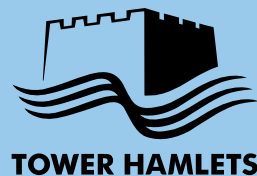


London Borough of Tower Hamlets



2016-21 Housing Strategy Executive Summary



Introduction from the Mayor of Tower Hamlets



Housing is the biggest issue facing Tower Hamlets residents – as my postbag and email inbox confirms every day. I spend a lot of time thinking about what the council should do to help.

In this borough we have a wide gap between those with the highest incomes and wealth and those in poverty. We have very high value homes and land values and widespread affordability challenges because our most socially and economically excluded households are on very low incomes.

The shortage of affordable housing has led to high numbers of homeless families and thousands of families still overcrowded. Other households with both physical and other disabilities require our assistance. Although our ageing population is relatively small we expect it to grow, and we have a duty to help this group remain independent within their own homes – or to provide extra care and support where it is needed.

We now have a very mixed economy of providers with a diminishing number of council homes, a large number of Housing Associations providing most of the social housing, a massive growth in private rented housing, and declining homeownership. This has all happened over a relatively short period of time.

This profile presents numerous challenges for us - in terms of both future planning and day to day provision of services - which this Strategy will seek to address.

As Mayor I pledged to build 1,000 new council homes, and to look at helping residents who are being priced out of renting or buying in their local area. I also want to work with housing associations to ensure they are financially sustainable and properly accountable to their residents. I want to support private renters, promoting awareness of private tenants' rights and responsibilities.

This document sets out how we intend to meet these challenges. It is about more than new housing delivery as residents draw on a range of services that the council provides.

A handwritten signature in black ink, appearing to read 'John Biggs', with a long horizontal flourish extending to the right.

Mayor John Biggs

The lack of decent quality, affordable housing is the major challenge the council and its residents and stakeholders currently face. Despite the borough being the top deliverer of affordable housing in any English local authority district over 2012-15, we need to continue to build more homes, but at a price that people can afford. We need to ensure that the homes available to us are allocated fairly and that we explore all options necessary to meet housing need. This strategy focuses also on the standard of private rented housing and how we can improve it, as it is now the largest segment of the housing market. This broader vision to our approach is set out in the Tower Hamlets Partnership Community Plan 2015. The Community Plan themes focus on making the borough:

A great place to live

A fair and prosperous community

A safe and cohesive community

A healthy and supportive community

To deliver the housing aspects of our vision in the Community Plan, this housing strategy seeks to ensure that:

- ◆ there are housing choices for all sections of our diverse community
- ◆ the homes people live in are in a decent condition, warm, and weathertight
- ◆ the most vulnerable people's housing needs are met in a fair and inclusive way
- ◆ all homes are in safe, prosperous and thriving areas
- ◆ our response to housing issues is measured and achieves value for money.

To deliver this vision, we have broken down our approach into four broad themes, identifying the challenges and setting out the policy actions that we've identified to meet them.

On the first theme, delivering affordable housing, economic growth and regeneration, the actions we intend to undertake include:

- ◆ Maximising affordable housing building from all sources of housing supply, with a focus on the borough's three opportunity areas
- ◆ Using council-owned sites to deliver 100% rented housing combining social target rents and homes at a Tower Hamlets Living Rent, some of which could be developed through a council owned Housing Company or a Housing Company in which the council retains an interest
- ◆ Developing clear affordable housing policy for market sale, for discounted market sale including Starter Homes and shared equity schemes and subsidised home ownership.

On the second theme, meeting people's housing needs the actions we intend to undertake include:

- ◆ Refreshing the Common Housing Register Allocation Scheme to widen housing options, giving priority to those in housing need and using private rented housing and other suitable accommodation to meet housing needs
- ◆ Developing and implementing an intermediate housing register
- ◆ Refreshing our Homelessness Statement into a Strategy and aligning it with the 2016-21 Housing Strategy
- ◆ Supporting the development of the Accommodation Plan for People with a Learning Disabilities and supporting the development of accommodation for those with other disabilities and long term conditions including autism
- ◆ Contributing to the council's emerging Ageing Well Strategy which will take into account the housing needs of older people.

