in the UK. According to Trust for London data for 2023/24, 47% of children in Tower Hamlets are living in poverty after housing costs. 29% of children are in poverty before housing costs.

  In Tower Hamlets, high housing costs, the two-child benefit cap (which will end in April 2026), and low wages despite high employment mean many families are unable to escape poverty.

- ***Fire safety risks***
  Tower Hamlets has the highest number of buildings with dangerous cladding (across all tenures) in the country. Combined

with high-rise living and population density, and the high proportion of sub-let leasehold council stock, which is difficult to manage, this presents serious fire safety and housing quality challenges.

**Government policy**

Central and regional government housing policy inevitably shapes and influences what we do locally. Key influencing initiatives and policies include:

- ***More homes nationwide***
  1.5 million homes by 2029, with a strong focus on affordable and social housing.

- ***Long-term investment***
  The government has introduced a new 10-year rent plan for social housing and a £39 billion Affordable Homes Programme for new builds. It has also confirmed that rent convergence (increasing lower rents so similar homes are charged similar amounts) will begin in April 2027, with rents allowed to rise by £1 a week, then £2 a week from 2028, until they reach the standard level set by government (known as formula rent ) with changes kept small and predictable to make rents fairer.

- ***Government and Mayor of London Emergency Planning Reforms***
  In October 2025, the government and Mayor of London proposed temporary changes to planning rules to help build more homes across London. These reforms would last until March 2028, or until a new London Plan is published.

- ***Stronger safety standards***
  In response to the Grenfell Tower fire, new building and fire safety regulations and dedicated Regulator to protect residents in high-rise buildings. The London Accelerated Remediation Plan to remove dangerous cladding by 2029.

- ***Awaab's Law***
  Following the tragic death of two-year-old Awaab Ishak. The first of many new requirements will require landlords to fix health hazards like damp and mould within strict time limits.

- ***Revised Decent Homes Standard***
  The government is updating the Decent Homes Standard to make sure all rented homes, whether socially rented (including council-owned) or privately rented, are safe, warm, and well-maintained. For council tenants, this means clearer rules on repairs, damp and mould, and modern facilities.

- ***The Great British Energy Act 2025***
  This Act will bring fairer prices, clearer bills, and better service for council and social housing tenants using district or communal heating. Social landlords, including the council, must meet new standards to make heating greener, more reliable, and affordable.

- ***Planning reform***
  Updates to the National Planning Policy Framework (NPPF) aim to speed up housing delivery and ensure infrastructure keeps pace with growth.

- *Tackling climate change*
  The UK has a legal target to reach net zero carbon emissions by 2050, which will influence how homes are built and retrofitted.

- *Improving renters' rights*
  The Renters' Rights Act ends 'no fault' evictions, restricts rent increases, establishes a landlord register and raises standards in the private rented sector.

**Appendix A** lists the recent relevant legislation and regional policies that have informed the development of this strategy.

**Appendix B** lists the council strategies and evidence which informs this strategy.

# Achievements despite the Challenges

**Leading housing delivery in London**
Tower Hamlets delivered more homes in London since 2013 than any other London borough.

Between April 2022 and May 2025, 1,492 affordable rental homes were completed including 288 built by the council, 1,140 by housing associations, and 64 through property acquisitions.

**Securing investment**
The council secured Greater London Authority (GLA) and Ministry of Housing, Communities and Local Government (MHCLG) funding for the acquisitions of 200 new council homes and 38 temporary accommodation homes in the borough.

**Long term planning matters**
The council is consulting on a new Local Plan and is one of only 29% of local authorities to have an up-to-date Local Plan as defined by the National Planning Policy Framework.

**Bringing housing services in-house**
In November 2023, the council brought back under direct control, the management of council homes from Tower Hamlets Homes. This involved transferring 600 staff and 21,833 homes. Since then, we've:

- Conducted independent reviews and self-referred to the Regulator of Social Housing to ensure compliance with the new consumer standards.
- Launched the '**Your Voice, Our Action**' programme to improve services, including better repairs, communication, and safety.
- Created a new governance structure, including a Housing Cabinet Sub-Committee, which provides oversight on all Housing Management matters – strategy, policy, service improvements, performance, practice and delivery.
- Committed £309 million over the next ten years to improve housing conditions.

Our '**Your Voice, Our Action**' improvement programme is already helping us to deliver a more responsive, transparent, and resident-focused housing services.Working with the Regulator of Social Housing, we have a roadmap in place to help us continuously improve.

**Putting safety first**
We've agreed a joint fire safety statement with key partners to show our shared commitment to keeping residents safe. Together, we're delivering the recommendations from the Grenfell Tower Part II Inquiry. We are sector leaders in action to remove dangerous cladding, securing the UK's first Remediation Order by a council on a building owner.

**Providing independent living**
We deliver annually c.£2m year-on-year of improvements in the homes of residents living with a disability to enable them to have independent and fuller lives.

**Raising standards in private renting**
We operate three licensing schemes to improve housing standards in the private rented sector covering 12,600 homes. These schemes help ensure homes are safe, well-managed, and legally compliant,

with stronger protections for tenants and greater accountability for landlords.

We recovered £1.4m in rent for private tenants using consumer protection legislation.

**Tackling empty homes**
We charge the maximum council tax on empty and second homes to encourage owners to bring them back into use.

**Stronger together**
We collaborate with local Registered Providers (RP) through our shared Common Housing Register and Tower Hamlets Housing Forum to improve housing conditions and share best practice.

**Supporting vulnerable residents**
We fund 369 hostel places in a Single Homeless Hostel Pathway for people who are rough sleeping or at risk of rough sleeping and fund 121 places on the Young Persons pathway supporting young carers and other vulnerable young residents.

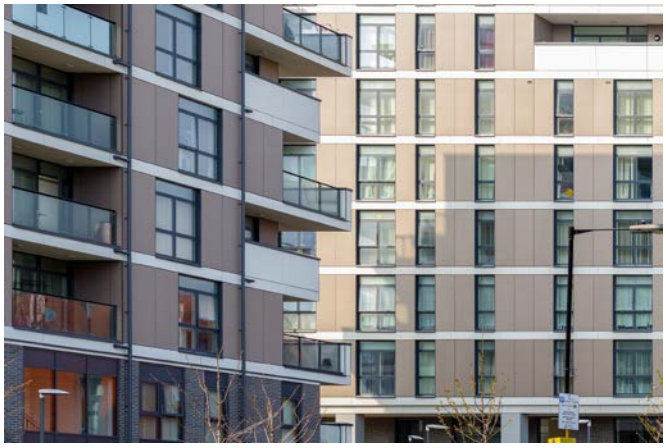
**Innovative support models**
We wrap housing support around residents via Housing First, a specific approach to ending homelessness for people with complex needs that provides a stable home first, followed by intensive, flexible, and person-centered support.

