

July 2010

Overcrowding in social housing

A London action plan



MAYOR OF LONDON

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**Greater London Authority
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Foreword

We live in a world class city yet we face the harsh reality that thousands of Londoners are experiencing the blight of overcrowding - overcrowding which creates stressful lives for families, causes ill health, limits our children's potential and stifles our economy. That is why overcrowding is a top priority in the London Housing Strategy and that is why there is an ambitious target for the capital to halve severe overcrowding in social housing by 2016.

Boroughs and housing associations across London are already doing a wealth of fantastic work to address overcrowding including delivering more family-sized homes, developing choices for overcrowded households and supporting people who want to move to smaller homes to free up ones that are too big for them for families. This action plan includes many great examples of such work.

There are always opportunities though to try out new things or do things differently and it is our hope that this action plan will inspire and equip social landlords further in the fight against overcrowding.

But tackling overcrowding isn't the responsibility of social landlords alone. That is why the Mayor, through the Targeted Funding Stream, has provided funding for extensions and conversions, why through the London Housing Strategy target, London will deliver the largest proportion of family-sized affordable homes for a decade and why the Homes and Community Agency has made available funding for a pilot Homes Out of London scheme to tackle underoccupation.

We look forward to working together as partners to tackle this 21st century scandal and look forward to implementing this action plan to help us in our endeavours.



Boris Johnson
Mayor of London



Mayor Jules Pipe
Chair, London Councils



Steve Howlett
Chair, G15

Introduction & background

1. Introduction and background

The Mayor published London's first statutory Housing Strategy in February 2010. This sets out a range of policies to raise aspirations and promote opportunity, improve homes and transform neighbourhoods, and maximise delivery and optimise value for money. Tackling overcrowding and underoccupation are key priorities for the Mayor, and the strategy includes an ambitious target to halve severe overcrowding in social rented housing in London by 2016, with 12,000 downsizing moves contributing to this.

Levels of overcrowding in the capital are unacceptable and have been growing - around 207,000 of London's households are overcrowded. This is a third higher than ten years ago, with overcrowding now affecting one in eight social renting households and one in ten in the private rented sector. There are 102,000 overcrowded households in social housing in London overall, 11,000 of which are severely overcrowded¹. A detailed picture of overcrowding in London is set out in section 1.2.

Two key reasons contributing to the growth of overcrowding are the failure of housing supply to match demand and a failure to provide enough larger homes in recent years. Just 17 per cent of affordable homes delivered by housing associations in London had three bedrooms or more in 2007/08, down from 39 per cent in 1997/98². According to the 2008 London Strategic Housing Market Assessment (SHMA) around 40 per cent of the requirement for new social housing in London is for homes with four bedrooms or more, reflecting both high levels of overcrowding and the small numbers of new

family homes being built³. Significant progress is, however, starting to be made, as the Mayor's policy for 42 per cent of social rented and, by 2011, sixteen per cent of intermediate homes to be family-sized starts to have an impact. For the period from May 2008 to May 2010 39 per cent of social rented and nine per cent of intermediate homes funded had at least three bedrooms⁴.

This failure of housing supply to match demand has reduced the capacity of social landlords to address overcrowding through lettings. In addition, turnover has slowed, with fewer tenancies overall becoming available because fewer tenants are able to buy or rent on the market and also the increasingly younger age profile of tenants. As a consequence of the above, housing waiting lists have grown and lettings to social housing have fallen from nearly 70,000 in 1997/98 to 40,000 in 2007/08⁵. This creates pressures for social landlords in terms of meeting the housing needs of both new and existing tenants.

Overcrowding has significant negative impacts on communities, families and individuals. It tends to be concentrated in particular neighbourhoods, is more likely to affect some minority communities, and is linked to poorer health and educational outcomes and increases in anti-social behaviour. In turn, this can create significant costs for the public purse. These impacts and costs are discussed in section 1.3.

Tackling overcrowding has been a priority both at a national and local government level for some time. Communities and Local Government

(CLG) produced an overcrowding action plan in 2007 and provided funding to London boroughs and sub-regions to help them address and coordinate action on overcrowding⁶.

The Mayor has produced this action plan for London's social landlords and other partners who will play a key role in meeting the target. The role of social landlords is particularly crucial in tackling overcrowding, and there are compelling social and financial imperatives for them to take action. While they face many competing pressures, in particular the need also to address homelessness and reduce the use of temporary accommodation, tackling overcrowding is likely to positively impact on a wider range of other needs in their area and will also achieve significant value for money.

There are three main sections to this action plan - one setting out background including a picture of overcrowding in London and the impact and costs of overcrowding, the second considering the Mayor's target and the partners involved, and the third looking at some of the actions that can be taken to help meet the target. This final section includes a wide range of case studies showcasing existing good practice in London and suggested actions for social landlords.

1.1 Definitions, data and legislation

1.1.1 Definitions

There are currently a number of different definitions and measures of overcrowding including a statutory definition based on a room and a space standard, a people per room standard used in the census and the bedroom standard, which is based on household composition and ages and is the most widely used within allocations policies. These measures are all set out in detail below.

Statutory overcrowding

Statutory overcrowding standards were introduced in 1935 and have not been updated since then. They consist of two elements - the room standard and the space standard and are set out in the Housing Act 1985 as detailed below:

- The room standard is breached if the number of people sleeping in a dwelling, and the number of rooms available as sleeping accommodation, are such that two people of opposite sexes who are not living together as husband and wife must sleep in the same room. Children under-ten do not count.
- The space standard specifies the maximum number of people who may sleep in a dwelling, and in the available rooms within it, having regard to (i) the number of available rooms of 50 square feet or more and (ii) the floor area of each room. Two calculations are required and the lower number applies. Babies under-one year old

do not count, and children between one and ten count as half.

- For the purposes of these standards, a room is considered to be 'available as sleeping accommodation' if it is 'of a type normally used in the locality either as a bedroom or a living room'.

The statutory definition of overcrowding is widely considered to be outdated and in need of revision. The Housing Act 2004 proposed to update the statutory overcrowding provisions but, despite a government consultation exercise that indicated strong support, these provisions were never enacted. The Mayor still wants to see this standard updated and at the end of 2009, along with Shelter, he called on the then government to keep its 2004 commitment to do so. As the Mayor stated, it is time to give the overcrowding legislation a 21st century makeover⁷.

The bedroom standard

The bedroom standard is based on the composition of the household and their ages. Bedrooms are notionally allocated to members of the household based on consideration of age, sex, marital status and relationship of household members.

According to the standard, a separate bedroom is allocated to each of the following:

- married or cohabiting couple
- adult aged 21 years or more
- pairs of adolescents aged 10-20 years of the same sex

- pairs of children aged under 10 years regardless of their sex.

The standard considers the number of bedrooms available to, and for sole use by, the household and is the most widely used by social landlords in their allocations frameworks. Individual borough allocation policies may include some slight variation to the standard to make it more generous - for example saying that every child over the age of ten should have their own bedroom.

Using the bedroom standard:

- overcrowding is defined as being one or more bedrooms below the bedroom standard
- severe overcrowding is defined as being two or more bedrooms below the bedroom standard
- underoccupation is usually defined as being two or more bedrooms above the bedroom standard.

The census definition

The census measures persons per room, although from 2011 it is likely to include the bedroom standard also.

Using the census definition:

- overcrowding is defined as one person or more per room
- severe overcrowding is defined as 1.5 persons or more per room.

1.1.2 Data

The most up to date and reliable estimates of overcrowding and underoccupation come from the government's Survey of English Housing (SEH), which gives numbers of overcrowded and underoccupied households by region based on a rolling three-year sample. The indicator used is the bedroom standard. In April 2008, a new survey - the English Housing Survey (EHS) - replaced the SEH. The first results at regional level from the EHS will be available in autumn 2010.

Unfortunately, the SEH sample was not large enough to allow for detailed analysis of the overcrowded population in London by household type or other demographic characteristics. CLG have recently begun using a boosted sample to report overcrowding results by adding the Labour Force Survey data to the EHS but as stated above regional results are yet to be published.

However, the GLA's Sub-regional Strategy Support Studies (SSSS) database, an amalgamation of borough housing need survey databases indexed to a common date of 2008, provide some information on the relative propensity of different groups to experience overcrowding. Produced for the GLA in 2008, the database was derived from a large number of borough-level sources, some of which dated from several years earlier. It is unlikely to be updated in the near future because the base data (London borough housing need surveys) are no longer being produced in the same form.

The GLA's 2008 London Strategic Housing Market Assessment (SHMA) took overcrowding rates into account, but was based largely on primary data from the 2002 London Household Survey. The five London sub-regions are currently carrying out their own strategic housing market assessments, which should provide some more locally specific information, albeit possibly not comparable across the region.

None of the currently available sources has a sample large enough to give reliable, comparable and up to date estimates of overcrowding at borough level. The 2001 Census has good coverage of the population but it has the drawback of being collected only every ten years, so is now out of date. It also uses a definition (persons per room rather than the bedroom standard used by the EHS and the SSSS) that is not considered to be the most meaningful when measuring occupancy levels.

Individual social landlords may collect and maintain information about the levels of overcrowding and underoccupation at a local level, but this is not necessarily comprehensive, consistent or comparable across London.

1.1.3 Legislation

As noted above, the current statutory overcrowding standard is based on the definition of overcrowding included in the Housing Act 1985, which defines a dwelling as overcrowded if the number of persons sleeping in it exceeds a permitted number, based on the room or space standard.

The Housing Health and Safety Rating System (HHSRS), which was introduced in 2006, uses a risk-based methodology for assessing hazards, including crowding and space. It covers hazards associated with lack of space within the dwelling for living, sleeping and normal family/household life. The guidance for assessment includes an ideal that is the optimum to prevent a crowding and space hazard. Factors affecting the likelihood of a hazard and the severity of the outcomes include:

- lack of living area of an adequate size for the household or potential household
- lack of a separate kitchen area of adequate size
- lack of a separate, or appropriately sited, or sized personal washing area
- no door to the personal washing area or lock on door or glazed door
- lack of separate, or an appropriately sited, or sized, sanitary accommodation compartment
- no door to the sanitary accommodation compartment
- inadequate number of bedrooms for the household or potential household
- inadequate size of bedrooms
- inappropriately sited bedrooms
- lack of safely fenced or guarded recreational space, readily visible from within the dwelling.

Local authorities have a legal requirement to take enforcement action if there is a category 1 crowding and space hazard. If enforcement action is taken the household may be displaced and may need temporary accommodation under homelessness legislation. Due to the scope of the crowding and space hazard under the

HHSRS provisions (set out in the Housing Act 2004) more households may be categorised as facing this hazard than would be classified as overcrowded according to the Housing Act 1985 provisions.

1.2 The London picture

1.2.1 Overcrowding

Data from the SEH allows us to consider overall trends in overcrowding nationally and regionally. Based on the bedroom standard, it shows that there are around 207,000 overcrowded households in the capital – 6.8 per cent of all London households. This accounts for 37 per cent of the national total of overcrowded households compared to the next highest level of overcrowding in the South East (12 per cent of the national total) and the lowest level in the North East at three per cent of the national total⁸.

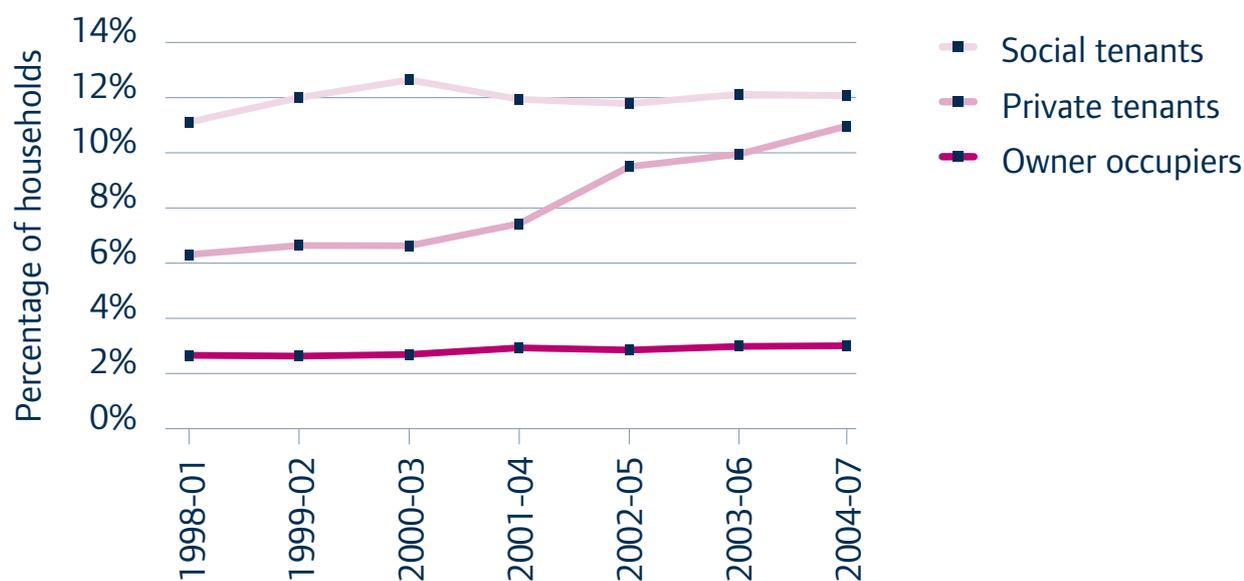
London's overall overcrowding rate increased from 5.4 per cent of households in 1995 to 6.8 per cent in 2008. This followed a period where overcrowding had been declining. In comparison, the overcrowding rate in the rest of England has remained at just under two per cent over the same period⁹.