On the third theme, raising private rented housing standards the actions we intend to undertake include:

- ◆ Reviewing existing licensing schemes for the private rented sector, in particular to explore options for an additional scheme for houses in multiple occupation and to analyse the need and feasibility of a wider selective licensing scheme
- ◆ Developing enhanced support for landlords to improve the quality of housing and management in the Private Rented Sector, and promoting tenants' awareness of their rights
- ◆ Refreshing the Private Sector Housing Renewal Policy 2016 – 2018 to increase partnership working in line with the Better Care Fund approach and to address empty homes issues.

On the final theme, effective partnership working with residents and stakeholders the actions we intend to undertake include:

- ◆ Making a decision on whether to extend the council's management agreement with Tower Hamlets Homes
- ◆ Developing more effective working with registered providers operating in the borough delivering local priorities in order to ensure they remain local, independent and accountable to residents
- ◆ Continuing to work with Tower Hamlets housing stakeholders to ensure that residents' needs and aspirations are reflected in the work that they undertake; that residents have the opportunity to have their voices heard; and that up to date and accessible housing advice is given to residents impacted by the continuing roll out of welfare reform.

Tower Hamlets has a diverse population made up from people from a wide range of ethnic groups, a large proportion of younger people and a relatively low number of older people compared to the rest of London and Great Britain. There is substantial child poverty, extreme disparity in individual wealth, some poor health indicators and a significant number of residents have long term disabilities. The Strategy aims to take into consideration the needs of all these communities and we have carried out an overarching Equality Impact Assessment on the actions contained within the key themes. As individual policies and actions emerge, these will be further tested to ensure that none of our diverse communities are adversely impacted through the delivery of the Housing Strategy.



Our vision for housing in the borough

In setting a vision for housing, we need to ensure it sits within a broader vision for the

borough's residents and the many stakeholders we work with. These stakeholders include public and private employers, housing associations, advisory agencies, services providers and people who work in the borough but who don't live here. This broader vision is set out in the Tower Hamlets Partnership Community Plan 2015. The Community Plan themes focus on making the borough:

- ◆ A great place to live
- ◆ A fair and prosperous community
- ◆ A safe and cohesive community
- ◆ A healthy and supportive community.

These are the broad thematic headings that provide the direction for what the council does and this housing strategy seeks to fit strategically with it. Residents' comments in the Community Plan under the heading Housing for all are as follows:

Residents are worried about the affordability of homes being developed in the borough, with many households on low wages feeling that they are beyond the reach of most people who want to live in Tower Hamlets. Suitable housing options that meet the needs of people with learning disabilities, mobility issues or mental health problems are specific challenges.

Residents want the partnership to secure the continued existence of mixed communities through supporting a range of affordable housing choices that reflect the people who live and aspire to reside in the borough. They also want less development of high value housing which promotes gentrification and creates a divide, leaving certain communities behind.

Residents also highlighted the importance of issues such as drugs misuse and anti-social behaviour which can blight individual and community life on estates, and emphasised how good housing and good living conditions are fundamental to wellbeing and cohesion.

Source: Tower Hamlets Partnership Community Plan 2015 (Page 21)

Consultation Feedback

The first stage consultation was both successful and informative with a total of 15 public engagements, 10 internal and partner meetings including an all Member seminar and over 400 surveys completed by the public. Several strong messages emerged including:

- ◆ Major concern over the shortage of affordable housing and concern that future rents set by the council and housing associations will force people out of the borough
- ◆ Lack of housing choices for young people brought up, living and working in the borough meaning many on average incomes will be forced to stay at home, move out or pay high rents in poor quality private rented housing
- ◆ Support for the development of 'living rent' homes for this group at sub market rent levels in new build developments and on council estates

- ◆ Concern over population growth, impact on the environment and green spaces and whether vital infrastructure including schools, health centres and transport links will be developed to match the needs of the population
- ◆ General support for the council's approach to meeting housing need and homelessness through priority and advice.