# Vision and outcomes

**"More homes, better homes, safer homes. We want everyone in Tower Hamlets to have a home that is safe, good quality, and meets their needs. To make this happen, we're working with others and using all the resources we can to build more homes and build them faster and make existing homes decent and safe."**

To achieve the vision, we have set out the following priorities:

**Priority 1: Tackling Overcrowding**
Every family deserves space to thrive and to live their lives in dignity. Children need space to grow and learn. We're taking decisive steps to tackle overcrowding. We're building more homes, making better use of existing homes by extending them as well as releasing larger homes. We're supporting families to better manage the impact of overcrowding, working with health, education and children's services to provide timely interventions and support. Together, we're shaping a better future where every family has the room to live well and thrive.



**Priority 2: Building More Homes**
Tower Hamlets is delivering more new homes than any other part of London. Homes to buy and rent. We are committed to keeping that momentum and drive, unlocking the potential in our borough. Ensuring every resident has access to a secure, healthy, and affordable home. We are not only meeting demand but reshaping the future with bold ambition and momentum.

**Priority 3: Looking After Council Homes**
We're transforming council housing. We've brought housing management back in-house, been investing millions upgrading our homes and have strengthened our approach to Health and Safety. We have ambitious plans to improve all aspects of service delivery, ensuring our residents get an excellent experience when accessing our service. Every council tenant and leaseholder deserves a home that is safe, warm, and well-managed. We will deliver that with services that truly listen and respond to needs. We will aim to be best in class, putting the residents' voice at the centre of everything we do.

**Priority 4: Making Private Renting Better**
With almost 40% of households now renting privately, we're stepping up for private renters. We're championing dignity, safety, and fairness for all tenants, and committing to a future where every private renter lives in a secure, clean, and affordable home.

**Priority 5: Better Together**
We stand shoulder to shoulder with our partners in a shared mission to improve social and affordable housing. Together, we're committed to ensuring every resident has access to safe, stable, and dignified housing, backed by strong services and community support.

**Priority 6: Preventing Homelessness and Rough Sleeping**
We're making a clear call to action: to end homelessness in all its forms. With an unwavering commitment, we're working to reduce the use of temporary accommodation and to ensure help reaches people before crisis hits, so no one is left without a place to call home.

**Priority 7: Diverse needs = diverse housing**
We're doubling down on our commitment to inclusive, equitable, and diverse housing. From families and older people to disabled residents and care-experienced young people, we're designing homes that reflect the full richness of our community because everyone deserves a home that works for them.

# Priority 1: Tackling Overcrowding

**Every family deserves space to thrive and to live their lives in dignity. Children need space to grow and learn. We're taking decisive steps to tackle overcrowding. We're building more homes, making better use of existing homes by extending them as well as releasing larger homes. We're supporting families to better manage the impact of overcrowding, working with health, education, children services to provide timely interventions and support. Together, we're shaping a better future where every family has the room to live well and thrive.**

## Why we are doing this

### *Overcrowding is one of the biggest housing challenges in Tower Hamlets.*

Overcrowding means too many people living in homes that are too small for their needs. This is not just about space; it affects every part of life. Families often share bedrooms, making it hard for anyone to sleep properly or have privacy. Children struggle to find quiet places to do homework or play. Homes can become stressful, and overcrowded living conditions are often associated with damp and mould, which can make people ill.

### *Overcrowding harms physical and mental health*

Living in overcrowded homes can harm both physical and mental health. When there isn't enough space, everyday life becomes stressful, relationships become strained, sleep is often disrupted because people share bedrooms or sleep in living rooms. Overcrowding can also make homes unsafe and harder to maintain. Damp and mould are more likely due to condensation, which can cause breathing problems and other illnesses.

The stress of waiting for a bigger home adds to the pressure. Families can feel uncertain about the future and frustrated with the bidding process for social housing. Limited access to outdoor space means children have fewer places to play, which affects their wellbeing.

### *Overcrowding impact on children and learning*

Overcrowding can have a big effect on children's learning. When too many people live in a small space, children often don't have enough room to play, rest, or do homework. Germs spread more easily, so they may get sick more often and take time off school.

These challenges can make learning more difficult and impact children's overall progress. Over time, this may influence their wellbeing and limit future opportunities.

## What we are doing to tackle overcrowding

Overcrowding is more than a housing challenge - it's a shared responsibility. We are adopting a partnership and cross-organisational approach bringing together council services, partners, and voluntary groups to tackle the issue from every angle.

### *Build More Family Homes*

Our Local Plan sets out the council's plan for where new homes will be built. It helps make sure we get more affordable, family-sized homes in the right places to reduce overcrowding. When developers build, they also contribute through planning agreements to fund things like schools, parks, and transport, so new homes come with the services families need. This means growth benefits everyone and helps create safer, better homes for local people.

The Mayor's Accelerated Housing Programme will unlock 37 council owned sites to build up to 3,332 new homes over the next 5 years. These homes will focus on larger family homes We will also buy homes on the open market to increase our supply of family homes quickly.

### *Acquisitions and Buy Backs of Family-Sized Homes*

To help tackle overcrowding, we're increasing the supply of family sized homes through our programme of purchasing new council properties, buying back leasehold homes, and converting empty shared ownership units into social housing.

### *Enlargement and Adaptation Policy*

We know that some homes can be adapted to make them more suitable for families. Through our newly approved Enlargement and Adaptation Policy, we will carry out knock-throughs and extensions where possible to create bigger homes and make adaptations to homes to meet residents' needs. This means families can stay in their communities while getting the space they need.

### *Make Better Use of Existing Homes*

We'll make sure that homes are re-let as quickly as possible when they become empty. Where we can, we'll convert smaller homes into bigger ones by knocking through walls or adding extensions.

We will increase the number of tenancy checks and expand our intelligence networks to recover homes fraudulently let homes within our own stock. This will not only stop unauthorised council tenancies which impact on the public's purse, it will recover larger homes to allocate to overcrowded families.

### *Help Tenants Who Have Spare Rooms to Move*

Some people live in homes that are now bigger than they need. Those who want to move have the highest priority for a move. We will review the financial incentives and practical help on offer to encourage and support those with spare rooms to downsize into more suitable homes. We'll ensure that social housing tenants can access practical advice to help them move to smaller homes. This will free up larger homes for families who are overcrowded.