Around 102,000 of London's overcrowded households live in social housing, with the remainder split roughly evenly between owner occupied and privately rented accommodation. However, the rate of overcrowding in owner occupied housing (three per cent) is much

lower than in private rented accommodation (9.8 per cent) or social housing (12.7 per cent)¹⁰. There are around 11,000 households in the social rented sector who are severely overcrowded compared to around 10,000 in the private rented sector and 6,000 in the owner occupied sector. The rate of severe overcrowding in social rented housing is more than double that among owner-occupiers¹¹.

The graph below illustrates the change in the rate of overcrowding in different tenures over time. The greatest rise in overcrowding has been in the private rented sector, where 9.8 per cent of households were overcrowded in 2005/08 compared to 6.1 per cent in 1995/98¹².

Chart 1: Overcrowded households in London by tenure, 1998 to 2007



Source: Survey of English Housing 2008

The picture of overcrowding in the private rented sector is complex and likely to present different challenges than in the social rented sector. A number of factors influence the incidence of overcrowding in this sector, such as its more transient nature and its role in meeting the needs of those who come to London to study or work. For some, who come to live and work in London for a limited time, being

overcrowded for a relatively short period may be an economic choice. The increase in economic migration following the accession of countries to the European Union, worsening affordability of housing in London and the need for economic migrants to support families elsewhere may all have contributed to the rise in overcrowding in this sector.

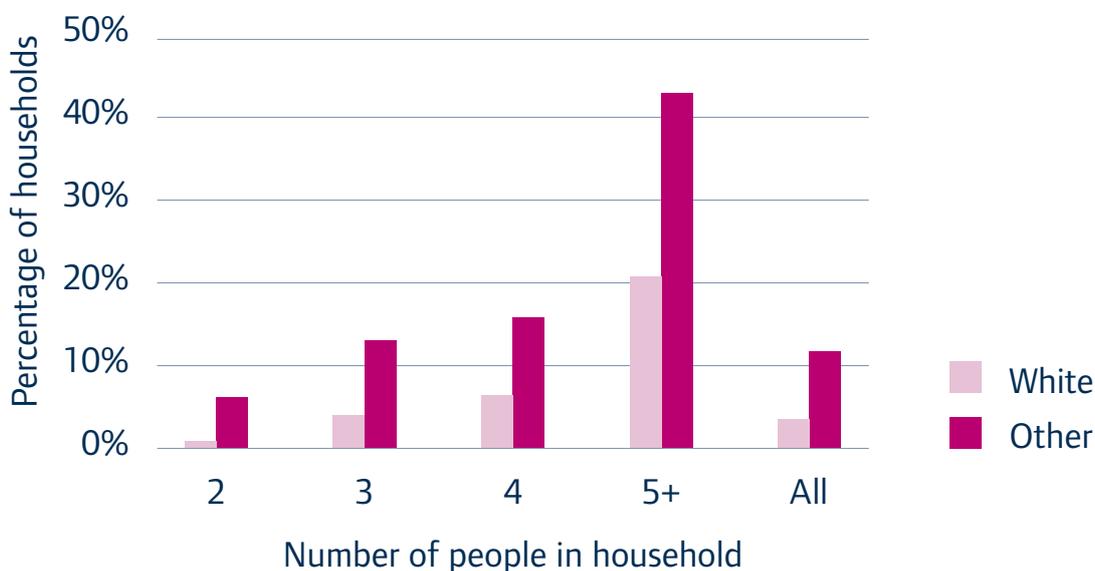
Overcrowding and underoccupation are both heavily concentrated in particular neighbourhoods. Using the ‘persons per room’ measure of overcrowding from the census, borough-level rates of overcrowding across all tenures in 2001 ranged from one per cent in Bromley and Richmond to 12 per cent in Newham and 13 per cent in Tower Hamlets. Overcrowding rates tend to be highest in areas of high deprivation, high concentrations of social housing and/or large average family sizes. It can also be influenced by the age profile of the population, the profile of housing stock and the turnover rate within social housing.

The number of children in a household has a very strong impact on overcrowding. Across all

tenures, only around two per cent of childless households in London are overcrowded, compared with the vast majority (more than 95 per cent) of those with five children or more¹³. Across all tenures, household size in general is also linked to overcrowding, with overcrowding affecting around a third of households in London containing five or more people, about six times the overall rate¹⁴.

The overcrowding rate for black and minority ethnic (BME) households in London is about four times that for white British households. This is not just a result of larger average family sizes in some ethnic minority groups, as BME households of any given size have at least twice the overcrowding rate of equivalent white British households¹⁵.

Chart 2: Overcrowded households in London by ethnicity and household size, 2008



Source: GLA

1.2.2 Underoccupation

There are around 750,000 underoccupied households in London (around 25 per cent of all households in London). Around 630,000 of these (84 per cent of the total) are owner-occupiers, with the remainder split roughly evenly between social housing (64,000 households) and the private rented sector (60,000 households). The rate of underoccupation is much higher in owner occupied housing at 37 per cent, compared to 11 per cent in the private rented sector and eight per cent in social housing¹⁶.

The relatively sparse historic data available suggests that there has been very little change in the overall rate of underoccupation in the last ten years. In 1999/2000 25 per cent of households in London were underoccupiers, the same rate as in 2002/05 and 2005/08¹⁷.

According to census data, borough-level rates of underoccupation in 2001 ranged from 13 per cent in Tower Hamlets to 49 per cent in Havering and 52 per cent in Bromley. Looking only at social housing, the range is far smaller from six per cent in Westminster and Kensington and Chelsea up to 13 per cent in Redbridge and Richmond¹⁸.

Around 11 per cent of households with children in London are underoccupied, just under half the rate for all households. Unsurprisingly, childless households have higher rates of underoccupation than average, at 30 per cent. The underoccupation rate for white British

households is about 30 per cent, almost twice that of BME households (17 per cent).

With an estimated 64,000 social renters in London underoccupying their home at the present time, tackling underoccupation clearly has the potential to contribute to reductions in overcrowding and other housing need. Many underoccupiers would not wish to move to a smaller property, and there should be absolutely no compulsion for them to do so. However, it is important that those who would consider and welcome a downsizing move are identified and provided with appropriate advice and information on options and targeted support.

1.3 The impact and costs of overcrowding

1.3.1 Impacts

There is a wealth of evidence illustrating the severe negative social, health and economic impacts of overcrowding. The following is a summary of the key impacts, as set out in the most recent relevant publications - mainly those produced by Shelter in the last five years¹⁹:

Health

- Experience of multiple housing problems increases children's risk of ill-health and disability by up to 25 per cent during childhood and early adulthood.
- Bad housing is linked to debilitating and even fatal, illnesses and accidents.

- Children in overcrowded housing are up to ten times more likely to contract meningitis than children in general.
- There is a direct link between childhood tuberculosis and overcrowding.
- Children living in overcrowded and unfit conditions are more likely to experience respiratory problems such as coughing and asthmatic wheezing. For many children this means losing sleep, restricted physical activity, and missing school.
- Overcrowded conditions have been linked to slow growth in childhood, which is associated with an increased risk of coronary heart disease in later life.
- Almost half of all childhood accidents are associated with physical conditions in the home.
- Overcrowding can lead to increased risk of involvement in anti-social behaviour, where young people from overcrowded households spend more time on the streets. In turn this can have an impact on the reputation of an area and on local businesses.
- The pressures on local authorities to deal with any homelessness that arises from overcrowding.

1.3.2 Costs

Overcrowding can impose a number of costs on local and central government, in relation to its links to:

Mental health

- Mental health issues such as anxiety and depression have also been linked to overcrowded and unfit housing.

Educational attainment

- Bad housing affects children's ability to learn at school and study at home.
- As described above, children in unfit and overcrowded homes miss school more frequently due to illnesses and infections.
- Overcrowding is linked to delayed cognitive development.

Economic impacts

- Lower educational attainment noted above can lead to disadvantage in the labour market in the long term.

- Poor health - the costs of providing health services to address issues such as stress, respiratory diseases, TB and accidents in the home. Some of these problems can be chronic and require long-term care and treatment.
- Poor employability - the costs of its impact on the economy and of providing welfare support.
- Anti-social behaviour - the costs of dealing with the results of anti-social behaviour such as vandalism and the cost of dealing with the issue in the criminal justice system, such as policing, the courts, prison and probation services.
- Homelessness - the costs of meeting statutory duties and providing temporary accommodation and in the longer term providing more permanent family-sized accommodation.

The costs of tackling overcrowding directly are also significant. However, given the very high social and economic costs that result from overcrowding, there are compelling arguments for directing resources at action including:

- funding the delivery of more family-sized homes
- funding extensions and conversions, space saving measures and mobility schemes for underoccupiers
- funding the payment of incentives and other costs for underoccupiers who wish to downsize
- funding staff who carry out a range of tasks including identifying overcrowded and underoccupied households, providing them with advice and support and administering related initiatives.

1.4 Funding and resources

A substantial amount of funding has been directed towards tackling overcrowding in recent years. This includes:

- funding from CLG of £15 million for the overcrowding pathfinders over a three year period. The London share of this has been over £8 million
- funding from CLG for sub-regional overcrowding co-ordinators to co-ordinate and add further value to the work that social landlords were already carrying out. Over the

past three financial years this amounted to nearly £800,000

- funding from the CLG for Perfect Fit schemes (see section 3.3.3). £260,000 was allocated for these schemes
- funding from the Mayor, through the HCA, for the delivery of family-sized homes and, through the Targeted Funding Stream, for extensions and deconversions
- funding from individual boroughs and housing associations - for staff, for specific initiatives or for capital works such as extensions and deconversions.

The first four of these funding sources are related to specific funding periods that will come to an end shortly. Until the settlement for the next spending round is announced, it is not yet known what specific funding will be allocated to particular overcrowding initiatives. However, given the current difficult financial situation and severe funding restraints, such funding is likely to be limited and creative and innovative approaches to achieve the reductions in overcrowding will be required.

Using pathfinder funding to reduce overcrowding

As recipients of overcrowding pathfinder funding, all London boroughs are concentrating on:

- reducing the number of households that are severely overcrowded in the social housing stock
- setting local overcrowding reduction targets
- collecting a standard and comprehensive set of data on overcrowding locally, to establish a baseline and inform the development of policies and initiatives
- working in partnership with housing associations to support severely overcrowded households across all social landlords
- developing schemes that accord with good practice and support underoccupiers who are looking to downsize
- making better use of the private rented sector through bond guarantees increasing access for overcrowded households
- providing housing options services that give practical and realistic advice to overcrowded households
- potentially developing an approach that offers in-situ solutions to relieve some of the effects of overcrowding.

From Overcrowding and underoccupation; self-assessment for social landlords, TSA/CLG, 2009

Using the Targeted Funding Stream to reduce overcrowding

The Targeted Funding Stream (TFS), part of the Regional Housing Pot, amounted to an estimated £318 million in 2008-11 and funds projects that aim to make better use of London's existing homes and enable London boroughs and social landlords to address some of the capital's most pressing local housing needs.

The TFS is divided into a number of streams, including improving the condition and use of existing homes, which incorporates extending and converting existing homes to provide much needed family-sized housing to meet the needs of overcrowded households.

Funding from this stream for 2008-11 was allocated sub-regionally.

The target

2. The target

This part of the action plan gives more detail on the Mayor's target - what it means, its baseline and how success will be measured.

London Housing Strategy Policy 1.3E

By 2016, the level of severe overcrowding in social housing should be halved, with 12,000 underoccupiers having moved to a smaller home.

'Through a multi-pronged approach and the commitment and actions of a range of partners'

Halving severe overcrowding in social housing by 2016

Definition: Households in the social rented sector with two or more bedrooms fewer than required according to the bedroom standard

Baseline: 11,000 severely overcrowded households in social housing in London

Source: Data from the English Housing Survey

Start date: 1 April 2010

End date: 31 December 2016

Meeting the target: No more than 5,500 severely overcrowded households in social housing in London by 31 December 2016

Monitoring: Progress will be reported in the annual London Housing Strategy Monitoring Report

12,000 underoccupation* moves to a smaller home by 2016

Definition: Any move within social housing which frees up at least one bedroom

Baseline data: 1,600 downsizing moves by social tenants in 2008/09

Source: Data from the HSSA, CORE and housingmoves

Start date: 1 April 2010

End date: 31 December 2016

Meeting the target: An average of at least 2,000 downsizing moves within social housing each year for the next six years. These comprise London social tenants moving to another social tenancy either within the capital or beyond (for example, through the Seaside and Country Homes or Homes Out of London schemes)

Monitoring: Progress will be reported in the annual London Housing Strategy Monitoring Report

* The underoccupation element of the target includes all downsizing moves (including those that release one bedroom). However, it is recognised that it is particularly beneficial for social landlords to focus their work on underoccupation moves that could release two or more bedrooms.

2.1 A multi-pronged approach

There are a number of measures which can help address overcrowding, including increasing the supply of family-sized homes, providing opportunities for underoccupiers who wish to downsize, providing alternative options for overcrowded households and making best use of allocation schemes to meet needs. These approaches are discussed in section 3.