A clear majority of residents are in broad agreement with the direction set out in the Stage 1 options and challenges paper, supporting the development of truly affordable housing that meets the needs of a range of people in the borough in need on low to median incomes. It is also clear that residents are dissatisfied with many aspects of private rented sector housing and want the council to intervene where possible to improve the quality of the sector in the borough. From the Stage 1 options paper, we developed a more detailed strategy which we consulted further on. The second consultation process included a residents' conference addressed by the Mayor of Tower Hamlets. At that event, we were told that residents were concerned about:

- ◆ the lack of new housing that is genuinely affordable
- ◆ council housing under attack from central government
- ◆ tenants in the private sector having to move regularly
- ◆ housing associations that were merging and whether this might lead to a deterioration in local service delivery and accountability
- ◆ estates owned by housing associations were being proposed for redevelopment without residents' support
- ◆ the growth of private rented housing and the activities of letting and managing agents
- ◆ anti-social behaviour by occupiers of homes sold under the Right to Buy

- ◆ the need for more but focused licensing of private landlords
- ◆ the need for residents to better informed about the likely impact of the Housing and Planning Act 2016.

The council's response



We've sought to take account of these views in this document. They reflect the wide impact that housing has on people's lives. What we seek to do in this document is to set out how we think we can meet them as far as we can, within the constraints

of the resources we have at our disposal and the environment in which we operate. Some of these services we have to provide, so in some instances it's about how we provide the services not whether we provide them. As part of the strategy development process, we've taken time to talk to other service providers to ensure that there is connectivity and coherence between the various strategies and plans that the council is responsible for or choose to adopt. Some of the issues flagged to us are as follows:

- ◆ The council's Children Looked After Strategy 2015-18 identifies the council as the Corporate Parent for children who can't live at home, including where teenage pregnancies occur. The key contribution that housing can make is assisting with finding a secure, settled home for care leavers when they become adults providing a platform for employment opportunities

- ◆ Meeting the needs of troubled families is also a corporate priority as the fall-out from a family struggling to sustain itself can have major social and financial impacts across a range of areas – health, housing, education – and therefore early, proactive interventions will be necessary to mitigate any negative impacts that emerge
- ◆ Pupil Place Planning is about how the council’s statutory duty to provide and plan for school places is managed. With the high population growth expected in the borough this is a critical issue. Clearly housing plays an important role here as the number of bedroom spaces in a given development, particularly with the affordable housing, will strongly influence what local demand there will be for school places. So there’s a strong need for planners, housing and education stakeholders to work collegiately to ensure that the best outcomes for the borough’s residents are sought
- ◆ Anti-social behaviour, crime and the impacts of the fear of crime has a profound impact on people’s well-being, particularly older members of the community and we need to make sure that individual agencies’ approaches coalesce to maximum effect
- ◆ The housing needs of people with learning difficulties and autism are currently not being met, so the council is committed to developing and implementing an accommodation plan to address this. This will involve council officers working corporately with specialist agencies to develop sustainable housing options for this need group.

Next Steps

In terms of the physical development of the borough, the key document to take account of is the Local Plan, the council’s strategic planning development document. The Local Plan sets out where new homes, offices, schools and transport will be located and what policies will guide their development. A new version of this document is currently in draft form and is referred to below in section 4. It’s an important document because it sets out in broad terms where the majority of new homes will be built in the borough up to 2025 and what kind of homes they should be. The Local Plan will need to be in general conformity with the Mayor of London’s London Plan and will eventually need to be signed off by the Government. It is important that the council is mindful of competing regional and national priorities and policies when developing its own housing plans.

In conclusion, when considering the development and implementation of the housing strategy, we should be ambitious in what we seek to achieve, generating added value wherever possible, but realistic also given the financial restraints. In that vein, a workplan will be developed that is resourced and realistic. For the purposes of this document, our housing vision for the borough is as follows:

Tower Hamlets Council wants to ensure that:

- ◆ there are housing choices for all sections of our diverse community
- ◆ the homes people live in are in a decent condition, warm, and weathertight
- ◆ the most vulnerable people's housing needs are met in a fair and inclusive way
- ◆ all homes are in safe, prosperous and thriving neighbourhoods
- ◆ that our response to housing issues is measured and achieves value for money.