### *Improve Information on How to Bid for Homes*

We know that many families will have to wait for a bigger home. While they wait, we will provide tailored advice on how to bid for homes, making our information clear and easy to understand so that families are maximising their chances of getting a larger home through the bidding process.

We'll also improve our information on how social housing tenants can use mutual exchange schemes to enable them to swap their homes.

### *Grants to Move into a New Home*

We know that some tenants want to move away from Tower Hamlets. We will offer a new grant for tenants who want to move on. In doing so, we will be allowing tenants to fulfil their dream of home ownership at the same time as bringing a larger home back into use for letting.

### *Smart Technology*

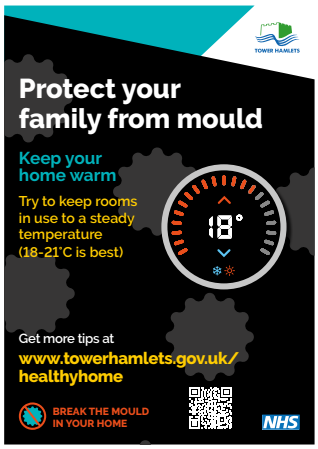
We are installing smart devices in council homes with low energy efficiency. These devices monitor temperature, humidity, and energy use. This helps us spot early signs of damp and mould and take action before problems get worse. It will help families reduce energy costs and improve living conditions while waiting for a move.

### *Making it Easier to Report Damp and Mould*

Reporting damp and mould is our number 1 option on the council repairs hotline.

### *Damp and Mould Awareness campaign*

We run borough-wide (co designed with residents) publicity to help families deal with damp and mould. This includes posters, leaflets, social media updates, and videos in community spaces. We also send SMS alerts to council tenants who report damp and mould, linking them to advice and support.




### *Support Families Living in Overcrowded Homes*

We will use the lived experience of families affected by overcrowding building on the research from Queen Mary University to shape real solutions. Working together with partners including the NHS we will create a comprehensive toolkit of support for residents.

This joined-up, cross-organisational approach means families won't just wait for housing - they'll have access to practical help and local opportunities that improve daily life.

Our goal is to make sure every family knows where to turn for support, be that:

- Early Help services for advice and assistance.
- Youth and leisure centres for safe spaces and activities.
- After-school clubs and community programmes to support children's learning and wellbeing.
- Parks and open spaces for healthy recreation.

Tower Hamlets Council is investing £13.7 million in youth services through the Young Tower Hamlets programme. This includes opening new youth centres, such as The Reach in Poplar and Samuda in Blackwall, to provide safe spaces and opportunities for young people in every ward.

### *Improve Private Rented Homes*

Overcrowding is common in private rented homes. We will continue to enforce licensing rules and take action against landlords who allow overcrowding or fail to meet standards. We will also review and extend the borough's selective licensing schemes to raise standards, to prevent overcrowding and to add greater protection for all private tenants.

### *Use Research to Guide our Interventions*

Through the Health Determinants Research Collaboration project, we will better understand the health impacts of different levels of overcrowding. We will use this research to co-design better solutions across all services within the council and with partners in health services.

### *Improve Outdoor Spaces*

We will invest in parks and play areas, so children have safe places to play outside of overcrowded homes. This will help improve the quality of life for families while they wait for a bigger home.

## How we will know we have delivered

We will measure success using clear targets:

- KPI 010: Percentage of lets to overcrowded families
- KPI 014: Number of new family-sized homes built.
- KPI 007: Number of additions to the housing stock
- KPI 009: Number of affordable homes delivered.

We will also track:

- The turnaround times of empty homes.
- The number of extended and adapted council homes.
- The number of tenancies recovered
- The number of tenants who take up a grant to move out
- The number of under-occupiers moving to smaller homes.
- The incidence of reports of damp and mould within our council housing stock
- Data from smart devices showing better home conditions.

# Priority 2: Building More Homes

**Tower Hamlets is delivering more new homes than any other part of London. Homes to buy and rent. We are committed to keeping that momentum and drive, unlocking the potential in our borough. Ensuring every resident has access to a secure, healthy, and affordable home. We are not only meeting demand but reshaping the future with bold ambition and momentum.**

## Why we are doing this

*Not enough homes for everyone*

Tower Hamlets needs to build 34,730 new homes by 2029, but it's a small area with lots of people. Many families are still waiting for a home that suits them, and some live in homes that are too crowded.

*Far too many residents are waiting for a home*

The Local Housing Needs Assessment in 2023 projected a further 55,737 new homes between 2023 and 2038 are needed. This breaks down as:

- Market housing: 23,775 (43%)
- Affordable rent: 17,895 (32%)
- Intermediate (e.g. Shared Ownership): 14,067 (25%)

The affordable rent and intermediate housing categories are critical to addressing housing pressures, especially for lower-income and key worker households.

*Having enough space at home matters*

Overcrowding affects 16% of households in Tower Hamlets, (across all housing tenures) one of the highest rates in London. It's especially impacts families from Asian backgrounds.

Research by Queen Mary University shows us that overcrowding impacts on all aspects of a person's daily life and can have a negative effect on people's mental and physical health. Families experience no privacy or quiet time, no space to play or do homework, lack of storage in their homes and feeling stuck and stressed. Overcrowded homes are more likely to have a greater incidence of damp, mould and condensation which risks the health of the people living within them.

*Living costs are going up*

Day to day living – energy, food, and rent – are getting more expensive. This makes it harder for people to meet their housing costs.

*More people are becoming homeless*

In 2020/2021, 2,044 households (single persons and families) approached the council for homelessness assistance, and 1,940 households were assessed as meeting the statutory prevention or a relief duty.

By 2023/2024, 3,195 households (single persons and families) approached the council and 2,812 households we assessed as meeting the statutory prevention or relief duty.

### *It takes time to build new homes*

Building homes takes time and money. It's even harder now because of:

- High building costs
- Not enough workers or land
- New safety rules after the Grenfell Tower fire and gateways to pass

### *Helping create great places to live*

We work with landlords and developers to make sure new homes meet the needs of local communities. This includes bringing together land, identifying what's needed to support new housing, like transport, schools, and green spaces, and securing funding to make it happen.

## What we will do to build more homes

### *A new era of municipalisation*

The Mayor's Accelerated Housing Programme will unlock 37 council-owned sites to build up to 3,332 new homes over the next five years. These homes will focus on affordability and larger family-sized properties that help reduce overcrowding and give children space to grow, learn and thrive.