2.2 A range of partners

A range of partners will be involved in the actions that will help meet this target, including social landlords, the Mayor, the Homes and Communities Agency (HCA), Communities and Local Government (CLG) and the Tenant Services Authority (TSA). These are considered below in turn.

All of London's social landlords have some degree of overcrowding and underoccupation among their tenants but levels will vary, influenced by a range of factors such as the profile of housing stock and local population. A total of 38 local authorities, including all London boroughs, were designated as overcrowding pathfinders under the CLG's Overcrowding Action Plan²⁰. This plan, launched in 2007, was accompanied by the commitment to deliver more large homes and the allocation of £15 million over three years for overcrowding initiatives. London received over £8 million of this funding.

Boroughs have used their pathfinder funding in different ways, many of which are reflected

as good practice in this action plan. As noted above, this funding comes to an end shortly and for some initiatives and schemes to survive, continuation funding will be required.

London sub-regions were also allocated separate funding by CLG to strengthen their co-ordinating role around overcrowding and to make a positive impact on the work of the pathfinders²¹.

Housing associations are working in partnership with boroughs to tackle overcrowding and underoccupation. In the G15 Offer to London, there is recognition of the important role that housing associations should play in helping to tackle overcrowding²².

The Mayor aims to increase the proportion of family-sized affordable homes, and the HCA is responsible for allocating the funding to deliver these homes. The Mayor has provided funding through the Targeted Funding Stream for extensions and conversions, and has also made available £10 million for the pilot Homes Out of London scheme to provide opportunities for younger underoccupiers who would like to move to another part of the country.

As stated above, CLG has provided substantial funding at a borough and sub-regional level to help tackle overcrowding. It also currently operates housingmoves, which includes the Seaside and Country Homes (SCH) scheme for social housing tenants over 60 years of age who wish to move out of London. Housingmoves also runs Choice Based Mobility, a scheme that involves hard-to-let, mainly sheltered,

social rented, properties across England being let to lower priority households on the SCH waiting list. CLG is working closely with the Mayor to ensure the long-term delivery of the housingmoves service.

The TSA sets out the common standards that apply to all social housing providers. Its tenancy standard includes requirements for social landlords to develop and deliver services to address underoccupation and overcrowding and show how their allocations policies and outcomes make the best use of available housing. The TSA's overcrowding and underoccupation self-assessment guide sets out a range of actions to assist social landlords to meet this standard. These are reflected throughout the 'taking action' sections of this plan.

Taking action

3. Taking action

This chapter considers some of the actions and measures that can help meet the target to halve severe overcrowding in social rented housing by 2016.

Addressing overcrowding requires a multi-pronged approach with a range of actions and the case studies in this section illustrate the breadth of action that many landlords are already undertaking to address overcrowding and tackle underoccupation.

However, social landlords will be at varying stages of development in terms of the actions they are undertaking to address overcrowding and this section of the action plan is designed to encourage and inspire social landlords to identify where they can take further action. The actions and measures set out in this section provide a menu of options which can be utilised in varying combinations by social landlords according to their local situations and approaches.

The chapter is set out in the following sections:

- 3.1 Prioritising action on overcrowding and underoccupation
- 3.2 Identifying overcrowded and underoccupied households
- 3.3 Addressing overcrowding
- 3.4 Tackling underoccupation.

3.1 Prioritising action on overcrowding and underoccupation

3.1.1 Strategies and targets

Tackling overcrowding should be a key priority in all local housing strategies and in sub-regional strategies, as working across borough boundaries can pay particular dividends. Borough housing strategies are required to be in general conformity with the London Housing Strategy and should reflect the Mayor's overcrowding target. While the Mayor's overcrowding reduction target is Londonwide, as a condition of overcrowding pathfinder funding, all boroughs were required by CLG to set their own local targets.

Issues that a strategy and action plan may seek to address

- Establishing a baseline for the levels of overcrowding in the social sector as a starting point.
- Establishing a tackling overcrowding project team and membership, including main partner housing associations.
- Developing joint working and partnerships including those at sub-regional level.
- Setting targets and monitoring performance against these targets.
- Obtaining and allocating resources.
- Establishing an overcrowding team in larger local authorities where Pathfinder funding has been given.
- Considering reviewing allocations criteria for social housing, including what criteria is applied locally for an overcrowded household to qualify for reasonable preference and what priority is given to these households and how an authority's allocation policy can be used to assist underoccupiers to move.
- Making best use of all stock, including targeting private rented sector incentive schemes to secure larger properties. This may require adapting incentive schemes for landlords and tenants.
- Developing a casework approach to tackling overcrowding including options interviews, options toolkits and options home visits.
- Developing a communication and publications strategy to highlight opportunities.

From Tackling Overcrowding in England: Self-Assessment for Local Authorities, CLG, 2008²³

Good practice in action ...

Making overcrowding part of a Housing Options Strategy

London and Quadrant has a Housing Options Strategy that aims to increase supply of homes and reduce the need to transfer.

Initiatives include:

- the purchase of larger family homes by the housing association without grant for their own transfer cases. The homes vacated are then offered to boroughs for nominations
- a small pilot programme of purchasing bungalows outside London for inner London underoccupied households
- a self-funded extensions programme, where rents are increased and capitalised. Homes are extended with residents in occupation and the programme is open to overcrowded households providing they agree to stay in occupation whilst works are carried out and to come off the transfer list once works are complete
- rehousing adult sons and daughters of overcrowded households into bedsits or one bed properties
- underoccupiers being given high priority in the choice based transfer system and are very active on the system accounting for 15 per cent of moves
- financial assistance for underoccupiers with £300 paid for the first room released and £400 for subsequent rooms released. The cost of removals is also covered
- working with boroughs on joint approaches, for example marketing new developments to underoccupiers

- securing £1.61 million through the Targeted Funding Stream to provide 20 extensions to existing homes by March 2011.

Good practice in action ...

Setting targets

LB Camden has a local target in its Local Area Agreement to reduce the impact of overcrowding in the borough. This indicator reflects the full range of activities with regard to overcrowding including addressing overcrowding through moves or extensions but also reducing the impact of overcrowding such as using space saving furniture or adapting properties.

3.1.2 Staff

Prioritising action on overcrowding and underoccupation can also require specific staff resources. Many boroughs have used the CLG pathfinder funding to employ staff dedicated to a range of tasks related to overcrowding and underoccupation such as visiting households, providing advice, supporting underoccupiers to move and enabling various schemes. In many cases, social landlords will also utilise their own resources to fund some of this work. The box below contains some examples of the wide range of tasks that an underoccupation officer may carry out.

Possible responsibilities of an underoccupation officer

- Identifying and contacting potential transfer applicants.
- Carrying out home visits to underoccupiers who have already applied to move - discussing their preferences; advising on the chances of rehousing; providing information about the housing options, the underoccupation scheme and the process of moving.
- Advising about the costs of the move, the help that is available, and how and when payments will be made.
- Keeping in touch with underoccupying households and checking for changes in circumstances.
- Encouraging and maintaining contact with families of underoccupied households, where appropriate.
- Liaising with social services and occupational therapists to establish any support needs if necessary.
- Assessing the property being vacated - its suitability for meeting housing shortages, with or without extensive repairs/adaptation.
- Identifying potential properties for underoccupiers from present and forthcoming voids.
- Negotiating with allocations staff for the right to give underoccupiers first refusal on voids.
- Accompanying tenants to view properties on offer.
- Arranging practical assistance with the move.
- Arranging and authorising payment of cash incentives/expenses.
- Liaising with maintenance staff about agreed improvements or decorations.
- Monitoring progress and expenditure.
- 'Cleaning up' transfer list data to ensure that rehousing points are accurate and that future offers are consistent with applicants' needs and preferences.
- Maintaining regular contact with estate or neighbourhood staff, to ensure that they are well informed about the underoccupation policy and in a position to offer initial advice.

From Managing underoccupation; A guide to good practice in social housing, DETR, 2001²⁴

Although there may be dedicated staff to tackle overcrowding and underoccupation, prioritising action in this area requires social landlords to mainstream the commitment in all its work. All staff must be aware of and active

in identifying where their role can contribute to the organisation's objectives of tackling overcrowding and underoccupation. Social landlords may consider investing in training and raising awareness for staff (see box below).

Training for staff

Training for staff could include:

- conducting overcrowding options interviews
- helping tenants to understand the reality of their housing prospects
- the options available locally
- determining a strategy on who to target and how to obtain information on the profile of overcrowded households
- undertaking basic assessments when visiting properties to determine the possibility of minor or major repairs (by non technical staff).

From Tackling Overcrowding in England: Self-Assessment for Local Authorities, CLG, 2008

Good practice in action...

Staff workshop

LB Redbridge has held workshops with staff to raise awareness about the borough's overcrowding project, dispel myths about overcrowding and to begin a process of culture change where staff recognise how their roles can help tackle overcrowding.

The workshop includes a reversal brain storming exercise - looking at how to make overcrowding worse and then reversing this to think about how to make overcrowding better. This exercise helps to identify how some existing practices may contribute towards increasing overcrowding. There is also an exercise on some of the hindrances to change and progress and sessions on managing expectations and marketing.

53 members of staff (more than half the staff) have taken part in three workshops so far, including managers, frontline staff and interested colleagues. Further workshops are planned.

Feedback has been positive and there have been a number of benefits from the workshops including:

- increased staff awareness, involvement and understanding
- development of a working group where interested staff have volunteered to help with various aspects of the project such as roadshows
- development of internal champions
- receiving referrals from various teams and departments.

3.1 Prioritising action on overcrowding and underoccupation: taking action

The CLG expects the overcrowding pathfinders to:

- have a robust strategy to tackle overcrowding in all tenures
- set local targets for 2010/11 to reduce overcrowding in the social rented stock, with a particular emphasis on those households that are severely overcrowded
- complete action plans with outcomes for partnership working with housing associations to support overcrowded households across all social stock.

The CLG self-assessment encourages local authorities to:

- obtain Member and Chief Officer Commitment; best expressed in the form of a local authority statement, target or policy
- identify both capital and revenue resources early on, as part of work to develop a strategy and action plan
- consider building actions to tackle overcrowding into the authority's Community Plan
- consider how tackling overcrowding can be promoted within the authority's Local Strategic Partnership (LSP) group
- consider prioritising tackling overcrowding as an Local Area Agreement indicator or adopting it as a local indicator and target
- approach work to address overcrowding in similar terms to that taken to prevent homelessness. Success is likely through a

housing options approach and a 'can do' culture amongst staff and members with all actions grounded in practical measures

- set up specialist roles or a team; set targets and monitor performance against them; develop practical actions to underpin a strategic approach
- establish roles within the team and other sections of the authority including someone to take the policy and strategic lead to 'get things moving'. There will also be the need for someone (or a team) to carry out the practical actions resulting from the strategy and to develop initiatives
- consider incorporating into mainstream options team work or in larger authorities, especially those with overcrowding Pathfinder funding, a dedicated team or post
- tap into mainstream staff as 'foot soldiers', the doorknockers explaining options and providing information. These could be, for example, existing housing management staff from the authority, Arms Length Management Organisation (ALMO) or housing association; existing options officers or visiting officers
- provide training for the team or those who will come together to form part of the team for certain roles.

The TSA/CLG self-assessment encourages social landlords to:

- ensure that organisationally senior teams, boards, committees and customers are

aware of the levels of overcrowding and underoccupation in their homes, the national and local context; and how their position compares with other local landlords

- develop an action plan pulling in all current positive practice that is appropriate to the level of need and supply within their homes
- obtain and allocate appropriate resources to deliver their overcrowding and underoccupation action plans
- use comprehensive and accurate data to set appropriate targets and monitor performance against these targets
- consider reviewing associated policies and procedures such as allocations policies
- include colleagues from across the organisation not just management or

lettings as solutions can be provided from a wide range of sources

- have a specific person to take the policy and strategic lead to get things moving. There will also be the need for someone to carry out the practical actions and to develop initiatives and keep front line staff up to date
- identify existing working around overcrowding in the area such as sub-regional working and utilising existing structures.

Social landlords may also wish to:

- make addressing overcrowding a key objective in local housing strategies.

3.2 Identifying overcrowded and underoccupied households

The extent and quality of data about numbers and profile of overcrowded and underoccupied households varies widely between London's social landlords. A reliable and comprehensive base of good information is essential in order, first, to know the size and nature of the problem locally and, second, to be able to target advice, support and initiatives at the right households.

There is the potential to derive an overall picture of the size and nature of overcrowding and underoccupation at a local level through housing need surveys and SHMAs, and boroughs and sub-regions should ensure that this is a consideration when specifying their surveys

and assessments. All London's sub-regions have carried out SHMAs recently, although not all are yet published and it is likely that not all will be able to provide particularly comprehensive or up to date information about overcrowding and underoccupation. However, in some parts of the capital, specific work has been undertaken to ensure that the opportunity is taken through a wider survey to gather vital information on these issues (see case study below on south east London SHMA).

In terms of the information needed to identify and target individual households, lists of those registered for a transfer provide one good source. However, it is important that these are kept up to date through regular review in order to reflect that households' needs may change

over time - for example non dependent children may return to live with parents. In addition, these lists may not contain the range and detail about individual households needed for the purpose of targeting support and initiatives, so landlords may want to review the information they collect for all applicants or supplement it from other sources.

Good practice in action ...