To deliver this vision, we have broken down our approach into four broad delivery themes, identifying the challenges and setting out how we're going to meet them. The themes are:

- ◆ Delivering affordable housing, economic growth, and regeneration
- ◆ Meeting people's housing needs
- ◆ Raising private rented housing standards
- ◆ Effective partnership working with residents and stakeholders.

In meeting these challenges, the council needs to have in place effective partnership working with residents and stakeholders including the Greater London Authority, housing associations, developers and the voluntary sector to help deliver them. We may also need to consider different commissioning processes to achieve what we want, using innovative approaches that private sector or social enterprises can help deliver the outcomes we are seeking. This is in effect a cross cutting theme to all our work, because if we don't work in partnership, we won't successfully meet the challenges that we have identified.

Working with the Mayor of London against the wider national policy backdrop

Mayor of London



Sadiq Khan was elected as the new Mayor of London on 5th May 2016. Meeting housing need is one of his key objectives and the council will work closely with him over the next four years. Set out below are his election commitments and the

council has considered these in developing this Housing Strategy:

- ◆ **Homes for Londoners** - The Mayor will set up a new team at City Hall dedicated to fast-tracking the building of genuinely affordable homes to rent and buy
- ◆ **Putting Londoners first** - The Mayor will set a target for 50 per cent of all new homes in London to be genuinely affordable, and use mayoral powers and land to stop 'buy-to-leave' and to give 'first dibs' to first-time buyers and local tenants. He will aim to end the practice of thousands of homes in new developments being sold off-plan to overseas investors each year
- ◆ **More investment in housing** - The Mayor will support housing associations in their plans to ensure a significant increase in housing delivery

- ◆ **Land for homes** - The Mayor will bring forward more land owned by public bodies like Transport for London and use the Mayor's new homes team to develop that land. This will enable more homes to be built where they are needed, rather than where developers think they can make the most money
- ◆ **London Living Rent** - The Mayor will create a new form of affordable housing, with rent based on a third of median local income, not market rates. A new form of tenure, more affordable and giving Londoners the chance to save for a deposit
- ◆ **Action for private renters** - The Mayor will establish a London-wide not-for-profit lettings agency to promote longer-term, stable tenancies for responsible tenants and good landlords across London
- ◆ **Action on Landlords** - The Mayor will work with boroughs to set up landlord licensing schemes – naming and shaming bad landlords and promoting good ones.

In the meantime, the council needs ensure that its housing strategy is in general conformity with the former Mayor of London's adopted Housing Strategy (October 2014). This focused on meeting the needs of London's growing population. The Strategy aims to almost double housebuilding to at least 42,000 homes a year for the next twenty years. This challenge formed the core ambition of the former Mayor's Housing Strategy – formally adopted in October 2014.

The strategy also aimed to better reward those who work hard to make this city a success by:

- ◆ massively increasing opportunities for home ownership
- ◆ improving the private rented sector
- ◆ ensuring working Londoners have more priority for affordable homes to rent.

At the same time, the strategy reiterates the previous Mayor's long-standing commitment to address homelessness, overcrowding and rough sleeping.

Delivery Theme 1 - More affordable housing, economic growth and regeneration

Why this is important



The council believes that the provision of suitable housing for people that is decent, warm and weathertight is a fundamental right. Tower Hamlets is at the forefront, regularly delivering the highest amount of affordable housing nationally

for what is one of the geographically smallest boroughs in the country. Twinned with this is meeting the parallel challenges of delivering economic growth and regeneration that benefits local people. For ongoing investment to be successful and sustainable, the benefits need to go beyond the bricks and mortar of housing, essential though the housing is. A new facet to the challenge is sustaining delivery in what is a difficult environment with limited public funding available for new affordable rented housing. The prospects for the residential housing market currently look uncertain and we need to be flexible about how we approach the housing delivery work that we have been successful in achieving in the past.