### *Placemaking*

We will take the lead to build the necessary partnerships with different landowners to deliver spatial plans for areas such as Lower Lea Valley, South Poplar and Brick Lane to unlock new housing and mixed-use development, while also delivering cultural and social infrastructure tailored to local needs in those areas.

Our plans will allow us to be agile and respond quickly to funding opportunities.

The council will use its own assets as catalysts for regeneration, helping to deliver maximum value for local communities.

We will foster resident led regeneration and co-design, ensuring that regeneration is shaped by people who live in those areas. Resident engagement will be central to decision-making, helping to build trust and deliver regeneration that works for everyone.

### *Acquisitions Programme*

A renewed programme of purchasing 200+ new council homes in the borough, speeding up delivery for residents. We'll expand this in line with funding releases by buying back larger homes and converting empty shared ownership homes into social housing.

### *Planning for the future*

Our bold and ambitious revised Local Plan will guide how the borough grows. It will seek that 50% of new homes are affordable with a focus on social rent and family-sized homes.

## Thoughtful design for everyday living

When we build new council homes with two or more bedrooms, wherever possible we'll make sure the kitchen is a separate space from the living room. This layout gives families and shared households more flexibility, supports different ways of living and cooking, and helps make the home feel more comfortable and practical.

We're making these design choices because **we've listened to residents**. The feedback helps us understand what works best for everyday life, and we're using that insight to shape homes that truly meet residents'needs.

### *Mitigating the impacts of overcrowding*

Using the lived experience of those impacted by overcrowding, we will work with Registered Providers and partners in Public Health, the NHS, and voluntary and community sector to develop a toolkit of holistic support for residents. We will make sure that families know where to go for local support, such as 'early help' services, youth and leisure centres, after schools clubs, parks, etc. We will also ensure we provide consistent and accessible information on how to bid for homes, such as the top five tips for families who are overcrowded.

We will explore purchasing of dehumidifiers and spinners, or communal laundries, to support families who are experiencing moisture build up in their homes.

We will use the learning from the Housing Determinants Research Collaboration and from listening to those with lived experience to develop other ways to support families.

Consistent and accessible information on how to bid for homes, like top 5 tips.

We will explore the availability of funds for the purchase of dehumidifiers and spinners to reduce moisture build up in homes.
We will use the learning from the Housing Determinants Research Collaboration to test out other interventions.

### *Converting small homes into larger homes*

We will invest in a knock-throughs and extensions programme to create larger homes, proactively looking to identify potential properties to be extended to create more space for families who are experiencing overcrowding.

### *Making homes greener*

All new developments must meet Net Zero Carbon standards. Where this is not possible, we will set tariffs for carbon offsetting, to assist others to 'go green' elsewhere in the borough, therefore contributing to overall borough wide net zero carbon reductions.

### *Speeding up planning/unlocking stalled sites*

We have listened to developers and will streamline planning processes to make decisions quicker (fast tracking applications) and help good developments move forward without delay.

### *Working with developers and Registered Providers*

Building on existing open and honest conversations, we will take partnership working to a new level. Strengthening our dialogue with developers and Registered Providers to track progress, identify barriers, problem solve speed up the delivery of new homes, unlocking delayed developments. We'll improve how we work together to build more homes, faster.

### *Prioritising local residents for homes*

We will improve access to intermediate housing, which provides homes for sale or rent to people who earn too much for social housing but struggle to afford market-rate homes, by making sure developers and RPs use the council's Intermediate Housing Register to prioritise local residents for new homes. We'll expand the register to include co-living schemes. This will help young people by creating more affordable and flexible housing options, making it easier for them to stay in the borough, live independently, and build their future close to family, work, and community.

## How we will know we have delivered

Delivery of our actions will be monitored through relevant measures in the Annual Delivery Plan

- KPI 007: Number of additions to the housing stock
- KPI 009: Number of affordable homes delivered
- KPI 010: Lets to overcrowded households.

We will use surveys to monitor the effectiveness of our partnership working.

# Priority 3: Looking After Council Homes

**We're transforming council housing. We've brought housing management back in-house, been investing millions upgrading our homes and have strengthened our approach to Health and Safety. We have ambitious plans to improve all aspects of service delivery, ensuring our residents get an excellent experience when accessing our service.**

**Every council tenant and leaseholder deserves a home that is safe, warm, and well-managed. We will deliver that with services that truly listen and respond to needs. We will aim to be best in class, putting the residents' voice at the centre of everything we do.**

## Why we are doing this

### *Fixing older homes*

Some council homes are old and need investment and have poor thermal efficiency meaning higher heating bills for tenants.

In March 2025, 1 in 5 council homes (20%) didn't meet the Decent Home Standards. Many of these old homes have problems like damp and mould, which can significantly impact the people living in them.

### *Asset investment*

We need better information about the condition of our stock to inform investment decisions.

### *Managing tall buildings*

The borough has more high-rise buildings than anywhere else in the UK. The council looks after 78 residential tall buildings with 18 or more floors and nearly 8,000 homes in medium-rise flats. We need to invest more in these buildings to meet new regulations.

### *Making homes greener*

We've started a retrofit programme to make older homes warmer and more energy efficient. This includes better insulation, double glazing, solar panels, and heat pumps. We have invested £3.17 million to improve 122 homes. We need to go further to better insulate our homes and reduce costs for tenants.

### *Listening to residents*

Our overall tenant satisfaction rates are improving, but we know we can do more to improve the experience that our residents have at the first point of contact and in the speed at which we fix repairs and resolve issues.

We need to get better at answering complaints and keeping residents informed. While we have strengthened our approach to resident engagement, it is still inconsistent and needs to be embedded across services to ensure we are always designing services with resident's voices at the centre of the change.

### *Helping tenants who need support*

Some tenants' lives are complicated, and they need support to navigate our processes and to sustain their tenancies. We

support residents facing problems so that they can keep their homes, but we need to be consistent.

*Using better data*
We are data rich but data intelligence poor. We respond and react rather than plan and be pro-active.

## What we will we do to look after council homes

Following insourcing, we undertook a detailed look at the performance as housing managers and self-referred to the Regulator of Social Housing. As a result, we were one of the first councils in London to be inspected by the Regulator under the new social housing regulation regime.

We obtained a C3 judgement which was a fair assessment of our performance against the standard at the time of inspection.

This has provided us with a clear road map for improvement for our housing management service, higher resident satisfaction and our goal of continuous service improvement.