Enhancing your SHMA

The south east London sub-region consists of five boroughs and, alongside its recent sub-regional SHMA, commissioned a study on overcrowding and underoccupation in the social rented sector²⁵.

The study, which used the bedroom standard measure, found that:

- 18,640 (11.7 per cent) of social rented households are overcrowded, 2,410 of which are severely overcrowded
- 51,860 (32.6 per cent) of social rented households are underoccupying, with 12,360 having two or more bedrooms too many
- there is variation between the five boroughs in terms of levels of overcrowding and underoccupation. Nearly half of the overcrowded households in the sub-region are in LB Southwark (14 per cent of social rented households in the borough) and the highest level of underoccupation is in Greenwich, with 35 per cent underoccupying their home
- over half of the overcrowded households are living in two bedroom homes, with most

Another source of obtaining this information is through the tenancy reviews and audits undertaken as part of normal housing management work. Housing records will also detail length of tenancy, and reviewing records can help to identify long tenancies in larger homes - information that can then be followed up to identify underoccupation.

requiring a move to somewhere with three bedrooms. There are also many who are currently in one bedroom but require two bedrooms or in three bedrooms but require four bedrooms

- of the 18,640 overcrowded households, 12,660 (67.9 per cent) wish to move. Of the 51,860 underoccupied households, 10,670 (20.6 per cent) wish to move - demonstrating that although numbers of underoccupiers are high, tackling underoccupation should not be seen as the panacea in terms of tackling overcrowding
- there are technically sufficient social rented homes at all sizes apart from one and five bedroom homes (based on households being in their correct size of home). However, unless there are a large number of downsizing moves, many larger social rented homes will be needed.

The study also collected information on composition of overcrowded and underoccupied households, and on the incomes and savings of overcrowded households - an important issue in terms of their possible housing options (see section 3.3.2).

Good practice in action ...

Using a range of data

LB Tower Hamlets' 2009 Housing Survey shows that 3,450 local authority homes (26.6 per cent) and 5,072 housing association homes (19 per cent) were overcrowded, while 687 (5.3 per cent) local authority and 1,073 housing association homes (four per cent) were underoccupied.

The borough's housing register shows that in May 2010 there were 22,685 households registered, around half of which were for a home with two or more bedrooms. Of these, 1,700 households required a four or five bedroom property. Although some of these were living in suitable sized temporary accommodation, a significant proportion of the remainder were overcrowded.

In comparison, of homes let between 1 April 2009 and 31 March 2010, 2,600 lettings were made, of which over half were for two bed or larger properties, and a total of only 163 lettings were made to four, five and six bedroom properties.

It is estimated that based on existing stock levels and if no new need arose, it would take almost 14 years to address the three bedroom requirement, 24 years to meet the need for four bedroom homes and over 20 years to meet the need for five bedroom or larger family homes.

Good practice in action ...

Identifying underoccupiers and promoting initiatives

LB Islington is currently completing an audit of all its properties with two bedrooms or more to identify, definitively, which of these homes are underoccupied. The audit will be carried out by the ALMO over the course of the year and it will provide details of all the identified underoccupied homes to the Housing Options team for follow up and targeted information.

An exercise was also undertaken to identify underoccupiers using various information sources held by the council, but without using any personal tenant information. Using council tax and housing benefit housing database records, the exercise matched two bed or larger properties and single person housing benefit and council tax discount claims. This was done through giving each property a unique reference number that is used by all three departments.

In addition, tenants are sent quarterly newsletters that contain good news stories about successful moves, information about schemes for underoccupiers and invites to housing options days. A copy of the newsletter can be found in Appendix 5.

Good practice in action ...

Incentivising staff to tackle underoccupation

London and Quadrant's Neighbourhood Service Officers are encouraged to identify underoccupied homes by the offer of a financial incentive. If an NSO identifies a family home being underoccupied and the tenant then successfully transfers and the home is then relet to meet family need, the NSO is issued with a merit payment (in high street vouchers) of £25 if one bedroom is released or £50 if two or more are released.

3.2 Identifying overcrowded and underoccupied households: taking action

The CLG expects the overcrowding pathfinders to participate in the CLG's data collection processes, including the collection of housing association data.

The CLG self-assessment encourages local authorities to:

- agree the minimum standard the local authority will adopt to establish baseline figures for overcrowding within the social sector as a starting point and look to encourage all housing associations to adopt the same standard
- develop an overcrowding demand and supply model to include:
 - baseline figures and severity of cases
 - the estimated impact of each targeted action and likely impact of targeted action over a given period on the overall figures

- estimated newly arising demand
- projections against targets.

The TSA/CLG self-assessment encourages social landlords to:

- review their data collection process
- measure the organisation's position on overcrowding and underoccupation data
- establish a baseline for the organisation in terms of the levels of overcrowding by bed size if this does not exist
- establish clear performance information from this data to monitor and report on impacts
- open up discussions internally about what actions are needed to improve and develop good quality data sources
- compare results in each locality with locally relevant data to see how they compare.

Social landlords may also wish to:

- ensure that there is comprehensive and up to date information available on the specific households within social rented stock who are overcrowded or underoccupied and their characteristics
- use SMHAs and other local surveys of housing need to collect information on overcrowding and underoccupation, or enhance them to do so
- ensure that information held on transfer lists is analysed and kept up to date for the purposes of identifying overcrowded and underoccupied households
- undertake tenancy audits, reviews and other specific exercises to identify and collect information on overcrowded and underoccupied households
- incentivise local housing management and other staff to identify underoccupation within their patch.

3.3 Addressing overcrowding

3.3.1 Increasing supply

Delivering more family-sized homes

The London Housing Strategy contains a target that more family-sized homes, particularly affordable homes, will be provided, with 42 per cent of social rented and, by 2011, sixteen per cent of intermediate homes having three bedrooms or more. While the target for larger social rented homes has applied since 2008, the increase in the proportion of family-sized intermediate homes is being phased as follows: eight per cent in 2008/09, 12 per cent the following year and 16 per cent by 2010/11. Progress is already being made, with 39 per cent of social rented and nine per cent of new intermediate homes funded between April 2008 and May 2010 having at least three bedrooms²⁶.

The Mayor is working with the HCA and with the boroughs to deliver these targets. The

exact proportions will vary across London, and boroughs should research the need for family-sized accommodation in their area. The Mayor will aim to exceed these targets in future years. Boroughs should also have regard to the draft replacement London Plan's proposed policies on design and housing choice.

The overall size mix of new housing provision is monitored in the London Plan Annual Monitoring Reports, and the HCA monitors not only the number of bedrooms but also the number of persons housed for the new affordable homes that it funds.

SMHAs that are carried out at a borough or sub-regional level will include an estimate of the size mix of affordable housing required. This will influence policies in borough core strategies and local development frameworks.

Good practice in action ...

Delivering family-sized homes

LB Croydon has combined its own land with grant funding from the Mayor's Targeted Funding Stream and prudential borrowing to develop its first family-sized homes built by the council for 20 years.

In the first phase, all 32 of the three, four and five bedroom homes are for families who previously lived in overcrowded conditions. Three of the developments were completed in June - August 2009, with the remaining development completed in April 2010. In Sumner Gardens, 13 homes have been built on council land previously used for prefabricated temporary homes. The site now provides high quality, energy efficient family housing that meets the Eco-Homes excellent, Lifetime Homes and Secured by Design standards. The other completed schemes, in New Addington, have provided a further 19 family-sized homes.

The council has just started the delivery of its phase 2A new build housing programme, which will comprise 64 two, three and four bedroom homes, including four bungalows aimed at underoccupiers downsizing from larger homes. Eight of the 64 homes are wheelchair accessible. This phase will also achieve exemplary environmental standards, with 41 homes built to Code for Sustainable Homes level 4 and the remaining 23 at level 5.

Extending and converting existing homes

Some properties have capacity to provide additional space, or reconfigured space, for overcrowded households through extensions, deconversions and adaptations to existing homes. There are a number of opportunities for pursuing this, including:

- deconverting flats back into houses where a previous conversion has taken place
- knocking adjacent purpose built flats through to create one larger home
- utilising outside or roof space to extend a property
- knocking through to make one large home where there are adjacent voids, or where a void becomes available next to an overcrowded household
- dividing large rooms into two.

Through the Targeted Funding Stream, the Mayor provided funding sub-regionally to facilitate extensions and conversions to properties.

Good practice in action ...

Deconverting flats into houses

Catalyst Housing Group has deconverted three properties in LB Ealing from flats to create family-sized homes to house overcrowded families. The housing association took advantage of tenants vacating some of the properties, along with some minimal decanting, and carried out extensive conversion, repair and improvement.

Two of the properties were deconverted to create three bedroom houses and have been let to high priority applicants who were overcrowded - an overcrowded family with three children who were living in a two bedroom flat and a family with four children who were living in a three bedroom flat.

The third property has been deconverted from three flats to provide a six bedroom 12 person house and this has been given to LB Ealing to let for a nomination

Good practice in action...

Using Targeted Funding Stream resources

LB Brent, along with other boroughs in west London, received funding from the Targeted Funding Stream to extend or deconvert social housing to help address overcrowding. Successful bids had to demonstrate that at least one additional bedroom would be provided and incorporate high levels of energy efficiency.

Brent Housing Partnership (Brent Council's Arms Length Management Organisation) set up a dedicated project team including a project manager and resident liaison officer to deliver the tackling overcrowding project. The project team examined the list of overcrowded households on the transfer list and, using knowledge and expertise of properties in the borough identified those that would be suitable for conversion or extension. Fifty-eight of the 100 properties identified were selected after residents were consulted about the work, and surveys and plans were drawn up.

Brent Housing Partnership also completed the deconversion of 16 properties to create large family homes using £950,000 of grant funding.

To date, Brent Housing Partnership has spent a total of £2 million on the extensions project, and at the end of March 2009 works had been completed on 58 properties, consisting of 38 loft extensions and 20 single storey rear extensions.

3.3.2 Providing options and alternatives

Due to the severe shortage of larger family-sized social rented homes, many families face very long, if not indefinite waits in severely overcrowded situations. It is therefore vital to consider where options beyond social renting may be appropriate.

As set out in section 3.2, in order to provide personalised and tailored advice and support,

the first step is to identify target households. Once households are identified, more detailed individual work needs to take place to find out more about their circumstances and aspirations, so an appropriate package of options and support can be made available.

The box below gives examples of what an overcrowding options interview may include.

What an overcrowding interview could cover

- Options for helping adult family members to move out into the private rented sector or where possible an allocation in to a social rented sector tenancy (in accordance with the allocation scheme).
- Accessing the private rented sector and mobility moves into the private rented sector out of the area for the whole family.
- A financial assessment of what the household may qualify for in terms of Local Housing Allowance.
- Support for households to register on landlords' allocation schemes in areas where someone may wish to move to.
- A financial assessment to initially determine if a household's circumstances may allow access to intermediate housing.
- Discussing options to help the household remain in their current property e.g. space saving options or assessment of property for possible extension.

From Overcrowding and underoccupation; self-assessment for social landlords, TSA/CLG, 2009²⁷

Good practice in action ...

Using a housing toolkit

The South East London Housing Partnership has developed a housing toolkit for use by boroughs and housing associations that are visiting overcrowded and underoccupied households, to collect relevant information, discuss available options and target advice and assistance appropriately. A copy of the toolkit can be found in Appendix 4.

Good practice in action ...

Enhancing housing options

LB Camden's Pathways for All brings together the borough's work as an enhanced housing options trailblazer and an overcrowding pathfinder, and is a holistic, outreach-based initiative.

The Pathways for All team includes a number of personal options advisers, an underoccupation adviser and a mutual exchange and incentives officer alongside other staff, such as a money advice specialist.

The approach includes:

- Visiting overcrowded and severely overcrowded households (500 households visited in 18 months).
- Working with a range of clients including adult non-dependents in overcrowded households, underoccupying tenants who wish to move, new tenants to develop their

future housing aspirations and transfer applicants who are short of space in studios and one bedroom flats, not technically overcrowded at the present time but likely to become overcrowded without intervention.

- Working with participating households in a life-coaching model over an intensive three-month period to address their housing, training and employment needs, increase financial inclusion and improve family health and wellbeing.
- Developing and agreeing an action plan between client and adviser in order to reach objectives to improve the household's overall economic, social and housing situation
- Marketing and awareness campaigns. Three downsizing events have been held on estates where it is known that there are significant levels of underoccupation and information has been sent to all long-term tenants, where they may be underoccupying.

Housing outcomes from the initiative have been wide ranging and include: 124 new registrations for mutual exchange, 15 moves into the private rented sector and 99 underoccupation moves (of which less than half were through the Camden CBL scheme). 250 tenants in total have had their overcrowding resolved or alleviated, including 72 overcrowded households housed through CBL, 40 adult non-dependents housed or moved and eight overcrowded tenants moved into the private rented sector.

Utilising the private rented sector

The private rented sector provides a vital and often relatively affordable housing option for a wide range of Londoners including those in housing need. For overcrowded households, the private rented sector can offer real choice – to either temporarily meet their needs while waiting for larger family-sized accommodation or as a permanent housing option. Boroughs are using the private rented sector in different ways – some as a breathing space to overcrowded households whilst they wait for a suitable social rented property to become available, others to help adult children living in overcrowded households and others as a permanent housing option for overcrowded households.