Population growth, meeting housing need locally and the requirement to contribute to meeting housing demand across London all point to the continued development of thousands of new homes in the borough over the next ten years.

This section sets out the strategy in terms of number of homes, the broad location, and the type and cost of affordable accommodation in the borough which we aim to develop. We also set out how we want to see economic growth and regeneration calibrated to help meet residents' broader aspirations. Much of the economic growth and regeneration in the borough is housing-led, so we need to ensure that this kind of investment gives us more than new affordable housing, important though this is.

Action 1 - Building new homes: local plan policy

Maximise affordable housing building from all sources of housing supply, with a focus on the borough's three opportunity areas

Actions 2 - Outcomes from the Mayor of Tower Hamlets Housing Policy and Affordability Commission

- ◆ Use council-owned sites to deliver 100% rented housing combining social target rents and homes at a Tower Hamlets 'living rent'
- ◆ Use council-owned sites to develop higher rent homes let to applicants from a separate waiting list and potentially developed by a council owned Housing Company or a Housing Company in which the council retains an interest
- ◆ Reduce government defined Affordable Rents to lower levels including social target rents taking into account the possible reduction in overall affordable homes for rent

- ◆ Create a new Tower Hamlets Living Rent product which is based on a third of gross median household local incomes
- ◆ Plan for emerging Government policy, in particular the proposed requirement to deliver 20% Starter Homes on schemes over 10 units as part of the affordable housing offer
- ◆ Review its policy regarding commuted sums for affordable housing, with the aim of:
 - Creating mixed and sustainable communities
 - Considering the overall output of affordable housing
 - Making best use of council owned land/assets
- ◆ Develop clear affordable housing policy for market sale, for discounted market sale including Starter Homes and shared equity schemes with reference to evidence available regarding take up of subsidised home ownership schemes
- ◆ Explore long term financial investment from institutions for an intermediate rent product for households with average/median incomes.

Action 3 - Funding new council homes, estate regeneration and other affordable housing -

Complete a full capacity study of council owned land site (within the Housing Revenue Account and the General Fund) to identify further opportunities and funding options.

Actions 4 - Increasing and widening housing supply and choice

- ◆ Set up housing companies to deliver new homes both inside and outside the borough
- ◆ Explore the merits of the developing a co living model of housing for working people

- ◆ Explore the merits of the council buying or developing its own accommodation to meet emergency and temporary housing needs for homeless households
- ◆ Explore the use of modular housing to assist in meeting homeless and mainstream housing need across the borough.

Actions 5 - Energy efficient, high quality, well designed affordable homes

- ◆ Ensure new developments are built to near zero energy high efficiency targets and through carbon offsetting initiatives the council will deliver residential energy improvement projects
- ◆ Building on the Mayor of London's Housing Design Guide, the council will seek the highest quality housing standards and associated play and informal recreation space in new affordable housing built in the borough. The council is also working with partners to develop its own design standards for housing produced through Section 106 Planning agreements.

Action 6 - Self-build and custom housing

Analyse the register of self-builders in line with statutory requirement in order to inform the Local Plan and respond to self and custom build demand.

Actions 7 - Regeneration and fostering a community spirit

- ◆ Ensure the council's future housing interventions help foster a community spirit
- ◆ Develop a new growth strategy to help ensure local job opportunities are maximised for local people.

Delivery Theme 2 - Meeting people's housing needs

Why this is important



Maintaining a high supply of new affordable housing is a core theme of this strategy, and it's as important that these homes are allocated on a fair, inclusive and transparent way. Due to the continuing high demand for affordable and other forms of

suitable accommodation, the council has to think innovatively about how to meet this demand. This means considering housing options outside the borough and also using private rented accommodation to meet its homelessness duties.

Particular attention is given to people with both physical and mental health needs and what kind of accommodation is suitable for such applicants to live independently, or with some onsite or floating support (meaning support provided through regular visits), based on what their assessed housing and health needs are. There are also other specific areas of housing needs which the council needs to adopt approaches to which are covered in this section.