*Continuous Improvement*
The '**Your Voice, Our Action**' Improvement Programme, agreed with the Regulator will achieve improvements. With work streams covering areas such as improving our homes and repairs service, delivering safer homes and improved services, it will deliver the responsive, transparent, local, integrated and resident-focused housing services residents deserve.

*Being accountable*
A new Housing Management Cabinet Sub-Committee, chaired by the Executive Mayor, supported by Cabinet Members and independent experts, will oversee performance and the delivery of our improvement plan.

*Strategic vision – going local*
Responsiveness will be at the heart of what we do. We aim to 'to create thriving communities where residents feel heard, valued and supported through local, integrated, high quality responsive services.'

*Listening to residents*
We will strengthen how we communicate with residents building on our **Tenant & Leaseholder Engagement Strategy**. At the same time, we will change the way we view complaints. Complaints are feedback on how we are doing and where we can improve. We will embed the learning from complaints more effectively, using the insight from complaints to drive service improvement.

*Supporting vulnerable residents*
We will develop policies that support a caring and empathic culture for our residents. Through our policy framework, we will reshape support for those tenants facing domestic abuse and antisocial behaviour. A strengthened Leaseholder Alterations policy and a Leasehold Major Works policy will provide our Leaseholders with clear expectations around key policy areas impacting residents across our stock. A Tenants Handbook will set a standard for tenants and the council – clear and practical

support to keep our tenants safe in their homes.

### *Making homes safer and decent*

We will spend £609m over the next ten years to improve housing conditions including lifts, mechanical and electric works and to tackle damp and mould and fire/building safety.

### *Making homes greener*

We will take a 'Fabric First' approach: Phase 1 (insulation), Phase 2 (heating upgrades) to our homes. We will achieve **EPC band rating C** in all council homes by December 2030.

### *Fixing repairs and complaints*

We will improve how we handle repairs by hiring more staff, checking contractors' work, and making sure problems are fixed properly the first time. We will make it easier for residents to report problems and get answers quickly.

### *Asset Management Strategy*

**We will achieve 100% up to date (no more than 5 years old) stock condition data by December 2026**. We will use this to make investment decisions. We will assess the performance of our council homes by using repairs data to drive future investment decisions.

A new Asset Management Strategy will set out a mechanism to ensure homes are decent, safe and the housing estate is working at its optimum.

### *Releasing larger homes*

We know housing needs change as families grow, children move out, or loved ones die. These changes can leave some households living in homes with more bedrooms than they require. We will launch a new financial package of support to help residents move and giving them priority for new homes close to where they live.

We know that when tenants die their family members may be entitled to remain in their home. This is not always the case. We will be compassionate but firm with those who have no entitlement to remain, in some cases offering smaller homes. It is right we do this as larger homes are needed for overcrowded families.

We know some tenants want to move away from Tower Hamlets. We will offer a new grant for tenants who want to move on. In doing so we are allowing tenants to fulfil their dream of home ownership at the same time as bringing a larger home back into use for letting.

### *Tenancy fraud*

We know that some tenants don't follow the rules and let out their homes. We recovered 36 council properties in 2024/25 where there was evidence that the property was illegally sub-let.

We will operate a zero tolerance on reports of illegal subletting referring cases for fraud investigation.

### *Fixing repairs*

We will review the repairs policy to make it fit for the future. We will strengthen checks on contractors' work, using penalty clauses when necessary. We aim for 'right first time' fix. We will explore different channels to make it easier for residents to report problems and track progress, avoiding unnecessary calls.

### *Using technology to deliver a seamless service*

We will continue to invest in consolidating our records in one system this helps with planning repairs, responding faster: joining up the back office with contractor and council information.

## How we will we know we have delivered

Delivery of our actions will be monitored through relevant measures in the Annual Delivery Plan and via the Housing Cabinet Sub Committee.

- KPI 056: % of homes not meeting the Decent Homes Standard
- % of homes with EPC band rating C
- KPI 055: % of tenants satisfied their home is safe
- % of leaseholders satisfied their home is safe
- % of gas safety checks completed
- % of fire safety checks completed
- % of asbestos safety checks completed
- % of water safety checks completed
- % of electrical safety checks completed
- % of telephone calls answered within the month
- % of complaints responded to on time (Stage 1 and Stage 2)
- Repairs completed right first time
- Emergency repairs attended to on target
- Overall tenant satisfaction
- Tenants' satisfaction with the council housing service approach to complaint handling.
- % of complaints responded to within Housing Ombudsman complaint handling code timescales

# Priority 4: Making Private Renting better

**With almost 40% of households now renting privately, we're stepping up for private renters. We're championing dignity, safety, and fairness for all tenants, and committing to a future where every private renter lives in a secure, clean, and affordable home.**

## Why we are doing this

38% of homes in the borough are rented out privately, but renting is getting harder and more expensive.

### *Rents are too high*

The average monthly rent in Tower Hamlets is £2,364 (according to the ONS in June 2025) which is 4.97% above the London average. Only 5 out of every 100 rental homes are affordable for people with low incomes.

### *Not enough homes to rent*

The number of homes available for private rent in Tower Hamlets – and more broadly across London – has dropped by 41% since the COVID-19 pandemic.

Some landlords are leaving the market because of rising costs (stamp duty, taxes, fire safety regulations) and the forthcoming impact of the Renters Rights Act, which will stop unfair evictions and place additional duties and responsibilities on private sector landlords and managing agents.

### *Housing conditions*

Homes in the private rented sector can fall below expected standards.

In 2024/25 the council received over 500 complaints from private residents about poor conditions in their homes, complaints include heating failures, leaks, pests, electrical faults. Damp and mould accounted for 16% of complaints.

Many tenants are too afraid to complain as this may result in them being evicted.

Over 12,600 homes are subject to licensing schemes operated by the council. These schemes were started because of poor conditions, particularly in homes where there is multiple occupancy.

Some letting agencies operate poor practice and fail to be part of a redress scheme or fail to display fees and charges. In the last two years, 174 complaints were received by the council about estate agent and letting agent mis-practice.

### *Dangerous cladding*

The borough is home to the largest number of residential buildings that need dangerous cladding removing.

### *Little choice for residents*

In May 2025, the average home in Tower Hamlets cost £479,000. That's cheaper than the London average, but still too expensive for many people. Renting is the only alternative for most.

### *Neighbourhoods are changing*

In some areas, like Spitalfields and Aldgate, wealthier people are moving in, and families with lower incomes are being pushed out. In cheaper parts of the borough, homes are

being used as multiple occupied dwellings with severe overcrowding.