Though renting in the private rented sector will be more expensive and have less security of tenure than social housing, it does offer advantages to households in offering choice, for example in terms of location and size of home. Utilising the private rented sector is also resource intensive for local authorities. This is both in terms of identifying and working with landlords and also in providing personal support to tenants in order to explain the options and implications of moving into the private sector and to raise aspirations as a viable alternative and choice. However, it can be cost effective by potentially freeing up a social rented home – and provide significant social and other benefits for the families concerned.

Good practice in action ...

Moving out of London

LB Hackney's Fresh Start Scheme offers the opportunity for social rented tenants or home-seekers on the council's housing register the opportunity to move outside of London into private rented accommodation or (for those aged 55 or over) sheltered accommodation.

For those moving into private rented housing, LB Hackney will pay the equivalent of eight weeks local market rent for the area the household is moving to. This may be paid directly to the landlord to cover rent in advance and a deposit if required. Travel expenses to view the property are also covered.

In 2009/10, 70 households moved out of London through this scheme. 66 social rented homes were released, of which 18 had three bedrooms or more. 44 households moved into a private rented home outside London with the remaining households moving away from London into sheltered housing or through the Seaside and Country Homes Scheme.

Social rented properties that are released are used to rehouse applicants from the council's waiting list including severely overcrowded households.

Utilising the intermediate and market sectors

Intermediate housing offers a range of opportunities for low to middle income householders and includes a range of products including low cost home ownership, rent to buy schemes and intermediate rented schemes. The Mayor aims to meet the needs of London's middle market and deliver 20,000 intermediate homes by March 2012, and will continue to reform the intermediate sector through the First Steps housing programme. As stated, the Mayor has also committed to increasing the number of family-sized intermediate homes. He also wants to improve marketing and information for those accessing intermediate housing.

For some overcrowded households, or the concealed households within them, intermediate housing could be an appropriate option. Social landlords are key in providing advice on, and signposting social renters to, relevant information about their options as noted above. As intermediate housing is only likely to be appropriate for a relatively limited group of overcrowded households, because of the income needed for this tenure, a detailed understanding of the profile of overcrowded households is vital.

As the case study below shows, one of the issues around accessing intermediate housing is the lack of savings to contribute a deposit. Social landlords therefore have a role to play in considering ways of helping tenants to be able to save. This could be through financial capability projects or savings plans.

Good practice in action ...

Assessing whether overcrowded households in social housing can afford intermediate housing

As described in section 3.2, the [south east London sub-region](#) commissioned an additional study as part of its SHMA to look at the profile of overcrowded social rented households in the sub-region.

It shows that there are 18,640 social rented overcrowded households in South East London and around 13 per cent are lacking two or more bedrooms according to the bedroom standard. Nearly half of all overcrowded households are lone parents.

Just under one third (5,180) of all overcrowded households in the sub-region have an income of over £25,000 which is the minimum required to access intermediate housing. Of these households, 40 per cent had incomes between £25,000 and £29,999, 22 per cent had incomes between £30,000 and £39,999 and 38 per cent had over £40,000.

However, the study also found that of all the overcrowded households in the sub-region, only three per cent had any savings at all, and less than one per cent had more than £5,000 in savings. The study also cross-referenced number of bedrooms required, income levels and savings. It found there were 3,260 overcrowded households who needed a home with three bedrooms or more and had an income of more than £27,600. Of these households, only two per cent had any

savings, less than one per cent had savings of more than £5,000 but none had more than £15,000 in savings.

These findings suggest that accessing intermediate housing products may only be financially viable for only a very small group of overcrowded social rented households in the sub-region.

Good practice in action ...

Developing family-sized intermediate homes

HCA London is currently working on a demonstration project to deliver over 200 family-sized intermediate homes in London, mainly in the south east sub-region. Overcrowded social tenants are one of the key groups at whom these homes will be marketed. The HCA is working closely with the GLA, the LDA and the South East London Housing Partnership to develop a marketing strategy that will address the specific issues of identifying social tenants who both aspire to and can afford low cost home ownership. With a likely lead in time of at least a year before the first homes are completed, the aim is to start identifying and working with potential buyers at a much earlier stage than would be the case for smaller intermediate homes.

In addition, [Family Mosaic](#) is just completing a scheme comprised entirely of family homes (42 social rented and 63 shared ownership)

in Tower Hamlets. Again, overcrowded social tenants are one of the key groups at whom these homes will be targeted.

Several boroughs offer cash incentives to assist households who may be interested and able to enter into owner occupation by providing a grant to assist households to buy on the open market. These schemes are often linked to tackling underoccupation by relating the number of bedrooms given up to the size of grant (see section 3.4 on tackling underoccupation).

3.3.3 Making best use of allocation schemes

Local allocations schemes are required to give preference to applicants who fall within the reasonable preference categories as set out in the Housing Act 1996, and amended by the Homelessness Act 2002, one of which is people occupying insanitary or overcrowded housing or otherwise living in unsatisfactory housing conditions. Local authorities are not required to give equal weight to each of the reasonable preference categories and can take local pressures, such as overcrowding, into account. In such cases, greater priority may be given to overcrowded households in an allocation scheme. This allows for overcrowded households to be placed in a higher band or for annual lettings plans to include a specific target around overcrowded households. There is also scope to give existing tenants who are underoccupying social housing appropriate priority to secure a transfer.

Fair and Flexible, CLG's statutory allocations guidance published at the end of 2009, reinforces the flexibilities that local authorities have within the legislative framework to meet local pressures. These include adopting local priorities alongside statutory reasonable preference categories²⁸.

As part of local lettings plans, some social landlords have a policy of under-letting some homes on new developments to families that are highly likely to grow over time. The purpose of this is to prevent future overcrowding from occurring and also to contribute to the creation of balanced communities, by helping to ensure optimum child density levels.

Where larger properties are released and overcrowded households are housed, some local authorities use a chain lettings approach. This means that a large property released by an underoccupied household is reserved for an existing overcrowded social rented tenant, with their resulting void then being used to house another household with priority in the allocations scheme.

Good practice in action ...

Creating chains of lettings

Perfect Fit South East is a scheme to tackle underoccupation and overcrowding, designed specifically for housing association tenants who wish to downsize as this was identified as an area where more underoccupation moves could be achieved. It is focused on those relinquishing at least a three bedroom property and giving up at least one bedroom.

Twelve housing associations are signed up to the scheme and if they have a property which is suitable (see below) then they offer it to Perfect Fit who subsequently match it to an existing database of underoccupying housing association tenants.

The scheme is built on the following chain of lettings:

- A small desirable housing association property is made available to the scheme
- A housing association underoccupier moves into the smaller property, freeing up a property of at least three bedrooms
- The host housing association offers the larger property to a severely overcrowded household from their own list releasing a smaller property
- The host local authority nominates to the property released by the overcrowded household who have moved.
- To date Perfect Fit South East has successfully moved 83 households releasing valuable family-sized accommodation.

Good practice in action ...

Housing the next generation

RB Kensington and Chelsea's Next Generation Scheme gives non-dependents aged 18 or over who are currently living as part of a severely overcrowded household in social housing high priority on its housing register for rehousing to a studio-sized social rented home. Severe overcrowding is defined by the council as lacking two bedrooms or having been assessed by Environmental Health as facing category 1 Band A or B risk under the HHSRS.

In 2009, 50 properties were ring-fenced for the scheme. The priority designated to applicants for the scheme in the housing register has meant that there was no need

to ring fence specific properties to the Next Generation Scheme in the Choice Based Lettings Scheme as had been anticipated.

In some cases, those with a very high priority have been refusing suitable properties to wait for their ideal one. The council has had to engage intensively with such applicants to raise awareness of realistic housing options.

The scheme is a pilot and will be reviewed as part of a wider review of services to overcrowded and underoccupied households and of the council's allocations policy. One possible model for the future currently being considered is to link the allocation of these homes to employment and training.

3.3 Addressing overcrowding: taking action

Increasing supply

CLG expects the overcrowding pathfinders to use the private sector as an option to assist overcrowded social tenants.

The CLG self-assessment encourages local authorities to:

- agree with planning services how the affordable housing policy can be adapted to encourage the provision of larger homes
- agree how housing associations can contribute to tackling overcrowding through new supply.

The TSA/CLG self-assessment encourages social landlords to consider the organisation's approach to new supply to deliver as many larger homes possible.

Providing options and alternatives

The CLG self-assessment encourages local authorities to consider how shared ownership schemes can be targeted at households who are overcrowded in the social rented sector

The TSA/CLG self-assessment encourages social landlords to:

- increase possible options for families through use of homes in the private rented sector
- consider how residents access information to help resolve their overcrowding

- tap into mainstream neighbourhood housing officers as 'foot soldiers'/'door knockers' equipped with the most up to date and relevant information on the 'best options' to meet a variety of need - looking beyond re-housing options to include areas like making better use of space in existing homes
- develop or build upon existing interview scripts to cover the challenges of overcrowding and underoccupation through provision of standard documentation for officers to complete to ensure consistency and comparison and also enable the effective download and analysis of the information
- assist households or adult members of households to move into the private rented sector with a landlord incentive to resolve overcrowding
- target both underoccupied and overcrowded households for shared ownership opportunities. This could be through a cash payment for a deposit to buy or priority for adult family members in overcrowded households where there are smaller units
- establish links and develop a protocol with the appointed HomeBuy agent. It is also important to agree how staff can undertake any initial financial assessment as part of an options interview. Agree how overcrowded cases may be fast tracked for referral and prioritised if appropriate.

Social landlords may also wish to develop an approach which provides targeted advice and support to overcrowded households.

Making best use of allocation schemes

CLG expects the overcrowding pathfinders to develop the allocation framework to give appropriate priority to overcrowded households and increase transfers to make best use of stock.

The CLG self-assessment encourages local authorities to:

- plan chain lettings. This requires commitment from both local authorities and housing associations to maximise number of moves from the initiative.

The TSA/CLG self-assessment encourages social landlords to:

- look at how an organisation's allocation policy is working to tackle overcrowding and underoccupation. It is most effective when there is a shared definition across

all social landlords and shared plans and actions to achieve positive outcomes for all overcrowded households within each locality

- set targets for the number of overcrowded cases to house and monitor against these targets
- have a lettings plan covering anticipated lettings to each high need group. Continuous monitoring against this plan will allow amendments to be made to allocation schemes where lettings to high need groups such as the most severely overcrowded is below the anticipated level
- consider and review current priority given to overcrowded cases
- examine how the use of new build can be the most effectively used for underoccupied and/or overcrowded households
- consider whether there any opportunities through CBL schemes to maximise moves for overcrowded households.

3.4 Tackling underoccupation

Tackling underoccupation in social rented housing can play a role in helping to address overcrowding, and while many underoccupiers are happy to remain in their current home, at least for the foreseeable future, there will be many others who - when made aware of their possible options - may choose to downsize. In order to make as much as possible of this potentially large and valuable resource, the options on offer need to reflect and be appropriately tailored to the range of characteristics, needs and aspirations of London's underoccupiers.

3.4.1 Providing information, advice and support

The provision of information, advice and support is key to ensuring, first, that underoccupiers know about the options available to them and, second, they have the comfort of knowing that they will have all the assistance they need to make a move. Information and advice can be communicated in a number of ways, ranging from very targeted one to one advice through to marketing events aimed at raising awareness of schemes and initiatives. The offer of personal and practical support for

those who choose to downsize, such as help with removals and hand holding, is vital – particularly given that many underoccupiers are older people who may not consider moving if this support was not available.

Good practice in action ...

Attractive options for underoccupiers

The [West London Housing Partnership Your Move scheme](#) aims to tackle overcrowding by increasing the number of moves made by underoccupied households. The scheme involves carrying out minor capital works to council-owned two bed voids to bring them up to a higher than normal specification in order to make them more attractive to underoccupied households. This could include refurbishment of a kitchen or bathroom or decorative work such as flooring, curtains and white goods.

The pilot Your Move project was funded through the extensions and deconversions fund within the Targeted Funding Stream and between November 2008 and March 2009, 25 underoccupation moves were achieved. 15 of these moves released properties with four bedrooms or more. The resulting voids of larger units are ring-fenced for overcrowded or severely overcrowded households.

Good practice in action ...

Holding an open day

[LB Hillingdon's Room2move Open Day](#) was held in May 2009, targeting potential downsizers and offering advice and options around the entire package for moving. It was aimed at downsizers already registered on the transfer list, as well as potential new downsizers. The aim was to raise underoccupiers' awareness of housing options and encourage them to move into smaller properties and free up family-sized homes.

The nine stalls at the open day included Homeswapper, Seaside and Country Homes, a sheltered housing provider, a removal firm and a furniture store. Over 100 tenants of Hillingdon Homes and local housing associations attended the event. There were more than 20 expressions of interest in downsizing made on the day with two exchanges so far and a further five in the pipeline. Two of these are three way moves, which will help rehouse two overcrowded households and one underoccupier. The event cost less than £700 and involved around 385 hours of staff time.

A survey of attendees was carried out to find out which elements of the Room2move service was most attractive and would encourage them to move. Almost half of respondents preferred a personalised service to an incentive payment, suggesting that though a financial incentive may spark an applicant's interest in the scheme, a personalised service is critical to translate that into an actual move.

Good practice in action ...