The previous section focused on how the council is going to increase the amount of affordable housing and to ensure residents benefit from economic growth and regeneration in the borough. This section focuses on who receives support in meeting their housing needs and on what basis.

Action 8 - Common housing register allocation scheme – Action 8

Refresh the Common Housing Register Allocation Scheme to widen housing options for the council to give priority to those in housing need and use private rented housing and other suitable accommodation to meet housing needs.

Action 9 - Intermediate housing register

Develop and implement an intermediate housing register and consider whether quotas should be adopted for certain categories of essential workers.

Actions 10 & 11 - Homelessness Strategy

- ◆ Refresh our Homelessness Statement into a strategy and align it with the 2016-21 Housing Strategy
- ◆ Reconvene the Homelessness Partnership Board who will oversee the production, delivery and monitoring of the action plan.

Action 12 - Tenancy Strategy, including fixed term tenancies

Refresh the Tenancy Strategy to take account of legislative changes requiring local authorities to issue fixed term tenancies

Action 13 - Tackling overcrowding

Keep under review the Overcrowding and Under-occupation Plan

Actions 14 - Older People's Housing Needs

Contribute towards the development of the Corporate Ageing Well Strategy which includes reference to developing accommodation designed to meet the needs and wishes of older people.

Action 15 - Supported Housing and use of temporary accommodation

Ensure that supported housing needs are reflected in both the common housing register allocations scheme and the delivery of new affordable housing.

Action 16 - Housing for people with disabilities and long term health conditions, including autism

Support the development of the Accommodation Plan for People with learning disabilities (LD) and support the development of accommodation for those with other disabilities and long term conditions, including autism.

Action 17 - Project 120 - meeting the needs of people who use wheelchairs

Work closely with colleagues and partners to support the most vulnerable people in the borough and continue to meet their housing needs

Action 18 - Gypsies and Travellers

Assess the existing and future requirements for the gypsy and traveller communities

Action 19 - Young people and housing

Ensure that young people's housing needs are fairly reflected in the development of housing allocation and homelessness policies and the negative impact of welfare reforms are mitigated where possible.

Action 20 - The Waterway Community

Investigate the possibility of developing more fixed moorings across the borough's canals in order to provide additional fixed term housing opportunities.

Delivery Theme 3 – Raising private rented housing standards

Why this is important



The private rented sector is now the largest segment of the local housing market. While private renting works well for some, not least as a short-term option, it is increasingly becoming the only option for people who want to rent a home in the social sector - or to buy

a home - but can't save for a deposit because private rents are so high. A part of the housing strategy is about creating more choice for such households, but in the meantime we need to ensure that the standards of accommodation for people in private rented housing are good – not only by weeding out the bad landlords who give the sector a poor reputation but also by working to professionalise the sector, supporting "amateur" and small landlords to provide

decent, well-managed homes to their tenants. Whilst much of the new-build private housing in the borough is well managed, some private sector rented homes are in poor condition and poorly managed.

Around 15,000 ex-council homes bought under the Right to Buy are now being let by private landlords. In some instances this has led to serious overcrowding and anti-social behaviour such as noise nuisance fly-tipping, and drug-related criminal behaviour on estates owned by the council and its housing association partners. We will work jointly with our partners to tackle these issues. The need to improve joint working runs as a theme through the strategy, underpinning a number of interventions that the council is undertaking in respect of private sector housing and other initiatives and issues it has to consider. These will be brought together through a stand-alone 2016-21 Private Sector Housing Strategy which will include reference to:

Actions 21 - Landlord Licensing Scheme

Review selective and additional licensing schemes for the private rented sector, ensuring that the schemes are adequately resourced; explore options for a scheme for houses in multiple occupation; and lobby government to use legal powers available to adopt a wider licensing scheme where necessary.

Action 22 - Closer working with private sector landlords including promoting accreditation

Develop enhanced support for landlords, including through the London Landlord Accreditation Scheme, to improve the quality of housing and management in the private rented sector.