### *Short-term rentals are growing*

In 2025, Tower Hamlets had 7,377 short-term listings on Airbnb (Inside Airbnb May 2025), the second highest in London, and 7.8% of London's total. Of these:

58.6% were entire homes/apartments
41.3% were private rooms
0.1% were shared rooms
0.0% were hotel rooms

Short term lets make long-term renting more expensive and reduce the supply of affordable long-term rentals.

Uniquely, Tower Hamlets has the highest proportion of "rooms for rent" among London boroughs, suggesting many residents are using short-term lets to offset mortgage and rent costs amid the cost-of-living crisis.

### *Empty homes*

In October 2024, there were 3,415 empty homes in Tower Hamlets. Some are empty for short periods to enable repairs, but others, like luxury flats, in the private sector stay empty longer. Tower Hamlets has fewer long-term empty homes than other parts of London, but nevertheless where there is a shortage of homes these assets are wasted.

### *Renters Rights Act (2025)*

With 38% of all homes rented from private landlords; the Act will be impactful and represents the biggest reform to private renting in 40 years.

The Renters Rights Act will give renters greater security and stability in their rented accommodation. It will also expand landlord responsibilities and council enforcement powers to combat malpractices. It establishes a national Landlord Register.

For the council, it also means that we will have new legal duties to enforce standards in the private rented sector, including:

- Mandatory civil penalties for breaches (e.g. illegal eviction, poor conditions, discrimination).
- Enforcement of the new **Decent Homes Standard** in the private sector.
- Civil penalties for breaches of Landlord Register.
- Duty to report enforcement activity to central government.
- Expanded powers to support tenants in reclaiming rent from rogue landlords.

## What we will do to make private renting better

The council wants to make sure rented homes are safe, good quality, and fair for everyone.

### *London Accelerated Remediation Plan 2029*

We will continue to be sector leaders in the use of new enforcement measures such as Remediation Orders to remove dangerous cladding and keep residents safe.

We will play a lead role in the delivery of the London Remediation Acceleration Plan that aims to remove all cladding on 18m tall buildings by 2029 and those buildings

which are 11-18m to have a programme of removal secured.

Joint prioritisation with GLA, MHCLG, London Fire Brigade (LFB) and the Building Safety Regulator will remain the cornerstone of our practice.

We are signatories to the Pan London Fire Safety Protocol that confirms inter-agency collaboration to deliver the London Remediation Action Plan. The protocol forms the foundation of a 'partnership through practice' approach, with nominated lead agencies and supporting agencies clearly set out in the protocol.

### *Driving up standards*

Licensing helps make renting better for everyone, by keeping homes safe, landlords responsible, and communities strong.

We operate all three licensing schemes permissible under the Housing Act 2024.

We will renew Selective Licensing in October 2026 when the current scheme ends. Early indications from the evidence are that the current scheme could expand. We will consult widely on a new scheme designation.

A new Selective Licensing designation will support this Housing Strategy and will work alongside our efforts to combat anti-social behaviour, bringing empty homes back into use, and tackling homelessness.

We will remain a sector leader in using consumer protection legislation to recover monies for tenants from poor practice from letting agents and landlords.

### *Short-term rentals*

We will continue to investigate complaints about holiday-style rentals that exceed the 90-day annual limit of renting out. We will use technology to better track short-term rentals. We will join the new national register for short-term lets.

### *Readiness for the Renters Rights Act*

With 49,000 private rented homes in the borough, we are preparing for the new legislation to ensure residents benefit immediately. Our teams will support both tenants and landlords, and we'll take action where needed to keep homes safe and improve standards in the Private Rented Sector.

### *Listening to private renters and landlords*

We're committed to hearing from tenants and landlords. We'll continue to hold regular forums with them and the organisations that support them. These sessions will become even more important when the Renters' Rights Act is introduced and will be a key part of our communications plan.

### *Bringing empty homes back into use*

We changed council tax rules in December 2023 to:

- Stop discounts for empty homes
- Charge more for homes left empty for too long
- Add extra charges for second homes (starting from April 2025)

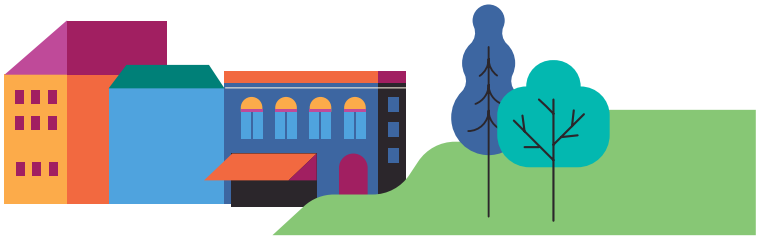
This helps bring homes back into use for people who need them.

We will update our tax rules whenever the government permits it.

## How we will know we have delivered

Delivery of our actions will be monitored through relevant measures including:

- KPI 011: Number of privately rented properties inspected
- Number of licenses issued (mandatory, selective and additional)
- Number of enforcement notices
- Monies recovered for tenants from Rent Repayment Orders



# Priority 5: Better Together

**We stand shoulder to shoulder with our partners in a shared mission to improve social and affordable housing. Together, we're committed to ensuring every resident has access to safe, stable, and dignified housing, backed by strong services and community support.**

## Why we are doing this

The acute housing crisis and the impact poor housing has on health and wellbeing is so widely known that housing binds partners together around a **common endeavour**.

The public sector achieves more when it works together. Our joint work with the LFB to remove dangerous cladding is an example of that, as is the Health Determinant Collaboration Research project, which brings the council, academics and clinicians together.

The voluntary sector provides vital services that complement and support statutory services such as homelessness provision.

Joint working amongst council colleagues must be a given, for example managing complex cases or supporting the council's Corporate Parent role.

With Housing accounting for 20% of borough emissions, as a housing sector we need to work collectively to reduce this.

## What we will do to work better together

Through our strategic housing forums, we will work to improve housing outcomes.

### *Tower Hamlets Housing Forum (THHF)*

The Forum is a partnership with RPs, which is at the forefront of housing partnership working. It brings all RPs together to:

- Share best practice (Awaab's Law, fire and building safety, waste collection, resilience in major incidents).
- Help shape housing policies that make things fairer.
- Uniquely take part in a Common Housing Register for the allocation of all social housing homes.

We will grow the membership of THHF to include all RPs.

### *Supporting estate regeneration*

The council has a track record of using its powers and policies, like Compulsory Purchase Orders and the Allocations Scheme, to kick start estate regeneration for RPs. We will commit to working strategically with RPs on land assembly and speeding up regeneration to deliver more homes.