Supporting underoccupiers

LB Barking and Dagenham has one officer who visits all tenants who have spare bedrooms and who have expressed a wish to move into a smaller, more manageable, home. The aim of these visits is to find out more about their needs. The officer also provides intensive support throughout the downsizing process. The council has found that providing this one to one personalised support is what really makes downsizing moves happen and succeed.

In one case, the officer provided advice and support to a tenant who lived in a four bedroom property and had expressed an interest to move somewhere smaller a number of years ago. At that time, he had been offered a smaller property but had never responded. The officer worked with the tenant to review his present housing need, and to effectively arrange a seamless transition to a new home. The tenant has since moved into a two bedroom home and the Tenancy Sustainment Team will continue to monitor the tenant's capability to manage, intervening with appropriate advice and support where necessary. The tenant told the officer that had there been that level of support before, he would have moved long ago.

3.4.2 Providing incentives

Financial incentives can play an important role as part of a package of measures to address underoccupation. Though underoccupiers may consider moving, there are a number of factors that will influence their overall decision to move such as location and quality of alternatives on offer. Financial incentives alone are unlikely to be the main reason for moving but can help provide vital practical assistance to facilitate a move such as covering the cost of removals or any new furniture required.

Many social landlords have financial incentive schemes. These tend to vary locally - some are lump cash sums to incentivise moves, often related to the number of bedrooms released, while others are based on covering the specific costs associated with moving such as removals.

Good practice in action ...

Incentivising tenants to move out of social housing

LB Croydon's Special Transfer Payment (STP) scheme provides a payment of £2,000 per bedroom released, as well as practical and financial assistance with arranging removals. The incentive is also payable when a tenant moves through mutual exchange. Where tenants release four bedroom and larger homes and trade down by at least two rooms, enhanced payments of £10,000 per room are made.

Initially just for council tenants, the STP scheme was extended to housing association tenants, with the council reimbursing half of the £2,000 that housing associations pay to tenants who move to a smaller home. Housing associations offer the resultant family home to an overcrowded household nominated by the council. Housing association participation in the scheme is high, covering three quarters of housing association family homes and the largest housing associations in the borough.

Croydon has visited all four bedroom and larger homes within its stock to ensure that those who were underoccupied are aware of their downsizing options. It intends to develop a rolling programme, to ensure that new underoccupiers are visited and that existing underoccupiers are periodically reminded about the scheme.

LB Tower Hamlets awards grants of between £16,000 and £43,000 to encourage social renting underoccupiers to move into owner occupation. In 2009/10, Tower Hamlets Council assisted 21 secure tenants to move into the owner occupied sector, through grants totalling £493,000. All the social rented homes that were freed up were let to overcrowded households.

3.4.3 Pursuing mobility opportunities

There are a number of schemes that offer social tenants, primarily underoccupiers the opportunity to move to a social rented home outside London. These schemes - Seaside and Country Homes, Choice Based Mobility, and Homes Out of London - help to meet tenants' aspirations to live in a seaside or rural location and also free up valuable social rented homes in the capital.

The use made of some these schemes is very patchy across London. For example, there are over a thousand households registered on the Seaside and Country Homes and Choice Based Mobility waiting list, but a third of these are from just six boroughs (with the number registered ranging from 69 households in one borough down to only one in another). While there may be good reasons for some variance, it is likely that some social landlords could be making far more use of these schemes than they are at the moment.

Seaside and Country Homes

Run by housingmoves, Seaside and Country Homes is a mobility scheme that offers older households living in social rented housing in London the opportunity to move out of the capital to seaside and rural locations. The vacancies that result can then be used to rehouse people from transfer or waiting lists.

The scheme is open to households where at least one member is aged 60 or above. Other members of the household under 60 years

of age must be the partner, joint tenant or registered carer of the lead applicant to be eligible. Their existing landlord nominates tenants and priority is given to households who are currently underoccupying their home. Households receive a personal handholding service from housingmoves officers on all aspects of their move.

There are 3,500 flats and bungalows as part of the scheme - a mix of one and two bed flats and two bedroom bungalows. These are located along the coast from Cornwall in the South West to Norfolk and Lincolnshire on the east coast, and across the countryside from Dorset to Cambridgeshire. Most of these properties are managed by Places for People.

Choice Based Mobility

This initiative built on the work done through the Seaside and Country Homes scheme. Under the scheme, hard to let sheltered housing stock from all over the country is made available to households aged 55 or over, occupying social housing stock in London. As with Seaside and Country Homes, their existing landlord nominates tenants, and 34 households moved between August and July 2009. It is currently suspended, although nominations are still being taken for the current stock of void homes.

In 2009/10, some 251 households moved through Seaside and Country Homes and Choice based mobility freeing up over 500 bedrooms. It is estimated that each year, the schemes result in savings to the public purse of over £3 million. Further details can be found in Appendix 6.

Homes Out of London

The Mayor has agreed with the HCA to invest £10 million in a pilot out-of-London programme. Building on the popular Seaside and Country Homes scheme, the key objective of the scheme is to release family-sized accommodation, targeting people of working age who are underoccupying homes and wish to move out of the capital. Either existing or new build properties are purchased. Schemes are developing in different ways with either the provider buying properties with tenants then allocated or working with tenants to identify the property of their choice before purchase.

The criteria for the scheme are as follows:

- properties acquired out of London must be attractive to potential London underoccupiers; have a minimum of two bedrooms and be close to local amenities such as transport and shopping
- the locations chosen should be those likely to be most attractive with good transport links back to the capital
- an appropriate local landlord service is provided either directly or by working in partnership with a local provider and be able to provide additional support such as help with finding jobs, registering with health services etc
- the support of the host boroughs is demonstrable.

Tenants wishing to move through Homes Out of London are prioritised by the quality of the home and, in particular, the number of bedrooms being released. Nominations for the

pilot are being made through London's housing sub-regional partnerships.

Good practice in action ...

Moving out of London

South East London Housing Partnership's *Just Right Homes Out of London*, part of the Mayor's Homes Out of London pilot, is a service designed specifically for social rented underoccupying households who wish to move out of London. This pilot provides funding for the purchase of properties for social rent in Kent and is run in partnership with Town and Country Housing Association which has a presence in that area and will be the new landlord of the properties purchased.

In 2009/10 ten homes were purchased in Kent - four two bedroom houses, four two bedroom bungalows and two four bedroom houses. The two bedroom homes are let to underoccupiers from London. The four bedroom houses are used by the host local authority in Kent to meet the needs of local overcrowded households, with the resultant voids used for London households. In the long term, local housing need would also be met through nomination rights to all the properties when tenancies created through the pilot end.

A further ten purchases are planned for 2010/11.

Londoners who are interested in the scheme need to be able to release one

or more bedrooms and relinquish a social rented home that has three or more bedrooms. South east London's sub regional underoccupation officer undertook a targeted information campaign to tenants interested in moving out of London to inform them about the scheme. The officer also provides ongoing advice and support for households who are interested in moving through the scheme.

The scheme has a number of benefits:

- Tenants have the opportunity to move into social housing outside London
- Scarce family-sized housing is freed up in London, helping to meet housing need. This represents better value for money than building new family sized homes in south east London.
- The additional social housing in Kent will also help to meet local need.

The scheme can also offer financial assistance for removals and the reconnection of white goods; a nominal cash incentive to move through the sub regional Perfect Fit scheme (or from the tenant's landlord if they have an underoccupation scheme in place) and negotiable 'extra void' works such as internal decorations.

To date, there have been over 100 enquiries, of which 17 were not eligible (usually tenants of two bedroom properties) and the rest have been progressed. Three households have moved, one has viewed and a further six properties have been matched to households.

Mutual exchanges

Mutual exchanges provide opportunities for social rented tenants to swap homes. They can play a role in meeting the needs of overcrowded households by matching up overcrowded and underoccupied households who are willing to swap homes.

There are a number of ways in which mutual exchanges can be facilitated. These include individual schemes run by social landlords, national schemes run on a commercial basis, and other community based websites developed by tenants.

There are two national schemes for mutual exchange - Homeswapper and House Exchange. With both these schemes, landlords pay an annual fee that entitles all their tenants to receive the service for free. Tenants whose landlords are not part of the scheme can also access the scheme for a fee²⁹. These national schemes give tenants information and choice about homes they could swap and offer an opportunity for mobility for people who want to move to other parts of the country. Such schemes can also provide opportunities for social landlords to more effectively match up overcrowded and underoccupied households who may wish to swap homes.

Good practice in action ...

InHouse scheme

LB Hammersmith and Fulham's 'InHouse' scheme facilitates overcrowded families and underoccupiers to swap council homes (currently street properties) within the

borough - recognising that many households want to stay close to their current home, schools and support networks.

Advisers from the Rehousing Occupancy Team (ROT) visit households and assess whether a property would be suitable for an InHouse swap and whether the current occupant would be interested in the scheme. This information is collated on a spreadsheet and an officer carries out a manual matching process looking for a close geographical proximity between underoccupied and overcrowded homes and then suitability of tenants and properties for a swap.

An ROT officer visits the properties with the households concerned and then once the mutual exchange has been approved, continues to provide support where necessary to make the move go as smoothly as possible. Assistance can include cost of removals, carrying out repairs, garden clearance, lock changes and, for underoccupiers, a financial incentive and further personalised support if required.

The process can take up to three months and is resource intensive. Because InHouse is a new service initial input from officers has been high as the data is gathered and mapped for all potential clients although this level of input is expected to fall as the process is fine-tuned.

In its initial phase, the scheme has only included street properties but it is expected that the scheme could also work well on a number of estates in the borough.

3.4.4 Attractive options for underoccupiers

Underoccupiers considering moving often have very specific requirements for properties and locations they wish to move to, and if these are not right then they are unlikely to move. The opportunities available to them also need to be attractive. Many landlords have taken these specific requirements and aspirations into account by:

- creating specific developments for underoccupiers
- designating specific schemes for underoccupiers and allocating accordingly
- modernising sheltered housing to make it more attractive to underoccupiers
- providing good facilities such as high level of security, close proximity to shops and services and options for a shower rather than a bath
- providing an extra bedroom for visitors or carers.

Good practice in action ...

Purchase and repair scheme

LB Richmond is working in partnership with Network Housing Association to run a purchase and repair scheme that meets the needs of overcrowded and underoccupied housing association tenants.

The first phase of the scheme provided 12 homes for social rent (four two bed homes and eight three bed homes) that were popular because they provided a

level of space rarely available in new build properties, were already part of an established community, and most benefitted from larger gardens.

Phase 2 of the programme is now underway and funding is agreed for 27 homes. The smaller homes will initially be offered to housing association tenants in the borough who are underoccupying. These homes will provide underoccupiers with some of the benefits they enjoyed in their larger homes, such as gardens. Links will be made with the borough's sponsored moves scheme, which offers cash incentives for the number of bedrooms given up and can provide assistance with removal costs.

The scheme has helped underoccupiers vacate one four bed house, one three bed house and a three bed flat. Seven overcrowded families have so far been helped by the scheme.

The purchase and repair scheme is jointly funded by the HCA and a contribution from the borough's housing capital programme.

3.4 Tackling underoccupation: taking action

CLG expects the overcrowding pathfinders to:

- develop an allocations framework that gives priority to underoccupiers
- continue existing schemes that accord with good practice and support underoccupiers who are looking to downsize.
- develop a local target which increases the number of moves in 2010/11.

The CLG self-assessment encourages local authorities to:

- consider the current level of priority given to underoccupied tenants in the authority's allocation scheme and whether they are in a high enough priority band to be housed
- consider how underoccupiers might have their property aspirations met to free up a larger unit of accommodation.

The TSA/CLG self-assessment encourages social landlords to:

- target both underoccupied and overcrowded households for shared ownership opportunities. This could be through a cash payment for a deposit to buy or where there are smaller units, priority for adult family members in overcrowded households
- establish who to target and how through a variety of routes such as mail shots, Housing Benefit/council tax records and home improvement agencies
- review effectiveness of mutual exchange lists and look to match overcrowded tenants to

suitable underoccupying tenants looking to trade down

- consider which incentives to adopt and develop an incentive package
- consider current priority given to underoccupied tenants through the organisation's allocation scheme
- consider how underoccupiers might have their property aspirations met to free up a larger unit of accommodation by being imaginative in delivering the end result desired
- adopt an underoccupation scheme that combines quality properties, with hand-holding/support and some cash incentives.
- offer cash incentives (£ per room given up)
- offer extra support to elderly tenants including packing and removals service
- consider an extra bedroom for visitors
- consider offering priority under the authority's allocation scheme for new one and two bedroom units as an incentive for underoccupied households to move
- offer bespoke choices, developing a package to encourage moves. This could include decorating to specific taste and requirements e.g. new fitted kitchen
- split tenancies ie separate studio accommodation for underoccupiers adult child
- identify (top slice) new units on new schemes for underoccupiers at the earliest stages
- make links with requests for adaptations. A move to a well designed home may be more appropriate for some people who request an adaptation to their home.