Actions 23 - Private Sector Housing Renewal policy 2016-21

- ◆ Develop an evidence base on the extent of Buy to Leave in the borough and if necessary review the action the council could take to reduce the number of new homes that are being purchased but being left empty by investors and by owners of existing empty properties
- ◆ Adopt an updated private sector housing strategy for 2016-21 which includes reference to the Better Care Fund approach and addressing empty homes issues.

Action 24 - Housing conditions: investigation and enforcement

The council will continue to undertake its statutory responsibilities to ensure private rented sector housing is safe to live in and is well managed.

Action 25 - Promoting the rights of private tenants

Develop and implement a programme of engagement with residents and stakeholders to promote the rights of private tenants.

Delivery Theme 4 - Effective partnership working with residents and stakeholders

Why this is important

As a guiding principle, more is achieved through working with people than not. Partnership working at its highest level is illustrated through the council's work with partners on the Community Plan, adopted in 2015. In housing



terms, the council continues to be reliant on partners in the housing association and broader third sector to help deliver its housing objectives. A key element of this partnership working centres on the operation of the Common Housing Register and

the Preferred Partners Agreement (PPA) which the council wishes to see continue. As part of this Strategy we are intend to review the PPA arrangement but remain committed to the principle of having development partners who are committed to local housing priorities. In addition the council places strong value on its partnership working with residents and seeks to underpin this by ensuring the boards of Tower Hamlets Homes and local housing associations have resident representation.

The council needs to consider the way it works with its partners, primarily its residents; housing associations; and other stakeholders in the borough and the Greater London Authority.

It will be important that the council is clear in expressing what changes are going to be proposed over the coming years and explain why. Some issues such as the passing into law the introduction of fixed term tenancies will involve further consultation and some difficult discussions with existing tenants and particularly those who hope to live in the borough in the future.

The introduction of Universal Credit benefits system may mean that council and housing association tenants in the future will have to pay their rent in a different way so we need to make sure advice and support is in place to ensure rent arrears do not build up.

Action 26 - Tower Hamlets Homes and the council's tenants and leaseholders

Consider extending the council's management agreement with Tower Hamlets Homes.

Action 27 - Tower Hamlets Housing Forum: working with our registered provider partners

Develop more effective working with registered providers operating in the borough delivering local priorities remain local, independent and accountable to residents. To achieve this, the council will seek to:

- ◆ crystallise this effective working relationship in the form of a covenant that sets out the obligations that the council and its registered partners have to each other and the residents that we work for in order to support local housing associations deliver our shared objectives including individual development and regeneration projects
- ◆ continue its partnership working arrangements with registered providers through the Common Housing Register
- ◆ review the Preferred Partnering Protocol
- ◆ review how in partnership with borough-focused registered providers investment capacity can be maximised to meet major development and regeneration challenges that remain in the borough.

Action 28 - East London Housing Partnership and other local authorities

Continue to work in partnership with our East London neighbouring authorities and develop new partnerships where the council is seeking to meet its housing needs.

Action 29 - Private sector development partners

Continue to work in partnership with private sector partners to generate better employment opportunities for local people.

Action 30 - Third Sector Partners

Continue to work in partnership with third sector partners to generate better employment opportunities and broader community regeneration outcomes for local people.

Action 31 - Helping to deliver healthier communities

Tower Hamlets housing stakeholders will continue to support and disseminate the work of the Health and Wellbeing Board to deliver better health outcomes for the borough's residents; facilitate the dissemination of the Making Every Contact Count approach.

Action 32 - Working with our residents

Tower Hamlets housing stakeholders will continue to ensure that residents' needs and aspirations are reflected in the work that they undertake; ensure residents have the opportunity to have their voices heard by the key housing stakeholders; ensure that up to date and accessible housing advice is given to residents impacted by the continuing roll out of welfare reform.

Action 33 - Working with the Mayor of London and the Greater London Authority

The council and Greater London Authority (GLA) will continue to work in partnership to realise the Mayor of London and Tower Hamlets' shared housing objectives

For more information and progress on the council's housing strategy work contact:

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