### *Strengthening homelessness support*

We will agree a new protocol with RPs for social housing tenants who are at risk of homelessness, strengthening the Duty to Refer residents in need of housing and homelessness for advice to the council.

### *Embedding housing support into our Families First approach*

We are making it easier for families to get housing support by making it a core offer in our Families First approach to supporting families. By bringing housing advice alongside early help and child protection, families can get holistic and consistent guidance to lead better lives.

### *Improve resident experience*

We will use AI to help tenants to find more suitable homes. Mutual exchange schemes let tenants swap homes. New technology can make residents active participants in mutual exchange by refining matching and putting them in the driving seat of finding their new home.

### *Greener homes*

Our Local Plan sets out clear expectations for developers to meet net-zero targets in all new-build homes. Where achieving net-zero on-site is not possible, developers may use carbon offsetting. These offset funds will enable the council to invest in making homes elsewhere in the borough greener and more energy efficient.

We will also undertake a detailed climate risk analysis across the borough. This will help us identify neighbourhoods most vulnerable to climate change and guide our future investment decisions.

We will consult on a new Climate Mitigation and Adaptation Strategy in 2026. The borough wide Climate Change Alliance will oversee the development of the strategy.

### *Allocating permanent homes*

We will periodically review the Allocations Policy with RPs to ensure it is meeting the housing needs of residents. Demographics, family make up and health trends should be influencing our policy.

### *Borough wide Tenancy Strategy*

We will consult RPs on a new Tenancy Strategy which will set out a borough wide approach to the types of tenancies we will offer in our rented homes.

### *Supporting wider council objectives*

We will retain our commitment to senior housing sponsorship of the councils' Corporate Parenting role and commit to supporting young care leavers live independent lives via priority for housing on the Housing Register. We commit to playing an active role in planning for transitions for young people. We will retain commitment to supporting vulnerable adults through joint work on hospital discharge, adaptation grants to keep residents in their homes and the 369-hostel pathway for single vulnerable residents.

## How we will know we have delivered

We will use surveys to measure the effectiveness of our partnership working.

# Priority 6: Preventing Homelessness and Rough Sleeping

**We're making a clear call to action: to end homelessness in all its forms. With an unwavering commitment, we're working to reduce the use of temporary accommodation and to ensure help reaches people before crisis hits, so no one is left without a place to call home.**

## Why we are doing this

*More people are needing help*

Increasing numbers of residents are seeking our help. The number of requests for homelessness assistance from both single people and families increased from 2,044 in 2020/21 to 3,195 in 2024/25.

Many people come to us when they're already in crisis, or when they no longer have a legal right to stay in their home, which makes it harder to prevent homelessness, leading to stays in temporary accommodation.

With the average monthly rent of £2,364 (4.97% above the London average) and only 5 out of every 100 rental homes affordable for people with low incomes, for many the alternative to temporary accommodation from the council does not exist.

The number of homes available for private rent in Tower Hamlets – and more broadly across London – has dropped by 41% since the COVID-19 pandemic.

Due to the lack of alternative private sector options, 3,160 households live in temporary homes provided by the council; 60% which are outside of Tower Hamlets in neighbouring boroughs.

*Funding gap*

When the council finds temporary housing the amount of Housing Benefit (HB) claimed is limited and is based on 90% of the 2011 Local Housing Allowance rates.

Because rents in Tower Hamlets and surrounding boroughs are higher than this, the council is subsidising the cost of temporary homes. This subsidy gap is creating a major strain on the council's budget.

*Emergency hotel use is costly*

A shrunken private rented sector has led to an increased use of nightly paid accommodation which is more costly.

*Supporting residents with complex needs*

Many residents' facing homelessness have additional support needs, such as mental health or substance misuse, or have experienced episodes of domestic abuse. These require specialist support.

*Tackling rough sleeping*

Tower Hamlets has one of the highest levels of rough sleeping in London. In 2023, it ranked 7th, with 32 people sleeping rough on a given night in November. Most people seen sleeping rough were new to the streets.

Rough sleeping is the most visible form of homelessness with poor health outcomes inevitable for those sleeping out. The council is committed to ensuring rough sleeping remains rare, brief, and non-recurrent

through targeted support.

## What we will do to prevent homelessness and rough sleeping

*Homelessness and Rough Sleeping Strategy (2024-2029)*

We already have a 5-year plan (**Homelessness and Rough Sleeping Strategy 2024-2029**) built around six priorities:

1. Working with people earlier to prevent them from becoming homeless and to reduce the use of Temporary Accommodation
2. Provide good quality accommodation for people who are at risk of, or where they become homeless
3. Improve customer service and the individual's experience
4. Making sure that people have access to the right support services
5. To prevent rough sleeping but where it does occur, it's rare, brief and doesn't happen again
6. Boost staff resilience and well-being

To support delivery of the strategy we will:

- Establish a partnership board to drive the delivery of the strategy
- Develop a long-term **Temporary Accommodation Supply Strategy** to diversify the make up what we procure; moving away from nightly paid to more stable accommodation. Operating a mixed economy of provision of leased, bought, private rented homes.
- Secure as much accommodation in borough.
- Use policy such as the Allocations Scheme to provide homes for homeless households in priority need.
- Repurpose council assets to provide temporary accommodation in borough.
- Increase the take up of our prevention grants; **Find Your Own PRS, Cost-of-Living Grant** to help residents move into private rented homes or to financially support family members who agree to continue hosting a family member therefore preventing their homelessness.
- Use resident feedback to improve our Homelessness and Housing Advice services
- Enhance our offer of financial and debt advice to residents to prevent homelessness in the first place.
- Improve staff wellbeing and service delivery.
- Expand our existing Housing First provision in line with funding availability.
- Maximise rental collection to the council and simultaneously avoid residents getting into debt and being able to budget better.
- Regularly monitor occupancy of temporary accommodation.

## How we will know we have delivered

Delivery of our actions will be monitored through relevant measures in the Annual Delivery Plan:

- KPI 003: Percentage of homelessness cases prevented or relieved
- KPI 004: Number of homeless supported into sustainable accommodation
- % of households with a dependent child owed a homelessness duty
- Number of households with children in B&B hotels resident for more than six weeks

# Priority 7 – Diverse needs = diverse housing

**We're doubling down on our commitment to inclusive, equitable, and diverse housing. From families and older people to disabled residents and care-experienced young people, we're designing homes that reflect the full richness of our community because everyone deserves a home that works for them.**

## Why we are doing this

The council is committed to building and providing homes that meet the needs of all residents. This means offering the right types of housing – different sizes, different tenures, and homes that are accessible or adaptable.