The DETR guide to good practice in managing underoccupation in social housing encourages social landlords to:

- ensure liaison between local authorities and housing associations to analyse supply and demand and to ensure that new housing association developments meet the requirements of underoccupiers. This process should consider the extent to which underoccupiers may wish to move to another local authority area
- consider designation of a proportion of newly built accommodation for underoccupiers or offering underoccupiers first refusal for appropriate properties
- consider the quality standards of properties offered to underoccupiers and undertake improvements if necessary
- offer flexibility and as much choice as possible.
- market sheltered housing more effectively to help overcome common misconceptions.
- consider an analysis of the preferences of underoccupiers registered for a move. This could be done using information collected when people register (in terms of property type, size, location and other factors on which information is collected when people join the list). Alternatively, a survey of underoccupiers could be done. The information can then be used in the annual analysis of supply and demand
- encourage the continued involvement of families in any decision to move
- meet underoccupiers half way - it may be justified to allocate two bedroom properties to those moving out of four bedroom or larger homes, or where appropriate, offer two tenancies for one
- make every effort to match the preferences of underoccupiers to properties - the better the match the more likely an offer will be accepted
- be flexible in the number of offers made to underoccupiers - tenants should not feel pressurised into making a decision
- give people enough time to view properties and make a decision
- offer practical help with the removal process for those tenants who need it. This is particularly important if you want people to move quickly
- provide tenants with information about schemes, properties etc. This can be more effective if it is provided in person e.g. through home visits
- consider the intended audience in order to appeal to a wide range of underoccupiers, emphasise the positive benefits of a move rather than targeting those who are finding it difficult to cope.

Appendix 1

Appendix 1

Case studies included in the action plan

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Appendix 2

Appendix 2

Sources of data on overcrowding and underoccupation

Source	Measure	Publication	Limitations
Survey of English Housing/ English Housing Survey	Bedroom standard	Annual. Next due 2010. Last one September 2009. Have to specifically request some London data from CLG	<ul style="list-style-type: none">• SEH had small sample size and needed multiple years to be able to have reliable data
Local housing needs surveys/Housing Market Assessments	Bedroom standard	Ad hoc. All boroughs working on sub-regional Housing Market Assessments	<ul style="list-style-type: none">• Possible inconsistent methods• Infrequent and uncoordinated timing
Census	Persons per room (2001) Occupancy rating (2001) Persons per room and probably bedroom standard in 2011	Roughly 18 months after census date	<ul style="list-style-type: none">• Past censuses do not use the bedroom standard• Only every ten years• occupancy rating not an accurate measure of overcrowding in London
Housing Strategy Statistical Appendix	Tenants transferring within LA own stock to fewer bedrooms	Annual - December	<ul style="list-style-type: none">• Not related to the bedroom standard
CORE	Main reason the household left their last settled home	Annual	<ul style="list-style-type: none">• LA CORE is patchy• Relates to move rather than need• Tenant-led and can only give one reason

Appendix 3

Appendix 3

Census data on overcrowding by borough

Social renting households (council and housing association)					
	All households	Number of households with more than 1 person per room	% of total households with more than 1 person per room	Number of households with more than 1.5 persons per room	% of total households with more than 1.5 persons per room
Barking & Dagenham	24,932	1,369	5.49%	369	1.48%
Barnet	18,963	1,499	7.90%	556	2.93%
Bexley	12,195	433	3.55%	134	1.10%
Brent	23,880	2,767	11.59%	1,248	5.23%
Bromley	17,823	612	3.43%	148	0.83%
Camden	34,241	3,408	9.95%	1,473	4.30%
City of London	936	37	3.95%	22	2.35%
Croydon	23,341	1,463	6.27%	453	1.94%
Ealing	22,275	2,437	10.94%	949	4.26%
Enfield	19,295	1,823	9.45%	773	4.01%
Greenwich	36,618	1,892	5.17%	694	1.90%
Hackney	43,669	5,239	12.00%	2,235	5.12%
Hammersmith & Fulham	24,625	2,156	8.76%	819	3.33%
Haringey	27,891	3,018	10.82%	1,353	4.85%
Harrow	8,800	740	8.41%	270	3.07%
Havering	13,020	506	3.89%	105	0.81%
Hillingdon	16,147	1,064	6.59%	301	1.86%
Hounslow	19,731	1,689	8.56%	582	2.95%
Islington	40,487	3,064	7.57%	1,265	3.12%
Kensington & Chelsea	20,562	2,193	10.67%	1,002	4.87%
Kingston Upon Thames	6,842	402	5.88%	106	1.55%
Lambeth	48,982	4,264	8.71%	1,711	3.49%
Lewisham	38,188	3,045	7.97%	1,249	3.27%
Merton	11,218	873	7.78%	292	2.60%
Newham	33,505	4,331	12.93%	1,911	5.70%
Redbridge	9,356	636	6.80%	243	2.60%
Richmond Upon Thames	8,932	370	4.14%	116	1.30%
Southwark	56,637	6,247	11.03%	2,873	5.07%
Sutton	11,749	512	4.36%	109	0.93%
Tower Hamlets	41,237	7,557	18.33%	3,474	8.42%
Waltham Forest	21,396	1,964	9.18%	757	3.54%
Wandsworth	26,556	1,767	6.65%	629	2.37%
Westminster	26,364	2,284	8.66%	1,010	3.83%
London	790,393	71,661	9.07%	29,231	3.70%

Appendix 4

Appendix 4

Toolkit for officers visiting overcrowded or underoccupying households

Homes Visit Form

UNDEROCCUPYING

OVERCROWDING

Excess bedrooms	1	2	3	4
Lacking Bedrooms	1	2	3	4

Registration Number:

LA

RSL

Date of Home Visit:

Applicant Details:

Applicant 1		Applicant 2	
DOB		DOB	
Ni No		NI No	
Ethnicity		Ethnicity	

Other Household Members (to include DOB/gender):

Name	DOB	Verified Y/N

Contact Details:

Landline		
Mobile		
Email		
Translator Required	Y/N	Language

Type of Property **Required:**

Bungalow House Flat Maisonette

Bedrooms: 1 2 3 4 5 6

Other required features:

Do you require an adapted property.....

Please tick below the type of amenities which would be important for you to have nearby
(complete for underoccupiers only):

Doctors Hospital Dentist Vets Schools Post Office
 Bus Stop Train St Police St Shops Parks Library

Current Property Details:

Address:

Bungalow House Flat Maisonette

Bedrooms: 1 2 3 4 5 6

Condition: Excellent Good Work required

.....

.....

.....

Employment:

Retired:

Benefits received:

Current Landlord & Local Authority:

Medical form completed – Date: Yes No

Additional Info:
.....
.....
.....

OT Referral - Date: Yes No

Additional Info:
.....
.....
.....

Underoccupiers Housing Options:

Are there eligible adult non-dependants in the household who wish to be moved independently - verified:

Eligible Yes No

Additional Info:

.....

.....

.....

Underoccupation

Landlord Underoccupation Scheme: Eligible Yes No

Perfect Fit Underoccupation Scheme: Eligible Yes No

Application/referral completed – Date: Yes No

Additional Info:

.....

.....

.....

Housing moves

Seaside and Country Homes: Eligible Yes No

Choice Based Mobility: Eligible Yes No

Application/referral completed – Date: Yes No

Additional Info:

.....

.....

.....
Mutual Exchange

House Exchange: Eligible Yes No

Home Swapper: Eligible Yes No

Internal exchange scheme: Eligible Yes No

Application/referral completed – Date: Yes No

Additional Info:
.....
.....
.....

LCHO

Eligible Yes No

Application/referral completed – Date: Yes No

Additional Info:
.....
.....
.....

Private Rented

Interested: Eligible Yes No

Areas of choice:
.....

Additional Info: (e.g. receiving HB? If not, what is affordable rent?)
.....

.....

Sheltered Housing or over 55/60's Acc: Eligible Yes No

Application/referral completed – Date: Yes No

Additional Info:

.....

.....

.....

Other Local Schemes: Eligible Yes No

Application/referral completed – Date: Yes No

Additional Info:

.....

.....

.....

Overcrowded Housing Options:

Are there eligible adult non-dependants in the household who wish to be moved independently - verified: Eligible Yes No

Additional Info:
.....
.....
.....

Mutual Exchange

House Exchange: Eligible Yes No
Home Swapper: Eligible Yes No
Internal exchange scheme: Eligible Yes No

Application/referral completed – Date: Yes No

Additional Info:
.....
.....
.....

LCHO Eligible Yes No

Application/referral completed – Date: Yes No

Additional Info:
.....
.....
.....

Private Rented

Interested: Eligible Yes No

Areas of choice:

.....

Additional Info: (e.g. receiving HB? If not, what is affordable rent?)

.....

.....

Other Local Schemes: Eligible Yes No

Application/referral completed – Date: Yes No

Additional Info:

.....

.....

.....

Mitigation

		Already in place	Possible in this property	Accepted
Structural:	Room partitions			
	Loft Conversion			
	Extension			
	Deconversion			
	Other			
Furniture:	Bunk Beds			
	Drop leaf table			
	Space saving storage units			
	Additional shelving units			
	Dividing Screens			
	Other			
Services:	Libraries			
	Homework clubs			
	After school clubs			
	Play centres			
	Other			

Will any of the measures above assist the household?

Yes

No

Additional Info:

.....

.....

I give permission to share my information with working partners of my landlord (tenant to sign):

Tenants Name:

Tenants Signature:

Date:

Officers Name:

Officers Signature:

Date:

.....

Office Use Only

Landlord Tenancy Check

Rent/Action:

ASBO (date, reason, excluded areas, injunctions, legal action etc.):

.....

.....

Medical:

.....

Tenancy:

.....

Other:
.....
.....

Date checked:

Officer:

NB Please attach any supporting emails

Property Offered:
.....
.....

Landlord:

Rental Charge:

Viewing appt:

Accepted : Yes No

Date of New Tenancy:

Tenancy Terminated – Dated: Yes No

Date of Move:

Payments only if eligible for any financial assistance – Verified Yes No

3 Removal Estimates

Company Name	Quotation	Notes

Payments:-

Type	Date paid	Amount
Removals		
Cooker connection		
Washing Machine		
Dishwasher		
Telephone Reconnection		
Postal Redirection		
Bedroom Release Payment – if eligible		
Incentive Payment – if eligible		
Deposit/Bond/Guarantee etc – if eligible		
Other		
	Total	

Cheque Payable to:

Officers Name:

Officers Signature: Date:

Appendix 5

Appendix 5

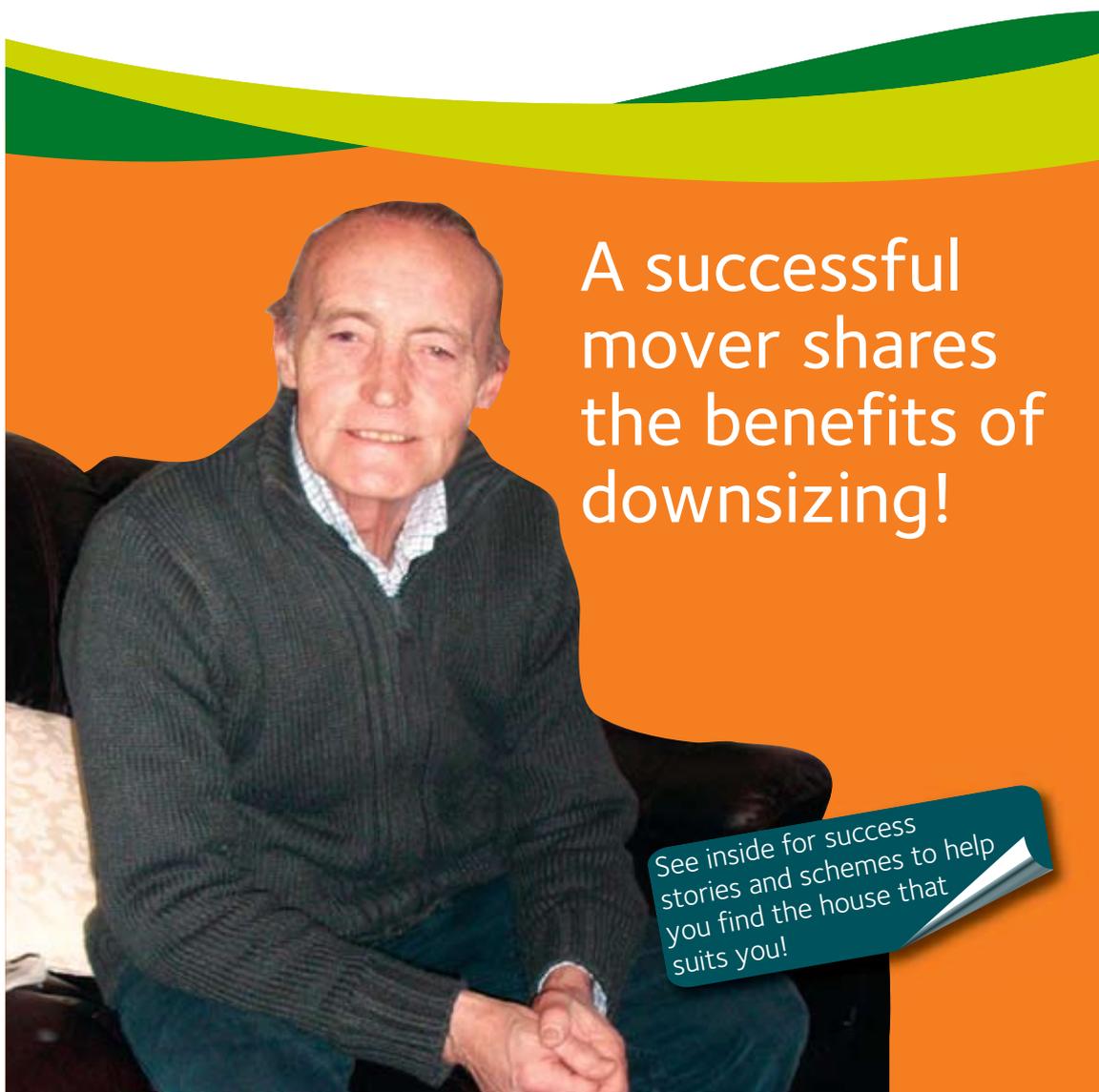
Sample of newsletter sent to underoccupiers by LB Islington

www.islington.gov.uk



Yourmove

ISSUE 1 | WINTER 2009/10



A successful mover shares the benefits of downsizing!