Poor housing is estimated to cost £1.4 billion each year for the NHS alone.

In 2023, we assessed the borough's future housing needs based on its demographic projections, affordability analysis, and market signals (Tower Hamlets Local Housing Needs Assessment: LHNA). It indicates that further need for **larger family homes, older persons' housing, and accessible units**.

We're also preparing for a growing older population. By 2033, the number of residents aged 65+ is expected to rise by 54%, with more people experiencing dementia and mobility issues.

## What we will do to meet diverse needs

### *Planning for the future*

Our **Local Plan** supports housing that reflects national priorities and local needs. This includes homes for:

- Disabled and vulnerable residents
- Gypsy, Roma, and Traveller communities
- People needing emergency accommodation

The Local Plan requires 10% wheelchair accessible homes. These homes will be prioritised for Project 120 households.

### *Project 120 – truly transformational*

This innovative scheme operates a bespoke housing service for those waiting for fully accessible Category 1 homes. Matching residents to new build homes which have been especially designed for them. Since its inception in 2013 over 408 households have had their lives transformed with homes for life, especially designed for them. There are currently 192 residents waiting for a home on the Project 120 list.

### *Supported Housing Strategy*

We will develop a Supported Housing Strategy to meet the requirements of the Supported Housing (Regulatory Oversight) Act 2023 conducting further needs assessments to understand local supported housing demand.

### *Building more accessible homes*

The Mayor's Accelerated Housing Programme represents an opportunity to significantly address the council's shortfall in wheelchair accessible homes. With the

programme expected to deliver up to 3,300 homes, over half of which will be affordable homes, we will aim to deliver beyond the minimum 10% planning policy requirement for accessible homes where feasible and targeting the designs to address the known shortfall in larger family homes.

### *Supporting independent living*

Our Housing with Care Strategy 2024-2034 focuses on building homes that help people live independently for longer. This includes:

- Extra-care sheltered housing
- Supported living
- Shared Lives accommodation

We're using technology and working across services to improve safety, choice, and social connection.

### *Specialist housing and support for young people*

We will retain a Young Persons Housing Pathway recognising the Corporate Parenting role housing plays in supporting care leavers and other vulnerable young people and meeting our statutory duty to young people.

### *Intermediate Housing*

We'll review our Intermediate Housing Policy and Intermediate Housing Register of interest to reflect emerging need (from key workers) and funding opportunities

### *Building opportunities: homes for young people in our borough*

We want every child and young person in our communities to grow up in a home that is safe, warm, and affordable. A place where they can feel secure, do well at school, and dream big for their future.

So, we are looking ahead. We'll support and explore the benefits of new types of housing, like co-living spaces, that offer affordable, flexible options for young people, students, and key workers. These homes are designed to be modern, sociable, and easier to manage, helping people take their first steps into independent living.

We're committed to creating neighbourhoods that are not just about housing but about belonging. That means investing in homes near schools, parks, transport, and job opportunities, so that young people can stay in the borough, build their futures here, and continue contributing to the life of their communities.

By planning for the future now, we're giving young people real hope that they'll be able to find a home that suits their needs, supports their ambitions, and helps them build a life in the place they call home.

### *Support for asylum seekers and refugees*

We will retain the long history of welcoming people from all backgrounds. Asylum seekers housed in the borough by the Home Office get all their support from the Home Office.

We will carry out any statutory assessments relating to safeguarding, adult social care, or child welfare, while asylum seekers wait for a decision on their application, in line with our statutory duties.

For those granted the right to remain, we will provide advice to prevent homelessness during the transition from government run accommodation.

We will work in partnership with specialist organisations such as Praxis, Toynbee Hall, and Tower Hamlets Law Centre.

### *Helping residents remain independent in their own homes*

We will spend all our allocated **Disabled Facilities Grants** to help eligible residents make essential changes to their homes, such as installing ramps, stairlifts, or accessible bathrooms. These grants are available to homeowners and private tenants and are not means-tested for children with disabilities and young people in full-time education. We will operate a discretionary policy for additional financial support where higher installation costs are likely.

### *Traveller site provision*

The council provides a permanent traveller site in Bow, E3, offering 19 modern pitches.

A recent assessment shows a need for two more pitches in the borough. We will actively search for suitable land to meet this need in consultation with the traveller community.

## How we will know we have delivered

Delivery will be monitored through relevant measures in the Annual Delivery Plan

- KPI 007: Net additions to the housing stock
- KPI 009: Number of affordable homes delivered
- % of accessible homes delivered through the planning permissions

SIVILL
HOUSE

# How we will ensure we achieve the outcomes

### Monitoring delivery

- This strategy aligns with the performance framework of the council; the Annual Delivery Plan, and performance will be tracked as part of that.
- An annual report on progress will be submitted to Cabinet.
- The Housing Strategy will be reviewed in 2029.

# Appendix A:

## Relevant recent legislation and regional policies informing the development of this strategy

**Legislation**

- Homelessness Reduction Act (2017)
- Homes (Fitness for Human Habitation) Act (2018)
- Building Safety Act (2022)
- Social Housing (Regulation) Act (2023)
- Supported Housing (Regulatory Oversight) Act (2023)
- Levelling-up and Regeneration Act 2023
- Leasehold and Freehold Reform Act (2024)
- Renters Rights Act (2025)

**Regional policies**

- The Mayor of London's London Housing Strategy (2018)
- London Plan (2021). The Greater London Authority is currently preparing the next version of London Plan
- Pan London Care Leavers Compact

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# Appendix B:

## Council strategies, plans and evidence informing the strategy

- Council's Strategic Plan (2022-2026) Annual Delivery Plan
- Homelessness & Rough Sleeping Strategy (2024-2029) and Delivery Plan
- Emerging new Local Plan
- Local Housing Needs Assessment (LHNA) (2023)
- Council Tenants and Leaseholder Engagement Strategy and Delivery Plan
- Housing Revenue Account Business Plan
- Housing with Care Strategy (2024-34)
- Tenancy Strategy (2013)
- Asset Management Strategy
- Local Plan (2020)
- Local Plan Review (current)
- Local Housing Needs Assessment (2023)
- Housing Management Service Improvement Plan
- Housing Options Transformation Service Review
- Changes to the council's Target Operation Model
- Net Zero Carbon Plan (2020)
- Net Zero Carbon Partnership Action Plan (2021)

TOWER HAMLETS

# February 2026