See inside for success stories and schemes to help you find the house that suits you!



Yourmove

- 2 Welcome
- 3 News
- 4 Patrick Ball: A successful mover tells his story
- 5 Marianne Fowler: Why moving into sheltered housing doesn't mean losing your independence

Hello and welcome!

...to the first edition of **Yourmove**.

We're Islington Council's housing Mobility Team and we'd like to keep you up to date you about the schemes we run, tenants that have used our services and their stories.

In 2009 we worked with our partners to bring new and improved housing options to residents. An example of this is our work with registered social landlords (housing associations) to find ways to give you the opportunity to move out of unsuitable housing in Islington to other boroughs or even out of London.

Meet the team!



From left to right:

Imran Butt
Under Occupation Officer /
Editor of Your Move

Dean Fluin
Under Occupation Officer

Hannah Nana
Overcrowding Advisor

Susan Haire
Housing Mobility Manager

(Officers not in the photo are:
Karen Lath, Under Occupation
Officer and **Riaz Somir**,
Overcrowding Advisor.)



NEWS



What will 2010 bring?

- Changes to how we allocate housing means people who live in homes which have more bedrooms than they need (under occupiers) will get a greater priority from Feb/March 2010. This should give you a better chance of securing a home that you are interested in when bidding through Home Connection.
- If your child is over 18 and still living at home with you, they could be eligible for their own home through our New generation scheme.

For more information on any of these changes or opportunities to move please contact:

Mobility Team
 T 020 7527 4140
 W www.islington.gov.uk/housing/movinghometenants/underoccupation

Moving out of Islington

If you've tried applying to the housing waiting list of another London borough you will know that you are usually awarded very few points and only have a small chance of getting a suitable home. Islington's rehousing team is looking for ways to improve this situation, finding you an easier way to move, and we're talking to various housing associations about how we could do this.

If you're over 60 and live in a home with more bedrooms than you need (under occupation) you could consider the Seaside and Country Homes scheme. There are properties you could move to in coastal and country areas from Cornwall in the South West, to Norfolk on the East coast, as well as in the Midlands and Lincolnshire.

In future editions of **Yourmove** we will bring you interviews with people who have recently moved using this scheme and tell you more about the areas.

For more information on the Seaside and Country Homes scheme please contact:

The Mobility Team
 T 020 7527 4140
 W www.islington.gov.uk/housing/movinghometenants/underoccupation

How to contact



For further information on any of the topics featured or suggestions for future issues, please contact:

Imran Butt
 Under Occupation Officer
 Islington Council
 The Rehousing Team
 38 Devonian Road, London N1 8UY
 T 020 7527 4157
 F 020 7527 4136
 E imran.butt@islington.gov.uk



Patrick Ball: A successful mover tells his story



Patrick Ball was born in Islington in 1947 and until recently he lived in a property on the fourth floor of a block of flats.

He decided to down-size from a two bedroom flat to a one bedroom ground floor flat when his daughter moved away and he realised the 64 steps up to his front door were becoming a struggle.

Patrick discovered the under-occupancy scheme when he received a leaflet from Islington Council. He read about other people who had made the move and decided to find out more.

“Although its only a one bedroom it’s a very large one bedroom. The kitchen and lounge are huge. When I first looked in here I thought I could play a game of five-a-side football in here at least!”

He said: “I started looking at the types of property available, through information I received from the local Central Street office.

I found out that the process works on points-based system so the more points you get, the more chance you have of being able to move to a property.

“Because I down-sized from a two-bedroom to a one-bedroom, I got a high priority on the transfer list.”

Patrick has now moved in to a one-bedroom, ground floor flat with its own garden. He told us he has found the difference to his quality of life invaluable. It had been hard to receive visitors at his fourth floor home, but he now is able to enjoy the company of his friends and neighbours more often. He’s also planning to use his new outdoor space for summer barbecues with his family, something which would never have been possible before.

Some people can be reluctant to move from homes with more bedrooms because of concerns about the size of their accommodation, but Patrick found this was not a problem.

“It has a lovely fireplace and a beautiful bathroom downstairs and kitchen, both of which were refurbished by Islington Council before I moved in.”

Patrick also told us how Islington’s under occupancy team helped him in make the transition to his new home. He said: “One of the first conversations I had was about the issues I was going to have with furnishing my new home. All my furniture was at least 14 years old and I needed help with buying new things.

“The Under Occupation Officer explained that there is a small fund from the council to help with decorating and furnishing and they were able to help me out. He came round and looked at what I needed and I was able to pick out a new sofa and some carpeting so my home will be fully carpeted.”

“Without Islington Council’s help I would never have been able to do that as I would have needed to save up for years to afford it. Moving from the two-bedroom to this one-bedroom has really been the best deal I’ve ever had.”



Marianne Fowler: Why moving into sheltered housing doesn't mean losing your independence.

Marianne Fowler was born in Islington and had lived in her previous home for 40 years before she made the move with the help of the under occupation team in to a Circle 33 Trust sheltered housing scheme. She was living in a two-bedroom flat and having trouble coping with the stairs when she discovered Islington Council's under occupation scheme along with the option to move to sheltered housing.

The council's rehousing team checked she was suitable for sheltered housing and placed Marianne on the waiting list. She was soon offered a one-bedroom flat and after several viewings Marianne decided to move in May 2009.

Describing her new home, she said: "I saw immediately that it was beautiful, all on one floor and small

enough for me to look after.

"There are bell pushes here so if I am ill I call them out and they check on you, also if they have not seen or heard from you.

"They let me bring my cat Cindy who I wouldn't move without, she slept with my late husband when he was ill and she was the link to my previous

house."

The help Marianne received from the

"Just before I moved here I fell and lay on the floor for three hours. If it hadn't been for my neighbour ringing the doorbell things could have been a lot worse and it was then I decided that it was time that I moved."

under occupation team made the decision and process of moving a lot easier. She explained: "I got a moving allowance (a removal grant) and they gave me another allowance (the under occupation grant) which was very useful because it went on the cost of the new carpet."

The benefits don't stop there; Marianne found that having a smaller home to heat means she spends less on fuel bills. She has also made new friends thanks to the various activities on offer, from talks and raffles to pantomimes and trips out.

Marianne said: "I would recommend sheltered housing to anyone and [tell them] that the fear of losing your independence or privacy is not true at all.

"There is a great difference between sheltered housing and a nursing home. In a nursing home, you have your own room but you are living together. Here I have my own private apartment and come and go as I want. I go out three or four or times a week, yet I have support there when I need it or want it."

She laughs "I was unsure initially about making the move but I did and I am glad."

The sheltered housing scheme is run by Circle 33.

Smart move

What is Smart move?

Smart move is an advertising scheme for all Islington social housing tenants. It helps to match people living in properties with more bedrooms than they need (under-occupiers) with people living in overcrowded homes, to arrange a **mutual exchange**.

Each week the under-occupiers property details are advertised alongside the Homeconnections advert, to try and find a suitable mutual exchange.

Are you overcrowded?

If you're one of the many tenants that live in an overcrowded household and do not have enough points to bid or are not a high enough priority to be selected to outbid other applicants, a mutual exchange may be the only chance of a move.

What you need to do:

Look out for the Smart move advert in the Islington Gazette each week. You can view and bid for properties by logging on to www.islington.gov.uk/homeconnections
You do not need points to bid!

Do you want a smaller property?

If you live in a property with more bedrooms than you need, you are classed as an under-occupying tenant. Perhaps you need a home that is easier to clean and manage or to pay less bills?

You are entitled to the under occupation grant if you exchange with an overcrowded Islington Council tenant. This is currently **£500** per bedroom you give up plus up to **£300** for removal costs

What you need to do:

Provide the details of the property you are currently in and the type of home you are looking for. We will then advertise the property.
Your personal details are not given out.

For more information or referral to this scheme, please call **020 7527 4185**.



Appendix 6

Mobility through Housingmoves 2009/10

Moves through Seaside and Country Homes and Choice Based Mobility, 2009/10

	Number of moves	Estimated saving to the public purse*
Barking and Dagenham	8	£104,000
Barnet	3	£39,000
Bexley	1	£13,000
Brent	0	£0
Camden	3	£39,000
City of London	0	£0
Croydon	7	£91,000
Ealing	6	£78,000
Enfield	3	£39,000
Greenwich	24	£312,000
Hackney	6	£78,000
Hammersmith and Fulham	4	£52,000
Haringey	6	£78,000
Harrow	3	£39,000
Havering	2	£26,000
Hillingdon	2	£26,000
Hounslow	8	£104,000
Islington	10	£130,000
Kensington and Chelsea	1	£13,000
Kingston upon Thames	2	£26,000
Lambeth	6	£78,000
Lewisham	6	£78,000
Merton	3	£39,000
Newham	19	£247,000
Redbridge	4	£52,000
Richmond upon Thames	0	£0
Southwark	17	£221,000
Sutton	8	£104,000
Tower Hamlets	1	£13,000
Waltham Forest	7	£91,000
Wandsworth	12	£156,000
Westminster	4	£52,000
All boroughs	186	£2,418,000
Housing associations	65	£845,000
Total	251	£3,263,000

**saving to the public purse estimated by CLG at £13,000 per letting in saved temporary accommodation, Housing Benefit and void costs*

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References and useful documents

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- 8 Communities and Local Government Housing in England 2007/08
- 10 Communities and Local Government, Housing in England 2007/08, 2009
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- 13 GLA, London and Sub-Regional Strategy Support studies database, 2008
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- 18 In 2001 Census data, underoccupation is indicated by an 'occupancy rating' of +2 or more.
- 19 Shelter, Full House? How overcrowding affects families, 2005; Shelter, Chance of a lifetime: the impact of bad housing on children's lives, 2006
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- 23 Communities and Local Government, Tackling Overcrowding in England: self assessment for Local Authorities, 2008
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 - 28 Communities and Local Government, Fair and Flexible: statutory guidance on social housing allocations for local authorities in London, 2009
 - 29 Homeswapper, Enabling mobility for social housing tenants, May 2010

Other formats and languages

For a large print, Braille, disc, sign language video or audio-tape version of this document, please contact us at the address below:

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Greater London Authority
City Hall
The Queen's Walk
More London
London SE1 2AA

Telephone **020 7983 4100**
Minicom **020 7983 4458**
www.london.gov.uk

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If you would like a summary of this document in your language, please phone the number or contact us at the address above.

Chinese

如果需要您母語版本的此文件，
請致電以下號碼或與下列地址聯絡

Vietnamese

Nếu bạn muốn có văn bản tài liệu này bằng ngôn ngữ của mình, hãy liên hệ theo số điện thoại hoặc địa chỉ dưới đây.

Greek

Αν θέλετε να αποκτήσετε αντίγραφο του παρόντος εγγράφου στη δική σας γλώσσα, παρακαλείστε να επικοινωνήσετε τηλεφωνικά στον αριθμό αυτό ή ταχυδρομικά στην παρακάτω διεύθυνση.

Turkish

Bu belgenin kendi dilinizde hazırlanmış bir nüshasını edinmek için, lütfen aşağıdaki telefon numarasını arayınız veya adrese başvurunuz.

Punjabi

ਜੇ ਤੁਹਾਨੂੰ ਇਸ ਦਸਤਾਵੇਜ਼ ਦੀ ਕਾਪੀ ਤੁਹਾਡੀ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿਚ ਚਾਹੀਦੀ ਹੈ, ਤਾਂ ਹੇਠ ਲਿਖੇ ਨੰਬਰ 'ਤੇ ਫ਼ੋਨ ਕਰੋ ਜਾਂ ਹੇਠ ਲਿਖੇ ਪਤੇ 'ਤੇ ਰਾਬਤਾ ਕਰੋ:

Hindi

यदि आप इस दस्तावेज की प्रति अपनी भाषा में चाहते हैं, तो कृपया निम्नलिखित नंबर पर फोन करें अथवा नीचे दिये गये पते पर संपर्क करें

Bengali

আপনি যদি আপনার ভাষায় এই দলিলের প্রতিলিপি (কপি) চান, তা হলে নীচের ফোন নম্বরে বা ঠিকানায় অনুগ্রহ করে যোগাযোগ করুন।

Urdu

اگر آپ اس دستاویز کی نقل اپنی زبان میں چاہتے ہیں، تو براہ کرم نیچے دئے گئے نمبر پر فون کریں یا دیئے گئے پتے پر رابطہ کریں

Arabic

إذا أردت نسخة من هذه الوثيقة بلغتك، يرجى الاتصال برقم الهاتف أو مراسلة العنوان أدناه

Gujarati

જો તમને આ દસ્તાવેજની નકલ તમારી ભાષામાં જોઈતી હોય તો, કૃપા કરી આપેલ નંબર ઉપર ફોન કરો અથવા નીચેના સરનામે સંપર્ક સાધો.